



RCI Insurance Group

Circle of Safety

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Words of Wisdom

I believe in the dignity of labor, whether with head or hand; that the world owes no man a living but that it owes every man an opportunity to make a living.

-John D Rockefeller

All labor that uplifts humanity has dignity and importance and should be undertaken with painstaking excellence.

-Martin Luther King Jr.

No great achievement is possible without persistent work.

-Bertrand Russell

A man is not paid for having a head and hands, but for using them.

-Elbert Hubbard

I'm a great believer in luck, and I find the harder I work, the more I have of it.

-Thomas Jefferson

It is only through labor and painful effort, by grim energy and resolute courage that we move on to better things.

-Theodore Roosevelt

There is no labor a person does that is undignified; if they do it right.

-Bill Cosby

The miracle of the seed and the soil is not available by affirmation; it is only available by labor.

-Jim Rohn



FROM THE OFFICE OF MICK COTTOM:

Lightning Strikes and RCI Battles Mother Nature

Have you experienced difficulty in contacting our office recently? If so, we apologize and ask you to just blame it on Mother Nature.

After suffering through one of the worst winters in history, followed by one of the hottest summers in history (actually Oklahoma had the hottest average temperature in the United States in July), we were ready for the break in the temperatures. We enjoyed the slightly cooler weather the rain brought us. Although ready for the reprieve from the brutal hot temperatures, we weren't ready for the accompanying storms.

A powerful lightning bolt shook our office on a recent Friday afternoon. After everyone recovered from the sudden shock we immediately started inspecting our office for possible damage. Sure enough, a "burnt smell" was coming from the equipment room that houses our main computer equipment and phone system. We immediately discovered our internet and part of our office computer network was down.

A call later that night from our IT personnel let me know that various parts of our system were "fried" and in need of "help". The lightning had caused severe damage in spite of all of our equipment having heavy duty surge protectors. Without the surge protection, damage would have been much worse. Modems, routers, network switches and some of our work stations were damaged and had to go to the computer hospital.

Compared to what it could have been, this was just a small "blip" on the radar. However, it does show how dependent we are these days on the internet and our computers. We were at a total standstill until repairs could be made. We apologize for any inconvenience this may have caused you.

Take a look around your home. Do you have surge protection on your electrical appliances and equipment? Even though they don't provide 100% protection, it is better with surge protectors than without.

As always, take some time to review your emergency preparedness for the many scenarios that can happen. It won't be but a couple of months and winter will be back. In the past couple of years, we have seen ever increasing storm activity. This storm activity is not limited to the "regular" storm seasons or patterns.

Cont...

It is critical that all of your insurance is current and up to date. If you would like to make sure you have adequate coverage, take our survey at

www.myfreeprotectionreport.com/rciinsurance/.

See where you might need to increase your coverage or be aware of an area that you not have any coverage at all. As always if you have questions, give any of us here at RCI Insurance Group a call. We're happy to help in any way we can.

Be safe and be prepared!

Regards,

Mick Cottom

Check the Recall List

Written By: Nicole Lewis

It seems every time we turn around there is another recall. Some product recalls make headlines, however there are a lot we never even hear of. There are sources to research products for safety. Before you buy a product for your home or children check recalls.gov. This website was formed by six U.S. government agencies to appraise consumers of recalls. Also, when you buy a new product, take the time to fill out the registration or warranty card or register it online. This will allow the manufacturer to contact you in the event of a recall. To avoid additional safety issues make sure you are following the manufacturer's instructions for the intended use of the product.

RCI's Mission Statement:
Exceeding Expectations in all our Relationships.

Home Health Care Insurance

Written By: Karen Phillips

A little over 2 years ago, my mother had a debilitating stroke. She had always been a picture of health, and then suddenly she needed 24/7 dependent care. She is now in a nursing home where she is receiving long term care, but would give anything to be back in her home. Unfortunately full-time home health care is very expensive.

This made me realize that if I don't want to end up in this same situation I should see if there was an insurance policy that would provide coverage for home health care. I did some research and found there are many options, and I should start now before I get any older.

