

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

HOR[★]IZONS

A NEWSLETTER ESPECIALLY FOR TCDRS MEMBERS

SUMMER 2020



Rockin' the River Authority

Brazos River Authority employee Davy Moore protects the lake while making music.
Page 2

Need a new gig?

Use our tips to make sure it's a legit work-from-home job.
Page 5



Member Services 800-823-7782
Austin Area (512) 328-8889
Fax (512) 328-8887
memberservices@tcdrs.org
TCDRS.org

Board of Trustees

Robert A. Eckels
Chair
Mary Louise Nicholson
Vice-Chair
Chris Davis
Susan Fletcher
Chris Hill
Deborah M. Hunt
Bridget McDowell
Kara Sands
Bob Willis

Staff

Amy Bishop
Executive Director
Casey Wolf
Chief Investment Officer
Kathy Thrift
Chief Customer Officer
Leah Golden
Communications Manager
Kelly E. Lindner
Lead Writer/Editor
Rebecca L. Bennett
Writer/Editor
Rachael Seeley Flores
Writer/Editor
Rob Bishop
Production Designer

TCDRS™

Horizons is published for general information purposes only. The actual provisions of state and federal law and TCDSR board rules take precedence in all matters. TCDSR is a registered trademark of the Texas County & District Retirement System.



On the cover...

Lake Limestone Reservoir Manager Davy Moore has two passions: water and music. His job at the Brazos River Authority helps him bring them together.



Davy Moore, Rockin' Brazos River Authority

Story and photos by Kelly E. Lindner

Born in Granbury, Texas, Davy Moore has been drawn to water as long as he can remember. When he was young, he and his family would swim and fish on the Brazos River, before De Cordova Bend Dam was built in 1969 to create Lake Granbury.

"I've always loved the water," Davy says. "My entire life — I've loved everything about it."

Another thing he loved at an early age was music, since his father taught him to sing and play music by ear. By the time Davy was 9, he could play through three songs on his guitar.

"When you play music, you get to participate in it," he says. "It's different from just listening. You just become part of the music, so it's enjoyable."

Take me to the river

After graduating from Granbury High School in 1974, Davy got a job at Lake

Granbury with the Brazos River Authority at 19 as a lake ranger. In this position, he enforced the law on the lake and was authorized as a peace officer in accordance with the Texas Water Code at that time. (He later became licensed by the state in 1988.)

"Our main focus is water safety," Davy says. "I work from boats and vehicles looking for safety issues and whatever law enforcement activities are required. We also do boater assists if people are stranded."

He did this for almost five years before trying out an oil field job in Beaumont. But that only lasted six months.

"It wasn't for me," Davy says. "You didn't have time for anything personal. I was work-



ing anywhere from 55 to 80 hours a week. And I missed the water.”

Put me in the water

Davy went back to work with the river authority in 1980 as a lake ranger for Possum Kingdom Lake. There, in addition to lake law enforcement, he took charge of inspections for on-site sewage facilities on properties directly surrounding the lake. He also assisted with water releases from

Limestone — the job he holds today with almost 45 years of service with the Brazos River Authority. Now, in addition to lake law enforcement, he oversees the operation and maintenance of Sterling C. Robertson Dam, the lake’s administration office and the two adjacent parks. He also permits docks and other structures on the lake, and as a Designated Representative for the Texas Commission on Environmental

When he isn’t working, Davy plays with some local musicians at a nearby community center, or makes the 60-mile drive to his house in Palestine, to make home improvements and spend time with Carol and their two Terriers, Joey and Bella.

Just around the riverbend

Davy says his target retirement date is “20 months and two days from now” — Jan. 31, 2022.

In retirement, he plans to spend more time with Carol, his two sons and six grandchildren, as well as play music for restaurants and private parties.

“I feel fortunate to have my TCDRS benefit,” he says. “I wish we had been enrolled when I first went to work, but it’s been a great career working outdoors!” See Davy perform here: <https://youtu.be/sgcv5X5fvIU>. ★

“I’ve always loved the water,” Davy says.

“My entire life — I’ve loved everything about it.”

Morris Sheppard Dam during floods. He worked there for about a year and a half before taking a job at Lake Limestone, also with the river authority, as a lake ranger and assistant project supervisor in 1981.

