

# Rolník

TEXAS FARMER

An RVOS Insurance Publication

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**HIGH-TECH | AUTO SAFETY  
INTERNET  
DRIVERLESS CAR**



Lodge News  
Home Office News

**RVOS**  
INSURANCE



**SHARLET SLADECEK**  
Editor

## Letter from *the Editor*

**T**he holiday season brings back many childhood memories. One memory is of my Grandpa picking up pecans around the house or in the pasture at the creek. I think he enjoyed harvesting pecans because he liked being outdoors and staying busy. It might have been because he liked to eat them too, in cookies or a pecan pie that Grandma baked. I can remember seeing him down at the creek picking

pecans then sitting in front of the wash house cracking and shelling them. I use to walk to their house, which was not far from ours and visit while he talked about how many pecans he had picked and shelled. When Grandpa and Grandma moved from their home to assisting living I would bring them home during the holidays. One Thanksgiving when we had them home we walked while he rode his lawnmower down to a pecan tree to pick pecans. My Grandparents have both passed. I was visiting at the cemetery and adding dirt on their site because the ground had settled. As I was digging from the pile of dirt I dug up a pecan. There was the overwhelming feeling Grandpa was there with me. I placed the pecan next to him and thanked him for the memories.

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**HOME OFFICE** 2301 S. 37th St.  
**MAILING ADDRESS** P.O. Box 6106  
Temple, Texas 76503-6106  
800.792.3084 RVOS.com

**EDITOR** Sharlet Sladeczek  
**GRAPHICS** Andrew Phillips

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**VICE PRESIDENT** Wes Jackson  
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- DIST. 1** Joe W. Liles | P.O. Box 366 | Holland, TX 76534
- DIST. 2** Nelson Hall | 2050 CR 327 | Granger, TX 76530
- DIST. 3** Tom Stavinoha | 10420 Will Lehman Rd | Needville, TX 77461
- DIST. 4** Dennis R Vanek | 501 Kelly Crick Rd | Victoria, TX 77904
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- DIST. 6** Rhonda R Steelman | 5780 Loving Trail | Frisco, TX 75034
- DIST. 7** Charlie Munday | PO Box 211 | Bryan, TX 77806





**WILEY SHOCKLEY**

President

RVOS Farm Mutual  
Insurance

FOR MORE INFORMATION,  
CONTACT US AT:

2301 South 37th Street  
Temple, TX 76504

PHONE (800)792-3084

EMAIL [info@rvos.com](mailto:info@rvos.com)

[www.RVOS.com](http://www.RVOS.com)

## Letter from *the President*

voters have reached a point where they just want the elections to be over with, so the mudslinging and rhetoric will stop, it makes you wonder what kind of foundation is being laid for the boys and girls whose voice of youth will someday be heard above all the political noise, when they assume their own leadership roles. Let's all hope and pray that those in the positions we put them today, can come together with decisions that are in the best interest of the country as a whole.

December brings to mind the youth of a different era, the men and women we see today as our senior citizens, the Greatest Generation who grew up in a different time of uncertainty. We should all be thankful for the sacrifice and hardships they endured to ensure the benefits and freedom we have today. There was a time when it was a common practice to take care of your own. It provided a sense of purpose and the resulting satisfaction of knowing that their hard work paid off. Having lived in an era of world war and economic depression required that even this group of self sufficient people be given assistance. You had government provided work projects and camps as well as food lines to feed the hungry. We have all probably asked for or needed some type of help at one point or another in our lives. The programs available today to help get someone in need back on their feet are necessary but should require some

shared responsibility from the recipient. Not just for the sake of being able to feel that you have earned your own way but to instill a sense of pride and worthiness in each individual. We do not learn character during times of ease and prosperity but often life's greatest lessons are the result of difficulty and serious heartaches. In this season of giving, generosity too has its own way of uplifting ones spirits, unless of course it becomes forced upon you. It then loses its appeal.

As we conclude a very challenging 2012, I would like to report to you that RVOS stood strong and we are proud of the accomplishments and commitment to our members over the past twelve months. Thank you for putting your trust in the products and services we provide and for being a member of RVOS. A big thank you also goes out to our Local Lodge Officers and agents for being available in the local communities to assist our members by servicing their insurance needs and providing assistance through donations, scholarships and the sponsoring of local events.

I hope that each of you had a Merry Christmas and a Happy Holiday season and here's wishing you a happy and prosperous New Year in 2013 from all of us at the RVOS Farm Mutual Insurance Group.

**Best Regards and Přeji dobrý den,**

## Greetings Vážení členové,

**W**ith the November elections now behind us, no matter who you voted for or what political party you happen to associate with, we as Americans have to be asking ourselves, what is the truth?

Modern day politics have evolved into a forum of speeches enhanced with whatever wording is necessary to get elected or re-elected to an office. That goes for both sides. When the

## About the Website

[RVOS.com](http://RVOS.com)

Our website was designed to keep you informed, to answer questions, and to help you get the information you need when you need it. It's another way for us to provide fast and friendly customer service. Visit [RVOS.com](http://RVOS.com) to find answers to your insurance questions, and use tools and resources to better prepare you for the unexpected. Visit [RVOS.com](http://RVOS.com) today!

