

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

HORⁱZONS

A NEWSLETTER ESPECIALLY FOR TCDRS MEMBERS

SUMMER 2019



"Parks & Rec" Popular

Meet the park director behind some of Cameron County's most popular parks. Page 2

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

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On the cover...

While Joe E. Vega has been with Cameron County Parks and Rec, he has strived to provide variety and quality recreation, and seen an increase in facilities, services and visitors.

Cameron County parks make for a better day at the beach

Story and photos by Gerald McLeod



Not only do Cameron County parks provide recreation opportunities for residents, they also offer outdoor amenities that bring visitors to the Lower Rio Grande Valley from around the country.

With construction planned for completion this summer, Isla Blanca Park on the southern tip of South Padre Island will be a renewed tropical paradise. With a mile of beach along the Gulf of Mexico, 600 RV and camping sites, and a full-service marina, the park attracts those looking for an island getaway.

“When it’s done, it will be the crown jewel of not just Cameron County parks, but of all coastal parks along the Gulf of Mexico,” says Joe E. Vega, Director of the Cameron County Parks and Recreation Department.

Isla Blanca’s renovations began in February 2017 with the removal and rebuilding of the sand dunes.

“The dunes are our first line of defense when storms hit,” Joe says.

A large part of the \$30-million-construction project was the replacement of two pavilions, originally built in 1986 and 1992.

Two new beachfront pavilions are connected by a 2,000-foot boardwalk lined with umbrellas and lights. Each open-air pavilion has restrooms, dune walkovers, rinse stations, shaded picnic areas, concessions and barbecue grills.

On the Laguna Madre side of the park, a new multi-purpose building and a 4,000-seat amphitheater were added, along with palm trees and landscaping to increase the park’s tropical ambiance.

Additional parking and easier access to

the beach and fishing jetty will make Isla Blanca Park a safer and more enjoyable experience for the more than one million annual visitors, Joe says.



Top: Isla Blanca Park is one of Cameron County’s most popular parks. Below: Joe under an Isla Blanca pavilion

Native son

Joe grew up in Port Isabel (across Laguna Madre from South Padre Island), where he served as mayor and city commissioner before joining Cameron County, where he’s worked for more than 17 years.

“I enjoyed growing up in Port Isabel,” he says. “Isla Blanca Park was like my second home.”

Joe and his wife, Lucy, and their two children enjoy visiting Cameron County parks as often as they can, whether it’s a day at the beach or a fishing trip.

“Our favorite state park is Garner State Park,” Joe says. “The kids love tubing down the Frio [River]. The only thing I don’t like about that park is trying to get the kids back in the car.”



Top: Boat ramp at Adolph Thomae Jr. County Park.
Middle: Jamie J. Zapata Memorial Boat Ramp and
Kayak Launch. Bottom: Butterfly garden at Isla Blanca.

For Joe, maintaining the county's parks is about improving the quality of life for residents and enhancing the experience for visitors. The county provides facilities from ballfields to fishing piers and hiking trails to boat ramps.

"We provide an array of outdoor recreational opportunities for the public to get outdoors and enjoy," Joe says.

One project close to Joe's heart opened in April 2018 with the completion of the county's first all-inclusive playground at La Esperanza Park in Brownsville. With the support of the commissioners court and several organizations, the parks department replaced aging playground equipment with ADA-compliant equipment.

"It's a place where special needs kids and able kids can play and interact together," Joe says. "That's part of improving the quality of life for all our residents of all abilities."

Joe is also involved in the parks department's initiatives to bring social services to colonias, or unincorporated

neighborhoods, through two service centers. Working with nonprofit agencies, the centers provide an array of services from adult continuing education classes to free dental services. In the summer, they offer children recreational and educational programs that include breakfast and lunch.

"Not only do we work on improving recreational opportunities, we also work on protecting the environment."