The music kept flowing, too. In 1997, Davy met Carol, who would later become his wife, through a common musician friend. From ‘97 to 2003, Davy and Carol sang in a local praise band together. Davy has also had some success passing on music to his two sons. One played the bass for a while, and the other was in a punk rock group for several years, though that music wasn’t Davy’s style.

“They didn’t dance right,” Davy says. “It’s more ‘body slam’ than anything traditional.”

In 2010, Davy was promoted to reservoir manager for Lake

Quality, licenses on-site sewage facilities within 2,000 feet of the lake’s shoreline. During his career, he’s earned periodic “no loss” safety awards for time served with no loss of time or funds due to accidents.

Remote lake work

Currently, he spends every third business day in the office. Otherwise, he works remotely at the staff home he’s lived in at Lake Limestone since he took the job in 1981.

“At first it was uncomfortable, and I kept coming over to the office, because it was across the street,” Davy says. “I finally got used to it, and I really like it because the daily interruptions aren’t there, and I can really get a lot done. I miss the companionship of coworkers, but I’m really getting a lot done.”





With TCDRS, your account can follow you wherever you go

By Rachael Seeley Flores

Life is full of surprises that can change even the best-laid plans. Sometimes, those surprises include a job change. Thankfully, no matter what life throws at you, you can always depend on TCDRS to keep your retirement savings secure.

Leaving your county or district job doesn't mean that you have to leave your retirement savings behind. Even if you're not vested when your employment ends, you can [keep your TCDRS account open](#) and it will continue to earn 7% compound interest each year.

If you are vested with TCDRS, when you become eligible and choose to retire, you can receive a monthly benefit for life which includes employer matching.

Watch your money grow

David Walter Cleveland kept his TCDRS account open when he left his job with the Dallas County Appraisal District in 1988, and he couldn't be happier he did.

Back then, the decision was almost an afterthought. "I was young when I left the district ... and I didn't need

it," David says.

Fast forward to 2020 and David's TCDRS account has been growing for four decades at a 7% interest rate, creating a healthy benefit for he and his family.

"It's just incredible, I'm very blessed to be a part of the [TCDRS] system," he says.

David is currently a self-employed property tax consultant, but in the back of his mind he has the security of knowing he can count on his TCDRS benefit. He is now counting down the days until he's eligible to retire from TCDRS in September 2024.

David's advice for TCDRS members is: "Get vested and never touch that money. Let it ride like me, and then you can take the benefit," he says.

Not vested? You've still got options

If you aren't vested when you leave your TCDRS employer, you can still accrue service time that counts toward vesting by working for an employer that participates in a proportionate retirement system. You can also work for another TCDRS participating employer.

If you have four or more years of TCDRS service time, your beneficiary is eligible for the [Survivor Benefit](#). This means your beneficiary could choose a lifetime monthly benefit that includes employer matching if you pass away before retirement. As long as your account is open, even if you never become vested, your beneficiary is covered by the Survivor Benefit.

"Think of it as a rainy-day fund," David says.

To learn more, visit [TCDRS.org](https://tcdrs.org). To add [proportionate service time](#) with another retirement system to your account, call TCDRS Member Services at 800-823-7782 and a TCDRS representative will be ready to help.★

We're here to help *When you are thinking about retirement, reach out to us.*



Call us

When you call
800-823-7782,

our TCDRS Member Services Representatives can answer your questions. You can also find help on [TCDRS.org](https://tcdrs.org) or by visiting our helpful [FAQs](#).



Meet us online

Meet with a

TCDRS representative from the comfort of your home or office to learn more about your retirement benefits. Visit [TCDRS.org/OnlineCounseling](https://tcdrs.org/OnlineCounseling) to learn more.



Use our website

There are

[many things](#) you can do when you sign into your online account at [TCDRS.org](https://tcdrs.org), including applying for benefits online.



Watch our videos

Visit

[TCDRS.org/MemberVideos](https://tcdrs.org/MemberVideos) for helpful retirement videos, including the most watched, "Am I Ready to Retire?" video.



The red flags and green lights of work-from-home jobs

By Rachael Seeley Flores

The practice of working from home has gained widespread acceptance this year, probably due to the pandemic. An MIT survey in April found a hefty 34% of respondents who were commuting to work four weeks earlier had switched to working from home, and the online job marketplace FlexJobs is seeing a rising number of remote job listings.

Opportunity ahead

This means if you're searching for a new side job or full-time position that can be done remotely, there are opportunities. But before you start filling out applications, be on the lookout for fake jobs posted by scammers who want to take advantage of aspiring remote workers.

