

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

HOR[★]IZONS

A NEWSLETTER ESPECIALLY FOR TCDRS MEMBERS

SUMMER 2018

Ready for takeoff

Airport manager is ready to fly
into retirement. Page 2

Retirement FOMO

Are retirees making
you feel left out?
See how to resist.
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On the cover...

Bruce McKenzie was General Manager of the Kerrville-Kerr County Airport for 11 years, spearheading many improvements to the airport.



Story and photos by Rebecca L. Bennett

"People say that the main street into Kerrville is the gateway to the community, but I don't agree," says 67 year-old Bruce McKenzie, the now-retired General Manager of the Kerrville-Kerr County Airport at Louis Schreiner Field.

He gestures to the airport's largest runway, which can accommodate aircraft as large as the Boeing 737 and is as long as nearly 17 football fields lined up lengthwise. "That 6,000 feet of asphalt out there is the gateway to this community," he continues. "It's the most important 6,000 feet of asphalt in this county. It's a huge economic generator."

A 2011 study on the economic impact of Texas' general aviation airports concluded that the Kerrville-Kerr County Airport is not only vital to Kerrville's economy, but also to Texas'. In 2010, the airport generated nearly \$45 million in economic activity, supported more than \$12 million in salary, wages and benefits, and fueled the creation of 310 jobs.

Bruce has always been fascinated with aviation. His father was a pilot and often took him to the airfield, where he would gawk at planes and dream of flying on his own. Bruce received his private pilot license at 17 — the earliest age allowed by the Federal Aviation Administration.

He went on to earn a commercial license, which allows him to be paid for his flying services, a multi-engine rating, which

qualifies him to be "pilot-in-command" of a multi-engine plane, and finally, an instrument rating, which certifies him to fly in low-visibility conditions.

"I love it," Bruce says. "I'm around aviation every day, and I'm still enamored with it — still fascinated by the majesty of flight. It gets in your blood."

In the pilot's seat

Bruce first came to the airport in 1989 as a City of Kerrville employee tasked with overseeing airport maintenance. The city and Kerr County share ownership of the 528-acre airport, so when Bruce accepted the position of general airport manager in 2007, he became both a city and county employee — and subsequently, a TCDRS member.

"There's lots of airport managers in the nation who aren't pilots, but there's a steep learning curve. If you already have that knowledge, it behooves you," says Bruce. "I was fortunate in the fact that I did. So it was just kind of a hand in a glove. It fit really well."

When Bruce first signed on, the airport was receiving nearly half a million dollars in funding from the city and county each



year. Bruce and the five members of the airport's autonomous board knew something had to be done to make the airport more self-reliant.

"They told me... 'Let's run it like a business and forget that there's a city over here with money and a county over here with money,'" Bruce explains. "It was a steep curve to turn it around in 8 years, but we turned it around... [there are] only 5% of general aviation airports that pay the freight and we're paying the freight," says Bruce, meaning that they are self-sufficient financially.

Kerrville-Kerr County Airport at Louis Schreiner Field features a comfortable terminal and a full-service fixed based operator that provides fueling, transportation, lodging and catering.

is one of the only general aviation airports in Texas with an on-site aircraft manufacturing facility, Mooney International. Other tenants include Dugosh Aviation, which performs maintenance and repairs, and Kerrville Aviation, a full-service fixed-base operator that provides fueling, transportation, lodging and catering.

The improvements made under Bruce's leadership led the Texas

and watched after she retired how well that worked in the system she was in, and I thought it wasn't a bad idea," Bruce says. "At some point, you think, 'This has been good, but I'm going to wind this thing down a little bit and go do something else' — or not do something else and just take it easy."

In early 2018, Bruce announced his retirement. He officially left employment in June after training his replacement, Mary Rohrer, P.E., a licensed civil engineer and a former senior real estate executive at H-E-B.

