

RIC REPORT



RIC Insurance General Agency, Inc.

Ron's Message



Here we are in the holiday season already ... whatever happened to 2003?

This is our holiday newsletter and you can see by all our smiling faces that we're a little older, but a lot better ... at least we hope you think so because that is our goal.

We have had an outstanding year because of you, our producers. We want to thank each and every one of you for your support because without it, we would not be here.

Our companies still say we are in a hard market and it will stay for another year or two. Only time will tell.

We wish you all a wonderful holiday season ... may all your dreams and wishes come true. Thanks again for all your support and we will see you next year.



December Crossword

	1	2	3	4	5	6	7	
8					9			
10					11			
12				13	14			
		15	16					
17	18					19	20	21
22				23	24			
25				26				
27				28				

Across

- 1. Attempt
- 5. 102, to Rome
- 8. Furthest Planet
- 9. Brick carrier
- 10. Telegrams
- 11. Monorail:abbr.
- 12. N-R link
- 13. Experiment
- 15. Ending for pop or fab
- 17. Oak seed
- 19. Federal Agency: abbr.
- 22. Medieval tale: French
- 23. Circus employee
- 25. Alphabet letters
- 26. Make happy
- 27. Average grade
- 28. Too

Down

- 1. Boat bay
- 2. December birthstone
- 3. Had dinner
- 4. ___ party, Dec. 16, 1773 event 2 wds.
- 5. December holiday
- 6. State admitted Dec. 28, 1846
- 7. Pastoral poem
- 8. Indo-Chinese language
- 14. Chemical element No. 44: abbr.
- 16. Italian money: abbr.
- 17. Actor Guinness
- 18. Candy ____, 5 down treat
- 20. Prohibit
- 21 "Roses __ red..."
- 24. Everything

RIC Holiday Schedule

Tues. -	Dec. 9	RIC Holiday LunchClosed 11:30 am - 2:00 p.m.
Wed. -	Dec. 24	Christmas EveClosed at 3 p.m.
Thurs. -	Dec. 25	Christmas DayClosed
Fri. -	Dec. 26	Day after ChristmasClosed
Wed. -	Dec. 31	New Year's EveClosed at 3 p.m.
Thurs. -	Jan. 1	New Year's DayClosed
Fri. -	Jan. 2	Day after New Year'sClosed

www.ric-ins.com

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Ron Arndt

Aziz, Mansoor

Mizart Gutierrez

Amanda Potter

Nioka Marks

Audrey Cervantes

Lori Minchey

Jenny McGee

Chris Kavanaugh

Teresa Spraggins

Gail Novelich

**Melissa
LaBudis**



Happy Holidays



Messages

Thank you to all of our producers for your business in 2003. Wishing all of you a joyous holiday season and a very prosperous 2004.
Gail Novelich, Vice President with RIC since 1990

A Holiday Greeting to say... We're grateful for the business Our agents send our way So onward and upward Write, write away! Happy Holidays to you and yours
Melissa LaBudis, General Services with RIC since 1984

Wishing you a season filled with lots of joy, warmth and happiness.
Amanda Potter, with RIC since 2003

May your lives be filled with peace and joy throughout the holiday season. Season's Greetings.
Audrey Cervantes, Underwriting Clerk with RIC since 1999

I wish you peace and joy throughout the holiday season.
Nioka Marks, Underwriting Clerk with RIC since 2002

Wishing you and your families a Happy Holiday Season and a successful new year.
Jenny McGee, Program Underwriter with RIC since 1997

Wishing you all safe, happy holidays and hope the New Year brings health, happiness and prosperity.
Teresa Spraggins, Underwriting Manager with RIC since 1987

May the holiday season bring joy to your heart and soul and new hope for the upcoming year.
Mizart Gutierrez, Program Underwriter with RIC since 1990

May the joy of sharing & giving this holiday season spread throughout the coming year. Happy holidays.
Chris Kavanaugh, Underwriter with RIC since 2002

Have a joyous holiday season – wish for a profitable and prosperous new year.
Lori Minchey, Underwriter with RIC since 1981

Extra special expression of gratitude to all whose association with RIC is significant & appreciated. Peace and best wishes for a wonderful coming year.
Aziz, Mansoor, Systems Administrator with RIC since 1987

