

Rollnik

TEXAS FARMER
September 2013 VOLUME 99 | ISSUE 03



FIRST \$TART
MONEY TIPS FOR KIDS PG 8

GET Crafty
WITH THESE FALL CRAFT IDEAS
PG 11

*Winter
Vacation
Getaways*

ESCAPE
THE
COLD PG 12



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Office News 14



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RVOS Texas Farmer (USPS 540-020) is published quarterly with a 62,000 copy circulation. Periodicals postage paid at Austin, Texas, and additional mailing offices. Subscription price is \$1.00. Send change of address to Texas Farmer, PO Box 6106, Temple, TX 76503-6106. Always include old address, name and zip code.

POSTMASTER: Send change of address to Texas Farmer, P.O. Box 6106, Temple, TX 76503-6106.

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Four jars and loose change—teach your kids the value of a dollar with these money saving tips.

by Andrew Phillips

11 CRAFTY

Fall in love with fall all over again with these simple craft and food ideas from Becky Reinders.

with Becky Reinders

Editor's

Letter

I recently found an old chair that had belonged to my grandparents. I wanted to restore it because the seat was broken into three pieces, but didn't want to spend too much money. I used what I had at home—wood glue and bungee cords. Can you guess what I used bungee cords for? Clamps. Yes, clamps. Instead of going out and buying the correct tool to hold these pieces together while they dried I used bungee cords. I did one section at a time by gluing the joint and wrapping the bungee cord as tight as I could around that section. It took a lot of effort and hard work, but it worked. I then removed the old paint by sanding it. I started with my hand-held electric sander until

the plate came loose. I then started sanding by hand. I had a contractor doing some work in the house that felt sorry for me and loaned me his orbital sander. Wow! That sander made a difference. I started thinking about how much easier repair jobs could be with the right tools. Sometimes you have to invest in repairs if you want to make repair jobs easier for yourself. I hope the varnish I have on hand at home is going to work out!

Sharlet Sladeczek

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GREETINGS AND DOUFÁM, ŽE JSI V POŘÁDKU,

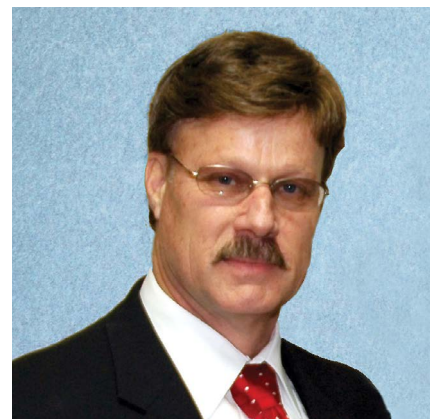
As we move into the fall season, most schools are now back in session. Remember to slow down in school zones, stay off your cell phone, don't text and drive and above all watch out for the children. They depend on us and sometimes are not always paying attention to traffic. If you too are distracted, the consequences would not be worth whatever you thought was more important than driving safely.

One of the feature articles in this edition of the Rolník is about teaching children financial responsibility. We all know that money is not the most important thing in life, but at times it certainly helps if you have some set aside for a rainy day. Managing your money responsibly can sometimes be quite challenging and without some type of guidance and knowledge of what it takes to do this, you could be left wondering where your next meal might be coming from.

In addition to teaching financial responsibility to the children as one of the many life tools they will need, we should also remember to all pass on and practice other useful life courtesies that we never become too old to improve upon, even as adults. I sometimes feel disillusioned about the lack of manners, respect and responsibility people are willing to show or accept. Little things can mean a lot if we all were to pitch in. Think about the

cumulative effect it would have if each one of us treated one other person with an act of kindness, a show of respect or a mannerly act. We should all take the time to look around and decide if what we are doing to convenience ourselves causes another to be inconvenienced. Individually and together as a whole, each one of us can make a difference.

As a member owned association, you too can make a difference to your fellow members by doing the right things we all expect each other to do to help keep our insurance premiums down. Another article in this edition talks about the costs we all share if our premiums are not paid on time. By reading our policies and understanding what coverages are included, we can also help reduce costs. Small claims that would not meet your deductible or that do not fall under a covered peril must still be investigated by the Company if reported, at a cost to your association. Making needed repairs or performing necessary maintenance to our property is part of the responsibility of being a homeowner. Remember, the philosophy that RVOS was founded upon of neighbors helping neighbors, can also translate into neighbors costing neighbors, if the coverages provided are misused or the intent of your insurance policy is abused.



President's Letter

I want to remind each of you that the 2014 General Convention is scheduled for June 22-23 at the Convention Center in Waco. Convention Delegates are to be elected this fall to represent your areas interests and concerns as directed by the Farm Mutual statute. I encourage each of you to participate.

S pozdravem pro vás,

Wiley Shockley, President
info@rvos.com

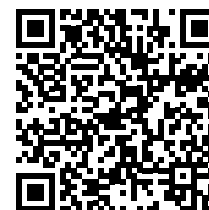


+ Fraud Reward

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.

Scan the QR code with your smartphone by downloading a scanner from the app store or go to <http://www.rvos.com/rolnik> and clicking on the subscribe button. Your subscription automatically enrolls you in the digital version of the Rolník, which is sent to your email. Once you've signed up you can stop your online subscription at any time and return to receiving it through the U.S. Postal Service with the click of a mouse.

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by email!



