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ACCOUNT TAKEOVER 

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RVOS
INSURANCE

contents

Sharlet Sladeczek *Editor*
Andrew Phillips *Design*

Wiley Shockley *President*
Wesley Jackson *Vice President*
Richard Hykel *VP at Large*
James Smith *Secretary*



featured stories

8 2014 CONVENTION

Join us as we celebrate our 29th Convention with photos from this historic event.
a photo story

12 CREDIT CARD FRAUD

Fraudsters are on the move, and they're looking for your credit card data. Find out how you can help protect yourself.

by Andrew Phillips

Editor's Letter

Even though I no longer have a student in school, I still experience the effects of the beginning of a new school year. I have to allow more time to get to work now than when I had to also get a child to school. New schools are being built to accommodate the growing student population in my area, but the roads and signal lights aren't being constructed or put up fast enough to accommodate the traffic that goes along with the population growth.

I often wonder if the highway and road system in Texas can adequately handle the unprecedented growth in Texas. In the last decade Texas has grown over 20 percent. That is more than twice as high as the national average, at only 9 percent.

I can sit at an intersection for 10 to 15 minutes before I get on the highway where the traffic moves. What makes it so difficult is that

Up Front 2
Letter from the Editor
Letter from the President

Lodge Info 4
Lodge News
Lodge Meetings

Convention 7
By-Law Changes

departments

Southern Sass 10
It's always craft time for the Sass Girls

Insurance 11
Underinsured Motorists

Home Office 15
Home Office News



intersection doesn't have a traffic light. I have a stop sign and the highway traffic doesn't have to stop. You have to judge the speed of the highway traffic and determine if it is safe for you to get onto the highway.

As Texas grows, so should our highway system. Drivers, please be careful out there and drive safely, especially in areas where construction crews are expanding our roads.

Sharlet Sladeczek, Editor
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GREETINGS AND DOUFÁM, ŽE JSTE DOBŘE,

We are now in the fall season and I always look forward to the cooler weather. It brings somewhat of a sense of relief, especially if you want to take a walk or participate in other outdoor activities.

The area where we live in central Texas seems to be growing by leaps and bounds. Several new schools opened up this fall and new housing is going up everywhere. With an excess of 1000 reported new residents a day coming to Texas, many cities struggle to keep up with the infrastructure necessary to accommodate such growth. The area around the Texas capital saw the fastest population growth in the U.S. in 2013, according to the U.S. Census Bureau estimates that have been released. San Marcos, Cedar Park and Georgetown – all located within 30 miles of Austin – ranked among the top 10 of the most rapidly growing U.S. cities with populations of 50,000 or more.

It wasn't that long ago that many of these rapidly growing towns were secluded and undiscovered. But, as populations explode, many residents flee to what they think are quiet little villages on the outskirts for peace and serenity only to find out that a lot of other people had the same idea. Before you know it, a city is born and the cycle starts over. Commutes become longer and traffic more congested.

I was out in west Texas a while back and the oil and natural gas fracking boom now being experienced seems reminiscent of the gusher age that took place in the early 20th century. Trucks and crews are everywhere. Highways, county roads and back roads from Midland/Odessa to Fort Stockton to San Angelo have become so busy that traveling on them has become hazardous. Highway crews are working at a fever pitch to expand or repair roads being used by the heavy machinery but the cones, barricades and barrels just add to the dangerous conditions.

New hotel and apartment buildings are being built by the dozens to provide housing for the influx of residents and workers. New home sales have increased and in some areas the shortages have driven up construction costs and rent which also causes taxes to increase. Of course, this is all a huge revenue boost for the state coffers but I'm not sure the potential resulting damage is worth it. Other states where oil and gas fracking has become prevalent have experienced mild to moderate earthquakes and temblors that have destroyed homes and caused serious injury. Not to mention the impact this procedure has contributed to an already stressed water supply.

Just as in the oil and gas industry, uncontrolled growth and expansion for insurance carriers can also be damaging.



President's Letter

Increasing exposures in moderation requires a clear plan by insurance industry management to achieve the desired portfolio balance in order to help keep premiums affordable.

From all of us here at RVOS, we would like to extend a sincere appreciation to our members and hope that each of you and your families have a safe and enjoyable autumn and holiday season.

DĚKUJI AND BEST REGARDS,

Wiley Shockley, President
info@rvos.com

Online Payments



The RVOS Insurance Group has implemented a new online payment method on all policies that have been converted to the new policy management system. Details about how to pay online using electronic check or credit card can be found on your invoice. We accept electronic funds transfer (EFT) or credit card payments through Visa, Mastercard, American Express or Discover. Due to charges from credit card processing companies, all credit card payments will be charged a convenience fee. For more information about online payments, contact your agent.

+ 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 25 ⚡

Lodge 25 participated in the Fourth of July parade held in Wall, Texas. This parade is held annually to raise funds for the Wall VFD. Pictured (L-R): President Leonard Jansa, Secretary Charlene Dusek and Eugene Dusek.



