



William W Barnes Children's Advocacy Center

One out of every three to four girls and one out of every six to seven boys will be sexually abused by the age of eighteen. The majority of these children are abused by someone they know or love. Child abuse occurs in families from all income levels, all races, and all creeds. The mission of the William W. Barnes Children's Advocacy Center is to reduce trauma to child abuse victims. We serve children and families in Rogers, Mayes and Craig Counties. In 2009, 200 children and 137 families received services at our Center. Our services include: **Forensic interview:** a trained professional talks one-on-one with the child and the interview is recorded so the child doesn't have to re-tell (and re-live) this trauma with other agency investigators. **Medical evaluation:** a doctor is on call and may do an exam at our Center saving the child and family a trip to the emergency room. **Mental Health Therapy:** helps a child heal from the emotional wounds of abuse. **Non-offending caregiver classes:** provides support, education and fellowship to the caregivers. **Workshops** for education and child care professionals on Recognizing, Reporting and Responding to Child Abuse (52% of child abuse cases are reported to school personnel).

Because we provide these services at no cost, we rely on donations and grants. We are grateful to the staff and clients of RCI Insurance Group for their generous donation through the referral program. Thanks to you, a child won't have to live with the fear, guilt and shame of abuse. For more information, go to www.cacclaremore.org.

*** With every referral RCI receives, we donate \$5 to the Children's Advocacy Center. We recently made a donation for the first half of the year's referrals. Here is Tabi Poole from our office with Holly Webb, the director for the Claremore CAC. If you would like to read more about our visit with Holly and the ladies at CAC, read our blog at www.rciinsurance.wordpress.com.*



Don't call when it's raining!

By: Tommy Harvey

Have you seen any rain this year? Most of us have seen plenty of it; Oklahoma City had its fair share as some homes were over 4 feet deep in water. Did you know your home insurance does not cover flood? And most people don't care, until their house is flooded. You cannot call when it is raining and buy flood insurance; there is a 30 day waiting period unless you are closing on a new house. Everyone believes that if they don't live in a high risk flood plain then their home cannot flood. Well think again, I had a lady call last month wanting to know the costs of flood insurance. She did not live in a high risk flood area, but her house had been flooded when Oklahoma City received all that rain. We did the quote and the premium came to a mere \$264 for a year. After giving her the price she started crying and told me she had 10 inches of water in her house and she is paying the expense of the repairs out of her pocket. At the time she called me she had already paid out a total of \$35,000. She said she had no idea flood insurance was so cheap. Had she known it was so cheap she would have always carried flood insurance. Well it is, and repairs after a flood are not cheap. I personally have flood insurance and will have it for the rest of my life. It is a cheap investment to know you and your family will be protected. In case you haven't heard Oklahoma weather is sometimes a little unpredictable. Please review coverage and premiums. The first half of the chart is for homeowners and the second half is for renters wanting to cover their contents only. The rates should be very close to what you will pay if you do not live in a high risk flood zone. Please call if you have any questions.

Building & Contents Coverage (Without Basement)			Contents Coverage Only	
Building Coverage	Contents Coverage	Premium	Contents Coverage	Premium
\$20,000.00	\$8,000.00	\$119.00	\$8,000.00	\$58.00
\$30,000.00	\$12,000.00	\$150.00	\$12,000.00	\$82.00
\$50,000.00	\$20,000.00	\$201.00	\$20,000.00	\$118.00
\$75,000.00	\$30,000.00	\$237.00	\$30,000.00	\$137.00
\$100,000.00	\$40,000.00	\$264.00	\$40,000.00	\$154.00
\$125,000.00	\$50,000.00	\$284.00	\$50,000.00	\$171.00
\$150,000.00	\$60,000.00	\$303.00	\$60,000.00	\$188.00
\$200,000.00	\$80,000.00	\$333.00	\$80,000.00	\$208.00
\$250000.00	\$100000.00	\$355.00	\$100000.00	\$228.00