

Rolnik

TEXAS FARMER

March 2013 VOLUME 99 | ISSUE 01

An RVOS Insurance Publication



Lodge News
Home Office News
Financials





SHARLET SLADCEK
Editor

Letter from *the Editor*

Almost everyone has a hobby. Some of my favorite things are collecting old glassware, bottles, rocks, leaves, shells, antler sheds and stuffed toy animals. I can spend hours walking the creek bed at my childhood home, the deer pasture or just any where I can find a treasure. My aunt gave me a small rock polisher kit and first got me interested in rock polishing. The kit included a one-

barrel rock polisher. I have now graduated to a two-barrel rock polisher and can polish all those rocks that I have collected over the years. It takes 28 days to complete a polishing cycle. There are 4 types of grit used: coarse, fine, prepolish and polish. The rocks are placed in the barrel with the grit and water for seven days for each type of grit. After all cycles are complete, what was a rough and lumpy rock comes out smooth and shiny. You can use the rocks to make jewelry, paper weights or just enjoy looking at them. Things that bring happiness and enjoyment are important. I hope you have a favorite thing.



	UPFRONT	
2	Letter from the Editor	
3	Letter from the President	
	LODGENEWS	
4	Lodge News	
	LODGE MEETINGS	
4	Lodge Meetings	
	FINANCIALS 2012	
8	Losses Paid and Balance Sheet	
	HOME OFFICE NEWS	
10	Home Office News	
11	Year End Report	
	INSURANCE NEWS	
12	Helping Hands: Insuring Your Home	
13	Claims Corner	
14	Important Information: Texas Legislature	
15	Agent Round-Up	

NEIGHBORS HELPING NEIGHBORS *For over 100 years*

ISSN. 8750-9873
USPS No. 540-020

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

PUBLISHED QUARTERLY

CIRCULATION OVER 63,000

OFFICIAL ORGAN RVOS Farm Mutual Insurance Company

Periodicals Postage Paid at Temple, Texas and additional mailing offices.

Subscription price per year, \$1.00

Send all change of address to: Texas Farmer, P.O. Box 6106, Temple, TX 76503-6106. Always include your old and new address, lodge number, and zip code.

POSTMASTER SEND CHANGE OF ADDRESS TO:
Texas Farmer, P.O. Box 6106, Temple, TX 76503-6106

NOTICE OF PRIVACY POLICY

RVOS Insurance Group, including RVOS Farm Mutual Insurance Company, Priority One Insurance Company, New Century Insurance and RVOS General Agency, Inc., understands that securing your privacy is extremely important. We maintain physical and electronic safeguards and enforce procedures to protect your non public personal information. We do not sell, trade, lend, lease or share non public personal information to affiliate or non-affiliated third parties, except as permitted by law.

We collect data from insurance applications. We may collect claim history, credit history, driving records and medical records from a third party if necessary. Transactions will provide payment history, underwriting and claims information. We do share information between our group of companies including name, address and transaction experience. However, we do not share medical or health information among companies or with third parties except to process transactions or to provide services at your request.

A full privacy policy is available on rvos.com/privacy or upon request by calling 800.792.3084.

The contents of this publication are not intended to provide medical, financial or legal advice. RVOS recommends that you seek the advice of a competent professional for such services.



OFFICERS + DIRECTORS

PRESIDENT Wiley Shockley
VICE PRESIDENT Wes Jackson
VICE PRESIDENT AT LARGE Richard Hykel
SECRETARY James Smith

DISTRICT DIRECTORS

- 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
- DIST. 5** Jack W. Clark | 4000 S Georgia St, Ste B1 | Amarillo, TX 79109
- 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
www.RVOS.com

Letter from *the President*

or cycling and sponsors year round programs that reward their successes. Office work for the most part is a sedentary lifestyle and a lack of physical activity is considered one of the leading causes of preventable death worldwide.

The Challenge is a multiple series of exercise boot camps co-sponsored by RVOS at a local off-site training facility that offers a wide range of available class times to help meet everyone's scheduling needs, six days a week. It's difficult to realize what effect a certain type of lifestyle with irregular or no physical activity might have on a person until you become involved in a program such as this.

I've always been active and thought I would encourage participation, so I signed up even though I really didn't feel like I needed it. Shouldn't be that much different than what I already do, right? Well, let me put it this way, sometimes the reality of being complacent, which by definition is to be marked by self-satisfaction especially when accompanied by unawareness of actual dangers or deficiencies, is not readily apparent until it's too late. Professionals trained in a specific field such as physical fitness, are able to diagnose and target where you are deficient and how to help enhance your overall outcome. They were able to expose my weaknesses and advise me on how to improve the end results.

With the Spring storm season just beginning and hurricane season on

the horizon, don't let yourself become complacent with your insurance coverages even if you feel they are sufficient. Take the time to become aware of any potential danger zones in protecting your property. After a loss occurs is too late to learn that your policy was deficient in meeting your expectations and to have weaknesses in your coverage exposed. Contact your agent so that a trained professional can advise you on how to improve the results and overall outcome in the event you should suffer a covered loss.

Remember, a policy deductible is the amount of the loss that you as the insured agree to pay if you suffer damages. Choose one that is right for you and that fits your personal needs. Determine if you are able to absorb the depreciation or not in the event you choose an actual cash value policy. Otherwise, purchasing replacement cost coverage may be best for you and worth the few extra dollars it costs up front as opposed to not being able to replace what is lost. Your agent can help advise you on how to improve the end results.

Our staff is fit and prepared to assist you with any questions you might have or you may contact your agent for policy updates and changes.