## Want to Save a tree and help the planet?

*The Rolnik delivered to your in-box*

Receive your Rolnik via email by visiting [RVOS.com/rolnik](http://RVOS.com/rolnik). There you can register to receive your copy of the Rolnik electronically. Get the latest information fast and save paper! Stop your online subscription at anytime and return to receiving it through the U.S. Postal Service with a click of a mouse. Visit [RVOS.com/rolnik](http://RVOS.com/rolnik) for more details.

## + Fraud Reward

If you know someone who commits insurance fraud, speak up! Not just because it's the right thing to do—which it is—but also because stopping fraudulent activity helps keep premiums down. If you know someone who commits arson or theft of property insured by RVOS, let us know. If that person is convicted, you could receive a reward up to \$500!

## LODGE 1 »

October 21 Lodge 1 celebrated its 110th year anniversary at its annual meeting at the SPJST Lodge 24, Flag Hall. Pictured front row (L-R): RVOS President Wiley Shockley and wife Mary, Lodge Vice President Brian Kosel, Secretary Sherry Kosel, President Daniel Wilde, and Agent Linda Wilde along with attending members.



## LodgeMeetings

### Houston Lodge No. 108

#### Meeting

**DATE** Sunday, February 3, 2013

**TIME** 2:00 PM

**PLACE** SPJST Lodge #88, 1435 Beall, Houston, TX

*Refreshments will be served after the meeting.*

### Danbury Lodge No. 114

#### Meeting

**DATE** Tuesday, January 8, 2013

**TIME** 10:00 AM

**PLACE** Smith Group Insurance Building, 1718 Main St, Danbury, TX

### Temple Lodge No. 133

#### Meeting

**DATE** Tuesday, February 5, 2013

**TIME** 6:00 PM

**PLACE** Jodi's Family Restaurant, 1301 S 1st St, Temple, TX

### Dallas Lodge No. 142

#### Meeting

**DATE** Thursday, January 10, 2013

**TIME** 5:30 PM

**PLACE** Czech Club, 4930 Military Parkway, Dallas, TX

**PHONE** (972) 423-4071

*Call the number above for questions about the event or for directions.*

#### Annual Dinner/Dance

**DATE** Saturday, March 16, 2013

**TIME** 1:00 PM Doors Open

1:30 PM Meeting

2:00 PM Dance

5:00 PM Dinner

**PLACE** Czech Club, 4930 Military Parkway, Dallas, TX

**PHONE** (972) 423-4071

*Doors open at 1 PM. Meeting will start at 1:30 PM with a dance at 2 PM. Dinner will be served at 5 PM.*



## « LODGE 17

Lodge 17 held its annual meeting September 23. Pictured (L-R): Agents Harvey Havlak and Edward Holubec, Secretary Ludwig Havlak, Lodge President Pat Lange, Home Office President Wiley Shockley, Agents Ricky Sonnenberg and John McAlister and District 5 Director Jack Clark.



## LODGE 46 ⤴

Lodge 46 made a donation on June 2 to the Aquilla Volunteer Fire Department. Pictured (L-R): Aquilla Mayor James Hamner and Agent Burl Shelton.



## LODGE 83 ⤴

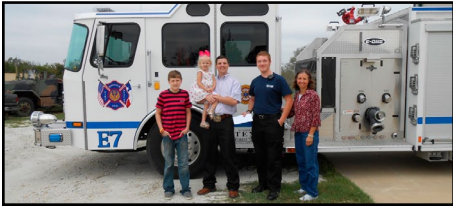
Lodge 83 held its annual meeting September 9 at the Holland SPJST Hall. Members enjoyed a meal and door prizes. Pictured (L-R): Vice President Barbara Hill, Secretary Shirley Liles, Agent Joe Liles and President Anton Sladecsek.

## LODGE 46 »

Lodge 46 held their Christmas Social on December 1 at Cottonwood Hall in West. A meal was served and Santa made a visit to see who had been naughty and nice. Pictured Above (L-R): Auditors Aubrey Uptmore, Bradley Hurst, Jack Anthony, Lodge President Dorothy Uptmor, Vice President Milton Peterson, Agent Burl Shelton, Secretary Vicki Meek, Mary Shockley, Home Office President Wiley Shockley and Agent Herbert Brem. Pictured Below: Santa, Burl Shelton.







## LODGE 79 ⤴

Lodge 79 presented the Wheelock Volunteer Fire Department with a \$750 contribution on October 6, at the Wheelock Pioneer Days celebration. *Pictured (L-R): Josiah Rollo, Julia Rollo, Agent Jason Rollo, Wheelock VFD Representative Aaron Clark and Lodge Secretary Linda Wilson.*

## LODGE 92

RVOS Lodge 92 will award several \$1,000 scholarships to high school seniors and students currently enrolled in a college of educational institution who exemplify academic achievement, outstanding merit, and the spirit of volunteerism and leadership as evidenced through extracurricular involvement.

The scholarship award will be mailed to the college the student plans to attend or is attending, with instructions to credit this amount to the student's fiscal account.

