

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

CONNECTIONS

A NEWSLETTER ESPECIALLY FOR RETIREES

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From warden to writer

Retired Erath County Jail Administrator Arlene Holland is writing crime novels in retirement. Page 2

Finding love after 50

Eight senior dating tips from experts Lisa Copeland and Ken Solin. Page 6





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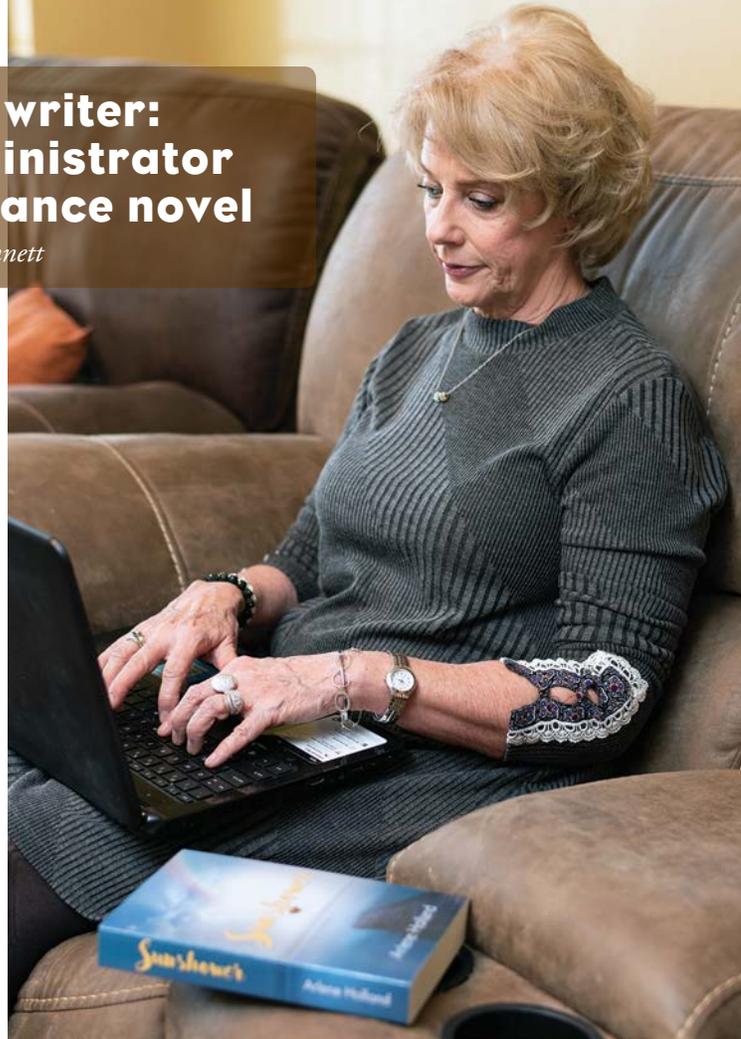
On the cover...

Arlene Holland has always wanted to write, but her career kept her too busy. Since retiring with TCDRS, she's making her writing dreams a reality.

From warden to writer: Retired jail administrator pens crime-romance novel

Story and photos by Rebecca L. Bennett

“When I’m writing, I forget about anything else,” says retired Erath County Jail Administrator Arlene Holland from the brown living room recliner where she composed the bulk of her first novel *Sunshower*. “I can start my morning with a cup of coffee and my writing, and before I know it, it’s time for lunch.”



Arlene began her corrections career as a secretary at Eastland County Jail, southwest of Fort Worth, in 1989. By year's end, she assumed the role of jailer and was tasked with processing and monitoring prisoners, maintaining order, and performing facility and cell inspections.

Over the next few years, the current jail administrator — the county equivalent of a prison warden — increased Arlene's responsibilities until Arlene naturally became the assistant jail administrator.

In late 1993, Arlene and her family relocated to Stephenville, and in 1995, she accepted a jailer position at Stephenville's Erath County Jail. After working seven years as a jailer for Erath County, she was promoted to Records Corporal.

