



# RCI Insurance Group

## Circle of Safety

A Publication of RCI Insurance Group – November 2009

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### Words of Wisdom

There are many trails up the mountain, but in time they all reach the top.

One generation opens the road upon which another generation travels.

Make no excuses. You don't have time, because if you use energy that way, you won't have any energy to deal with what you need to deal with, which is overcoming obstacles and obtaining your goals.

Be visible. Get out there and work. Do whatever is necessary to get the job done.

Know what your values are and then stick with them. Don't let people talk you out of what you know is right.

We make our decisions, and then our decisions turn around and make us.

The wealth of a man is the number of things which he loves and blesses, which he is loved and blessed by.



### FROM THE OFFICE OF MICK COTTOM:

Where has 2009 gone? We are already coming into (or are in) the holiday season. All of us here at RCI want to tell you how much we appreciate your business and the

loyalty you have shown us over the years. Please take time this holiday season to treasure it with family and friends. Please, don't be too busy to take time to reflect and enjoy the spirit of the season.

According to many studies the holiday season, especially Christmas, can be one of the most stressful times of the year. That will be true for many this year as the economic downturn has put additional stress on household budgets.

There is good news! With a little planning and thoughtfulness, you don't need to get caught up in the stress that often accompanies this time of the year. Although you may have suffered some financial setbacks this year, there are a number of things you can do to avoid any additional stress and actually enjoy the holidays. Even if you haven't been affected by the downturn in the economy, remember those that have.

For those of us of the Christian faith, the first thing we need to do is reflect on the "Reason for the Season". Know that Jesus did not come to earth to bring stress, but to bring abundant life. That is what Christmas is all about. It shouldn't be a stress maker, but a stress reliever!

Regardless of your religious persuasion, this should be a time of thanksgiving and reflection. We need to focus on the positive things in our lives. Enjoy that Thanksgiving Dinner with your family, and look forward to Christmas.

Here are a few tips to consider relieving Christmas financial stress:

- Spend more "quality time" with family and friends. Quality time also means "quantity time". When is the last time you have put all your worries and cares aside and just enjoyed spending uninterrupted time with family and friends? Cost = 0
- **Don't spend money you don't have. That means don't charge anything that you can't pay off at the end of the month when that credit card statement comes.** You will find that those that are important to you will understand.
- If you have children, do things together. It goes back to that family time. How many times have we seen children get a wonderful gift, unwrap it

and then play with the box the gift came in. That should tell us something about the value that is placed on things. Usually the excessive spending is to make us feel good. We've heard most of our lives that it's the "thought that counts" and the longer I live the truer it becomes.

- Do something for the less fortunate. If you have a few extra dollars, go to an Angel Tree and bless someone. Regardless of your situation, there are many in situations that we can't imagine. If you can't bless someone with a gift, go to a homeless shelter and help with food preparation and serving.

This list could go on and on, but I'm sure you get the idea and can add many things to the list above.

Again, remember what the holidays are all about! All of us here at the RCI Insurance Group would like to take this opportunity to wish you and your families a very Happy Holiday Season. Warm Regards and Best Wishes,

*Mick Cottom*

## **Big Idea**

*By: Anita McAlexander*

Your most brilliant ideas come in a flash,  
But the flash comes only after a lot of hard work.  
Nobody gets a big idea when he is not relaxed  
And nobody gets a big idea when he is relaxed all the time.

# **DOES ANYONE CARE?**

*By: Tommy Harvey*

Each month or so you flip through this pamphlet in search of something that may educate you, make you smile, or entertain you. But why? Does any of this mean anything to you, do you actually care what your insurance agent is sending you to read? Of all the professions in the world what possibly could draw you to read a newsletter from an insurance company? Most of our clients haven't even met any of the employees of RCI Insurance in person. So then why in the world would you want to read our boring literature? Sometimes I believe we overwhelm our clients by shoving boring insurance literature in their mailbox and inbox on a regular basis. We have recently discussed reducing the number of letters we are sending out. So the purpose of this article is to see if anyone does actually read our letter. If you do by chance pick up this newsletter and come to this article will you please take a minute and email me at [tommy@rci-insurance.com](mailto:tommy@rci-insurance.com) and let me know if we are wasting trees and your time by mailing this out? Please point out what you would like to see in a newsletter and how often you would like to receive it. Let me know how you would like to receive it via email or snail mail? The employees at RCI Insurance are happy to help with our clients' needs and wants. This includes sending out a well put together newsletter containing articles that our clients are interested in. We want to make you happy and be a useful resource for your valuable information regarding insurance. So if you did make it to this point in our newsletter please drop me a line, let me know how we could make our service better for you.

## **Cold Weather Tips**

*By: Jeri Giles*

Frozen water pipes represent the biggest potential problem for most homes. A little advance planning will usually prevent frozen water pipes.