Eligibility requirements for the applicants include:

- Applicants must be a child or grandchild of an RVOS Lodge #92 member.
- Applicants will be evaluated on extracurricular leadership and involvement in school, civic and community events.
- Applicants will be evaluated based on a written essay describing the individual's educational goals and plans for the future.

Applicants are asked to submit the completed RVOS Lodge 92-2013 Scholarship Application Form and one-page essay describing educational goals and plans for the future to:

Scholarship Committee  
RVOS Insurance Lodge #92  
c/o Mr. Charles Munday  
416 Oak Street, Suite 100  
Bryan, Texas 77801

The deadline for submission is March 15, 2013. To obtain an application form or for additional information, contact Charles Munday at (979) 775-7070.

## LODGE 87 »

Lodge 87 held its annual meeting and social on October 20 at the KC Hall. *Pictured (L-R): District 2 Director Nelson Hall, President Leroy Marx, Vice-President Woody Richards, Secretary Velma Marx, Financial Secretary Carolyn Holub, Agents Elaine and Albin Machu.*



Weir Volunteer Fire Dept received a donation from Lodge 87 at its annual meeting and social held on October 20. President Leroy Marx presented the donation to Charles Frymire and Amanda Frymire. *Pictured (L-R): President Leroy Marx, Charles Frymire and Amanda Frymire, District 2 Director Nelson Hall, and Vice President Woody Richards.*

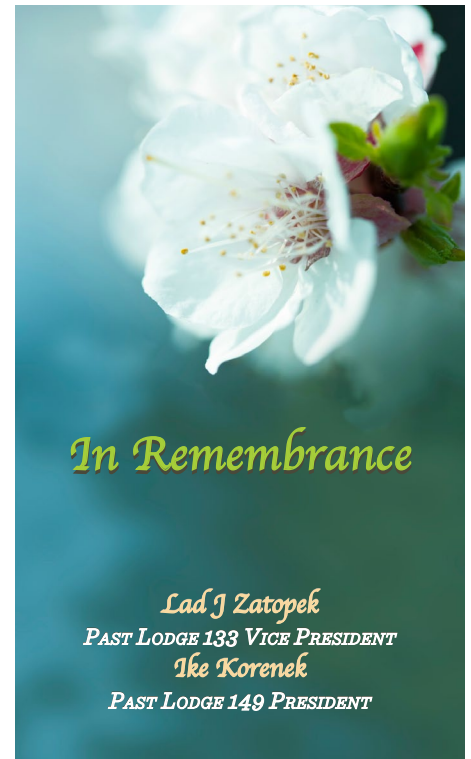


Taylor Volunteer Fire Dept received a donation from Lodge 87 and District 2 at its annual meeting and social on October 20. President Leroy Marx presented the donation to Linda Dowton of the Taylor VFD. *Pictured (L-R): President Leroy Marx, Taylor VFD Rep. Linda Dowton, and Agents Elaine and Albin Machu.*



## LODGE 97 ⤴

Lodge 97 donated \$250 to both the Needville Food Bank and Senior Citizens. Lodge 97 was one of the District 3 Charity Contest winners and the \$500 donation was the prize money the lodge won for using their lodge funds according to the contest rules. *Pictured (L-R): Agent Bradley Stavinoha, Needville Food Bank and Senior Citizens representative Mildred Novak and Lodge President Robert Schulte.*



## In Remembrance

*Lad J Zatopek*  
PAST LODGE 133 VICE PRESIDENT  
*Ike Korenek*  
PAST LODGE 149 PRESIDENT





## LODGE 123 ^

Lodge 123 made a donation to the Granger Food Bank recently. *Pictured (L-R): Pastor Judy representing the food bank and Agent Terry Pekar.*



## LODGE 127 ^

Lodge 127 made donations to 14 organizations. *Pictured (L-R): recipient representatives: Mary Gallegos (Atascosa County Crime Stoppers), Martin Llamas (Campbellton "Paisano" VFD), Clarissa Romo (Charlotte VFD), Peter Schorsch (Jourdanton VFD), Juan R. Rodriguez (Leming VFD), Roger Garcia (Lytle VFD), Chuck Garris (Pleasanton VFD), Kathy Daniel (Rossville VFD), Arturo Martinez (Somerset VFD), Lodge Agent Janice Favor, Agent Cheryl Henry, President Bobby Tymrak, Secretary Bettie House. Unavailable for photo were ACCEPT, Atascosa County Christian Assistance Ministry (CAM), Christine VFD, Jarrett VFD, Poteet VFD and Lodge VP John R. Muckleroy.*

## LODGE 189 »

Lodge 189 sponsored the Texas District 24 Youth and Teen contestants the last two years with monetary gifts so that participants could have embroidered personalized custom shirts. The RVOS logo and names of the three Lodge 189 agents takes up the back of the shirt and the RVOS sign is dis-



## LODGE 146 ^

Lodge 146 made a donation to Sentinels of Freedom, Gulf Coast. This is an organization to help severely injured man or woman of the U.S. Armed Forces recently returning from combat with severe injuries sustained post 9/11. *Pictured (L-R): Foundation Photographer Debbie Ray, Treasurer Cindy Smith, Lodge Secretary Rosalie Leonard, President and Agent WK Leonard, Agent Lisa Alexander, and Lodge Members/Foundation Volunteers A.B. and Anita Bourgeois.*



