



# RCI Insurance Group

## Circle of Safety

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### The Noble and the Brave: A Veteran's Day Tribute

When America had an urgent  
need,  
These brave ones raised a hand;  
No hesitation held them back;  
They were proud to take a stand.  
They left their friends and  
family;  
They gave up normal life;  
To serve their country and their  
God,  
They plowed into the strife.  
They fought for freedom and  
for peace on strange and  
foreign shores;  
Some lost new friends;  
Some lost their lives  
in long and brutal wars.  
Other veterans answered a call  
to support the ones who fought;  
Their country had requirements  
for the essential skills  
they brought.  
We salute every one of them,  
The noble and the brave,  
The ones still with us here today,  
And those who rest in a grave.  
So here's to our country's  
heroes;  
They're a cut above the rest;  
Let's give the honor that is due  
to our country's very best.

By Joanna Fuchs



### FROM THE OFFICE OF MICK COTTOM:

#### A Season of Thankfulness

With the approaching holiday of Thanksgiving, it seems especially appropriate to reflect on the many things we have to be thankful for. Family, friends, freedom to worship as we choose, relatively good health, and living in the greatest country in the world are just a few of the wonderful things we can be thankful for. Although we should have a thankful heart 365 days a year, Thanksgiving gives us an extra nudge to reflect on these things.

Too often, we seem to take the above blessings for granted. Let's take a few extra moments this Thanksgiving season to truly reflect on all the people and "things" that are important in our lives. We have all experienced the loss of loved ones and friends at various times of our lives. Let's not take them for granted while they are still alive, but let them know they are special and loved.

When we reflect on this great nation of ours, let's remember the price that has been paid for the freedoms and liberties that we enjoy. It's easy from time to time to take it for granted. I know that it's easy to become discouraged if we feed on the "media news". We all know that bad news sells, so that is what we're fed. It's critical that we actually study what's going on in our country and around the world so we can make informed decisions.

With the 2012 elections just around the corner, we all need to be informed and educated voters. Be thankful we have the opportunity to participate in the great "representative government" experiment. Our freedoms will only continue as long as we stand strong for the values of our forefathers. We must exercise our voting rights in an informed manner.

Lastly, I'm thankful for all of our loyal clients here at RCI Insurance Group. With your continued loyalty and willingness to tell your friends and neighbors about us, we have continued to grow even during the trying economic times of the past few years. Our goal is to continue to work hard for you to earn your continued loyalty and support. So again, a big THANK YOU from all of us here at RCI.

I pray that blessings will overtake you during this Thanksgiving Season!

Regards, *Mick Cottom*

# Holiday Parties

Written By: Nicole Lewis

The holidays are coming and soon everyone will be looking at hosting parties for friends, family and co-workers. When you are spreading the holiday spirit you don't want to worry about your personal items being broken, taken or even having your identity or private information stolen. However, these things can and do happen. To help protect yourself try taking these precautions:

- Put away financial statements, bills or other documents containing personal information. Even posted vacations and appointments may interest would-be thieves.
- Remove items that are sentimental and particularly valuable so they cannot be broken or stolen.
- Lock doors to rooms you don't want guests to access.
- Be responsible if you serve alcohol. The Insurance Information Institute has found that more than 30 states allow hosts to be found liable if their drunken guest causes an accident. (You can learn more at [www.iii.org](http://www.iii.org).)

Before the big event, review your liability coverages with your agent. This will help you to decipher what is covered and help you enjoy yourself.

**Dependability:**  
 Fulfilling what I  
 consented to do, even if  
 it means unexpected  
 sacrifice.

## WHAT IS A PUBLIC ADJUSTER?

By Rhonda Bennett

Your insurance company provides an adjuster at no charge to you. Adjusters who have no relationship with your insurance company and charge a fee for their services also may contact you. These are known as public adjusters. You may use a public adjuster to help you in settling your claim.

1. Public adjusters may charge you as much as 15 percent of the total value of your settlement for their services. The fee isn't covered by your insurance policy. Sometimes after a disaster, your state's insurance department sets the percentage that public adjusters may charge.
2. If you decide to use a public adjuster, first check his or her qualifications by calling your state insurance department. Ask your agent, a lawyer, or friends and associates for the name of a professional adjuster they can recommend. Avoid individuals who go from door-to-door after a major disaster, unless you are sure they are qualified.

For more information, visit the Insurance Information Institute – [www.iii.org](http://www.iii.org).

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## LOSSES AND LESSONS: GOAT BITES PONY CAR

This is why you should always lock up the building housing your collector car.