Uctivě upřímný in closing,

Hello and Jak se máte všichni,

As part of the overall Wellness Program offered to RVOS Home Office employees, many have signed up for and are participating in a 90 day challenge to begin 2013, with a commitment to be fit. These human resources, our most valuable asset, are the core of overseeing and making the daily operations of the Company successful. The RVOS Human Resource Department regularly encourages all employees to take advantage of our in-house workout facility by walking

About the Website

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 to find answers to your insurance questions, and use tools and resources to better prepare you for the unexpected. Visit 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. 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 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 4 »

Buckholts Lodge 4 and District 7 made a donation to the Buckholts Volunteer Fire Department. Lodge 4 was organized April 6, 1902. It has 85 members and \$11,552,484 of insurance in force. *Pictured (L-R): Buckholts Volunteer Fire Department representative Aline Junek and Agent Jeanette Glaser.*



LODGE 21 ^

East Bernard Volunteer Fire Department held their annual Christmas Appreciation Dinner. Lodge 21 gave \$300 donations to each of the following volunteer fire departments: East Bernard, Beasley, Hungerford, Boling, Wharton and the East Bernard Emergency Medical Service. *Pictured Front (L-R): Agent Albert Smaistrila, Beasley VFD Rep. Dennis Krause, East Bernard VFD Rep. Kenny Kresta, East Bernard Emergency Medical Service Rep. Walter Marrow, East Bernard Fire Dept. Rep. Greg Shulte and Hungerford VFD Rep. Earnest Joe Macha. Back (L-R): Hungerford VFD Reps. Bobby Preisler, Larry Bubela, Taylor Ivy and Agent Glenn Kaminsky.*



LODGE 34 ^

On Saturday, Oct. 13, Lodge 34 held their annual meeting at Vsetin Czech Moravian Brethren Church Educational Building. During the meeting a donation of \$250 was made to the Hallettsville Volunteer Fire Department. *Pictured (L-R): District 4 Director Dennis Vanek, Secretary/Treasurer Anita Zak, Hallettsville Fire Chief Anthony Ludwig, President John C. Zak and Agent Frank Janecek.*



LODGE 46 ^

Lodge 46 Agent Herbert Brem made a \$500 donation to the West Boy Scouts at the Scout Hut located next to the West City Hall. The donation will be used to offset training, advancement and travel expenses for the scouts. *Pictured (L-R): Assistant Scoutmaster Temple Woolls, Scoutmaster Dewey Ball, CC Don Urbanovsky, Agent Herbert Brem, and Assistant Scoutmasters Ron Galuppo, Jeff Norton and Bill Warren.*

Lodge Meetings

Krizan Lodge No. 46

Family Day

DATE Sunday, June 9, 2013

TIME 11:30 a.m. Open

12:30 p.m. Meal

PLACE Cottonwood Hall, 700 S Czech Hall Rd, West, Texas

LODGE 41 »

Lodge 41 held an annual meeting Nov. 18, at Moravia, Texas. District 4 Director Dennis Vanek attended the event. *Pictured (L-R): Agent Frank Janecek, Vice President Eddie Vrana, President Ronald Technik, Secretary/Treasurer Albert Olsovsky and District 4 Director Dennis Vanek.*



« LODGE 48

Lodge 48 had their annual meeting at Tours Hall in Tours, Texas. Eddie Ray's Smokehouse served a turkey and dressing meal. Door prizes were handed out. *Pictured (L-R): District 1 Director Joe W. Liles, Secretary Patricia James, President Jake Blankinship, Agents Randolph Dillard and Larry Matula and Vice President Henry Moravec.*

In Remembrance

Willie Poncik

LODGE 99 PRESIDENT

Dennis J. Sulak

LODGE 47 VICE PRESIDENT AND PAST AGENT

Sandra Kaye Edwards

LODGE 151 SECRETARY

Calvert Helms

LODGE 189 PAST AGENT

Lodge Meetings

Houston Lodge No. 108

Meeting

DATE Sunday, June 23, 2013

TIME 2:00 p.m.

PLACE SPJST Lodge #88, 1435 Beall,
Houston, Texas

Refreshments will be served after the meeting.

Jourdanton Lodge No. 127

Spring Social Meeting

DATE Saturday, April 20, 2013

TIME 5:00 p.m.

PLACE Plaza Tapatio Restaurant
(formerly Stage Stop),
Pleasanton, Texas

Meal will be served.

Dallas Lodge No. 142

Meeting

DATE Thursday, June 13, 2013

TIME 5:30 p.m.

PLACE Czech Club, 4930 Military
Parkway, Dallas, Texas

PHONE (972) 423-4071

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

Bosque Lodge No. 189

Meeting/Meal

DATE Tuesday, April 9, 2013

TIME 7:00 p.m.

PLACE Chicken Express, 621 W 5th,
Clifton, Texas

PHONE (254) 675-3931

LODGE 109 »

Lodge 109 had their annual Christmas party. A catered turkey and ham meal was served. Santa came to visit and door prizes were handed out. Lodge 109 would like to thank Dorothy Moore for many years of service to the lodge. Dorothy has served on different committee and officer positions with Lodge 109 since she became a member. *Pictured Left (L-R): Stephanie Gaidusek and Agent Johnnie Gaidusek. Pictured Right: Dorothy Moore.*

LODGE 66 »

Lodge 66 held their annual meeting and social Sept. 16. Members enjoyed a delicious meal and fellowship. *Pictured Top (L-R): Ron Thuney Ins. Agency Inspector James Posey, President Angie Boehm and Secretary Esperanza Garza. Pictured Bottom: Lodge members.*



LODGE 99 »

Lodge 99 made donations to the Village of Pleak and Fairchilds Volunteer Fire Departments. *Pictured Top (L-R): President Willie Poncik, Village of Pleak VFD Fire Chief Jimmie Dean and Captain Jerry Gania. Pictured Bottom (L-R): President Willie Poncik and Fairchilds VFD Asst. Chief Marvin Grave.*

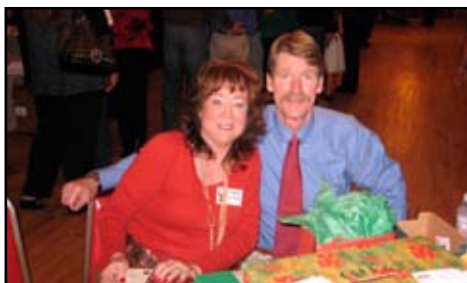
LODGE 100 »

Ganado Lodge 100 made a donation to the "Save the Hall" Committee in Ganado. *Pictured (L-R): President Dale Staff, "Save the Hall" Chairperson Cori Hoskins, Secretary/Treasurer James Johnson and KJT Hall Manager Veronica Webernick.*



« LODGE 107

Ratibor Grill served a BBQ chicken catered meal at the Lodge 107 meeting. District 1 Director Joe W. Liles was in attendance. *Pictured (L-R): Agent Sylvia Winkler, Vice President Larry Posvar, Secretary Nancy Posvar, President Roy Buckholt and District 1 Director Joe W. Liles.*