## LODGE 165 ^

Lodge 165 held its annual meeting and social on October 30 at David Beards Catfish Village. A catfish dinner was enjoyed by 178 policyholders and guests. *Pictured (L-R): Agent Gwen Walsh, Home Office Vice President Wes Jackson, Secretary James Edwards, President Estelle Day and District 6 Director Rhonda Steelman.*

played at local races as well as in Georgia during the event. *Pictured (L-R, Top-Bottom): JaCie Matthews, Meagan Sparks, Megan Sisco, Sadye Simpson, Grace Underwood & Emilee Polansky, Shelby McCamey, Byron Hare, Jennifer Parton, Cheyenne Searcy, Elizabeth Rose, Cierra Rumfield, Elle'Jayne Rose, Jessica Parton, Savannah Hays & Kyndal Terry. Not pictured: Taylor McGough & Kayli Abernathy.*



## LODGE 154 ^

Lodge 154 recently made several donations to volunteer fire departments in the Lake Brownwood area. *Pictured Top (L-R): Lodge President Charles Matlock, Fire Chief Robert Baumgardner and Curtis Burnet from the NorthLake Brownwood VFD. Pictured Middle (L-R): Agent Brenda Forbess, Fire Chief of Lake Dam VFD Chris Weber and sub-agent Jamey Ember. Pictured Bottom (L-R): Agent Brenda Forbess, Fire Chief of Lake Bridge VFD Randy Feight and sub-agent Jamey Ember.*





## LODGE 191 »

Rollo Insurance in Fairfield hosted a sausage wrap and hot dog social on August 24 as a way of saying thanks to customers and introducing the agency to the community. Pictured (L-R): Jesse Gonzales, John Ramsey both with Rollo Ins., RVOS Vice President Richard Hykel, Tony Adkins with Rollo Ins., RVOS Marketing Rep Jalene Baldwin, and RVOS agent Jason Rollo.



## LODGE 210 ^

Lodge 210 made several donations at their annual meeting held September 29. Pictured Front (L-R): Eagle Creek Volunteer Emergency Services, Floresville VFD and Police Officer Assn., Poth, Stockdale, Sutherland Springs, Three Oaks, Karnes City, Canada Verde VFD's, Sheriff Santa Program, Falls City VFD, Karnes County Thrift Center, Lodge Agent Ron Thuney, and District 4 Director Dennis Vanek. Pictured Back (L-R): Lajuana Newman, and Lodge President Janice Darr.



## LODGE 194 ^

Lodge 194 and District 5 Director sponsored the fall trail ride of the Panhandle Safe Haven Equine Rescue organization by providing a meal and donations for auction items for the event. The Safe Haven Equine organization rescues horses that either have bad health or are suffering from starvation and need to be taken care of. RVOS Marketing Rep Daniel Bales and his family attended the event and prepared the meal.

## LODGE 216 v

Lodge 216 held their annual meeting on November 13 in Hamilton, Texas. Approximately 75 members were in attendance and treated to a catered fajita meal and many door prizes. Pictured addressing the members is President Boyd Holley. District 1 Director Joe W. Liles was also in attendance and addressed the members on their insurance needs.



## LODGE 219 ^

Lodge 219 held its annual meeting on November 15 in Lampasas Texas. Members were treated to a catered meal of fish and the trimmings. Door prizes were also awarded. Joe W. Liles addressed the members about their insurance needs. Pictured (L-R): Secretary Lori Lake, President and Agent William (Bill) White, Agent Cynthia White, and District 1 Director Joe W. Liles.

*Neighbors Helping Neighbors!*

An RVOS Member Cookbook

# "KUCHARKA"

*Rolnický Vzájemný Ochranný Spolek*

Since 1901

Delicious Recipes From the Members & Employees of RVOS.

NET 230 PG

## RVOS Member Cookbook

The RVOS Member Cookbook, Kucharka, is now available for purchase. For the past year, editors and Home Office members have been compiling recipes sent in by members. These recipes were put together into the final product, a brand new RVOS Cookbook! These little cookbooks make great birthday and holiday gifts. Buy one and give back to the community. All proceeds from the sale of this cookbook will be donated to St. Jude's Childrens Hospital. Orders are being taken now for the cookbook, which will cost \$15 plus an additional shipping charge of approximately \$5. Orders can be placed over the phone by calling (254) 773-2181, through the mail to RVOS, ATTN: Sharlet Sladeczek, PO Box 6106, Temple, TX 76503, via fax at (254) 773-1122, or email at [ssladeczek@rvos.com](mailto:ssladeczek@rvos.com).

## Place Your Order Today!

Orders can be placed by:

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- **Calling our office** at (254) 773-2181 or **faxing in a request** at (254) 771-1122
- **Emailing us** at [ssladeczek@rvos.com](mailto:ssladeczek@rvos.com)
- **At your next lodge meeting** District Directors will have copies for sale without a shipping charge





## Racing Forward

How will new auto technology affect your insurance in a few years?

Somewhere on a remote California highway experts at Google drive a Lexus RX450 through the state's mountainside.