LODGE 46 »

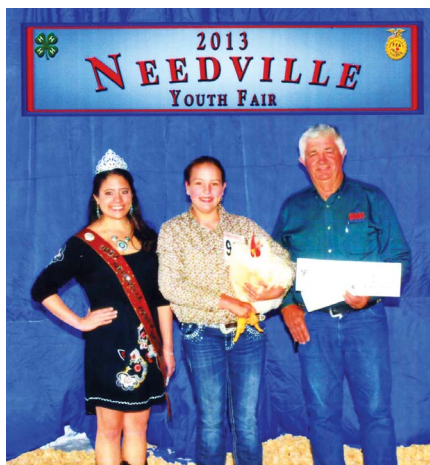
Lodge 46 President Dorothy Uptmor presented scholarships to five students at the Lodge 46 annual Family Day held on June 9, 2013, at Cottonwood Hall. Members enjoyed a meal of fried chicken with all the trimmings. Pictured (L-R): RVOS President Wiley Shockley, scholarship recipients Jody Perry from Aquilla High School (planning to attend Lincoln College of Technology studying diesel and truck technology), Brittney Kolar from West High School (planning

to attend McLennan Community College studying nursing), Brailey Sembera from West High School (planning to attend McLennan Community College studying education), Dylan Meurer from West High School (planning to attend Texas A&M University studying agriculture engineering), Justin Klaus from West High School (planning to attend McLennan Community College studying business) and District 1 Director Joe Liles.



LODGE 79 ⚡

Lodge 79 made a \$750 donation to the Blackjack VFD located in Hearne, Texas, at their annual fish fry on June 29, 2013. Pictured (L-R): Keith Lane (representing agent Jason Rollo) and Assistant Fire Chief Bobby Richards.



« LODGE 70

RVOS supported the 2013 Needville Youth Fair by sponsoring and joining with other organizations to purchase two projects at the fair. Lodge 70 was a fair sponsor and District 3 Director Tom Stavinoha helped purchase a swine from Ethan Sury and a roaster from Madi Jan. SPJST Lodge 81 and Honorary FFA Chapter Farmers joined with RVOS to purchase the roaster. Pictured (L-R): Fair Queen Chrisy Alvarez, Madi Jan (holding her roaster) and Tom Stavinoha. *Photograph by Barker Photography.*



Pictured (L-R): Brian Heitzman and Cortlyn Morgan.



Pictured (L-R): Brian Heitzman and Kaci Garbacik.



Pictured (L-R): Brian Heitzman and Craig Maynard.

LODGE 103 ⚡

Tioga/Whitesboro Lodge 103 President Brian Heitzman awarded three \$1,000 scholarships each to Cortlyn Morgan of Pilot Point, Kaci Garbacik of Collinsville

and Craig Maynard of Whitesboro. Cortlyn will attend Oklahoma State University majoring in interior design. Kaci will attend Tarleton State University

in Stephenville majoring in family and consumer science. Craig will attend the University of Arkansas majoring in poultry science.

In Remembrance

Charles Garrett Past President Lodge 55	Louise Pavlik Secretary Lodge 188	Jerome Vlacovsky President and Past Agent Lodge 21
Stanley J. Havelka Past Secretary Lodge 10	John Puig Agent Lodge 709	

LODGE 108 »

Houston Lodge 108 recognized Stanley Cerny on Feb. 3, 2013, on his retirement as an agent from RVOS. In attendance were lodge members, lodge officers, lodge agents and Cerny's wife Ann Cerny. Pictured (L-R): Vice President Fred Buri, agent Gina Alsup, agent Stephen Alsup, retired agent Stanley Cerny, President Dennis Hermis and Secretary Emil Kutra. Pictured (L-R): Ann Cerny and retired agent Stanley Cerny.



« LODGE 115

Lodge 115 agent Steven Skarpa in Dayton, Texas, hosted an Open House at Skarpa Insurance Agency on June 10, 2013. Customers and the general public were invited to attend. RVOS provided sausage wraps and hot dogs. Pictured (L-R): Agent Steven Skarpa, Marketing Representative Jalene Baldwin and At-Large Vice President Richard Hykel.



LODGE 167 »

Lodge 167 gave four \$500 scholarships to Corsicana High School softball players Maddie Andrews, Kelsie Triplett, Raylee Smithart and Katie Polk. Maddie will be attending the University of Texas in Austin, Kelsie will be attending Navarro College, Raylee will be attending Bossier Parish Community College and Katie will be attending Angelo State University. Pictured (L-R): Lodge Vice President and Secretary Ance Richardson,



Maddie Andrews, Kelsie Triplett, Raylee Smithart, Katie Polk and agent Denise Brown.

LODGE 165 ^

In May 2013 Lodge 165 awarded four scholarships totaling \$1,000 for academic achievement and leadership to Juan M. Rios from Hughes Springs, Texas, Gage Allan Bridwell from Hughes Springs, Texas, Landon Leigh Shelton from DeKalb, Texas, and Jable Taylor Shelton from DeKalb, Texas. Juan will be attending Texas A&M University, Gage will be attending Texas A&M University and Landon and Jable will be attending Delta State University in Cleveland, Miss. Pictured (L-R): Retired agent Gwen Walsh, President Estelle Day, Gage Bridwell, Juan Rios and Treasurer James Edwards. Not pictured are Jable and Landon Shelton.



« LODGE 213

Tully Insurance Agency and RVOS provided lunch for the Stock Horse of Texas show on July 19, 2013. Tully Insurance has taken part in this show for five years. It is a benefit for the local 4-H and for the therapeutic riding center called Shadow Ranch. Pictured (L-R): At-Large Vice President Richard Hykel, Marketing Representative Jalene Baldwin, District 6 Director Rhonda Steelman and agent Jason Tully.

**LODGE
NEWS**

OCKER-TEMPLE LODGE 1 ANNUAL MEETING

DATE Sunday, October 20, 2013
TIME 2 p.m. Meeting
 4 p.m. Dinner
PLACE Flag Hall, Meeting Room
RSVP Sherry Kosel
 (254) 985-9222
 (254) 721-4822

DIME BOX LODGE 6 ANNUAL MEETING

DATE Sunday, October 27, 2013
TIME 3 p.m. Social
 4 p.m. Meeting
 5 p.m. BBQ Dinner
PLACE St. Joseph's Parish Hall
 Dime Box, TX
RSVP By October 13 to Charlotte Mikulin, (979) 884-3690 or charlottemikulin@hotmail.com
NOTES Register for door prizes before 4 p.m.

EAST BERNARD LODGE 21 ANNUAL MEETING

DATE Sunday, October 20, 2013
TIME 5 p.m. Social
 6 p.m. Dinner
PLACE American Legion Hall
 East Bernard, TX

TAITON LODGE 22 ANNUAL MEETING

DATE Sunday, October 20, 2013
TIME 11 a.m. Social
 12 p.m. Lunch
 1 p.m. Meeting
PLACE St. John's Catholic Church
 Parish Hall, Taiton, TX
RSVP By October 16 to Karen Kaspar, (979) 543-2532

NADA LODGE 23 ANNUAL MEETING

DATE Sunday, October 13, 2013
TIME 5 p.m.
PLACE St. Mary's Community
 Center, Nada, TX
NOTES Meal served after meeting

SEDAN-WEIMAR LODGE 64 ANNUAL MEETING

DATE Sunday, October 20, 2013
TIME 11 a.m.
PLACE St. Michael's Family Center
 508 N Center St.
 Weimar, TX
RSVP By October 15 to Harvey Bartosh, (979) 725-8658,
 Allen Hoelscher, (979) 725-8043, or Gary Dusek, (979) 263-4135

PALACIOS LODGE 75 ANNUAL MEETING

DATE Sunday, October 20, 2013
TIME 1:30 p.m.
PLACE VFW Hall
 Palacios, TX

NORA MORAVA-BRYAN LODGE 79 ANNUAL MEETING

DATE Monday, October 21, 2013
TIME 3 p.m.
PLACE Wilson Cattle Co.
 7026 East OSR
 Bryan, TX
RSVP Linda Wilson
 (979) 218-1801

BUGGY CREEK-TAYLOR LODGE 87 ANNUAL MEETING

DATE Saturday, October 19, 2013
TIME 4 p.m. Social
 5 p.m. Meeting
 6 p.m. Dinner
 7:30 p.m. Dance
PLACE SPJST Hall
 Taylor, TX
NOTES Members bring dessert
 Dance open to public at 7:30 p.m., music by Glenn Collins

BOMARTON LODGE 95 ANNUAL MEETING

DATE Thursday, October 3, 2013
TIME 5:30 p.m.
PLACE Hostas Insurance
 102 E Reiman St.
 Seymour, TX

PRAHA-WEST LODGE 106 ANNUAL MEETING

DATE Sunday, October 20, 2013
TIME 12 p.m.
PLACE Tours Hall, Tours, TX

MEEK LODGE 107 ANNUAL MEETING

DATE Sunday, October 27, 2013
TIME 3 p.m.
PLACE Ratibor Country Grill
NOTES Meal served after meeting,
 door prizes awarded

WACO LODGE 109 ANNUAL MEETING

DATE Thursday, October 3, 2013
TIME 6 p.m.
PLACE Michna's BBQ
 2803 Franklin Ave., Waco, TX
INFO (254) 722-0006

BRNO-DAYTON LODGE 115 ANNUAL MEETING

DATE Sunday, October 20, 2013
TIME 12:30 p.m.
PLACE Nottingham Middle School
 Cafeteria, 203 S. Cleveland
 St., Dayton, TX

RAGSDALE LODGE 117 ANNUAL MEETING

DATE Friday, October 4, 2013
TIME 6:30 p.m.
PLACE Baytown Seafood Restaurant
 4010 Houston Hwy.
 Victoria, TX

JOURDANTON LODGE 127 ANNUAL MEETING

DATE Saturday, October 5, 2013
TIME 5 p.m.
PLACE Plaza Tapatio Restaurant
 Pleasanton, TX

ALAMO-SAN ANTONIO LODGE 141 ANNUAL MEETING

DATE Sunday, October 20, 2013
TIME 1:30 p.m.
PLACE Snoga's, 2567 Goliad Rd.
 San Antonio, TX
NOTES Door prizes, meal served
INFO Mary Holub, (210) 333-2915

Save
the
date

BROOKSHIRE-HOLIK LODGE 18 ANNUAL MEETING

DATE Saturday, October 5, 2013
TIME 4 p.m.
PLACE Galileo's Mexican Grill
 Pattison, TX
RSVP (281) 934-8907
NOTES Meal ordered from menu
 provided by lodge