- Insulate pipes, especially those leading to the outside, and plug holes around the pipes with insulation or spray-in foam. Make sure there is warm air flowing around pipes that are located near an outside wall. Check pipes under sinks to make sure they will get adequate heat.
- Set the heat in the home warm enough to avoid problems. At night, the heating system needs to circulate water through radiator and baseboard heating units to avoid freezing.
- Make sure there is clear access to the main water shut-off valve in case there is a leak or a pipe suddenly bursts.
- Open the water faucets in your sinks enough to allow a slow trickle of water to maintain the flow of water in the lines and help prevent freezing. Make sure your sink drains are open.

In an ice storm, the most frequent problems are power outages, falling trees and damage caused by those falling trees. Consumer should take note of the following:

- Stay away from downed power lines, even if they do not appear to be "live." Call the power company to report any outages.
- If your tree damages a neighbor's property, he or she should file a claim with his or her own insurer.
- If the tree falls on your own house, damage to the house is covered. Generally the policy covers the cost to remove the tree from the house.
- However if the tree or branch falls and does no damage to a covered structure, generally there is no coverage for the tree or to remove the tree from the premises.

# Mumpkin

By: Roilene Blan

Things You Need:

**1 Medium Pumpkin**  
**4" Potted Mum**  
**Potting Soil**

Cut the top of the pumpkin off. Dig out seeds and membrane. Place enough potting soil into pumpkin to be able to plant the Mum. Water and enjoy a unique mumpkin. When the pumpkin starts to shrivel, remove and plant the Mum in flowerbed.

## *Do You Have Umbrella Coverage?*

By: Tammy Ridgway

Some people believe that personal liability insurance is necessary only if you are wealthy or if you are reckless. But accidents can happen anywhere, any time to anyone. You might hit a pedestrian, your daughter might hit a softball through a business owner's window, or a delivery person might slip on your icy or wet porch. No matter how careful you are, you may one day be sued because you injure someone or damage their property.

Liability insurance protects your assets in the event that you (or a member of your household) accidentally injure another person or damage their property. Standard homeowners insurance, renters insurance, auto insurance, and even some boat insurance policies provide a degree of protection against certain types of personal liability. Personal umbrella liability insurance supplements the basic liability coverage provided by your other insurance—it is designed to kick in when your other liability coverage is exhausted.

Personal umbrella liability insurance is designed to protect you against a catastrophic lawsuit or judgment. It provides expanded coverage and increases the amount of your liability protection beyond the basic coverage provided under your homeowners/renters and auto insurance policies.



## *Triple-Chocolate Pumpkin Pie*

By: Leigh Wheless

### **FOR THE GRAHAM CRACKER CRUST**

2 cups finely ground graham cracker crumbs (about 16 crackers)  
3 ounces (6 tablespoons) unsalted butter, melted  
1 tablespoon granulated sugar  
2 tablespoons packed light-brown sugar  
1/2 teaspoon coarse salt  
1/2 teaspoon ground cinnamon  
3 ounces bittersweet chocolate (preferably 61 percent cacao), finely chopped

### **FOR THE FILLING**

6 ounces semisweet chocolate (preferably 55 percent cacao), chopped  
2 ounces (4 tablespoons) unsalted butter, cut into small pieces  
1 can (15 ounces) solid-pack pumpkin  
1 can (12 ounces) evaporated milk  
3/4 cup packed light-brown sugar  
3 large eggs  
1 tablespoon cornstarch  
1 teaspoon pure vanilla extract  
1 1/2 teaspoons coarse salt  
3/4 teaspoon ground cinnamon  
3/4 teaspoon ground ginger  
1/4 teaspoon ground nutmeg  
Ground cloves  
1 ounce milk chocolate, melted

## Directions

1. Make the crust: Preheat oven to 350 degrees. Combine graham cracker crumbs, butter, sugars, salt, and cinnamon in bowl. Firmly press mixture into bottom and up sides of a deep, 9 1/2-inch pie dish. Bake until firm, 8 to 10 minutes.
2. Remove from oven, and sprinkle bittersweet chocolate over bottom of crust. Return to oven to melt chocolate, about 1 minute. Spread chocolate in a thin layer on bottom and up sides. Let cool on a wire rack. Reduce oven temperature to 325 degrees. Make the filling: In a large heatproof bowl set over a pot of simmering water, melt semisweet chocolate and butter, stirring until smooth. Remove from heat.
3. Mix pumpkin, milk, brown sugar, eggs, cornstarch, vanilla, salt, cinnamon, ginger, nutmeg, and a pinch of cloves in a medium bowl. Whisk 1/3 pumpkin mixture into chocolate mixture. Whisk in remaining pumpkin mixture until completely incorporated.

Transfer pie dish to a rimmed baking sheet, and pour pumpkin mixture into crust. Bake until center is set but still a bit wobbly, 55 to 60 minutes. Let cool in pie dish on a wire rack. Refrigerate until well chilled, at least 8 hours (preferably overnight). Before serving, drizzle melted milk chocolate on top. Serve immediately.

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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.

*Tommy Harvey has made getting insurance easy and even pleasant. He saved us over several hundred dollars a month on auto and home insurance and even got us better coverage. Tommy truly looks out for your better interest. – Mark & Patricia Kaase*

**Tell Others About Us And Win a Prize**

Congratulations to this month's winner, Jason & Shannon Schuler!! Jason & Shannon have 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 weeks 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!