

# Rolnik

TEXAS FARMER

March 2014 VOLUME 100 | ISSUE 01



*Studied at university in  
Kromeriz, Czech Republic*

*Former Mayor of West, Texas*

2014 PG 8  
convention

*Generations*  
PAST AND PRESENT

*pg 11*



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Sharlet Sladeczek  
Andrew Phillips

Editor  
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Wiley Shockley  
Wesley Jackson  
Richard Hykel  
James Smith

President  
Vice President  
VP at Large  
Secretary

## District

Directors

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Tom Stavinoha *District 3*  
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Dennis R. Vanek *District 4*  
501 Kelly Crick, Victoria, TX 77904

Jack W. Clark *District 5*  
4000 S. Georgia, Ste B1, Amarillo, TX 79109

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## featured stories

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Delegate list by lodge, By-Law recommendations and hotel information.

by Andrew Phillips

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Two of the most decorated and important leaders talk about how the RVOS conventions have significantly shaped the company's culture.

by Andrew Phillips

## Editor's

### Letter

As Andrew and I were talking about and planning this issue of the Rolnik it took me back to the number of conventions I have helped plan and coordinate. The convention this year will be the ninth one I will be a part of. I can't remember every detail, but when I look at the convention minutes and read the names of those in attendance images of people appear in my mind. For example, I can picture past chairmen such as Cyril Pokladnik, who served in 3 conventions, or Glenn Kaminsky who served in 4 of the conventions that I attended. I remember the places they were held—the Knights of Columbus Hall, Mayborn & Waco Convention Centers and Moody Gardens. When I read the minutes I can still hear some of the delegates on the convention floor discussing By-Law recommendations and how they would affect the operation of the company. They wanted to make sure good

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for the Sass Girls

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Home Office News



decisions were made for the company's future. When we visited Mr. Kacir and Mr. Havlak, whose recollections you will read about in this issue, they too helped me remember people and events that occurred at conventions. I hope you enjoy this issue of the Rolnik in which we go back to past conventions and reminisce.

*Sharlet Sladeczek*

Sharlet Sladeczek, Editor  
ssladeczek@rvos.com

## GREETINGS AND JAK SE MÁŠ,

As we move into the second quarter of 2014, two things come to mind. Spring storms are always a possibility in Texas and the 29th RVOS General Convention is right around the corner in June.

We have certainly seen our share of unpredictable and erratic weather and non-weather related events such as tornados, major hail storms, explosions and wildfires the past few years. While no one wants to have unexpected damage to their homes, RVOS has been and will continue to be there for our membership in their time of need as we stand behind our neighbors helping neighbors philosophy. Always be mindful to take cover and heed weather advisories. Mother nature can be deadly as well as unforgiving, so be prepared.

Now is also a good time to inspect and perform some necessary maintenance to your property that could help prevent an untimely loss. Dwellings that are well maintained are known to have fewer claims which is the primary driver of the amount of premium each of us pay for our home insurance coverage. Some examples of items that could prevent damage are having your air condition unit serviced and the condensation line cleaned out, check or replace the water supply lines to your clothes washing machine, having a chimney sweep clean

out your fireplace and be sure to install smoke detectors or check and replace the batteries in existing ones. Make sure trees and shrubs are trimmed away from the dwelling and replace any broken or missing shingles to prevent interior leaks. If your roof is showing signs of age such as cracked, worn or curling shingles, it may be time to consider replacing it. A little prevention now could help you avoid a much bigger problem later.

The RVOS General Convention will be held in Waco, Texas, on June 22 and 23 at the Convention Center. Delegates and their alternates to the Convention were elected at the annual Local Lodge meetings last year with credential documents being forwarded to the Home Office. Registration, new delegate orientation and a welcome reception will be held on June 22. Role call and seating of the delegates will take place the morning of June 23.

The By-Law Committee met in January and March as directed in the RVOS By-Laws to review financial statements and By-Law change recommendations. The recommended changes submitted to the By-Law Committee are published in this edition of the Rolník. These will be reviewed and deliberated by the delegates and new By-Laws will be adopted. The seven districts will meet following the



### President's Letter

Convention to determine a location where their district meetings will be held beginning in 2015. Districts will meet in pre-determined year election cycles non-concurrent with the Convention to elect district directors and their alternates in addition to a By-Law Committee representative and an alternate.

**DĚKUJI VÁM VŠEM AND  
BEST REGARDS,**

Wiley Shockley, President  
info@rvos.com

## YEAR END REPORT

FOR THE YEAR ENDING DECEMBER 31, 2013

### POLICIES IN FORCE

Policies in Force (End of 2012)	74,054
Net decrease in policy count 2013	-1,577
<b>TOTAL POLICIES</b>	<b>72,477</b>

### INSURANCE IN FORCE

Insurance in Force (End of 2012)	\$13,695,302,264
Net increase in insurance 2013	\$550,395,477
<b>TOTAL INSURANCE IN FORCE</b>	<b>\$14,245,697,741</b>

### MEMBERSHIP

Membership (End of 2012)	63,365
Net decrease in membership 2013	-1,153
<b>TOTAL MEMBERSHIP</b>	<b>62,212</b>

## + Fraud Reward

If you know someone who commits insurance fraud, speak up! 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.

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# LODGE NEWS



## LODGE 13 ⤴

Marak Lodge 13 held its annual meeting and social on Oct. 6, 2013. Lodge 13 was founded in 1903 and is 111 years old. In honor of the lodge's age the lodge held a contest for oldest member. Attendees with 50 or more years of membership were recognized by the lodge. Henrietta Slavik, 101, was recognized as the oldest female member in attendance and Clem Tomek, 90, was recognized as the oldest male member in attendance. During the meeting the lodge voted to donate \$300 to the Cameron Thrift Store to assist needy families with food for the Thanksgiving and Christmas holidays. Pictured Top (L-R): Bernice Vrazel, Alfred Vrazel, Edith Vaculin, Laddie Vaculin, Liz Tepera, Rudolph Tepera, Dorothy Vaculin, Angeline Reisner, Bertha Hertenberger, Anton Vrazel, Albina Vrazel, Albert Vrazel, Lawrence Vrazel, Margaret Vrazel, Clem Tomek and Henrietta Slavik. Pictured Bottom (L-R): Oldest members in attendance Clem Tomek and Henrietta Slavik.

## LODGE 46 »

Lodge 46 held its Christmas Social on Dec. 7, 2013. Vice President Wes Jackson, District 1 Director Joe W. Liles and his wife Shirley Liles were in attendance. Pictured (L-R): District 1 Director Joe Liles, Santa Claus and RVOS Vice President Wes Jackson.



## LODGE 55 «

Lodge 55 held its Christmas party at Sky Restaurant in Victoria, Texas. Members in attendance enjoyed delicious food and fun. Pictured (L-R): Director 4 Director Dennis Vanek, President Beatrice Neisser, Secretary and Treasurer Marilyn Kabela and Vice President Gay Revel.

