

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

# CONNECTIONS

A NEWSLETTER ESPECIALLY FOR RETIREES

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**On the cover...**

*After retiring from the Harris County Sheriff's Department in 2002, Jim Amor sold his home to live and travel the United States full-time in his RV. Photo by Rebecca L. Bennett*



**Retired sheriff's deputy finds financial freedom on four wheels**

*Story and photos by Rebecca L. Bennett*

“When I was a kid, we’d go every Saturday to the western movies,” says TCDRS retiree Henry “Jim” Amor, a former Harris County Sheriff’s Deputy who grew up in Manistee, Michigan. “They’d always have a double feature. On the way home, we’d play cops and robbers. Ever since then, I’ve always wanted to visit and live in Texas [and] I’ve always wanted to be in law enforcement.”

In 1982, Jim achieved both of those dreams. But he spent the first two decades of his post-high school life pursuing various careers throughout the Midwest. He worked as a boiler-maker in Chicago, painted boats, retreaded tires and helped run the family business in Manistee, and he built and remodeled homes throughout Michigan. He also served three years in the National Guard.

Along the way, he married his high school sweetheart. They had three sons together and raised them on travel, camping in their pop-up trailer and freshwater fishing.

**To Texas and court tunnels**

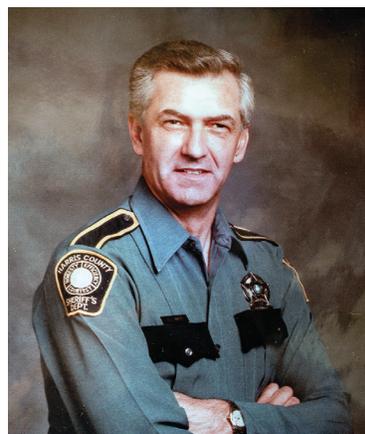
When the housing market tanked in the early 1980s,

Jim sold his home-building business and his family relocated to Texas, where he was hired by the Harris County Sheriff’s Department (HCSD).

Having previously been turned away by the Michigan State Police because he had passed their maximum age limit of 28, Jim felt grateful for the opportunity to wear the badge for Harris County — even if that meant enduring 17 weeks of little sleep and a lot of driving while attending the police academy in Waller, roughly 40 miles from HCSD’s main office.

*“I’ve always wanted to visit and live in Texas [and] I’ve always wanted to be in law enforcement.”*

“I worked my hours at the county, came out here [to Waller] in the evenings, stayed out here until 11 or 12 o’clock at night, went back and had to be at work at five in the morning,” he says. And to further com-



plete matters, Jim adored Texas, but his family missed Michigan. They ended up moving back without him.

After graduating from the academy, HCSD assigned Jim to their transportation division and tasked him with moving inmates to and

from county court appearances before Justices of the Peace for minor offenses like writing hot checks or neglecting to pay traffic tickets. He worked in the division for two years, moonlighting as a freelance carpenter.

When Jim transferred to the Basement Court Holdover division in 1984, he tapped into something that had drawn him to law enforcement in the first place — the opportunity to help others.

“We brought all the inmates down from the jail, put them in the hold-over [cells], separated them and sent them through the tunnels to the courts,” he explains. When inmates were waiting to appear in court, Jim showed them kindness in the hopes of nudging them back onto the right path. “A lot of times, there would be fresh inmates that were going to court and they’d get all scared and everything, but you cheer them up. That’s all you can do.”

Jim served in this capacity for most of his 20-year career with HCSD. “I’ve come a long way [in life], but [that’s] the part I enjoyed most,” he says. “Several fights,” he adds, chuckling, “But other than that, it went all right... Texas has been good to me.”

#### **Four wheels and financial freedom**

Long before he officially retired from HCSD in 2002, Jim planned to buy an RV. “I’d be driving along and see a motorhome and I’d get excited,” he says. “It’s always been my dream.”

In 2005, Jim sold his house in Waller and purchased his 38-foot Damon Astoria RV. When he’s at home near Houston, he leases space in a local RV community, but he spends as much time as his health

*“I’d be driving along and see a motorhome and I’d get excited.”*



Page 2: (Above) Jim Amor sits in the driver’s seat of his 38-foot Damon Astoria RV. (Below) Jim Amor in uniform for the Harris County Sheriff’s Department. Page 3: When he isn’t traveling, Jim leases space for his motorhome in an RV park near Waller, Texas.

allows on the road visiting his sons or touring the country.

“Every time I travel, my home goes with me,” he says. “I can just pick up and go on a moment’s notice. I have been able to see so much of this beautiful land we all call home.”

Throughout his lifetime, Jim has visited 38 U.S. states. In his RV, he has seen the California Redwoods, the Grand Canyon, Yellowstone National Park, Yosemite National Park, Mount Rushmore and many other places en route to those destinations.

This year, Jim plans to spend two to three weeks visiting his son, grandchildren and younger brother in Michigan. After the visit, he wants to make his way south along the East Coast from Niagara Falls all the way down to the Florida Keys. “It just depends on how I’m feeling,” he says. “If I could find that very special person, I would probably want to travel all year long.”

Jim credits his decision to down-size to a motorhome as one of the reasons for his financial comfort in retirement. “I’m doing good with my retirement money,” he says. “I have enough where I can go do side trips.”

However, between rent, loan pay-

ments, insurance, maintenance, fuel, and the costs associated with owning a second smaller vehicle, Jim says owning a motorhome can be expensive. “I get 10 miles to a gallon with it,” he says.

Three years ago, in northwest Texas, Jim accidentally backed into a berm — a raised area of earth — that was concealed by tall grasses. His rear left bumper took the blow, to the tune of \$5,000. “That was sickening,” he says.

Jim has also discovered that finding capable RV mechanics in remote areas

*“I’m doing good with my retirement money. I have enough where I can go do side trips.”*

can be challenging, and that renting camping space for a motorhome often costs about the same as motel stays.

Still, Jim wouldn’t have it any other way. Driving is and always has been his preferred method of transportation. “Being a boilermaker taught me it’s wiser to keep my feet on the ground,” he says, laughing. “I don’t go on boats and I always say the only time I want to fly is when I go up to heaven.”

And like the heroes in his favorite western films, Jim relishes having the freedom to go where and when he pleases. “Give me four wheels,” he says. “That’s all I need.” ★

# 5 ways to plug leaks in your budget

By Gerald McLeod

You may be living on a fixed income, but your living expenses are fluid. Cost cutting doesn't have to require depriving yourself of things you enjoy or need. Instead, it should mean sealing up leaks in your budget. Grab your wrench and get started with these five saving strategies:

## 1. Track your outflow

The first step to getting control of your spending is determining where your money is going. Keep a **hand-written** or **digital** log of your expenditures for a month and include everything from soda to bank fees. Monitoring your outflow will also give you a benchmark to measure future savings against.

## 2. Soak up savings

Now that you're not working for someone else, go to work for yourself. Take the time to scrutinize your bills and statements to get an idea of where to **cut expenses** to soak up savings. It could be time to ditch your landline or substitute your cable service for a much less costly streaming alternative like Netflix, Amazon Prime or Hulu.

## 3. Reduce property drainage

Home and vehicle expenditures are easily the largest drain on your budget, but they can also bring the most opportunities for savings. Utilities, maintenance, mortgage, insurance and taxes can flood any budget. If downsizing your property or moving to a less expensive neighborhood aren't options, look for age-based tax exemptions and ways to reduce utility and fuel usage.

## 4. Don't pack your wrench

Becky Bownds of Country Day Travel in Fort Worth recommends traveling during the "shoulder season". For U.S. destinations, that's typically in early spring or early fall. "If school is out, prices are higher," Bownds says. Also watch for last minute offers by signing up for email notifications from airlines and cruise lines on travel sales.

## 5. Prevent future leaks

Staying healthy can be a huge money saver, but having the right insurance coverage is important too. Shop around for Supplemental Medicare Coverage on an annual basis. Talk with your financial advisor to determine whether you still need additional insurance policies, such as life insurance. Keeping just the policies you need is another way to reduce your ongoing expenses.

Cutting expenses by just \$1 a day will net you \$365 in a year's time. That's far more than a drop in the bucket. ★

Sources: "The Best Budget Spreadsheets," [TheBalance.com](#); "The 8 Best Budgeting Apps of 2019," [TheBalance.com](#); "5 Expenses to Ditch in Retirement," [NextAvenue.org](#); "20 Ways to Cut Retirement Costs: When You Are Rich in Time It's Easy to Spend a Little Less," [NewRetirement.com](#); "10 Ways to Reduce the Cost of Retirement," [Money.USNews.com](#); "21 Ways to Reduce Your Retirement Expenses," [Money.USNews.com](#)

## IRS SCAM: CALLS FROM CROOKS

Don't believe that phone call from the Internal Revenue Service. According to [AARP](#), criminals pretending to be IRS agents are tricking people out of their money by claiming they owe back taxes. If someone calls out of nowhere and claims they are the IRS, just hang up. The real IRS will send you a letter about any tax issue, instead of calling.

Source: "Meet the Lawman who Went After IRS Imposters," [AARP.org](#)

# Filling your cup: 3 important self-care tips for caregivers

By Rachael Seeley Flores



Retirement doesn't signal an end of life's responsibilities. For many, retirement may involve caring for loved ones — young and old alike. And according to Family Caregiver Alliance's [National Center on Caregiving \(NCC\)](#), more than 20% of caregivers report feeling overwhelmed by their duties.

"Caregiving can be physically and emotionally exhausting," writes Dr. Marlynn Wei, a board-certified psychiatrist and American Psychiatric Association fellow, in the [Harvard Health Blog](#). "Whether you are in the profession of caregiving or taking care of a loved one, it is important to remember to recharge your batteries."

To revitalize yourself, follow these tips:

**1. Fill your cup first.** Give yourself permission to take care of your own needs. The NCC estimates that between 40% to 70% of caregivers suffer from "clinically significant symptoms of depression" under the emotional, psychological and physical demands of caregiving. "Practicing self-care allows the

caregiver to remain more balanced, focused, and effective, which helps everyone involved," Dr. Wei writes.

**2. Prioritize your physical needs.** It's easy to overlook your own meals, sleep and exercise when you're busy caring for someone else. "Maintaining adequate sleep and nutrition are key to preventing caregiver burnout," Dr. Wei writes. Since "chronic stress has been linked to increased inflammation in the body," she recommends staying away from sugary foods and reducing alcohol intake. According to [AARP](#), consistent exercise is also a great way to stay not only physically but also mentally healthy, and reduce stress.

**3. Reach out to others and do things you love.** Spending time

with friends, family and support groups can also be replenishing. If you're uncomfortable meeting face-to-face, try one of the [Facebook caregiver support groups](#) recommended by [DailyCaring.com](#). You might also consider taking up a new hobby, signing up for a class at your local community college, or practicing yoga, tai chi or meditation.

Remember that you are just as important as the person you're caring for. Take some time to enjoy your retirement and fill your cup until it's overflowing. Then you'll have water to share. ★

Sources: "A Population at Risk," [Caregiver.org](#); "Self-care for the caregiver," [Health.Harvard.edu](#); "11 Caregiver Support Groups on Facebook You'll Want to Join," [DailyCaring.com](#); "Exercising When You're Caring for Someone Else," [AARP.org](#)

# Retirement, downsized

## Not everything needs to be bigger in Texas

Story and photos by Kelly E. Lindner



For some retirees, downsizing — or shedding unneeded things or space — can reduce **many things**, including housing costs, travel and cleaning time, and even just plain old stress. If your living space could benefit from simplification or even relocation, consider these downsizing tips:

### Downsize in place

Downsizing in place means decluttering your current living space. “Use the space you have better,” says Mary Kay Buysse, Executive Director of the [National Association of Senior Move Managers](#), a not-for-profit association of companies who help seniors downsize, relocate or modify their homes so they can age in place. If your home is already paid for, it may make the best financial sense to stay where you are and make some age-friendly modifications, such as grab bars and wider hallways, Buysse says. Decluttering and dispersing cherished items to other family members can help you redefine your living space without physically moving.

### Declutter and donate

When it comes to decluttering, you may have noticed that [Marie Kondo](#) is all the rage. Her “tidying” method suggests examining every item in your home and deciding if it brings you joy. If it doesn’t, donate

(or sell) it. If it does, keep it.

Meanwhile, Buysse suggests a room-by-room strategy: “Start in a room, or an area of the house, that has the least emotional attachment,” she says. “And then you go to the second least. And then you end up in the area of the home where there is the most emotional attachment. But by that time, you’ve already put yourself through the paces of saying, ‘No,’ to stuff, and it’s a little easier.”

### Decide where to hang your hat

You can hang your cowboy hat just about anywhere these days. Though you could move into a smaller traditional home, you could also go mobile in your retirement by purchasing an RV, or buy some land and put a [tiny home](#), [yurt](#) or even a [teepee](#) on it.

### Go traditional

For the traditional route, you could move into a smaller home, apartment or condo. There are many [websites](#) that can help you find new digs.