LODGE 46 ⚡

On June 8 Lodge 46 held their annual family day at Cottonwood Hall in West, Texas. Members enjoyed a meal of fried chicken with all the trimmings. Lodge 46 officers presented scholarships to Axtell resident Lauryn Amy, who plans to attend Concordia University and major in kinesiology with a specialty in pediatric occupational therapy, and West resident Brent Pavlas, who plans to attend Texas State Technical College and study industrial systems and engineering technology. Pictured (L-R): Secretary Georgie Nors, President Dorothy Uptmor, Lauryn's father Keith Amy, Lauryn Amy, Lauryn's mother Stephanie Amy, Brent Pavlas, Brent's mother Sherry Pavlas, Brent's father Louis Pavlas and agents Burl Shelton and Herbert Brem.

LODGE 98 »

On June 27 Lodge 98 presented John Bodine with a \$500 scholarship. John will attend Eastfield College in Dallas, Texas, where he will pitch for the Eastfield baseball team. Pictured (L-R): Agent Barbara Bedrick, John Bodine and President Raymond Bedrick.



LODGE 103 «

Lodge 103 President Brian Heitzman presented two \$1,000 scholarships on behalf of the lodge to Pilot Point resident Abby Switzer, who plans to attend the University of North Texas in Denton, Texas, and major in hospitality management, and Sherman resident Norma O. Gomez, who plans to attend Grayson College in Sherman, Texas, and major in biology. Pictured Top (L-R): Abby Switzer of Pilot Point and President Brian Heitzman. Switzer is the daughter of Theresa and the late Kevin Switzer. Pictured Bottom (L-R): Norma's mother Norma E. Gomez, Nora's father Emmett Gomez, Norma O. Gomez and President Brian Heitzman.



LODGE 165 »

Lodge 165 awarded two \$500 scholarships for academic achievement to Hughes Springs resident Jessica Modisette, who plans to attend Tarrellton University in Stephenville, Texas, and Grand Prairie resident Nicholas Calafat, who plans to attend Rice University in Houston, Texas. Pictured (L-R): Retired agent Gwen Walsh, Jessica Modisette and agent Fredrick Miller.



LODGE 189 ⚡

Bosque Lodge 189 awarded three \$1,000 scholarships to Kalie Borom, Lane Brookshire and Cody Bedwell. Borom is a graduate of Valley Mills High School, Brookshire a graduate of Crawford High School and Bedwell a graduate of Granbury High School. Pictured Left (L-R): Kalie Borom and agent Johnnie Gaidusek. Middle: Lane Brookshire and agent Johnnie Gaidusek. Right: Cody Bedwell and agent Alan Humphrey.

OCKER-TEMPLE LODGE 1 ANNUAL MEETING

DATE Sunday, October 19, 2014
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 26, 2014
TIME 3 p.m. Social
 4 p.m. Meeting
 5 p.m. Dinner
PLACE St. Joseph's Parish Hall
 Dime Box, TX
RSVP By October 15 to Charlotte
 Mikulin, (979) 884-3690 or
 charlottemikulin@hotmail.com
NOTES Register for door prizes before
 4 p.m.

NADA LODGE 23 ANNUAL MEETING

DATE Sunday, October 12, 2014
TIME 5 p.m.
PLACE St. Mary's Community Center
 Nada, TX
NOTES Meal served after meeting

HILLJE LODGE 27 ANNUAL MEETING

DATE Monday, October 20, 2014
TIME 11 a.m. Meeting
 12 p.m. Meal
PLACE Parish Hall, Hillje, TX

KRIZAN-WEST LODGE 46 ANNUAL MEETING

DATE Sunday, October 5, 2014
TIME 11:30 a.m. Hall Opens
 12:30 p.m. Lunch
PLACE Cottonwood Hall
 West, TX
NOTES Members asked to bring
 desserts

SCHILLERVILLE LODGE 55 ANNUAL MEETING

DATE Thursday, October 9, 2014
TIME 6 p.m.
PLACE Golden Corral Restaurant
 5102 N. Navarro St.
 Victoria, TX

NEEDVILLE LODGE 70 ANNUAL MEETING

DATE Sunday, October 12, 2014
TIME 11 a.m. Social
 12 p.m. Meal
PLACE SPJST Hall, Needville, TX

BRYAN LODGE 79 ANNUAL MEETING

DATE Thursday, October 23, 2014
TIME 1 p.m.
PLACE Wilson Cattle Company,
 7026 East OSR, Bryan, TX

BUGGY CREEK-TAYLOR LODGE 87 ANNUAL MEETING

DATE Sunday, October 19, 2014
TIME 4 p.m. Social
 5 p.m. Meeting
 6 p.m. Meal
 7:30 p.m. Dance
PLACE SPJST Hall, Taylor, TX
NOTES Members asked to bring des-
 sert, one guest per member

RICHMOND LODGE 97 ANNUAL MEETING

DATE Sunday, October 5, 2014
TIME 11 a.m. Social
 12 p.m. Meal
PLACE SPJST Hall
 Needville, TX

KAUFMAN LODGE 98 ANNUAL MEETING

DATE Sunday, October 26, 2014
TIME 1 p.m.
PLACE Maples Hall, 114 N. Wash-
 ington, Kaufman, TX
RSVP By October 18 to Sherri
 Martin, (254) 384-7898,
 (254) 686-8887 or sher-
 rimart@msn.com

PRAHA-WEST LODGE 106 ANNUAL MEETING

DATE Sunday, October 19, 2014
TIME 12 p.m.
PLACE Tours Hall, Tours, TX
NOTES Catered meal served