ABILENE LODGE 20 ANNUAL MEETING

DATE Thursday, October 10, 2013
TIME 6 p.m.
PLACE Enrique's Restaurante
 4358 Sayles Blvd, Abilene, TX
RSVP By October 4 to (325) 692-0862 or (325) 518-5835
NOTES Guests \$10.00

MYRTLE SPRINGS LODGE 43 ANNUAL MEETING

DATE Monday, October 28, 2013
TIME 5:30 p.m.
PLACE Eustace Fire Department
 Holland St., Eustace, TX
RSVP Ruth Martin, (903) 887-8887

ENNIS LODGE 51 ANNUAL MEETING

DATE Sunday, October 20, 2013
TIME 2 p.m.
PLACE SPJST Lodge 25
 Ennis, TX

DALLAS LODGE 142 ANNUAL MEETING

DATE Thursday, October 10, 2013
TIME 5:30 p.m.
PLACE Czech Club, 4930 Military Parkway, Dallas, TX
INFO (972) 423-4071

GALVESTON COUNTY LODGE 146 ANNUAL MEETING

DATE Sunday, October 13, 2013
TIME 12 p.m.
PLACE KC Hall, La Marque, TX

AUSTIN LODGE 150 ANNUAL MEETING

DATE Sunday, October 13, 2013
TIME 4 p.m.
PLACE Marie Callendar's, 9503 Research Blvd. 400, Austin, TX
RSVP By October 9 to John Ermis, (512) 258-8397 or Beno Hellinger, (512) 452-9748

SILSBEE LODGE 152 ANNUAL MEETING

DATE Saturday, October 5, 2013
TIME 12 p.m. Lunch
 1 p.m. Meeting
PLACE Woodcrest UMC
 Lumberton, TX
RSVP Raydene Graves, (409) 755-6762 or Gary Wornick, (409) 834-2266

LEWISVILLE LODGE 172 ANNUAL MEETING

DATE Tuesday, October 8, 2013
TIME 7 p.m.
PLACE Pourhouse Sports Grill
 3350 Unicorn Lake Blvd.
 Denton, TX
INFO Joneen Haisler, (940) 387-9179

CHEROKEE LODGE 174 ANNUAL MEETING

DATE Thursday, October 24, 2013
TIME 6 p.m.
PLACE St. John's UMC, Fellowship Hall, 2020 Beaumont St., Jacksonville, TX
RSVP (903) 586-0663

PASADENA LODGE 188 ANNUAL MEETING

DATE Sunday, October 13, 2013
TIME 1 p.m.
PLACE Elks Lodge
 15010 Wagon Trail
 Pearland, TX
RSVP By October 6 to Janet Mazzella, (281) 770-8673
NOTES Door prizes, meal served, election of officers

BOSQUE LODGE 189 ANNUAL MEETING

DATE Tuesday, October 8, 2013
TIME 7 p.m.
PLACE Chicken Express
 621 W. 5th St.
 Clifton, TX
INFO (254) 675-3931

FREESTONE LODGE 191 ANNUAL MEETING

DATE Monday, October 14, 2013
TIME 10 a.m.
PLACE Rollo Insurance
 324 W. U.S. Hwy. 84
 Fairfield, TX
NOTES Refreshments served

QUINLAN LODGE 192 ANNUAL MEETING

DATE Friday, October 25, 2013
TIME 12 p.m.
PLACE La Madelines
 I-30
 Rockwall, TX
NOTES Meal not provided

LAKE LIVINGSTON LODGE 199 ANNUAL MEETING

DATE Thursday, October 24, 2013
TIME 5:30 p.m.
PLACE Catfish King
 1100 U.S. 59 Loop N.
 Livingston, TX
NOTES Door prizes, meal served

WASKOM LODGE 222 ANNUAL MEETING

DATE Tuesday, October 8, 2013
TIME 5 p.m.
PLACE Hall Norris Insurance Agency

Annual local lodge meetings!

Not only do lodge meetings give you the opportunity to connect and network with other RVOS members, but you could also get a free meal and door prizes just for showing up! At RVOS we strongly encourage you to get plugged in with your lodge this fall by going to your lodge's annual meeting. Not sure which lodge you belong to? Check the back page of the Rolnik and contact your agent to find out. Don't see your lodge in this list? Contact your agent to find the next time your lodge meets.

DISTRICT 3 CONTEST

District 3 Director Tom Stavinocha has announced the winners of the charity contest he was holding between the lodges in his district. This challenge was first published in the December 2011 edition of the Rolnik and is ongoing. District 3 was divided equally based on membership count into four 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. Winners are based on which lodges donated the most money to scholarships, charity or community organizations.

The large lodge group prize made up of Lodges 21, 97, 108, 115 and 152 was won by Lodge 97 in Needville. Their premium refund was \$11,885; officers were paid \$460 and made donations of \$3,948 to fire departments and the elderly.

The next group prize made up of Lodges 70, 85, 113, 114 and 146 was won by Lodge 85 in Crosby. Their premium refund was \$9,209; officers were paid \$2,450 and made donations of \$4,000 to charity.

The medium sized group prize made up of Lodges 22, 27, 53, 75 and 188 was won by Lodge 27 in El Campo. Their premium refund was \$6,647; officers were paid \$175 and made donations of \$3,000 to fire departments, charities and scholarships.

The smallest sized group prize made up of Lodges 3, 26, 99 and 138 was won by Lodge 26 in Pierce. Their premium refund was \$4,033; officers were paid \$962 and made donations of \$1000 to scholarships.

