

The **REPORTER**

Digital | August 2026 | Volume 1



Reminisce and
'RECONNECT'



Hochheim
PRAIRIE INSURANCE

Historic Debut

Hochheim's history runs deep and so does our commitment to rural Texas. Enjoy the next fourteen pages as we **reminisce, reconnect, and debut** our digital version of ***The Reporter!***

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Presidential Trivia..

The Association has been led by 13 presidents since 1892. It all began with J. Schwab and the title now currently resides with **Tim McCoy!**

Q: Can you name them all?



Click here to
find the answers.



Welcome from Tim McCoy
President & CEO

Texans Serving Texans Since 1892

I am absolutely thrilled to reintroduce The Reporter in this exciting new digital format! In this **inaugural digital issue**, we have curated content specifically designed for our Texas members. We have included practical insurance tips on how to safely beat the intense summer heat, ensuring you and your property stay protected. We are also honored to feature a special spotlight on our longest active member, who has been continuously part of the Hochheim Prairie family since 1979. Finally, you will find a comprehensive recap of our 2026 State Meeting held in Yoakum this past May. This was the first time our delegation has assembled in person since 2022 to discuss the business of our Association.

We know how much our membership valued the information and stories in our previous printed versions, and your feedback was a driving force in bringing this communication back to life online. This transition allows us to share timely updates and valuable insights with you more efficiently than ever before. Our goal is to share one more edition by year end and three regular editions annually thereafter.

The road back hasn't been easy. A lot has changed since our last printed version in April 2023. Facing unprecedented weather severity and the absence of a responsive reinsurance program, the company endured significant financial challenges that depleted much of our policyholders' surplus. These hardships compelled us to re-evaluate our entire operation. This led to necessary, albeit difficult, changes such as the implementation of a policy fee and rate increases. These actions resulted in a significant decrease of our membership, which has greatly impacted our local branches. These strategic moves proved beneficial, and by late 2024, our surplus began to show steady improvement.

Building on that momentum, policyholders' surplus continued to grow through 2025, aided by more favorable weather patterns. By mid-2025, we were able to shift our focus toward a growth strategy and began the process of rolling back the policy fee. Now, with the company reaching record levels of surplus following the second quarter of 2026, I am proud to share that **the policy fee has been eliminated** entirely. In its place, we have **implemented a loyalty discount** as a tangible way to thank you for standing by us. Our commitment to offering quality and affordable products will guide us as we continue to seek new strategic growth opportunities.

We are mindful of the impact the recent years have had on our membership. While the decisions we made were difficult, they were always intended to secure the long-term health of the organization. Today, our operations are far more sophisticated than they were at our founding in 1892, yet our mission remains unchanged. We operate as a mutual insurance company for the sole benefit of our Texas members. For 134 years, our most powerful advertising has come from you. We hope you will continue to share your positive Hochheim Prairie experiences with others and **connect with us on Facebook**.

Thank you for your continued loyalty and trust as we embark on this new digital journey together. Enjoy the remainder of your summer and may God Bless Texas and Hochheim Prairie Insurance.

Sincere Regards,



New Constitutional Amendment



A Word from David Weber

Vice President of Corporate
Legal/Government Relations

Delegates Adopt Constitutional Amendment At State Meeting —

At the State Meeting held on May 4, 2026, delegates adopted a constitutional amendment to the Association Constitution. The amendment and the recent adoption of Association Bylaws achieved the goal of modernizing the Association's governing documents. These changes will allow for efficient and timely changes to the Association's governing documents when needed in the future while maintaining representative governance from the membership.

In October 2025, the Board of Directors ("Board") adopted Association Bylaws which resembled the current constitution. In the past, the farm mutual policy contained a section titled "Bylaws," but this text was not true bylaws and mostly stated claims and underwriting requirements under Texas law. The Board took action to create actual bylaws to govern the organization and remove the provisions found in the policy.

