

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

# CONNECTIONS

A NEWSLETTER ESPECIALLY FOR RETIREES

SUMMER 2018



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Bert Dorrestyn and his wife have been cruising South America and the Caribbean since the day after he retired. Page 2

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### On the cover...

Since retiring, former Bexar Appraisal District employee Bert Dorrestyn and his wife Dorothy have visited 38 different countries in their sailboat *Island Girl*. Photo courtesy of Bert Dorrestyn.

# Retirees of the Caribbean: Bert Dorrestyn finds freedom in sailing

Story by Rebecca L. Bennett  
Photos courtesy of Bert Dorrestyn



"At first, we were scared to death," says 71-year-old Bert Dorrestyn, who retired in December 2012 from Bexar Appraisal District with more than 12 years of service. "We were sailing off the coast of the Dominican Republic. It was one of those lazy afternoons and we were both dozing off. Suddenly there was an explosion of water and a humongous whale came out of the water and landed flat next to us."

"He jumped like that five different times and then started slapping his flukes in the water," Bert continues. An hour later, Bert and his wife Dorothy met another boat who had received the same performance. "It was so clear he did it to amaze us."

Bert and Dorothy have been cruising South America and the Caribbean in their Bluewater sailboat *Island Girl* since the morning after Bert retired. To date, they have visited 38 different countries on their sailing excursions and their plans of leaving the lifestyle keep getting pushed back.

What was supposed to be a one and a half-year "test" trip became an ongoing quest for freedom and connection with South American culture and other "cruisers" — or, travelers who use their sailboats to move between ports to explore on land among locals.

"It's a very different lifestyle," Dorothy says. She goes on to describe what it's like

to shop for vegetables, fruit, meat and other supplies, ride in *colectivos*, or taxi vans, along treacherous mountain roads, and receive genuine hospitality and kindness from strangers. "There is so much acceptance. We get to see a lot of beautiful things and meet so many different people. It really enriches your world view."



PHOTO BY REBECCA L. BENNETT

*“With sailing, you go where you want to go,” Bert adds. “You’re living completely by weather and your own desire. It’s absolute freedom.”*

## From mates to shipmates

In January 1978, Bert and Dorothy met and fell in love in Suriname while Bert was employed by KLM Royal Dutch Airlines and Dorothy was with the Dutch Foreign Service. As Dorothy puts it, they have “always been close to each other”.

However, the challenges of co-piloting a vessel and constantly being in each other’s presence has refined and strengthened their marriage even further. “You cannot say, ‘I need my space today, so I’m going to step off,’” says Dorothy.

Bert and Dorothy to continue sailing. Connected through Facebook, blogs, WhatsApp and an organic daily radio net, members of the cruising community forge strong bonds quickly while they are briefly in port at the start of sailing season in October and November, and in April and June — which is the beginning of hurricane season.

“Hopefully next year, or somewhere along the way, you meet each other again, but you usually never meet again,” explains Bert.

thinking, ‘Oh my gosh, I hope that [payment] comes through.’”

“For me, it is very important that I have the feeling that everything is taken care of, and the only way you can do that is by having a retirement fund you can trust,” he continues. “With TCDRS, I know that whatever happens — hurricane or no hurricane, snow or rain — the money will be there in my account.”

Bert and Dorothy have also set themselves up for financial success by eliminating debt, reducing the



Left: Dorothy and Bert immerse themselves in Columbia’s local culture in the District Cesar in December 2015. Center: The Dorrestyns pose above Machu Picchu in Peru in February 2016. Right: In October 2017, Dorothy and Bert ride trail horses up to Guatemala’s Pacaya Volcano.

In the past, the couple wore headsets to talk to each other while working in different areas of the boat — usually with Dorothy at the helm steering and Bert on deck raising or lowering the sails or anchor. Their communication skills and trust have improved so much that they only need hand gestures now.

“She always follows me for one reason or another,” Bert says, giving Dorothy a sly look. “She didn’t like the idea of sailing so much in the beginning.”

“No I did not,” she laughs.