Stavinocha will present the lodge winners their \$250 charity donation at their lodge meeting in the fall.



MONEY \$AVING (for kids) TIPS

It's never too early or too late to start teaching your kids financial literacy.

The Northwestern Mutual sponsored 2013 Planning and Progress Study found that 52 percent of Americans age 25-54 said that protecting their family would be one of their best financial decisions; 53 percent said that saving early would also be one of their most important financial decisions.

Jean Towell, Assistant Director of Communications at Northwestern Mutual, said the study reveals children are never too young to start learning financial literacy.

"Financial education is a life-long

skill. If you are good at those basic skills it will serve you through your lifetime, whether you're a young adult with young children and a family, saving for college funding or in pre-retirement and looking ahead to what your retirement looks like," Towell said.

Developing financial literacy is teaching children how to be smart with their spending habits and responsible with their resources by setting goals, Towell said.

Charles Jones, President of Charles D. Jones Capital Management, said that no parents consciously want their children to be financially irresponsible.

"But financial values don't just happen on their own, so parents have to be intentional about teaching children these values," Jones said.

Charles D. Jones Capital Management is a financial planning firm in the central Texas area that specializes in holistic approaches to money-management. Jones said open communication between spouses is one of the most important factors in a child's development.

"Spouses need to openly communicate with each other about finances. It's very important not to hide that process from kids. They will learn not only to value communication but they will also

learn how to make practical financial decisions,” Jones said.

Towell also said that teaching children about money should be a part of the everyday life of a family. “You don’t need a special program, just weave it into activities that you already partake in,” she said.

Towell said one way to engage children in making financial decisions is the four-bank system.

“What you’re teaching young people to do is to allocate their money, so you have giving, spending, growing and saving,” Towell said. “You create the banks with containers or jars.”

Jones said creating an allowance also helps children learn good spending habits. “Encourage your children to keep track of the allowance and how they spend their money,” Jones said.

Towell said parents could even teach

their children about harder financial concepts, like a 401(k).

One way to do this is for parents to tell their child that six months from now they are going on a vacation, and for every \$1 the child contributes to the vacation the parents will match that \$1. The total amount of the money is up to the child to decide how to spend.

“There’s planning and goal setting involved. It’s the child’s responsibility to manage how they will spend that money,” Towell said.

Towell also said that teaching children financial literacy at a young age keeps them from making bigger mistakes later with their money.

“When they are children it’s much easier to have them learn by doing and make simple mistakes with their money when it’s low risk,” Towell said. “As opposed to when they are in college and

they may have rent due, phone bills or car payments.”

Financial education is a journey, and the learning on that path is critical, Towell said.

Jones agrees. “You give your children the tools and the values and hope that they can use those to make the right decisions,” he said.

Charles Jones is the President of and a certified financial planner with Charles D. Jones Capital Management. Find the firm on the web at cjones.com.

Jean Towell is the Assistant Director of Communications at Northwestern Mutual and the Manager of TheMint.org, a financial literacy guide for parents, children and teens. Find TheMint on the web at themint.org.

Andrew Phillips, Design
aphillips@rvos.com

IDEAS \$ MONEY



The four-bank system is a great way to teach children asset allocation. Create four "banks" out of jars, boxes or piggy banks. Label each container; the giving bank is for your child to allocate some of their money for charitable donation; the spending bank is for items your child wants to buy regularly; the growing bank is for long-term savings; the savings bank is for big purchases your child wants to save up to buy.



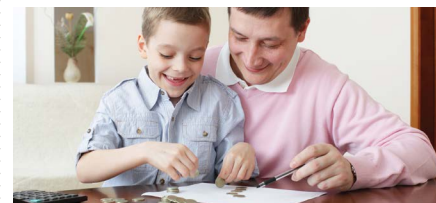
Technology has increased the number of ways parents can teach their children about money. Consider giving your child an electronic cash register or money-counting machine. This helps young children learn basic values of coins.



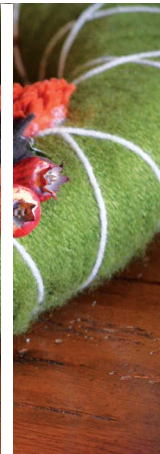
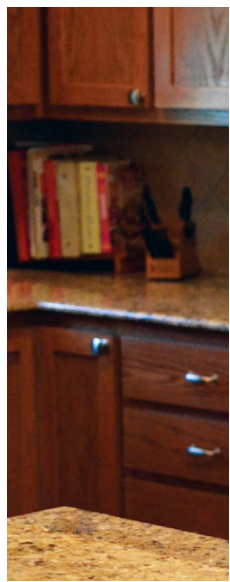
Discuss financial decisions with your child and spouse openly. Remember that your child looks up to you as a role model. Ask yourself if you are talking enough with your children about your purchases.



Many children don't understand the difference between large and small amounts of money. Teach your child to recognize that money has value because it provides security now, in the future and at retirement.



When your children are old enough teach them basic household finance principles, like how to pay bills and balance a budget.



Fall into fall

Apple Nachos

- 2 Large Apples
- Lemon Juice (on apples to keep from discoloring)
- 2 Tbsp Peanut Butter
- 2 Tbsp Almonds, chopped and toasted
- 2 Tbsp Chocolate Chips
- 2 Tbsp Coconut, shredded and sweetened

Core and slice apples and place on serving tray. Melt peanut butter and drizzle over apples. Sprinkle chocolate chips, almonds and coconut over top. Optional toppings: caramel sauce, Nutella and honey, marshmallows and cream.