LODGE 121 ♪

Lodge 121 held its annual meeting Oct. 21, in Hallettsville, Texas. *Pictured (L-R): Vice President Jerome Pesek, President JoNell Janecek, Agent Frank Janecek, Secretary/Treasurer Kathleen Steinocher and District 4 Director Dennis Vanek.*



LODGE 133 ⤴

Alvin Jirasek was recognized at the Lodge 133 meeting at Jody's Restaurant in Temple, Texas. District 1 Director Joe W. Liles presented Jirasek with a plaque for his 40 years of service as an agent with RVOS. *Pictured (L-R): District 1 Director Joe W. Liles and Retired Agent Alvin Jirasek.*

LODGE 136 ♪

Selma Lodge 136 held its annual meeting on Oct. 13, at Schobels Restaurant in New Braunfels, Texas. The business meeting included reports from the secretary, agent and District Director. Election of officers for the next year took place and was followed by a meal and door prizes. *Pictured (L-R): Agent Phillip Kostroun, Secretary/Treasurer Judy Kostroun, President Renee Wilson, Vice President Lorraine Kostroun and District 4 Director Dennis Vanek.*



LODGE 167 ⤴

Lodge 167 held their annual meeting on Nov. 3. In attendance were District 6 Director Rhonda Steelman and Home Office Secretary James Smith. Secretary Peggy Baumgartner retired after 28 years of dedicated service to RVOS and Lodge 167. She was honored with an appreciation plaque and a standing ovation from the attending members. Lodge 167 would like to thank Peggy for her outstanding service and wish her well in the years to come. *Pictured (L-R): Agent Denise Brown, Vice President/New Secretary Anele Richardson, President Mike Richardson and Retired Secretary Peggy Baumgartner.*

LODGE 142 »

Dallas Lodge 142 held its meeting Jan. 10, at the Catholic Czech Club in Dallas, Texas. *Pictured Front (L-R): Treasurer Daniel Roznovsky, President Laddie Gajdica, Secretary Sadie Liska. Back (L-R): Agents Bobby Liska, Paul Athas and Thomas Athas. Not pictured are Agents Nick Pattillo, Randy Balch and Vice President Charles Chandler.*



« LODGE 189

District 1 Director Joe W. Liles installed new officers at the Lodge 189 meeting while members enjoyed a catered BBQ meal from Michna's. Johnnie Gaidusek and Shawn Henderson are the RVOS agents for Lodge 189. *Pictured (L-R): District 1 Director Joe W. Liles, President Earl Curlee and Secretary Patsy Lund.*



LODGE 200 ♪

District 1 Director Joe W. Liles spoke with members at the Lodge 200 meeting about current policy information. Also in attendance were lodge President John Duty, Secretary Monica Ferguson and Agent Daniel Ferguson.



LODGE 223 ⤴

Bluebonnet Lodge 223 in Navasota was recognized as the Business of the Month for Jan. 2013, by the Navasota/Grimes County Chamber of Commerce. *Pictured (L-R): Chamber Representatives, Secretary Arlene Herzog, Miller Agency associates Lisa Binford, Bill Miller and Agent Bert Miller.*

The Czech Educational Foundation of Texas

Membership/Memorial Contribution Form

Promote the study of Czech language and culture in Texas institutions of higher learning
by joining the Czech Educational Foundation of Texas.

Name _____ Address _____
 City _____ State _____ Zip _____
 Telephone _____ Email Address _____

	Quantity	Amount	Total
2013 CEFT Membership Renewal	____ x	\$25.00	\$ _____
Donation to CEFT in honor of:			\$ _____
Please print name(s):			
Send Acknowledgment of above to:			
Donation to CEFT in memory of:			\$ _____
Please print name(s):			
Send Acknowledgment of above to:			
No membership, but please accept my gift:			\$ _____

Amount Enclosed: \$ _____

Please detach and return this form with your dues/donations to:

CEFT
 c/o Anton Pustejovsky
 P.O. Box 4136
 Sargent, TX 77404

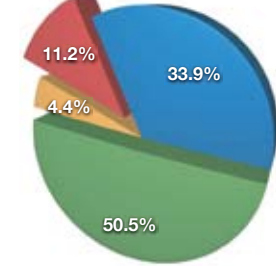
We do not sell our membership list. CEFT is a
 501(c)(3) non-profit tax-exempt organization.



FINANCIALS2012

Losses Paid

- Fire
- Extended Coverage
- Theft and Vandalism
- Other



Losses Paid

for Year Ending December 31, 2012

Lodge No.	Lodge Name	Fire	Extended Coverage	Theft and Vandalism	Other
1	OCKER-TEMPLE	\$ 979.00	\$ 9,197.10	\$ 0.00	\$ 5,067.56
2	MORAVAN-LA GRANGE	\$ 0.00	\$ 360.29	\$ 0.00	\$ 0.00
3	ALVIN	\$ 3,734.63	\$ 15,230.90	\$ 0.00	\$ 9,850.82
4	BUCKHOLTS	\$ 1,448.97	\$ 4,170.60	\$ 544.61	\$ 0.00
5	SEATON	\$ 129,251.58	\$ 43,852.62	\$ 996.80	\$ 3,578.77
6	DIME BOX	\$ 20,228.18	\$ 23,431.43	\$ 7,996.75	\$ 28,916.08
8	ROSEBUD	\$ 0.00	\$ 18,097.82	\$ 0.00	\$ 466.60
9	NOVY TABOR-CALDWELL	\$ 3,469.07	\$ 33,431.13	\$ 0.00	\$ 15,264.63
10	CORN HILL	\$ 682.40	\$ 1,618.75	\$ 0.00	\$ 0.00
11	GRANGER	\$ 0.00	\$ 13,335.61	\$ 4,765.00	\$ 0.00
13	MARAK-CAMERON	\$ 5,104.24	\$ 14,831.70	\$ 1,050.00	\$ 2,998.58
17	ROWENA	\$ 38,027.75	\$ 244,085.60	\$ 0.00	\$ 23,389.10
18	HOLIK-BROOKSHIRE	\$ 3,309.72	\$ 1,173.07	\$ 0.00	\$ 1,714.24
20	ABILENE	\$ 825.48	\$ 108,550.08	\$ 3,064.34	\$ 10,986.82
21	EAST BERNARD	\$ 2,805.00	\$ 1,152,608.09	\$ 3,841.00	\$ 87,969.41
22	TAITON	\$ 0.00	\$ 35,772.60	\$ 11,464.00	\$ 11,478.61
23	NADA	\$ 25,472.98	\$ 14,330.84	\$ 0.00	\$ 0.00
24	PISEK-FAYETTEVILLE	\$ 280.76	\$ 2,863.81	\$ 15,272.82	\$ 3,076.42
25	POKROK FLATS-SAN ANGELO	\$ 415,799.38	\$ 225,873.33	\$ 13,659.97	\$ 70,766.23
26	PIERCE	\$ 0.00	\$ 434.87	\$ 0.00	\$ 2,066.25
27	HILLJE-EL CAMPO	\$ 0.00	\$ 13,392.02	\$ 9,792.97	\$ 10,576.26
28	BUCHANAN LAKE-TOW	\$ 0.00	\$ 4,370.84	\$ 937.01	\$ 152.63
29	WESLEY	\$ 40,054.69	\$ 21,380.64	\$ 0.00	\$ 5,605.85
30	MALONE	\$ 4,572.88	\$ 6,525.83	\$ 0.00	\$ 8,384.49
31	SNOOK	\$ 0.00	\$ 131,436.03	\$ 0.00	\$ 1,036.51
32	ROOSEVELT-WACO	\$ 0.00	\$ 10,316.79	\$ 0.00	\$ 4,568.42
33	AMARILLO	\$ 2,089.13	\$ 55,867.95	\$ 1,403.45	\$ 0.00
34	VSETIN-HALLETTSVILLE	\$ 303.21	\$ 2,608.16	\$ 0.00	\$ 0.00
37	POKROK PLAINS-LUBBOCK	\$ 0.00	\$ 49,268.21	\$ 0.00	\$ 0.00
39	NOVOHRAD-MOULTON	\$ 25,808.11	\$ 6,340.10	\$ 2,162.99	\$ 2,357.16
40	GREIVE-SCHULENBURG	\$ 2,394.20	\$ 1,951.93	\$ 0.00	\$ 0.00
41	MORAVIA	\$ 0.00	\$ 0.00	\$ 99.49	\$ 713.66
42	PRAHA-FLATONIA	\$ 0.00	\$ 3,903.04	\$ 0.00	\$ 16,751.49
43	MYRTLE SPRINGS	\$ 332,035.38	\$ 146,433.53	\$ 15,091.61	\$ 37,346.73
45	RYDEL-WEST	\$ 73,843.77	\$ 6,607.17	\$ 0.00	\$ 2,050.33
46	KRIZAN-WEST	\$ 43,768.31	\$ 150,464.56	\$ 6,281.42	\$ 22,972.76
47	MARAK-ABBOTT	\$ 4,043.20	\$ 63,506.05	\$ 9,608.14	\$ 12,786.27
48	FOIT-WEST	\$ 109,820.00	\$ 45,662.09	\$ 4,583.45	\$ 1,056.24
49	SVORNOST-PENELOPE	\$ 817.71	\$ 34,536.68	\$ 4,900.67	\$ 15,025.55
50	LYSA HORA-AXTELL	\$ 0.00	\$ 20,427.86	\$ 0.00	\$ 1,918.76
51	ENNIS	\$ 17,220.32	\$ 249,084.06	\$ 0.00	\$ 23,797.49
52	FRYDEK-SEALY	\$ 6,712.00	\$ 48,480.29	\$ 14,122.87	\$ 4,813.20
53	COLONY-ROSHARON	\$ 23,239.71	\$ 7,049.60	\$ 2,155.00	\$ 5,009.00
55	SHILLERVILLE	\$ 50,437.20	\$ 161,345.87	\$ 6,473.98	\$ 51,741.99
57	SKIDMORE	\$ 0.00	\$ 8,293.67	\$ 0.00	\$ 1,841.16
58	THE GROVE	\$ 0.00	\$ 13,275.55	\$ 0.00	\$ 816.35
59	SLIVA-WEIMAR	\$ 7,416.44	\$ 106,431.64	\$ 1,533.13	\$ 8,919.82
60	DUBINA-WEIMAR	\$ 0.00	\$ 10,773.27	\$ 0.00	\$ 0.00
61	MORAVAN-BLEIBLERBILLE	\$ 0.00	\$ 4,623.34	\$ 0.00	\$ 800.00
63	ORECH-WEIMAR	\$ 3,745.00	\$ 169.60	\$ 0.00	\$ 3,609.35
64	SEDAN-WEIMAR	\$ 24,719.93	\$ 106,907.42	\$ 0.00	\$ 55,299.10
65	KOMENSKY-PLUM	\$ 0.00	\$ 4,144.63	\$ 0.00	\$ 3,455.10
66	HOBSON	\$ 2,243.61	\$ 25,918.16	\$ 1,210.00	\$ 150.00
67	CISTERN-FLATONIA	\$ 0.00	\$ 14,367.86	\$ 3,100.00	\$ 0.00
68	PALO PINTO	\$ 0.00	\$ 80,825.12	\$ 0.00	\$ 8,637.00
70	FOJTJK-NEEDVILLE	\$ 292.30	\$ 136,574.67	\$ 7,532.96	\$ 19,793.35
71	BREMOND	\$ 1,614.51	\$ 9,515.34	\$ 1,817.00	\$ 1,316.63
72	FAYETTEVILLE	\$ 0.00	\$ 35,922.57	\$ 9,534.00	\$ 4,468.34
73	CAMERON	\$ 4,657.87	\$ 29,204.75	\$ 0.00	\$ 6,966.00
74	SVOBODA-YOAKUM	\$ 0.00	\$ 3,068.68	\$ 0.00	\$ 0.00
75	PALACIOS	\$ 11,865.09	\$ 28,244.20	\$ 12,570.96	\$ 33,856.91
76	ELLINGER	\$ 0.00	\$ 4,649.94	\$ 0.00	\$ 0.00
77	CIRCLEVILLE	\$ 586.23	\$ 6,307.60	\$ 0.00	\$ 0.00
78	WEST	\$ 292,908.44	\$ 203,081.85	\$ 68,687.53	\$ 52,962.02
79	NOVA MORAVA-BRYAN	\$ 7,776.75	\$ 53,291.62	\$ 3,447.50	\$ 18,281.07
80	SMETANA-BRYAN	\$ 0.00	\$ 5,733.81	\$ 0.00	\$ 0.00
81	OLOMOUC-BRYAN	\$ 0.00	\$ 41,265.73	\$ 0.00	\$ 23,736.53
83	HOLLAND	\$ 71,524.60	\$ 18,112.73	\$ 734.56	\$ 120.00
84	SHINER	\$ 3,147.93	\$ 4,113.13	\$ 0.00	\$ 0.00
85	CROSSBY	\$ 760.00	\$ 38,054.36	\$ 6,203.77	\$ 45,682.14
87	BUGGY CREEK-TAYLOR	\$ 43,849.83	\$ 60,518.57	\$ 22,183.29	\$ 56,742.08
89	GERICK-STAMFORD	\$ 1,880.07	\$ 100,626.17	\$ 9,361.30	\$ 0.00
91	SEYMOUR	\$ 20,290.76	\$ 42,875.68	\$ 0.00	\$ 2,890.63
92	LEONARD-BRYAN	\$ 4,000.00	\$ 60,520.45	\$ 5,628.28	\$ 25,535.10
93	POKROK ROLNIKU-WICHITA FALLS	\$ 6,669.12	\$ 18,429.41	\$ 0.00	\$ 1,827.91
94	REK HILL-FAYETTEVILLE	\$ 0.00	\$ 3,623.37	\$ 0.00	\$ 0.00

