



RCI Insurance Group

Circle of Safety

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Thanksgiving Trivia

The Pilgrims sailed across the Atlantic Ocean to reach North America. They arrived in December of 1620. The Pilgrims were the first to celebrate Thanksgiving.

President George Washington issued the first national Thanksgiving Day Proclamation in the year 1789 and again in 1795.

Sarah Josepha Hale, an editor with a magazine, started a Thanksgiving campaign in 1827 and it was a result of her efforts that in 1863 Thanksgiving was observed as a day for national thanksgiving and prayer.

Abraham Lincoln issued a 'Thanksgiving Proclamation' on third October 1863 and officially set aside the last Thursday of November as the national day for Thanksgiving. Previous presidents used to make an annual proclamation to specify the day when Thanksgiving was to be held.

President Franklin D. Roosevelt restored Thursday before last of November as Thanksgiving Day in the year 1939. He did so to make the Christmas shopping season longer and thus stimulate the economy of the state.

Congress passed an official proclamation in 1941 and declared that now onwards Thanksgiving will be observed as a legal holiday on the fourth Thursday of November every year.



FROM THE OFFICE OF MICK COTTOM: 5 Steps To Cut Back Spending This Holiday Season

As the holiday season comes into full view, one tradition that may bring more anxiety than excitement this season is the anticipation of holiday spending and gift giving.

It should come as no surprise to most, that economists are predicting a slight increase in spending this holiday season than in previous years. This seems to fly in the face of the lingering financial concerns, a lack of confidence in the economy, and/or rising food and fuel costs. It seems there is a pent up demand to "spend money". However, now is not the time to shake off the restraints of the past few years. If anything, we want to be more conservative with our holiday spending.

Here are three simple ways to cut back on costs this holiday season without having to cut back on giving:

1. Be Thrifty! Believe it or not, it is possible to get top of the line items without paying top of the line prices. Seek gifts from consignment shops and thrift stores. Savvy shoppers can find everything from designer clothes and shoes to home appliances and furniture, all for highly discounted prices. Often these items can be found brand new.

2. Stay Alert. Just because a deal seems too good to be true doesn't mean it is. Utilize retailer incentives and in-store promotions. Offers such as free shipping, buy-one-get-one-free or "the more you spend the more you save" are great ways to save excess funds, particularly when buying multiple gifts at once or when buying in bulk.

3. Create a List. This is probably the easiest and yet most underestimated tool there is -- create a list and stick to it. Creating a list accomplishes a couple of very important things: it helps shoppers stay organized and focused, and it serves as a good tool for managing a budget. Take extra time upfront to carefully think through who will be on the list and how the set budget will break out overall. It will make shopping a breeze and ultimately alleviate unnecessary stress along the way. And isn't that the best gift of all?

We here at RCI hope everyone has a safe and happy holiday season.

Mick Cotton

Meet Nicole Lewis

The Newest RCI Member

I am so excited to be the newest member of the RCI family. I have worked in the insurance industry for five years, but let me tell you how I got started.

In 2003, my husband and I were tapped on the shoulder during church. It was the Sunday of Memorial Day weekend. We were told that a neighbor had noticed that our house was on fire. We rushed home unsure of what we were facing. As we approached our street, our house was surrounded with five fire trucks, the Red Cross, and local media. We couldn't even get close to the home. All of our neighbors were standing in the street with us and our children. A flood of emotions overwhelmed me. I remember standing there wondering if I was covered for this or not. After what felt like an eternity but was really a matter of hours, we were allowed to enter our home briefly to try to "salvage" anything important. Everything was a total loss. We walked away from our home that night with the clothes on our backs.

Our story has a happy ending. We were properly covered and our policy paid to put the pieces back together. Since then I have become passionate about insurance. After my experience I encourage everyone that the time to look over your coverage is not in the middle of personal tragedy. We were lucky. Don't count on luck. You don't have to be an insurance expert to know that your policy has you properly covered. If you are unsure, please let us sit down with you and review your policies and coverage limits.

How To Cook A Turkey

Suggestions By: Jeri Giles

- To prepare the turkey for roasting, first remove the giblets (and save for gravy or stuffing). Next, rinse the bird inside and out and pat dry with paper towels. Place turkey in roasting pan, breast side up and brush skin with melted shortening. Insert a meat thermometer into the thickest part of the thigh. The thermometer should point towards the body, and should not touch the bone.
- Place the bird on a rack in a roasting pan, and into a preheated 325 degree F oven. Use the following chart to estimate the time required for baking. Bake until the skin is a light golden color, and then cover loosely with a foil tent. During the last 45 minutes of baking, remove the foil tent to brown the skin. Basting is not necessary, but helps promote even browning.
- The turkey is done when the internal temperature reaches 165 degrees F or when leg is lifted it pulls apart from the turkey. After removing the turkey from the oven and before carving, allow the turkey to rest at least 20 minutes so that the juices settle within the meat, which will provide the meat with more flavor and tenderness and will also make carving much easier. More or less time may be allotted depending on the size of the turkey.