This Prius, however, isn't a normal car. Its called a self-driving car (or driverless car), capable of performing the functions a normal driver would perform such as braking, steering, and turning.

This new technology is completely automated, allowing the driver to sit back while the car uses a complex mapping system and an overhead camera to monitor its surroundings.

Google's foray into the auto industry comes after Nevada, Florida, and California have already legalized the use of self-driving cars on roads.

Google isn't the only company to research a driverless car. BMW, GM, Volvo, Audi, and Cadillac have all implemented plans to release driverless cars by the year 2025.

With some highways in Texas

allowing driving at speeds up to 85 mph, it won't be long before state legislators address the issue of driverless cars in Texas.

According to a report from KPMG and the Center for Automotive Research published on August 6, 2012, driverless cars could be offered to the mass market in the United States by the year 2019.

Driverless cars present multiple benefits for the auto industry, the government, and the consumer.

Automakers would be able to significantly cut weight from cars.

With the advent of computer-controlled cars, spacing between cars and route planning would reduce congestion. Over 32,000 traffic deaths each year could be eliminated.

### "...it won't be long before state legislators address the issue of driverless cars in Texas."

The government would benefit from less infrastructure costs for road repairs.

The amount of energy usage would significantly decrease because traffic stops and road lights would no longer be necessary.

For the many benefits that driverless cars present, there are equally deterring drawbacks.

Google is still only in the developing

stages of the driverless car. While they have a fully functional model, the estimated cost for the modifications to the vehicle are in excess of \$150,000.

The insurance industry would also face problems about auto coverage. If a car functions independently of the driver, the industry would need to determine who is at fault for any accidents that occur.

The driver may no longer be at fault, since the computer would be responsible for the accident. This could mean the industry would find the manufacturer of the automobile at fault for an accident.

According to a Bloomberg article by Angela Keane, the U.S. Transportation Department has already started testing

more than 3,000 self-driving cars in Michigan.

While Google's driverless car may not be on the streets next year, drivers can expect significant changes to the way they commute in the next decade.

Information for this article was provided by Bloomberg, CAR, and the Insurance Journal.

Auto technology has shifted from internal improvements such as better gas mileage to external improvements aimed at the safety of the automobile.

According to a study released on July 3, 2012 by the Insurance Institute for Highway Safety (IIHS) some of these new technologies seem to be delivering in the area of crash reductions.

Forward collision avoidance systems are the most effective technology on the market for protecting vehicles from accidents. These technologies are significantly reducing the amount of claims filed with auto insurers.

A forward collision avoidance system is designed to protect the vehicle by braking autonomously.

Also part of this system is adaptive headlights, which automatically change position as the driver steers the car.

Other safety features that are now included in vehicles include smarter airbags, rear backup cameras, parking assist, and lane change detectors.

Parking assist is designed to automatically parallel park the vehicle. Ford has pioneered this technology, offering it in some of their top-selling sedans.

Lane change detectors alert the driver of the vehicle if there is another car in the lane the driver wants to

change to. Some of the manufacturers offering this feature are Mazda, BMW, and Volkswagen.

Smarter airbag technology has been achieved by including a gyroscope in the vehicle that is able to determine if the car has flipped over. This allows the vehicle to selectively deploy the airbags. Subaru has made this technology standard in most of their vehicles.

According to the IIHS study, claim frequencies for Acura and Mercedes models "were 14% lower when the vehicles were equipped with forward

### "...a reduced number of total claims ... could result in lower premiums for consumers."

collision warning."

A reduced number of total claims nationwide could result in lower premiums for consumers. However, data indicates insurance premiums have been slightly higher over the past three years, according to CarInsurance.com.

Another consequence of new auto technology is that if an accident occurs, repair costs are typically higher because the technology is more expensive to replace.

Backup cameras entered the mass market only a few years ago, allowing

## Safety First

Will new safety features cost more to fix after an accident?

the driver to monitor behind their vehicle while backing. While Honda and other auto manufacturers have plans to make this equipment standard in their vehicles by 2013, costs to replace the systems range from \$2,000-3,000.

Because the cameras are attached to the rear bumper, drivers can expect the added cost of replacing the camera if an accident occurs.

While drivers can expect complex technology in their cars, the chance that premiums will significantly decrease is unlikely. However, newer technology means fewer accidents. Fewer accidents means a safer drive for everyone.

Information for this article was provided by IHSS, HybridCars.com, CarInsurance.com, and Consumer Reports.



## Arab Spring Impacts Regional Insurance Rates, Isolated to Region

The Arab Spring may be affecting regional insurance rates according to a report published October 1, 2012 by A.M. Best.

A.M. Best is a Nationally Recognized Statistical Rating Organization (NRSRO) headquartered in Oldwick, New Jersey. Specializing in financial stability ratings for the insurance industry, A.M. Best is recognized as the leading rating agency

December 2010. Some of these regions have been severely impacted.

Political leaders and rulers have been forced from power in four countries including Egypt, Tunisia, Libya, and Yemen. The protests are ongoing in countries like Jordan, Sudan, Bahrain, and Syria.

Regional trends among insurance companies have shown a shift away

Arab Spring. Many American companies also write in Middle East countries, such as Liberty International Underwriters, a division of Liberty Mutual.

