

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

CONNECTIONS

A NEWSLETTER ESPECIALLY FOR RETIREES

FALL 2017



Lasting impressions

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The Mexican rodeo

Modern cowboys and cowgirls keep the national sport of Mexico alive in San Antonio. Page 5



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On the cover...

Former Justice Antonio Cantu has created more than 100 paintings, half of which are currently on display in the very courthouse where he spent most of his career.

Retired Judge Antonio Cantu returns to his first love of painting

Story and photos by Rebecca L. Bennett



"I never thought I would enjoy retirement because I craved being in the middle of things," says former Court of Appeals Justice from Bexar County Antonio Cantu, selecting a palette knife and using it to scrape dabs of teal paint into the tree canopy in his newest creation, "A July Day in Brackenridge Park".

"In fact, I retired first in 1999, but found it boring and returned for visiting assignments in various district and county courts until 2007 when I finally called it quits," he continues, adding that it took him a while to realize that retirement presented the perfect opportunity to return to his "first love" of painting.

"Now I am back where I began and where I belong. I have 40 years of lost painting to make up on," he says.

Born in San Antonio in 1939, Antonio grew up in the Alazan-Apache Courts, a federal housing project in the "Westside", San Antonio's poorest neighborhood. Throughout Antonio's childhood the two creeks that wound through the projects inspired him to explore art at a very early age.

With guidance from a local art teacher, and support from his family, Antonio attended art school at the Mexican Christian Institute and eventually earned his Bachelor of Fine Arts degree at the University of Texas at Austin with one goal in mind: to become a secondary art teacher.

Antonio happily taught for three years, despite the struggles of supporting his family on an art teacher's salary. Then in 1967, two overly persistent yet well-meaning admission counselors convinced him to apply to St. Mary's University Law School, since his veteran status qualified him for free tuition.

"They shoved some papers in front of me, and to humor them, I signed them," he explains. "I didn't expect to get in, but then I received a letter advising me to report to the university for registration."

After passing his LSAT with only one week of preparation, he "tearfully" put away his paints and easel to pursue a more lucrative career in law, which would allow him to better provide for his family.

Throughout his career, Antonio served as a private attorney, prosecutor and judge

in various capacities and accumulated 13 years of TCDRS service time through Bexar County — nine of which he earned while serving as a Justice on the Fourth Court of Appeals.

“Now I am back where I began and where I belong. I have 40 years of lost painting to make up on.”

“Law served me well for 40 years,” he says. “I devoted myself to it 100% and never deviated from that responsibility... now, my TCDRS retirement supplements my state judicial retirement very well.”

In 2014, a friend encouraged Antonio to pick up a paintbrush and rekindle his creativity. Somewhat apprehensively, Antonio purchased paints, brushes and a canvas and set



up his easel in a local park featuring a lake, reminded of all of those days he spent painting *en plein air* (French for “in the open air”) beside the creeks in the projects as a boy.

“I wasn’t sure I could paint again,” he explains. “I was afraid to try and fail, but I tried... when I had it professionally framed and the agent asked, ‘Where did you get this Monet?’ I couldn’t stop laughing because a Cantu painting could never pass as a Monet. Still, it gave me newfound courage.”

Antonio has since created more than 100 acrylic paintings — 43 of which have found a home in the Bexar County Courthouse’s Central Jury Room and in the hall just outside the ceremonial courtroom, and 12

of which are currently being displayed in the Forrest Hills Public Library in San Antonio.

