



RCI Insurance Group

Circle of Safety

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Words of Wisdom

Those who expect to reap the blessings of freedom, must, like men, undergo the fatigue of supporting it.

~Thomas Paine

This nation will remain the land of the free only so long as it is the home of the brave.

~Elmer Davis.

In the truest sense, freedom cannot be bestowed; it must be achieved.

~Franklin D. Roosevelt

Those who won our independence believed liberty to be the secret of happiness and courage to be the secret of liberty.

~Louis D. Brandeis

It is easy to take liberty for granted, when you have never had it taken from you.

~Author unknown

May the sun in his course visit no land more free, more happy, more lovely, than this our own country!

~Daniel Webster

Liberty is the breath of life to nations.

~George Bernard Shaw



FROM THE OFFICE OF MICK COTTOM:

Do You Have a Disaster Preparedness Plan?

As the deadliest US Tornado season in 75 years comes to an end (we hope), it begs the question: Would you be prepared and protected if you were in the path of one of these deadly storms? Tornadoes have been reported this year from California to Massachusetts, with billions of dollars in

property damage and even worse, over 523 deaths.

Our neighbors a few miles north in Joplin took the worst hit, but Tuscaloosa, Alabama, and El Reno - Piedmont area in Oklahoma, also suffered major damage and loss of lives as did many areas of our country.

We read accounts of bravery as mothers laid down their lives for children, business owners who ushered customers to safety, but were unable to escape the vicious storms themselves. Stories about incredible bravery and sacrifice abound in the aftermath of these storms.

The outpouring of love, prayers and compassion has been poured out to those most affected. The people of this great nation of ours have responded as only true Americans do. We have not heard of other countries sending funds to aid in the recovery as the United States does when other countries are affected by disasters.

Maybe our President, who has said that America is an arrogant Nation, has mistaken our national pride and goodwill for arrogance. I, for one, believe our United States of America is still the greatest and most benevolent nation in the world.

This still begs the question: Would you be prepared and protected if you were in the path of these deadly storms? What is your disaster plan? How would your home and/or auto insurance respond if they were totally (or partially) destroyed? Have you done an inventory of your personal property? Do you have receipts or records of your contents?

As much as we dislike the mention of life insurance, this is a good time to review your policies. Take some time to review your policies to be sure they will still accomplish the purpose for which you originally purchased them. Our families change, our businesses change and our objectives change.

Our team here at RCI Insurance Group will be glad to sit down with you and review all of your protection needs. We are your insurance protection resource for your autos, home, life, health, business or other insurance needs. Let us know if we can be of help in any way.

We sincerely hope you escaped these storms, but encourage you to have a plan for any and all disasters that may strike. Now is the time to have the plan and be prepared, not when the tornado is coming for your home or business.

Regards, *Mick Cottom*

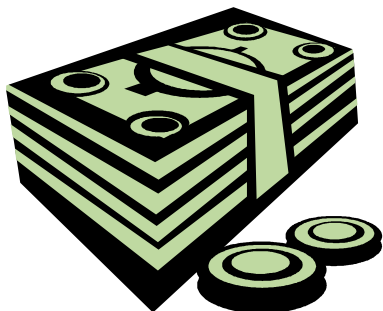
Tips to Lower Premiums

In this crazy economy, sometimes insurance seems like the last thing any of us can afford. But in reality, it's the most necessary. So how do we keep our policies and not break the bank? I don't know about you, but I'm always looking for ways to save money. Even with insurance. Now, I'm not talking about cutting coverages, but suggestions for those extra discounts that will help you save a dollar or two (okay, maybe more than two dollars).

For your home and even your business, always have smoke and fire alarms installed. If you have a security system installed, let us know. Many insurance companies give discounts for having an alarm installed.

If you're a business owner, follow as many safety regulations as possible. This will help avoid Workers' Comp claims. We all know claims can sometimes affect our premiums for the worse. Try to keep small amounts of cash in the register, make sure your drivers have good driving records, and keep records of inventory and accounting information off premises.