Here is some information I found on Home Health Care Insurance:

- Home health care insurance is a type of coverage meant for long-term care as a person is either incapacitated or, with age, is in need of living assistance. Policies of this nature will pay for a nursing home stay or for home care.
- Age is not always a factor when this coverage is considered; as many as four out of ten people between the ages of 18 and 64 are needful of home treatment plans. Home care insurance is a wonderful option for many who can afford to live in their own house with assistance paid for by preplanned coverage.
- Home health care insurance will consider all those options and will get the plans set while the person can make their own choices. Home care insurance can predetermine, in writing, where the person wants to be cared for and, possibly, by whom.
- If a person starts their policy and finds after a period of paying the premiums that their current income is strained by the purchase, they are likely to cancel this important coverage. It is best to purchase only home health care insurance that is affordable in order to maintain the policy now and in the future.

Renters Insurance

Written By: Roilene Blan

Renters insurance covers the *contents* of the rental unit. With the right coverage, your personal belongings would be covered if something happens to the structure that causes damages to your things. It protects you and your belongings from unexpected events.

To help determine how much coverage you need, document your belongings by writing out a list of items, taking pictures or a video of each room including closets. Store the list in a safe deposit box somewhere other than on the premises.

Did you know that renters insurance also includes liability? This protects you in the event you are found liable for an accidental injury to another or if you cause property damage to the rental unit.

This coverage is not limited to those that live in apartments; many people rent homes, townhouses and condos. Renters insurance is to make sure you are prepared and protected in the event of a loss.

Cleaning the Garbage Disposal

Written By: Jeri Giles

We recently had a very unpleasant smell in our office. Everyone thought an animal had died over the weekend. Turns out it was our garbage disposal. Who knew such a foul smell could come from your sink! When we realized it was the disposal, we immediately began treating it. These are a couple of suggestions should you ever have the same problem!

Method 1:

Pour one half cup of baking soda down the kitchen drain. Carefully pour one cup of white vinegar down the drain on top of the baking soda. Place the drain stopper in the sink to close off the drain. If you have a double sink, you should do this for both of them. The mixture will fizz and make a bit of noise or fizzing sounds. Allow this to work its magic for a few minutes while you boil some hot water. Use a full teakettle or medium size pot of water. Once this has boiled, pour it down the drain.

Method 2:

Using a clean container, mix a gallon of water with one tablespoon of liquid chlorine bleach. Carefully and slowly, pour the solution down the drain and allow it to sit for several minutes. Flush the drain thoroughly with cold water for several minutes.



Why You Need Business Insurance in Oklahoma

Written By: Kylie Proffitt

A business owner in Oklahoma has no way of seeing into the future, no way of predicting when something bad may happen. Injuries can happen to people, catastrophe can strike at any given instant. Business insurance helps to keep the business owner protected from total loss during a catastrophe. Most states require that a business have a certain amount of insurance, particularly for employees. If a business has one employee, they will have to have worker's compensation insurance in place to protect the employee.

Having business insurance is a prudent business decision. If a fire strikes and destroys everything the business owner has built, the proper insurance can help them rebuild the business. If a person is injured on the business location or during the course of business, the liability insurance a business owner purchases will cover the expenses involved in the treatment of the individual, and in some instances, will provide the individual with appropriate compensation. The liability insurance protects the business owner from unexpected out of pocket expenses.

Personal injury accidents can be devastating to a business that does not have the appropriate commercial insurance in place. In the case where a business has been negligent in some way, the insurance policy will cover whatever costs arise due to the negligence. The cost of medical treatment can be extraordinary and insurance protects the business owner from losing everything they have worked hard to establish.

Labor Day: How it Came About; What it Means

Labor Day, the first Monday in September, is a creation of the labor movement and is dedicated to the social and economic achievements of American workers. It constitutes a yearly national tribute to the contributions workers have made to the strength, prosperity, and well-being of our country.

The First Labor Day

The first Labor Day holiday was celebrated on Tuesday, September 5, 1882, in New York City, in accordance with the plans of the Central Labor Union. The Central Labor Union held its second Labor Day holiday just a year later, on September 5, 1883.

In 1884 the first Monday in September was selected as the holiday, as originally proposed, and the Central Labor Union urged similar organizations in other cities to follow the example of New York and celebrate a "workingmen's holiday" on that date. The idea spread with the growth of labor organizations, and in 1885 Labor Day was celebrated in many industrial centers of the country.

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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 winners, Jason & Amy Joslin!!

Jason & Amy 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!**