Whole Turkey Cooked at 325°

Weight	8 to 12 pounds	12 to 14 pounds	14 to 18 pounds	18 to 20 pounds	20 to 24 pounds	24 to 30 pounds
Un-stuffed	2¾ to 3 hours	3 to 3¾ hours	3¾ to 4¼ hours	4¼ to 4½ hours	4½ to 5 hours	5 to 5¼ hours
Stuffed	3 to 3½ hours	3½ to 4 hours	4 to 4¼ hours	4¼ to 4¾ hours	4¾ to 5¼ hours	5¼ to 6¼ hours

Personal Umbrella Insurance

By: Tammy Ridgway

What is the benefit of having an umbrella policy and how do I know how much is enough?

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.

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. Personal umbrella liability policies are typically available in coverage amounts ranging from \$1 million to \$10 million.

Avoid Hitting A Deer

Submitted By: Leigh Wheless

Be especially attentive from sunset to midnight and during the hours shortly before and after sunrise. These are the highest risk times for deer-vehicle collisions.

Drive with caution when moving through deer-crossing zones, in areas known to have a large deer population and in areas where roads divide agricultural fields from forestland. Deer seldom run alone. If you see one deer, others may be nearby.

Brake firmly when you notice a deer in or near your path, but stay in your lane. Many serious crashes occur when drivers swerve to avoid a deer and hit another vehicle or lose control of their cars.

If your vehicle strikes a deer, do not touch the animal. A frightened and wounded deer can hurt you or further injure itself. The best procedure is to get your car off the road, if possible, and call the police.

SNAPPY PUMPKIN CHEESECAKE

Provided By: Kylie Proffitt

Ingredients

- 1-1/2 cups crushed gingersnap cookies (about 30 cookies)
- 1/2 cup finely chopped pecans
- 1/4 cup butter, melted
- 2 packages (8 ounces *each*) cream cheese, softened
- 3/4 cup sugar, *divided*
- 1 teaspoon vanilla extract
- 3 eggs, lightly beaten
- 1 cup canned pumpkin
- 1 teaspoon ground cinnamon
- 3/4 teaspoon ground nutmeg

Garnish:

- Whipped topping, optional
- Additional gingersnap cookies, cut into wedges, optional

Directions:

Place a greased 9-in. springform pan on a double thickness of heavy-duty foil (about 18 in. square). Securely wrap foil around pan; set aside. In a small bowl, combine cookie crumbs and pecans; stir in butter. Press onto the bottom and 1 in. up the sides of prepared pan. Bake at 325° for 9-11 minutes or until set. Cool on a wire rack. Meanwhile, in a large bowl, beat cream cheese and 1/2 cup sugar until smooth. Beat in vanilla. Add eggs; beat on low speed just until combined. Place 1 cup filling in a small bowl; stir in the pumpkin, cinnamon, nutmeg and remaining sugar. Remove 3/4 cup pumpkin filling and set aside. Pour remaining pumpkin filling into the crust; top with plain filling. Drop reserved pumpkin filling by spoonfuls over top; cut through filling with a knife to swirl. Place pan in a large baking pan; add 1 in. of hot water to larger pan. Bake for 50-60 minutes or until center is just set and top appears dull. Remove springform pan from water bath. Cool on a wire rack for 10 minutes. Carefully run a knife around edge of pan to loosen; cool 1 hour longer. Refrigerate overnight. Remove sides of pan. Garnish with whipped topping and cookie wedges if desired.

Be sure to check out our Facebook page at www.facebook.com/RCInsurance or read our blogs at rcinsurance.wordpress.com. You can read all about our "Why I Like My Teacher" contest and which teachers have won so far.

Thanksgiving Day comes, by statute, once a year; to the honest man, it comes as frequently as the heart of gratitude will allow.

-Edward Sanford Martin

Winter is Coming!

Winter is a crucial time for fire safety concerns, as clogged chimneys, poorly wired central heating systems, and blocked dryer vents can easily start fires that claim many lives each year. Though the number of fire deaths nationally has dropped recently, 80 percent of all fire deaths occur in the home, and 70 percent of all structure fires are in homes, according to the National Fire Protection Association.

While many homeowners have smoke or carbon monoxide detectors, they may not be as diligent about taking the preventive steps to keep those alarms from going off. It's not a major investment for homeowners to have their chimneys swept and furnace tuned up annually.

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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, Tammy & Danny Wilson!!
Tammy & Danny 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!**