After the current constitution was moved into the new bylaws, this provided an opportunity to amend the constitution at the State Meeting. One major problem with the current constitution was the requirement that it be amended only at a State Meeting which occurs every two years. Any amendment also required approval of a majority vote of delegates attending the State Meeting.

These requirements prevented quick action by the Association to make necessary governance changes. Additionally, unforeseen situations in 2020 and 2024 resulted in the cancellation of the State Meetings which prevented any amendments in those years. For these reasons, the amendment moved the governance of the Association to the bylaws which can be amended more easily and quickly.

The adopted amendment to the constitution created a basic governing document that will probably not require future changes as the bylaws are now the primary document. To amend the bylaws, a specific number of members must submit the amendment to the Association. The Board may adopt a change to the bylaws at a Board Meeting which occurs five times a year. An amendment may also be proposed at a State Meeting which will still occur every two years. The Board may approve a bylaw change by a two-thirds vote of the Board. At a State Meeting a bylaw amendment requires a two-thirds vote by the delegates.

To create more transparency, the Association website now provides access to the constitution and bylaws. This will provide members with a resource to view these documents on demand. The website will also become the source of information when amendments are proposed with any relevant information included.



Click to view the
Constitution OR Bylaws.



*State Meeting
Smiles!
Throwback to
May 4, 1992*

State Meeting / 5



Deep in the heart of Half Moon —

There's nothing finer than good ole Shiner. Texas that is! With a population of around 2,100, this tiny town is home of the Spoetzl Brewery, Patek's Grocery, Bea's Place, Kaspar Companies and lots of main street history. For any local or traveler passing through, these places give the city great meaning, but there's one person that makes it even more special in the eyes of Hochheim Prairie Insurance.

Believe it or not, one of the Company's longest tenured members calls Shiner, Texas home! This town may be historic and Mrs. Mary Koenning's policy is too. Dating back to 1979, it covers the very same pretty rural property. This sweet spot holds a piece of her heart with over 45 years of shared stories and memories with treasured family and friends. Though the topography has changed a bit over time, the appreciation that Hochheim Prairie has for Mary and her lovely land never has or will.

Getting a glimpse of Mrs. Koenning's roots motivates us to take a moment to remember ours! As you **reminisce and reconnect** with your own rich Texas history, know that Hochheim Prairie shares a common camaraderie and passion for such legacy too. It's the same superb spirit and goal for the common good that built our Association on the southern prairies in 1892. We are 'Texans Serving Texans' and could not be more proud to serve your insurance needs.

Hochheim Prairie

Member Spotlight —

Mrs. Mary Koenning

'Quiet, peaceful, small town, country life.'

That describes a few of Mrs. Koenning's favorite qualities about rural Texas life. **Can you relate?** Mary is proudly born and raised in Shiner with the same rich Czech heritage that the city was founded upon and settled by. It is in this same southern area that she would marry her husband Fred, purchase the property that she currently resides, raise four kids, and build a life worthy of all the local history books.

Texas is a 'beautiful, friendly state.'

Mary is 89 and feeling fine! Her love for the Lone Star State **only grows stronger** with age. She continues to cherish the superb sights and sincere spirit of Texas and reflects on her days of family travel. Whether her summer destination was Plainview, Round Rock, Johnson City, or somewhere along the Gulf Coast, there was always somewhere to go. As the opportunity to travel in Texas only grows with new developments across the state, so does her pride to call it home, sweet home.



Out of 95 branches across the state, Shiner, Texas was the very first! Their members were among the first few to buy into the idea of insurance for all. Today, the branch is happy to continue the long-standing legacy of service.

Mary enjoys attending this yearly meeting!

'Good food and fellowship!'

Membership / 6

'Stay inside where there is air conditioning.'