And final tip, you might consider raising your deductible. However, word of caution, don't raise it so high that you can't cover that portion should you need to turn in a claim.



Do I Really Need an Umbrella Policy?

Written By: Chet Cottom

The purpose of the personal umbrella liability policy is that it's sort of a catch-all insurance policy if I ever get sued for something, lose the lawsuit, and my first line of defense, such as the homeowners or automobile insurance policies I have, get breached (i.e. I'm sued for a **lot of money**). It's essentially an extra layer of protection between the lawyers and my assets.

So let's say I get into an accident, am sued, and found liable for half a million dollars. I hope that never ever happens but if it does, my auto insurance will pay out the first \$250,000 (because the limits I carry) and then I'm responsible for the remaining \$250,000 which basically means more than my house. Now if I added a \$1M personal umbrella insurance policy then the \$250,000 would be covered by that insurance too.

The average price for a \$1M personal umbrella liability policy is somewhere around \$150-\$300 with the next million costing around \$75. So when you do the math it ends up costing, around \$12.50 to \$25 a month. That is a lot of protection for a small amount of money! To be eligible, especially at those prices, the insurer will want you to have auto and homeowner's/renter's insurance that will cover you to a minimum amount (around \$250k for auto, \$300k for homeowner's/renter's) because they are the second layer of defense.

If you have any questions about an umbrella or how affordable it can be don't hesitate to call our office.

A Cyclist's Dream Policy

If cycling is a hobby or your main form of exercise, you know that bicycles can be pretty expensive. These "toys" can cost anywhere from \$100 or more at Wal-mart to a more high end range of \$3,000 - \$5,000 for those serious cyclists out there. But did you know that you can insure your bike? I didn't! After speaking with one of our agents about it, apparently a person can insure their wheels under their Oklahoma Homeowners policy. Same way a person would insure their high valued art, jewelry, or guns, they would insure their bicycle. You just have it listed specifically on your homeowner's policy! Wow, who knew it would be that easy.

According to the Federal Bureau of Investigation, in 2009 a little over 183,000 bicycles were stolen. That's a high number. And what if you have a fast bike for racing or triathlons? That bike and the wheels cost more than our first car cost some of us. You want to be sure to insure your bicycle in case something terrible did happen. For those of you that might own an expensive bike, talk to your insurance agent and have it listed on your policy. However, if your bike isn't that expensive, just know that it is covered under your home insurance in Oklahoma under the personal property portion. Is your bicycle properly covered?

Joyfulness:

Maintaining a good attitude, even when faced with unpleasant conditions.

Rain or shine, share the cheer of a good attitude with those around you.

EASY FRUIT SALAD

Roilene Blan

1 can Fruit Cocktail with juice
1 can Chunky Fruit (juice reserved)
1 small can Pineapple Tidbits (juice reserved)
1 small can Mandarin Oranges (juice reserved)
½ Cup small Marshmallows (more if you prefer)
½ Cup Pecan pieces (more if you prefer)
1 small box Vanilla Instant Pudding (dry)

- 1) Stir the above, adding the reserved juice as needed to make it creamy.
- 2) Refrigerate until ready to serve.
- 3) Prior to serving, fold in fresh fruit such as blueberries, sliced bananas, sliced strawberries, sliced kiwi.....

Let's Take the Boat Out!

It's definitely summer time, and with summer comes many visits to the lake. But are you aware of how many different rules there are in Oklahoma when it comes to boating? A lot! But here are a few.

Every single boat must carry at least one Personal Floatation Device for every passenger. An example of an acceptable PFD would be a life jacket or life preserver.

Another rule to follow is the age restriction. No persons under the age of 12 are permitted to drive the boat. So parents, your 11 year old can't drive the boat while you ski.