Here's how to spot the red flags of a scam and the green lights of authentic opportunities:



Red flags

Hit the brakes if you see a job listing with these traits:

- **Surprise contact:** "Never respond to unsolicited emails or LinkedIn messages about work-from-home opportunities, because they are almost always scams," FlexJobs CEO Sara Sutton told Forbes. Legitimate employers post real remote jobs on well-known online job boards.
- **Unskilled work:** An actual employer will lay out the specific skillset they are looking for and give a detailed description of job duties. By contrast, fake job listings can be vague and may say you don't need any experience at all.
- **Easy money:** Don't fall for promises of high pay or other perks for little effort. Scammers use these promises as bait.

- **Cash upfront:** Stay away from jobs that require you to **pay a fee**, buy equipment or purchase training up front. Some scammers may even send you a check to deposit upfront, tell you to spend the money on your "job" and send the rest back. But that money will disappear when the scammer's account is found to have insufficient funds, and you'll lose whatever money you already sent to them.
- **Your numbers, please:** Protect yourself from identity theft. Be suspicious anytime a company wants personal information — like your Social Security or bank account number — up front. Don't provide it until after you've verified the company is legitimate and you've received a formal job offer.
- **Bad spelling:** It's a bad sign when a job posting has obvious spelling or grammatical errors. Even though the occasional typo can appear on a legitimate job ad, a lot of errors should set off alarms.



Green lights

By comparison, ads for legitimate jobs will:

- **List the company name** and contact information. Their email address will use a company domain and not a free email provider like Gmail or Yahoo.

- **Include a detailed description** of responsibilities and skill requirements, as well as any benefits.
- **Have a formal application** and review process.
- **Ask for proof** of your skills in the form of references and/or work samples.

Find out if a company is legitimate by looking up its name on the Better Business Bureau's (BBB.org) website, or entering the company name into a search engine like Google to see what comes up. ★

Sources: AARP.org, Consumer.ftc.gov, NYTimes.com, TexasAttorneyGeneral.gov, Forbes.com

Leah Golden contributed to this article.



True work-from-home professions

- Call center representative
- Graphic designer
- Transcriptionist
- Teacher for online education courses
- Translator
- Virtual assistant
- Web developer/designer
- Writer/editor

Top work-from-home scams

- Check cashing
- Data entry
- Envelope stuffing or assembly work
- Medical billing or claims processing
- **Selling** products for commissions
- Mystery shopping
- Rebate processing
- Starting a risk-free online business



Health is Wealth: Why exercise could be better for mental health than money

By Kelly E. Lindner

The benefits of exercise have been [well-documented](#) and include the prevention of many diseases (including heart disease and diabetes), lowering stress and the improvement of sleep quality, some cognitive function and mental health. But a new [study](#) suggests that exercise is even better for your mental health than money.

In 2018, researchers from Oxford and Yale collected data about physical activity and mental health from more than 1.2 million Americans. According to the study, published in *The Lancet*:

- Those who exercised regularly felt bad around 35 days a year, while non-active folks felt bad for about 53 days a year, on average.
- Exercising for 30 to 60 minutes three to five times a week, is ideal for mental health.
- Active folks reported feeling just as good as non-actives who earn \$25,000 more a year.

So, though exercise may not make you feel like a million bucks, it can possibly make you feel about \$25,000-a-year richer, and that's no small amount when it comes to mental health.

Exercise your way to mental and physical health

Though you should consult a doctor before starting any new workout routine, here is the recommended amount of exercise to get a week, according to the 2018 *Physical Activity Guidelines for Americans*, and ways to get it:

- **Get your heart rate up.** Get at least 150 minutes a week of moderate-intensity, aerobic exercise — anything that gets your heart rate and breathing up. These cardiovascular-friendly activities include anything from walking your dog to jogging. Search “Ways to be active” on [HHS.gov](#) for more suggestions.
- **Lift.** At least twice a week, you should do strength training that works your legs, hips, back,

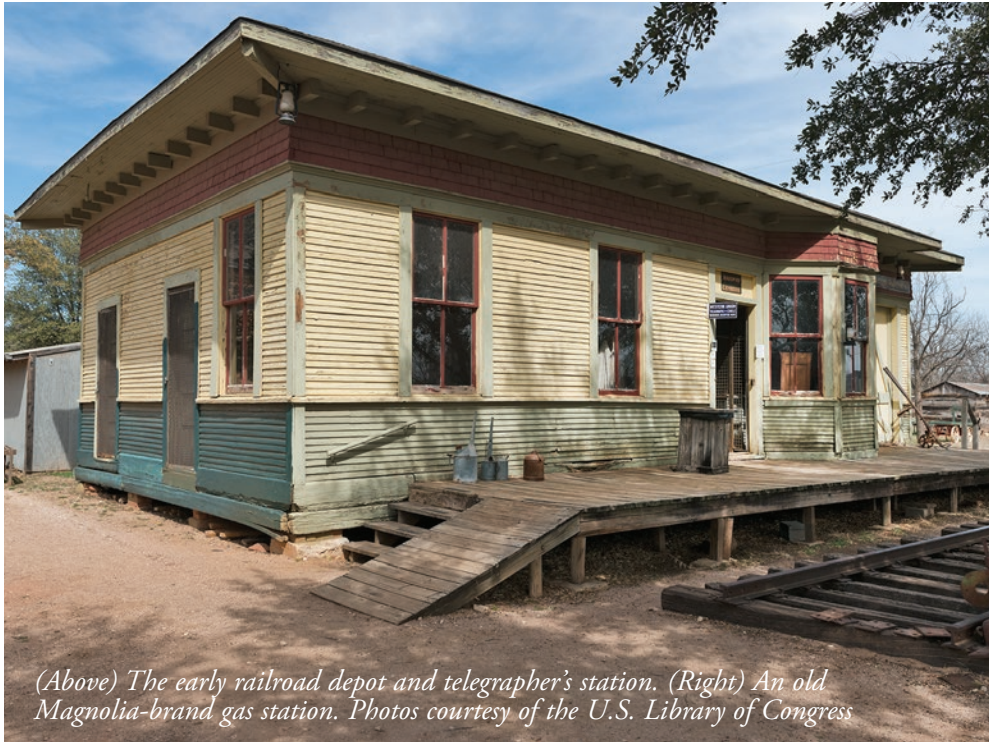
abdomen, chest, shoulders and arms. This helps you maintain muscle mass and strength, which can decrease with age, according to the [Centers for Disease Control and Prevention](#). This can be anything from lifting weights to body-weight exercises like Pilates.

- **Balance.** If you're 65 or older, you should add balance exercises into the mix as well, to protect against fall-related injuries. This can include anything from standing on one foot to Tai Chi, according to the [National Institute on Aging](#).
- **Stretch.** The guidance recommends stretching, because it increases flexibility and makes it easier to do activities that require flexibility, but states that it's unknown if it really prevents injury. Either way, this may also be a good time to try Yoga with Adriene on [YouTube](#).

Sources: [NIA.NIH.gov](#),
[BusinessInsider.com](#),
[TheLancet.com](#), [CDC.gov](#)

Taylor County preserves the Athens of the West

By Rebecca L. Bennett



(Above) The early railroad depot and telegrapher's station. (Right) An old Magnolia-brand gas station. Photos courtesy of the U.S. Library of Congress



Founded in 1877, at the boundary of Texas' Brazos and Colorado basins, Buffalo Gap, was known for many years as the "Athens of the West".

The town once harbored a major watering hole for buffalo, attracting big game hunters from across the world, with urban development to follow. According to the Texas State Historical Association, "By 1880, Buffalo Gap had 1,200 people, a drugstore, a carriage and blacksmith shop, a big hotel, a jail, three or four grocery stores, and a saloon," and served as the Taylor County seat. By 1895, the thriving town had added a college, two newspapers and a section of the Santa Fe Railroad to its ranks.

However, as buffalo hunters moved on and the new Texas and Pacific Railway headquarters was built in Abilene, the county seat was moved to Abilene and Buffalo

Gap's population dwindled.

In 1956, a local attorney and history collector founded the Ernie Wilson Museum of the Old West and purchased multiple buildings, including the old Taylor County courthouse. "During Wilson's lifetime, the museum grew into an interesting and eclectic tribute to the region's frontier past... housing everything from arrowheads to six-shooters, antique furniture to 'very old [Native American] dolls,'" writes Taylor County History Center, the present-day embodiment of Wilson's legacy, on their website.