MEEKS LODGE 107 ANNUAL MEETING

DATE Sunday, October 26, 2014
TIME 3 p.m.
PLACE Ratibor Country Grill
NOTES Meal served after meeting

HOUSTON LODGE 108 ANNUAL MEETING

DATE Sunday, October 5, 2014
TIME 2 p.m.
PLACE SPJST Lodge 88 Annex Blvd.
 1435 Beall St.
 Houston, TX

WACO LODGE 109 ANNUAL MEETING

DATE Thursday, October 9, 2014
TIME 6 p.m.
PLACE Michna's BBQ, 2803 Frank-
 lin Ave., Waco, TX
PHONE (254) 722-0006

DANBURY LODGE 114 ANNUAL MEETING

DATE Monday, October 13, 2014
TIME 10 a.m.
PLACE Smith Group Insurance
 Danbury, TX

BRNO-DAYTON LODGE 115 ANNUAL MEETING

DATE Sunday, October 19, 2014
TIME 12:30 p.m. Lunch
PLACE Nottingham Middle School
 Cafeteria, 203 S. Cleveland
 St., Dayton, TX
NOTES Meeting to follow

RAGSDALE LODGE 117 ANNUAL MEETING

DATE Tuesday, October 14, 2014
TIME 5:30 p.m.
PLACE Sky Restaurant
 236 Foster Field Dr.
 Victoria, TX

Save
the
date

MARAK LODGE 13 ANNUAL MEETING

DATE Sunday, October 5, 2014
TIME 2 p.m.
PLACE Marak Parish Center
 Marak, TX
RSVP By October 1 to Agnes Kos-
 troum, (254) 697-2830

ABILENE LODGE 20 ANNUAL MEETING

DATE Thursday, October 2, 2014
TIME 6 p.m.
PLACE Rosa's Café, 1026 N. Judge
 Ely Blvd., Abilene, TX
RSVP By September 26, (325) 692-
 0862 or (325) 518-5835
NOTES Guests \$10.00

KRIZAN-WEST LODGE 46 CHRISTMAS SOCIAL

DATE Saturday, December 6, 2014
TIME 11:30 a.m. Hall Opens
 12:30 p.m. Lunch
PLACE Cottonwood Hall
 West, TX
NOTES Members asked to bring
 desserts

PENELOPE LODGE 49 ANNUAL MEETING

DATE Sunday, October 19, 2014
TIME 4 p.m. Meeting
 5 p.m. Dinner
PLACE Penelope Parish Hall
 Penelope, TX

ALAMO-SAN ANTONIO LODGE 141 ANNUAL MEETING

DATE Sunday, October 19, 2014
TIME 1:30 p.m.
PLACE Snoga's, 2567 Goliad Rd., San Antonio, TX
NOTES Door prizes awarded, meal served with meeting
INFO Mary V. Holub, (210) 333-2915

DALLAS LODGE 142 ANNUAL MEETING

DATE Thursday, October 9, 2014
TIME 5:30 p.m.
PLACE SPJST Lodge 84, 2625 Floyd St., Dallas, TX
INFO (972) 423-4071

ACADEMY LODGE 143 ANNUAL MEETING

DATE Sunday, October 19, 2014
TIME 5 p.m.
PLACE Bliss Hall/Little River Community Center, 109 South Evans St., Little River, TX

SOUTHEAST DALLAS LODGE 153 ANNUAL MEETING

DATE Saturday, November 1, 2014
TIME 12 p.m.
PLACE Spring Creek BBQ, 3939 West Emporium Circle, Mesquite, TX
RSVP By October 28 to (214) 793-0490

CHEROKEE LODGE 174 ANNUAL MEETING

DATE Thursday, October 30, 2014
TIME 6 p.m.
PLACE El Toro Mexican Restaurant, 2111 S Loop 256, Palestine, TX
RSVP To Frances Coleman, (903) 586-0663

PASADENA LODGE 188 ANNUAL MEETING

DATE Sunday, October 12, 2014
TIME 1 - 4 p.m.
PLACE Elks Lodge, 15010 Wagon Trail, Pearland, TX
RSVP By October 4 to Janet Mazzella, (281) 770-8673
NOTES Meal served with meeting to follow

BOSQUE LODGE 189 ANNUAL MEETING

DATE Tuesday, October 14, 2014
TIME 6:30 p.m.
PLACE Chicken Express, 621 W. 5th St., Clifton, TX
INFO (254) 675-3931

LAKE LIVINGSTON LODGE 199 ANNUAL MEETING

DATE Thursday, October 16, 2014
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 7, 2014
TIME 5 p.m.
PLACE Hall Norris Insurance Agency

RICHARDSON NO BULL LODGE 232 ANNUAL MEETING

DATE Friday, October 10, 2014
TIME 5:30 p.m.
PLACE Richardson No Bull Insurance, 507 W Main St., Atlanta, TX

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 involved 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 NEWS

MEETING RESCHEDULED

District 3 Director Tom Stavinoha has announced that the meeting date set at the District 3 meeting held after the 2014 Convention has been rescheduled from Saturday, September 12, 2015, to Saturday, October 31, 2015. This meeting will be held in Rosenberg, Texas. The By-laws require candidates for Director, Alternate Director, By-law Committee and Alternate By-law Committee to be ratified at the October Board of Directors meeting immediately preceding the respective District elections.