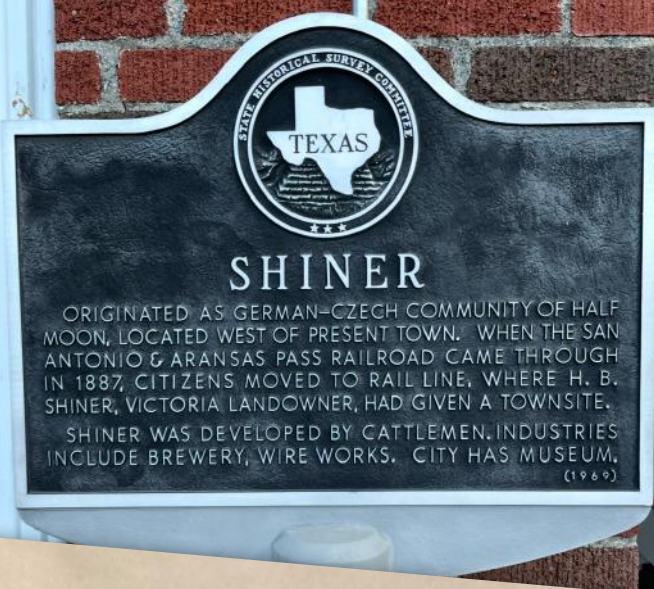
That's how Mary beats the heat. You can find her listening to Polka Time on the local radio station, reading magazines and newsletters or watching her favorite Houston Astros baseball team play! She notes that in her younger years there was no air conditioning and the only way to cool off was to take a quick swim in the creek.

'Great insurance and very dependable.'

Those are kind words from Mary upon reflecting on what stands out to her the most about Hochheim Prairie Insurance. 1979 was the year her family would buy their current policy. Though that particular year was characterized by significant storm damage around Texas and Oklahoma, her home and property remained untouched. Today, she reflects on both the past and present with peace of mind and a confident knowledge that whatever may arise, she'll be taken care of.

'Be kind and respectful to others.'

It's our grand finale to a fabulous interview! This is not just a statement, but a way of life for Texans near and far. It's also a golden rule that Mrs. Koenning chooses to live her life by. Note her words of wisdom as you travel the countryside today and always. Furthermore, if you find yourself passing through Shiner, give Mary a quick wave or tip of the hat as you do!



Rural Texas Talk -

Prosit! That's Czech for 'cheers' and a famous phrase you're likely to hear upon sharing any sort of cold beverage in Shiner, Texas. Though a frosty cup of beer at the brewery is a popular commodity, lots of rich history came before such heavenly hops were made or poured.

In the 1800's, Indians roamed the countryside and immigrants began to settle a rugged southern land that was wild and wooded. Dubbing the area 'Half Moon' after its resemblance to the shape, a post office soon appeared in 1885 and an unofficial community was born!

Soon the railroad would take a path through land owned by Mr. Henry B. Shiner and he would invest by donating 250 acres to the cause. Locals would build a right of way, a trading post would form, and the town site would become officially incorporated in 1890.



Association's

Board of Directors 2026

District 1



Ted Dlugosch

District 2



Wayne Scholtz

District 3



Clay Hermann

District 4



Celina Schultz

District 5
Chairman of the Board



David Mueller

District 6



David French

District 7



Brian Gibson

District 8



Eddie Kramer

District 9



Randal Hamilton



Click here to read more
about each Director!