Mary is also a long-time pilot with

"That 6,000 feet of asphalt out there is the gateway to this community. It's the most important 6,000 feet of asphalt in this county. It's a huge economic generator."

To do it, Bruce and his team slashed unnecessary expenses and made significant infrastructure improvements to expand their services. In 2009–2010, they completed a \$10 million taxiway, runway and drainage project, followed by a new secured parking area in 2014. Most recently in 2015, they constructed 23 new T-hangars and acquired a 26,000 square foot hangar facility, allowing for a total of 150 aircraft to be housed on the property.

"An airport is not only an airport — it's a leasing company. We lease property to tenants for hangars and businesses," Bruce explains. "We have a lot of corporate jets that base with us instead of San Antonio because it's easier for them to get in and out of here."

Kerrville-Kerr County Airport

Department of Transportation (TxDOT) to name the airport the 2011 General Aviation Airport of the Year. After Bruce and the board presented owners with the airport's first profitable budget in recent memory, TxDOT selected him as the 2016 General Aviation Airport Manager of the Year out of 275 candidates.

Bruce attributes the award to consistent support from board members, along with hard work and a little bit of luck. "We were all pushing the same way," he says. "My theory has always been, the harder you work, the luckier you get."

The next flight

Bruce didn't start thinking about retirement until his wife Rebecca, a registered nurse, retired in April 2017.

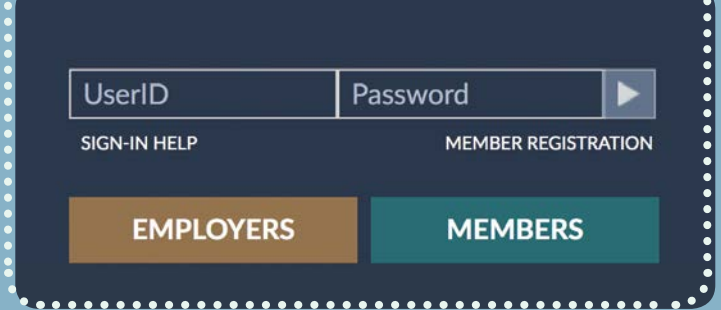
"I started seeing what we could do

an instrument rating. She will oversee another improvement that Bruce set into motion before his departure — the construction of 12 new T-hangars that will raise leasing capacity to 162 aircraft. The build officially begins in October, but the waitlist for hangar spots has long been full.

"Mary will do an excellent job, I believe... She owns her own plane, so she gets it," Bruce says. "And I'm ready to move on. It's somebody else's turn."

Bruce doesn't own his own plane, but as he expresses his excitement about upcoming travel plans, spending quality time with his wife Rebecca, and their children and grandchildren, and living "one day at a time," it's clear he's completed all of his pre-flight checks and is fully prepared for takeoff. ★

WHAT YOU CAN DO RIGHT NOW AT TCDRS.ORG



First things first: Register

Registering online with TCDRS is quick and easy. Just visit www.TCDRS.org, select “Member Registration” in the top right corner and follow the steps to set up your account. To complete the process, be sure to click the activation link you receive in your verification email.

What you can do online now

- **Watch your money grow.**

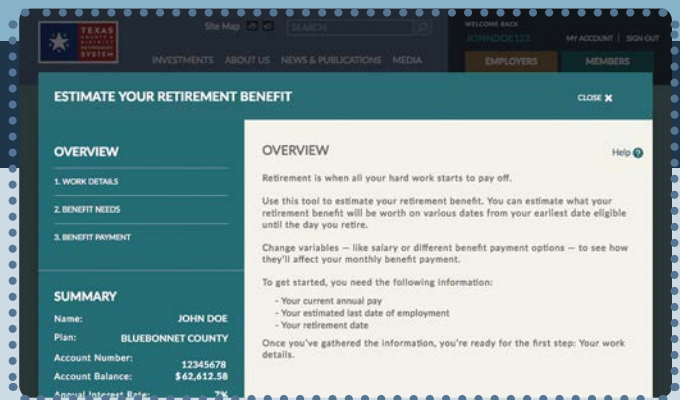
View your account balance and watch your money grow each month due to your 7% compound interest.