LODGES RECOGNIZED

In 2013 District 3 lodges donated \$35,623.30 to charity or scholarships. There are 21 lodges in District 3. District 3 Director Tom Stavinoha recognized the lodges in his district for their charitable donations made from the local lodge premium refunds they received from the Home Office. Hillje Lodge 27 was recognized for donating \$3500, or 88 percent of their lodge funds. Dayton Lodge 115 was recognized for donating \$8,500, or 79 percent of their lodge funds. Crosby Lodge 85 was recognized for donating \$3,750, or 66 percent of their lodge funds. Needville Lodge 97 was recognized for donating \$5,008.19, or 50 percent of their lodge funds. These lodges are commended for giving back to their communities with these monetary donations.

The Local Lodge Procedures Manual provides guidelines for the use of local lodge funds. Lodge officers are encouraged to read the procedures outlined in the manual for use of the lodge funds.

2014 RVOS CONVENTION BY-LAW CHANGES

INTRODUCTION

Add “of the RVOS Farm Mutual Insurance Company”; Delete “unanimously”; Update date “Twenty-ninth General Convention on the 23rd day of June, 2014 at Waco, Texas.”

ARTICLE I. - NAME

Section 1 – Add “Company”; Add “are the acronym and”; Add “which translated means Farmers Mutual Protective Association”

ARTICLE II. – OBJECT

- Section 1 (a) – No Change
- Section 1 (b) – No Change
- Section 1 (c) – Delete last sentence

ARTICLE III. – MEMBERSHIP

- Section 1 – No Change
- Section 2 (a) – Changed to “Each Delegate, Alternate Delegate or Lodge Officer must have a policy in the Delegate, Alternate Delegate or Lodge Officer’s own name in order to have a vote, and to be eligible to serve as a Delegate or Alternate Delegate to the Convention for the Local Lodge.”
- Section 2 (b) – No Change
- Section 2 (c) – No Change
- Section 3 – No Change
- Section 4 – Add “of Directors” after Board to clarify in this section and throughout the By-laws changes as Housekeeping.
- Section 5 – Delete “ab initio”; Add “from the inception date.”
- Section 6 – No Change
- Section 7 – No Change
- Section 8 – No Change

ARTICLE IV. – TERM OF POLICIES

- Section 1 – No Change
- Section 2 – No Change

ARTICLE V. – HAZARDS INCLUDED

- Section 1 (a) – No Change
- Section 1 (b) – Add “of Directors”
- Section 2 – No Change

ARTICLE VI. – PROPERTY INSURABLE

- Section 1 – No Change
- Section 2 – No Change

ARTICLE VII. – PREMIUMS

- Section 1 (a) – Add “of Directors”
- Section 1 (b) – No Change
- Section 1 (c) – Add “of Directors”
- Section 1 (d) – No Change
- Section 1 (e) – No Change
- Section 1 (f) – No Change

- Section 1 (g) – No Change
- Section 2 – Add “of Directors” in three places

ARTICLE VIII. – RESERVE FUNDS

- Section 1 – Add “of Directors”
- Section 2 – Add “of Directors” in two places
- Section 3 – Add “of Directors”

ARTICLE IX. – ADDITIONAL OBLIGATIONS OF MEMBERS AND AUTOMATIC TERMINATION OF INSURANCE PROTECTION

- Section 1 – Change “A Local Lodge and any Officer, Agent or representative elected or appointed by such Local Lodge do not have the power to waive any provision of the Constitution, policy or By-law (this provision is authorized by the Texas Insurance Code).”
- Section 2 (a) – Add “of insured property”
- Section 2 (b) – Add “at the time of sale”
- Section 3 – No Change
- Section 4 (a) – No Change
- Section 4 (b) – Change “If a member moves an insured building from a described location, such building is no longer insured.”
- Section 4 (c) – No Change
- Section 4 (d) – Delete last sentence.
- Section 5 – Add “of Directors”
- Section 6 – Delete Section 6.
- Section 7 – Renumber, made Section 6; No Change
- Section 8 – Renumber; made Section 7; No Change

ARTICLE X. – LOCAL LODGES

- Section 1 (a) – No Change
- Section 1 (b) – No Change
- Section 1 (c) – Change “A Local Lodge may not disband without permission from the Board of Directors, and then they must present all of its books, papers and assets to the Home Office.”
- Section 2 (a) – No Change; Housekeeping
- Section 2 (b) – No Change
- Section 2 (c) – No Change; Housekeeping
- Section 2 (d) – No Change
- Section 2 (e) – No Change
- Section 2 (f) – No Change
- Section 3 – No Change
- Section 4 – No Change
- Section 5 – No Change
- Section 6 – No Change; Housekeeping
- Section 7 – No Change
- Section 8 – Add the word “and”; House-

- keeping; Delete “and sign a bond equal to the maximum amount of Local Lodge funds.”
- Section 9 (a) – No Change
- Section 9 (b) – No Change
- Section 9 (c) – No Change
- Section 10 – Delete this section.
- Section 11 – Renumber, changed to 10; Delete “are”; Add “shall be”
- Section 12 – Renumber, changed to 11; No Change

ARTICLE XI. – THE BOARD OF DIRECTORS

- Section 1 (a) – Add “of Directors” in three places
- Section 1 (b) – No Change except to add “of Directors” in one place
- Section 1 (c) – Changed as Revised “This Association is divided into seven Districts in the State of Texas, wherein regular meetings of Local Lodges are held in the domiciled county of each Lodge, if possible. A map on

2014 convention

- display at the Home Office designates the individual District boundaries.”
- Section 1(d) – No change
- Section 1(e) – Add “General”; Add “of Directors”; Delete “(Revised by Referendum effective 8/1/2012)”
- Section 1 (f) – Add “District Director”; Delete “Salary and Credentials” in two places; Add “By-law Committee member”; Delete “(Revised by Referendum effective 8/1/2012)”
- Section 1 (g) – Delete “Salary and Credentials” in two places; Delete (Revised by Referendum effective 8/1/2012)”
- Section 1 (h) – Delete “(Revised by Referendum effective 8/1/2012)”
- Section 1(i) – Delete “(Revised by Referendum effective 8/1/2012)”
- Section 2 (a) – No Change
- Section 2 (b) – Change to: “No Officer of any other fire, lightning or extended coverage insurance company, and no Officer of any Local Lodge of any other fire, lightning or extended coverage insurance company can be

CONTINUED ON PAGE 14

2014 convention





Junkin' from trash to treasure

by Andrew Phillips

The sweltering heat of the Texas summer loomed in the air, but that wasn't stopping Carol Dickerson from finding lost treasure at Trade Days in Fredericksburg, Texas, one of the largest flea market and collectibles shows in the state.

Dickerson has been restoring old furniture and antiques for over 45 years, and now she's looking for an old chair to restore.

Dickerson said she started restoring items by finding reclaimed furniture at garage sales and thrift shops. "I couldn't always afford new furniture, so I would buy something from a garage sale and redo it," she said.

Fredericksburg Trade Days is open on the

third weekend of each month. Vendors from across the state purchase space in one of the show's six barns.

Dickerson whisked up and down the rusty barns through collectibles, crafts and antique farm tools. When she found the perfect chair she rushed over to it.

She was standing at Bullock's Earth N' Art, a vendor booth owned by Faith Bullock.

"What I like most about doing this is being able to take something and transform it," Bullock said.

Bullock says she finds her antiques and junk at yard and estate sales. "Most people don't have the ability to build and restore things," she said.

Bullock is a Boston original who found her way to Texas through a job in landscape design.

"I think some people have a creative non-stop mind, and some people don't," Bullock said. "I don't understand people that don't."

Dickerson purchased the chair from Bullock; a week later, she had reupholstered and restored the chair.

"There is nothing typical about how long it takes me [to restore something]," Dickerson said. "Sometimes I keep with it until it is done and sometimes I do it little by little."

Dickerson said the hardest part about restoring furniture is knowing when to give up. "There are times when ... I have bit off more than I can chew," she said.

But when she hasn't taken on a project that is too hard, Dickerson's attention to detail results in immaculately restored antiques.



UNINSURED AND UNDERINSURED MOTORISTS

BY CHERIME GREENMAN

The question is often asked—what is uninsured/underinsured motorist coverage and why do I need to carry that coverage? Texas state law does not require this coverage, so why would an individual want to have this coverage included in their auto insurance policy?

The answer is simple, but not always understood. A personal auto policy is made up of different parts; liability for bodily injury and property damage, uninsured/underinsured motorist coverage, medical payments or personal injury protection and damage to covered autos.

Liability bodily injury and property damage covers other drivers and their property in the instance the insured is the cause of an accident. Uninsured/underinsured motorist is coverage for the insured and family members.

Unfortunately the number of uninsured and underinsured drivers in Texas is astounding. This valuable coverage can protect an insured in the event of a hit and run accident, or if they're involved in an accident and the at-fault party is underinsured.

Imagine this. You and your family are headed down the road on a Saturday evening. You are a defensive driver obeying all of the traffic laws when, all of the sudden, you are side-swiped by another vehicle.

Your vehicle is pushed off the road and hits a tree. When the smoke clears you realize the other vehicle fled the scene and left you as the victim of a hit and run accident.

This accident was not your fault! The liability portion of the policy will not provide you coverage because you are the insured driver. You would have no coverage for damage to your vehicle or for injuries sustained by you or your family.

However, if you did not reject the uninsured/underinsured motorist coverage provided on your personal auto policy you could file a claim under this coverage.

The bodily injury portion does not have a deductible, but the property damage portion has a fixed deductible of \$250.

In the event of a hit and run accident lo-

cal law enforcement would need to be contacted and a report filed stating the facts of the accident.

You could claim the damages to your vehicle under the physical damage (collision) portion of your policy. However, your collision deductible could be much higher than the uninsured/underinsured motorist deductible and the insurance carrier could surcharge your policy on your next renewal.

So where does the underinsured motorist coverage apply? The minimum liability limit that is required by state law is \$30,000 per person, \$60,000 per accident for bodily injury and \$25,000 for property damage. These are the limits the policy would pay in the event of an accident.

Now imagine this scenario. You have just bought the car of your dreams. You and your significant other have decided to take a nice Sunday afternoon drive in your new convertible. The sticker price on this sweet little ride is about \$75,000!

As you are cruising down the road, wind in your hair and sunshine on your face, you come around a bend and coming straight at you is a young driver. The young driver crosses into your lane, hitting you and totaling your \$75,000 convertible. This young driver only has the minimum limits required by law.