Festive Fall Wreath

- 14" Straw Wreath
- Acorn Picks
- Pepper Berry Picks
- Green and Brown Yarn
- Brown Ribbon
- 5 Sheets 9"x12" felt

This project takes 2-3 hours. Start by applying a small dot of glue/hot glue/spray adhesive onto the wreath to secure the yarn. Wrap the yarn around it tightly until the wreath is completely wrapped. Make a small knot on the backside with the yarn and secure it with glue. Cut the yarn after the knot or glue. Cut felt lengthwise into a 1" width strip 18" long to make flowers. Cut 3/4" slits in the strip every 1/4" (for non-ruffled flowers no slits needed). Roll strips like a cinnamon roll. When done secure strip with glue. Fluff petals. Glue petals and picks to wreath. Add bow to top.

Fall craft and cooking ideas from our home to yours

On a Friday evening Becky Reinders balances her time between the kitchen and the dining room.

With intense focus she cuts, dices, chops, wraps and glues. In the kitchen, she bakes. In the dining room, she crafts.

RVOS employee and self-proclaimed 'crafter' Reinders said baking and crafting helped her discover her own identity while sharing a piece of her story with others.

"Crafting makes me feel accomplished, like I've done something important," Reinders said.

Reinders started making arts and crafts when she was a child. "Growing up we didn't have a lot of money, so we only got one gift for Christmas and it was always craft stuff," she said.

Reinders said that she crafts because it brings joy and happiness to others. "You could just go out and buy the craft pre-made, but doing it yourself puts a smile on someone's face."

Reinders believes that baking, arts and crafts are hobbies she will enjoy for the rest of her life. She said that aspiring hobbyists could find inspiration in anything.

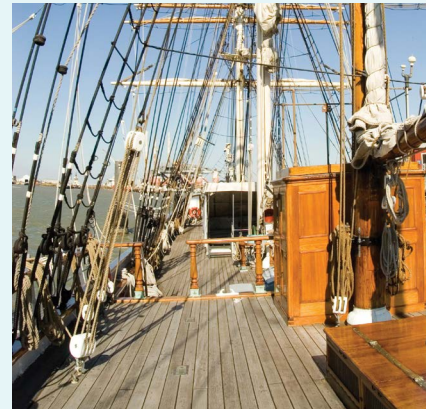
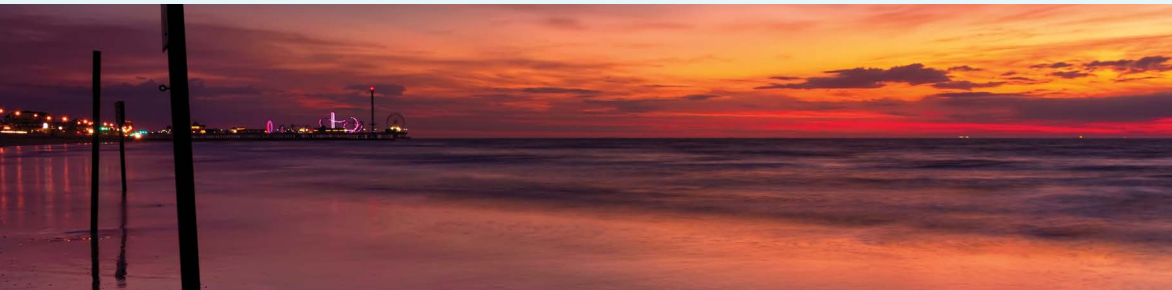
"Always go with your heart. If you don't think it looks right take it apart and redo it," Reinders said. "As many times as you mess up, you've just found another way not to do it."

Reinders said that aspiring crafters should search for discounts at local hobby stores. "I always watch for sales, and never buy anything full-price."

Reinders also said that crafters on a budget should keep their scrap material so it can be reused. "You never know when you are going to wish you had kept those materials for reuse," she said.

Becky Reinders, RVOS Employee
breinders@rvos.com

Vacation Getaways



Are you trying to escape the brisk wind and chilly temperatures of north and west Texas this winter? You may be in luck.

In recent years Galveston, Texas, has gone from an unnoticed beachfront south of Houston to a vibrant and popular tourist town.

Texans traveling to Galveston this winter can expect relief from colder temperatures, experience unique downtown shopping and learn about the town's rich history.

Budget Travel named Galveston one of the best winter beach retreats in the U.S. in 2010. According to the report, Galveston has "average highs of 60/59 in December/January."

Travelers wishing to soak up some sun

can go to any of the marked beach spots on the seawall or venture out on their own to the more secluded beaches to the west of the island.

But that's not the only water-related attraction in Galveston. Schlitterbahn Galveston Island Indoor Waterpark is open year round on the weekends. The park features a swim-up bar for adults and plenty of slides for the kids.

Another popular destination is Moody Gardens, an island adventure park with a 3D theatre, indoor rainforest and aquarium.

After travelers finish with their water activities they can take the whole family out for a night on the town. Galveston is known for its family-friendly seafood

restaurants, like Fisherman's Wharf and Bubba Gump's Seafood.

Travelers looking for fine dining can also enjoy DiBella's Italian, Saltwater Grill or Gaido's Seafood.

Galveston offers many unique experiences for travelers wanting to immerse themselves in the island's rich history. Travelers can go shopping in the historical district, known as the Strand. Travelers can also visit one of the many historical mansions, which have been meticulously recreated in their original 19th century Victorian style.

From cultural to historical to adventurous, Galveston offers it all and is the perfect destination for your next winter getaway.

Andrew Phillips, Design
aphillips@rvos.com

Dining // Our Top Picks

DiBella's Italian

1902 31st Street
(409) 763-9036

PRICE: \$\$\$

RESERVATIONS: Recommended

Fisherman's Wharf

22 Pier
(409) 765-5708

PRICE: \$\$\$

RESERVATIONS: Not required

Gaido's Seafood

3828 Seawall Boulevard
(409) 762-9625

PRICE: \$\$\$\$

RESERVATIONS: Required

Mosquito Café

628 14th Street
(409) 763-1010

PRICE: \$\$

RESERVATIONS: Not required

Olympia Grill

4908 Seawall Boulevard
(409) 766-1222

PRICE: \$\$\$

RESERVATIONS: Recommended

The Original Mexican Café

1401 Market Street
(409) 762-6001

PRICE: \$

RESERVATIONS: Not Required

Saltwater Grill

2017 Postoffice Street
(409) 762-3474

PRICE: \$\$\$

RESERVATIONS: Required

Want more ideas?





..... ESCAPE THE COLD THIS WINTER IN

Galveston Texas

.....

Local Attractions // Never a Dull Moment



BAYWATCH DOLPHIN TOURS

2100 Harborside Drive
(832) 859-4557
HOURS: Daily 10 a.m - 5 p.m.
(tours leave every hour)
PRICE: Adults \$10, Children \$5
RESERVATIONS: Not accepted
This 45 minute tour which departs from Pier 21 takes brave seafarers on an ocean adventure in search for dolphins.

BISHOP'S PALACE

1402 Broadway
(409) 762-2475
HOURS: Daily 12:30 a.m - 3:30 p.m.
PRICE: Adults \$10, Children \$7
RESERVATIONS: Only for private tours
Built in 1892, the Bishop's palace is the oldest mansion in Galveston and is nationally recognized as one of the country's most important Victorian homes.

THE ELISSA

2200 Harborside Drive
(409) 763-1877
HOURS: Daily 10 a.m - 5 p.m.
PRICE: Adults \$8, Children \$5
RESERVATIONS: Not accepted
'Yo-Ho Matees!' Board the Elissa and be transported back to 1877 to discover this ship's long history.

GALVESTON PLEASURE PIER

2501 Seawall Boulevard
(855) 789-7437
HOURS: Daily 10 a.m - 5 p.m.
PRICE: Adults \$27, Children \$20
RESERVATIONS: Not accepted
The Pleasure pier in Galveston is a mini amusement park with roller coasters, merry-go-rounds and many other rides. Popular restaurants near the park include Bubba Gump's Seafood, Landry's Seafood and Rainforest Cafe.

GRAND 1894 OPERA HOUSE

2020 Postoffice Street
(409) 765-1894
HOURS: Varies by show
PRICE: Varies by show
RESERVATIONS: Get tickets at thegrand.com
The Grand has a long-standing reputation as the Galveston concert venue for big-name performers. The lineup this Fall includes BB King, The Beach Boys and Memphis the Musical.

MOODY GARDENS

One Hope Boulevard
(800) 582-4673
HOURS: Daily 10 a.m. - 8 p.m.
PRICE: \$47 (all day pass)
RESERVATIONS: Get tickets at moodygardens.com
Feature attractions include an indoor rainforest, a 4D show, a 3D theatre, a beach and an aquarium.

MOODY MANSION

2618 Broadway
(409) 762-7668
HOURS: Daily 11 a.m. - 4 p.m.
PRICE: Adults \$10, Children \$5
RESERVATIONS: Not accepted
Built in 1895, the Moody Mansion is one of the oldest homes in the city. The tour highlights the lifestyle and wealth of the Moody family.

SEAWALL BEACH

Seawall Boulevard
HOURS: None
PRICE: Free
RESERVATIONS: N/A
If you can brave the chilly winter waters of the sea, feel free to take a refreshing dip.

THE STRAND

2100 Strand
HOURS: None
PRICE: Free
RESERVATIONS: N/A
The Strand is the heart and soul of Galveston. From antique shops to restaurants to museums, the Strand has it.

Hotels // From Cozy B&Bs to Resorts

COASTAL DREAMS B&B

3602 Avenue P
(409) 770-0270
PRICE RANGE: \$119-199
RESERVATIONS: No children/pets allowed, only two adults per room, must cancel seven days prior to receive refund, two night minimum stay on weekends/holidays

THE GALVESTONIAN

1401 East Beach Drive
(409) 765-6161
PRICE RANGE: \$200-475
RESERVATIONS: No pets allowed, cancellation policy varies (usually 14 days prior for full refund), two night minimum required

SAN LUIS RESORT

5222 Seawall Boulevard
(800) 392-5937
PRICE RANGE: \$130-400
RESERVATIONS: 72 hour cancellation policy, no pets allowed

THE TREMONT

2300 Ships Mechanic Row
(409) 763-0300
PRICE RANGE: \$110-400
RESERVATIONS: 72 hour cancellation policy, pets under 25 lbs allowed (\$50 non-refundable fee applies)

NEW POLICY PROCESSING FEE *EFFECTIVE SEPTEMBER 1, 2013*

The RVOS Board of Directors approved a \$25 policy processing fee that will apply to all policies, effective September 1, 2013. 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.

