

RoIník

TEXAS FARMER

September 2012 VOLUME 98 | ISSUE 03

An RVOS Insurance Publication

THE CALM BEFORE
THE STORM



Lodge News
Home Office News
Agent Round-Up Review





SHARLET SLADCEK
Editor

Letter from *the Editor*

The announcements about family reunions in the paper remind me of the family gatherings we would have when I was growing up. After church one of the cousins would invite my family to lunch and the next Sunday we would have them over for lunch. Cousins would rotate Sundays. We would spend the whole afternoon together. The adults would visit, watch TV, and the kids would play. At Christmas, my grandparents, great aunts and uncles

would alternate having Christmas Eve family gatherings at their houses where all the cousins gathered for food, singing, games and gift giving. The family also got together for birthday celebrations. As time has passed, many family members are no longer with us. The cousins I grew up with have had children of their own and have their own family gatherings. While we occasionally see each other at funerals and weddings, our busy lives, children and distance have made it harder to gather. I cherish the memories I have of these gatherings. In a way, annual lodge meetings are like family gatherings. During these meetings members get together and enjoy a meal, games, prizes and visiting with each other just like a family reunion. Hopefully, you can take time and attend your annual lodge meeting and take part in the fellowship of members.

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Greetings a Hezký Den Všem,

Have you ever taken the time just to reflect on the thousands of choices and decisions you've made in life and the many roads you might have gone down if those choices and decisions would have been different? It's probably not something that most people think about very often, but pick a time or event where you made a certain choice or decision and think about

Letter from *the President*

where you might be if you had said yes instead of no or turned left instead of right. Think of the decisions other people in your life have made that had an effect on you. From a coach that would or wouldn't put you in the game or a teacher that did or didn't like your composition to even a boss that praised or ridiculed your work. It can get pretty complicated, because the fact is every single decision you've made or someone else made on your behalf has led you to the point in your life you are today. Likewise, many decisions or choices you've made have played a part in shaping the lives of others. It reminds me of an old 1940's movie, *It's a Wonderful Life*, where one person is given the opportunity by his guardian angel to see just how different life in his community would have been without the influence he had on others.

The nine Czech immigrant farmers who founded RVOS had a vision and made decisions back in 1901 that shaped our organization for generations to come. When I see their photo hanging on the wall in the Home Office, I sometimes silently envision their guardian angels showing them what has become of the small mutual company they created and how their choice to help each other in a time of need has impacted so many lives. The longevity and success accomplished from the meager beginnings of a few hard-working visionaries has helped thousands of Texans with security for their property in addition to peace of mind by providing jobs, fellowship and community

service in the form of sponsorships, donations and scholarships. They built it and through the dedication to their ideal of neighbors helping neighbors, the legacy and tradition continues today.

As you will read in a separate article in this publication, the Delegates that you as members elect to represent and dictate the direction you want the Company to follow made a very historical decision on a recent referendum vote in regards to corporate governance. When our forefathers established how the Company should be governed, in a much simpler time and era of communications, they could not have imagined the age of wireless transmissions and instant information. While RVOS is and will continue to improve its technological capabilities, the corporate structure too must keep up with the times in a competitive business climate that is ever evolving. A thank you is well deserved by those who served on your behalf when each one reviewed and voted on this important and complicated revision of our future plan of succession. Have a safe and enjoyable Fall season.

With school back in session, be alert for the children and don't forget to vote.

Regards and Dobrý Zdravotní Stav Pro Vás,

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!

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+ 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 79

Lodge 79 made a \$250 donation to The Blackjack VFD located in Hearne, Texas at their fish fry fundraiser on June 16, 2012. Jesse Gonzalez representing Agent Jason Rollo made the presentation. *Pictured (L-R): Jesse Gonzalez, Jacob Olive, Bobby Richardson, Rusty Grisham, Steve Scholtzman.*



LODGE 103

⋈ Tioga-Whitesboro Lodge 103 presented a \$1,000 scholarship to Jameson Maxwell. Jameson graduated from Sherman High School. He plans to attend Abilene Christian University in the fall. His parents are Bruce & Jayme Maxwell. *Pictured (L-R): Agent Moses Hejny and Jameson Maxwell.*



« LODGE 83

The Holland ISD teachers' first day together on campus was a lucky one for two Holland teachers. Sharon Houston and Laura Wiley were presented door prizes by Lodge 83 Agent & District 1 Director Joe Liles they had won during the teachers' day back to school. *Pictured (L-R): Sharon Houston, District 1 Director and Agent Joe Liles, Laura Wiley.*

LODGE 85 »

Lodge 85 made a donation to the Highlands Volunteer Fire Department recently. *Pictured (L-R): Secretary Letha Strouhal, Fire Chief Harvey Little, President Jimmie Strouhal, Jr. and Agent Jim Strouhal.*



⋈ Mariah Switzer was also awarded a \$1000 scholarship. Mariah graduated from Pilot Point High School. She will be attending the University of the Incarnate Word in San Antonio in August where she will major in pre-pharmacy and nutrition. Her parents are Kevin & Theresa Switzer. *Pictured (L-R): Agent and District 6 Director Rhonda Steelman, Mariah Switzer and her Mom, Theresa.*



« LODGE 109

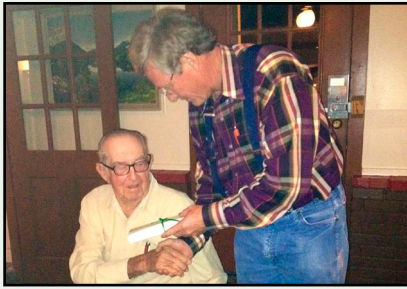
Lodge 109 held their annual Family Day July 8, 2012. A dance by Billy Roy & the Heart Beat of the Night band and a barbeque meal served by Michna's was enjoyed by 430 members. *Pictured Left (L-R): Shirley Liles, District 1 Director Joe Liles, Secretary LaNell Brem and Vice President's Dorothy Moore and Mary Alice Langlotz.*

Lodge 109 presented a \$500 scholarship to Ashley Dimas. Ashley plans to attend the University of North Texas in Denton. *Pictured Right (L-R): Secretary LaNell Brem, District 1 Director Joe Liles, Ashley Dimas and her mother Christine Lopez.* »



LODGE 124 ⋈

On July 24, 2012 Lodge 124 Agent David Cooper made a donation to the Lake Mexia Volunteer Fire Department. *Pictured (L-R): Fire Chief Buddy Stewart, Agent David Cooper.*



LODGE 115 ⚡

President Harlan Colvin presents Agent Marshall Rolke with a gift of appreciation from the members, agents and officers of Lodge 115 for his 30 years of dedicated service to RVOS and Lodge 115. RVOS wishes Rolke a wonderful retirement. *Pictured (L-R): Marshall Rolke, Harlan Colvin.*



LODGE 164 ⚡

Lodge 164 presented a \$500 scholarship to Cameron Oliver at their January 11 lodge meeting. Cameron graduated from Texas Tech University and is pursuing his Masters degree in Crop Science. *Pictured: Cameron Oliver.*



LODGE 167 ⚡

Local Lodge 167 awarded three Joe Baumgartner-RVOS Female Athletic Scholarships to Katie Cook, Miranda Morris and Katelyn Moody. Katie will be attending Texas A&M, Miranda plans to attend Sam Houston State University and Katelyn will attend Stephen F. Austin State University. *Pictured (L-R): Agent Denise Brown, Katie Cook, Miranda Morris, Katelyn Moody, Lodge Vice President Anele Richardson.*

In Remembrance

*Ruth A Tomascik
Past Lodge 4 Secretary
Clerus Heinrich
Past Lodge 108 Agent
Helen Filipp
Lodge 114 Secretary
Angelo Athas
Past Lodge 142 Agent
K.N. Marshall
Lodge 185 President*



« LODGE 152 & 185

In attendance at the Agent Round-Up held June 7-8, 2012 were Agent Lodge 152 & 185 Rayedene Graves (R) and her daughter Susan Graves (L). Susan works as a subagent for Raydene and a third generation of RVOS agents. Susan's Grandfather Kenneth Seal, Raydene's father, was a past agent for Lodge 152.

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Visit www.rvosidtheft.com for daily news alerts on the latest identity scams, a library of valuable resources and tips.

Lodge Meetings

Ocker-Temple Lodge No. 1

Annual Meeting

DATE Sunday, October 21, 2012

TIME Meeting at 2:00 PM

Dinner at 4:00 PM

PLACE SPJST Lodge #24, Flag Hall
Meeting, dinner and prizes.

Dime Box Lodge No. 6

Annual Meeting

DATE Sunday, October 28, 2012

TIME Social at 3:00 PM

Meeting at 4:00 PM

Dinner at 5:00 PM

PLACE St Joseph's Hall, Dime Box, TX

PHONE (979)884-3690

Door prizes and dinner. Must register for door prizes prior to meeting. *RSVP: Charlotte Mikulin at charlottemikulin@hotmail.com by Oct. 14.*

Hogg & Frenstat Lodge No. 7 & 54

Combined Annual Meeting

DATE Sunday, October 21, 2012

TIME Lunch at 12:30 PM

Meeting to Follow

PLACE Holy Rosary Recreation Center, 8610 FM 2774, Frenstat, TX

Abilene Lodge No. 20

Annual Meeting

DATE Thursday, October 4, 2012

TIME 6:00 PM

PLACE Enrique's Restaurante, 4358 Sayles Blvd, Abilene, TX

PHONE (325)692-0862/(325)518-5835

RSVP by Sept. 30. Guests cost \$10.00.

Nada Lodge No. 23

Meeting

DATE Sunday, October 14, 2012

TIME 5:00 PM

PLACE St Mary's Community Center, Nada, TX

Meal to be served.

Pisek-Fayetteville Lodge No. 24 Meeting

DATE Sunday, October 28, 2012

TIME 11:00 AM

PLACE KJT Hall, Fayetteville, TX

PHONE (979)732-6983

RSVP: 0235@nationalchurchresidences.org

Svornost-Penelope Lodge No. 49

Annual Meeting

DATE Sunday, October 21, 2012

TIME Meeting at 4:00 PM

Dinner at 5:00 PM

PLACE Penelope Parish Hall, Penelope, TX

Schillerville Lodge No. 55

Annual Meeting

DATE Monday, October 15, 2012

TIME 6:00 PM

PLACE Golden Corral Restaurant, 5102 N. Navarro St, Victoria, TX

Sedan-Weimar Lodge No. 64

Annual Meeting

DATE Sunday, October 21, 2012

TIME Meeting at 11:00 AM

Lunch at 12:00 PM

PLACE St Michael's Family Ctr, 508 N Center St (FM 155 N), Weimar, TX

RSVP to one of the officers: Harvey Bartosh (979)725-8658, Ernie Kloesel (979)263-5790, Allen Hoelscher (979)725-8043, or Gary Dusek (979)263-4135 by Oct. 16.

Fojtik-Needville Lodge No. 70

Annual Meeting

DATE Sunday, October 14, 2012

TIME 11:00 AM

PLACE SPJST Hall, Needville, TX

Door prizes, social, meal and meeting.

Svoboda-Yoakum Lodge No. 74

Annual Meeting

DATE Sunday, October 7, 2012

TIME Meeting at 11:00 AM

Lunch at 12:00 PM

PLACE Harry O'Gibson Center, 712 Forest Street, Yoakum, TX

RSVP: Roger Holster (361)741-2293 or Pat Benes (361)594-4287 by Sept. 28.

Palacios Lodge No. 75

Annual Meeting

DATE Sunday, October 21, 2012

TIME Meeting at 1:30 PM

PLACE VFW Hall, Palacios, TX

Snacks following the meeting.

Nova Morava-Bryan Lodge No. 79

Annual Meeting

DATE Monday, October 22, 2012

TIME Meeting at 3:00 PM

PLACE Wilson Cattle Company, 7026 East OSR, Bryan, TX

RSVP: Linda Wilson (979)589-2165.

Olomouc-Bryan Lodge No. 81

Annual Meeting

DATE Sunday, October 7, 2012

TIME 12:00 PM

PLACE C&J Barbeque, 1010 S Texas Ave, Bryan, TX

Buggy Creek-Taylor Lodge No. 87

Annual Meeting

DATE Saturday, October 20, 2012

TIME Social at 4:00 PM

Meeting at 5:00 PM

Dinner at 6:00 PM

PLACE KC Hall, Taylor, TX

PHONE (512)352-2277

Catered meal after meeting for members. Members: Please bring a dessert. Free public dance by Lawmen 7:30 PM.

Rek Hill Lodge No. 94

Annual Meeting

DATE Sunday, November 11, 2012

TIME Social at 11:30 AM

Lunch at 12:00 PM

PLACE ORSAKS Cafe, Fayetteville, TX

RSVP: Gayle Kovar (979)249-3778 by Nov. 3.

Knietz-Richmond Lodge No. 97

Annual Meeting

DATE Sunday, October 7, 2012

TIME 11:00 AM

PLACE SPJST Hall, Needville, TX

Door prizes, social, meal and meeting.

Lodge Meetings

Waco Lodge No. 109

Annual Meeting

DATE Thursday, October 4, 2012

TIME 6:00 PM

PLACE Michna's BBQ, 2803 Franklin Ave, Waco, TX

PHONE (254)722-0006

Election of officers and scholarship applications available.

Brno-Dayton Lodge No. 115

Annual Meeting

DATE Sunday, October 21, 2012

TIME Lunch at 12:30 PM
Meeting to Follow

PLACE Nottingham Middle School Cafeteria, 203 S Cleveland St, Dayton, TX

Ragsdale Lodge No. 117

Annual Meeting

DATE Friday, October 5, 2012

TIME 6:30 PM

PLACE Baytown Seafood Restaurant, 4010 Houston Hwy, Victoria, TX

PHONE (361)782-2654

Rozkvet-Jourdanton Lodge No. 127

Annual Meeting

DATE Saturday, October 6, 2012

TIME Meeting at 5:00 PM

PLACE Plaza Tapatio Restaurant, Pleasanton, TX

Alamo-San Antonio Lodge No. 141

Annual Meeting

DATE Sunday, October 21, 2012

TIME 1:30 PM

PLACE Snoga's, 2567 Goliad Rd, San Antonio, TX

Door prizes and meal. More Info: Mary V Holub (210)333-2915.

Dallas Lodge No. 142

Annual Meeting

DATE Thursday, October 11, 2012

TIME 5:30 PM

PLACE Czech Club, 4930 Military Parkway, Dallas, TX

PHONE (972)423-4071

Galveston County Lodge No. 146

Annual Meeting

DATE Sunday, October 21, 2012

TIME Lunch at 12:00 PM

PLACE Knights of Columbus Hall, 5101 Delaney Rd, La Marque, TX

PHONE (409)938-8383/(409)770-7572

Austin Lodge No. 150

Annual Meeting

DATE Sunday, October 14, 2012

TIME 4:00 PM
Dinner to Follow

PLACE Poke-E-Joe's Smokehouse, 2121 W Parmer Lane, Austin, TX

RSVP: John Ermis (512)258-8397 or Beno Hellinger (512)452-9748 by Oct. 11.

Silsbee Lodge No. 152

Annual Meeting

DATE Saturday, October 13, 2012

TIME 12:00 PM
Meeting to Follow

PLACE Woodcrest UMC, Lumberton, TX

PHONE (409)227-4107/(409)670-8585

Southeast Dallas Lodge No. 153

Annual Meeting

DATE Saturday, October 13, 2012

TIME Meeting at 12:00 PM
Lunch at 1:00 PM

PLACE KC 799 Hall, 10110 Shoreview Rd, Dallas, TX

PHONE (214)392-3230

RSVP by Oct. 6.

Lewisville Lodge No. 172

Annual Meeting

DATE Tuesday, October 9, 2012

TIME 7:00 PM
Meeting to Follow

PLACE Greenhouse Restaurant, 600 North Locust, Denton, TX

PHONE (940)484-1349/(940)387-9179

Cherokee Lodge No. 174

Annual Meeting

DATE Thursday, October 25, 2012

TIME 6:30 PM

PLACE Ranch House, 305 E Crawford St, Palestine, TX

Meeting, meal and door prizes. RSVP to Frances Coleman (903)586-0663.

Pasadena Lodge No. 188

Annual Meeting

DATE Sunday, October 14, 2012

TIME 1:00 PM

PLACE Elks Lodge, 10510 Wagon Trail, Pearland, TX

RSVP to Louise Parlik (936)273-3872 or Janet Maggella (281)770-8673 by Oct. 10.

Freestone Lodge No. 191

Annual Meeting

DATE Monday, October 8, 2012

TIME 2:00 PM

PLACE Rollo Insurance Office, 324 W US Hwy 84, Fairfield, TX

Montgomery County Lodge No. 197

Annual Meeting

DATE Saturday, October 20, 2012

TIME 1:00 PM

PLACE Vernon's Kountry Kitchen, 5901 Hwy 105, Conroe, TX

Meal provided. RSVP: Joyce Cain (936)856-0222 by Oct. 13.

Lake Livingston Lodge No. 199

Annual Meeting

DATE Thursday, October 25, 2012

TIME 5:30 PM

PLACE Catfish King, 1100 US 59 Loop N, Livingston, TX

Meal and door prizes.

Waskom Lodge No. 222

Annual Meeting

DATE Thursday, October 18, 2012

TIME 5:00 PM

PLACE Hal Norris Insurance Agency, 410 W Texas Ave, Waskom, TX

Elections of officers.



RVOS Hosts Fifth Annual Agent Round-Up Event in June

RVOS hosted the 5th Agent Round-Up in Temple on June 7-8, 2012. The event provided an opportunity for agents and their staff to come together and fellowship while earning Continuing Education credits and to hear speakers who provided them with up-to-date knowledge about the industry.

During the two-day event, agents had the opportunity to visit with representatives from companies that are associated with the RVOS Managing General Agency. These companies offer products for agents to sell that are not offered through RVOS, such as auto, flood, life, motorcycle and recreational vehicle insurance.

Wells Fargo Advisors, Doss Sales Company, Rainbow International and IDentity Theft 911 also had booths set up for agents to hear about products they offer.

An event like this would not be possible without sponsors! We appreciate AON Benfield for sponsoring the Thursday evening Social & Banquet where agents and their guests enjoyed music by the "RVOS Czech Band" and Derek Teague Band, as well as a delicious meal.

Other generous Round-Up sponsors were Worth Casualty Company, National Lloyds, Rainbow International Restoration & Cleaning, Foremost Insurance Group and SPJST Life Insurance.

As part of the education offered during the Round-Up, Hugh Shine with Wells Fargo Advisors donated his time to address the group about the financial world and a "Guide to the Market."

Other companies who provided speakers were Rainbow International, NAMICO, RVOS General Agency, IDentity Theft 911 and Worth Casualty.

We would like to express gratitude to all of the sponsors, vendors, speakers and 100 plus agents who attended the 2012 Round-Up and made it a successful event! We look forward to seeing you and others at next year's Round-Up, which is already in the planning stage.



Protecting Yourself for the Future: Umbrella Policies

With changes in attitudes in the past three decades the number of lawsuits and the amount of settlements submitted through insurance companies have significantly increased. This typically happens when liability coverage attached to any given policy is not enough to cover the expenses of the settlement.

Imagine driving down a road one day, when suddenly a deer runs into the street in front of your car. To avoid the animal, you swerve into the left lane. Suddenly, your swerving car hits an oncoming motorcyclist.

Fortunately, the cyclist lives through the accident, but is paraplegic. In medical expenses alone, this injury could cost over \$750,000. A typical auto policy with 30/60/30 coverage would not cover the cyclist's medical bills. In addition, he seeks a settlement to cover unemployment.

While high liability on an individual policy can be beneficial, umbrella policies are a cheaper alternative to increasing

"Premiums are offered at affordable rates as low as \$145 per year for each \$1 million in coverage."

liability across all policies.

Umbrella policies cover liability by working in addition to individual policies. When the individual policy is exhausted, the umbrella policy "drops down" to fill the additional expenses.

For example, an individual with an umbrella policy of \$1 million, an auto policy with a \$500,000 liability limit and a homeowner's policy with a \$300,000 liability limit would have \$1.5 million in

DO YOU KNOW?

An umbrella policy protects you for claims which may be excluded from your primary policy. Coverage could include false arrest, slander, invasion of privacy and libel.

coverage for an auto claim and \$1.3 million in coverage for a homeowner's claim.

Most umbrella policies are provided in increments of \$1 million. Premiums are offered at affordable rates as low as \$145 per year for each \$1 million in coverage. There are three categories of umbrella coverage depending on individual need. The three types of coverage are personal, farm and commercial.

Personal umbrella policies cover any non-business liability need, including personal auto, home and property. This type of policy would cover a family or individual who doesn't operate his or her own business.

Farm policies cover liability claims relating to an underlying small-farm policy, while a commercial policy covers claims relating to an individual's small business.

The amount of necessary umbrella

coverage depends on many factors, including the underlying policies it covers, the total value of assets and types of underlying policies.

There is no specific formula for

coverage. For example, some insurers recommend coverage of three to four times the value of the home. However, the amount of coverage required is difficult to assess because it is really only an estimate of how much the insured could possibly be sued for.

Umbrella policy coverage also extends the definition of personal injury. Policies may include coverage for sickness, disease, shock, malicious prosecution and many more categories.

While umbrella policies cover an "umbrella" of instances, the best way to learn about specific coverage is to contact a local RVOS agent. Contact your local agent today to learn about the extended coverage and low premiums an umbrella policy offers.

Information for this article was provided by Personal Insurance: Underwriting and Marketing Practices by Cheryl Ferguson.

UMBRELLA POLICY FAST FACTS

- Personal umbrella coverage offers liability protection in addition to your current liability coverage.
- An increase in lawsuits over the past thirty years has increased settlements beyond normal policy coverage.
- RVOS General Agency offers multiple levels of coverage designed to fit the individual person's need.
- Coverage may be as low as \$145 per year for each \$1 million in coverage.
- An umbrella policy drops down and can double an individual policy's liability coverage.
- An umbrella policy extends personal injury coverage categories.
- There are three categories of coverage: farm, commercial and personal.
- An RVOS agent can help you find which policy is right for you. Contact your RVOS agent today!



BATTENING DOWN THE HATCHES

The Calm Before the Storm, Battening Down the Hatches

Tropical storm Isaac and other storms in recent years remind us of the dangers associated with natural disasters as well as the need to protect our family and assets.

In 2005 a devastating storm hits the gulf coastline sending thousands of families homeless and leaving even more with severe home damage. This storm produces winds of over 140 mph and has a Saffir-Simpson scale rating of 4.

The National Geographic reports that over 1 million Gulf Coast residents are displaced and deaths reach into the thousands. The total cost of damages is over \$80 billion. This storm, better known as Katrina, becomes known as the worst in US history in over 100 years.

A hurricane is a form of tropical cyclone or severe storm. They typically form in the Atlantic or Pacific Oceans as a result of merging heat and moisture in a low-pressure system.

The air is then rapidly cooled at high altitudes, causing the release of latent heat. When the threat of a severe storm is great, many areas are evacuated. Become familiar with your area's emergency evacuation plan. There are many highways along the Gulf Coast marked for evacuation.

Before you evacuate, gather your essential personal belongings and follow steps to prevent damage to your home. You'll want to "batten down the hatches" by covering all of the windows in your home with storm shutters or cut-to-fit plywood.

Bring inside or tie down anything outside of your home. If you plan to stay at your home, designate a safe room away from windows and doors.

The National Weather Service provides potentially life-saving information on being prepared to weather the storm. The first step to preparedness is to assemble an emergency supply kit. Include at least one

gallon of water per person per day for at least three days. For example, a family of 4 would need 12 gallons of water. Assemble enough food to feed your family for three days. Also include a hand crank and NOAA Weather Radio, as well as a flashlight and extra batteries. Lastly, include a first-aid kit in case of emergency medical problems.

Another way to keep your home functioning after a hurricane is to have a generator in the event of a power outage.

The potential damages to your home resulting from a hurricane can range anywhere from wind damage to flooding. Check your home coverage against hurricanes by contacting your agent. Protecting your family is certainly the first priority, but protecting your home and assets follow.

Information for this article was provided by the National Weather Service, FEMA, USA Today, and the National Geographic.



New Study by USFA Reveals Danger of Clothes Dryer Fires

According to a study published by the United States Fire Administration (USFA) this month, there were an estimated 2,900 fires last year caused by clothes dryers.

These fires not only destroyed homes, but resulted in 5 deaths, 100 injuries and property losses of over \$35 million.

While lint is the leading cause of clothes dryer fires, there are many things which cause vent blockage in residential dryers. Nests of small birds, animals trapped inside dryer vents and damage to the venting

system are a few of the other leading causes. While much of the lint is captured by the filter in the dryer, it is also carried through the vent system by the moist air. When too much lint collects in the vent system, it reduces the airflow of the moist air and can become highly combustible.

According to the USFA, 84% of all clothes dryer fires took place in residential buildings. This raises concerns for homeowners about ensuring their dryer is functioning properly.

Almost 50% of all clothes dryer fires last year were caused by an operational deficiency in the dryer. To prevent your

dryer from malfunctioning, the USFA offers some simple tips.

allowing the most air flow, which is one of the leading causes of clothes dryer fires. Check the lint filter and empty it in-between each load. Do not forget to check the back of the dryer for lint build up. Every six months, clean the lint filter with a nylon brush.

Inspect the venting system often in the inside and outside of the house. Have your system inspected by a qualified professional annually if you have a gas-powered dryer.

Do not leave your clothes dryer running when you are away from your house. Being present is the only way to catch a malfunctioning dryer before it catches on fire.

Following these simple steps will help ensure your dryer functions properly. If you have questions about your policy regarding clothes dryer fires, contact your RVOS Insurance agent today.

Information for this article was provided by the United States Fire Administration website: <http://www.usfa.fema.gov>.

"...there were an estimated 2,900 fires last year caused by clothes dryers."

system are a few of the other leading causes.

Clothes dryer fires are caused when hot air is forced through a drum to dry wet clothes. The wet clothes, which can contain up to one and a half gallons of water, release lint when tumbled in the drum.

dryer from malfunctioning, the USFA offers some simple tips.

Always have a new dryer installed by a qualified professional. This ensures that the dryer is installed properly and the vents are



Insurance Fraud a \$40 Billion Industry

damage as wind or fire, contractors lying about the actual cost of repairs and contractors who require upfront payment but fail to complete the job.

For the average family, this fraud costs between \$400 and \$700 a year in increased premiums.

The Texas Business and Commerce Code sets strict policies that help to

prevent insurance fraud. It is important for policy holders to be aware of the importance of guarding against fraud.

customary charge in an amount equal to or greater than the insurance deductible. If the policy holder knowingly submits or allows a claim to be submitted in any of these situations, it is a crime.

Insurance companies are raising awareness of this form of fraud, and law enforcement is cracking down on violators. The Coalition Against Insurance

"...fraud costs between \$400 and \$700 a year in increased premiums."

With the insurance industry collecting over \$1 trillion per year in premiums, insurance fraud is becoming increasingly prevalent. Last year, insurance fraud cost companies over \$40 billion in losses.

There are many ways to commit insurance fraud. Some of the forms of fraud include misclassification of flood

prevent insurance fraud. It is important for policy holders to be aware of the importance of guarding against fraud.

The code states that it is illegal for contractors to advertise or promise to pay all or any part of the insurance deductible on a job. This includes offering a rebate for the applicable deductible.

It is also illegal for a contractor to charge an amount that exceeds the

Fraud provides a list of over 3,000 people convicted of insurance fraud. There were over 50 convictions in August.

Information for this article was provided by the FBI, <http://www.fbi.gov>, the National Coalition Against Insurance Fraud, <http://insurancefraud.org> and the Texas Business and Commerce Code, <http://www.statutes.legis.state.tx.us>.

TAMIC Reps Travel to D.C.

A Texas contingent made up of 20 Texas Association of Mutual Insurance Company (TAMIC) representatives traveled to Washington, D.C. in June to address several key legislative issues that could have a negative impact on the Texas property and casualty industry.

These issues included limiting the role of the Federal Insurance Office, long term and comprehensive flood insurance reform, post disaster safe building code incentives, small mutual inflation indexing and reducing patent law windows to

preserve automotive repair competition with the aftermarket auto parts act.

Pictured Top (L-R): Germania Director Russell Janecka, RVOS President Wiley Shockley, Congressman John Carter, RVOS Secretary Wes Jackson, RVOS District 1 Director Joe Liles.

Pictured Bottom (L-R): RVOS President Wiley Shockley, Secretary Wes Jackson, NAMIC Federal Affairs Director Jonathan Bergner, District 1 Director Joe Liles, Germania Director Russell Janecka.



New Corporate Governance Referendum Adopted, Allows for Staggered Term Among Board Members

A historical corporate governance structure change proposed by the RVOS Board of Directors, in conjunction with the By-Law Committee and an Advisory Task Force Committee was passed by a vote of the Member elected Delegates seated at the 2010 Convention.

The final vote total was 37,205 FOR the referendum and 4,564 AGAINST the proposal.

The basis of the referendum was to establish staggered terms for the Officers, Directors and By-Law Committee Representatives of RVOS to help prevent a major turnover of Company leadership at any one time following a General Convention. Currently the Officers, Directors and By-Law Committee Representatives are all elected for four year terms at the same General Convention. With an ever increasing emphasis on internal oversight from regulatory agencies in addition to enterprise risk management from rating agencies, the proposal was seen as a way to stabilize a potentially negative impact the RVOS governance structure in place might allow, if a major Board turnover occurred.

The Advisory Task Force Committee was appointed to research how other farm mutual and fraternal insurance companies have addressed this complicated and challenging issue. The proposal allows for the election of District Directors and By-Law Committee Representatives within the Districts in set election cycles during years non-concurrent with the General Convention. The Officers will work under a strict corporate governance policy overseen by the Board of Directors and if in

or ratified the fourth year, allowing for a 2-3-2-4 staggered term process.

Implementing staggered terms has been discussed and debated for several years with limited initiative or progression towards implementing such a procedure. The Board directed in 2011 that a more focused effort be undertaken to educate the Delegates, who serve four year terms from one Convention to the next, on the importance of the issue and how such

"The decision making delegates overwhelmingly supported the change."

good standing, will be voted on and ratified by the Delegates at the General Convention.

Over a four year period, two (2) District Directors and two (2) By-Law Committee Representatives will be elected the first year, three (3) District Directors and three (3) By-Law Committee Representatives will be elected the second year, two (2) District Directors and two (2) By-Law Committee Representatives will be elected the third year and the four (4) Officers will be elected

a structure change would benefit the Company. The referendum allowed such an avenue along with details on how to proceed, if approved. The decision making Delegates overwhelmingly supported the change.

The next Convention at which the new process will be implemented is scheduled to take place at the Waco Convention Center in June of 2014.

RVOS Service Pins

Tina Steele was recognized July 7 for her 15 years of service with RVOS. She started her career in the Underwriting Department as an Underwriter. She currently serves as Senior Underwriter. Tina resides in Oenaville with her husband Don. They have two sons, Danny and Brian, and six grandchildren. Tina enjoys boating, fishing, camping and spending time with family and friends. We congratulate Tina and wish her many more years of service with RVOS.



15 YEARS

Doris Bruggman was recognized on June 23 for her 20 years of employment with RVOS. Doris began her career as an Assessment Clerk in the Accounting Department where she now serves as Senior Accounting Clerk. She is a graduate of Belton High School. She and her husband Larry are members of St. Luke's Catholic Church. They have 3 children and 6 grandchildren. In her spare time Doris enjoys spending time with her family and grandchildren and sewing. We congratulate Doris and wish her many more years of service with RVOS.



20 YEARS

Micki Lidey was recognized on June 8 for her 25 years of service with RVOS. She received a 25 year service pin and enjoyed refreshments with the Home Office Staff. Micki started her career with RVOS in the Accounting Department. She now works in the Claims Department as a Claims Adjuster. She has two daughters, Morgan and Melissa. In her spare time she enjoys traveling and dancing. We congratulate Micki and wish her many more years of service with RVOS.



25 YEARS

Lori Crotty was recognized on July 22 for her 30 years of employment with RVOS. Lori began her career with RVOS in the Secretary's Department as a Policy Typist. She later transferred to the Accounting Department where she served as an Assessment Clerk and conducted Lodge Secretary training seminars. For the past 23 years she has served as the Reinsurance Specialist. She resides in Temple with her husband Mike. They have 2 children, Sarah who lives in Dallas and Jacob who attends Texas A & M in College Station. In her spare time she likes to fish, spend time with her family, and vacation at the coast. We congratulate Lori and wish her many more years service.



30 YEARS



James Smith Moves to Home Office Full Time, Oversees IT and Claims

A University of Texas graduate with a Bachelor of Science degree, James Smith was first elected to the RVOS Board of Directors in 2001 as District 7 Director and served two and a half years as Vice President at Large (Inactive). He moved into the Home Office full time in August 2012 and currently oversees Information Technology and the RVOS Claims Department. Smith serves on the RVOS Board of Directors as the new Corporate Secretary.

Community service is very important to him as he has served as a past president of the local Chamber of Commerce, deacon

of his church and served 3 elected terms in all three officer positions for the school board. He and his wife of 35 years, Betty, have two grown daughters, both of whom are graduates of Texas A&M.

Smith's change in positions is due to Richard Hykel changing positions from the Vice President to the Vice President at Large (Inactive). James also served as an RVOS agent for 27 years. In addition to the insurance business, he has 30 years experience in the natural gas pipeline industry, having served 16 years in system operations and 14 years in the auditing/measurement division.

District 3 Contest Winners Selected

District 3 Director Tom Stavinoha has announced the winners of the Charity Contest he was holding between the lodges in his district. This challenge was published in the December 2011 edition of the Rolnik. District 3 was divided equally based on membership count into 4 groups. Lodges were required to stay within the guidelines of the local lodge manual regarding use of lodge funds and return their audit by the May 1 deadline.

The large lodge group made up of Lodges 21, 97, 108, 113, 115 and 152 was won by Lodge 97 in Needville. Their premium refund was \$16,815; officers were paid \$920 and made donations of \$2,751 to charity.

The next group made up of Lodges 70, 75, 85, 114, 146 and 188 was won by Lodge 85 in Crosby. Their premium refund was \$11,708; officers were paid \$2,648 and made donations of \$3,000 to charity.

The medium sized group made up of Lodges 22, 27, 53, 99, 130 and 224 was won by Lodge 27 in El Campo. Their premium refund was \$7,941; officers were paid \$435 and made donations of \$2,650 to charity.

The smallest sized group made up of Lodges 3, 26, 102, and 138 was won by Lodge 3 in Alvin. Their premium refund was \$3,409; officers were paid \$1,600 and made donations of \$500 to charity.

Director Tom Stavinoha will present the lodge winners their \$500 charity donation at their lodge meeting in the fall. He will have the same contest again next year. Now that lodges know about the contest ahead of time, they can make better plans for use of lodge refunds when it comes to donating to charitable needs in their community.

CORRECTIONS

In the June 2012 issue of the Rolnik an ingredient was inadvertently left out of the Poppy Seed Cake recipe. In the batter section of the recipe $\frac{1}{4}$ Cup Vegetable Oil should be added. Our apologies for this oversight.



Hunting Season Gun Safety

With another new season of hunting approaching, over 1 million hunting licenses will be sold in Texas this year. Part of this increasing number of licenses sold is a result of hunting education courses on firearm safety and environmental responsibility.

These courses aim to reduce the number of hunting related accidents. Hunters who are certified are less likely to be involved in a hunting accident. Gun safety plays a major role in reducing accidents.

The most effective way to reduce accidents is to understand how to operate your firearm. Always keep your gun pointed in a safe direction, your finger off of the trigger until ready to shoot and your gun

unloaded until ready to use. Use correct ammunition, clean the gun regularly and understand how to handle the gun in case of a misfire.

Parents are responsible for supervising their child while hunting. The easiest way to keep your child safe is to talk to them about gun safety and store your firearms in a place inaccessible to them and unauthorized persons.



Information for this article was provided by the Examiner and is accessible at <http://www.examiner.com>. For licensing requirements, visit the Texas Parks and Wildlife Department website, <http://www.tpwd.state.tx.us>.

CANNOLI DIP

- 1 Cup Ricotta Cheese
- 1 Cup Cream Cheese
- 1 Cup Powdered Sugar
- $\frac{1}{2}$ to 1 Cup Mini Chocolate Chips
- 1 Tsp Vanilla

Combine all ingredients and mix. Chill at least 1 hour. Break up waffle ice cream cone and eat the dip with pieces of the cone. *This recipe was provided by Judy Goates, from West Texas.*

CINNAMON PECANS

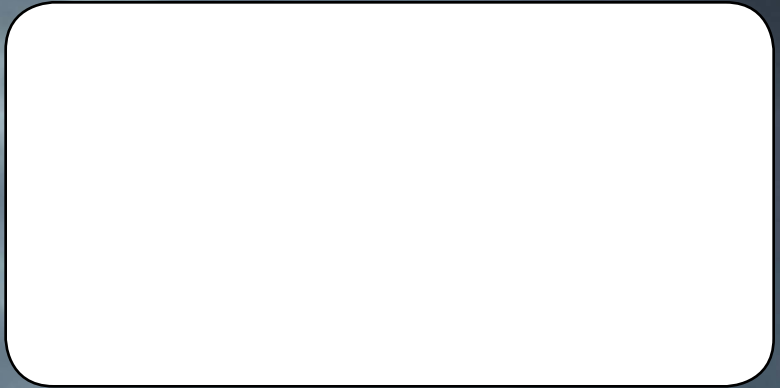
- 1 Egg, beaten
- 4 Cup Pecan Halves
- $\frac{1}{4}$ Cup Cinnamon
- $\frac{1}{4}$ Cup Sugar

Coat pecans with beaten egg. Roll in cinnamon and sugar (plastic bag or paper sack works well). Place on cookie sheet and bake at 350 degrees for 20 minutes. *This recipe was provided by Brenda Clarke, a member of the Home Office Staff.*

An RVOS Member Cookbook
"KUCHARKA"



PO Box 6106
Temple, Texas
76503



**HAVE YOU UPDATED
YOUR POLICY LATELY?**

Rollnik

An RVOS Insurance Publication