## LODGE 97 »

Lodge 97 donated \$250 to the Needville Senior Citizens fundraiser held Feb. 9, 2013, at the Needville KC Hall. Pictured (L-R): Mary Agnes Miksch, Treasurer Pam Vacek and Rev. Tom Schwartz of Immanuel United Church of Christ.



## LODGE 98 ⤴

Lodge 98 members held their annual meeting and dinner on Oct. 27, 2013, at Maples Hall in downtown Kaufman, Texas. Members in attendance enjoyed a meal catered by Julio's. President Raymond Bedrick presented retiring Lodge Secretary Ruby Janicek with a gift and certificate of appreciation for her many years of service. The Lodge 98 officers are President Raymond Bedrick, Vice President and agent Barbara Bedrick and Secretary Sherry Martin. Pictured Above (L-R): Retiring Secretary Ruby Janicek accepting certificate of appreciation from President Raymond Bedrick.



## LODGE 99 ⤴

Lodge 99 made two donations to Beasley and Fairchilds Volunteer Fire Departments. Pictured Top (L-R): Beasley VFD representative Jonathon Sabrsula and President Margie Barrios. Pictured Bottom (L-R): Fairchilds VFD Fire Chief Justin Ernest, agent Alton Hartfield and firefighter Brynton Urbanek.



**LODGE 154** ‹‹

Brownwood Lodge 154 held its annual meeting Dec. 14, 2013, at the Lake Brownwood Dam Volunteer Fire Department Community Center. A meal was served and door prizes were drawn for. At the meeting RVOS President Wiley Shockley recognized retiring Secretary Rosemary Thompson for her many years service to RVOS. Pictured Top (L-R): Secretary Richard Ember, agent Brenda Forbess, President Charles Matlock, retiring Secretary Rosemary Thompson, Mary Shockley and RVOS President Wiley Shockley. Pictured Bottom (L-R): Retiring Secretary Rosemary Thompson and RVOS President Wiley Shockley.



**LODGE 165** ‹›

Lodge 165 held their annual meeting on Oct. 24. Members enjoyed a catfish meal. Pictured (L-R): District 6 Director Rhonda Steelman, retiring agent Gwen Walsh, agent Fredrick Miller, President Estelle Day, Dorothy Hykel, Vice President At-Large Richard Hykel.



**NEW \$25 POLICY PROCESSING FEE AND LATE FEE**

The RVOS Board of Directors approved a \$25 policy processing fee that will apply to all policies. This fee will now be included as part of the overall cost involved in offering you valuable coverage and in the production of your insurance policy.

Adoption of the policy fee was determined by the Board to be a better alternative to rate increases to protect the Company from the cost of increased losses in 2013.

When you pay your insurance premium by the due date, you are helping to keep the overall cost of your policy more affordable and saving yourself some money in doing so. If your payment is not received by the due date, a chain of events occur that not only increase the Company expense ratio, but also costs you in additional late fees and places continuation of your insurance coverage in jeopardy.

You will be charged a \$25 late fee per policy to help cover the additional costs incurred to execute the Notice, Withdrawal of Cancellation, and underwriting review process required on each policy.

**LODGE 167** ‹›

Corsicana Local Lodge 167 purchased a photo and football autographed by Denver Broncos player Louis Vasquez. The articles were sold as a fundraiser for Corsicana's Fannin Elementary fourth grade field trip to see the capitol and other historical sites in Austin, Texas. Vasquez signed a four year deal with the Broncos on March 12, 2013. He played football in college for Texas Tech University and grew up in Corsicana. Lodge 167 was organized July 28, 1981. It currently has 805 members with over \$160 million of insurance in force. Pictured (L-R): Louis Vasquez's brother Caleb Vasquez, fourth grade teacher Patty Smith, agent Denise Brown, Vice President and Secretary Anele Richardson and Louis Vasquez's brother Josh Vasquez.

**LODGE MEETINGS**

**JOURDANTON LODGE 127  
SPRING SOCIAL**

**DATE** Saturday, April 5, 2014  
**TIME** 5 p.m.  
**PLACE** Plaza Tapatio Restaurant, Pleasanton, TX  
**NOTES** Meal served

**DALLAS LODGE 142  
MEETING**

**DATE** Thursday, June 12, 2014  
**TIME** 5:30 p.m.  
**PLACE** Czech Club, 4930 Military Parkway, Dallas, TX  
**INFO** (972) 423-4071

**BOSQUE LODGE 189  
MEETING**

**DATE** Tuesday, April 8, 2014  
**TIME** 6:30 p.m.  
**PLACE** Chicken Express, 621 W 5th St, Clifton TX  
**INFO** (254) 675-3931



