



RCI Insurance Group

Circle of Safety

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Words of Wisdom for Teachers

I like a teacher who gives you something to take home about besides homework.

~Lily Tomlin

The dream begins with a teacher who believes in you, who tugs and pushes and leads you to the next plateau, sometimes poking you with a sharp stick called "truth."

~ Dan Rather

Modern cynics and skeptics... see no harm in paying those to whom they entrust the minds of their children a smaller wage than is paid to those to whom they entrust the care of their plumbing. ~John F. Kennedy

Teachers who inspire realize there will always be rocks in the road ahead of us. They will be stumbling blocks or stepping stones; it all depends on how we use them.

~Author Unknown

If you promise not to believe everything your child says happens at school, I'll promise not to believe everything he says happens at home.

~Anonymous Teacher



FROM THE OFFICE OF MICK COTTOM:

And **IT'S ALWAYS SOMETHING!**

Life Happens – and *it's always something*. The telephone rings during a nice quiet family dinner, your child comes in crying with a scraped knee, and the list goes on and on. *It's always something*.

If the telephone ringing at a bad time is just a minor interruption, *it's just life* and you can handle it all by yourself. If the scraped knee is the worst accident of the day, you can handle it.

However, what if that phone call is the local police calling to notify you that your spouse or child has been in a major automobile accident and has life threatening injuries? You need to get to the hospital immediately. What if the crying child has a serious injury and will require hospitalization?

While you're at the hospital attending to these matters, your house burns down. *It's always something*.

At RCI Insurance Group, our goal is to help you plan to protect yourself, your family, and business against the unexpected. No, you don't need help with the scraped knee or the interruption of an unwanted phone call during dinner. However, when the auto has been totaled, major hospital bills are incurred, no income is coming in because a spouse is disabled – and the list goes on and on because **IT'S ALWAYS SOMETHING**, you need to know that you have some help.

It's during these times of major "**SOMETHINGS**" that proper insurance protection is critical. If you haven't reviewed your insurance coverages with us lately, now is a great time to get insurance check-up. Give us a call today for a complete check-up. The time to get the proper protection is before something happens.

Don't take chances with inadequate protection, because **IT'S ALWAYS SOMETHING!**

Regards, *Mick Cottom*

Teachers

By: Rhonda Bennett

In my personal opinion, School Teachers are very special people. They have to be to tolerate a room full of children all day.

We thank our soldiers, as we should, for they give their lives to protect our freedoms. Let's thank our teachers too, as they give their lives teaching about the freedoms that our soldiers defend. Have you ever given any thought as to the hours a teacher puts into his or her job? Most of us work 40 hours a week. Teachers not only are in the classrooms with all those children for 6 or 7 hours a day, they also spend time after hours for school meetings, programs and I would bet a lot of time at home preparing and grading of papers. Next time you think a teacher is not doing their job properly, step into their shoes for a day and see if you can do it.

I am from "old school" respecting Teachers is right up there with respecting Father, Mother and family clergy. Say "Thank You" to a teacher. Start the school year by supporting and volunteering to help your children's school whenever possible.



10 Useful Tips for Vinegar

By: Tammy Ridgway

Vinegar is a sour liquid made from the oxidation of ethanol in wine, cider, beer, or the like. Vinegar is typically three to five percent by volume acetic acid and natural vinegars also contain smaller amounts of tartaric acid, citric acid and others.