Lodge No.	Lodge Name	Fire	Extended Coverage	Theft and Vandalism	Other
95	BOMARTON	\$ 9,356.75	\$ 81,284.18	\$ 4,739.37	\$ 24,986.28
97	KNEITZ-RICHMOND	\$ 269,689.25	\$ 130,878.64	\$ 20,782.81	\$ 52,713.93
98	NOVY DOMOV-TERRELL	\$ 172,952.50	\$ 54,030.09	\$ 4,433.00	\$ 9,154.16
99	ROSENBERG	\$ 0.00	\$ 23,697.34	\$ 3,115.65	\$ 14,699.63
100	TYN-GANADO	\$ 0.00	\$ 65,529.28	\$ 5,731.84	\$ 0.00
101	WATERLOO	\$ 735,943.11	\$ 63,627.08	\$ 16,121.78	\$ 43,645.39
102	SKALOUD-GUY	\$ 0.00	\$ 18,253.20	\$ 4,240.00	\$ 0.00
103	TIOGA-WHITESBORO	\$ 181,461.90	\$ 127,636.68	\$ 3,391.75	\$ 35,173.35
104	SVOBODA-FLORESVILLE	\$ 34,183.20	\$ 51,395.47	\$ 0.00	\$ 16,420.39
105	ROBSTOWN	\$ 177,458.47	\$ 16,767.37	\$ 699.00	\$ 1,040.92
106	PRAHA-WEST	\$ 0.00	\$ 34,424.73	\$ 0.00	\$ 8,314.29
107	MEEKES	\$ 0.00	\$ 6,669.51	\$ 0.00	\$ 90,451.17
108	HOUSTON	\$ 49,334.80	\$ 231,711.32	\$ 27,278.22	\$ 6,020.67
109	WACO	\$ 428,194.37	\$ 169,622.38	\$ 48,174.36	\$ 57,616.24
111	SAINT BERNARD	\$ 11,371.25	\$ 49,452.03	\$ 6,666.00	\$ 3,805.36
112	CORPUS CHRISTI	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
113	RUZE SVOBODY-CROSBY	\$ 58,511.34	\$ 60,239.59	\$ 31,017.98	\$ 50,256.55
114	POKROK DANBURY-DANBURY	\$ 0.00	\$ 6,852.62	\$ 0.00	\$ 24,815.05
115	BRNO-DAYTON	\$ 263,079.52	\$ 158,274.87	\$ 79,582.38	\$ 137,574.65
116	DOUGHERTY	\$ 0.00	\$ 73,953.60	\$ 0.00	\$ 6,206.83
117	RAGSDALE	\$ 0.00	\$ 11,260.66	\$ 3,544.00	\$ 2,623.56
120	RIO HONDO	\$ 0.00	\$ 23,125.60	\$ 0.00	\$ 0.00
121	JANAK-HALLETTSVILLE	\$ 0.00	\$ 18,200.75	\$ 0.00	\$ 0.00
122	DISBANDED 12/26/2012	\$ 1,857.85	\$ 35,056.20	\$ 0.00	\$ 755.45
123	SAN GABRIEL	\$ 0.00	\$ 610.30	\$ 0.00	\$ 0.00
124	FOREST GLADE-MEXIA	\$ 125,683.47	\$ 89,583.27	\$ 2,872.17	\$ 18,022.32
125	MART	\$ 64,487.39	\$ 33,416.70	\$ 4,719.44	\$ 3,067.48
127	ROZKOVET-JOURDANTON	\$ 0.00	\$ 71,048.81	\$ 3,556.00	\$ 45,588.18
128	GUY'S STORE-CENTERVILLE	\$ 53,246.69	\$ 63,349.72	\$ 3,853.05	\$ 967.21
129	PUTTSBORO	\$ 10,117.99	\$ 99,634.27	\$ 48,093.71	\$ 16,619.21
130	CECHIE-BLESSING	\$ 16,959.29	\$ 3,535.32	\$ 7,373.01	\$ 31,152.28
132	LISKUV HAJ-CALLIHAM	\$ 35,390.61	\$ 20,199.74	\$ 0.00	\$ 3,273.43
133	TEMPLE	\$ 140,569.85	\$ 2,020.75	\$ 0.00	\$ 3,308.02
134	TOMSU VERNON	\$ 21,930.75	\$ 336,460.91	\$ 3,124.33	\$ 12,151.10
136	SELMA	\$ 0.00	\$ 800.00	\$ 0.00	\$ 0.00
137	POKROK THALIA-CROWELL	\$ 102,348.64	\$ 71,919.43	\$ 0.00	\$ 8,001.58
138	CERMAK-BAY CITY	\$ 0.00	\$ 3,540.75	\$ 2,140.95	\$ 19,201.56
139	BENNVIEW-LOLITA	\$ 0.00	\$ 9,271.46	\$ 66.13	\$ 1,747.82
140	WORTHING-HALLETTSVILLE	\$ 0.00	\$ 4,212.58	\$ 979.66	\$ 2,135.76
141	ALAMO-SAN ANTONIO	\$ 0.00	\$ 9,343.21	\$ 4,410.00	\$ 3,953.00
142	DALLAS	\$ 112,784.20	\$ 1,992,254.73	\$ 131,478.53	\$ 240,140.34
143	ACADEMY	\$ 0.00	\$ 27,721.11	\$ 13,644.53	\$ 17,785.10
144	DISBANDED 01/06/2012	\$ 0.00	\$ 3,381.66	\$ 0.00	\$ 0.00
146	GALVESTON COUNTY-GALVESTON	\$ 99,173.28	\$ 17,088.83	\$ 10,291.35	\$ 4,435.09
147	SANOMA-ENNIS	\$ 281,988.48	\$ 86,425.70	\$ 0.00	\$ 27,529.95
149	ROCKDALE	\$ 4,420.62	\$ 18,318.35	\$ 0.00	\$ 6,332.48
150	AUSTIN	\$ 6,944.26	\$ 2,051.08	\$ 0.00	\$ 1,144.40
151	TWIN CITIES	\$ 500.00	\$ 213,287.38	\$ 0.00	\$ 55,132.25
152	SILSBEE	\$ 290,367.43	\$ 24,210.08	\$ 7,592.95	\$ 54,617.27
153	SOUTHEAST DALLAS	\$ 17,893.81	\$ 441,504.99	\$ 9,099.25	\$ 46,473.80
154	LAKE BROWNWOOD	\$ 45,694.61	\$ 114,112.65	\$ 700.00	\$ 26,898.54
155	ST. LAWRENCE	\$ 6,114.43	\$ 33,406.95	\$ 0.00	\$ 4,636.89
156	SWEETWATER	\$ 169,874.03	\$ 38,735.43	\$ 7,573.71	\$ 6,070.18
157	BRONTE	\$ 239,386.29	\$ 172,493.64	\$ 8,906.68	\$ 46,091.56
158	CLAY COUNTY	\$ 18,856.65	\$ 32,455.96	\$ 0.00	\$ 4,580.78
159	GARY	\$ 262,366.95	\$ 26,770.67	\$ 430.00	\$ 4,640.53
160	ABLE SPRING-TERRELL	\$ 138,655.32	\$ 96,597.43	\$ 8,728.01	\$ 38,295.96
161	CLEBURNE	\$ 20,612.24	\$ 166,465.43	\$ 14,719.28	\$ 37,898.29
164	PERMIAN BASIN-SEMINOLE	\$ 2,846.93	\$ 235,548.93	\$ 8,491.00	\$ 7,840.96
165	LINDEN	\$ 75,564.84	\$ 43,596.20	\$ 1,441.31	\$ 7,715.93
166	TRINITY	\$ 81,874.93	\$ 10,277.66	\$ 3,847.66	\$ 24,482.26
167	NAVARRO COUNTY	\$ 160,866.74	\$ 165,495.91	\$ 36,872.29	\$ 37,366.19
168	HORDS CREEK-COLEMAN	\$ 0.00	\$ 106,592.05	\$ 0.00	\$ 6,021.91
169	ODESSA	\$ 0.00	\$ 6,187.28	\$ 0.00	\$ 0.00
172	LEWISVILLE	\$ 33,157.09	\$ 29,613.67	\$ 0.00	\$ 19,611.49
173	MOUNT PLEASANT	\$ 0.00	\$ 10,152.84	\$ 10,547.98	\$ 6,411.28
174	CHEROKEE	\$ 140,788.41	\$ 104,902.18	\$ 7,237.62	\$ 30,227.31
175	ROTAN	\$ 343.03	\$ 154,501.18	\$ 0.00	\$ 5,479.30
177	FREDERICKSBURG	\$ 0.00	\$ 10,100.93	\$ 0.00	\$ 5,342.70
178	TYLER	\$ 301,386.77	\$ 74,186.75	\$ 11,097.60	\$ 2,237.20
179	POSSUM KINGDOM	\$ 4,197.91	\$ 76,031.90	\$ 1,183.55	\$ 32,321.03
180	WILMER-HUTCHINS	\$ 0.00	\$ 57,082.80	\$ 5,061.29	\$ 7,862.53
181	BUCHANAN DAM	\$ 86,051.64	\$ 9,386.77	\$ 0.00	\$ 13,381.48
182	CAP ROCK	\$ 51,081.04	\$ 95,574.92	\$ 5,994.16	\$ 28,166.82
183	LEVELLAND LODGE	\$ 2,141.11	\$ 171,677.23	\$ 2,507.45	\$ 7,348.17
185	KIRBYVILLE LODGE	\$ 74,755.18	\$ 28,413.85	\$ 14,75	