This driver's policy will only pay out \$25,000 in property damage. This is not nearly enough to cover the cost of your brand new dream car. A personal auto policy containing uninsured/underinsured motorist coverage could 'pick up' and cover the remainder of the amount of damage, provided it had adequate limits.

This is protection for you and your family—so it would be sensible that you carry a limit at least equal to the liability limit afforded to others. However, this limit cannot be greater than the liability limit on your policy.

This is a brief explanation of the uninsured/underinsured motorist coverage provided on the Personal Auto Policy. You may refer to your policy information jacket for additional information, or contact your agent.

Auto policies are written through the RVOS General Agency, a subsidiary of RVOS Farm Mutual Insurance Company. The information contained in this article is not intended to provide legal or financial advice. RVOS recommends that you seek the advice of a professional for such services. Information contained within is subject to all applicable laws. This information is not intended to describe policy provisions, including coverage, deductible and claims processes. For more information on your actual coverages, please contact your agent.



CONSUMER CREDIT CARD FRAUD

BY ANDREW PHILLIPS

Credit card issuers, merchants and consumers lost \$11.27 billion in 2012 because of credit and debit card fraud, according to a study by Nilson Report published August 2013. And while fraud accounts for only a fraction of the total credit and debit card sales, it continues to be one of the most important concerns for consumers.

Last December Target fell victim to one of the largest data breaches in U.S. merchant history. According to Target's corporate communications site, "approximately 40 million credit and debit card accounts may have been impacted" by the data breach.

All of that stolen credit card data carried a hefty price tag for Target and credit card issuers. It is estimated that the breach will cost Target shareholders \$148 million.

With the increasing precedence of mass data breaches, internet fraud and credit card theft, it is more impor-

tant than ever for consumers to be aware of common tricks thieves use to gain access to important card data.

PHYSICAL CARD FRAUD

What started out as a few small-scale fraud schemes has grown into a network of illegal and sophisticated fraud practices.

One of the first forms of credit card fraud was telephone phishing. "Phone phishing schemes often begin with a pre-recorded message that prompts the recipient to call a supplied telephone number," said Brian Krebs, a former Washington Post reporter and founder of the popular security blog Krebs on Security.

In the early days of phishing, a criminal would answer the line and pretend to be a bank representative.

As technology has advanced, so have the phishing methods. Now when the consumer calls the number an automated voice system prompts them to enter their credit card infor-

mation.

And that isn't the only way criminals are obtaining credit card numbers. According to a Consumer Reports article "credit card skimmers that thieves install where you swipe your card to pay at the pump can copy the account data from the magnetic stripe on the back of your card."

A credit card skimmer is a small device that thieves attach to credit card terminals. The device collects data in one of two ways.

Either the thief returns to the terminal where the data from every swipe is stored, or in more sophisticated methods the skimmer transmits the credit card data to the thief instantly via Bluetooth technology.

"Some of the skimmers ... are extremely sophisticated, incorporating features such as the ability to send an SMS text message to the thieves' mobile phone whenever a new card is swiped," Krebs said on his website,

krebsonsecurity.com.

After thieves have copied your credit card data, they sell it to other criminals through a black market for credit card data.

They aren't only attacking gas stations—many of these devices are being attached to ATM machines. Some of them also have cameras for recording the consumer's PIN number.

CONSUMER LIABILITY

The Fair Credit Billing Act (FCBA), a piece of legislation passed by Congress in 1974, limits the liability for lost and stolen credit cards to \$50.

The Federal Trade Commission (FTC) reported on their website that credit card consumers may not even be liable for that much. "If your credit card number is stolen, but not the card, you are not liable for unauthorized use," the FTC said.

Also, if you report the loss or theft of your card before it is used, you're not liable for any unauthorized charges.

Debit and ATM cards have different limits of liability set by the Electronic Fund Transfer Act (EFTA). "If someone uses your ATM or debit card before you report it lost or stolen, your liability depends on how quickly you report it," the FTC said.

EMV TECHNOLOGY

According to Visa, a new credit and debit card standard called Europay, Mastercard, Visa (EMV or Chip and PIN) is being implemented throughout the U.S.

EMV uses integrated circuit technology, where a chip is embedded into every card and a PIN number is issued to the cardholder. Each time the cardholder uses the chip in the card, they must enter their PIN.

Visa announced that starting October 1,

2015, "liability for counterfeit fraud is assigned to the party that has not made the investment in EMV chip cards ... or terminals."

Even with these coming changes, consumers shouldn't worry about being held liable for any fraudulent charges.

EMV technology is recognized as a safer way to store credit card information. Thieves would need not only the credit card number, but would also need the PIN. Additionally, they would have to replicate the chip on the front of the card.

"Chip and PIN ... is designed to make cards far more expensive and complicated for thieves to duplicate," said Krebs.

In a recent interview with the Washington Post, Mastercard president Chris McWilton said that Mastercard isn't aware of any validated cases where EMV chip cards have been hacked.

"Banks would still have to stand behind the zero liability standard either way," McWilton said. While consumers won't be more liable, merchants not adopting the new technology may be responsible for those unauthorized charges.

PROTECTING YOUR DATA

There are a few things cardholders can do to protect themselves from falling victim to credit card theft.

According to Krebs, if you're using an ATM, you should examine the machine and your environment for suspicious activity.