- **Estimate your benefit.**

Choose “My Estimated Benefit” under “Calculate” on the left menu and follow the steps to estimate your possible future benefit from TCDRS.

- **Update your beneficiaries.**

Select “My Beneficiaries” under “Update” on the left menu to add or change the beneficiaries for your TCDRS account. Be sure to review your

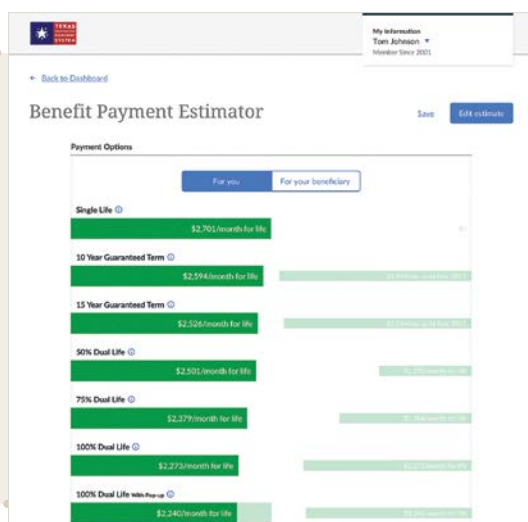


designations at least once per year, especially if you experience a major **life event** like marriage, divorce or the birth of a child.

- **Review your contact information.**

Click “My Personal Information” under “Update” on the left menu to update your home and mobile phone numbers, and email and mailing addresses.

If you have any questions, please contact TCDRS Member Services at 800-823-7782.



Website changes coming soon

Soon, you'll be able to do more on our website, including upload documents and forms directly and securely, and even apply for retirement online. However, the feature that's getting the most attention is the visual breakdown of our seven retirement benefit options. The new online estimator tool will let you compare estimated monthly benefit payments for all seven payment options on one screen.

We expect to roll out the new web enhancements later this year; we will notify you once they're available.

Don't Fall for Retirement FOMO

By Kelly E. Lindner

During your work day, you might see status updates from retirees on social media that make you envious: photos of hiking and fishing adventures, tweets about how empty

gyms and grocery stores are during work hours, and Instagramed selfies before breathtaking views.

If these types of posts have ever made you think, “YOLO (you only live once). I should retire, too,” you’re feeling a very specific kind of FOMO.

What is FOMO?

Teamed with smartphones, social media has significantly increased a phenomenon called FOMO, or fear of missing out, an anxiety about missing exciting events or opportunities.

According to a [2013 survey](#), 56% of American social media users suffer from FOMO, and according to a [2018 study](#), 69% of American adults use at least one social media site (up from 61% in 2013), so, no doubt, FOMO has risen as well.

“I think it’s just new wording for keeping up with the Joneses,” says Danielle Howard, a Certified Financial Planner and Owner of [Wealth By Design](#), LLC, a financial planning and asset management firm that helps pre and post retirees improve their financial health. “But with social media, it’s more in our faces now.”

But rushing retirement may not be the best option.

Good things come to those who wait

Waiting to leave the workforce can greatly improve your financial security. The longer you wait to retire from TCDRS, the more compound interest you will accumulate and the higher your benefit will be at retirement.

Don’t believe it? Sign in to www.TCDRS.org and estimate your benefit with your earliest possible retirement date, then estimate your benefit after adding five years to that date. If you want to get really crazy, add 10 years.

Waiting to retire will also help protect against unexpected life events.