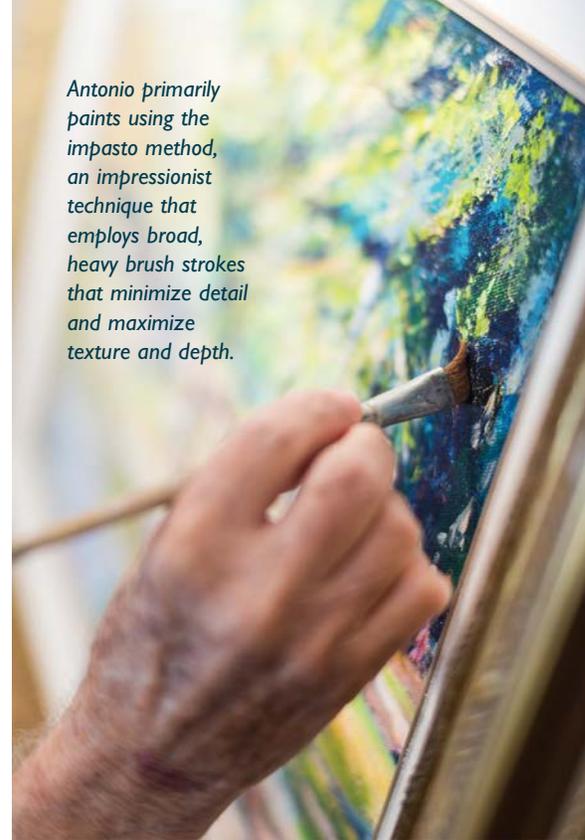
Most of Antonio’s works feature impressionist landscapes and cityscapes painted with the *impasto* technique, a style employed by Monet, Rembrandt and Van Gogh that calls for broad, heavy brush or knife strokes that minimize detail and maximize texture and depth, giving a “3D” feel.

He carefully selects scenes that are not only aesthetically pleasing, but that might be easy to overlook, seeking to draw attention to the beauty of a frozen moment in time in the everyday world. “I’m saying, ‘Look what you missed. It’s been here the whole time,’” he explains.

“Art was never a hobby with me. Art was my entire life,” he continues. “It is both therapeutic and fulfilling. Remember the first time you fell in love? Well, that’s the feeling I experienced when I learned art had never left me.”

When Antonio isn’t painting, he attends legal seminars to maintain his annual requirements, gardens, visits galleries and museums, completes repair projects for loved ones, helps his daughter (also a lawyer) with her legal cases, spends time and makes art with his grandchildren, and socializes with friends through meetup groups, including the infamous ROMEOs (“Retired Old Men Eating Out”) of San Antonio.

Antonio primarily paints using the impasto method, an impressionist technique that employs broad, heavy brush strokes that minimize detail and maximize texture and depth.



To view Antonio’s displayed artwork, visit the Forest Hills Public Library between 10 a.m. and 6 p.m. on Tuesdays or Thursdays through Sundays, or between 12 and 8 p.m. on Mondays or Wednesdays. The best time to visit the Bexar County Courthouse’s collection is during the noon lunch hour.

“Seeing my work displayed in the courthouse I called home for so many years, and hearing jurors complimenting my paintings, makes me feel like a kid again at Christmas time,” Antonio says. “It’s a feeling of pure happiness and incredible pride, even if it’s 40 years late.” ★



7 smart ways to save money as a senior

By Rebecca L. Bennett

Aging comes with its own set of unique expenses, but your golden years will also present you with many opportunities to fatten up your wallet that weren't available to you when you were younger.

Here are seven smart ways to save money as a senior:

1. Ask: Get in the habit of asking businesses if they offer senior discounts. You may not be offered a deal if you don't ask.

2. Join: Join a program that negotiates deals for senior members, such as the [American Association of Retired Persons \(AARP\)](#). You can join AARP as early as age 50 to access shopping and restaurant discounts, lower-cost phone plans, and UPS and Expedia deals.

3. Search: Bookmark reliable deal-finding sites like [SeniorDiscounts.com](#), [TheSeniorList.com](#) and [SeniorCitizenDiscountList.org](#); search through current deals before eating out or upgrading your wardrobe.

4. Explore: Cheaply explore America's state and national parks with the [Texas Parklands Senior Pass](#) and the [America the Beautiful Senior Pass](#). During urban exploration, be sure you're utilizing senior admission deals for entertainment venues and tourist attractions.



5. Participate: Get involved in a local senior center for access to potluck meals, fitness activities, a social network and volunteer groups. Many communities also run senior programs to help with household tasks and transportation for errands and appointments.

6. Learn: Return to school with free or discounted college tuition. Many respected universities [in Texas](#) and [across the U.S.](#) offer lifelong learning programs to enable seniors to continue their education.

7. Exercise: Some fitness centers offer seniors discounted membership rates and packages, so be sure to take advantage of this opportunity to stay healthy and active!

These seven money-saving strategies should make it easier for you to enjoy your retirement, rather than worrying about finances. For more tips, consult [AmericaSaves.org](#) and the [Penny Hoarder](#). ★



Benefits of boat club membership over ownership

By Rebecca L. Bennett

Thinking of buying a boat in retirement? Before you drop anchor, consider an alternative that could save you substantial time and money — [boat club membership](#).

Hidden costs

Boat ownership comes with many [hidden costs](#). In addition to obvious expenses, such as the purchase price of the watercraft and safety and navigation equipment, you will have to get insurance and keep up with your boat's registration, maintenance, loan inter-

est and taxes. Additionally, both in-season and off-season storage and transportation logistics can pose significant costs.

Some boat-lovers feel that these expenses and hassles outweigh the immense sense of freedom that boats are supposed to bring, so they turn to boat club memberships to gain many of the same benefits without the headaches.

How it works

Distinctly different from boating rentals (rent by the hour), [leases](#) (pay monthly rent for access but not ownership), and boating [timeshares](#) (divide costs of boat ownership between multiple co-owners), boat club memberships require monthly

dues in exchange for unlimited access to the club's fleet, dock and related equipment, such as flotation devices and water toys.

Memberships usually require members to pay a one-time startup fee and cover the cost of their fuel. Even better, some boat clubs extend discounts to seniors, so be sure to ask. Contact the specific boat club you're considering for exact membership specifications.

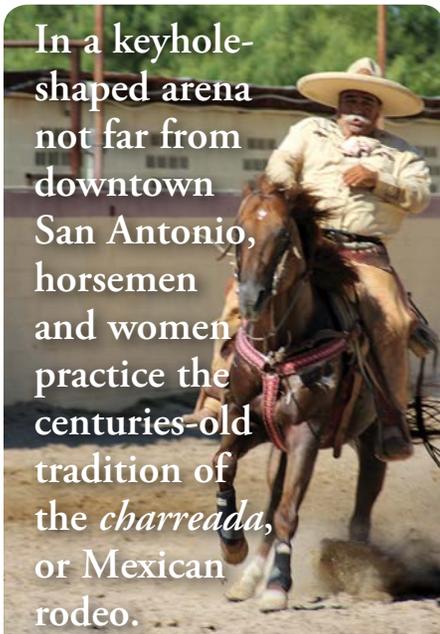
If you're still planning to buy your own boat, we wish you smoothing sailing and calm seas, Captain. Just consider running a [cost calculation](#) first. ★

Sources: "[Boat club memberships can bypass hassles of ownership](#)" [JSONline.com](#), "[How much does it really cost to own a boat?](#)" [Mint.com](#)



Mexican rodeos celebrate ranching traditions

Story and photos by Gerald McLeod



In a keyhole-shaped arena not far from downtown San Antonio, horsemen and women practice the centuries-old tradition of the *charreada*, or Mexican rodeo.

“The charreada is exhilarating and slightly frightening as you watch the riders go through the routines,” says Irma Iris Durán de Rodríguez, spokeswoman for the *Asociacion de Charros* in San Antonio. “The charros and horses perform precision routines based on hundreds of years of practice on Mexican haciendas.”

As precursors to the American rodeo, the charreadas began in Spanish Mexico when ranchers gathered for a barbecue and horse trading, Irma says. Of course, they would also want to show off the talents of their *vaqueros* and horses.

After the Mexican Revolution ended in 1920, the rodeo events evolved into a sport. By 1933 charreadas became organized and were

declared the official sport of Mexico. Irma says the golden age of cowboy movies in the 1940s and 1950s helped solidify the charro as a popular Mexican tradition.

First in the nation

This summer, the *Asociacion de Charros* in San Antonio marks its 70th anniversary. The group joined the Mexican charro federation in 1947, making it the oldest member in the United States.

“We’re holding a dual anniversary celebration with events this year and next,” Irma says. “Next year we really get the party started as an official event in San Antonio’s tricentennial.”

There are charreada arenas around the state with the largest ones in San Antonio, Katy, Fort Worth, Austin and Laredo. In addition to major events during the year, most hold regular weekend charreadas.

The charreada typically consists of nine events for men and one event for women. Teams compete as a group and are judged on style as well as execution while wearing traditional charro outfits.

Much like American rodeos, the charreada has the cowboy working

with his horse and *lariat* to control the livestock. Charreada events such as bull riding, team roping and bareback bronc riding are similar to American rodeo competitions.

Other events such as the *El Paso de al Muerte* (The Pass of Death), where a charro attempts to leap from his horse to an unbroken horse, are unique to the charreada.



The tradition continues

Even though the charreada looks death-defying at times, Irma says injuries are rare.

While the men compete in events that mimic ranch work, the women perform a ballet on horseback called *La Escaramuza*. Riding at breakneck speeds around the arena, the all-female precision riding teams perform synchronized maneuvers while riding sidesaddle and wearing traditional Adelita dresses. ★



Caring for senior pets

By Kelly E. Lindner

If you've noticed your senior pet moving slower, sleeping longer, drinking more water or doing any of the things listed in the sidebar, it may be time for a veterinary visit.

But even if they seem perfectly healthy, it's a good idea to book a veterinary appointment the moment they become geriatric. But how do you know when that is?

"Generally, cats and dogs are considered senior at age 7," says Dr. Anmarie Macfarland, recipient of the [Texas Veterinary Medical Association \(TVMA\)](#) 2017 companion animal veterinarian award and co-owner of Loop 410 Veterinary Hospital in San Antonio.

"But some larger dog breeds are considered geriatric at age 5 or 6," Dr. Macfarland says.



Get them to the vet

Senior pets can experience the same types of ailments as aging humans including cancer, diabetes, osteoarthritis, and heart, liver, gum and kidney disease and even dementia, Dr. Macfarland says, so it's important to catch potential health issues as early as possible.

Dr. Macfarland recommends bringing in healthy senior animals every six months with a quarterly visit for senior pets with known medical issues.



Watch their weight

According to the Association for Pet Obesity Prevention, 58% of cats and 54% of dogs are **overweight or obese**, even though extra weight on a dog or cat can lead to many problems including osteoarthritis, diabetes, heart disease and cancer. And surprisingly sudden weight loss, in cats especially, can signal diabetes, hyperthyroidism or kidney disease.

"Keeping them at a proper weight definitely helps with preventing diabetes in cats," Dr. Macfarland says. "We tend to see it in older, heavier cats. Or all of a sudden they're drinking large amounts of water."

If you notice weight changes or excessive thirst in your senior pets, contact your veterinarian immediately.



Brush those teeth

Though it's easier said than done, brushing your pet's teeth can have a huge impact on their health. In fact, according to the [American Veterinary Dental College](#), periodontal disease is the most common clinical condition in adult dogs and cats, even though it's "entirely preventable."

Though it's difficult, [training tips](#) as well as pet toothbrushes and pet toothpaste can make this task less daunting.

"If you get them to let you do it, it really does help," Dr. Macfarland says. "[It] can potentially keep them from having to have a full dental procedure."

Switch to senior pet food

Senior pets have different systems than younger ones, so they need different food. As long as they don't have any specific ailments, they can eat any senior diet recommended by your veterinarian. But there are also special foods created to support certain medical issues, so be sure to get a veterinary recommendation for the best food for your pet.

So, once again, get your senior pet to the vet, even if there doesn't seem to be anything wrong, so the second there is, you'll know what to do next.

Sources: "[Senior pets](#)" [AVMA.org](#), "[Caring for your senior pet](#)" [TexVetPets.org](#), "[How to brush your pet's teeth \(and why you should\)](#)" [AAHA.org](#)



RED FLAG SYMPTOMS IN SENIOR PETS

If you have a senior pet, look for changes in:

- Weight (gains or losses)
- Appetite
- Water intake
- Urination
- Movement or activity (difficulty getting up or down or moving slower)
- Sleep schedule
- Behavior



Giving back to Texas

By Leah Golden

Many retirees say they want to spend their time giving back to their local Texas communities by volunteering, but how do you find the right opportunity?

Know where to volunteer in Texas

There is no shortage of places to volunteer in the Lone Star State. Here are some good places to start:

- [VolunteerMatch.org](#): Just type your interests into the “I care about...” field and see the best matches in your area.
- [Volunteer.gov](#): Search by state to find places to volunteer in the public sector.
- [Texas Parks & Wildlife](#): Volunteer at a state park, help with conservation education, become a Texas Master Naturalist and more.
- [United Ways of Texas](#): Search for your local Texas United Way to get involved.
- [American Red Cross](#): Browse local volunteer opportunities by entering your zip code.

Know your limits

Before you volunteer, make sure you know what you’re getting into.

For instance, is it a one-time thing like serving meals to the homeless, or ongoing? Some non-profits rely on

volunteers that can commit regular hours, so make sure you’re comfortable with the time commitment.

Also make sure you’re okay with the actual work. Will it require vigorous manual labor when you need something a little more moderate? Confirm what will be expected so you don’t end up disappointed or, even worse, injured.

“[Some] individuals walk away very dissatisfied when they haven’t been realistic going into the situation, about what they were looking for and what they were able to commit,” says Adrianna Cuellar Rojas, president and CEO of United Ways of Texas.

Know your charity or non-profit

Before you volunteer somewhere, make sure the organization has nailed these three things:

- 1. Mission execution.** The organization should have a very clear mission and programs that support it. Mission creep can happen, especially when there are dollars or grants involved, Rojas says.
- 2. Financial transparency.** Charities and non-profits should follow good governance practices and be very clear about where money is going. It also matters how much money

CHARITY AND NON-PROFIT RED FLAGS

- Rates poorly on CharityNavigator.org
- Name is very similar to that of a respected charity
- Appeared immediately after a tragedy or disaster
- Claims 100% of donations go to the cause
- Has no IRS Form 990 available, which details how donations are spent
- Claims to be 501(c)(3) tax exempt, but isn’t found using the IRS “[Exempt Organizations Select Check Tool](#)”
- Pressures you to make donations “on the spot” or pay over the phone

goes toward their mission. According to CharityNavigator.org, organizations should ideally spend no more than 25% on administrative and fundraising costs.

3. Board composition. The board should represent the communities they serve. For instance, if the organization serves the homeless, is there a person who was formerly homeless on the board?

“There are boards that were terrific and perfect when the organization [started], but 20 years later, they may not be right for that organization anymore,” Rojas says.

You should also know what charities or non-profits to avoid. (See sidebar.)

Overall, you should feel good about the mission of the organization you’re volunteering for, feel good about what you’re doing and feel good while doing good for Texas. ★

Sources: “*Wise Giving Guide*” [Give.org](#), “*How to tell if a charity is legitimate*,” [Huffingtonpost.com](#), “*Digging into non-profit finances: Four things to check*” [Forbes.com](#), “*Evaluating charities not currently rated by charity navigator*” [CharityNavigator.org](#)



ADDING VALUE TO TEXAS

Your time is valuable. In 2016, the average value of volunteer work in Texas was **\$25.15 per hour**. When you volunteer, you’re returning value directly to Texas.



In this issue of *Connections*:

- ★ Retired judge rekindles his first love
- ★ Mexican rodeos continue traditions
- ★ Caring for your senior pets

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In memoriam

For a listing of employees and benefit recipients who passed away this year, visit www.TCDRS.org/publications, then check the “In Memoriam” box in the left menu.

Hack-resistant passwords keep your data safer

By Leah Golden



Data breaches don't just happen to someone else. As of early September 2017, there have been 975 data breaches nationwide, exposing more than 19 million records, according

to the [Identity Theft Resource Center](#).

Most states, including Texas, [have laws](#) that require companies to notify their customers if they have a data breach. But, companies can't tell you about a breach before it happens. That's why creating strong passwords can help keep your online accounts safe.

What counts as “strong”?

Advice about passwords has [recently changed](#). Passwords eight or more characters long are still considered strong. However, uppercase letters and special characters (!, @ and \$) are no longer recommended. The change will help users avoid creating passwords that meet

the old security recommendations but are still easy to hack, such as “passw0rd”, “zaq1zaq1” and [others](#).

Create a passphrase

[Phrases of random words](#) are harder to hack and can be easier for you to remember. Using a passphrase also makes it easier to create longer passwords. For example, the passphrase “fishmicrowaverainbow” is stronger than “Pa\$\$w0rd”. If you start using this type of passphrase, keep in mind that your bank, utility company and other online accounts, may still require capital letters and special characters. However, “F!shmicrowaverainbow” can meet those requirements and still be memorable.

Mix it up

If you use the same password across multiple accounts, you're not alone. According to a [2016 Pew study](#), 45% of people who had trouble keeping up with passwords reuse them for different accounts. A [password manager program](#) can help. They can create stronger passwords for each of your accounts while you just have to remember one master passphrase. ★