"If you visit an ATM that looks strange, tampered with, or out of place, try to find another ATM," he said. "Use only machines in public, well-lit areas, and avoid ATMs in secluded spots."

Krebs also recommends covering the PIN pad with your hand when you're entering your PIN. "Even if the thieves somehow skim your card, there is less chance that they will be able to snag your PIN as well," he said.

The Federal Trade Commission recommends that you "don't disclose your account number over the phone unless you initiate the call."

Be sure to carefully examine your credit card statements for discrepancies. Report any fraudulent charges immediately.

If you have mobile banking or can receive text messages from your financial institution, consider setting up automatic notices if suspicious or high charges are made using your card.

Taking these simple steps can help protect you from falling victim to credit card theft. While you can never be 100 percent protected, just one prevented theft can save hours of additional hassle.



**CONSIDER SETTING UP
AUTOMATIC NOTICES IF SUSPICIOUS OR
HIGH CHARGES ARE MADE USING YOUR
CARD.**

2014 RVOS CONVENTION BY-LAW CHANGES (CONT. FROM PAGE 7)

on the By-law Committee or any Alternate to such committee or member of the Board of Directors. If, after being elected to any of the previously named positions, he or she should become any such 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."

Section 3 (a) – Add "Members of the Board of Directors, Officers and By-law Committee of the association are elected and/or ratified for terms of four years, but must serve until their successors qualify; Delete "Members of the Board and Officers of the Association are elected for terms of four years but must serve until their successors qualify."; Delete "succeeding the Convention"; Add "following their election or ratification"; Add "of Directors".

Section 3 (b) – Add "of Directors"

Section 3 (c) – Add "or By-law Committee member"; Add "of Directors or By-law Committee"; Add "or Alternate By-law Committee member"

Section 4 – Add "of Directors"

Section 5 – Add "of Directors"

Section 6 – Add "Board of Directors"; Change "selected" to "elected"

Section 7 – Moved from Article XII Section 6 (a); Add "of Directors" four times

Section 8 (a) – Moved from Article XII Section 7 (b); Add "of Directors"

Section 8 (b) – Moved from Article XII Section 7 (d); Add "of Directors" two times

Section 8 (c) – Moved from Article XII Section 7 (g); Add "of Directors" two times

Section 8 (d) – Moved from Article XII Section 7 (h)

Section 9 – Moved from Article XII Section 8; Add "of Directors" five times

Section 10 – Moved from Article XII Section 9; Add "of Directors"

Section 11 – Moved from Article XII Section 10; Delete "Board, Officers, Adjusters and Directors"; Add "of the Board of Directors"

Section 12 – Moved from Article XII Section 11; Delete "Salary and Credentials"; Delete "(Revised by Referendum effective 8/1/2012)"

Section 13 – Moved from Article XII Section 12; Add "Company" in two places; Add "of Directors"

ARTICLE XII. – DUTIES OF THE HOME OFFICE AND ADD THE WORDS "AND DISTRICT DIRECTORS"

Section 1 (a) – Add "of Directors"

Section 1 (b) – Add "of Directors"

Section 1 (c) – No Change

Section 1 (d) – No Change

Section 1 (e) – No Change

Section 1 (f) – Correct spelling

Section 1 (g) – No Change

Section 2 (a) – Add "of Directors"

Section 2 (b) – Add "of Directors"

Section 2 (c) – Add "of Directors" in two places. Change "selected" to "elected"

Section 3 (a) – Add "of Directors" in two places; Add "business"

Section 3 (b) – Add "of Directors"

Section 3 (c) – No Change

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

Section 5 – No Change

Section 6 (b) – Renumber to (a); Add "her"

Section 6 (c) – Renumber to (b)

Section 7 (a) – Add "of Directors"

Section 7 (c) – Renumber to (b); Delete "fee"; Add "commission"

Section 7 (e) – Deleted

Section 7 (f) – Deleted

ARTICLE XIII. – THE OFFICIAL PUBLICATION

Section 1 (a) – No Change

Section 1 (b) – Add "Board of"

Section 1 (c) – No Change

Section 1 (d) – No Change

ARTICLE XIV. – CONVENTION

Section 1 – Delete "(Revised by Referendum effective 8/1/2012)"

Section 2 (a) – Add "of Directors" two times; Add "time and place"

Section 2 (b) – Add "of Directors"

Section 3 – Add "of Directors"; Delete "are"; Add "is... than one"

Section 4 (a) – Delete "Delegates elected later must be reported within ten days after their election."

Section 4 (b) – No Change

Section 4 (c) – Delete "or candidate for Officer of the Home Office"; Add "Chairman and Vice-Chairman will be elected by popular vote."

Section 5 – Change to "To be a Delegate you must attend the convention and be seated as a Delegate. He or she will receive mileage from his or her home to the Convention and back for use of their vehicle and a per diem to cover expenses because of attendance at

the Convention. If it is impossible for the Delegate to attend the Convention or fulfill any duties between Conventions, it is the duty of the alternate(s) to fill the vacancy and attend the Convention, or fulfill any duties after the Convention, if your lodge was represented at the convention by a seated delegate. In addition the following sentence to be added, "The president of each lodge shall have the authority to appoint an alternate delegate in the event that the alternate delegate or delegates are unable to fulfill their necessary duties between Conventions."