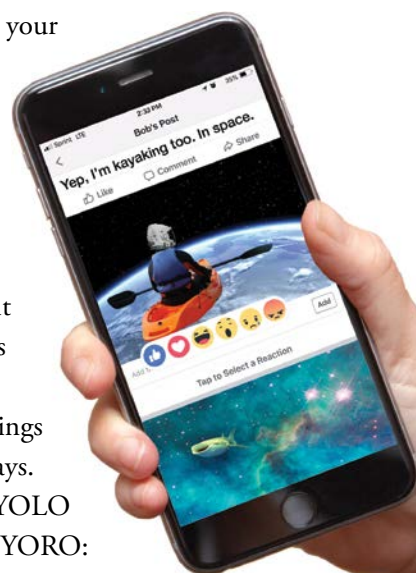
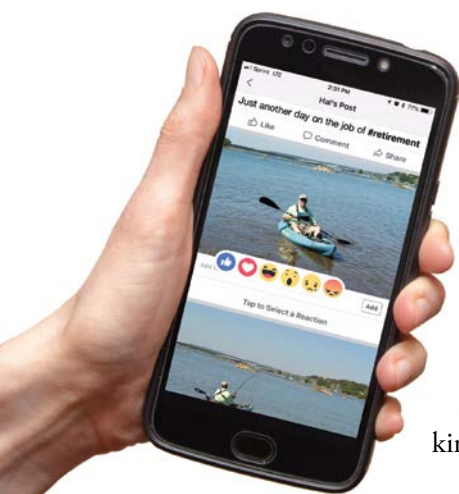
“One of the benefits of staying employed and contributing to a pension is being able to cover some of the higher costs of living down the road, like health care, or create a margin for unexpected spending shocks,” Howard says.

Fighting FOMO

There are many ways to fight retirement FOMO including:

- 1. Put down the smartphone.** “Just close the app — put down the phone — embrace the moment that you’re in,” says Howard. A 2017 survey from [ReporterLink](#) found 46% of Americans check their smartphones the moment they wake up (while still in bed). With 31% opening social media apps first, it’s no wonder we’re feeling FOMO. Try to limit your social media check-ins to **two or three a day**.
- 2. Have an attitude of gratitude.** Being thankful for what you have makes it harder to focus on what you lack. “When we can find something to appreciate about every day, we’re less likely to keep running on the gerbil wheel of ‘We have to have more. We have to do more!’” says Howard.
- 3. Decide what matters to you now and in retirement.** “Don’t let the neighbors or the media define what’s important to you,” Howard says. “Then you’ll be less likely to look at Facebook and think, ‘I wish I were there.’” When it comes to your retirement goals specifically, Howard suggests painting a mental picture of what you want your unique retirement to look like, then plan how to best use your financial resources to make that happen. “This will help you understand what you’re going to need down the road and how the different pieces — whether it’s your pension, Social Security or other savings — fit in,” Howard says. Forget FOMO and YOLO and instead remember YORO: You only retire once. ★

Source: “[3 ways to fight FOMO](#)”, HuffingtonPost.com





Two habits for healthy living

By Rachael Seeley Flores

One thing studies and experts seem to agree on is that [healthy eating](#) and [physical activity](#) are the foundations of a healthy lifestyle.

“Genetics is your tendency; it is not your destiny,” says Health Promotion Expert and Registered Dietitian [David Mainz](#). “You have control of the majority of what happens to you health-wise.”

So, if you want to enjoy a long and active life now and in retirement, make diet and exercise a priority sooner rather than later.



1. Eat well

Meinz recommends eating plenty of fruits and vegetables, fewer processed foods and watching your sugar intake. He also stresses avoiding empty carbohydrates that lack nutrition. Sugar and refined carbohydrates can quickly increase blood sugar, causing

a spike in insulin and inciting the body to store the sugar that it cannot absorb as fat.

“An apple is not an empty carbohydrate because an apple is loaded with vitamins, fiber and minerals and so forth, whereas white rice, for example, doesn’t have much going for it,” Mainz says.



2. Get physical

The next important habit for a healthy life is exercise. Mainz recommends getting 75 minutes of intensive exercise like jogging or using an exercise bike every week to maintain cardiovascular health. If intensive exercise doesn’t work for you, get at least 150 minutes of less-intensive exercise, like a brisk walk.