Grapeland Banquet

Home Office Secretary James Smith met with newly elected District 57 State Representative Trent Ashby at the Grapeland Chamber of Commerce Banquet held on Jan. 31, 2013. District 57 represents Houston, Leon, Trinity, Angelina and San Augustine counties. Smith congratulated Ashby on being elected to the House Appropriations Committee, as well as the House Natural Resource Committee. Smith also discussed increased litigation on claim settlements for the insurance industry.



Bell County Youth Fair Scholarship Fund

RVOS was a sponsor of the annual fundraiser for Bell County Youth Fair Scholarship Fund held Dec. 8, at the Bell County Expo Center. Sponsorships to this event help fund the scholarship program which helps deserving local students further their education. Michael Martin Murphey with special guest Lone Prairie was the featured entertainment. Company sponsored attendees were privileged to go backstage and have their picture taken with Murphey.

Pictured (L-R): I.T. Operations Supervisor Zach Graham, Kristen Graham, Mike Sladeczek, Asst. Vice President Sharlet Sladeczek, Michael Martin Murphey, POI Executive Administrative Asst. Cherime Wright, Jim Greenman, Mary Shockley and Home Office President Wiley Shockley.

Secret Santa Program

RVOS employees through a holiday fundraising effort along with a company match supplied software for eight computers for eight children of the Central Texas Foster Children Secret Santa Program. *Pictured (L-R): Daniel Bales, Marketing Rep., presented the software to Murray Chanow, Executive Director of the Adoption Coalition of Texas.*



Texas Young Farmers

In Jan. RVOS Marketing Rep. Jalene Baldwin attended the 59th Annual Convention and Leadership Conference of the Texas Young Farmers Association held in Sugarland, Texas. The Association provides education and training to men and women engaged in agricultural production. Members are introduced to agricultural leaders who understand the needs of Texas Agri-Business. The association also awards six scholarships each year to FFA members from across the state whose community has a local Young Farmer Chapter. RVOS Lodge 2 members, Patrick and Patsy Janda, visited the booth during the Convention.