Section 6 – No Change

Section 7 – No Change

Section 8 – Delete "Salary and Credentials" in three places; Delete "the Convention"; Add "their election at their respective district meeting...this"; Delete "Article S...8"; Delete "(Revised by Referendum effective 8/1/2012)"

Section 9 – No Change

Section 10 – Add "of Directors"

Section 11 – No Change

Section 12 (a) – No Change

Section 12 (b) – No Change

Section 12 (c) – No Change

Section 12 (d) – No Change

Section 12 (e) – Delete "of members"; Add "District Directors"; Delete "Board"

Section 12 (f) – No Change

Section 12 (g) – No Change

Section 12 (h) – No Change

Section 12 (i) – No Change

Section 12 (j) – Change to read "Ratification of the Officers of the Association."

Section 12 (k) – No Change

Section 12 (l) – Change to read "Oath of

2014
convention

Office of the Board of Directors of the Association."

Section 12 (m) – No Change

Section 12 (n) – No Change

Section 12 (o) – No Change

Section 13 – No Change

Section 14 – No Change

Section 15 – Add "of Directors" two times

Section 16 – Change year to "2014"

BACKPACK BUDDIES »

Home Office employees donated school supplies to the Temple Independent School District program Backpack Buddies. The program collected backpacks and supplies for children at or below the poverty level. Wiley Shockley, Wes Jackson, Sharlet Sladeczek, Sharon Tyner, Misti Nixon, Chris Sodek, Lillie Goode, call center staff, Priority One and accounting staff participated. RVOS employees collected enough supplies to support 12 students.



Pictured (L-R): Sharlet Sladeczek, Cherime Greenman, Kelly Denman, Misti Nixon, Lillie Goode and Chris Sodek.



Pictured (L-R): David Reynolds, District 3 Director Tom Stavinocha, Mike Ryan, Leonard Sternadel and Daniel Marek.

VETERANS SERVICES «

RVOS made a \$500 donation to the Veterans Benefits/Services Fair in Wharton County on August 23 at the El Campo Civic Center. The purpose of the donation is to help provide the benefits and services that the Department of Veterans Affairs, the Texas Veterans Commission, local government entities and local businesses have to offer to Veterans and family members.

TEXAS CZECH HERITAGE AND CULTURAL CENTER MLUVÍTE ČESKY? CAN YOU SPEAK CZECH? WISH YOU COULD?

An informal understanding of the basic Czech terms needed for travel, speaking, singing, researching genealogy, and just for fun, will be offered at the Texas Czech Heritage & Cultural Center in La Grange.

Classes will include the alphabet and conversational Czech, enjoy children's literature, and examine the Czech song lyrics so prevalent in this area. Some classes will be continuations. All classes are geared to those taking the class for the first time so that everyone can join in.

Classes will be every second Sunday of the month from 1 - 4 p.m. The fee is only \$10 a person per class and includes handouts. The Texas Czech Heritage & Cultural Center (TCHCC) is located at 250 West Fairgrounds Road on US HWY 77 just north of Bypass 71 in La Grange at the Fayette Co. Fair Grounds.

Call or email to verify classes. Pre-registration suggested but not required. Call (888) 785-4500 or (979) 968-9399, or email info@czechtexas.org for more information.



Pictured Above (L-R): James Smith, Rene Groppe, Sharlet Sladeczek, Doris Bruggman, Peggy Pacha, Denise Kopriva, Ray Langenegger, Marie Wolf, Linda Atkins, Carol Dickerson, Amber Sandefur, Wesley Jackson and Misti Nixon.

PARK PLACE DONATION «

On August 22 RVOS employees donated five boxes of items to the Park Place Nursing Home in Belton, Texas. The items donated included pajamas, handkerchiefs, throws, candy, a bird feeder, clothing, shampoo, soap, lotion, lip moisturizer and other toiletries.

CONGRESSIONAL « CONTACT PROGRAM

A Texas contingent made up of 20 Texas Association of Mutual Insurance Company (TAMIC) representatives traveled to Washington in June to address several key legislative issues that could have a negative impact on the Texas property and casualty industry. Pictured Top (L-R): Germanias reps. C.H. Herring, Jr., Ralph Beadle, Dwayne Herring, Hochheim Prairie rep. Randy Leifest, Germanias rep. Paul Ehlert, Farm Mutual Aid Assn of Washington Co. rep. Stanley Sommer, RVOS reps. Thomas Stavinocha, Rhonda Steelman, Germanias reps. Gary Weiss, Mike Bayles, Hochheim Prairie rep. David French, Germanias reps. Russell Janecka, Julie Janecka, Hochheim Prairie reps. Wayne Scholtz, Linda Schmidt, RVOS rep. James Smith, Hochheim Prairie rep. Pam Lahodny. Pictured Middle (L-R): District 3 Director Thomas Stavinocha, District 6 Director Rhonda Steelman and Secretary James Smith. Pictured Bottom (L-R): Hochheim Prairie Director David French, District 3 Director Thomas Stavinocha, U.S. Rep. Pete Sessions, Secretary James Smith and District 6 Director Rhonda Steelman.



Rolnik

AN RVOS INSURANCE PUBLICATION
PO Box 6106
Temple, Texas 76503

HAVE YOU UPDATED YOUR POLICY LATELY?

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Contact your agent: