

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

HORIZONS

A NEWSLETTER ESPECIALLY FOR TCDRS MEMBERS

SPRING 2019



TCDRS Member loses 198 lbs. in one year

See how he lost the weight and
went viral on page 2.

Need a break from your smartphone?

Find out how to take one on
page 6.



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On the cover...

Vance Hinds, the TCDRS member who lost 198 pounds in a year, at the hike & bike trail where he walks with his wife and friends twice a week.



TCDRS Member Vance Hinds loses 198 pounds in one year, goes viral

Story and photos by Kelly E. Lindner

On Nov. 19, 2017, Vance Hinds, Assistant County and District Attorney for Ellis County, weighed 475 pounds. One year later, he was 198 pounds lighter. His incredible journey started with a health scare and a podcast.

Change of heart

In 2012, Vance spent five days in the Intensive Care Unit. When he arrived with shortness of breath and a low oxygen saturation rate, the doctors thought it was a pulmonary embolism. Later, they decided it was congestive heart failure.

"Everybody acted like I was gonna die," Vance says. "I was 48 and having health problems."

Vance says this health scare prompted him to change his work situation. For 13 years, since earning his law degree from St. Mary's Law School in San Antonio, he ran a solo law practice, The Law Office of Vance W. Hinds. But he had no benefits, so three months after leaving the hospital, he shut down his practice.

Next, he took a job with the Ellis County and District Attorney's Office, which has both retirement and health benefits. But Vance wasn't even sure he'd see retirement because of his health.

"I was just hoping to get vested, so my wife

would have retirement," Vance says.

Though he began as a prosecutor for the justice courts, Vance quickly moved to the civil division. Currently, he handles various civil issues and advises the commissioners court and elected officials.

"I really enjoy the counseling aspect of it," Vance says. "Of all the jobs I've had, this is my favorite lawyer-ing job yet."

But over the next five years, Vance continued to gain weight. "I just felt stranded," he says. "I felt like my heart wouldn't let me exercise." So he returned to the cardiologist, to test that theory. What he learned was surprising.

"He ran me through two days of tests and basically said my heart's fine," Vance says.

Vance left the cardiologist encouraged that he could safely exercise. However, that wasn't enough to get him "off the couch," he says.

Podcast launches a thousand workouts

In October 2017, Vance was listening to an episode of "The Joe Rogan Experience" podcast, where four comedians, including Joe Rogan and Bert Kreischer,



were teasing each other about their health. By the end of the podcast, the other comedians bet Bert Kreischer he couldn't run a half marathon with just two and a half weeks to prepare.

Vance didn't think anything of it until Nov. 19, 2017, when he was scrolling through his Instagram and saw an image of Bert finishing the St. Pete Half Marathon in California.

"I'm sitting there thinking, 'If this guy can run a half marathon in two and a half weeks... I can do something,'" Vance says.

That's when Vance filmed a short video that would later become the opening of the video that went viral.

"I videotaped me sitting in that chair and I said, 'Bert Kreischer, I want you to know that you've inspired me... If you can do it, I'm gonna do it.'"

Vance posted the video to his [Facebook](#), [Twitter](#) and [Instagram](#), tagging Kreischer. Then Bert Kreischer tagged fellow comedian Tom Segura with the message "Changing Lives."

"That got me pumped up," Vance says, so he filmed himself in his bathroom standing on his talking scale for his first official weigh-in. The computerized voice of the scale said he weighed 475 pounds. "There's the starting point," he said in the video.

A year-long journey begins

Vance committed to three goals to lose weight: eating low carb, becoming an exercise "Yes" man and posting everything online.

Over the years, he had received various invites from friends to walk or work out together. Vance usually said "Sure," but never followed through. "So, I committed to 'yes,'" Vance says.



(Page 2, top) Vance walks at a local park. (Page 2, bottom) A "before" picture courtesy of Vance Hinds. (Above) Vance and his walking group meet despite 30-degree weather. (Below) Vance in the Warrior 1 yoga pose.

One of the first to reach out was an old friend from high school, who invited him to walk at a park. Vance agreed to meet him the day before Thanksgiving in 2017.

"I tried to back out," Vance says. "And he said, 'No, no. We're going today.'"

When Vance showed up to walk, he found his old friend plus another classmate he hadn't seen in years. That's how the Wednesday night walking group was born. Often documented on Vance's [YouTube channel](#), the group now meets twice a week and draws anywhere from 10 to 30 people per walk.

In addition to walking, Vance decided to use his long-neglected gym membership to try both aqua aerobics and weight lifting classes. But it wasn't until Jan. 1, 2018, that he found his favorite workout.



Diamond Dallas Page, a former World Wrestling Entertainment wrestler and the creator of DDP Yoga, messaged Vance on Twitter offering help. Vance started following the yoga program daily in his living room, often with his wife Mary.

Vance later added biking and swimming to his workout schedule and restricted his diet to just protein and vegetables.

For the first eight weeks of his journey, Vance was losing an average of 8 pounds per week. As he began to build muscle, the weight loss slowed down, but he kept with it. At Vance's year-long milestone on Nov. 19, 2018, he stepped on the scale and found he was down 198 pounds.

DDP put together Vance's weight loss videos, showing month by month how Vance made it to 277 pounds. This video, "[Vance's incredible 365-day transformation will blow you away](#)", went viral in December 2018, with 30 million views and counting.

The journey continues

Vance has lost 209 pounds since November 2017, but gained social media followers, and radio and television appearances.

"It's been amazing — all the support," Vance says. "I don't think I could've done it without the posting and everyone coming out and supporting me."

And Vance isn't done with his journey, since his goal weight is 175 pounds.

"I want to get to where I can say I lost 300 pounds," Vance says.

This year alone, Vance has signed up for five sprint triathlons. He's also bought an RV and a state park pass so he and Mary can camp, hike and birdwatch.

But his dream is to one day retire to Rockport and write a book about his journey.

"My heart feels good there," he says. ★

Let's talk retirement... online!



When you meet online for your free session with a TCDRS representative, you will:

- Learn about your retirement benefits
- Receive personalized estimates
- Review benefit payment options

It's like having a face-to-face counseling session with a TCDRS representative from the privacy of your home or office. All you need is a computer or mobile device, and an internet connection.

No webcam required! Webcams are an option if you want the representative to see you during the session.

But you can see your representative, and anything they share with you, without one.

Registration is as easy as 1, 2, 3!

- Visit www.TCDRS.org/OnlineCounseling.
- Pick a date and time for your appointment.
- Follow the instructions in the confirmation email.

Once your registration is complete, you'll receive an email confirmation with detailed instructions on how to access your session.



Everything you need to know about the Survivor Benefit

One of the milestones you'll reach on the road to retirement is Survivor Benefit eligibility. The TCDRS Survivor Benefit gives you peace of mind in knowing that, if something were to happen to you before retirement, your money would be distributed the way you wish.

Once you have four years of TCDRS service time, your beneficiary is eligible for the Survivor Benefit. This milestone gives your beneficiary the right to receive a lifetime monthly benefit payment from your TCDRS account.

The monthly benefit includes your deposits, plus interest and employer matching. It is tied to your TCDRS account and not your employment. Even if you leave your current job, as long as you have four or more years of TCDRS service and your account remains open, your beneficiary can receive the Survivor Benefit.

Your beneficiary will have two payment options: a lifetime monthly benefit with employer matching or a one-time withdrawal that includes deposits and interest, but not employer matching. You have the

ability to remove the withdrawal option online when you sign into your account at www.TCDRS.org. While you're there, make sure your beneficiary is up to date as well.

Learn more by watching the short [Survivor Benefit](#) video. For other helpful videos, go to www.TCDRS.org/MemberVideos. TCDRS will let you know once you have reached this milestone.

If you have any questions, please call TCDRS Member Services at 800-823-7782.

All benefit payments options provide you with a monthly payment for life.

WHICH BENEFIT OPTION IS RIGHT FOR ME?

You also have the option of providing a lifetime monthly payment to a beneficiary after you pass away.

HOW LONG WOULD YOU LIKE THE BENEFIT TO LAST?

FOR MY LIFETIME

SINGLE LIFE

Provides you with the highest benefit payment amount, but all payments stop when you pass away. You might select this option if you are single and have no dependents, or if you are married and your spouse has their own retirement benefit.

FOR MY LIFETIME AND SOMEONE ELSE'S

DUAL LIFE

In addition to your lifetime benefit, you have the option of transferring your lifetime benefit to one beneficiary when you pass away. Your beneficiary will receive either 50%, 75% or 100% of your monthly benefit payment for the rest of their lives. You might select this option to provide for a spouse or other loved one who needs lifetime financial support.

100% to Beneficiary With Pop-Up:

Like the other 100% to Beneficiary Dual Life option, your beneficiary receives 100% of your monthly payment for life when you pass away. However, if your beneficiary passes away before you, your monthly payment will “pop up” to a higher monthly amount, as if you had retired under the Single Life benefit payment option.

FOR MY LIFETIME AND A SET PERIOD OF TIME FOR SOMEONE ELSE

GUARANTEED TERM

In addition to your lifetime benefit, your beneficiaries continue receiving payments until the end of either a 10- or 15-year term, *if* you pass away before the term ends. The term starts at your retirement date. You might select this option if you want to provide financial support to a loved one in case you pass away during a certain timeframe, such as when a child is in college.

Do you need a break from your smartphone?

Hint: The correct answer is “yes”.

By Rebecca L. Bennett



It's five o'clock. The workday is over, and it's time to make the arduous commute home.

As you creep down the interstate, you run through your chore list. Tonight, you need to walk the dog, make dinner, end the dish-pocalypse wreaking havoc in your kitchen, help your kids with homework, get everyone ready for bed, and prepare to do it all again tomorrow.

Once you're finished, you sink onto your couch or bed and stream your favorite show, play a video game, or scroll through social media. But how rejuvenated do you truly feel?

Goodbye stress, hello sleep

Research has long shown that limiting technology use can promote better stress recovery and sleep. Scholars from Kansas State University [found](#) that the constant connectivity provided by smartphones, tablets and computers can increase stress and anxiety — especially for those who find it difficult to detach from work in their personal time.

The National Sleep Foundation [warns](#) that operating technology before bed can disrupt the body's natural circadian rhythm by decreasing melatonin production and over-

stimulating the brain. They recommend protecting at least 30 minutes of “gadget-free transition time” before laying down — or better yet, making the bedroom a “technology-free zone” altogether.

A University of Pittsburgh School of Medicine [study](#) of young adults recently noted a strong correlation between heavy social media use and poor sleep quality, in particular.

Can technology influence happiness?

Psychologist, author and New York University professor Adam Alter has taken studies of technology a step further by examining how devices influence happiness.

“About half the people, when you interrupt them and say, ‘How do you feel?’ say they don't feel good about using... dating, social networking, gaming, entertainment, news, [and] web browsing [apps],” he says in his [April 2017 TEDTalk](#).

“One of the reasons we spend so much time on these apps that make us unhappy is they rob us of stopping cues,” he continues. “Think about newspapers. Eventually, you get to the end, you fold the newspaper, you put it aside... [but] the news feed

just rolls on, and everything's bottomless.”

Alter's work builds on studies conducted by the [University of Illinois](#) and the [University of Maryland](#), which concluded respectively that mobile device addiction is strongly linked to depression and anxiety, and that greater smartphone use can reduce gratitude and compassion for others.

But what's worse, Alter says, is that excessive technology use can actually limit a person's capacity for truly experiencing life and connecting with the people around them.

“You've got a choice,” he says, citing the scenario of driving in a car past a beautiful coastal landscape. “You can either glide by... [or] get out, take off your shoes and socks, take a couple of steps onto the sand, feel what the sand feels like under your feet, walk to the ocean, and let the ocean lap at your ankles.”

“Your life will be richer and more meaningful because you breathe in that experience, and because you've left your phone in your car,” he concludes.

Source: “Three ways gadgets are keeping you awake” [Sleep.org](#)

It's finders-keepers at NSR Ladonia Fossil Park

Story and photos by Rebecca L. Bennett

Roughly 100 million years ago during the Cretaceous Period, much of present-day Texas was covered by a shallow sea that

teemed with life. In those days, familiar creatures such as ancient species of sharks, fish and sea turtles, swam among the earliest forms of microscopic plant life, dodging now-extinct water giants like mosasaurs, floating ammonites and baculites, and wading surface-dwellers like mastodons and woolly mammoths.

The sea floor, too, exploded with life, providing an optimal environment for all manner of bottom-dwelling creatures, such as oysters, clams and snails, to thrive. According to the Dallas Paleontological Society, when these flora and fauna died, they were buried in layers of clay and silt on the ocean floor. Geologic and climate events created thick layers of shale — the perfect conditions for the bones, teeth, shells and even full skeletons of these creatures to be entombed and preserved throughout history.

In present times, geologists and fossil hunters flock to specific areas where these Cretaceous-era fossils are most easily discovered. Texas contains many of these lucrative sites — and some of them are not only open to the public, but also adhere to a “finders-keepers” mentality, ensuring that visitors get to keep anything they find.

One such site is Ladonia Fossil Park. Located 75 miles northeast of Dallas at the convergence of Texas Highway 34 and the North Sulphur River, the park provides treasure hunters of all experience levels with the opportunity to unearth ancient fossils from its silty riverbed, especially after erosion

and heavy rains churn up long-buried layers of fossil-rich sediment.

The park is distinctly rugged. Visitors who wish to dig for fossils must first make their way across rocky, challenging terrain to the riverside, and climb down the steep riverbank.

However, determined visitors have discovered a vast variety of natural artifacts while digging in the riverbed. Most commonly, treasure hunters find fossilized sea creatures such as belemnites, ammonites, rudists as well as ancient clam and oyster shells, worm tubes, arrowheads and petrified plants.

Others have dug up shark teeth, shell-wearing creatures such as



(Above) A partial ammonite fossil impression discovered at Ladonia Fossil Park.

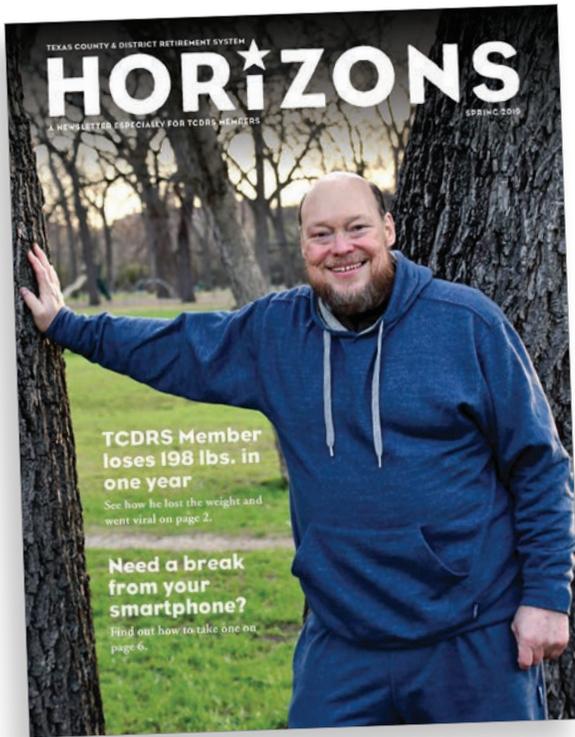
(Left) A park visitor searches for fossils in the North Sulphur river.

bivalves, gastropods and nautilus, and even the bones of mastodons, camel, bison, mosasaurs, woolly mammoths and sea turtles. The most prized fossils are usually scooped up by experienced fossil enthusiasts who know exactly where and when to hunt.

The Bois d'Arc Chapter of Texas Master Naturalists, the Dallas Paleontological Society, Fannin County, the City of Ladonia and local schools frequently host events at the park to educate the public about the natural history of the area and facilitate community digs.

Ladonia Fossil Park is open every day during daylight hours, except when the river is flowing. The park is exposed and there are no facilities on-site, so wear protective clothing, bring your own water, sunscreen, bug spray, digging tools and snacks.

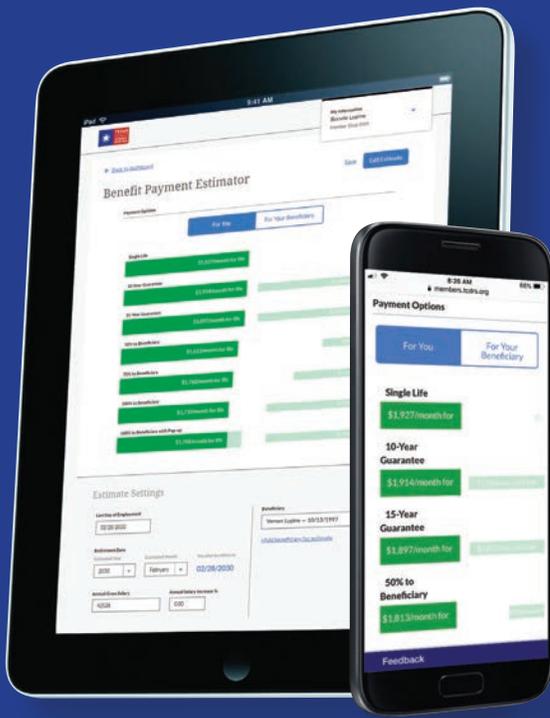
Sources: Cocladonia.org/Ladonia-Fossil-Park; Ladonia Fossil Park; DallasPaleo.org; “When Texas was at the bottom of the sea” SmithsonianMag.com; “North Sulphur project had unintended results” KETR.org



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- ★ The skinny on the Survivor Benefit
- ★ Finders-keepers at the fossil park

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- A **document upload** feature where you can upload most forms directly and securely to TCDRS
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