VFW Scholarship Program

RVOS is a proud sponsor of the Texas Veterans of Foreign Wars Voice of Democracy Scholarship program. During the VFW Mid-Winter Roundup held in Austin, Texas on Feb. 2, 2013, eleven students from the state were chosen for these awards. *Pictured (L-R): Secretary James Smith, Recipient Nathan Wallace, a junior from Troy, Texas, and State Commander for the Texas Veterans of Foreign Wars Larry Velasquez.*

RVOS Service Pins

Jennifer Robinson was recognized Dec. 18, 2012, for 10 years of service with RVOS. Jennifer started as a Mortgagee/Endorsement Clerk and now serves as Program/Software Tester. Jennifer came to RVOS with knowledge about the company because her grandfather, Jerry Valchar, was a past RVOS President. Jennifer and her husband SFC Charles Robinson live in Temple. They have four daughters; Antonia, A'liya and Jennifer's step daughters, Courtney and Jovanna. She enjoys spending time with family and crocheting. We congratulate Jennifer and wish her many more years of service.



10 YEARS

Neighbors Helping Neighbors!

An RVOS Member Cookbook "KUCHARKA" Roľnícký Vzájemne 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 Children's Hospital. Orders are being taken now for the cookbook, which will cost \$15 plus an additional shipping charge of \$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.

Place Your Order Today!

Orders are being taken now for the cookbook, which will cost \$15 plus an additional shipping charge of \$5. Orders can be placed by:

- **Mailing your request and payment** to RVOS, ATTN: Sharlet Sladeczek, PO Box 6106, Temple, TX 76503
- **Calling our office** at (254) 773-2181 or **faxing in a request** at (254) 773-1122
- **Emailing us** at ssladeczek@rvos.com
- **At your next lodge meeting** District Directors may have copies for sale without a shipping charge



Texas Czech Heritage Cultural Center Gala

The Texas Czech Heritage and Cultural Center held their annual gala in La Grange, Texas. RVOS was well represented by Home Office employees and lodge members, and helped sponsor the event. Honored guest and astronaut Andrew J. Feustal spoke at the event and Caitlin Orsak, Miss Texas Czech Slovak Queen, made an appearance. The Frank Kubin, Rudy Kurtz and John Rejcek Orchestras were honored. *Pictured (L-R):* Honorary District 4 Director Matt Vanek, Henrietta Vanek, Donna Vanek, District 4 Director Dennis Vanek, Lodge 151 President Rudy Rejcek, Lodge 151 Agent Janie Rejcek, Tillman Steelman, District 6 Director Rhonda Steelman, Andrew Feustal, Caitlin Orsak, Mrs. Feustal, Heather Bales, Marketing Rep. Daniel Bales, Shirley Liles, Dorothy Hykel, District 1 Director Joe W. Liles and Vice President at Large Richard Hykel.

Year End Report

for Year Ending December 31, 2012

Membership

Membership (End of 2011)	64,796
Net Decrease in Membership 2012	(1,431)
Total Membership (End of 2012)	63,365

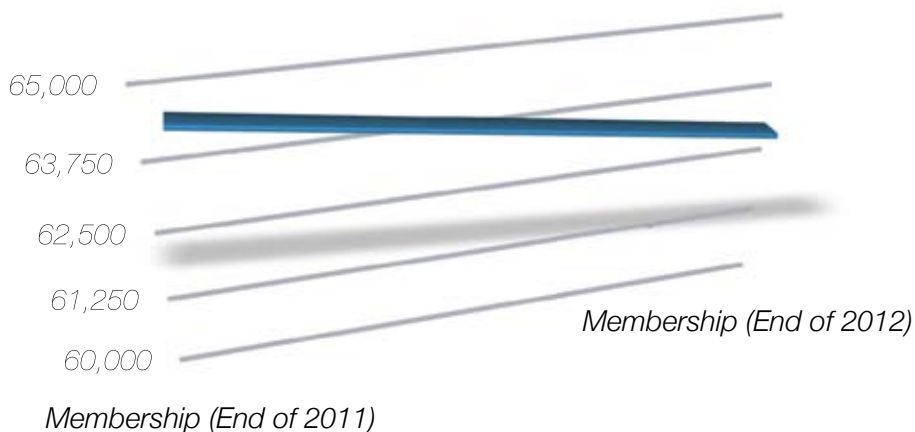
Insurance in Force

Insurance in Force (End of 2011)	\$ 13,212,770,548.00
Net Increase in Insurance 2012	\$ 482,531,716.00
Total Insurance in Force (End of 2012)	\$ 13,695,302,264.00

Policies in Force

Policies in Force (End of 2011)	75,744
Net Decrease in Policy Count 2012	(1,690)
Total Insurance in Force (End of 2012)	74,054

Membership





HELPING HANDS

The primary purpose for Homeowner's insurance is to lend a helping hand when the home incurs damages by paying for needed repairs both inside and outside of the home. But what amount of coverage adequately protects your home from damages and how do you insure your home to its full value?

RVOS Vice President Wes Jackson said that dealing with the loss of your home is enough in itself without having to worry about it being underinsured.

"Having your home insured to its current value is an important financial planning tool that will benefit you tremendously if it were to be destroyed by an event covered by your policy," Jackson said.

Jackson said there are two basic ways to insure your home— through actual cash value or replacement cost.

Actual cash value coverage insures the home and/or its contents for the cost to replace or repair the damage at the current cost after depreciation is applied.

Depreciation accounts for the normal wear and tear of an item or material, and payment is based on the value of the item or material in its used condition.

Replacement cost coverage, on the other hand, provides payment based on the value of a new replacement at current cost.

The two types of policies are also paid out in different ways. "Actual cash value is

paid up-front and the replacement cost is reimbursed after proof of replacement," Jackson said.

Bankrate.com writer Heidi St. Jean said that replacement cost coverage could cost between 10-15% more per year, depending on the property type. However, replacement cost coverage generally pays out more for losses.

The true insurance value of a home is based on the cost an insurance carrier will have to pay if a loss occurs. Insurance to value is not the market value or cost to build a new home.

The insurance to value of a house is based on the cost of demolition of the old structure, material, fuel, labor and construction codes and standards.