Back to the island

With its white sand beaches and blue water, South Padre Island is one of the major vacation destinations in Texas. Besides Isla Blanca Park, Cameron County maintains two other beach parks north of town, plus three beach access points.

The newest of these parks is E.K. Atwood Park at Beach Access No. 5. Opened in 2017, it contains five pavilions with dune walkovers, restrooms, rinse stations and food truck parking.

"It's a beautiful park with great amenities," Joe says. "It provides a view from beach to bay."

The 17 Cameron County parks have a lot to offer residents as well as visitors to the Rio Grande Valley. Adolph Thomae Jr. County Park in the Laguna Atascosa National Wildlife Refuge is popular with fishermen and

birders. The Jaime J. Zapata Memorial Boat Ramp on the Brownsville Ship Channel attracts birds, fishermen and kayakers. For a complete list of county parks and their facilities, visit www.co.cameron.tx.us/parks.

Joe says that every Cameron County park will soon have a butterfly garden. Local gardening clubs and an elementary school have helped the department install plants beneficial to migrating Monarch butterflies and local species of butterflies, which help pollinate native plants and provide natural pest control.

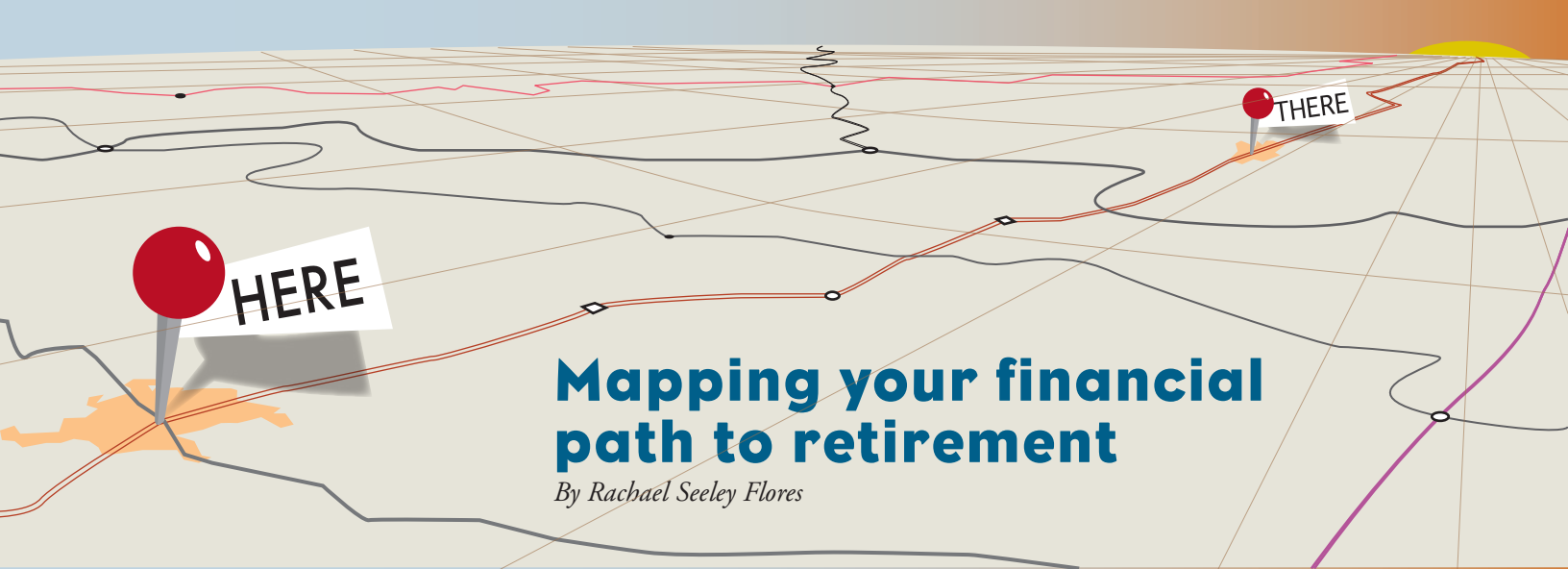
"Not only do we work on improving recreational opportunities, we also work on protecting the environment," Joe says.