1. Make vinegar ice cubes to deodorize a garbage disposal by feeding them down the disposal. When done grinding, run cold water through the drain.
2. Clean a dishwasher by running a cup of vinegar through an entire cycle to reduce soap buildup on the inner mechanisms and glass ware.
3. Remove stubborn price tags or stickers by painting them with several coats of vinegar. Allow the liquid to soak in for at least five minutes and then wipe away the residue.
4. Remove salt stains from boots. Dip a soft cloth into vinegar and then wipe away the white residue.
5. Drop in a couple of capfuls of vinegar during the rinse cycle of your washing machine to make wool sweaters fluffier.
6. Use ½ teaspoon of vinegar in place of 1 teaspoon of lemon juice in a pinch.
7. Fill a spray bottle with straight vinegar to kill weeds between cracks in paving stones and sidewalks. Spray multiple times. (Warning: Don't get any of the surrounding grass, because it will kill that too.)
8. Vinegar is a good degreaser for oily hair since it helps to adjust pH levels. After shampooing your hair as usual, rinse, then pour ¼ cup of vinegar over it and rise again.
9. Fill the reservoir of a coffee maker with a mixture of half vinegar and half water and run it through the brewing cycle. Follow with a couple of cycles of water to rinse the coffee maker thoroughly.
10. To remove coffee or tea stains from the bottom of a cup, stir 2 table spoons of vinegar in the cup and then wash as usual.

What to Think

By: Anita McAlexander

The best way teachers can properly influence their students is by encouraging them to think for themselves instead of trying to instill ready-made opinions into their head.

Teach young people how to think, not what to think.

Perpetual ignorance is to be satisfied with your opinions and content with your knowledge.

Back to School Scrapbook Page

Layout

By: Roilene Blan

Preserve those special school memories with this scrapbook page layout. It requires a paper crimper and some other specialized supplies, but once you're set to go, you can craft as many as you want.

What you'll need:

2 Scrapbook pages (ours were 12"x12")
Pencil
Scissors
Fiskars Paper Crimper
Borderlines Wavy Ruler by Creative Memories
Solid Red Paper (12"x12") by Keeping Memories Alive, Inc.
Oval Creative Memories Custom Cutting System
Yellow acid free paper
School Days Stickers by Me & My BIG Ideas
Tape Runner by Creative Memories (or any acid-free adhesive)

How to make it:

Trace the Wavy Ruler 12 times onto the red paper and cut them all out. Run each through the paper crimper. Attach the strips around the edges of both pages with adhesive. (See photo)
Use the Creative Memories Custom Cutting System to cut out 6 ovals. Attach them to the pages with adhesive.
Place the stickers on the page where desired.
Fill in with pictures and journaling!

Internet Safety

By: Leigh Wheless

You don't need a degree in computer science to help your child stay safe on the Internet. You just need to remember that the same basic rules you've taught your child about the real world also apply online: Don't talk to strangers, be respectful of other people, and tell me right away if something upsets or scares you. Here are eight ways to help keep your child safe online.

Be there.

Keep your computer in a common area where you can occasionally peek over your child's shoulder to see what she's doing. If your child uses a laptop or an Internet-enabled media device, set a rule that she can only use it when you're in the same room.

Be secure.

Learn to use privacy settings. Social networking sites, instant messaging programs, even some online games offer ways to control who your child can chat with online or what they can say to each other.

Watch what's said.

Tell your child never to reveal personal information online. That includes his name, address, phone number, town, school, and even the names of sports teams or clubs he belongs to.

Learn about your child's online world.

Become familiar with the sites your child visits. Use her passwords or create your own accounts so you can keep up to date with her online activities.

Think before sending.

Remind your child to stop and consider the consequences before sending or posting anything online. He should ask himself, "Would I want my parents, my principal, my teacher, and my grandparents to see this?" If the answer is no, then he shouldn't send it.

Keep passwords safe.

Make sure your child keeps her passwords secret from everyone (except you).

Prevent your child from wandering.

Find some child-safe search engines and bookmark these as well as your child's favorite websites in a special folder in your Internet browser.

Student 1: (to female teacher) Can you hold on to my wallet for me while we take the exam? There may or may not be money in it.

Teacher: I can't be bought!

Student 2: Yes, but can you be rented for a little while?

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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.

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● *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*
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Tell Others About Us And Win a Prize

Congratulations to this month's winners, Joe & Barbara Davis!! Joe & Barbara have won a \$25 Visa 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!**