When a house is repaired or replaced after a loss supply and demand, debris removal and existing landscape can impact the total price.

Many times, labor and materials will be in short supply because the same event that damaged your home probably damaged other homes in the area.

When you make renovations on your home its value changes. Make sure to update your policy when you make these renovations. The agent is the most important resource for insuring your home for its true insurance value. Contact your agent to discuss which type of insurance coverage is right for your home.

Is your home insured to its proper value?

According to insurance services firm MSB, two-thirds of homes are underinsured by an average of 18 percent. Don't let your home be underinsured.

There are three questions to consider when valuating your property:

- How much are you taxed for your home?
- How much can you sell your home for?
- How much will it cost to rebuild your home?

If your home isn't insured to its proper value, you won't receive enough from your insurance policy to pay for the cost of rebuilding if disaster strikes. The questions above should help you determine how much your home is worth and how much it would cost to rebuild.

Another factor to consider is the type of damage your property is covered against. Check your policy to make sure you have the right coverage for damages you may incur.



CLAIMS CORNER

w/ PAUL BALES

Prevent damage to your home this Spring with these maintenance tips

1 **M**ake sure all the leaves and debris are removed from the gutters. Clogged gutters cause water to flow over onto the fascia board. Eventually, the board could rot and deteriorate. Don't worry if you see granules from your shingles in the gutter. A shingle is designed to lose granules as it ages.

2 **M**ake sure limbs from trees are not brushing up against your roof. Heavy winds can cause premature wear on the roof when they cause branches to rub against the roof. Remove dead foliage before it damages your walls or roof.

3 **C**heck that your alarm system is functioning properly. Test that each of the sensors is working properly, and that the control unit for the system is sending signals to the monitoring center. A functioning alarm system is essential for preventing fires and attempted break-ins.

4 **P**erform maintenance on the electrical system in your home. Breakers that trip frequently could be a sign of rodents chewing on wiring. Damage caused by rodents is not covered under your policy, so make sure to close off the areas where they are gaining access to the home.

5 **C**heck that surge protectors are functioning properly so that any equipment connected to the power strip will be protected in case of a surge. Consider removing anything from the top of your home that could attract lightning.

6 **I**nspect your fire extinguisher and smoke alarms. The first step to preventing total loss fires is an early warning system, such as a smoke alarm. In addition, smoke alarms help save lives when someone is at home when the fire starts. And while the smoke alarm alerts you of a fire, the fire extinguisher puts it out. Both should be in working order.

7 **C**heck the water supply lines to your sinks, showers, toilets and refrigerators. Tighten all loose connections and replace any piping with holes in it. Doing this can help prevent leaks and overflows.

8 **H**ave regular maintenance service performed on your heating and cooling system to make sure it is in proper working order. Check the overflow pan and the drainage line. Remember to inspect and replace your filter monthly.



Paul Bales
CLAIMS MANAGER



Important Notice

Insurance related legislation at the 2013 Texas Legislature

Every two years the Texas Legislature convenes in Austin to conduct the important business of our great state of Texas. During each session many pieces of insurance related legislation are proposed. All of this legislation is carefully monitored to determine its possible impact on farm mutual insurance companies like RVOS, the Texas Association of Mutual Insurance Companies, the National Association of Mutual Insurance Companies and the RVOS staff to determine its possible impact on farm mutual insurance operations like RVOS.

As a member owned farm mutual insurance company operating under Chapter 911 of the Texas Insurance Code and the Texas Non-Profit Corporation Act, RVOS is significantly restricted by legislative distinctions in what we may insure, where we may insure, our expenses and in how we operate.

RVOS exists only to serve its members. There are no stockholders in RVOS who are paid dividends. Any money earned by RVOS goes directly back into policyholder reserves. These reserves are used to pay member's claims.

Chapter 911 affords RVOS the ability to set our own rates and policy form freedom along with exemption from membership in the Texas Windstorm Insurance Pool by the Texas Legislature. These items have helped allow us to continue writing business during times when other companies would not, to continue offering some of the lowest deductible options available and to keep our rates as stable as possible.

The rate and form freedom allows the RVOS Board of Directors (all of whom are RVOS members) to approve the proper rates for the type of properties we insure. Freedom of policy form allows farm mutual insurance companies to determine the policy coverage and limitations that we offer to our members. This rate and form freedom allows us to react quickly to changes in the marketplace and legal environment that could have a negative impact on RVOS.

The Texas Windstorm Insurance Association commonly called TWIA is an entity created by the legislature to provide windstorm coverage in the coastal counties. As you might expect TWIA has suffered significant losses from Hurricanes Rita, Dolly and most recently Ike, in addition to hundreds of millions of dollars through mediated litigation settlements. The TWIA funding mechanism is a combination of premiums they collect, reinsurance, a catastrophe fund and assessments on its member insurance companies.

Our subsidiary companies Priority One Insurance Company and New

Century Insurance Company are required to be members of TWIA and to pay these assessments. While our companies are allowed to recover these assessments over a period of years by a credit against the premium taxes we pay the state, this reduces the general revenue fund that the state uses to pay its bills.

Currently farm mutual insurers like RVOS are exempt from membership in TWIA. With no stock to sell we have no way to raise the needed additional capital in the event of any TWIA assessments.

RVOS has done its part in solving the coastal insurance issues by continuing to provide coverage in the coastal counties for community centers, volunteer fire departments, churches, lodge halls, other types of organizational properties and farm equipment. Additionally, New Century Insurance Company was formed in 2008 for the initial purpose of providing for the future insurance needs of coastal consumers. It will be important that farm mutual insurance companies remain out of TWIA membership.

While these issues are currently our top concerns, others will certainly arise. We appreciate the fact that many of our members make the effort to know their local legislators and take the time to vote.

All Texans will be impacted in some way by the 2013 Legislative session. We encourage all members to remain knowledgeable about legislative affairs and to know your area's state representatives in Austin.

Thank you for your membership in RVOS and for your involvement.

2013
**Agent
Round-Up**
Save the Date



Thursday, June 6

Continuing Education Courses
Social with DJ

Friday, June 7

Continuing Education Courses

Go to
Agent Gateway
to register

Deadlines *Early Bird* April 12
Last Chance May 29



PO Box 6106
Temple, Texas
76503



**HAVE YOU UPDATED
YOUR POLICY LATELY?**



RollinK

..... An RVOS Insurance Publication