Brokers say that the Arab Spring is changing the way risks are perceived among American insurance companies according to Tom Arnold from The National.

If American markets have insurance arms extending into international writing the financial losses could pour over into American markets.

American consumers shouldn't expect any rise in premiums. Most of the areas that will be affected are those areas of political unrest in Asia and Africa.

Americans travelling to these countries should expect rises in travel insurance or temporary health insurance while they are in the country; another result of the political unrest in the region.

*Information for this article was provided by A.M. Best and The National.*

### **"...political instability caused by the Arab Spring ... has contributed to a regional halt of premium growth."**

for the industry.

The report found that political instability caused by the Arab Spring and the global slowdown of financial markets has contributed to a regional halt of premium growth in 2011 and 2012 among the Middle East and North Africa insurance markets.

The Arab Spring is a colloquial term given to the Arab Revolution, a series of pro-democracy rebellions that erupted across the Middle East as early as

from underwriting and a focus on investment strategy. According to A.M. Best, the industry must shift back to prudent underwriting to regain growth.

Political unrest also contributes to the type of policies insurance companies are writing. Political risk insurance has put many insurance companies at an increased risk, with billions of dollars going to pay for civil war related claims.

Regional insurance groups are not the only companies being affected by the

# the arab spring





## Simple Steps to Protect Your Home from the Cold This Winter

**A**s winter takes full force bundling up in sweaters and coats may not be the only bundling homeowners need to do.

Elizabeth Gehrman from the Boston Globe says that not winterizing your house for the cold is equivalent to “[leaving] your dining room window open all winter.”

Sealing and properly insulating your house from cold temperatures can save up to 20% on energy costs. Proper winterizing can also save on costly repair bills from allowing the cold to affect the home.

It’s never too late to winterize your home, even if winter has already hit. Homeowners can protect their home and have peace of mind by following these simple steps.

After the leaves fall off of the trees, cleaning gutters prior to winter can prevent clogging that keeps snow from properly draining. While cleaning the gutters check for leaks and misaligned pipes.

Stopping air leaks is another preventative measure that may save homeowners a substantial amount of money. While a home energy audit could include this, these services are not easily affordable and hard to find. Instead, a thermal leak detector

can reveal problem areas. Thermal detectors are much cheaper.

Windows, recessed lighting, electrical outlets, and doorframes are common areas where leaking occurs. Sealing these areas with caulk or weather strips drastically reduce money spent on heating the home.

Another way to save money this season is to buy a weatherproofing kit instead of each item separately. Kits include all of the items and come at a

**“...not winterizing your house is equivalent to leaving your dining room window open all winter.”**

reduced price from buying the hardware individually.

Determine which type of insulation is necessary for the home. Over insulating can cause excessive energy bills, especially in warmer winter climates. To find out how much insulation to use, go to [energystar.gov](http://energystar.gov).

Inspect the furnace by turning it on to make sure it is in working order. If the furnace produces a smell an extended amount of time, turn the furnace off immediately. The best practice is to have furnaces cleaned by a professional annually; prices for this range from \$100-200.

The chimney is also an area of concern for winterization. While the best time of the year to inspect a chimney is the spring, the chimney should be inspected at least annually before using the fireplace. When not using the fireplace, always close the flue. Consider putting a cap on the chimney to protect objects from coming inside.

One of the easiest ways to keep heat in your home is to change the direction of ceiling fans, circulating more warm air.

If the fan runs in a clockwise direction it has been properly winterized.

While properly winterizing, remember to check the smoke detectors to ensure they are in working order. Detectors should be replaced every 10 years according to officials. Test the operation of smoke and carbon monoxide detectors by replacing the batteries.

These simple steps will help keep you and your home warm through the winter.

*Information for this article was provided by MSN.*





## New Online Technology Trends for Insurance in the Digital Age

Recent trends in the insurance sector indicate that insurance professionals and consumers are making a shift toward embracing technology.

While the insurance industry has typically been a laggard in adopting alternative technology, new insurance companies are realizing that upgrading policy administration systems are the fastest way to capture new markets.

The 2011 IVANS Carrier Information Report found that 42.5% of property-casualty carriers are currently investing in these new systems.

Consumers can now find tools for their insurance through the Internet. Some of these tools include the ability to get a quote, file a claim, view a policy, makes changes to their policy, and pay online.

Internet self-service systems provide customers with an online ID and password. This can be used to log on to the website and make personalized changes to their policy, such as submit a claim and view their policy.

According to IVANS, 25% of companies already have Internet systems like this in place, while another 40% are currently implementing them or will be within the next year.

Insurance companies have in the past

avoided such online systems because of fear that they make agents obsolete. In fact, online systems make agents more important because consumers have both an agent and a set of online tools to get quotes from and make policy changes. Consumers can use the Internet tools to find an agent and verify coverage or get a quote.

In addition, insurance companies have embraced the trend in social networking. According to the study, over 49% of companies regularly use Facebook to communicate with customers and to attract more business.

Technology trends are important to consumers because they empower them to have more control over their insurance policies and get the most up-to-date information on claim, payment, and policy status.

Which online tool would you find most helpful for managing your insurance policy? Would it be the ability to submit a claim, to find an agent, to make changes to your policy, or to pay online and get a quote?

Vote now at <http://www.rvos.com/rolnik> or by scanning the right with a phone or tablet app. You can find a phone app using the Apple, Android, or Microsoft mobile platform app store.

Which online tool would you find most helpful for managing your insurance policy?

1. Ability to submit a claim and check claim status
2. Find an agent
3. Pay online
4. View your policy
5. Make changes to your policy
6. Get a quote
7. Social networking

**Vote now at <http://www.rvos.com/rolnik> or by scanning the QR code below with a phone or tablet app.**







*Traceylyn Chudej has been operating Simply Sweet Bakery in Little River, TX since 2006. Her work can be found online at [cakesbysimplysweet.com](http://cakesbysimplysweet.com). Traceylyn can be reached by email at [cakesbysimplysweet@aol.com](mailto:cakesbysimplysweet@aol.com).*

**"I**t's something that I've always done," Traceylyn Chudej said when asked how she got started in the cake business.

Chudej hasn't always had a bakery. She started baking cakes out of her home for birthdays and parties for her children.

"I enjoyed the artsy-crafty part of it," Chudej said. In 2003, Chudej turned her passion for cakes into a full-time career.

However, Chudej's success story did not start overnight. As with any business, Chudej had to build a customer base. "Getting that customer base was kind of slow at first," she said.

Chudej started baking cakes part-time, while working additional jobs to supplement her income. One of these jobs was keeping the books as a secretary for her local RVOS lodge.

"I've been [the RVOS lodge 133 secretary] for nine or ten years," Chudej said. After her cake business became full-time, the only other job she kept was for RVOS.

"It was the only one I kept because I get paid once a year and it's my Christmas money," Chudej said. The money she made helped her buy Christmas presents for her children

**"...I don't view myself as an artist though, more of a decorator ... I'm just a mom that decorates cakes."**

each year.

Chudej has been a member of RVOS since 1995. After she bought her first home she used RVOS for her home insurance.

Even though her name has Czech

## RVOS Member Takes the Cake

origins, it did not influence her decision to choose RVOS. "I don't remember that being an issue," she said.

As more orders for cakes came in, her family built her a bakery behind her home. Now, Chudej can fill more orders; she usually has two or three weddings each weekend in addition to the birthday cakes she makes.

And the cakes are good too. "I make everything to order ... out of buttercream icing," Chudej said.

While many bakers use fondant icing, Chudej said her buttercream icing is made fresh every day.

"Every day I get up pretty early," she said. Chudej does not have a retail shop,

"So I walked into a barbecue place for directions ... and immediately I could tell it was not a barbecue place," she said. "I asked one of the guys in there for directions to a church and he said 'Honey, this ain't a church, this is a bar!'" Chudej said.

Her favorite part of the cake business is decorating the cakes. "This day and time [in decorating] anything goes," she said when asked about decorating trends.

"I consider myself more of an artist than a chef," Chudej said. She thinks of an artist as someone who paints or sculpts.

"I don't view myself as an artist



but has frequent appointments with brides. After that, she spends the entire day decorating her cakes.

While she delivers many cakes each

weekend, Chudej has never dropped a cake before. "That would be horrible," she said.

Her cakes are like children, each one different. When asked which one was her favorite, she said she didn't have one.

"With four kids and four college tuitions, I'll be here [decorating cakes] for a while," she said.

When asked if she would provide everyone at the Home Office with free cake, Chudej raised her voice.

"Free cake, for everyone! If only I could make them some cupcakes," she said.



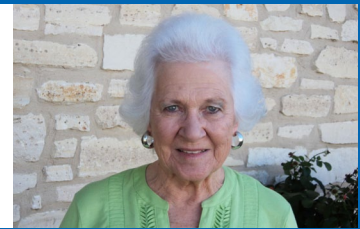
## RVOS Service Pins

Tammie Gonzalez was recognized October 15 for her 5 years of service with RVOS. She began her career in the Accounting Department as a Priority One Accounting Clerk. She later transferred to the Call Center where she served as a Customer Relations Interpreter. She currently works as an Accounting Clerk. Tammie and her husband reside in Temple. Tammie enjoys going to her daughter's sports activities, watching sports on TV and playing with her grandchildren. Congratulations, Tammie!



5 YEARS

Lillie Goode was recognized November 20 for her years of service with RVOS. She began work at RVOS in 2003 as a Scanner Operator and in 2004 became an Underwriting Assistant. In 2005 she left RVOS due to a family illness, yet to return again in 2006. She currently serves in the position of Imaging/Mail operator. Lillie resides in Bruceville/Eddy. She enjoys camping, dancing, playing cards and dominoes and visiting with friends. We congratulate Lillie and wish her many more years of service with RVOS.