Reelected Directors: 2026 - 2029 Term

District 2



Wayne Scholtz

District 3



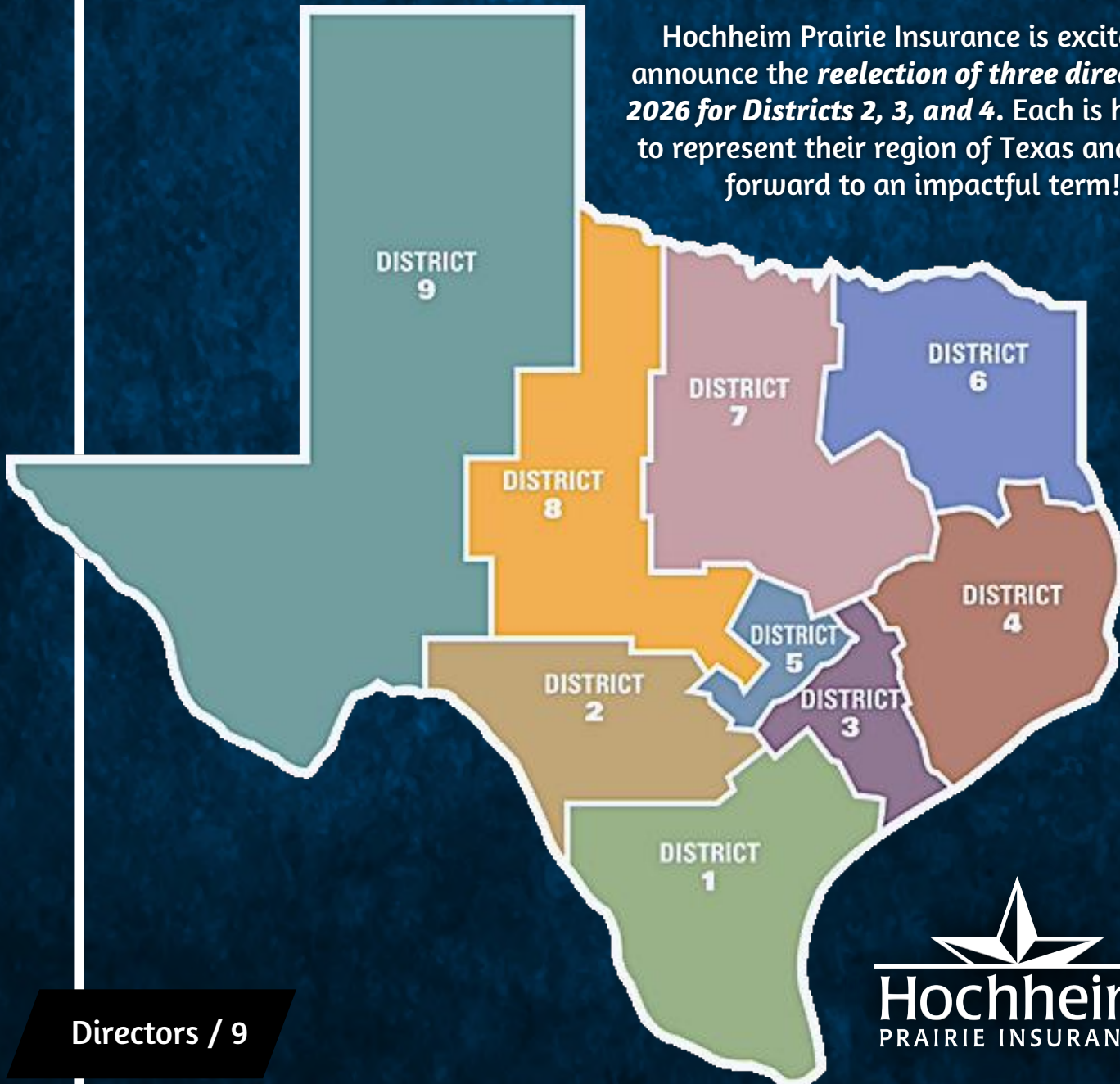
Clay Hermann

District 4



Celina Schultz

Hochheim Prairie Insurance is excited to announce the **reelection of three directors in 2026 for Districts 2, 3, and 4**. Each is honored to represent their region of Texas and looks forward to an impactful term!



Hochheim Prairie

GIVES BACK

Texans Serving Texans..



American Heart Association - Yoakum, Tx
Go Red for Women Awareness



Bettye Powell Meal - Yoakum, Tx
Community Service



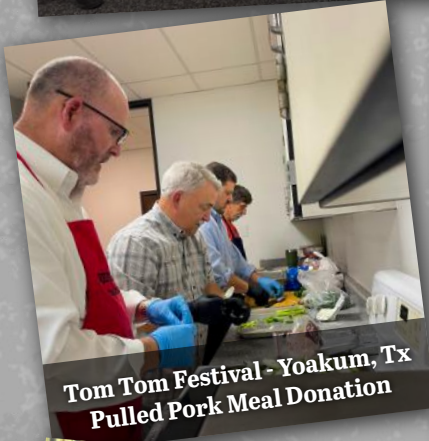
South Texas Blood & Tissue
Yoakum, Tx
Blood Donation Station



