

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

HORIZONS

A NEWSLETTER ESPECIALLY FOR TCDRS MEMBERS

SUMMER 2016



Summer safety

Williamson County EMS is championing safety in the water and out. Page 2

Benefiting generations of Texans

TCDRS benefits Texans of yesterday, today and tomorrow with the three generations of the Allen family of San Angelo. Page 4



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On the cover...

Kenny Schnell, director of Williamson County Emergency Medical Services, stands before Sendero Springs, one of the many community pools in his coverage area.



Williamson County EMS: Championing safety in the water and out

By Kelly E. Lindner

Less than two inches of water. That's all it takes for a young child to drown.

"In 2015, three children under the age of 4 drowned in pools in Williamson County," says Kenny Schnell, director of Williamson County Emergency Medical Services (WCEMS) since 2008. "We want to get that number down to zero."

Preventing these tragedies is why WCEMS began coordinating the Child Fatality Review Team in 2010, to help educate the public on drowning prevention and water safety.

In 2016, WCEMS asked the Williamson County Commissioners Court to declare April 1 "April Pools Day" to help keep drowning prevention on the forefront of everyone's mind before the swimming season starts each year.

"April Pools Day promotes staying close, being alert and watching children in and around the pool," Schnell says. "Through awareness, our goal is to highlight as many

proven water safety steps as possible to assure a safe

and fun experience, because you can never know which one might save a child's life — until it does."

In addition to public education about water safety, WCEMS is also prepared to respond to flooding emergencies. Its Swiftwater Rescue Team (created in 2006)

is made up of eight paramedics who train monthly just in case the creeks and rivers rise.

"When flooding happens, you can never have too many resources," says John Hamilton, a WCEMS paramedic and member of its Swiftwater Rescue Team. "Memorial Day of last year stands out for me the most. There was water in places I never thought there would be water — places that didn't make sense. It's amazing how water can be both powerful and destructive."

Saving lives is a team effort

When the ambulance delivers a patient to the hospital, it's not the end of the story for WCEMS. The Health Data Exchange program started by Schnell in 2013 fosters real-time data sharing between paramedics and hospitals. By promoting easier tracking and sharing of patient data, histories, outcomes and more, the program helps increase efficiency, decrease response time and plan future improvements.

"April Pools Day promotes staying close, being alert and watching children in and around the pool,"

"When we get outcomes from the hospital, we can see what procedures work," Schnell says. "We can also use this data to drive our education and injury prevention outreach."

Currently the project includes 18 other EMS programs, 11 Texas counties and the St. David's and Seton hospital systems, mak-



ing it the largest such project in the United States. WCEMS is in the process of getting paperwork signed by Baylor Scott & White as well, says Dr. Jeff Jarvis, medical director of WCEMS since 2011.

“By the end of the year we hope to have all three major hospitals signed up,” Dr. Jarvis says.

Analyzing this data has led to other safety initiatives including Take10 CPR and the Community Health Paramedics program, making ordinary citizens a part of the team.

Take10 CPR is a nationally recognized CPR training program that can be taught in 10 minutes. The free program teaches compression-only CPR, meaning it doesn't require mouth-to-mouth resuscitation.

“With this initiative we have trained over 1,000 people in compression-only CPR,” says Mike Knipstein, WCEMS deputy director. “With this we can partner with the public to increase cardiac arrest survival in Williamson County.”

WCEMS created the Community Health Paramedics in 2012 to provide non-emergency care to Williamson County citizens who have chronic ailments, are under-

insured or uninsured, are repeat 911 callers or have recently been discharged from the hospital. The program of follow-up and home visits gives these patients self-care education and helps reduce hospital readmissions.



“Just a few short months after implementation, there was a significant decline in hospitalizations and 911 activations from members enrolled in the program,” Schnell says.