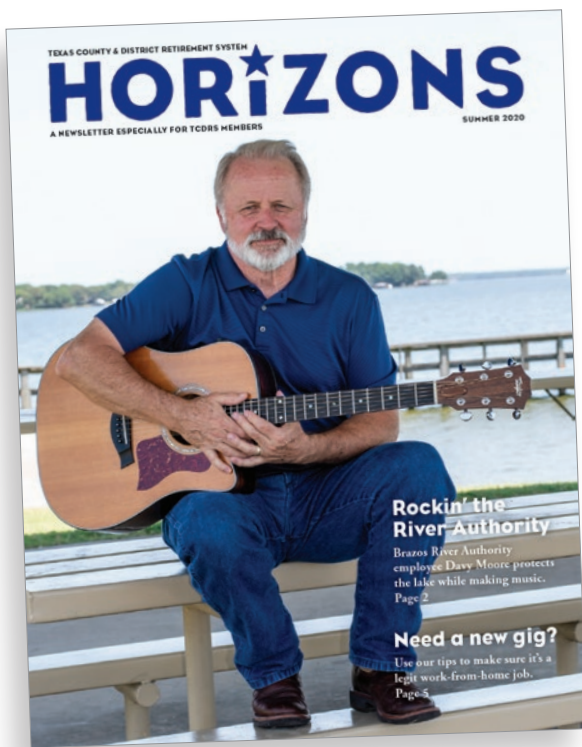
After Wilson passed, another history enthusiast, Dr. R. Lee Rode and his wife, Ann, purchased the museum and not only continued to grow the collection, but also brought it widespread publicity. Rode eventually transferred ownership of the village to a local

nonprofit in 1999. In 2017, Taylor County assumed ownership of the collection and renamed it the Taylor County History Center. "This new partnership allows the site to flourish and opens the museum to financial opportunities that will allow us to preserve and protect the stories and heirlooms of all Taylor County communities and residents," the center writes.

The center fully reopened June 9, but guests are encouraged to follow social distancing guidelines. Visitors can also take a [virtual tour](#) of the village, or physically explore just the grounds for a discounted entry fee. You can follow the latest announcements on the center's [Facebook page](#), or call 325-572-3365 for more information.

Learn more about the Taylor County History Center and the legacy it preserves at TaylorCountyHistoryCenter.org.

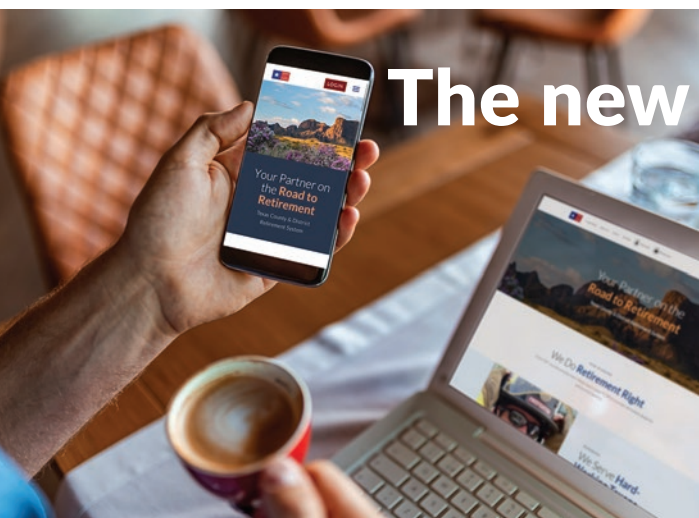
Source: TSHAOnline.org



In this issue of *Horizons*:

- ★ Rockin' the Brazos River Authority
- ★ Red/green flags of work-from-home jobs
- ★ Taylor County and the Athens of the West

TCDRS • Barton Oaks Plaza IV, Ste. 500 • 901 S. MoPac Expy. • Austin, TX 78746



The new **TCDRS.org** is here

The new, mobile friendly TCDRS.org is here. Though what you see when you sign into your member online account hasn't changed, we've added new content and streamlined the whole site to make it easier to find what you need.

Here's what the new website brings you:

- **Mobile responsiveness:** Each page of the new website is designed to look great on both desktops and mobile devices.
- **Simplified navigation:** Get to the content you want faster with less clicks.
- **Resources:** Our new Library has all our videos, articles, brochures, forms — basically all the content you could need — in one place.
- **Expanded content:** We've not only made it easier to find what you need, we've increased what we provide. With "Your Path", you can find the right information for you, whether you're a new hire, seasoned employee or eligible to retire.

Visit the new [TCDRS.org](https://www.tcdrs.org)!