Blue Santa - Yoakum, Tx
Toy Collection and Donation



State Championship Football Playoff - Yoakum, Tx
Hochheim Prairie Pep Squad



Tom Tom Festival - Yoakum, Tx
Pulled Pork Meal Donation



Rotary Club - Yoakum, Tx
Children's Hospital Teddy Bear Drive



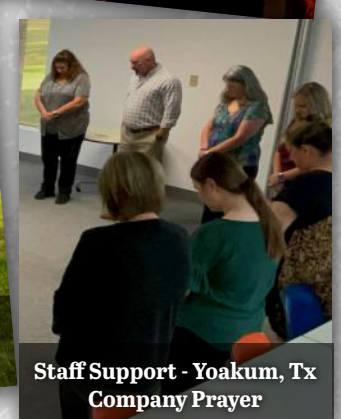
Heritage Museum - Yoakum, Tx
Christmas Tree Forest Donation



Friends of the Library
Yoakum, Tx
Fall Fundraiser



Walk Across Texas Challenge - Yoakum, Tx
National Walking Day Awareness



Staff Support - Yoakum, Tx
Company Prayer

***"Only a life lived for others
is a life worthwhile."***

- Albert Einstein

Community Support / 10

Since 1892!

Your Branches GIVE BACK



Branch 136 - New Braunfels, Tx
St. Jude Ranch for Children



Branch 26 - La Vernia, Tx
La Vernia Historical Association



Branch 152 - Hondo, Tx
Bluebonnet Children's Advocacy



Branch 54 - Amarillo, Tx
Vessels of Humanity and Compassion



Branch 2 - Cuero, Tx
Cuero Little Dribblers



Branch 3 - Yorktown, Tx
Keep Yorktown Beautiful



Branch 148 - Jacksonville, Tx
Family, Career and Community
Leaders of America (FCCLA)



Branch 225 - Buffalo, Tx
Oakwood Food Pantry



Branch 1 - Shiner/Moulton, Tx
Moulton, Flatonia, & Shiner VFD



Branch 65 - Kerrville, Tx
Kerr County Stock Show Association



Branch 3 - Yorktown, Tx
Karnes City Public Library



Branch 33 - San Antonio, Tx
Schertz Area Senior Center



Branch 2 - Cuero, Tx
Pet Adoptions of Cuero



**Click here to see the difference
your branches are making.**

Watch the Index

There is more to hot days than temperature. The combination of air temperature and humidity, known as the heat index, provides a measurement of what our bodies actually feel when outside in the summer heat.

Be Mindful:

90-103°F = Heat cramps and fatigue are possible.

103-124°F = Heat exhaustion becomes likely.

125°F = Heat stroke happens quickly and becomes a medical emergency.

Texas Trick:

Early mornings are your best friend! Schedule outdoor chores before 10:00 a.m. when possible.

Stay Hydrated

Drink before you think! If you're thirsty, you're already behind. *Be proactive when hydrating* and try to sip all day long to stay one step ahead.

Helpful Hints:

- Carry a refillable water bottle everywhere.
- Drink water before heading outside.
- Limit caffeine/alcohol during the heat of the day.
- Add electrolytes if you're sweating heavily.

Fun Fact:

An average human can lose over one quart of sweat per hour during strenuous activity in extremely hot weather. *That's 1/4 of a gallon!*

Pace Yourself

Work slow, steady, and smart. Hard work is just how we roll, but *taking a slower pace* versus pushing through is key. Your body will thank you!

Cool Takeaways:

- + Work in short intervals.
- + Take shade breaks every 30-45 minutes.
- + Wear lightweight, light-colored clothing.
- + Choose breathable hats over dark baseball caps.

Wise Words:

Grandma and grandpa always said..
'The porch swing was invented for afternoons like this!'

Beat the Heat Summertime Tips



Surviving the Texas Heat in August —

Whether you're working cattle, mowing the yard, or hauling the kids to and from school or sports, one infamous feature of Texas life connects us all near and far — the high heat and humidity.

Too hot to handle? Though the mere thought might make smoke come from your ears, the fact of the matter is that Texans can take the heat. There may be a meltdown or two along the way, but you can bet that we'll all come out with a glass of sweet iced tea and a superb summer suntan!

Hot tip: Stay cool-ish. Sweat smarter, not harder this season and note a few healthy habits that will help protect your family, property, and peace of mind until the fabulous fall-time breezes return.

☑ Property Insurance

HEAT + LAND = Hidden Risk

In August, rural properties begin to take on the full force of our Texas heat. Dry grass, overheated equipment, and aging structures can quickly catch fire — take caution now.



CLEAR DRY BRUSH around barns, fences, and structures.



STORE FUEL AND EQUIPMENT SAFELY away from direct heat.



INSPECT ROOFS AND WIRING in outbuildings for heat wear.

Your land is an investment — protect it like one!

Ensure your property policy covers the unique risks of our rural Texas heat.



Cool Blast from the Past

Did you know our building had an anniversary in July?

45 and so alive! On July 14, 1981..

Our team cut the ribbon to debut a very classy corporate office building! This firm foundation would grow the very legacy that began along the Hochheim prairies in 1892. Further, it would set the scene for modern innovation and upgrades to serve more of the rural Texas we all know and love so dearly today.

Pictured is President Charles Sanfilippo with his team.

Summer Memories

There are some things that never change — August in Texas is one of them!

Do you remember?

- Chasing the ice cream truck
- Drinking from the water hose
- Running through the sprinkler
- Watching summer heat waves dance across a long country road
- Riding in grandpa's pickup truck
- Homemade vanilla ice cream
- Sweet tea on the front porch



• She believed she could •
But it was 95 ° and humid outside
— so she didn't!



Back To School

Roadside Safety



The Bell Rings – and Texas gets busy!

It's time to pack up the summer vacations and pull out the alarm clocks as school zones spring back to life. Whether you are busing children to and from activities, headed back to the workplace, or taking a marvelous morning stroll down main street, the roads are rocking and rolling with back-to-school action. There's no hall pass for staying safe and watching out for the tiny Texans around you, so take time to practice caution while you're behind the wheel this August and **protect what matters most**.



☒ **Protect What Matters Most**

Back to School Back to Busy Roads!

School traffic is back. As routines pick up, so do the chances for fender benders and close calls. Accidents can happen quick, so drive with caution and avoid distractions.



*Leave extra following distance
between you and other vehicles.*



*Slow down in school zones and
keep an eye out for children.*



*Watch for new teen drivers as
they are back on the road too!*



*Put your phone down and stay
focused on the roadway ahead.*

Prevention is the best policy –

Take time! A few extra seconds behind the wheel can help avoid a lifetime of regret.

John Trott Memorial Scholarship 2026 Scholarship Recipients



Madisen Grant
Yoakum, Tx



Emma Fling
Yoakum, Tx



Kirsten Trevino
Cuero, Tx



Brynlee McCoy
Yoakum, Tx



Payton Mathison
Hallettsville, Tx

Congratulations and Best of Luck!

Would you like to apply for a 2027 scholarship?
Applications accepted until March 10, 2027.

John Trott Memorial Scholarship –

Back to school for all ages! Though many Texas seniors have closed up their high school reading books, most are opening a brand new chapter of study as they embark on their college careers. The scholarship committee is proud to offer assistance for students studying at Texas A&M University. Hochheim Prairie Insurance provided the initial funding of this scholarship. Through an application and review process, the five students above were selected as recipients to kick off their 2026 Fall college debut. Best wishes to them on a superb first semester ahead and college career in Aggieland. Whoop!

The **John Trott Memorial Scholarship** fund is in memory of our 10th president of the Association. John was a staunch supporter of education, along with Texas A&M University, and he believed in the youth as our future. After his unexpected passing and to honor his memory and passion, a committee was organized and is proud to carry on his mission and legacy by evaluating applicants for scholarships annually.



**Click here to read more
about the scholarship!**



FACEBOOK FRENZY

Follow, Like, & Share on Social Media —

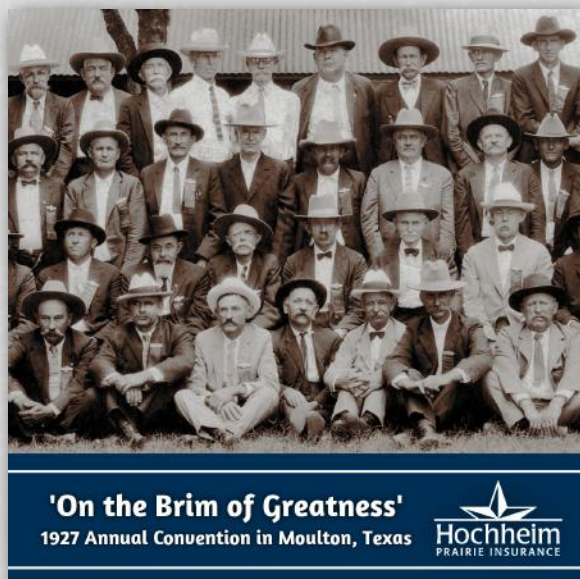
Last August 1st, Hochheim hopped on the social bandwagon and launched a fabulous new Facebook page. This month marks exactly one year and our team is excited to report that it's alive, well, and growing with glorious followers by the day! The Marketing Department looks forward to showcasing more of the history that makes Hochheim Prairie so special as well as Agent Spotlights, Branch Shout-outs, Insurance Tips, Texas Trivia and much more — the fun has only begun! In conclusion, the Association is grateful for your support and invites you to follow, like, and share the page as we **reminisce and reconnect** ever more. Further, stay tuned for more marvelous content coming to a screen near you soon.

[Click here to view our page!](#)



1927 Head Turner: Did you know?

The fashionable farmers and ranchers gathered here are likely sporting a versatile hat style dubbed 'Boss of the Plains' and we would say the name was quite fitting for the lives that they led!



On the Brim of Greatness —

Facebook Post • August 4, 2025

Hats off (or on!) to a few of our founding members. These fine men dressed to impress and their presence made a difference. They took great pride in the community that was formed because it took care of their fellow families, friends, and neighbors. Rich in rural heritage, Hochheim Prairie Insurance continues to operate with the same goal in mind today.

Texans Serving Texans Since 1892

Hochheim Prairie Insurance
After-Hours Claim Service

• **1-888-473-6256** •

If you have an emergency claim situation and cannot reach your agent, contact the number above.

What does Hochheim Prairie consider an emergency?
Large Fire, Water Loss, Severe Windstorm, Severe Accident

**Answering Service provided by Custard Insurance Adjusters on behalf of Hochheim Prairie Insurance.*

**HAVE A
LAUGH**

What's a dog's
favorite position to
play in football?



Golden Receiver
Share a smile.

The Digital Reporter is published three times annually. Hochheim Prairie Insurance is an organization of members who insure their property in Texas.

Let's get social. Stay in touch!



HPFM.com



Facebook



Texans Serving Texans Since 1892

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*President and
Chief Executive Officer*

Troy Kramer
*Secretary/Treasurer and
Chief Financial Officer*

Lynn Brewer
*Vice President of
Information Technology*

David Weber
*Vice President of
Corporate
Legal/Government
Relations*

Tanya Willis
*Vice President of
Marketing and
Underwriting*

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Accounting Manager

Andy Musgrove
*Marketing and
Underwriting Manager*

Brent Schindler
*Information Technology
Manager*

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Manager*

James Meyer
*Property Claims
Manager*

Phone: (361) 293-5201 / Toll-free: (800) 222-4736
500 US Highway 77A S / Yoakum, Texas 77995