And WCEMS has received national recognition for its efforts. They won the 2014 American Heart Association Mission Lifeline EMS Award (silver) and the 2015 and 2016 American Heart Association Mission Lifeline EMS Award (gold) for their ability to identify, treat and transport heart attack victims to heart surgery centers.

Paramedics for the community

Schnell, Knipstein and Dr. Jarvis all started out as paramedics with WCEMS: Schnell and Knipstein in 1994, and Dr. Jarvis in 1988. He went to medical school and became an emergency room physician before returning to WCEMS to serve as medical director. In 2014, he was named the Texas EMS Medical Director of the Year. That same year, Schnell was named the Texas EMS Administrator of the Year.

In fact, the WCEMS staff is made up entirely of paramedics. This common background fosters a culture of comradery in the organization.

“I feel that our department is a big family,” Schnell says. “Decisions are made collectively and not in a vacuum. Every voice is heard.”

When the time comes to retire, they're also excited about the retirement plan Williamson County provides through TCDRS.

“It's a phenomenal retirement system,” Schnell says. “I like that it's mandatory and automatic. Out-of-sight-out-of-mind saving is a good thing.” ★



TCDRS benefits 3 generations of Texans

Story and photo by Gerald McLeod

To the Allen family of Tom Green County, law enforcement is the family business. When Josh Allen went to work for the sheriff's office in Runnels County in 2014 at age 19 he became the third generation in his family to be a member of TCDRS.

"[TCDRS] was definitely a factor for why I wanted to work for the county," the now 21-year-old Josh says. "The system gives me options. If I move to another county, I don't have to start over on my retirement savings."

Josh has already seen his TCDRS account's portability in action. In 2015, Josh took a job closer to home at the Tom Green County jail. It's the same place where his grandfather, Tom Allen, worked and his father, Todd Allen, serves as a captain in the sheriff's department.

Tom Allen began working for the Tom Green County Sheriff's Department in 1980 after working

Josh Allen (left) and his father, Todd, hold a photo of Tom Allen. For each generation of the Allen family, the TCDRS benefit offers portability, retirement savings and survivor benefits.

as a police officer in San Angelo. He retired in 2000 with more than 20 years of service. Unfortunately, he passed away soon after retirement, but his widow, Cheryl, will continue to receive his benefit for the rest of her life because of the [payment option](#) that Tom chose when he retired.

Capt. Todd Allen joined the Tom Green County Sheriff's Department in 1996. He was the same age as his son Josh was when he began his career.

"I got married at 18 and we had Josh when I was 19," Todd says. "I wanted to be in law enforcement or, believe it or not, an accountant. I'm glad I chose law enforcement."

When Todd started working at Tom Green County he was aware

of the [retirement benefit](#), but at the time it wasn't a deciding factor in his taking the job with the county.

"I had grown up with law enforcement and I knew it was something I wanted to do," he says. "In this line of work, I was more concerned about life insurance than retirement benefits."

As he nears retirement age, Todd says TCDRS means a lot to him.

"It's a very stable program and it means financial security in the future for my wife and me. That's very important these days," he says.

Todd still has another teenage son to get through school before he retires, but he's already looking ahead.

"If things work out, I'd like to move to the Hill Country," he says. "Maybe I'll get a part-time job, but something not in law enforcement. I've been around it since the day I was born and I'm ready to try something else." ★



QUESTIONS ANSWERED

By Leah Golden

TCDRS asked Valery S. Maercklein, a public affairs specialist for the Social Security Administration, for the answers to a few questions about Social Security benefits.

What's the most common question people have about their Social Security benefits?

“The most common thing people want to know is how much they will receive when the time comes to receive something from Social Security,” Maercklein says. “Knowing what you’re going to receive every month from Social Security is a pretty large part of your financial future.”

Information about your benefits can be found at www.ssa.gov by using the “my Social Security” portal. (Create an [online account](#) for access.) In addition to your earnings record, you can see retirement, disability, survivor, spouse and child benefit estimates.

What happens to my Social Security benefit if I work?