She spent the last few years of her career as Erath County's Jail Administrator overseeing every aspect of the operation, including inmate programs and care, finances,

staff hiring and training, and serving as a liaison with the prison board.

Writing has always been a significant goal for Arlene, but her career kept her too busy to focus on it. “I’ve always wanted to be an author, but I didn’t seriously start writing until I retired in September 2015 and kept my infant granddaughter,” she says. “I wrote while she slept.”

Arlene also writes in the evenings while Jay — her husband of 33 years — watches television. Jay enjoyed a 27-year career at the Dublin Dr Pepper facility and has spent the last five years as a Hood County corrections officer.

It’s the perfect partnership, Arlene says, because she can’t concentrate on her writing without background noise and Jay enjoys watching TV to wind down after work.

“I usually have the television on... [to] the same shows or movies I’ve seen a million times, so I’m not really watching

them,” Arlene says of her usual writing routine. “If my husband is home, the TV is turned to whatever he wants to watch, and I’m not watching it then either.”

Arlene and Jay met in the early 1980’s while grocery shopping. They married in December of 1984 and raised two children together. They now live in Stephenville with their two rescue dogs — a Jack Russell Terrier named Jack and a Red Heeler mix named Red — and their orange Tabby cat, Dexter, who was named after the TV series.



“A person can’t make dreams a reality simply by dreaming. You have to educate and prepare yourself.”

Writing what she knows

Published by BookLocker in December 2017, *Sunshower* is a fictional book containing religion, romance and criminal justice themes. The story follows four main characters as their lives become intertwined in a world filled with drugs and violence.

Always proactive and practical, Arlene took two online writing courses and devoured numerous books on writing before she retired and began crafting *Sunshower*. “I’ve had the story of *Sunshower* in my head for some time,” she says. “I knew I wanted to make my dream a reality and a person can’t make dreams a reality simply by dreaming. You have to educate and prepare yourself.”

She also followed Mark Twain’s timeless advice to “write what you know” — that is, she leveraged her three decades of corrections experience to craft her criminal characters

and to profoundly communicate the devastating consequences of substance abuse not only for those characters, but also for their personal relationships and communities.

“It’s through my many years of corrections that I know how people on drugs act and some of how they think,” she says.

She also drew on her Christian faith to infuse themes of hope and religion into the story. “On the book’s front cover, there is a sparrow in flight,” she explains, referencing the Bible verse Matthew 6:26. “The main message I want to convey in *Sunshower* is that as a Christian, God always has your back. He watches over the most common bird in the world, and he watches over us.”

Ready to retire

For Arlene, there was really no question as to whether she felt ready to retire from corrections. “I wanted to spend more time with family

and wanted to have time to write,” she says. Last year, Arlene and Jay’s youngest son got married and this past November, they welcomed their second grandchild into the world. “So, my family is growing.”

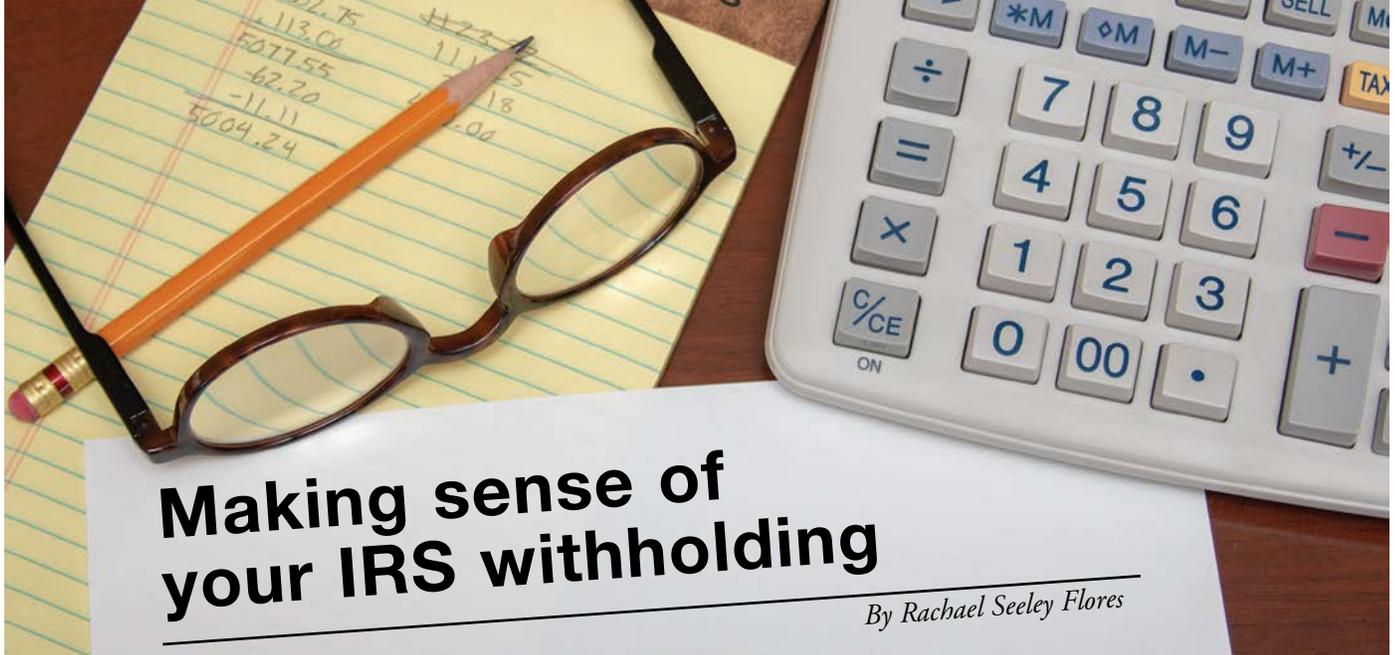
Arlene estimated her possible future retirement benefit using the online estimator tool and discussed her options with several TCDRS Member Services Representatives. “The staff at TCDRS were always very helpful,” she says. “I knew I wasn’t ready to retire completely, but the resources at TCDRS let me know when I was ready and able to retire from corrections.”

After officially retiring from Erath County and starting her benefit, Arlene sought out a part-time job at Health Focus Foods, a health food store located in downtown Stephenville.

“I’m actually busier now than when I worked full time,” she says. “I still work out four to five times a week, I have two grandchildren to keep me young, and I’m finding retirement fun and exciting.”

She’s also working on a sequel to *Sunshower*, which she plans to call *Moonbow*. “When I finished writing *Sunshower*, I thought I was through, but many friends and family, plus my editor, wanted to read more about certain characters,” she concludes. “I haven’t slowed down a bit!” ★





Making sense of your IRS withholding

By Rachael Seeley Flores

After you've finished filing your 2018 tax return with Uncle Sam, take some time to re-evaluate how much you'd like to withhold from your monthly benefit payment for federal taxes in 2019 — especially if your 2018 tax bill was a little higher than expected.

When deciding how much to withhold, Eric Bronnenkant, an accountant, certified financial planner and Head of Tax at investment firm Betterment, recommends running a tax projection based on all of your expected annual income for the coming year. This includes pensions, capital gains, IRAs and spousal income for starters, but it's important to include *all* taxable income in the mix.

Bronnenkant has encountered many people in their first year of retirement who haven't adequately estimated what their new tax liability may be. "The transition period is arguably the toughest to manage," he says. "It is definitely much better to get ahead of the situation by saying: 'I retired today and I'm going to start my pension payment, great. Now, what's my overall tax burden going to be so that I — at a minimum — [avoid] a penalty?'"

"To avoid an IRS penalty, you need to pay in at least 90% of your current-year tax liability" through withholding, he adds.

If you need help calculating your withholding, Bronnenkant recommends contacting a Certified Public Accountant with tax experience. Retirees can also run their own projections by using the IRS' online Withholding Calculator or by manually completing the Personal Allowances Worksheet attached to IRS Form W-4P, he says.

Just remember that the numbers you crunch in the calculator or on the W-4P are for personal reference.

You must also notify TCDRS of your withholding selection.

How to update your TCDRS withholding

To review and update your TCDRS withholding, sign in to www.TCDRS.org and click "Edit Withholding" in the "Account Summary" box. Alternately, you can change your withholding by sending us the [TCDRS Income Tax Withholding form \(TCDRS-73\)](#).

You can start, stop or change your federal income tax withholding on your TCDRS monthly benefit payments at any time. ★



WATCH YOUR MAILBOX FOR YOUR 2018 TAX DOCUMENTS

Before the end of January, TCDRS will mail you your IRS 1099-R, which you will need to file your income taxes. If you don't receive your forms by mid-February, you can sign into your online account and print a copy or call TCDRS Member Services at 800-823-7782. Visit www.TCDRS.org/1099s for more information.

Reinventing your life and rolling with the changes in retirement

By Rachael Seeley Flores

After spending decades working and saving for retirement, many retirees look forward to choosing how they spend their time. But reinventing your life after leaving your day job isn't always easy.



“Most people know what they are retiring from, but they don’t know what they are retiring to,” says George Kraus, a clinical psychologist at John F. Kennedy University in Pleasant Hill, California.

After the honeymoon period of having more free time ends, Kraus says it’s normal for retirees to discover they have mixed feelings about leaving the career that provided them with social contact and a sense of purpose.

“Now they have to create a new reality for themselves that serves them,” Kraus says. Since retirement is a developmental stage like adolescence or new parenthood, retirees may need to get to know themselves in new ways to envision how they want their lives in retirement to be, he adds.

Find joy and purpose

Jacqueline Angel, a professor at the University of Texas, says that one of the most effective ways for a retiree to adapt to the life changes they may encounter after retirement

is filling their time with meaningful activities that bring them joy and purpose.

To discover those meaningful activities, Angel recommends asking yourself two things: “What am I good at and what do I enjoy doing?” This self-assessment can help retirees uncover passions that can be transformed into a rewarding hobby, volunteer work or even an “encore career”.

An encore career is paid, post-retirement work that makes a positive contribution to society and brings greater personal meaning.

Volunteering for a worthy cause can also bring meaning in retirement. “There are so many opportunities to give back that can be very satisfying,” Angel says. For instance, a person who loves animals may volunteer for an animal shelter or a retired musician may teach others to play an instrument.

Roll with the changes

Finding meaning in retirement can help retirees overcome new

challenges that may arise as the years pass — such as the loss of a loved one and declining mobility that causes shifts in care and living arrangements.

When a retiree loses mobility, they “go through the same thing that a soldier would go through as a recent amputee,” Kraus says. He adds that retirees who are struggling with this or other challenges should talk to friends and family, find a support community where they can express their feelings, or pick up a book on how to manage the change.

Angel adds that regular movement and social interaction can help retirees stay emotionally centered and physically fit through these changes. Taking daily walks with neighbors or friends can provide both of these benefits. “If you’re moving, you’ll feel better,” Angel says.

Retirement brings difficult changes, and meaningful activity is one of the ways retirees can adapt to these changes and build a more satisfying life. ★



Silver, single and ready to mingle: 8 senior dating tips

By Kelly E. Lindner

Studies show that being in a relationship has numerous health benefits including increased longevity, lower stress, and even decreased risk for a heart attack. In other words, if you're older and unattached, dating could be good for your health.

But where do you start? Senior dating coach and author Lisa Copeland (*The Winning Dating Formula For Women Over 50*) and senior dating expert Ken Solin (*Act Like A Man; The Boomer Guide to Finding Love Online*) — have some advice for everyone.

- 1 Be comfortable with you.** Don't compare yourself to how you looked in your 20s, Copeland says. "The real key is...knowing your value and knowing what you have to offer at this age."
- 2 Know what you want.** Though you may have looked for "chemistry" and "instant attraction" when you were younger, your needs have probably shifted as an older dater, Copeland says. "You want someone who's gonna be there to support you through the ups and downs of life, and [someone you can] have a lot of fun with."
- 3 Get out there.** Copeland recommends restaurants, happy hours, book stores, coffee shops, dog parks and grocery stores as places to meet people. "Just start talking to them," she says.
- 4 Date your age.** At this age, you're probably not looking to have children, so it doesn't make sense to date a much younger person because their needs might not be aligned with yours, Solin says.
- 5 Stop dating the same person with different names.** If every person you date is similar, and you've never had a successful relationship, it may be time for a change. "I never did very well until I broke out of my type," Solin says. "Break out of your type."
- 6 Wait to date.** Both experts stressed the importance of healing from your last relationship before dating. "Take a

time out," Solin says. "It takes a long time to get in touch with your feelings — minimum three months and that's only if you're getting counseling or are in a divorced men's [or women's] group."

- 7 Date safe.** Both experts agree that when you first start dating someone, you should always meet in public places. Don't let someone you've just met pick you up, visit your house or even know your home address until you know them well.
- 8 Date online.** Both experts were fans of online dating. There are some dating websites just for seniors, and most dating websites have senior sections. If you do take your dating online, Copeland recommends a "short and sweet" description and good pictures. Pictures should also be fairly recent — no more than a year or two old, Copeland says.

Having a support system of family and friends in addition to dating is important for health and avoiding scams. "Super intelligent women and men have been scammed because they're lonely," Copeland says.

"So the real secret to this is, you [need to] have a really fun life, beyond dating," she continues. "If you have a fun life, you're not going to get hooked [by] this stuff because you have other stuff going on." ★



DON'T GET CATFISHED!

Here's how to avoid getting hooked by a fake online profile created for malicious reasons.

- 1 If someone looks too good to be true, they probably are.** If someone's profile picture looks "too gorgeous", it's probably stolen, Copeland says.
- 2 They can never meet in person.** Whether they claim to be traveling for work, stationed in the military, or always have a sick aunt, if someone can't meet you in-person "within two weeks of initial contact," Copeland says, "that's a real tell-tale sign you're involved with a scammer."
- 3 They ask for money or confidential information.** Someone who legitimately wants to date you, isn't going to ask for money or your Social Security number.



In this issue of *Connections*:

- ★ Former jail administrator turns crime novelist
- ★ Adapting to change in retirement
- ★ The best of Texas' county parks

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Have you seen your new TCDRS account?

If you've signed into your TCDRS account lately, you may have noticed some changes:

The good news: It's still everything you're used to seeing — just in a more streamlined format. You can still view your benefit payment history, dates for your next payment, benefit payment option, beneficiaries, 1099s and annuity verification. You can also update your contact information and income tax withholding like before.

The other good news: It looks great on any mobile device and there's a new document upload feature. Your updated account looks great on smartphones and tablets, giving you access to your account anytime and anywhere. You can also upload documents, such as direct deposit updates, through your online account.



Haven't signed in yet?

Since these updates come with greater account protection, this is what we'll need when you do:

- **Your mobile phone number.** Two-factor authentication provides an extra layer of security by sending a unique code to your mobile phone via text message or voice call. It helps us confirm your identity.
- **An updated password.** We are

requiring stronger passwords to help keep your information safe.

Never signed up?

If you are not already registered on our website, you will also need to provide your TCDRS account number during registration. This also helps TCDRS verify your identity and keeps your account secure. You can find your TCDRS account number on your annual benefit statement.

If you have any questions or need help finding your TCDRS account number, please call TCDRS Member Services at 800-823-7782.