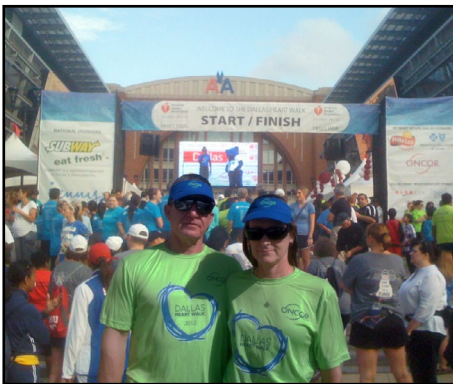


5 YEARS

Debbie Ordner was recognized November 19 for her 15 years of service with RVOS. She has served as a CPL Renewal Underwriter, Commercial Underwriter, a Scanner Operator and currently serves as System Print Operator. Debbie resides in Westphalia with her husband Craig and daughter Elizabeth. Her son Zack lives in Belton. She is active in her church, her daughter's 4-H projects and is a Brownie Scout leader. We congratulate Debbie and wish her many more years of service with RVOS.



15 YEARS



### Dallas Heart Walk

Assistant Vice President Sharlet Sladeczek and husband Mike along with 50,000 other walkers participated in the 2012 Dallas Heart Walk held on September 8. This event raised more than \$4 million for the American Heart Association. District 6 and RVOS made a donation along with many other companies to raise the money that will go towards helping fight heart disease, stroke and other cardiovascular disease.



### Barbeque Cookoff

September 8 RVOS sponsored The Little River Academy Catfish Association barbecue cookoff. District 1 Director Joe W. Liles sponsored the first place award in the category of ribs. "It'll Do Barbecue," a family team of Jeff and Glenda Neilson and their son Cameron Nielson were the winners. Proceeds from the contest were given to local charities and to scholarships for students.



### Rides for a Reason

Dylan's Drivers is a designated driver program that was organized as a result of a tragedy on August 1, 2011 that took the life of Dylan Ballard, son of RVOS Lodge 207 Agents Vicki & Ronnie Ballard. Dylan's Drivers mission is designed to help avoid alcohol and drug-related tragedies and facilitate a safer community. Rides for a Reason was a fundraising festival held September 22 in Paris, TX. Vice President Richard Hykel and District 6 Director Rhonda Steelman served hot dogs and sausage wraps at this event.



## AON/Benfield Event

RVOS Vice President Wes Jackson (L) and President Wiley Shockley (R) visited with Texas Ag Commissioner Todd Staples at a recent AON/Benfield sponsored reinsurance event during 4-H night in Arlington at the Ballpark.

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1. Paid Outside-County Paid Subscriptions Based on PS Form 3541 (Include paid distribution above normal rate, advertiser's proof copies, and exchange copies)	61,784	61,357
2. Paid In-County Paid Subscriptions Based on PS Form 3541 (Include paid distribution above normal rate, advertiser's proof copies, and exchange copies)	0	0
3. Paid Distribution Outside the Mails Including Sales Through Dealers and Carriers, Street Vendors, Counter Sales, and Other Paid Distribution Outside USPS®	0	0
4. Paid Distribution by Other Classes of Mail Through the USPS (e.g., First-Class Mail®)	0	0
b. Total Paid Distribution (Sum of 1b(1), (2), (3), and (4))	61,784	61,357
c. Free or Nominal Rate Outside-County Copies Included on PS Form 3541	0	0
1. Free or Nominal Rate In-County Copies Included on PS Form 3541	0	0
2. Free or Nominal Rate Copies Mailed at Other Classes Through the USPS (e.g., First-Class Mail)	0	0
3. Free or Nominal Rate Distribution Outside the Mail (Carriers or other means)	124	50
d. Total Free or Nominal Rate Distribution (Sum of 1d(1), (2), (3) and (4))	124	50
e. Total Distribution (Sum of 1b and 1d)	61,908	61,407
f. Copies not Distributed (See Instructions to Publishers #4 (page 4))	2,225	2,593
g. Total (Sum of 1e and 1f)	64,133	64,000
h. Percent Paid (1b divided by 1g times 100)	99%	99%

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## Thanksgiving Lunch

November 20 the Home Office employees were treated to a Thanksgiving lunch at the Home Office. Captian Red's from Hutto, TX catered a delicious chicken fried steak with the trimmings. Vice President Wes Jackson gave a short presentation about the company and the accomplishments made this year. A dessert contest was held and the winners were awarded their prizes. Door prizes we also given out.



## RVOS Sponsors Military Appreciation Banquet

RVOS was a proud sponsor of the 2012 Military Appreciation Banquet held at the Mayborn Center in Temple on September 11. This event recognizes and honors our armed service men and women in uniform. RVOS has supported armed forces members since the beginning of the company.

## Lodges Give to Charity

Winners of the District 3 Charity Contest Lodges have announced the organizations they will be donating their \$500 prize money to.

Lodge 27 will be donating to Patriots and Heroes. This group takes wounded soldiers on fishing and hunting trips.

Lodge 97 will be donating to the Needville Food Pantry and Senior Citizens.

Lodge 3's donation will be to Santa Fe Educators Inc. and Santa Fe Historical Society. The Santa Fe Educators Inc

organization provides grants for special school projects

Lodge 85 will donate to HOME (Helping Our Military Endure). They support special projects for wounded soldiers.

The purpose of this contest was to encourage local lodges to increase advertising by donating as much of their lodge refunds as possible to charity. Many lodges were paying as much income tax as they were donating to charity. Tom Stavinoaha, District 3 Director, will continue the contest this coming year.





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