**Joe Abschneider**  
Past Agent Lodge 3

**Woodrow Marek**  
Past Vice President Lodge 5

**Christine Hlavinka**  
Past Agent Lodge 21

**Henry Olejnik**  
Past Agent Lodge 58

**Joe Louis Belota**  
Past Secretary Lodge 65

**Willie E. Kohutek**  
Past President Lodge 88

#	Lodge Name	Claims Paid									
1	Ocker-Temple	\$40,320	58	The Grove	\$73,829	114	Pokrok-Danbury	\$69,827	175	Rotan	\$297,609
3	Alvin	\$78,424	59	Sliva-Weimar	\$123,324	115	Brno-Dayton	\$615,168	177	Fredericksburg	\$182,897
4	Buckholts	\$18,409	60	Dubina-Weimar	\$8,734	116	Dougherty Lodge	\$160,446	178	Tyler	\$83,340
5	Seaton	\$298,689	63	Orech-Weimar	\$9,722	117	Ragsdale	\$27,195	179	Possum Kingdom	\$137,783
6	Dime Box	\$109,495	64	Sedan-Weimar	\$49,259	120	Rio Hondo	\$21,934	180	Wilmer-Hutchins	\$94,356
7	Lodge Disbanded	\$50	65	Komensky-Plum	\$14,170	121	Janak-Hallettsville	\$49,692	181	Buchanan Dam	\$185,050
8	Rosebud	\$46,460	66	Hobson	\$50,404	123	San Gabriel	\$28,704	182	Cap Rock	\$122,493
9	Novy Tabor-Caldwell	\$78,136	67	Cistern-Flatonia	\$7,964	124	Forest Glade-Mexia	\$303,748	183	Levelland Lodge	\$273,241
10	Corn Hill	\$23,963	68	Palo Pinto Lodge	\$154,531	125	Mart	\$75,807	185	Kirbyville Lodge	\$210,434
11	Granger	\$99,858	69	Smithville	\$3,421	127	Rozkvat-Jourdanton	\$213,758	186	Vernon Lodge	\$107,176
13	Marak-Cameron	\$154,134	70	Fojtik-Needville	\$438,182	128	Centerville	\$295,157	188	Pasadena Lodge	\$83,963
16	Nelsonville	\$26,336	71	Bremond	\$26,375	129	Pottsboro	\$136,741	189	Bosque Lodge	\$794,975
17	Rowena	\$352,238	72	Fayetteville	\$83,722	130	Cechie-Blessing	\$23,401	190	Percilla Lodge	\$120,012
18	Holik-Brookshire	\$114,975	73	Cameron	\$488,368	132	Liskuv Haj-Calliham	\$53,809	191	Freestone Lodge	\$504,096
20	Abilene	\$89,122	74	Svoboda-Yoakum	\$16,752	133	Temple	\$207,290	192	Quinlan Lodge	\$122,083
21	East Bernard	\$800,544	75	Palacios	\$61,836	134	Tomsu Vernon	\$241,596	194	Panhandle Lodge	\$2,026,784
22	Taiton	\$141,401	76	Ellinger	\$295	136	Selma	\$26,534	196	Bexar San Antonio	\$123,617
23	Nada	\$72,672	77	Circleville	\$23,317	137	PokrokThalia-Crowell	\$83,403	197	Montgomery County	\$473,031
24	Pisek-Fayetteville	\$49,748	78	West	\$14,197,077	138	Cermak-Bay City	\$38,534	199	Lake Livingston	\$392,613
25	Pokrok Flats-San Angelo	\$454,337	79	Nova Morava-Bryan	\$251,715	139	Bennview-Lolita	\$11,561	200	Tri-County Lodge	\$12,328
26	Pierce	\$41,305	80	Smetana-Bryan	\$23,999	140	Worthing-Hallettsville	\$52,545	201	Canyon Lake Lodge	\$163,220
27	Hillje-El Campo	\$61,411	81	Olomouc-Bryan	\$36,963	141	Alamo-San Antonio	\$24,013	202	Stephenville Lodge	\$268,885
28	Buchanan Lake-Tow	\$36,831	83	Holland	\$82,714	142	Dallas	\$1,445,876	204	West Texas Lodge	\$320,581
29	Wesley	\$137,416	84	Shiner	\$124,249	143	Academy	\$133,736	206	Decatur Lodge	\$257,975
30	Malone	\$78,940	85	Crosby	\$107,178	146	Galveston	\$404,843	207	Paris Lodge	\$1,772,485
31	Snook	\$30,247	87	Buggy Creek-Taylor	\$252,167	147	Sonoma-Ennis	\$187,223	209	Ben Wheeler	\$622,084
32	Roosevelt-Waco	\$27,462	89	Gerick-Stamford	\$231,488	149	Rockdale	\$160,523	210	Wilson County Lodge	\$506,601
33	Amarillo	\$583,081	90	Lidice-Gonzales	\$426	150	Austin	\$37,728	211	Montgomery City	\$119,904
34	Vsetin-Hallettsville	\$79,080	91	Seymour	\$85,021	151	Twin Cities	\$296,388	212	Cisco Lodge	\$11,687
37	Pokrok Plains-Lubbock	\$83,511	92	Leonard-Bryan	\$190,897	152	Silsbee	\$517,417	213	Pineywoods Lodge	\$291,703
39	Novohrad-Moulton	\$63,902	93	Wichita Falls	\$245,801	153	Southeast Dallas	\$245,085	214	Caldwell Lodge	\$144,442
40	Greive-Schulenburg	\$1,365	94	Rek Hill-Fayetteville	\$16,263	154	Lake Brownwood	\$430,728	215	Texas Hills	\$75,366
41	Moravia	\$9,627	95	Bomarton	\$148,467	155	St. Lawrence	\$334,332	216	Central Texas	\$347,649
42	Praha-Flatonia	\$10,193	97	Kneitz-Richmond	\$656,457	156	Sweetwater	\$128,449	217	Bandera County	\$317,158
43	Myrtle Springs	\$256,305	98	Novy Domov-Terrell	\$162,612	157	Bronte	\$366,018	218	San Saba County	\$230,701
45	Rydel-West	\$260,072	99	Rosenberg	\$65,892	158	Clay County	\$122,798	219	Lampasas Springs	\$93,952
46	Krizan-West	\$9,465,940	100	Tyn-Ganado	\$10,742	159	Gary	\$51,845	220	Highland Lakes	\$324,794
47	Marak-Abbott	\$1,890,713	101	Waterloo	\$249,258	160	Able Spring-Terrell	\$279,797	222	Waskom No.	\$44,815
48	Foit-West	\$1,546,289	103	Tioga-Whitesboro	\$521,120	161	Cleburne	\$481,272	223	Bluebonnet	\$92,394
49	Svornost-Penelope	\$495,554	104	Svoboda-Floresville	\$43,560	164	Seminole	\$127,111	224	Tejas	\$269,290
50	Lysa Hora-Axtell	\$101,419	105	Robstown	\$34,966	165	Linden	\$321,948	225	East Texas	\$182,066
51	Ennis	\$399,856	106	Praha-West	\$569,278	166	Trinity	\$139,858	226	Rolling Plains	\$243,164
52	Frydek-Sealy	\$193,715	107	Meeks	\$33,148	167	Navarro County	\$621,075	227	Hill Country	\$30,518
53	Colony-Rosharon	\$23,909	108	Houston	\$638,707	168	Hords Creek-Coleman	\$64,557	228	Mid Cities	\$201,750
54	Frenstat	\$19,654	109	Waco	\$574,341	169	Odessa	\$79,966	230	Cypress Creek	\$73,366
55	Shillerville	\$209,596	111	Saint Bernard	\$11,379	172	Lewisville	\$26,708	231	Eagles Nest Lodge	\$67,868
57	Skidmore	\$27,976	112	Corpus Christi	\$29,424	173	Mount Pleasant	\$24,345	232	Richardson No Bull	\$119,623
			113	Ruze Svobody-Crosby	\$107,761	174	Cherokee	\$104,348	233	Mason County	\$73,773

« **CLAIMS BY LODGE**  
FOR THE YEAR ENDING DECEMBER 31, 2013

234	Richardson Insurance	\$215,808	747	Wallin Insurance	\$5,937
703	Southwestern Ins.	\$3,473	751	Weischwill Insurance	\$5,430
704	Westwind Insurance	\$18,819	759	David Caylor Ins.	\$7,535
705	Albin & Associates	\$56,916	761	Bruner Ins. Agency	\$29,246
706	Dickey/Mcgann/Rowe	\$44,223	762	James A Young Ins.	\$2,524
707	Kevin Wolf Insurance	\$10,152	766	CBH Ins. Agency	\$26,636
709	Puig Ins. Agency	\$51,109	769	Boulter Ins. Agency	\$12,086
710	B&B Ins. Agency	\$594,392	773	Danny Neskorik Ins.	\$52,834
714	Fort Stockton Ins.	\$30,468	774	Security Ins. Agency	\$14,914
715	The Insurance Store	\$58,841	776	Interstate Ins. Agency	\$16,345
722	Dixie Dunavant Ins.	\$216,523	777	M Sorrells Ins. Agency	\$9,375
726	Ronnie Dunavant Ins.	\$770,426	779	Citizen Financial Services	\$1,486
729	Waley Ins. Agency	\$27,828	780	Seven Oaks Ins.	\$15,816
731	Texstar Ins. Services	\$15,332	784	Frantzen/Kaderli/Klier	\$494,401
735	Barnard Donegan Ins.	\$142,875	785	G&H Financial Ins.	\$120,161
736	Wellmann Ins. Agency	\$16,060	786	Marsh Ins. Agency	\$47,699
740	Inez Smith Ins. Agency	\$5,224	788	Toole Ins. Agency	\$17,042
744	Moore Ins. Agency	\$60,368	789	Brit Owen Insurance	\$11,764
745	Hill Country Agency	\$731	999	Home Office - At Large	\$1,284,003
				TOTAL CLAIMS PAID	\$68,547,291

**CLAIMS BY TYPE** ∨  
FOR THE YEAR ENDING DECEMBER 31, 2013

CLAIMS PAID BYTYPE	
Accidental glass breakage	\$43,034
Collision	\$116,680
Explosion	\$26,878,367
Extended coverage	\$23,063,240
Falling object	\$1,401
Fire	\$10,899,887
Foundation	\$5,745
Lightning	\$427,473
Miscellaneous	\$25,491
Smoke	\$19,527
Spoiled frozen food	\$500
Theft	\$1,318,878
Vandalism	\$137,792
Vehicle	\$184,909
Water discharge	\$5,329,305
Weight of ice and snow	\$95,062
<b>TOTAL CLAIMS PAID</b>	<b>\$68,547,291</b>

**BALANCE SHEET** ∨  
FOR THE YEAR ENDING DECEMBER 31, 2013

ADMITTED ASSETS	
Bonds	\$21,526,106
Stocks	\$8,646,351
Investments in Subsidiaries	\$16,839,424
Real Estate	\$1,471,126
Cash on Deposit	\$7,327,717
Investment Income Due and Accrued	\$100,831
Premiums Receivable	\$12,785,185
Income Tax Recoverable	\$659,096
Net Deferred Tax Asset	\$2,261,937
Other Assets	\$647,207
<b>TOTAL CURRENT ASSETS</b>	<b>\$72,264,980</b>

LIABILITIES AND SURPLUS	
Unpaid Losses and LAE, Net of Reinsurance Recoverable	\$8,713,720
Unearned Premium	\$33,573,726
Other Payables	\$6,523,976
<b>TOTAL LIABILITIES</b>	<b>\$48,811,422</b>
<b>POLICYHOLDER SURPLUS</b>	<b>\$23,453,558</b>
<b>TOTAL LIABILITIES AND POLICYHOLDER SURPLUS</b>	<b>\$72,264,980</b>

INCOME STATEMENT	
Net Premiums Earned	\$54,815,142
Net Losses and LAE Incurred	\$47,681,056
Other Underwriting Expenses Incurred	\$19,605,073
<b>Total Expenses</b>	<b>\$67,286,129</b>
Net Underwriting Gain/Loss	\$(12,470,987)
Net Investment Income Earned	\$2,448,607
Other Income	\$905,765
<b>Net Income Before Taxes</b>	<b>\$(9,116,615)</b>
Income Tax	\$-
<b>NET INCOME AFTERTAXES</b>	<b>\$(9,116,615)</b>

POLICYHOLDER SURPLUS	
Policyholder Surplus as of December 31, 2012	\$33,344,150
Net Income	\$(9,116,615)
Change in net unrealized capital gains/(losses)	\$(1,796,870)
Change in net deferred income tax	\$3,480,150
Change in nonadmitted assets	\$(2,411,257)
Change in provision for reinsurance	\$(46,000)
<b>POLICYHOLDER SURPLUS AS OF DECEMBER 31, 2013</b>	<b>\$23,453,558</b>

# 2014 convention

## LODGE DELEGATES

### district 1

- 1 Linda Wilde
- 5 Ace L. Chlapek
- 30 None Reported
- 32 Ronald Peterson
- 45 Edwin J. Husak
- 46 Milton Peterson
- 46 Burl W. Shelton
- 46 Herbert H. Brem
- 47 Larry Matula
- 48 Patricia James
- 49 Jerry D. Smithey
- 50 James C. Mann
- 58 David Coufal
- 78 Donald J. Cernosek
- 78 Jerry E. Kucera
- 78 Rufus Lamere
- 78 Ervin J. Laubert
- 78 Allen Vanek
- 83 Shirley Liles
- 106 Lyndon L. Middleton
- 107 Nancy Posvar
- 109 Robert Stone
- 109 Dorothy E. Moore
- 109 Johnnie J. Gaidusek
- 109 Willie Svrcek
- 125 Marvin R. Hughes
- 133 Sylvia Ann Winkler
- 143 Sandra Garrett
- 189 Shawn L. Henderson
- 189 Alan D. Humphrey
- 200 Daniel M. Ferguson
- 202 James M. Henry
- 216 Boyd Holley
- 219 William (Bill) White
- 220 Thomas L. Salem
- 231 Kimberly Wesson
- 2 Michael A. Surman
- 6 None Reported
- 10 Thomas Sladeczek
- 11 Louis Repa
- 16 Vernon R. Ball
- 18 Virginia L. Lyerly
- 23 Kelly S. Korenek
- 24 Anthony Baumbach
- 29 Judy Ball
- 40 Elmer J. Michna
- 42 None Reported
- 52 Marie Herridge
- 59 Sylvia Addicks
- 60 Gary W. Dusek
- 61 None Reported
- 63 David L. Cernosek
- 64 Damas P. Garcia
- 65 Dennis Belota
- 67 Edwin L. Hughes
- 72 Ray Tompkins
- 76 Pam Evans
- 77 Burdine Divin
- 77 Wayne W. Green
- 87 Leroy Marx
- 87 Velma Marx
- 87 Albin F. Machu
- 87 Elaine Machu
- 94 Richard Kovar
- 101 Marcos Delgado
- 101 Dennis Kulhanek
- 111 Terry W. Pekar
- 150 Claude E. Hempel
- 185 Erik Rogers
- 185 Doris Marshall
- 197 Harold A. Hurry
- 197 Marilyn Rodgers
- 197 Jean Goldin
- 199 Evelyn Mauck
- 199 Mary Lima
- 211 Debbie Glenn
- 223 None Reported

### 2

- 3 James L. Knapp
- 21 Glenn Kaminsky
- 21 Albert J. Smaistrla
- 21 Ronald Smaistrla
- 21 Greg Fuller
- 22 Leroy Kaspar
- 26 Diana David
- 27 Bennie Reck
- 53 Jackie N. Veach
- 70 Dona Stransky
- 70 Phil Janda
- 75 Robert N. Solis
- 85 J.R. Strouhal Sr.
- 97 Bradley Stavinoha
- 97 Loretta Myska
- 97 Pam Vacek
- 99 Alton Hartfield
- 108 Steve Alsup
- 108 Gina Alsup
- 108 Wendy Benson
- 108 Fred Buri
- 108 Dennis Hermis
- 34 None Reported
- 38 None Reported
- 39 Maynard J. Wagner
- 41 None Reported
- 55 Donna Vanek
- 55 Kathleen Yoss
- 55 Yvonne Garrett
- 55 Henrietta Vanek
- 56 Franklin Jurek
- 57 Edwin Wallek Jr.
- 66 Angela Boehm
- 74 Roger Holster
- 84 Pat Benes
- 90 Patricia Darilek
- 100 Joann Andel
- 104 Vernon A. Pruski
- 105 Philip Mire
- 112 Nasa Mokry
- 117 Kenneth Vanek
- 108 Deanna Janik
- 108 Willie L. Janik
- 113 Shirley Sebesta
- 113 Joe J. Sebesta
- 114 Justin Smith
- 114 Anthony Hlavaty
- 115 Kimberly Rogers
- 115 Steven J. Skarpa
- 115 Felix Skarpa
- 115 Billie Bellard
- 115 Sharon Shaver
- 130 None Reported
- 138 Stephen Nance
- 146 William K. Leonard Jr.
- 146 Michael A. Reznicek
- 152 Kenneth L. Lewis
- 152 Rayedene Graves
- 152 Gary Wornick
- 152 Susan Sellers
- 188 Janet Mazzella
- 224 None Reported

### 3

- 25 Ryan Thoma
- 25 Mark Kirkham
- 25 Ruth Buster
- 25 LeAnne Morris
- 25 Janice Irene Favor
- 25 Phillip Kostroun
- 25 Jerome Hlavaty
- 25 Dorothy Schneider
- 25 Mary V. Holub
- 25 Kevin Puhlmann
- 25 James Posey Jr.
- 25 Sheila Garza
- 25 Ronald Thuney
- 25 Linda Rodriguez
- 25 Randall MacNaughton
- 25 Robert Cohn
- 25 None Reported
- 43 J.H. Godwin
- 43 Billy D. Martin
- 43 Johnny I. Krajca
- 43 John M. Mensik
- 43 None Reported
- 43 Barbara A. Bedrick
- 43 Moses Hejny
- 43 Brian Heitzman
- 43 Laddie Gajdica
- 43 Nickles Keat Pattillo
- 43 Bobby Joseph Pattillo
- 43 Paul Angelo Athas
- 43 Sadia Liska
- 43 Daniel Roznovsky
- 43 Charles Chandler
- 43 Bob G. Liska
- 43 Joe Block
- 43 Janie Rejcek
- 43 Bob Hale
- 43 Janet Hale
- 43 William R. Waddle
- 43 None Reported
- 43 Donna Tobias
- 43 Darrell Lewis
- 43 Gwendolyn Walsh
- 43 Denise Brown
- 43 Anele Richardson
- 43 Jada McClure
- 43 Doris Horne
- 43 Melvin Haisler
- 43 None Reported
- 43 None Reported
- 43 None Reported
- 43 Cheryll N. Poland
- 43 Rose Gentle
- 43 Deborah Young
- 43 John M. Nichols
- 43 Nancy A. Nichols
- 43 Ronnie Ballard
- 43 Vicki Ballard
- 43 Aaron M. Allen
- 43 Jan Moosberg
- 43 Anita S. Moosberg
- 43 Nathan Moosberg
- 43 Jason Tully
- 43 Betty Koonce
- 43 Tom Ward
- 43 None Reported
- 43 None Reported

### 4

- 25 Edward R. Holubec
- 25 Harvey Havlak
- 25 Leonard Jansa
- 25 Charlene Dusek
- 25 Josh Shockley
- 25 Mary Shockley
- 25 Ryan Thoma
- 25 Mark Kirkham
- 25 Ruth Buster
- 25 LeAnne Morris
- 25 Janice Irene Favor
- 25 Phillip Kostroun
- 25 Jerome Hlavaty
- 25 Dorothy Schneider
- 25 Mary V. Holub
- 25 Kevin Puhlmann
- 25 James Posey Jr.
- 25 Sheila Garza
- 25 Ronald Thuney
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- 43 None Reported
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- 43 Bobby Joseph Pattillo
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- 43 Janet Hale
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- 43 None Reported
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- 43 Gwendolyn Walsh
- 43 Denise Brown
- 43 Anele Richardson
- 43 Jada McClure
- 43 Doris Horne
- 43 Melvin Haisler
- 43 None Reported
- 43 None Reported
- 43 None Reported
- 43 Cheryll N. Poland
- 43 Rose Gentle
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- 43 Nancy A. Nichols
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- 43 Vicki Ballard
- 43 Aaron M. Allen
- 43 Jan Moosberg
- 43 Anita S. Moosberg
- 43 Nathan Moosberg
- 43 Jason Tully
- 43 Betty Koonce
- 43 Tom Ward
- 43 None Reported
- 43 None Reported

### 5

- 25 Edward R. Holubec
- 25 Harvey Havlak
- 25 Leonard Jansa
- 25 Charlene Dusek
- 25 Josh Shockley
- 25 Mary Shockley
- 25 Ryan Thoma
- 25 Mark Kirkham
- 25 Ruth Buster
- 25 LeAnne Morris
- 25 Janice Irene Favor
- 25 Phillip Kostroun
- 25 Jerome Hlavaty
- 25 Dorothy Schneider
- 25 Mary V. Holub
- 25 Kevin Puhlmann
- 25 James Posey Jr.
- 25 Sheila Garza
- 25 Ronald Thuney
- 25 Linda Rodriguez
- 25 Randall MacNaughton
- 25 Robert Cohn
- 25 None Reported
- 43 J.H. Godwin
- 43 Billy D. Martin
- 43 Johnny I. Krajca
- 43 John M. Mensik
- 43 None Reported
- 43 Barbara A. Bedrick
- 43 Moses Hejny
- 43 Brian Heitzman
- 43 Laddie Gajdica
- 43 Nickles Keat Pattillo
- 43 Bobby Joseph Pattillo
- 43 Paul Angelo Athas
- 43 Sadia Liska
- 43 Daniel Roznovsky
- 43 Charles Chandler
- 43 Bob G. Liska
- 43 Joe Block
- 43 Janie Rejcek
- 43 Bob Hale
- 43 Janet Hale
- 43 William R. Waddle
- 43 None Reported
- 43 Donna Tobias
- 43 Darrell Lewis
- 43 Gwendolyn Walsh
- 43 Denise Brown
- 43 Anele Richardson
- 43 Jada McClure
- 43 Doris Horne
- 43 Melvin Haisler
- 43 None Reported
- 43 None Reported
- 43 None Reported
- 43 Cheryll N. Poland
- 43 Rose Gentle
- 43 Deborah Young
- 43 John M. Nichols
- 43 Nancy A. Nichols
- 43 Ronnie Ballard
- 43 Vicki Ballard
- 43 Aaron M. Allen
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- 43 Anita S. Moosberg
- 43 Nathan Moosberg
- 43 Jason Tully
- 43 Betty Koonce
- 43 Tom Ward
- 43 None Reported
- 43 None Reported

### 6

- 25 Edward R. Holubec
- 25 Harvey Havlak
- 25 Leonard Jansa
- 25 Charlene Dusek
- 25 Josh Shockley
- 25 Mary Shockley
- 25 Ryan Thoma
- 25 Mark Kirkham
- 25 Ruth Buster
- 25 LeAnne Morris
- 25 Janice Irene Favor
- 25 Phillip Kostroun
- 25 Jerome Hlavaty
- 25 Dorothy Schneider
- 25 Mary V. Holub
- 25 Kevin Puhlmann
- 25 James Posey Jr.
- 25 Sheila Garza
- 25 Ronald Thuney
- 25 Linda Rodriguez
- 25 Randall MacNaughton
- 25 Robert Cohn
- 25 None Reported
- 43 J.H. Godwin
- 43 Billy D. Martin
- 43 Johnny I. Krajca
- 43 John M. Mensik
- 43 None Reported
- 43 Barbara A. Bedrick
- 43 Moses Hejny
- 43 Brian Heitzman
- 43 Laddie Gajdica
- 43 Nickles Keat Pattillo
- 43 Bobby Joseph Pattillo
- 43 Paul Angelo Athas
- 43 Sadia Liska
- 43 Daniel Roznovsky
- 43 Charles Chandler
- 43 Bob G. Liska
- 43 Joe Block
- 43 Janie Rejcek
- 43 Bob Hale
- 43 Janet Hale
- 43 William R. Waddle
- 43 None Reported
- 43 Donna Tobias
- 43 Darrell Lewis
- 43 Gwendolyn Walsh
- 43 Denise Brown
- 43 Anele Richardson
- 43 Jada McClure
- 43 Doris Horne
- 43 Melvin Haisler
- 43 None Reported
- 43 None Reported
- 43 None Reported
- 43 Cheryll N. Poland
- 43 Rose Gentle
- 43 Deborah Young
- 43 John M. Nichols
- 43 Nancy A. Nichols
- 43 Ronnie Ballard
- 43 Vicki Ballard
- 43 Aaron M. Allen
- 43 Jan Moosberg
- 43 Anita S. Moosberg
- 43 Nathan Moosberg
- 43 Jason Tully
- 43 Betty Koonce
- 43 Tom Ward
- 43 None Reported
- 43 None Reported

### BY-LAWS PERTAINING TO DELEGATES

#### SECTION 5

Each Delegate must attend the Convention. He or she will receive mileage from his or her home to the Convention and back and daily pay for the time lost because of attendance at the Convention. If it is impossible for the Delegate to attend the Convention it is the duty of the Alternate to fill the vacancy. Delegates to be paid by check the week following the Convention.

#### SECTION 6

Each Delegate must present proper credentials at the Convention signed by the Local Lodge President and Secretary, or must prove in some other manner that he or she was duly elected.

### LODGE BY-LAW RECOMMENDATIONS

#### LODGE 108

On Oct. 6, 2013, Lodge 108 passed a motion to submit the following By-Law recommendations for the 2014 convention:

- Article XI, Section 2 (B)  
No Officer of any other fire or extended coverage insurance company, and no Officer of any Local Lodge of any other fire, lightning or extended coverage insurance company can be on the By-Law or Screening Committee or any Alternate to such committee or member of the Board. If after being elected to any of the previously named position, he or she should become an Officer as herein mentioned, he or she automatically resigns from that position. This section does not apply if this Association owns all or any part of the stock of such company, or if such By-Law Committee member or Alternate, Screening Committee member or Alternate, or member of the Board or Alternate becomes an officer of another fire and extended coverage company by way of agreement(s) entered into between this Association, it's subsidiary(s) or affiliated and such other fire and extended coverage company.

### HOTEL INFORMATION

Special room rates of \$125 for king and \$129 for double have been arranged with the Hilton Waco, 113 South University Parks Dr., Waco, Texas, 76701, and \$122 for king and \$127 for double at the Courtyard by Marriott, 101 Washington Ave, Waco, Texas, 76701. The block is in the name of RVOS Farm Mutual Insurance Company. Reservations can be made online at [www.rvos.com/convention/hilton](http://www.rvos.com/convention/hilton) or [www.rvos.com/convention/courtyard](http://www.rvos.com/convention/courtyard); or by phone at (254) 754-8484 for Hilton and (254) 752-8686 for Courtyard. The room rate will be available until June 2 or until the group block is sold out.

# JUNE 22-23

The Board of Directors By-Law recommendations for the 2014 Convention are published below. Changes are indicated with a strike through, additions are indicated in bold.

## GENERAL CHANGES

Any occurrence of the phrase "RVOS Farm Mutual Insurance" be changed to "RVOS Farm Mutual Insurance **Company**."

Any occurrence of the phrase "Board" or "Directors" be changed to "Board of Directors."

Remove all occurrences of "Revised by Referendum effective 8/1/2012."

These By-Laws were unanimously adopted by the ~~Twenty-eighth~~ **ninth** Convention of RVOS Farm Mutual Insurance **Company** on the ~~29th~~ **23rd** day of June, ~~2010~~ **2014** at Galveston **Waco**, Texas.

## ARTICLE I - NAME

Section 1. The letters "RVOS" ~~are the acronym and~~ represent the first letters of the original Czech name of this Association. ~~The Czech spelling is as follows: Rolnický Vzájemně Ochranný Spolek, which translated means Farmers Mutual Protective Association.~~

## ARTICLE II - OBJECT

Section 1. (c) ~~However, should such procedures prove fruitless or if such procedures are rejected, venue in all cases other than federal action against the Association which are brought by the member or the member's representative or any party insured or claiming coverage under or through any contract of insurance issued by this Association shall be vested and must originate in the District Court of Bell County, Texas.~~

## ARTICLE III - MEMBERSHIP

Section 2. (a) (Each Delegate, Alternate Delegate or **Lodge** Officer must have a policy in the Delegate's, Alternate Delegate's or **Lodge** Officer's own name in order to have a vote, and to be eligible to represent the Local Lodge **serve** as a Delegate or Alternate Delegate **to the Convention for the Local Lodge**.

Section 5. Any misrepresentation by any named insured as defined in the contract of insurance or any violation or noncompliance with any part of the contract of insurance by any named insured automatically cancels, ~~ab initio~~ the insurance coverage provided by the contract of insurance **from the inception date**.

## ARTICLE VII - PREMIUMS

Section 1. (b) If **a** members' premium is not received by the due date the policy will be cancelled in accordance with the policy provisions and applicable law.

(g) The Local Lodge remuneration is classified as **a** deduction from revenue.

## ARTICLE IX - ADDITIONAL OBLIGATIONS ...

Section 2. (b) If a member sells insured property, the policy is cancelled **at the time of sell**.

Section 4. (b) If a member moves an insured building **from a described location** such building must be inspected within ten days after any such removal or transfer. **is no longer insured**.

(d) ~~The adjuster must promptly report to the Home Office whether the residue is insurable.~~

Section 6. Delete the entire section. Move all subsequent section numbers up one place.

## ARTICLE X - LOCAL LODGES

Section 1. (c) A Local Lodge may not disband without permission from the Board, and then **only if they must present** all of its books, papers and assets ~~are delivered~~ to the Home Office.

Section 8. Duties of the Local Lodge ... ~~and sign a bond equal to the maximum amount of Local Lodge funds.~~

Section 10. Delete the entire section. Move all subsequent section numbers up one place.

Section 11. All correspondence with the Home Office should be in the Czech language, if possible.

## ARTICLE XI - THE BOARD

Section 1. (c) This Association is divided into seven Districts composed of the following counties in the State of Texas, wherein regular meetings of Local Lodges are held **in the domiciled county of each Lodge. A map on display at the Home Office designates the individual District boundaries**. Delete everything in (c) below this sentence.

Section 2. (b) No Agent or Officer of any other fire or extended coverage insurance company, and no Officer of any Local Lodge of any other fire, lightning or extended coverage insurance company can be on the By-Law or Screening Committee or any Alternate to such committees or member of the **Board of Directors or Alternate Director ...** This section does not apply if this Association owns all or any part of the stock of such company, or if such By-Law Committee member or Alternate, ~~Screening Committee member or Alternate, or member ... it's subsidiary(s) or affiliated affiliates ...~~

Section 3. (a) They assume the duties of their respective office in the January meeting succeeding the Convention **or District meeting**.

(c) In the event a District Director **or By-law Committee member** cannot attend a called **Board of Directors or By-law Committee** meeting, the Alternate Director **or Alternate By-law Committee member** shall be notified to attend in order to insure representation of such District.

## ARTICLE XII - DUTIES OF THE HOME OFFICE OFFICERS

Add to the end of the article title "**and District Directors**."

Section 4. ~~The Board has the authority to authorize the Adjusters to write checks and pay claims up to the amount set by the Board.~~

Section 6. (b) Each District Director must visit every Local Lodge, or at least one Local Lodge Officer of every Local Lodge in his/**her** District at least once during his term and as requested by the President or Vice-President.

Move Section 6. from Article XII to Article XI. Make Sections 7. (a),(b), and (c).

Section 7. Move (a) and (b) to Article XI and make Section 8. (a) and (b). Move (c) and make Section 6. in Article XII. Move (d) to Article XI and make Section 8. (c). Move (g) to Article XI and make Section 8. (d). Move (h) to Article XI and make Section 8. (e).

(e) ~~The Board shall contract with a publisher for the publishing of TEXAS FARMER (TEXASKY ROLNIK).~~

(f) ~~The Board, by majority vote, will authorize the appointment of Adjusters, define their duties, and adjust their salaries and their travel expenses.~~

Section 10. - All Board members, Officers, Adjusters and Directors **of the Board of Directors** must deliver to their successors all money, books and other property belonging to this Association.

Move Sections 8, 9, 10, 11, 12 to Article XI and make Sections 9, 10, 11, 12 and 13.

## ARTICLE XIV - CONVENTION

Section 3. Where there ~~are~~ **is more than one** Delegates from one Local Lodge, the Delegates divide the votes equally.

Section 5. - ~~Each~~ **To be a Delegate you must attend the Convention and be seated as a Delegate ...** If it is impossible for the Delegate to attend the Convention it is the duty of the Alternate to fill the vacancy **and attend the Convention**. Delegates **are** to be paid by check the week following the Convention.

Section 8. The By-Law, Salary and Credentials Committee will serve to January 1st following the Convention, with the same duties as outlined in ~~Article Section 8~~ **this section**.

Section 16. - These By-Laws become effective November 1, ~~2010~~ **2014**.

We, Wiley Shockley as President of the RVOS Farm Mutual Insurance and ~~Wesley Jackson~~ **James Smith** as Secretary thereof, do hereby certify and depose that this text is a true and correct copy of the By-Laws of RVOS Farm Mutual Insurance effective as stated in Article XIV Section ~~15~~ **16** of such By-Laws.



# Generations

BY ANDREW PHILLIPS



“

ONE OF THE STRENGTHS OF THE ORGANIZATION  
IS HAVING PEOPLE WHO FEEL STRONGLY, WHO  
CARE AND WHO WILL JUMP IN THERE--

”

*Sidney Kacir*



## SET IN THEIR WAYS

For generations the RVOS convention has been deeply rooted in the company's commitment to the idea of neighbor helping neighbor.

Sidney Kacir, RVOS Attorney from 1973-1998, has attended six conventions and been given the title of Honorary Attorney. Kacir said that more than anything the conventions have demonstrated that the members of RVOS were concerned about the direction of the company.

The first RVOS convention was held in 1904 in Ocker, Texas. Since then there have been over 47 conventions.

"There are a lot of resemblances between the early RVOS conventions and the political conventions these days ... people were very emotional and very set in their ways," Kacir said.

Kacir said the conventions have helped shape policy provisions, types of coverage and premiums.

"So many of the old-timers were so technical," Kacir said. "They would spend hours debating about things like how many gallons

of gasoline you could have in a garage." One of the most important conventions was held in 1974 in Temple, Texas, Kacir said. "The adding of the extended coverage was a turning point at RVOS. At the 1974 convention so much time was spent on sea level, elevation and wind," he said.

Kacir said the RVOS conventions have provided a way for members to strengthen the company. "One of the strengths of the organization is having people who feel strongly, who care and who will jump in there," Kacir said.

## PATHWAYS TO LEADERSHIP

With the sunlight casting off his cowboy hat and dust tumbling out across a prairie outside San Angelo, Texas, Ludwig "Luddy" Havlak throws another bucket of feed to his sheep. The sheep herd in close to him, stacking more billows of dust up into the air.

In many ways Havlak embodies the small farmer that RVOS has always considered their neighbor.

Havlak said he started sheep herding at the age of 17. "In 1924 my dad bought this place between Rowena and Ballinger and built a home. This neighbor of mine was raising sheep, and so I worked for him and every month he gave me a sheep."

In 1942 Havlak enlisted with the Air Force, where he served as a radar operator in over 40 combat missions over the South Pacific.

Havlak has served with RVOS as Lodge 17 Secretary, District 5 Director, and By-Law Committee member for over 40 years. "I didn't have any insurance before I got married, so we got insurance with RVOS in 1953," Havlak said.

It wasn't until 1965 when Havlak attended his first lodge meeting that he was elected as the secretary for the lodge.

Havlak served in that position until the 1974 convention, when he was elected as the District 5 Director.

"I enjoyed [the convention] very much. That's the only reason I wanted to get involved," Havlak said.

Kacir and Havlak were both elected to their positions at the 1974 convention. In 1998, after both had left their positions at RVOS, they were given honorary titles.

## A FAMILY AFFAIR

Sidney Kacir's uncle George Kacir served as the RVOS Attorney for 40 years before Sidney Kacir. "[George Kacir] was one of the community leaders in West. He was former city commissioner, former city attorney, and served as mayor of West for more than 20 years," Sidney Kacir said.



**I ENJOYED [THE CONVENTION] VERY MUCH. THAT'S THE ONLY REASON I WANTED TO GET INVOLVED--**

*Ludwig Havlak*



of gasoline you could have in a garage."

One of the most important conventions was held in 1974 in Temple, Texas, Kacir

Sidney Kacir said that among other things George Kacir helped organize the Texas Association of Mutual Insurance Companies, was a volunteer firefighter and a bank teller.

George Kacir started as the RVOS Insurance Attorney because most of the existing insurance companies didn't want to provide coverage to small farmers, Sidney Kacir said. George Kacir saw the need for his neighbors, who were mostly farmers, to get coverage.

From generation to generation uncles, sons and daughters, cousins and close friends have served together at RVOS conventions. When insurance is passed down the duty to serve is often passed down with it.

Another RVOS legacy is Reta Slavik Chandler, President of the Texas Czech Heritage and Culture Center. Her uncle Jos Slavik served as the Treasurer and Secretary for RVOS from 1930-1967.

"He did not drive a car. From his house on 1st Street he walked to work in downtown Temple where the RVOS office was located," Chandler said.

## LOOKING FORWARD

Havlak said new generations looking for insurance get a packaged deal, or they go online.

Havlak said membership in his lodge has decreased over the last ten years, but he is confident that the RVOS conventions have provided RVOS the opportunity to grow and change in ways that other insurance companies haven't been able to.

Sidney Kacir said, "as time goes on RVOS is going to have to continue to grow, adapt and adjust because things are changing."

Kacir said the main advantage of conventions is that they allow the association to grow. "It's a constant changing and adapting," he said.

Off the sheep ranch, back at the Havlak's house in San Angelo, Texas, Havlak said that the RVOS conventions from generation to generation have always allowed the company to change.

"Everything always changed [at the conventions]. It has to change if it wants to keep going," he said.

**Andrew Phillips, Design**  
aphillips@rvos.com

*Sidney Kacir served as the RVOS Attorney from 1973-1998, when he was given the title of Honorary Attorney. He has been practicing law in the state of Texas since 1958. Some of his fondest memories of the RVOS conventions include debating sea levels, implementing extended coverages and acting as the parliamentarian.*

*Pictured: Sidney Kacir stands on the back porch of his law firm. Kacir's office is located only a block away from the RVOS Home Office in Temple, Texas.*



*Ludwig Havlak served as the District 5 Director from 1974-1998, when he was given the title of Honorary Director. "Luddy" has been farming sheep since the age of 17, when he started working on his neighbor's sheep farm. Pictured: Havlak stands in front of his sheep farm 30 minutes outside of San Angelo, Texas.*

# RUSTIC TEXAS WEDDINGS

*on a budget*

## INSPIRATION FOR THAT SPECIAL DAY by Southern Sass

In 2012 the average couple spent \$28,400 on their wedding, according to CNN Money writer Melanie Hicken.

Real Simple estimates that \$1,000-\$2,000 of that cost is spent on decorations alone. Because of the rising cost of decorations and the amount spent on weddings, couples are looking for inexpensive do-it-yourself ideas for their weddings.

The good news is—even if you aren't planning a wedding—we've got some great money saving furniture ideas that would spruce up any home or wedding.

Spring is in the air, and it's wedding season. RVOS employee Becky Reinders will be getting married later this month, so she asked her dad Ricky

cake. "You can get free spools from electric companies ... and stain them to make them look antique," he said.

Reinders also made a track to hold a collection of old doors he refurbished from his grandfather's house. "We saved those doors ... and I just made them free standing by making a box metal," Reinders said.

After making the track Reinders used two columns from his grandfather's house to hold the doors in place.

"You mix a little bit of chic with a little bit of cowboy and you get cowboy chic," Reinders said.

Reinders, who found the doors and spools for free, said he only spent a few dollars on these projects. His only costs were incurred purchasing the steel

### **EVEN IF YOU AREN'T PLANNING A WEDDING, THESE ARE GREAT FURNITURE IDEAS.**

Reinders to help build some furniture pieces for her wedding.

Ricky Reinders said he turned cable spools into a table for Becky's wedding

wool and vinegar.

*For complete instructions for making the doors, email Becky Reinders at [breinders@rvos.com](mailto:breinders@rvos.com).*

## *diy* corner

### EASY WOOD STAIN

**1 gal Apple Cider or White Vinegar**  
**4 pads Steel Wool**

This easy do-it-yourself project takes a few days to set up, but produces a rustic stain that will give your wood an aged and rugged appearance without actually aging the wood.

Step 1. Mix steel wool and vinegar in a 1-2 gallon disposable container.

Step 2. For a light stain, let the container sit in a ventilated area for 2-3 days. For a dark stain, let the container sit for 4-5 days. The longer the mixture sits, the darker the stain.

Step 3. Sand the wood to be stained. Use course sandpaper for a more-aged look.

Step 4. Brush the stain liberally onto the wood until fully penetrated.

Step 5. Let wood dry completely, repeat steps 3 and 4 for a darker appearance.

Step 6. Optional: apply a wood finisher and polish.

## SERVICE PINS



5

Dawn Klinger was recognized on Feb. 2 for 5 years of service with RVOS. Dawn began her career with RVOS as a Renewal Clerk, but was later promoted to Renewal Clerk and Receptionist. She now serves as an Accounting Clerk in the accounting department. She and her husband Darrell live in Academy. They have three children and five grandchildren. Dawn graduated from Temple High School. In her free time Dawn enjoys going to casinos and spending time with her five grandchildren—Jerimiah, Katilina, Montic, Montae and Kylie.



15

Dana Boyd was recognized on Jan. 25 for 15 years of service with RVOS. Dana has worked in the underwriting department from the start of her career. She began as an Underwriting Assistant, was later promoted to Underwriter, and is currently a Senior Underwriter. Dana and her husband Kyle have been married for four years. They have a daughter Amanda and reside in Temple. Dana graduated from Belton High School and attended Temple College. In her free time Dana likes to bowl, shop and spend time with family.



26

Rita Wharton celebrated her retirement with the Home Office staff and officers on Jan. 31 with a cake and punch reception. Rita retired after serving RVOS for 26 years and seven months. Rita has been in the insurance business for 38 years. She began her career with RVOS as an Underwriter, but transferred to Priority One in 2008 where she served as the Liability Underwriter until her retirement. She and her husband Darrell, who retired in 2008, plan to travel, spend more time with their children and grandchildren and go to antique shows. We wish Rita a happy and enjoyable retirement.

### DO YOU KNOW SOMEONE WITH A COOL STORY?

We want to know if you or someone you know does something really cool! Send us an email at [aphillips@rvos.com](mailto:aphillips@rvos.com) or at [ssladecek@rvos.com](mailto:ssladecek@rvos.com) and we may feature you and your really cool activity in the Rolnik!

### RED DAY »

On Feb. 7, 2013, RVOS employees were encouraged to wear red in support of women's heart health. National Wear Red Day is a campaign to raise awareness about the number one cause of death among women, heart disease. The campaign to wear red is held annually and is sponsored by the American Heart Association.



### 2013 DALLAS HEART WALK «

Assistant Vice President Sharlet Sladecek and husband Mike, along with 50,000 other walkers, participated in the 2013 Dallas Heart Walk held on September 7, 2013. Mike Sladecek's employer Oncor is one of the main sponsors of the event. This event raised more than \$4.9 million for the American Heart Association. District 1, District 2 and District 6 made a donation along with many other companies to raise money that will go towards helping fight heart disease, stroke and other cardiovascular disease. The event will be held again on September 13, 2014, in downtown Dallas. To learn more about this organization and find out how you can get involved go to <http://heartwalk.kintera.org/faf/home/default.asp?ievent=1089941>.

# Rolnik

AN RVOS INSURANCE PUBLICATION

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Contact your agent:

