

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

CONNECTIONS

A NEWSLETTER ESPECIALLY FOR RETIREES

FALL 2018



Need a ride? Get one from a deputy

Retired Williamson County sheriff's deputies Mike Gleason and James Carmona bring a "bubble wrapped" ride service to Austin. Page 2

Changing tracks

Risks and rewards abound for retirees who convert meaningful hobbies into second careers. Page 4



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On the cover...

Retired sheriff's deputies Mike Gleason (left) and James Carmona (right) are launching Bubbl, a ride service that only employs law enforcement officers as drivers, in Austin.

Retired deputies bring ride service to Austin

Story and photos by Kelly E. Lindner



Retired Lieutenant James D. Carmona was recruited to drive for Bubbl by his long-time friend and fellow retired Assistant Chief Deputy Mike Gleason in 2017.

If you are retired law enforcement and you'd like to make a little bit of extra money in retirement, you may consider driving for Bubbl, just like TCDRS retirees Mike Gleason and James Carmona. It's also not a bad way to get a ride.

If you live near Dallas, soon Austin — and eventually, San Antonio or Houston — you can download the [Bubbl Rides app](#) and get “rides driven by blue”, where off-duty and retired law enforcement officers will drive you to your chosen destination for a fee. And since you're dealing with current and former law enforcement officers, Bubbl drivers have undergone extensive background checks.

Retired Assistant Chief Deputy Mike Gleason first heard about Bubbl soon after his 2017 retirement from the Williamson County Sheriff's Office, which he served for 24 years.

“I was talking to this woman out of the blue and... she said, ‘You know, I wish we had Bubbl here.’” Mike says. “And I go, ‘What in the world is Bubbl?’”

A driving service — Bubble wrapped

Bubbl was founded in 2016 by Craig Miller and some business savvy partners as a ride service that transports children age 8 and older, seniors, and those with special needs. Miller spent 29 years as a Dallas police officer and advanced to deputy chief.

Now, according to the website, Bubbl-Dallas serves “all people who live, work, and play in the DFW area”, though 8 is still the minimum age requirement.

“The name Bubbl represents the notion that each time a customer steps into our vehicle they will be bubble wrapped in safety and security,” Miller said in a press release. “Having [an] officer as a driver reinforces this idea, while giving them

instant credibility and providing peace of mind.”

After hearing about Bubbl, Mike researched the company and the board of directors. Next, he reached out to Miller, and asked, “Would you guys ever be interested in maybe franchising to Austin?”

The answer was a resounding yes. Soon, Mike told his long-time friend and fellow retired Lieutenant James D. Carmona about Bubbl.

“We’d always talked about trying to do something while we were

identification), interior and exterior video cameras that record continuously and a dispatcher who monitors the driver in real-time.

“So everything is video recorded,” Mike says, “which is a big sell to moms.”

“We’re all state certified mental health officers,” Mike continues. “We’re all First Aid and CPR trained, we’re all Narcan certified,” Mike adds, referring to the prescription medicine that can reverse an overdose.

“Not only will I take your kid, I’ll deliver him right to the coach’s hands. And I’ll take a picture of him and send it to you.”

retired,” says James, who retired a few months after Mike. “He came across this company, so he called me up and said, ‘Do you wanna take a ride and check it out?’”

Mike and James met with Bubbl-Dallas at the end of 2017 and launched a pilot version of Bubbl-Austin this summer as its sole drivers at the time.

During this soft rollout, Mike and James specialized in transporting children 8 or older, seniors, veterans and those with special needs or mental health issues.

“We’re doing seven days a week right now,” James says. “We’re probably looking at five to six people and round trips a day. We’re staying pretty steady.”

Inside the bubble

Each Bubbl vehicle, which is owned, maintained and insured by Bubbl, has a blue bubble mounted on the roof and a logo (for easy

And Bubbl doesn’t just hire any officer. “You have to currently be working or honorably retired,” Mike says. “We only hire the one that has the blessing of their [superiors] to go out and work for us.”

So it isn’t just law enforcement officers. Mike says it’s officers who are in good standing with their current or previous employers.

Bubble wrap your kids

According to their terms of service, Uber and Lyft do not allow their drivers to pick up unaccompanied minors. Bubbl may be the only option for parents or guardians who don’t want to put their children in a cab or on a city bus, Mike says.

Plus, Bubbl drivers use the iPhones issued with each car to text parents when children have been picked up or dropped off.

“Not only will I take your kid,” Mike says. “I’ll deliver him right

to the coach’s hands. And I’ll take a picture of him and send it to you.”

However, it’s important to note that all Bubbl rides must be scheduled at least 20 minutes in advance.

“You can’t call in and say, ‘Hey, I’m on the corner of 5th and Main. Can you come get me?’” Mike says. “It doesn’t work like that.”

Beyond the bubble

When Mike and James aren’t driving someone safely to their destination, they’re spending time with their families.

Mike, a previous weightlifter who may still hold the American record for a law enforcement officer for his age group and weight class, enjoys working out.

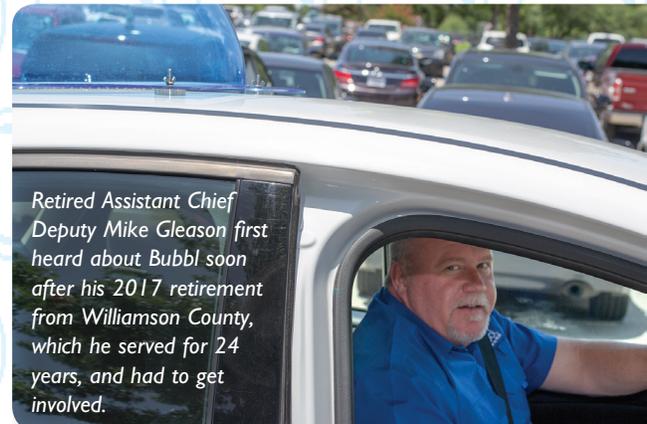
James enjoys woodworking. So far, he’s made a porch swing for his wife and a few tables and shelves.

“I like all that Pinterest stuff,” James says, “It has a lot of ideas.”

When it comes to their TCDRS retirement benefit, they have nothing but positive things to say.

“It’s been great so far,” James says.

“Hey, I get a [benefit payment] in the mail each month,” Mike says. “Who could not love that? Here I am starting a second career with a full, livable income coming in.” ★



Retired Assistant Chief Deputy Mike Gleason first heard about Bubbl soon after his 2017 retirement from Williamson County, which he served for 24 years, and had to get involved.



CHANGING TRACKS

Story and photos by Kelly E. Lindner

John “J.C.” Callis grew up in Edinburg, Texas, across the street from a train track that his father used to get to and from his job with the Missouri Pacific Railroad. J.C. has had “train fever” ever since.

“We would sit by the tracks by about 5 o’clock every day and watch him come home, and he jumped down off that train while it was still moving,” J.C. says. “We thought that was really cool. Everything was so fascinating about a train.”

J.C. often played with the little toy trains his father brought him. As he got older, he started buying the trains himself. Then he started collecting even more trains.

“The next thing I knew, I had a whole, entire wall — just nothing but trains,” J.C. says. “And just all different types. Trains from the ’50s, trains from the ’60s, and so forth.”

J.C. wouldn’t build his first trackless train that was large enough to carry passengers until 2003, while he was working as a senior deputy constable for Travis County Precinct 5.

He was driving down the street when he saw a trackless train sitting on the side of the road, for sale. “I said, you know, that looks pretty

neat,” J.C. says. “That looks like something I would enjoy.”

J.C. tried to buy the train, but found the price was too high, so he built a 30-foot one of his own.

On weekends, J.C. would take the train out to do birthday parties for friends. Then schools started calling him. Then churches. Then daycares. Then the Dell Diamond. Now you can see one of J.C.’s trains at every Sunday home game of the Round Rock Express.

“I was gonna do a couple of little jobs here and there, but then I started getting all these calls and people wanting more... and then all of sudden it was like, ‘Hey. Wait a minute. This is a business,’” J.C. says. Thus, **Kiddie Express Train** was born.

After 15 years of service with

Travis County, J.C. retired in 2010 to make his business a full-time gig.

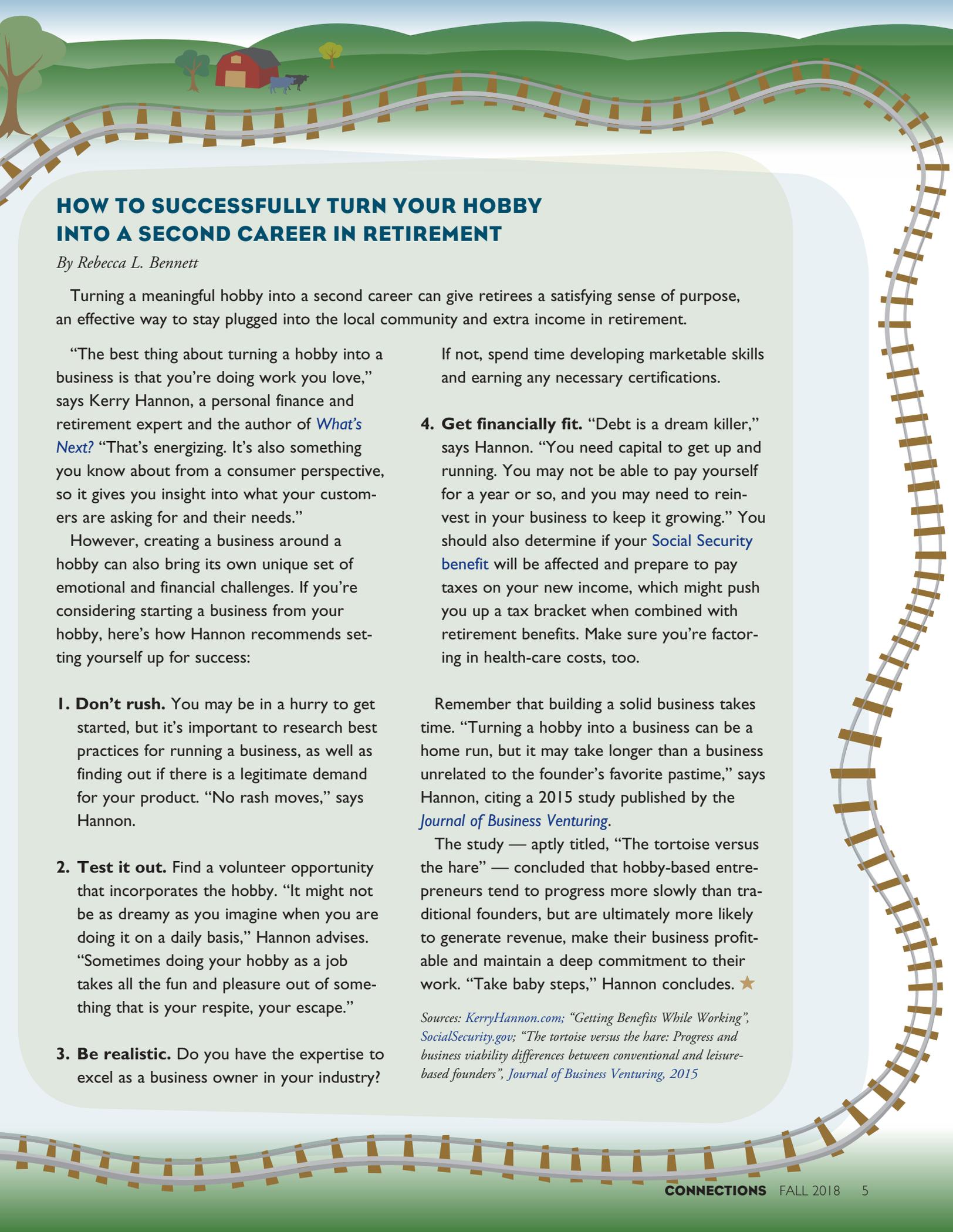
Today, J.C. has seven trackless trains, a fire truck and “one more special train being built in a secret location,” he says with a laugh. “That way the competition doesn’t know where it is.”

When he’s not running his company, J.C. enjoys fishing and spending time with his wife Julie and his son Jackson.

But if he were to give up the business, he wouldn’t stop his train hobby. “I would still have my trains,” J.C. says. “Because they are so relaxing to look at on the wall. You can look at them and probably start day-dreaming about hopping one to go someplace on.” ★

See J.C.’s train in action with this [short video](#).





HOW TO SUCCESSFULLY TURN YOUR HOBBY INTO A SECOND CAREER IN RETIREMENT

By Rebecca L. Bennett

Turning a meaningful hobby into a second career can give retirees a satisfying sense of purpose, an effective way to stay plugged into the local community and extra income in retirement.

“The best thing about turning a hobby into a business is that you’re doing work you love,” says Kerry Hannon, a personal finance and retirement expert and the author of *What’s Next?* “That’s energizing. It’s also something you know about from a consumer perspective, so it gives you insight into what your customers are asking for and their needs.”

However, creating a business around a hobby can also bring its own unique set of emotional and financial challenges. If you’re considering starting a business from your hobby, here’s how Hannon recommends setting yourself up for success:

- 1. Don’t rush.** You may be in a hurry to get started, but it’s important to research best practices for running a business, as well as finding out if there is a legitimate demand for your product. “No rash moves,” says Hannon.
- 2. Test it out.** Find a volunteer opportunity that incorporates the hobby. “It might not be as dreamy as you imagine when you are doing it on a daily basis,” Hannon advises. “Sometimes doing your hobby as a job takes all the fun and pleasure out of something that is your respite, your escape.”
- 3. Be realistic.** Do you have the expertise to excel as a business owner in your industry?

If not, spend time developing marketable skills and earning any necessary certifications.

- 4. Get financially fit.** “Debt is a dream killer,” says Hannon. “You need capital to get up and running. You may not be able to pay yourself for a year or so, and you may need to reinvest in your business to keep it growing.” You should also determine if your [Social Security benefit](#) will be affected and prepare to pay taxes on your new income, which might push you up a tax bracket when combined with retirement benefits. Make sure you’re factoring in health-care costs, too.

Remember that building a solid business takes time. “Turning a hobby into a business can be a home run, but it may take longer than a business unrelated to the founder’s favorite pastime,” says Hannon, citing a 2015 study published by the *Journal of Business Venturing*.

The study — aptly titled, “The tortoise versus the hare” — concluded that hobby-based entrepreneurs tend to progress more slowly than traditional founders, but are ultimately more likely to generate revenue, make their business profitable and maintain a deep commitment to their work. “Take baby steps,” Hannon concludes. ★

Sources: [KerryHannon.com](#); “Getting Benefits While Working”, [SocialSecurity.gov](#); “The tortoise versus the hare: Progress and business viability differences between conventional and leisure-based founders”, *Journal of Business Venturing*, 2015



What to do when it's more than the blues

By Rachael Seeley Flores

While we like to think of retirement as a rejuvenation period when retirees can focus on enjoying themselves with minimal stress, there are aspects of senior life that can push that plan off course and cause some retirees to become depressed.

“Physical and cognitive health conditions are big triggers for depression,” says Dr. Namkee G. Choi, Professor at the University of Texas Steve Hicks School of Social Work. Other potential triggers, Choi notes, include financial difficulties, grief over the loss of a loved one and lack of social engagement.

Statistics from the U.S. Centers for Disease Control and Prevention (CDC) show that depression rates for older people living within communities range from less than 1% to about 5%. That figure rises to 11.5% for older hospital patients and 13.5% for those needing home health care — both groups that may find it difficult to stay socially engaged.

Spotting signs of depression

Be sensitive to signs that a loved one who is facing these stressors might be experiencing more than the passing blues.

According to the CDC, some of the standard symptoms of depression include social withdrawal, sadness, anxiety, fatigue, irregular sleeping and eating habits, and feelings of hopelessness and worthlessness. For Choi, another significant indication of depression is loss of interest in activities that the person used to enjoy.

Choi is currently running two psychotherapy studies to help homebound seniors tackle depression using behavior activation and problem-solving. Participants are encouraged to get out more, take walks, practice self-care, create structure in their daily lives and deal with daily stressors using systematic problem-solving.

Choi reports that many participants are having fun in therapy and enjoying an improved quality of life. None of her roughly 250 participants have left the program.

The secret to getting better, Choi says, is focusing on what you *can* do — not what you can't. “Don't worry about the things you don't have control over,” she explains. “Focus on the things you *can* control.”

How you can help

Early recognition, diagnosis and treatment of depression can help to ease its symptoms. If you suspect that a loved one is struggling with depression, Choi's advice is to reach out to them. “Let them know that this is not a normal part of aging,” Choi says, adding that depression is a health condition that requires treatment, like any other medical issue. “By treating depression, you're going to feel much better with physical health and enjoy improved cognition.”

The American Psychological Association recommends being aware of the person's physical limitations and encouraging them to talk to a doctor before making dietary changes or starting a new activity. For help dealing with the emotional side effects of depression, the person should visit a primary care physician or make an appointment with a mental health professional.

If you're a senior in crisis, the CDC recommends seeking help right away by calling 911, visiting a nearby emergency department or health-care provider office, or calling the toll-free National Suicide Prevention Lifeline at 800-273-TALK (8255) to speak with a trained counselor.

There are many professionals and tools available to help retirees get the most out of their retirement years. Encourage your loved ones to take advantage of these resources when they need a hand. ★

Sources: “*Depression is Not a Normal Part of Growing Older*”, [CDC.gov](https://www.cdc.gov); “*Aging and depression*”, [APA.org](https://www.apa.org)

Red Hat Society, ROMEOs help retirees stay connected

By Rachael Seeley Flores

Staying socially engaged in retirement can make your life richer. It's also a great way to stay mentally healthy as you age. A recent study conducted by the [University of California, San Francisco](#) concluded that "lonely" older adults face a 59% greater risk of mental and physical decline than older adults with vibrant social lives. Likewise, the [Alzheimer's Association](#) suggests that consistent social engagement supports brain health and can reduce the risk of depression and dementia.

There are plenty of social organizations throughout Texas that can help you find community and build friendships after retirement. Two popular groups are the Red Hat Society (RHS) and ROMEOs.

Red, but not old, hat

For women, the RHS is a networking community known for the red hats members wear when they meet. The society has chapters across Texas with members from all walks of life.

"The mission of The Red Hat Society is simply to have fun," says Cynthia Houck, "Queen" and Founder of a Dallas area chapter that calls itself the Big D Re-Gals. Her group is comprised of more than two dozen women who meet regularly.

"Each chapter is different," Houck continues. Her chapter visits museums, thrift stores and antique malls, attends plays, and meets up for lunch once a month.

RHS groups are easy to spot thanks to their creative dress code. Women who are 50 and older wear red hats and purple clothes, while members who are younger than 50 wear pink hats and lavender clothes.

According to Houck, it's common for people to ask the Big D Re-Gals for photos. "You really feel like a movie star because people are always snapping pictures of you," she says.

To find an RHS group near you, visit [RedHatSociety.com](#).

Men connect over a meal

If you've ever walked into a restaurant and spotted a table of men sporting matching blue shirts or hats bearing a ROMEO logo, then you may have encountered the international organization of men who call themselves the "Retired Old Men Eating Out".

ROMEO groups give older men a chance to build friendships over a good meal. Individual clubs are free to meet as often as they like and members pay no dues.

One ROMEO group in Fort Worth has been having breakfast at the same cafe every Wednesday morning for almost seven years. They call themselves the Retired 'Ole Men Encouraging Others.

"Our primary objective is to establish and enhance relationships between the men — we have so much in common at that age," says the group's Founder and Director Bob Congdon.

His group has a giving heart. Each week, they collect donations for those in need. Congdon says they have sent underprivileged children to summer camp, purchased school



The Big D Re-Gals dress up for one of their monthly get-togethers in the Dallas area. Photo courtesy of the Big D Re-Gals

supplies and even helped a church group gear up for a mission trip.

"When we get notification of someone in need, we try to help them," Congdon says.

He estimates that 45 men frequently attend their meetings and that the average member is in his early 70s.

Numerous iterations of ROMEO groups can be found throughout Texas. To learn more about clubs near you, visit [ROMEOClub.com](#).

Tips for starting your own club

To start a social group of your own, begin by finding a meeting place, like a coffee shop or restaurant, and picking a convenient meeting time.

Recruit members by reaching out to friends, placing a newspaper advertisement, or contacting churches and community centers.

The most important step? Start meeting people and having fun! ★

Source: "Loneliness Linked to Serious Health Problems and Death Among Elderly", [USCF.edu](#); "Stay Mentally and Socially Active", [Alz.org](#)



The Retired 'Ole Men Encouraging Others catch up at one of their weekly breakfasts in Fort Worth. Photo courtesy of the ROMEOs



In this issue of *Connections*:

- ★ Retired deputies start new ride service
- ★ Is it more than just the blues?
- ★ Retirement groups forge friendships

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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.

More security, streamlined look: Enhancements coming soon to www.TCDRS.org

Later this year, you’ll enjoy a new online experience when you sign in to www.TCDRS.org. The new account summary page will display the same information you’re used to seeing, but in a streamlined, mobile-friendly layout.

These new features will complement the long list of things you can already do online — like update your tax withholding, view payment details, access documents (such as IRS 1099-Rs and annuity verifications), and update your contact information and communication preferences.

Locking up tight

Along with these new features comes greater account protection. We’re increasing website security at sign in by adding an extra layer of password protection called two-factor authentication. This feature will occasionally require users to enter not only their password, but also a unique code texted to their mobile phone to confirm their identity.

After the rollout, when you sign in online, you’ll be prompted to add a mobile phone number where this code can be sent.

We’ll notify you when these changes take effect. In the meantime, let us know what you think about our website by visiting www.TCDRS.org and clicking the blue “Feedback” tab on the right side of the screen. ★

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