If you start your Social Security benefit before your full retirement age, Social Security withholds a portion of your benefit for any earnings over a certain limit.

“If you apply before your full retirement age, you’re going to have a limit on how much work you can perform. A lot of people don’t know that rule at all,” Maercklein says.

For every year before you reach full retirement age, \$1 for every \$2 you earn over the limit is withheld. That changes the year in which you turn your full retirement age. In the months before your birthday that year, \$1 for every \$3 you earn is withheld, and the limit is a lot higher. Once you reach full retirement age, there is no limit on how much you can earn.

Why does Social Security withhold part of my benefit if I work?

“If you’re applying at 62, it’s because you really, really need to, which means that you’re not working.

You’re heading into a retirement phase of your life,” Maercklein says. “We consider [the Social Security] benefit a ‘retirement insurance benefit’. Like anything with insurance, something has to happen [to receive payment]. If it’s car insurance, something needs to happen with your car. If it’s retirement insurance, than you have to be retiring. If you’re going to need this supplemental income, it’s because you’re taking a step away from active work.”

What are Social Security survivors benefits?

Social Security survivors benefits are [benefits paid to your family members](#) after you pass away based on your earnings. These benefits are available for widows and widowers (even if you’re divorced, in some cases), minor children and dependent parents.

How is the Social Security survivors benefit different from Social Security retirement benefits?

“It’s a very unique benefit in and of itself, and the rules for it are just a little bit different than the rules for regular retirement or disability,” Maercklein says.

The earliest Social Security retirement benefits are available is age 62. Survivors benefits become available at age 60 (or earlier, under certain circumstances). In addition, you have a choice when it comes to your benefit.

“With the survivors benefits, you can take either the widow’s or widower’s benefit or you can take your own retirement benefit. You can actually choose between the two benefits, which isn’t what you can do with the spouse’s retirement [benefit],” Maercklein says. ★

A Recipe FOR Disaster ...Planning

By Laura Stevens

Every disaster, be it natural or man-made, comes with a unique set of threats that can affect entire communities. Although we cannot control the outcome of these events, we can take steps to prepare for the unexpected.

Types of disasters

Although nature often reminds us that it still calls the shots, most people know what to expect based on where they live, whether it's hurricanes, tornadoes or fires. The most common natural disaster, however, is one of the most underestimated and unpredictable: **flooding**. Texas began this summer with **12 counties** receiving federal disaster declarations as a result of the heavy rains in May and June.

Man-made disasters, such as power outages, terrorist attacks and other tragic events, can also create emergency situations. While what you do in a disaster will likely be directed by law enforcement and other officials, having a plan is essential for coordinating with loved ones.

Developing your disaster-response recipe

Questions to answer in your disaster plan include:

- Where will you go, and how you will get there?
- How will you communicate with each other?
- How and where will everyone get together if separated?
- How will you handle different scenarios (such as a lost pet or prescription medication needs)?

The American Red Cross offers a **Family Disaster Plan** worksheet on RedCross.org that covers basic contact information and responsibilities. (Be sure to consider your pets in your emergency planning.) Your plan should be updated and rehearsed regularly to ensure that when the time comes, everyone will know what to expect and how to react.



Shopping list: Emergency supplies

Families sometimes find themselves holed up in their homes for extended periods following a disaster. For this reason, it's recommended you have one to two weeks' worth of food, water and other supplies stored in your home.

You should also prepare a **disaster survival kit** (search "emergency supply kit" on CDC.gov) ready for an immediate evacuation. It should include at least three days of essentials for the entire family, including your pets. Do not wait for a disaster to prepare your kit — have it ready at all times.

Communication: The key ingredient

When disaster strikes, you'll want to locate your family members. Schools and workplaces typically have a communication system in place — you may hear from them via email, phone or text. Cell phone usage surges in emergency situations, which can strain local networks. As a result, **texting** may be a more reliable means of communication, as it doesn't create as much network congestion.

Staying informed is also crucial. Community updates will be available via local news outlets, radio stations and social media networks. Social media is also an excellent way to keep in touch with family and friends.

With a well-written and regularly rehearsed disaster plan, your family will be prepared for just about any unexpected, massive emergency. ★

Sources: *NationalGeographic.com* "How to Survive Any Extreme Weather Disaster", *FEMA.gov*





EXPLORING YOUR NEW BACKYARD:

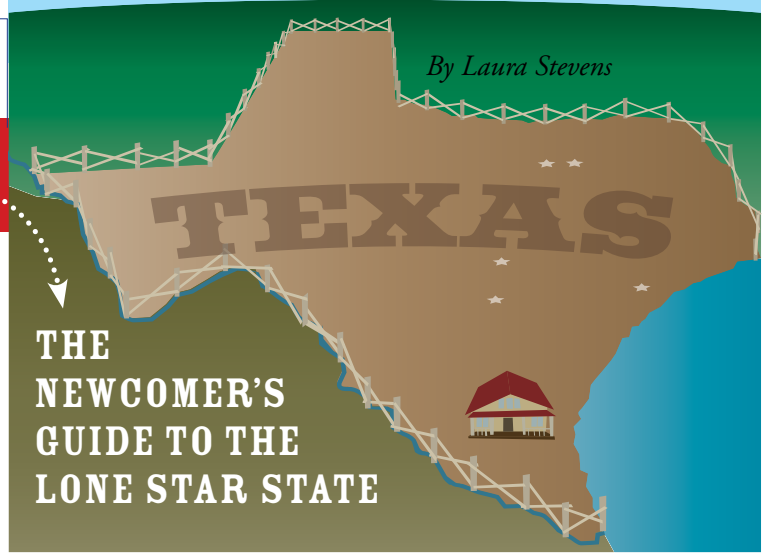
For Texas newcomers looking to explore the state, its size can be overwhelming at first. There's plenty to do, but where on Earth do you start? We've compiled some unique events and activities that celebrate our history, cultural arts and just plain weird stuff — and it's all right here in your 268,000-square-mile backyard.

The lay of the land

Contrary to popular belief, Texas is not all oil derricks and tumbleweeds. The state encompasses a range of climates and geologic wonders and is home to some of the nation's fastest-growing cities. While its European roots date back to the 1500s, the region's Native American history is thousands of years old. Named Texas from the tribal teyshas, meaning "friends", the land was ruled by France, Spain, Mexico, the Republic of Texas, the Confederacy, and the United States. Its rich multicultural heritage and independent spirit earned Texas the proud nickname: The Lone Star State.

Major cities

Austin, the state capital, is known for its entrepreneurship, tech industry and laid-back independent film and music scenes. Home to mega-fests such as Austin City Limits and South by Southwest, the city hosts a plethora of smaller festivals as well. On the quirky side, there's Eeyore's Birthday Party, bat watching and the HOPE Outdoor Gallery.



Dallas and Fort Worth make up the sprawling Metroplex of North Texas. The cities are distinct in personality – flashy versus soft-spoken. Together, DFW offers a variety of sights, including Pioneer Plaza, the Deep Ellum Arts Festival, the Cultural District and Kimbell Art Museum.

Not only does Houston's museum district rival New York City's, but H-Town recently surpassed the Big Apple as the most diverse metropolitan area in the country. Notable annual events include the Greek Festival, the Houston Livestock Show and Rodeo, the Art Car Parade, and the Texas Lunar Festival, which celebrates the Chinese New Year.

San Antonio is steeped in Spanish history, with landmarks such as the Spanish Governor's Palace and the Alamo. The River Walk offers a scenic backdrop for downtown shops and restaurants, and the Buckhorn Saloon and Museum provides a glimpse of the Old West.