**VEHICLE COVERED:** 1966 Ford Mustang

**WHAT WENT WRONG:** A South Carolina family hosted a birthday party for their son. Since the children at the party needed access to the bicycles in the garage, the door was left open for easy entry. Unfortunately, that left the family's classic Ford Mustang in harm's way, not just from the kids at the party but the "kids" from down the street – the neighbors' goats. The goats escaped from their pen, found their way into the garage and jumped on top of the Mustang, causing significant damage to the car.

**DAMAGE/LOSS:** The goats' hooves dented the hood and fenders, resulting in a repair bill of \$6,453, which was paid by their Collector Car Insurance Company.

**LESSON:** Many claims happen right at home and are often caused by animals, be they pets; critters like mice, squirrels and raccoons; or runaway livestock. So unless you're moving your car or working on it, it's best to keep it covered and the garage doors closed. Even then, be aware of objects near your car. A garage has plenty of hazards you might not think about – lawn tools, paint cans, heavy boxes and other household items – that could easily fall onto your vehicle.

Be sure to let **RCI Insurance** know if you have a Classic Car, & we will help you find the best coverage for your collectible.

## Oklahoma Traffic Law: Left Lane for Passing Only

*Written By: Jeri Giles*

I drive 24 miles to work 5 days a week and I have seen vehicles in the left lane drive for miles and miles never changing to the right lane. It makes me wonder if people know about one of Oklahoma's traffic laws.

On November 1, 2010, Oklahoma State Law 11309 went into effect. It states that on a four lane highway drivers are no longer allowed to disrupt the normal flow of traffic by driving in the left-hand lane. Motorists must now drive in the right lane, and only use the left lane for passing, with one exception. If you see an emergency vehicle on the shoulder, you need to pull to the left lane and slow down until you pass it.

According to the O.H.P the new law was enacted to clear the way for first responders during an emergency and cut down on the number of road rage incidents among drivers. Drivers can become very irritated when someone is blocking the left lane when driving less than the speed limit.

I hope this helps to educate people to use the left lane only for passing or turning as it may be someone they know or love that a first responder is trying to reach. Drive safely.



## *We are not the 15 minute guys... And I am PROUD of that*

*Written By: Chet Cottom*

We have seen so many commercials about 15 minutes we will save you BIG money. Stupid guys hitting cars with a sledgehammer saying we can save you BIG money. Here is the problem with all of that (Gimmick stuff) advertising. **The BIG money isn't what you pay for insurance it is what your insurance protects.** Here is a news flash for most of the world..... It may take more than 15 minutes to protect what you have worked a lifetime to build.

We have all been in situations where we tried to save money. I try to save money on my groceries, on my utilities, and on my tires. But I don't buy the cheapest meat at the grocery store if it is spoiled, I don't use an electric company that can't run my air conditioner in the summer, and I don't buy tires that are junk to put on my car that my family is riding in. Saving money is good. Cheapest junk is not always best. When was the last time the doctor came into a room with bad news and you said, "I want the doctor that charges the least amount to work on me." When was the last time we said, "Any old lawyer will work for me, I don't care"

RCI is not the 15 minute guys because we want to protect you, your family, and your assets. We try to help you make great choices about insurance, and design a protection plan for you that helps when you really need insurance.... at CLAIM time. We really want to help you with your insurance, that is why we have a lot of different companies to look at, but bottom line, we may take more than 15 minutes and we may be a few dollars more, but when it comes to protecting your families future most people want the best team possible.

## The Benefits of Giving to Charity

*Submitted By: Tammy Ridgway*

With finances becoming tighter for many in the United States, giving to charity may not be at the top of your list of places your money needs to go. Yet, while giving to charity is always an optional thing, doing so on a regular basis can have very real benefits for you and your family.

Children and adults alike can also benefit from the act of giving to charity. "Giving" can, of course, be in the form of a monetary donation or donating items or your time to those in need.

Allan Luks, author of *The Healing Power of Doing Good*, describes many scientifically documented accounts of people gaining physical, mental and emotional benefits from doing something good. For instance, holding an abandoned baby may help get rid of your backache, he says. Luks even describes a "helper's high" that is similar to the high we feel after exercising. Luks maintains that volunteering provides:

- A heightened sense of well-being
- Relief from insomnia
- A stronger immune system
- Speedier recovery from surgery

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Don't forget to check out our website at [www.rci-ins.com](http://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 winners, Brandt & Angela Hiler!!**  
**Brandt & Angela 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 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!**