## Socializing with sailors

Socializing with fellow cruisers at ports provides strong motivation for

The Dorrestyns maintain their own sailing blog to document their journeys, provide travel advice, and keep their family and other cruisers updated along the way. They also frequently contribute to TripAdvisor, seeking to guide fellow vagabonds to great adventures.

## Smooth sailing in retirement

TCDRS’ automatic electronic benefit payments have given the Dorrestyns retirement confidence and dependably fueled their cruising adventures. “Most of the time, we have no phone or internet connection,” Bert explains. “Imagine sitting somewhere in your sailboat or on a remote island like Guna Yala and

amount of bills they’re responsible for, and automating all of their financial processes, such as bill payments and retirement income.

They also maintain a strong support network of family members and friends back in San Antonio, whom they can depend on if trouble does arise.

“I tell people all the time, ‘This is the best part of my life,’” Bert says. “I enjoyed my work. I did my work until the last day with all the pleasure in my life, but now I never have to think about it anymore.”

“With sailing, you go where you want to go,” he continues. “You’re living completely by weather and your own desire. It’s absolute freedom.” ★

# Plan now for more independence later

By Leah Golden



Staying independent means being prepared. Planning for your future care and living arrangements could help you remain independent longer as you, or a loved one, get older.

The availability of home health services is helping more people age in place, even if that place is an independent living community or an assisted living facility, according to Rebecca McGinnis, Caregiving Support Manager for AGE (Austin Groups for the Elderly) of Central Texas.

“You can bring services in and that helps you not have to go to a skilled nursing facility,” she says.

## No place like home

Making adjustments to your home can help you stay in it as you get older. This strategy of “aging in place” calls for installing home improvements, such as levered door handles, wider doorways and non-slip flooring.

Memory loss is a common reason living at home is no longer possible, McGinnis says, even with modifications. You may also need help with housekeeping, transportation or personal care.

## Shared services and community

Independent living entails living in an apartment in a community with other older adults. These communi-

ties are also called “active adult communities” or “retirement communities”. They can provide meals, recreational activities and social events, and other services, such as scheduled transportation.

“People who live in an independent living community don’t necessarily require someone to monitor their medication,” McGinnis says. Like living at home, you can bring those services in.

Assisted living facilities provide all the services of independent living, but with additional assistance for medication monitoring and activities of daily living. You also get 24-hour access to help from the facility’s staff. While you maintain a level of privacy, staff can enter your living space to check on you without being invited, according to McGinnis. With independent living, staff have to be invited in.

## Consider the costs

McGinnis says the cost of independent living and assisted living ranges from \$2,400 to \$4,000 per month. Assisted living costs are on the higher side of that scale. She says these costs are pretty similar to living in a regular apartment when you factor in the

cost of food and utilities.

Medicare only pays for certain home health services. Long-term care insurance can help cover the costs of home modifications and care services, but what’s covered depends on your policy.

McGinnis says some facilities may offer a discount during the transition to the facility so the new resident doesn’t have to pay full price until their home is sold. ★

## LIVING FACILITY RESEARCH

When looking at independent living or assisted living facilities, McGinnis suggests:

- Visiting the dining room during meal time to find out more about meal choices and the attention diners receive
- Looking at the community calendar to see if it offers enjoyable activities
- Making sure the level of supervision provided is appropriate for the level of care you or a loved one needs

# Healthy aging from the neck up

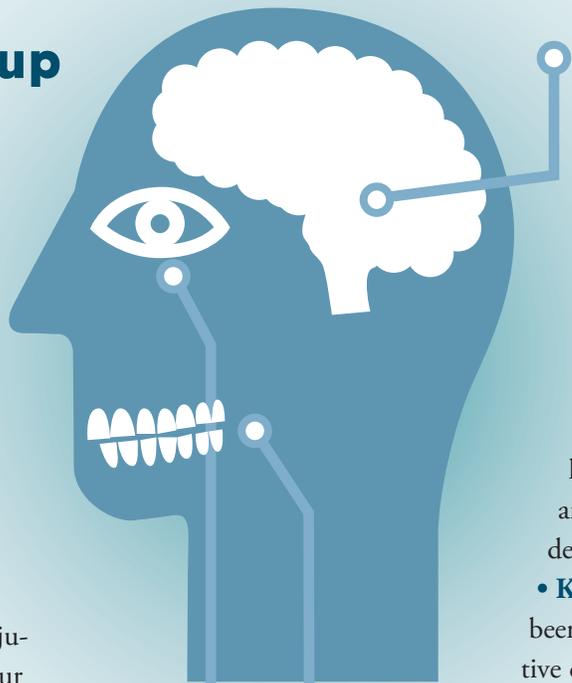
By Kelly E. Lindner

You may know the benefits of keeping fit, eating healthy and monitoring your heart and bone health as you age, but it's also important to prioritize caring for your eyes, brain and teeth.

Falls are the leading cause of injuries in older adults, so keeping your vision sharp is key. Tooth health affects many other parts of your body, including your heart, and it's difficult to stay healthy if your brain isn't. Consider these healthful tips:

## Looking good

- **Get routine eye exams.** Annual exams will help catch age-related macular degeneration (AMD), a deterioration of the retina, cataracts (clouding of the eye lens), and glaucoma early when treating these conditions is easier.
- **Follow the 20-20-20 rule.** Eye strain — eye fatigue that often leads to dryness and irritation — can be caused by prolonged reading and screen time. Whenever you're visually focused, take a break every 20 minutes to look at something about 20 feet away for 20 seconds.
- **Wear eye protection.** Using sunglasses that block ultraviolet (UV) rays can help prevent cataracts and AMD. It's also a good idea to wear safety eyewear to protect against physical hazards during both work and play.
- **Eat to support eye health.** Foods that contain vitamin C, zinc and omega-3 fatty acids help prevent cataracts and maybe AMD. See a full list of "Good Foods for Eye Health" on [WebMd.com](http://WebMd.com).
- **Clean and replace contacts.** If you wear contacts, be sure to clean them daily and replace disposables at least every two weeks to prevent bacteria buildup.



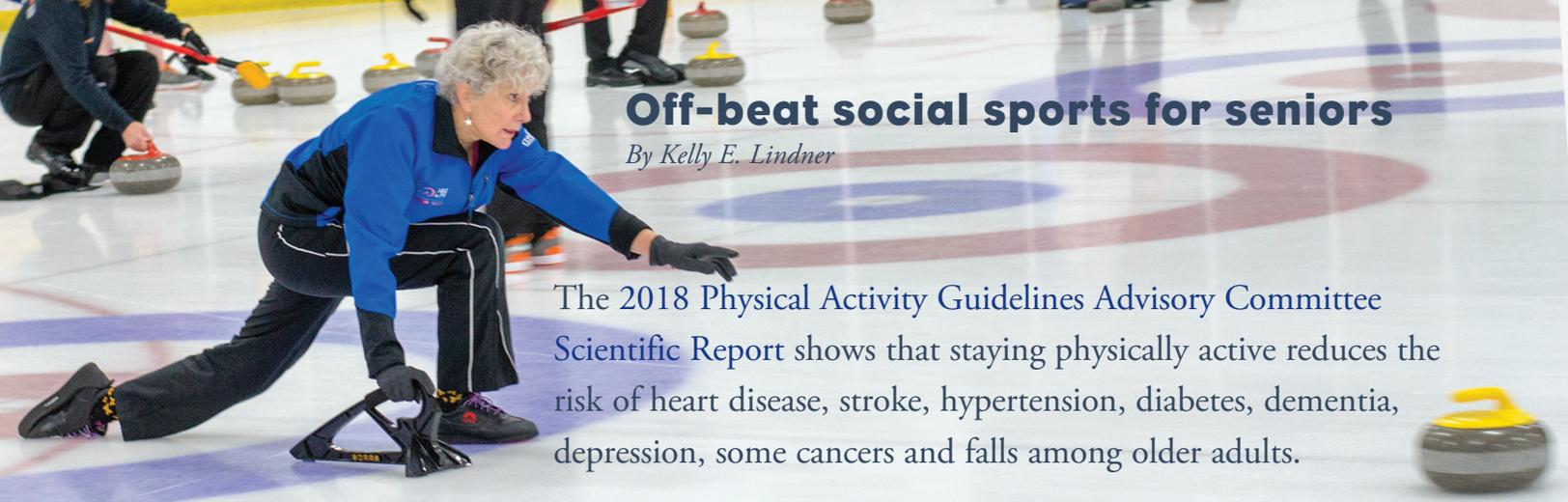
## Stay mentally sharp

- **Stay active.** The 2018 Physical Activity Guidelines Advisory Committee Scientific Report shows that greater amounts of physical activity are associated with reduced risks of cognitive decline and dementia, including Alzheimer's disease (AD).
- **Feed your brain.** According to the Alzheimer's Association, maintaining a low fat diet that emphasizes vegetables and fruit can reduce the risk of cognitive decline.
- **Keep learning.** Learning, at any age, has been shown to help reduce the risk of cognitive decline and dementia. Play puzzle games that challenge your memory or require you to think strategically.
- **Stay social.** Staying social may support brain health. Team sports are a healthy way to stay social. See page 6 for more information.

## Keep em' pearly

- **Visit your dentist regularly.** According to the 2016 report on *Healthy Aging in Action*, more than 37% of adults 65+ have not had a dental visit in the last 12 months, even though poor oral health is linked to diabetes, heart disease, rheumatoid arthritis, cognitive decline and some cancers.
- **Follow the 2-2 rule.** The American Dental Association (ADA) says to brush your teeth at least twice a day for two minutes each time. You should also replace your toothbrush every three to four months and floss daily.
- **Avoid acidic foods.** Limit acidic foods, like citrus and carbonated drinks, or swish milk or water after consumption to diffuse acid buildup.
- **Avoid the grind.** If your dentist has prescribed a mouth guard to combat nighttime teeth grinding, use it or lose it with your tooth enamel.
- **Keep it clean.** According to the ADA, you should clean your dentures daily and take them out for at least four hours a day, and while you sleep. ★

Sources: "Falls Prevention Facts", [NCOA.org](http://NCOA.org), "How to Keep Your Eyes Healthy", [WebMd.com](http://WebMd.com), "Aging and Dental Health", [MouthHealthy.org](http://MouthHealthy.org), "10 ways to love your brain", [Alz.org](http://Alz.org)



## Off-beat social sports for seniors

By Kelly E. Lindner

The 2018 Physical Activity Guidelines Advisory Committee Scientific Report shows that staying physically active reduces the risk of heart disease, stroke, hypertension, diabetes, dementia, depression, some cancers and falls among older adults.

The [Alzheimer's Association](#) says staying socially active may also help reduce depression and dementia.

Both kinds of activity improve your health, so why not combine them by playing team sports? Luckily, there are many social sport options in Texas — some of them quirky.



### Cornhole

Few agree on where or when this game was invented. Theories range from 14th century Germany to sometime in the last few

decades in Cincinnati, Ohio.

Similar to horseshoes, cornhole is a backyard sport where two to four players take turns throwing bean bags at a hole for points. Play continues until a player or team gets 21 points.

“Cornhole allows players from all ages to be able to compete at a high level,” says Chad Jacobson, Owner/Commissioner of the [Texas Cornhole League](#). “If you are an avid sports player that likes to compete, but would like to reduce the wear and tear on your body, then cornhole is the game for you.”

All you need to play cornhole is a cornhole set and enough space. Sets consist of two raised platforms with a hole on the top-middle area, and eight

bean bags filled with dried corn kernels.

Want to go beyond the backyard? Compete in local Texas events, including the [8th Annual TCL Conference Championship](#), June 22–23, in Waco.



### Disc Golf

Ed Headrick is called the “Father of Disc Golf” since he invented the Frisbee in 1966, the Disc Golf Pole Hole in 1975 and the Professional Disc Golf Association (PDGA) in 1976. But it is unclear who invented the concept or played the first game.

Disc golf is similar to regular golf, but it uses discs instead of balls and clubs. Like golf, there are fairways, greens, obstacles (like trees) and usually 9 to 18 holes — though the “holes” are actually elevated metal baskets filled with hanging chains designed to halt discs. Players compete to see who can finish each hole with the least number of throws.

“Disc golf is something you can play at any age and any level — it’s not hard on the body or the joints,” says Bill Griffith, PDGA Senior Committee Chairman. “Some have described golf as a good walk spoiled. Well, disc golf never spoils a good walk.”

All you need to play disc golf is access to a disc golf course, which are usually

free to use, and three discs (a driver, a putter and a mid-range), though some players just use a driver. Find a course near you with the “Course Search” under the “Courses” tab of [PDGA.com](#).

Want to go pro? Compete in [tournaments](#) around the state or the annual [Texas State Disc Golf Championship](#).

### Curling

With its giant stones and participants’ “sweeping” movements, curling looks like shuffleboard on ice. This unique sport started in 16th century Scotland, long before it graced the Winter Olympics.

In curling, two teams of four take turns sliding stones toward a 12-foot bullseye. Players brush the ice to try and guide the direction of their stones to score points and knock opponents’ stones out of the bullseye area.

“Curling is a terrific sport that can be enjoyed by men and women of any age — from 9 to 90,” says Buck Krawczyk, President of the [Lone Star Curling Club](#). “Not only is it good exercise, providing a low-impact cardiovascular workout, you don’t have to be an extreme athlete to play.”

All you need to curl is an ice rink that offers it. (Give your local one a call.) But don’t worry about skates. Curling requires rubber-soled shoes. ★

Sources: “[Stay Mentally and Socially Active](#),” [Alz.org](#), “[History of Cornhole Game and How it Got Its Name](#),” [LetsPlayCornhole.com](#)

# Help your yard “x-scape” the Texas heat

By Rebecca L. Bennett

Xeriscaping is the practice of landscaping with sand, mulch, rocks, and dirt instead of grass, and gardening with drought-tolerant plants that require little-to-no extra irrigation. This growing trend will not only beautify your yard, Texas style, it will also provide a number of other benefits.



## A well-designed xeriscaped yard:

### Conserves water.

The Texas Agricultural Extension Service (TAES) [estimates](#) that urban homeowners in Texas consume about 25% of the water supply for landscape and garden irrigation. Xeriscaping drastically reduces the need for watering, preserving valuable local resources.

### Reduces time and effort.

Imagine never having to mow the yard again. According to TAES, “A well-designed landscape can decrease maintenance by as much as 50% through reduced mowing; once-a-year mulching; elimination of weak, unadapted plants; and efficient watering techniques”.

### Saves money.

Xeriscaping can instantly slim the water bills of homeowners

*Xeriscaping with native plant species is an all-around win. It will beautify and protect your property, save resources and support your local ecosystem.*

with xeriscaped yards by between 30% and 50%, TAES says. Xeriscaping can also save you money by eliminating the need to purchase extra soil, fertilizers, replacement annuals, routine lawn care and landscaping services, and other gardening necessities.

### Protects property.

The [2017 Verisk Wildfire Risk Analysis](#) report ranks Texas second highest for wildfire risk. California is first. According to the National Interagency Fire Center, [in 2017 alone](#), 734,682 acres of Texas land were burned by wildland fires. By eliminating fuels like grass and leafy trees and shrubs, xeriscaping creates “defensible space” around your home, increasing

your home’s chances of survival.

The most effective xeriscaped yards feature native plant species — plants indigenous to your area that thrive in the local climate and ecosystem. Ideal species vary by region, but in general, cacti, agave, juniper and sage grow well in Texas’ heat and humidity, and can typically survive the state’s mild winters.

“Native wildflowers, grasses, shrubs and trees do much more than add beauty to the landscape,” the Lady Bird Johnson Wildflower Center (LBJWC) [states](#). “They help conserve water, reduce mowing costs, provide habitat for birds, butterflies and other wildlife, protect the soil, and save money on fertilizer and pesticides.”

Often, homeowners who xeriscape also grow hardy herbs, spices, fruits and vegetables to supplement their cooking. To determine which plant species are native to your part of Texas, consult LBJWC’s [Native Plant Database](#) or reach out to their team by phone at (512) 232-0100, or [email](#). ★

Sources: [LBJWC.org](#), [TAMU.edu](#), [Verisk.com](#), [NIFC.gov](#)