WANT TO SOUND LIKE A LOCAL? LEARN HOW TO SPEAK TEXAN: YESTOTEXAS.COM/HOW-TO-SPEAK-TEXAN (HINT: IF YOU CAN PRONOUNCE GRUENE HALL, BEXAR COUNTY AND KUYKENDAHL ROAD, YOU'RE AHEAD OF THE GAME.)

NPS centennial in Texas

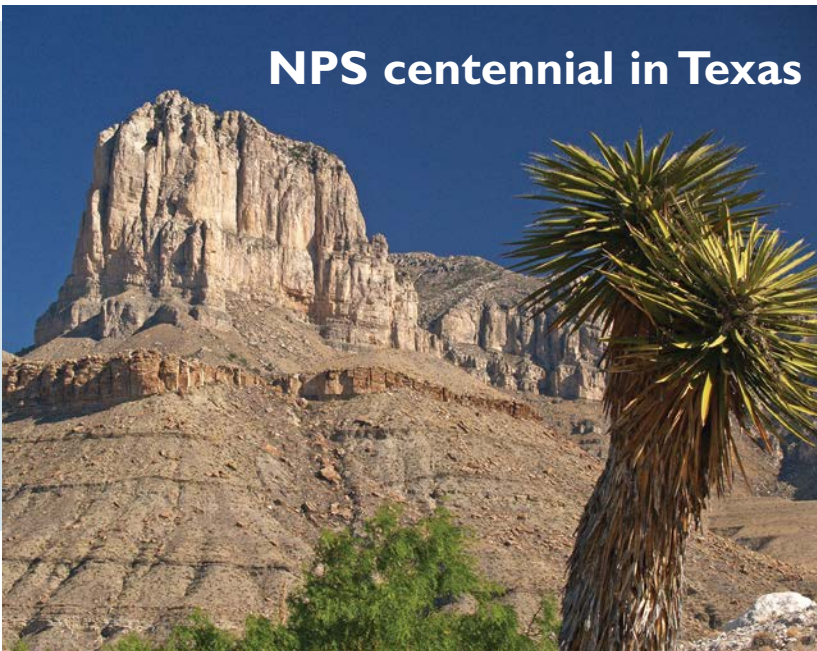


PHOTO BY GERALD MCLEOD

This year, the National Park Service celebrates 100 years of protecting America's wilderness and heritage. From the mountains of Big Bend to the towering pines of the Big Thicket, the NPS manages 16 properties in Texas.

Big Bend National Park was the first national park in Texas when it opened in 1944; Guadalupe Mountains National Park (pictured) became the second in 1966.

In 2015, the NPS added Waco Mammoth National Monument as the newest protected area in Texas.

This summer find your park and discover the national parks in your backyard at www.nps.gov/state/tx.



In this issue of *Horizons*:

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In memoriam

For a list of employees and benefit recipients who passed away this year, visit www.tcdrs.org/publications then check “In Memoriam”.



How do you like them apps?

By *Laura Stevens*

With the ease and convenience of mobile apps, cell phones are functioning more and more like electronic personal assistants. For news, entertainment, social media, games, or instant answers to random questions, we use our phones more than any other device.



These free apps help you figure out what’s on the menu. To find them, simply search by name in your device’s app store:

Magnifying Glass With Light (iTunes)

Magnifying Glass + Flashlight (Google Play)

The next time you’re squinting at the menu in a dimly lit restaurant, try one of these apps. It turns your phone into a mobile magnifying glass with a light. Handy for reading the “fine print” on documents or viewing small objects, these apps are great substitutes for reading glasses, plus you can take a picture of what you’re reading for future reference.



Epicurious (available for all devices)

This on-the-go cookbook puts thousands of mouth-watering recipes at your fingertips. Organized into relevant categories such as “Lunches Kids Love” and “Low-carb Mains”, recipes are easy to follow in a user-friendly format. Instead of staring at your fridge, you can search for a recipe based on what’s in it. Set up a recipe box to store favorites, and save ingredients to your “shopping list”. Voice-activated controls allow you to keep your phone clean while cooking. ★