The county is working on a shoreline restoration project on the Arroyo Colorado and is a partner on the Bahia Grande Restoration Project, one of the nation's largest wetland restoration projects.



"I love my job," Joe says. "We have a lot of exciting projects and a dedicated park staff. There are a lot of great things happening in Cameron County parks, and I hope people from all over Texas will come enjoy the new amenities we have to offer." ★





Mapping your financial path to retirement

By Rachael Seeley Flores

We all think about retiring someday, regardless of how far off that day may be. You may even have a target retirement date in mind. But before you turn the corner and apply for your TCDRS benefit, it may be helpful to map out what retirement will look like for you financially.

“Creating a simple retirement budget will help you prepare for the lifestyle you want to live,” says Carlos Martinez, Manager of TCDRS Member Services Field Representatives. “It allows you to identify spending habits and take advantage of time to spread out saving for the future. More time is one of the greatest luxuries anyone can have to make their retirement goals a reality.”

Start creating your basic budget by getting a sense of your retirement finances:

- **Review all sources of retirement income.**

This includes TCDRS, Social Security, personal savings and other retirement accounts like IRAs and 401(k)s.

- **Estimate your expenses.**

Determine how much you spend on housing, transportation, travel and everyday things like food and entertainment. Don't overlook taxes, insurance and inflation.

- **Consider your health care options.**

Does your employer offer retiree health insurance? Will you be eligible for Medicare? Find out.

Creating a retirement budget is a way to identify financial shortages that can be addressed by working longer and/or strategically using income streams, Martinez says. Once you've made your budget, start strategizing. He encourages members to plan on living a long time.

If it looks like you might run out of financial gas a bit early, these strategies can help you conserve:

- Delay retirement from TCDRS to give your account more time to grow.
- Claim Social Security later to maximize benefits.
- Work part-time in retirement.

TCDRS is here to help

TCDRS offers resources to help you on your retirement journey. For starters, you can estimate your future TCDRS benefit payment by signing into your online account at www.TCDRS.org. Use the benefit estimator to experiment with different retirement dates and benefit payment options.

TCDRS also offers online, face-to-face appointments with TCDRS Member Services Representatives at www.TCDRS.org/OnlineCounseling. Sign up for a private, 30-minute online counseling session to discuss your retirement plan options.

To see a roadmap of the steps you'll need to plan retirement, check out the TCDRS guides *Destination Retirement* and *Passport to Retirement*. TCDRS also has videos that help you determine retirement readiness, retirement eligibility and which TCDRS retirement benefit payment option may be right for you. Just visit www.TCDRS.org/MemberVideos.

“Approaching your finances and long-term planning early on and with an open mind will help cut down on the stress that the word ‘retirement’ brings to so many individuals,” Martinez says. “Like any goal, planning is key.”

Please call TCDRS Member Services at 800-823-7782 with any questions.



Get in the driver's seat
Manage your TCDRS account online

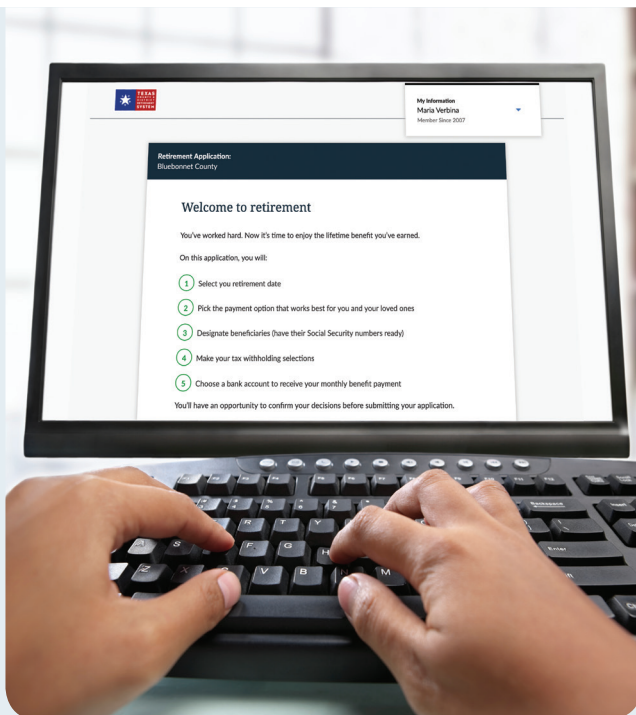
Take control of your TCDRS retirement account by registering for online account access. Claiming your online account not only keeps someone from driving off with your account, it gives you access to a wealth of tools and helpful information.

Rev that engine

Test drive your retirement plan by running benefit estimates for different retirement dates. And when you're ready, you can even apply for retirement online. Our simple online application lets you concentrate on planning that vacation — not mailing or faxing forms.

TAKE CHARGE OF MANAGING YOUR TCDRS ACCOUNT!

Review your beneficiaries and contact information to ensure you don't miss out on important information about your retirement benefit. Need to make an update? **Sign into www.TCDRS.org.**



TCDRS takes retirement online

If you are eligible and ready to retire, you can now apply for TCDRS retirement with our new online retirement application.

Ready? Let's go!

To apply for retirement online, just sign into www.TCDRS.org, hit the "Apply for Retirement" button and follow the steps. (You will have this option if you are eligible to retire or within 6 months of retirement eligibility.) You will need to select a retirement date, benefit payment option, beneficiary, tax withholding and a bank (to receive your benefit).

The process is quick and easy, and saves time and effort. No more mailing or faxing applications! That means you can spend your time dreaming of retirement instead of chasing paper.

After submission, you can even track the status of your application when you sign into www.TCDRS.org.

Questions? Please call TCDRS Member Services at 800-823-7782.



Managing your time in an already packed workday

By Kelly E. Lindner

If you sleep eight hours a night, you have about 16 waking hours each workday to pursue your professional and personal goals and that includes commuting, emails, meetings and caring for yourself (and possibly others). To get the most out of your workday, here are some tips from [Laura Vanderkam](#), a time management expert and author of *168 Hours: You Have More Time Than You Think*.

Track your time. Whether you use Vanderkam's [free time-tracking sheet](#) or an app like [Toggl](#), track your time for at least a week to see where it goes.

"Maybe something you thought was a problem really isn't, or maybe something you never even considered is taking more time than you thought," she says.

"Be sure you're working from good data."

Set intentions. After seeing where your time goes, decide how to spend it. For each workday, Vanderkam recommends setting three to five work intentions and one to two for after work. "Make your list short," she says. "Things will come up."

You should set intentions for your waiting time, too. Instead of scrolling through social media or deleting emails, Vanderkam recommends reading e-books on your phone, learning another language with an app, mediating, or just "looking around and seeing the beauty of the world around us."

Work

Do the hard work first. Whether you use a list-making app like [Trello](#) or project management software like [Asana](#) to get all your to-dos in one place, you need to prioritize them.

"As much as possible, do the things that take focused work and a lot of mental effort earlier in the day," Vanderkam says. "Resist the urge to do a ton of the really quick stuff first, because then you won't have the energy for the big stuff. You will probably still get to the low energy stuff, it'll just be later in the day."

Don't live in your inbox. Though it may feel like everyone expects an instant response these days, that's actually impossible when you factor in meetings and breaks. "Email can expand to fill all available space," Vanderkam says, "So don't let it." Instead, she recommends checking email for no more than 15 minutes out of each hour.

Take a lunch break. Though it may be tempting to work through lunch, this actually makes you less productive, she says. If you skip lunch, around 3 p.m. you may find yourself unable to focus or reading and re-reading the same email. "Your brain needs a break," she says. "If you don't take a real break, it takes a fake one."

Home

Work out when it works. Though you should work out whenever it works best, Vanderkam says mornings may be the best time for most people.

This is because you have better control over when you arrive to work than when you leave it, you only have to shower once and mornings tend to be "a time you can have to yourself before everyone wants a piece of you," she says.

Minimize housework and food-related chores. Housework, like email, expands to fill all available space, Vanderkam says, so set a small window and only do what absolutely needs to be done.

"If your rugs don't get vacuumed, they don't get vacuumed," she says. "Earth is not gonna crash into the sun."

There are also many ways around food-related chores, like meal delivery services, grocery store pick-ups and premade meals that you can heat up, Vanderkam says.

Have both effortful and effortless fun. *Effortful* fun includes things like painting or attending book clubs, while *effortless* fun are things like watching TV or surfing the web.

"You probably don't want [effortless fun] to be the only fun thing in your life," Vanderkam says. "Having one of those things in your life that requires a bit more effort... can make life feel more balanced."

Top 5 Texas natural wonders

By Rebecca L. Bennett

Casa Grande,
Big Bend National Park
Photo by Rebecca L. Bennett

Every year, Big 7 Travel conducts a study to determine the “Most Instagrammable” state of the year. Texas won this honor for 2019, amassing an [overall score of 97.3%](#) and topping its closest competitors nearly 3%.

These five natural Texas wonders certainly played a role in these rankings:



Sea turtles
at Padre Island

Padre Island National Seashore

There’s something magical about walking along Padre Island National Seashore’s Malaquite Beach at sunrise, birdwatching in the vast marshy grasslands beyond the barrier dunes, or witnessing a sea turtle hatchling release. [NPS.gov/pais](https://www.nps.gov/pais)

Colorado Bend State Park: Gorman Falls

Texas has no lack of stunning waterfalls, but the lush and layered 70-foot spectacle of Gorman Falls in Colorado Bend State Park looks like something straight out of *Jurassic Park*. [TPWD. Texas.gov/state-parks/colorado-bend](https://tpwd.texas.gov/state-parks/colorado-bend)

Big Thicket National Preserve

A national and state gem, East Texas’ Big Thicket National Preserve protects more than 112,000 acres of swamps, forests and wetlands, as well as numerous endangered and threatened species — including four of the five types of carnivorous plants that grow in the U.S. The park is best explored via its 40 miles of hiking trails and more than 32 miles of paddling trails. [NPS.gov/bith](https://www.nps.gov/bith)

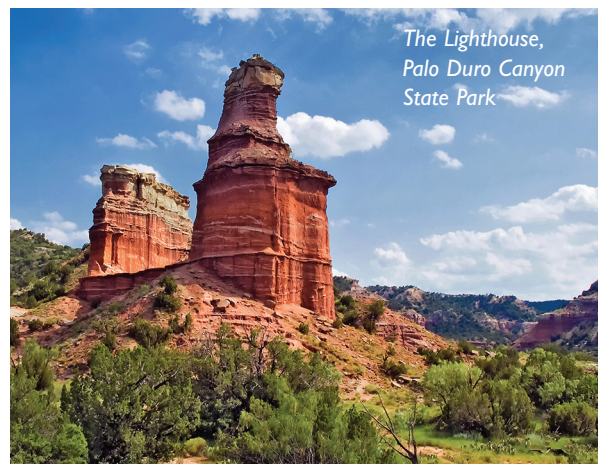
Palo Duro Canyon State Park

As perhaps the Panhandle’s most iconic natural wonder, Palo Duro Canyon State Park is often called the “Grand Canyon of Texas”. Measuring in at 120-miles long, 20-miles wide, and up to 800-feet deep, hoodoo-adorned Palo Duro Canyon is the second largest canyon in the country. Also notably, the canyon is a reliable place to see Texas horned lizards, which have largely disappeared in most other parts of Texas. [TPWD. Texas.gov/state-parks/palo-duro-canyon](https://tpwd.texas.gov/state-parks/palo-duro-canyon)

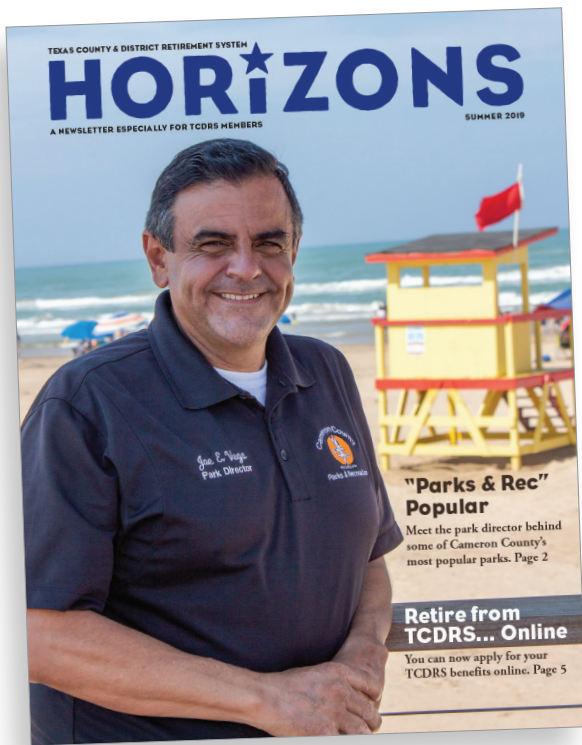
Big Bend National Park

Although Guadalupe Mountains National Park deserves recognition as one of Texas’ most gorgeous landscapes, Big Bend National Park is significantly larger and much more remote. Encompassing more than 800,000 acres of some of the most unique and challenging terrain in the nation, Big Bend is simply not for the faint of heart — and that’s why Texans love it. [NPS.gov/bibe](https://www.nps.gov/bibe)

Follow @TCDRS and #TexaScapes on Instagram for beautiful Texas wildflowers, waterfalls and more.



The Lighthouse,
Palo Duro Canyon
State Park



In this issue of *Horizons*:

- ★ Cameron County, a walk on the beach
- ★ TCDRS takes retirement online
- ★ Top 5 Texas natural wonders

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DON'T BE FOOLED BY PHONE SCAMMERS

This year, nearly one-half of all phone calls in the United States are expected to be scams or nuisance calls, according to cell phone and data transparency service provider First Orion Corp. The number of scam calls to mobile phones has jumped sharply in recent years, rising from 3.7% of total calls in 2017 to 29.2% in 2018.

Protect your money and personal information with these tips:

- **Question Caller ID.** Scammers can fake your local area code and make it look like they're calling from legitimate numbers.
- **Don't answer calls from numbers you don't recognize.** A spammer may be trying to confirm that your number is in use. If it's a real call, they'll leave a message. But be sure you recognize the voice on the other end. Spammers leave messages, too!
- **Never give personal details, money or gift cards to an unsolicited caller.**
- **Don't divulge your numbers.** Social Security, the IRS and TCDRS won't call and ask for your Social Security Number, date of birth or two-factor authentication passcode.

Beware of text message "smishing"

Increasingly, criminals are turning to text messages for cons. These "smishing" scams trick people into sharing personal information or downloading malicious programs via text. To protect yourself:

- Don't respond to texts from people you don't know and delete them immediately.
- Never click on a link in a text unless it's from a trusted contact, and you have verified they sent it.
- Don't install apps from text messages.

Sources: *FirstOrion.com, AARP.com, US.Norton.com*

Hey, check this out! This is so cool! [Trust me.](#)