However, the big law that most people know about is regarding alcohol. Mixing intense sunlight, heat, and alcohol can potentially impair boaters three times worse as opposed to being on land. Suggestion, assign a designated driver just like you would on land. This will keep you & everyone in the water and on the boat safe.



How to Plant and Grow Fresh Basil

Basil may be the most well known Italian herb. Basil is an annual warm-season herb that is sensitive to cold weather. While you may be familiar with dried basil, enthusiasts will tell you that nothing compares to a few fresh basil leaves. Basil is relatively easy to grow and makes a great addition to your vegetable garden. Grow basil next to your peppers or tomatoes, basil is said to improve the flavor of its neighboring plants. Basil is also said to repel flies and mosquitoes!

When planting basil, pick a site with full sun. Basil prefers warm to hot weather and a pH of 5.5-7.0. Basil can be planted in pots as well as directly in the ground; requires low watering and should be propagated by seed. Basil's most common enemies are the Japanese beetle, slugs and snails. Start seeds inside and transplant when a few inches tall.

To avoid an infestation of slugs and snails, line your garden with copper strips or wire mesh. The charge that builds up on the copper surface repels both pests away from your garden as they are unable to move across it.

Basil must be pinched back as it begins to flower as once it flowers it loses flavor. Pruning back the flowers will also encourage it to grow bushier. Leaves should be cut in the morning after the dew has dried. Do not wash basil leaves, as they will lose their flavor.

Meet this month's Non-Profit Organization...

We at RCI are committed to our community. Whether it's volunteering, making donations, or bringing awareness to a local non-profit, we want to help those in and around our town. This month we are introducing Neighbors Along The Line. If you would like to read the full article about NATL, please visit our blog site at www.rciinsurance.wordpress.com.

Neighbors Along The Line (NATL) began in 1976 when the minister of John Knox Presbyterian Church, Dr. Richard Evans, received a phone call from a social worker at the Tulsa Housing Authority. An abused wife and mother had arrived in Tulsa with her children owning nothing but the clothes on their backs. The Housing Authority gave them shelter and the John Knox congregation provided food, furnishings and other necessities.

From this beginning came Neighbors Along The Line. The non-profit organization was to help residents receive food, emergency medical attention, etc. We serve approximately 5.5 square miles in Northwest Tulsa. While this area once thrived with industry and oil, it now largely consists of unemployed and under-employed residents.

NATL is run by a core group of four full-time and three part-time staff members, an active Board of Directors and over fifty regular volunteers. All of our services are provided free of charge through the generosity of foundations, individuals, churches and corporations.

Our Literacy services, including the library, are available during all hours the building is open (10 a.m. to 7 p.m. Monday, Tuesday, Wednesday, and Thursday). Our Food Pantry distributes food Monday, Tuesday and Thursday from 1:30 to 3:30 p.m. and Wednesday and Thursday from 5:00 to 6:45 p.m. Our Medical Clinic can see roughly 16 people each Monday evening starting at 5:15 p.m.

Would you like to be a part of our future?

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Don't forget to check out our website at www.rci-ins.com.

You can contact us about changes to your policy, get ID cards, or even get FREE quotes.
If you miss any of our newsletters, just check our website! We'll have them listed on-line as well.

RCI provided me with a better premium than I was paying. They look out for their clients and do whatever they can to make sure we're protected. And best of all RCI saved me money. They really worked for me, the client. – Lloyd Shrum, Claremore OK

Tell Others About Us And Win a Prize

Congratulations to this month's winner, Pamela James!!

Pamela has won a \$25 Gift Card for sending us referrals.

Keep telling others about RCI and you could be our next monthly winner or yearly winner. This year, our annual drawing will be a week's vacation to Branson and \$500 spending cash!! Every time you send us a referral and they give us your name, you will be entered into our grand prize drawing.

Plus, you'll be entered in the monthly drawing as well!!

So keep sending us your referrals. We really do appreciate it!

Thank you! **Thank you!** THANK YOU! **Thank you!**