And that’s the minimum. For optimal health, [MedlinePlus.gov](#) recommends adding two sessions of strengthening activities, such as weightlifting, a week.

If you don’t want to drive to the gym or find exercise boring, Mainz suggests putting exercise equipment in your home. If you do make it to the gym, you could bring a tablet or smartphone along to stream programming, music or podcasts.

“If you can put your mind on something else besides the exercise, it will go by much faster,” Mainz says.

So, start today to form healthy habits during your working years. This will set you up for success as you age. ★

Watch Texas meteorologists launch weather balloons

Story and photos by Rebecca L. Bennett

Tyler Castillo, a meteorologist at the National Weather Service's Corpus Christi office, prepares to release a weather balloon. Launches take place at 6 a.m. and 6 p.m. every day.

In the 1996 film *Twister*, a team of storm chasers develops a successful (albeit dangerous) method for launching data-gathering sensors into tornados to remotely receive real-time meteorological measurements.

Although *Twister* is fictional, the science behind it isn't. Twice per day, from 92 locations across the U.S. and its territories, the National Weather Service (NWS) releases weather balloons that carry similar measuring devices called radiosondes.

These sophisticated instrument packages record pressure, temperature and relative humidity. Each unit is equipped with either a GPS system or radio antennae so that meteorologists can determine wind speed and direction based on the probe's position.

Scientists have designed the weather balloons and radiosondes to be able to endure extremely harsh conditions while still transmitting accurate data for more than two hours. According to the NWS, they can handle temperatures as cold as -130°F and less than 1% of the air pressure at ground level.

Composed of synthetic rubber neoprene and filled with helium or hydrogen, the weather balloons expand up to 20 feet in diameter as they rise. They typically drift around 180 miles, ascend more than 21 miles into the atmosphere and can travel at more than 250 miles per hour in jet streams.

Readings gathered by airborne radiosondes allow meteorologists to provide the public with accurate weather forecasts on a daily basis, and enable early-warning notifications in cases of extreme weather.

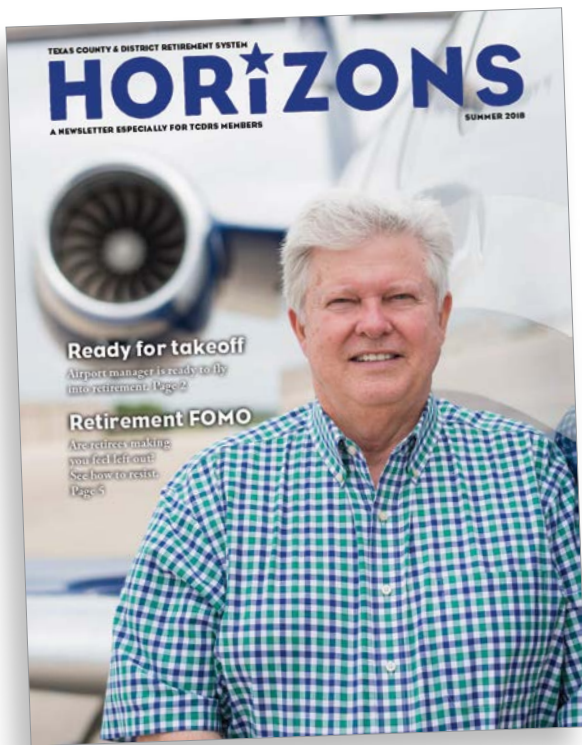
The NWS conducts these "upper air launches" from six offices around Texas — Fort Worth/Dallas, Corpus Christi, Del Rio, Midland/Odessa, Amarillo and El Paso — and according to Tyler Castillo, a meteorologist at the Corpus Christi office, they're happy to coordinate launch tours for the curious.

"It allows them to see a little of what we do and what goes into all of our forecast and products," Tyler says. "It also helps peak interest in our field, especially for those that may want to study meteorology one day."

To learn more about weather balloons, or to inquire about upper air launches in your area, visit www.Weather.gov/GJT/Education_Corner_Balloon. ★



Weather balloons carry devices called radiosondes (middle) that are similar to the data-gathering sensors in the movie *Twister*. Weather balloons take flight from six National Weather Service offices in Texas.



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- ★ Ready to fly toward retirement
- ★ Web enhancements ahead
- ★ Resisting Retirement FOMO

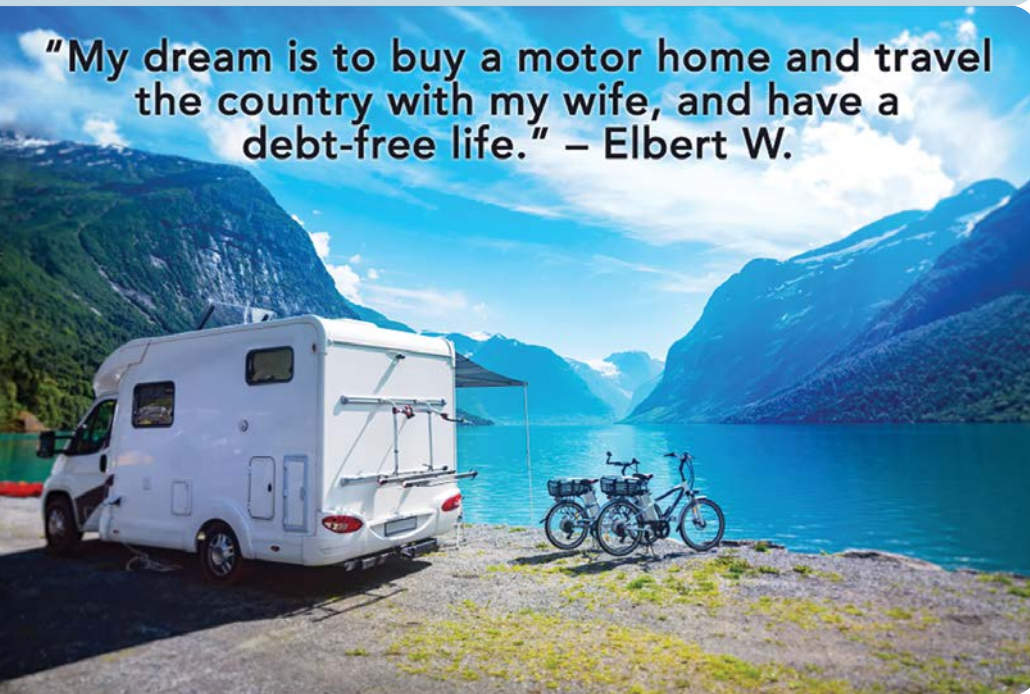
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In memoriam

For a list of employees and benefit recipients who passed away this year, visit www.TCDRS.org/Publications then check "In Memoriam".

TCDRS Members: You Inspire Us!

"My dream is to buy a motor home and travel the country with my wife, and have a debt-free life." – Elbert W.



To share your retirement dream, email it to info@tcdrs.org.

Last year, we asked TCDRS members to share their retirement dreams with us. We received a flood of inspiring responses, which we collected and shared on [Pinterest](https://www.pinterest.com/TCDRS_pins/retirement-dreams/).

Our 294,000-plus members have plans that are as diverse as they are. Some plan to explore the vastness of the U.S. by visiting national parks, summering in the Pacific Northwest or downsizing to the bare essentials so they can live out of RVs. Others are looking to slow down and relish in simple pleasures closer to home, like spending time with family, indulging in meaningful hobbies, and giving back to their communities. Many hope to do a bit of everything!

We are grateful to play a role in bringing these dreams to life.

For more retirement inspiration, visit us on Pinterest at www.pinterest.com/TCDRS_pins/retirement-dreams/.