### Go mobile

One million Americans live in RVs [full-time](#), according to the RV Industry Association. Having the whole country as your backyard may sound tempting, but there are many [considerations](#) to RV-living, like costs associated with the vehicle and living arrangements, possibly having to obtain a special license, and how to hook up (or generate) electricity and empty your holding tanks.

### Go small and go home

According to [TheTinyLife.com](#), the typical tiny home is between 100 and 400 square feet and costs between \$10,000 and \$30,000. Before you [settle down](#) in a tiny home, think about where you’re going to put it. Will you buy and build on your own land, or will you live in an established tiny home community like the now famous [Our Exit Strategy](#) property



*Our Exit Strategy is a famous tiny home community located in Llano, Texas. Each unit is 400 square feet.*

in Llano, Texas? You will also need to ensure your property zoning and building coding supports a tiny home and consider whether you can live in such close quarters with other people or pets.

*Sources: “Retired seniors’ guide to downsizing,” [Bankrate.com](#); “Could you live in an RV?” [Kiplinger.org](#); “RV quick facts,” [RVIA.org](#); “Tiny retirement: Is it for you?” [AARP.org](#)*

# WIDE OPEN WEB SPACES: VIRTUAL TOURS OF TEXAS

By Rebecca L. Bennett

It goes without saying, but we'll say it anyway: Texas is big.

Second only to Alaska when it comes to U.S. states with the largest land areas, Texas [claims](#) more than 167 million acres. In fact, Texas dwarfs its closest competitor, California, by more than 67 million acres — and on a global scale, as *Texas Monthly* contributor Dan Solomon [writes](#), “you can smooch a whole lot of countries within the Lone Star State”.

Even the most industrious of adventurers would be hard-pressed to cover such a vast amount of space and explore all that our colorful state has to offer. Webcams and 360° tours can help viewers access unique locations and witness native wildlife moments that may be difficult or even impossible to experience on site.

Start your virtual tour of Texas here:

## See 360° scenes from your seat

Though it's certainly ideal to experience Texas' natural wonders in person, the Google Street View team has been steadily expanding their 360° gallery of U.S. landmarks. Thanks to them, you can get a feel for some highly remote state and national parks within Texas, including [Big Bend National Park](#), [Hueco Tanks State Park](#), [Franklin Mountains State Park](#), and [Guadalupe Mountains National Park](#).

Their panoramic captures of [Hamilton Pool](#) and [The Alamo](#) are also virtual wins, given the tendency for both of these places to attract heavy crowds.

## View Texas vistas via webcam

While not technically live, the National Park Service maintains a webcam at Panther Junction in [Big Bend National Park](#) that snaps a new photo every 15 min-

utes between sunrise and sunset. Similarly, the [Texas Commission on Environmental Quality](#) hosts their own camera at Panther Junction, plus a unit in Big Bend's Chisos Basin, one atop the McDonald Observatory at Davis Mountains State Park and two at El Paso's Ranger Peak — all of which refresh at frequent intervals.

Both Dallas' 561-foot [Reunion Tower](#) and La Porte's 570-foot [San Jacinto Monument](#) are equipped with live cameras powered through EarthCam. In EarthCam's [Texas webcam library](#), you'll also find nearly real-time video of the Texas coast and even SpaceX launches.

## Watch wildlife in real-time

A Grapevine-based [Eastern screech owl nest box camera](#) has been providing viewers with intimate glimpses into the highly secretive life of these tiny local raptors since 2017. Meanwhile, deep in the Davis Mountains, Cornell Lab's [West Texas Hummingbird Cam](#) draws millions of remote onlookers from all over the world each viewing season.

Out in Lubbock, the [Texas Bighorn Society](#) manages 13 different webcams that provide new images of bighorn sheep and other area wildlife when they are activated by movement.

And how else but through the University of Texas' [Falcon Cam](#) and the John Bunker Sands Wetland Center's [Live Eagle Camera](#) could you follow some of Texas' most iconic apex predators — peregrine falcons and bald eagles, respectively — in real-time as they roost and raise their young?



The University of Texas Biodiversity Center has installed a live webcam atop U.T. Tower to monitor the peregrine falcon who lives there year-round. Photo courtesy of UTBC

Sources: “U.S. States By Size,” [WorldAtlas.com](#); “How Big Is Texas Compared to Other Land Masses,” [TexasMonthly.com](#); “Welcome to the Live Falcon Cam,” [Biodiversity.UTexas.edu](#)



## In this issue of *Connections*:

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