The first six months of this year have produced nine major weather events, multiple total and partial fire losses across the state and a fertilizer plant explosion in the city of West. These events have generated in excess of \$63,000,000 in losses incurred, making it necessary for the Board of Directors to consider appropriate action to protect the company surplus.

While sometimes necessary, rate increases can cause consequences such as additional reinsurance costs and capital adequacy ratio disparities. Adoption of the policy fee was determined by the Board to be a better alternative to protect the Company from these unintended consequences and to help cover the cost of these losses.

As a member owned company, the amount of premium that you pay and the costs associated with offering the best coverages available are directly related to and dictated by the amount of claims generated by and paid to you, our members.

As part of the Board of Directors fiduciary responsibilities they must

consider the overall risk management philosophy and well being of your company. This is a positive decision that limits additional premium costs to you and aids in the statutory risk based capital reporting requirements of the company to the Texas Department of Insurance and other related rating agencies.

PAYING PREMIUMS ON TIME *SAVES YOU MONEY*

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.

If your payment is not received by the due date, the Company has no way of knowing if you intended not to pay your premium, overlooked paying your premium or misplaced the invoice.

If a payment is not received by the due date, a 10 Day Notice of Cancellation required by the Texas Department of Insurance is generated. In many cases the Notice of Cancellation must be sent to multiple parties, including the insured, any mortgagee and the agent. This is not a grace period but a mandated coverage period allowed for you to seek other protection. There is a cost associated with production of the 10 Day Notice of Cancellation.

In addition, your policy is now subject to an underwriting review by the Company to determine eligibility for

acceptance of a late payment. Receipt of a late payment during this time period does not guarantee automatic acceptance by the Company. There is a cost associated with performance of the underwriting review.

If a payment is made before the 10th day and the Company accepts the late payment, a Withdrawal of Notice of Cancellation must be generated, in many cases to multiple parties, including the insured, any mortgagee and the agent. There is a cost associated with issuing the Withdrawal of Notice of Cancellation.

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

If the payment is not received by the 10th day a Confirmation of Cancellation must be sent, in many cases to multiple parties, including the insured, any mortgagee and the agent. There is a cost associated with issuing the Confirmation of Cancellation.

As you can see, not paying your premium on time has a far reaching effect along with consequences that jeopardize protection of your valuable prop-

erty.

Save yourself applicable late fees, keep your property protected and your policy in force by making sure your payment is received at the Home Office by the due date.

Remember, if you are sending your insurance premium by regular mail, be sure to allow adequate processing and delivery time for the postal service to have your payment in the Home Office by the due date.

SAVE YOUR
HARD-EARNED

CASH

PAY YOUR

PREMIUM
ON TIME

SERVICE PINS



5 Jackie Blankenship was recognized July 14, 2013, for five years of service with RVOS. Jackie earned her BBA from the University of Mary Hardin Baylor in 2003. Before coming to RVOS she worked at PFG as a staff accountant for three years and three years at BGMN as a staff auditor. She began her RVOS career as a staff accountant and in October 2009 was promoted to senior accountant. Jackie and her husband Nathan have three daughters, Ava, 6, Olivia, 4, and Devan, 17. Jackie enjoys spending time with family, going to live music events, traveling, hiking and relaxing.



5 Margaret Burns was recognized July 14, 2013, for five years of service with RVOS as IT Administrator for Computer Services. Margaret previously worked as an independent agent, in claims at Progressive Insurance and in litigation at Unitrin-Travelers. Margaret holds an associate in claims and Legal Principles Claims Specialist designation. Margaret has been married for 22 years to her high school sweetheart, Jim. They attend St. Luke's Catholic Church in Temple. They have two daughters in college and a 9-year-old son. She enjoys spending time with family, scrapbooking and the study of science and our legal system.



« GIVING BACK *BACKPACK BUDDIES*

The RVOS Human Resources department launched a Fall school supply drive to provide backpacks and school supplies for children in the Temple Independent School District. Several RVOS departments as well as individual employees gathered school supplies to donate to the program. The cam-

paign raised school supplies for three students at Scott Elementary School and for 10 students at Travis Middle School. Pictured (L-R): Cherime Wright, Travis Science Academy principal Glenda Williams, Marie Wolf, Lillie Goode and Sharlet Sladeczek.

NAMIC CONGRESSIONAL CONTACT PROGRAM *TEXAS DELEGATION* »

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. President Wiley Shockley, Secretary James Smith and District 4 Director Dennis Vanek represented RVOS in the program.



RVOS representatives in front of the Capitol building in Washington D.C. Pictured (L-R): Dennis Vanek, Donna Vanek, Betty Smith, James Smith, Mary Shockley and Wiley Shockley.



Representatives in Congressman John Carter's office. Pictured (L-R): Dwayne Herring, Ramona Rollins, Jim Rollins, John Carter, Wiley Shockley, James Smith and David Mueller.

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 or at ssladeczek@rvos.com and we may feature you and your really cool activity in the Rolník!

Rolnik

AN RVOS INSURANCE PUBLICATION

PO Box 6106

Temple, Texas 76503

HAVE YOU UPDATED YOUR POLICY LATELY?

.....
Contact your agent: