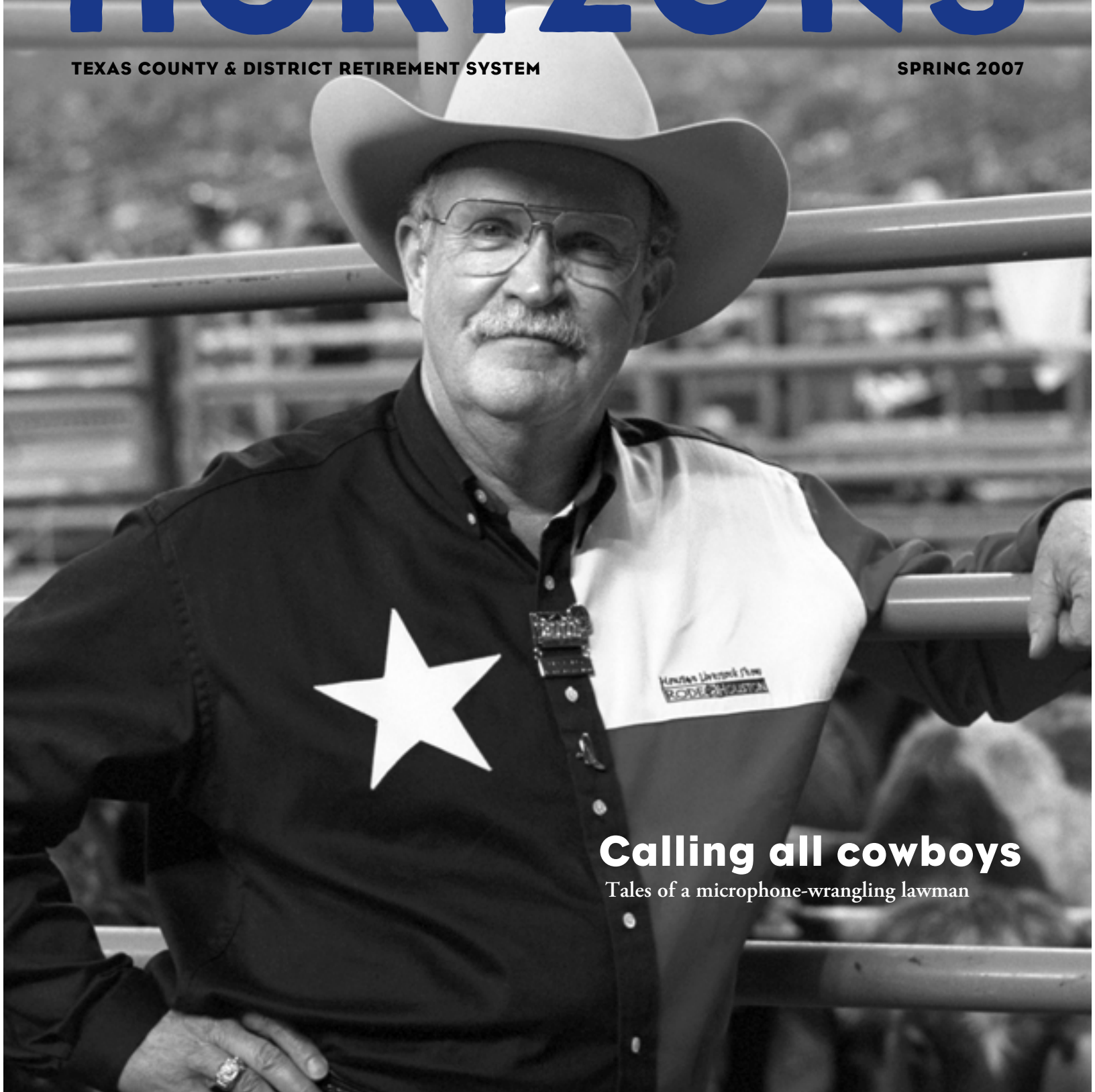


HORIZONS

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

SPRING 2007



Calling all cowboys

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Batter up, Texas!

Cooperstown, New York City and Boston get a lot attention when it comes to baseball, but we know the Lone Star State has plenty of tales to tell.

From the legendary players who call Texas home, to the minor league ball teams that hit the field every summer in local parks from Corpus Christi to Frisco, baseball is a thriving part of the spirit of Texas.

And we want your baseball stories, TCDRS members, for an upcoming edition of *Horizons* looking at the traditions and institutions of the national pastime in our fair state.

If you have a baseball story to tell or work in a baseball-related, TCDRS-covered job, send your name, contact information and a short description of your idea or story to TCDRS Publications, *Horizons*, P.O. Box 2034, Austin, TX 78768-2034, or horizons@tcdrs.org.

Thank you for helping make *Horizons* a great newsletter! ★

Mutual funds decoded

To enjoy the most comfortable retirement you can you must take advantage of opportunities to grow your nest egg. Mutual funds can be a great way for anyone to start investing for their future and you don't need to be a Wall Street wizard to get started.

In the next edition of *Horizons*, we will take an in-depth look at how mutual funds work and how the average American worker can make them a part of his retirement plan. ★

On the cover...

Constable Bill Bailey, of Harris County, Precinct 8, has a lifelong love of horses and the outdoors, which has made his decades of rodeo announcing more of a privilege than a chore. "We didn't have horses when I was growing up, we couldn't afford anything like that. Still, I've always enjoyed just being around the rodeo atmosphere," he said.

A big believer in the power of county government to enhance communities, Bill became the first constable to serve as president of the Texas Association of Counties in 2002.

As a Texas lawman, he springs from a fine tradition, as well. He is a descendant of Williamson County Sheriff Milton Tucker, who captured famed outlaw Sam Bass in 1878 following a shootout in Round Rock, Texas.

Fast Facts: *You can reach a TCDRS Customer Service representative directly by dialing 800-823-7782, then pressing “1”.*

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Between answering phones and routing faxes, TCDRS Receptionist Pam Swanson has very little downtime. Add to that sorting incoming mail and sending outgoing mail, and a day goes by pretty fast.

“It’s a lot of volume,” Pam said of the comings and goings across TCDRS’ front desk.

Up to 900 pieces of mail and up to 600 faxes could pass through on a busy week, Pam says, though the number of phone calls she answers has gone down.

“When I started, all the calls came through me. Now [callers] have the option of dialing [an extension] or calling Customer Service, which is nice,” she said.

Many states

Pam joined TCDRS in October 2000. She moved to Austin from Albuquerque, N.M., where she worked for a staffing

agency. However, it wasn’t her first move. Pam was born in Bridgeport, Conn., raised in San Diego, Calif., and went to high school in Wyoming and Nebraska.

Today, Pam counts traveling as her favorite hobby, followed by knitting, kayaking and reading. She and her husband, Don, have a daughter in Austin. They also have a son, three grandchildren and one great-grandchild.

On the line

Though Pam doesn’t answer as many calls as she used to, she says she still talks to members and retirees on occasion.

“They don’t want to listen to the

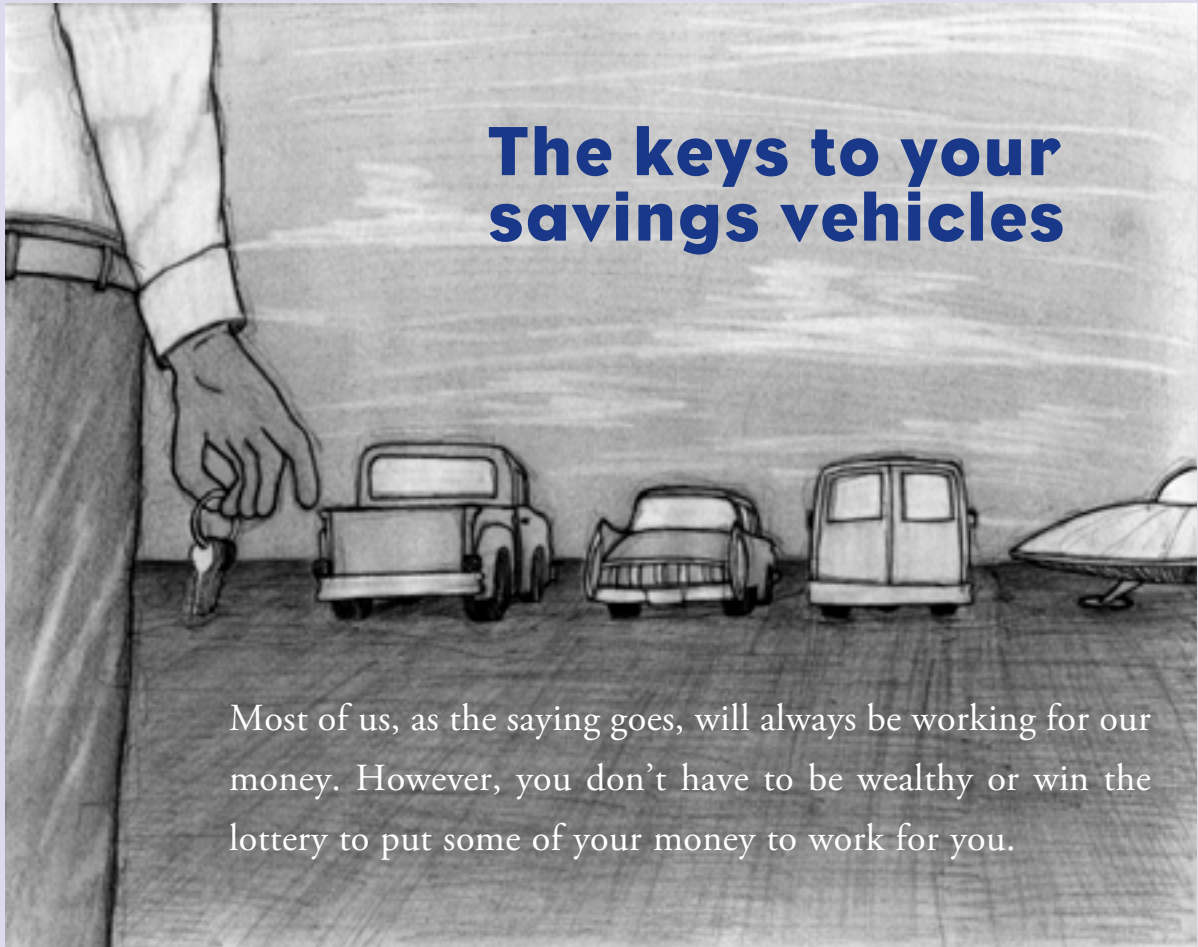
[TCDRS phone menu] recording and just hit zero,” a feeling she said she understands

“I’m guilty, too,” she laughed.

She meets a lot of members face to face when they come to the TCDRS office for retirement counseling.

“A lot of them are willing to share their stories and it is just nice to meet them,” Pam said. “We have some really fascinating people.”

For members, she advises that they keep their priorities outside of work, with their family, in line, which will make them more productive. “Don’t just concentrate on work.” ★



The keys to your savings vehicles

Most of us, as the saying goes, will always be working for our money. However, you don't have to be wealthy or win the lottery to put some of your money to work for you.

A lot of the financial advice you hear can be boiled down to two words: "SAVE" and "INVEST." That's because both give you the chance to earn interest on the money you already have.

Easier said than done, right? Figuring out what is the best savings vehicle for you is where it gets tricky for the average American worker. There are dozens of savings and investment options you can choose from, everything from

stuffing your money in a mattress to buying savings bonds or stocks.

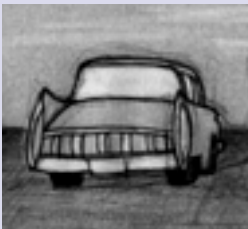
Some savings vehicles carry zero to very low risks, but put you in the slow lane on growing your savings.

Other investments, like buying stocks or real estate, can promise short cuts to your savings goals, but carry high risks that can actually send you backwards.

The key is deciding which options offer you

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the most security for your money with the best chance to have your savings earn some money for you.



457 Plans: Public employees only

This is a special retirement savings plan, designed for you. The 457 deferred compensation plan was created to give state and local government workers an additional retirement savings vehicle, similar to (but not the same as) the 401(k) plans of the private sector or the 403(b) plans used by some charities and churches.

The name, of course, refers to the section of the Internal Revenue Service code that sets its rules. Just like other retirement plans, the money you contribute to a 457 plan can grow tax-deferred until you start withdrawing your money. Just like a 401(k), a 457 plan earns money through investments. Most 457 plans have the full spectrum of investment options: stock funds, bond funds and money market funds.

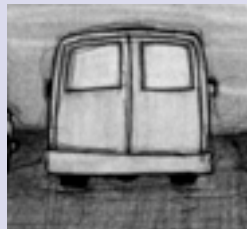
Like an IRA, money invested in a 457 plan is not taxed in the year when you make your contribution. This gives you a head start in investment growth. For example, assume you are in the 25-percent tax bracket. You invest \$100 in a 457 plan, the full \$100 goes into your investment account AND your taxable income decreases by \$100. You pay less tax and your money starts growing faster. Compare that to a regular savings account in which \$100 in pre-tax income produces a \$75 deposit in your account once you have paid your taxes.

The benefits of a 457 plan continue to grow

tax deferred until you make withdrawals.

Another advantage is that 457 plans may allow you to borrow against the value of your account while you are still employed. You must check with your plan's administrator for details regarding loans, however.

Participation in a 457 plan is completely voluntary. Not every TCDRS employer currently offers a 457 plan, however, so you should check with your employer to find out if a plan is available to you.



IRAs and Roth IRAs

Individual Retirement Accounts are a great, secure way to put money away for your future.

IRAs are also accounts in which your savings are invested and your money earns a return.

The biggest question facing you when deciding between a traditional IRA or a Roth IRA is whether you want to pay taxes on the money now or when you retire.

Contributions to a traditional IRA are made pre-tax, so the IRS will come to collect its share when you retire and start taking money out. With a Roth IRA, you make contributions after paying income tax, so the money you withdraw from a Roth IRA is tax free.

Even better, if you keep your money in a Roth IRA until you are at least 59½ years old, then earnings on your account will also be untaxed, as long as the account has been active for at least five years. If you expect to have significant taxable income in retirement (such as your TCDRS annuity), you should consider putting some of

your after-tax savings in a Roth IRA. You can watch your money grow knowing that you will not have to pay taxes on your withdrawals.

Of course, there are catches. There are limits on how much money you can put into an IRA account. If you are under age 50, you can contribute up to \$4,000 (\$5,000 if you're over 50) to an IRA or a Roth IRA in 2007. If you have one of each, your total contribution still can't exceed the limit. Also, your IRA contributions may not be tax deductible, depending on your total income level.

With a traditional IRA, you must start distributions by April 1 in the year after you turn 70½. There is no mandatory distribution age for a Roth IRA.

Simple savings vehicles

Any savings vehicle that pays you interest is better than the mattress idea or burying your money in the backyard.

Basic savings accounts, money market accounts and certificate of deposits (CDs) are all good savings options when you are saving for a major purchase or other short-term savings goals. Savings accounts earn very little interest, but they give you much greater flexibility with your money on a day-to-day basis. That makes them ideal

for putting away money for short-term goals or “just in case.”

A money market account is similar to a savings account at most banks, only they earn slightly better interest. With these accounts, you are basically loaning the bank your money to make

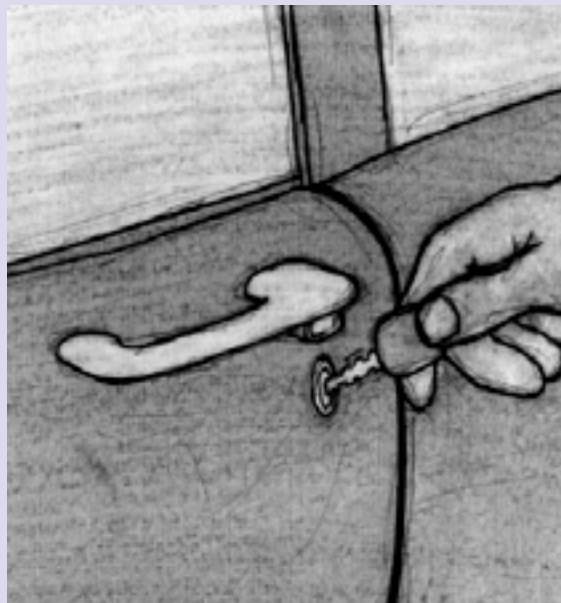
short-term “money market” investments.

With a CD, you put your money away for a fixed time — which can vary from a month to several years, depending on the issuer — and earn a higher rate of interest than a savings account. The trade-off for getting a better interest rate is that there are usually penalties for withdrawing

your money early from a CD.

With any of these options, you are putting your money to work for you and setting yourself on the right road to a more comfortable retirement. As a TCDRS member, you already have one secure savings vehicle working for you, with your deposits earning 7-percent interest annually.

When you take advantage of any of the other savings vehicles to increase your personal savings you are investing in a healthier, happier retirement. And the earlier you start, the larger your nest egg can grow before you are ready to leave the workforce. ★





NEW EXTENDED HOURS!!!

Your annual statements are coming and TCDRS Customer Service is temporarily extending their call center hours to make it easier for you to get answers to your questions.

Customer Service counselors will be available to help you Monday through Friday, from 7:30 a.m. until 6 p.m. (CST) and Saturday from 9 a.m. until 1 p.m. February 26 through March 24.

Call our toll-free TCDRS Customer Service line at 800-823-7782 or visit us on the Web at www.tcdrs.org

Bumping calves and protecting the peace

By Rodney Crouther



Bill Bailey has worn a lot of hats in his time, including nationally acclaimed radio personality, veteran peace officer and one-of-a-kind rodeo announcer. His Texas pride shines like the badge he wears as the Constable of Harris County's 8th Precinct.

Fast Facts: *The 75th Houston Livestock Show and Rodeo will be held at Reliant Park in Houston February 27 through March 18.*

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“I’ve always liked the Western way of life,” Bill said with a smile. “I don’t like golf, I like to fish and rodeo.”

He’s been volunteering with the Houston Livestock and Rodeo show since 1992, when he joined his first rodeo committee.

Today, he is part of a team of four announcers who keep the throngs entertained and informed over the nearly three-week-long event. His specialties are announcing the Annual Calf Scramble and serving as Grand Entrance announcer.

“Sharon [Camarillo] and I are the only announcers that actually get down in the dirt,” Bill said. “It’s because we’re so much prettier than Bob [Tallman] and Boyd [Polhamus].”

A sense of humor is part of what Bill and his fellow announcers bring to the rodeo, but he takes his role there seriously.

“It’s one of the great blessings in my life that I get to participate in an event like this,” Bill said. “There are boys and girls all over the state of Texas who directly benefit from this every year.”

This year, the rodeo will give roughly \$7 million dollars in scholarships to Texas students, both from the Houston area and across the state.

But more than the direct monetary contributions, Bill says, he also enjoys the community spirit that brings the rodeo organizers, volunteers and community partners together every year.

“Everybody is working side-by-side. You have bank presidents opening gates for the crowds,” Bill said.

As a man who was born into working class family in the suburbs of Houston, Bill understands as well as anyone how vital it is to encourage young minds and give them opportunities to shine.

Wandering radio man

Born Milton Odom Stanley, he was still in high

school when he got his first radio broadcasting job as an early morning deejay on KTEM in Temple.

By the time he graduated high school in 1957, he was already a popular figure on the local radio circuit, meaning he always had opportunities to work at stations around the state.

“In those days it was really a gypsy lifestyle. I’d go from El Paso to Corpus Christi for six weeks,” Bill said.

He landed a job in Des Moines, Iowa, after a station he was working for was bought out by a larger chain.



He headed out of Texas in a Plymouth Belvedere sedan, but he arrived in Des Moines at the same time as the worst blizzard to hit the area in more than a decade.

He left Iowa for Peoria, Ill., but soon realized that the climate and culture of the north didn’t suit this native son of Texas.

In 1960, he came back to the Lone Star State without a radio job for the first time since high school.

He had a brief stint driving a funeral home ambulance while he looked for radio jobs. When his next big break came, it brought more than a job — it gave him a new name.

Bill Bailey (far left) with his fellow announcers: Sharon Camarillo, Bob Tallman and Boyd Polhamus.



Bill Bailey doesn't hesitate to get close to the action during the Calf Scramble competition.

The birth of Bill Bailey

A Houston radio station had spent weeks promoting a new deejay, a man by the name of Bill Bailey. Of course, they had taken advantage of the golden oldie tune “Won’t You Come Home Bill Bailey” in their advertising.

Then, at the last minute, the slick new out-of-town deejay backed out of the deal.

Fortunately for them, a talented young deejay with plenty of experience who was familiar with the Houston market walked in looking for a job just a few days later.

But there was one catch ...

“They wanted to know if they could call me ‘Bill Bailey’ on the air. I didn’t care if they called me Strawberry Shortcake. I wanted to get back home,” he said.

He eventually landed at KIKK in Houston, keeping the new name. A lot of hard work and a natural talent as a communicator earned him accolades, topped in 1979 when he was named “Number One Country Music Broadcaster in a

Major Market” by Billboard magazine.

He was already a polished rodeo announcer by then, as well.

As a young man, Bill always had a passion for rodeo, but he never seriously considered trying to ride an angry, bucking bull as an option.

“I’ll admit to being crazy. I won’t admit to being stupid,” he said.

More importantly, at 6 feet, 3 inches tall, Bill’s imposing stature is not ideal for a professional rodeo rider, most of whom are under 6 feet tall.

Besides, his strongest natural talent had nothing to do with saddles and ropes.

“Because of my radio background, announcer was just the natural thing,” he said.

Bill was the last man to serve as announcer for the annual Texas Prison Rodeo, narrating the action for 15 years until the state discontinued it in October 1986.

His role at the prison rodeo landed Bill his one and only movie appearance — a few scenes in the comedy “Stir Crazy” starring Gene Wilder and Richard Pryor.

He spent nine days in Tucson for the filming.

Around the cast hotel, he struck up a friendship with actor Craig T. Nelson among others while waiting to be called to the set for their scenes.

“Wilder and Pryor, they went out [to the set] in limos. We rode out in vans, the crews they bused out there,” Bill recalled.

Although he keeps a few mementos of his brief time on the big screen, he said he didn’t get bitten by the acting bug and decided one appearance was all Hollywood would get out of him.

A new direction

As the 1980s rolled in, Bill began to consider leaving the radio business at last. A longtime

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supporter of law enforcement officers and institutions in the community, he decided to make a bid for the constable's office in 1982, after the sudden death of the incumbent.

Since most of the voters in Harris County knew him by his stage name, he legally added it to his real name so he could be listed on the ballot as Bill Bailey. (His full-legal name is now Milton Odom Stanley Bill Bailey.)

After winning the election he set about modernizing a department in one of the fastest growing communities in the country.

In 1983, when Bill took office, Precinct 8 had 17 employees. Today, it has nearly 80.

"We have 12 different municipalities in our precinct. This precinct has grown exponentially," Bill said.

His deputies support the police of each of those municipalities and are the first responders to emergencies in unincorporated parts of the precinct. They also perform special duties, such as providing security patrols for the NASA facilities in eastern Harris County.

County bonuses

Bill is a vocal supporter of the role county government plays in communities all across the state.

"I'm what you would call a dyed-in-the-wool fan of county government," Bill said. "The counties are the unsung heroes of government. We're so unobtrusive, but we provide a lot of the services the cities and state depend on to operate."

Not settling for advocating on behalf of his fellow county employees only at home, he has also become an active participant in the Texas Association of Counties.

"I was fortunate to be able to be the first lowly law enforcement officer to lead TAC," Bill said.

After 24 years in office, he said he is finally looking forward to settling into a pleasant retirement with his two daughters and his wife, Janis.

"I am deeply grateful to know that my TCDRS retirement is there. If anything happens to me, I know that my wife will have something," he said.

Getting his younger employees to understand how dramatically they can affect their future through retirement planning is one of the few obstacles with which he has struggled.

"They don't realize the importance of the long haul. If they jump jobs and draw it out, it's gone," Bill said. "You have to be patient with your investments." ★



Bill Bailey

WHAT DOES A CONSTABLE DO?

In Texas, the county constables are elected peace officers who, along with their deputies, are key members of a county's chain of law enforcement.

Constables have all the enforcement powers of Texas peace officers. They are sometimes referred to as the executive officer of the justice of the peace courts.

Their duties are to:

- Subpoena witnesses
- Execute judgments
- Act as bailiff
- Service of process

In large metropolitan counties, the constable may also assist the county and district courts. In addition, they may perform patrol functions and make criminal investigations. They are involved in the overall effort to reduce the effects of crime in their communities, including, in some cases, the operation of truancy programs.

Source: Texas Association of Counties

Rodeo clowns aren't clowning around

By Gerald McLeod



Some of the hardest working guys and gals in the rodeo arena are the ones who look like they're having the most fun. It may appear that the clowns are just goofing off, but their work can be deadly serious at times.

There are three clowns in the arena at a time. Two are called bullfighters, and they protect the cowboys from the bad-tempered bulls. The third clown is called a contract act or barrel clown; he's more for entertainment.

Smith County Constable Dennis Taylor started out in rodeo as a bull rider while still in high school, but soon moved to working the bulls on his feet instead of on their backs.

"I rode 18 bulls during my rodeo riding career

Fast Facts: *Howard County Justice of the Peace Quail Dobbs was named the PRCA's Clown of the Year in 1978 and 1988, and is a member of the Pro Rodeo Hall of Fame, the Texas Cowboy Hall of Fame and the Texas Rodeo Hall of Fame. His red and white clown face on the municipal water tank welcomes visitors to Coahoma.*

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and got bucked off 18 times,” Taylor said. “It took me that long to figure out that I really don’t like bulls very much.”

Taylor joined the rodeo because that’s what most of his friends in high school did for fun. The only difference is that most of them outgrew the thrill of working with bucking animals. Taylor never has.

After his short career as a bull rider, Taylor became a bullfighter clown. He admits that being chased by a raging bull is a young man’s job.

“It’s not whether or not they’re going to get hurt,” he said, “it’s how often and how bad. If you’re around [those animals] you’re going to get hurt eventually.”

Taylor has had a few broken arms and legs.

“I’ve had more broken ribs than I care to remember,” he said before he points to a scar on the bridge of his nose left by a bull’s horn.

About 15 years ago, Taylor “retired” to become the barrel clown. In his act he dresses up as a policeman and drives a souped-up Volkswagen patrol car. During the rodeo performance, he serves as a back-up to the bullfighter clowns, and works with the announcer to provide entertainment and tells a joke or two.

“I always try to keep my jokes clean,” he said. “I think rodeo should be family oriented.”

Over the past 25 years, Taylor has worked rodeos as a clown from North Dakota to the Rio Grande Valley. He used to take his vacations and weekends to attend 20 to 25 rodeos a year. In the last few years he has cut that in half. He will work an event a couple of times and then it’s time to move on down the road.

“After a couple of years, everybody has learned my jokes,” he said.

Being a rodeo clown is hard work besides the

obvious dangers of being in the arena with unpredictable animals. Taylor tries to come up with a new routine every year or two.

“Clowns do a lot of stealing of each other’s jokes or parts of an act. Fortunately, it’s not against the law,” he said with a grin.

Taylor is currently having a dog trained to be part of his act. He’ll be a dog catcher instead of a police officer.

Taylor has been in law enforcement almost as long as he has been working rodeos. He started as a deputy in the Tyler County Sheriff’s office in 1971, and worked in several law enforcement jobs before being elected constable. He was re-elected to his seventh four-year term last year. As he travels around to rodeos, he usually takes the time to visit the local sheriff’s offices.

“It gives me a chance to meet new people and exchange ideas,” he said.

Taylor says he really enjoys his job as a Smith County Constable.

Officer Taylor “arrests” an “inebriated” spectator during a rodeo performance.





Taylor at his day job.

“I’m helping people every day,” he said.

But the patrons of a rodeo are often there looking for an escape from their everyday problems for a little while and want to be entertained.

“If I can make them laugh, then I’ve done my job as a clown and we both feel good,” he said.

Although much of his day job is deadly serious, Taylor enjoys telling a good joke or a funny story.

“I’ve used my skills as a clown to defuse some

pretty tense situations,” he said. Sometimes just having a sense of humor can make the job easier, he adds.

“I think a lot of law enforcement officers get burned out because working with people with a lot of problems can really wear on you,” Taylor said. “When you can get away from the local problems for a weekend you come back refreshed and ready to work.”

The anonymity of being in a town where no one knows you as the law can be nice, too.

“I’m still amazed after a performance when the kids come up and ask for my autograph,” Taylor said.

One rodeo that Taylor has never worked as a clown is in his hometown of Lindale a few miles north of Tyler. He’s been too busy working as the rodeo committee chairman for the sponsoring chamber of commerce. Twenty years ago he helped the chamber organize their first rodeo using borrowed and rented equipment. This May, the rodeo will be in a nice arena and attract 3,000 visitors to the little town on IH-20, half way between Dallas and Shreveport.

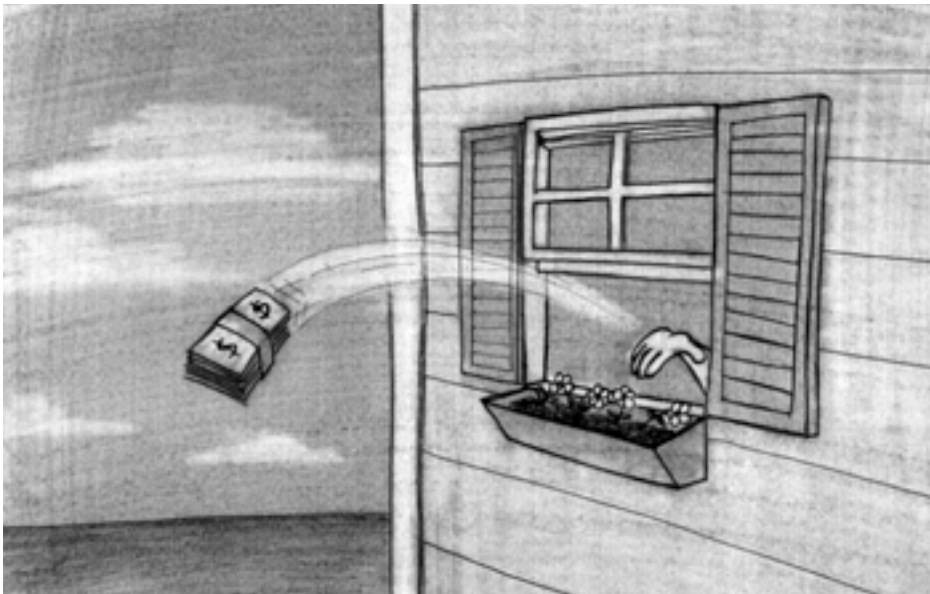
Over the years Taylor has seen lots of changes in law enforcement and in rodeos. Some of them he’s okay with and others he’s not so sure about, like computers and the increased interest in bull riding. One thing is for sure, he has enjoyed his long ride with both.

He says he’ll be ready to hang up his spurs after one more term as county constable and a few more years of entertaining rodeo crowds. Then he’ll retire to his ranch north of Lindale to raise rodeo stock.

“I’ve always preferred working with horses to working with bulls and bull-headed people,” he said with a laugh. ★

What not to do with your retirement:

The stories in this column are based on members just like you. The specific details have been changed.



“Carolyn,” a former Bexar County employee, left her county job a couple of years ago, but since she was vested, she kept her TCDRS account active. Even though she wasn’t making new contributions, her TCDRS retirement account continued to earn 7-percent interest annually.

By last summer, Carolyn’s TCDRS deposits and interest had accumulated to just over \$95,000 and she had enough service credit to qualify for a retirement benefit when she reached age 60.

In her new job, a lot of Carolyn’s income came from commissions and she found herself in a money crunch while waiting for a large deal to close. She had two children with tuition payments due on top of her other bills and no guarantee that her commission would come

through in the next month or two.

So she decided to cash in her TCDRS account. Carolyn paid off the tuition and her immediate bills, then safely invested the rest of the money in private retirement accounts to keep saving for her retirement.

Why this wasn’t Carolyn’s best option:

You can only withdraw your TCDRS deposits after you have left your job. But when you withdraw your TCDRS account, instead of taking a retirement benefit, you also:

- Lose your employer matching contributions. Bexar County contributes a 2-to-1 match, so Carolyn threw away twice as much money as she cashed out.

- Will pay more in taxes. Not only is the money you withdraw taxable, but if you are younger than 59½ at the time of withdrawal, you must pay an additional 10 percent excise tax.

And even though Carolyn made a smart move by not spending all her money and continuing to save, there are few, if any, private investment options that can reliably pay 7-percent interest a year and promise a lifetime annuity.

Other options Carolyn could choose:

Carolyn has a good credit history and pays all her bills on time, so she may have been able to make late payment arrangements to give her more time. Getting a short-term bank loan that she could repay when her commission came through would have also been a better option. Even if she didn’t get the best interest rate, the cost of a loan might sting in the short-term, but it’s a drop in the bucket compared to the money she gave up.

We understand that life isn’t predictable. Emergencies happen and there may be times when the immediate problems are bigger than your long-term plan. Especially if you have the service time to qualify for a retirement benefit, you will almost always lose money — and a lot of it — by withdrawing your TCDRS account instead of waiting until you retire. ★

The History of Rodeo



Just rope and throw and brand 'em

Whether it is in Las Vegas, Madison Square Garden or Lindale, Texas, nothing says “Texas” like a rodeo. That is because so much of the modern sport was born in the dusty corrals of ranches in West and South Texas.



Long before there were organized events, whenever cowboys got together, you can bet there were contests to see who was best at their job skills. As early as 1843, Texas Ranger Captain John C. Hays arranged a rodeo in the Main Plaza of San Antonio. According to his biographer, when a band of Comanches appeared in the Alamo City seeking a peace treaty, Hays suggested a riding-skills contest between the Indians, Mexican *caballeros* and the Texas Rangers for prizes supplied by local merchants. It

was later said that Hays was one of the best riders of the day.

Buffalo Bill Cody staged his first Wild West show in North Platte, Neb., in 1882, but it was combination of rodeo events and skits on horseback. Pecos, Texas, claims to have held the first rodeo for prizes on July 4, 1883. The event, which still takes place on the first weekend of July, originally was held on the county courthouse lawn with horse races down Main Street.

Three of the top seven professional rodeos are held in Houston, San Antonio and Fort Worth.

Fast Facts: *Rodeo was designated as the official state sport by the Legislature in 1997.*

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Of the major rodeos held in Texas, the Southwestern Exposition and Livestock in Fort Worth is the oldest, having been founded as a cattle show in 1896. The show added the world's first indoor rodeo in 1917. When the directors of the stock show were trying to figure out what to call the event, someone suggested "rodeo," the Spanish word for roundup and pronounced "ro-day-o." It became Anglicized as "ro-dee-o." The name didn't come into common usage until after 1920.



Gene Autry and Champion.

The Fort Worth show also gave us the first bull-riding event in 1920, one of the sport's most popular events. The side release chutes were first used in 1927 in Cowtown. Cowboy movie star and singer Gene Autry revived a sagging career by becoming the first musical act at a rodeo when he performed at the stock show. He went on to add production of rodeos in New York City's Madison Square Garden and in Boston to his long list of accomplishments.

Professional rodeo cowboys have been represented by several different organizations since the 1930s, the largest being the Professional Rodeo Cowboys Association. The Women's Professional Rodeo Association began in San Angelo

in 1948, followed by an intercollegiate circuit in 1949 and the High School Rodeo Association in 1950. The National Finals Rodeo held in December in Las Vegas began in Dallas in 1959 and has become one of the largest and richest rodeos in the world.

As the modern American rodeo has evolved over the years, the Mexican rodeo has maintained traditional vaquero events. One group, the San Antonio Charro Association, holds monthly Charreadas at their arena on the San Antonio River between March and October. Events include grabbing a bull by the tail, reining a horse to skidding stop, trick riding, team roping, bull riding and bronco riding. ★

WANT TO LEARN MORE ABOUT



VISIT THESE MUSEUMS:

National Cowboy & Western Heritage Museum
1700 NE 63rd St.
Oklahoma City, Okla.
(405) 478-2250
www.nationalcowboymuseum.org

Rodeo Heritage Museum
118 W. Blackjack
Dublin, Texas
(254) 445-0200
www.rodeoheritagemuseum.org

Cowgirl Hall of Fame
1720 Gendy St.
Fort Worth, Texas
(817) 336-4475
www.cowgirl.net/halloffame.aspx

Texas Cowboy Hall of Fame
128 E. Exchange Ave.
Fort Worth, Texas
(817) 626-7171
www.texascowboyhalloffame.com

Saving lives at home and abroad

Responding to an article on the importance of blood donation in the Fall 2006 edition of *Horizons*, Charlie McMurrey, of Brazoria County's Brazoria County Community Supervision and Corrections Department, wrote to let us know about the Armed Services Blood Program.

"The blood issue is truly critical and awareness and participation is really needed! Patriotism is more than the pledge of allegiance, real patriotism is action and sacrifice for your fellow Americans," McMurrey wrote.

The ASBP provides critical support to all branches of the U.S. military. The need is dire for service members deployed for combat duty overseas, but



Charlie McMurrey

the ASBP also supports general medical services at military facilities around the world.

The ASBP includes the blood programs of the Army, Navy and Air Force. They can only collect blood on military or Department of Defense owned facili-

ties, so giving blood with them could involve more of a time commitment than civilian donor programs.

In Texas, there are four locations where civilians can sign up to give blood to our military forces. They are: Fort Sam Houston and Lackland Air Force Base, both in San Antonio; Fort Bliss, in El Paso; and in Fort Hood, Killeen.

McMurrey, his wife and co-workers have already participated in two blood drives to Fort Hood, home of the Robertson Blood Center. They plan to make the trip again this month.

You can find more information on the program online at www.militaryblood.dod.mil. ★

WHY THEY NEED YOUR HELP:

Blood and blood products are used for patients of all ages for many reasons. From those undergoing cancer treatments to surgical patients to those with battlefield injuries, military members depend on blood donors every day. Each unit of blood is critical when you consider:

- 40 or more units of blood may be needed for a single trauma victim.
- 8 units of platelets may be required daily by Leukemia patients undergoing treatment.
- A single pint of blood can sustain a premature infant's life for two weeks.

Soldiers, sailors and their families donate blood at a rate four times higher than the civilian population; however, military duty restricts how often they are eligible to give. For example:

- More than 43 percent of career military soldiers at Fort Hood are ineligible to donate due to European deferral. Soldiers who served in Europe for six months or more from 1980 to 1996 are ineligible to donate.
- Remaining soldiers at Fort Hood are on a high deployment cycle. Returning from Iraq is a one year deferral.

Sources: *Armed Services Blood Program and The Robertson Blood Center.*

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

In memoriam

Deaths reported to TCDRS between Oct. 1 and Dec. 31, 2006

Employees

Billy Herman Alexander
1947 – 2006
Caldwell County

Fernando Anzaldua
1939 – 2006
Delta Lake Irrigation District

Charles Earl Arnold
1952 – 2006
Harris County

Pedro Benavides
1951 – 2006
Cameron County

Loren L. Benoy
1960 – 2006
Tarrant County

Justin L. Blaine
1986 – 2006
Harris County

Irving Brown
1930 – 2006
Harris County

Annie Jewell Brown
1942 – 2006
Ector County and Ector
County Hospital District

Edward P. Brundrett
1942 – 2006
Bee County

Rudy S. Buenrostro
1949 – 2006
Bexar County

Debra B. Burson
1953 – 2006
Floyd County

Louis W. Conrad, Jr.
1950 – 2006
Rockwall County

Javier Deleza
1957 – 2006
Matagorda County
Hospital District

Tylene Garcia
1985 – 2006
Hidalgo County

Diana Lynn Glaeser
1958 – 2006
Harris County

Harvey Grady
1944 – 2006
Hale County

Darryl D. Jackson
1973 – 2006
Gregg County

Jerry Bob Jernigan
1942 – 2006
Wheeler County

Melvin Callep King
1949 – 2006
Bosque County

Karen L. Knox
1961 – 2006
Travis County

Ellen Sharol Lawson
1945 – 2006
Montgomery County

Darwood Duaine Marshall
1934 – 2006
King County

Jimmie Lynn Martin
1947 – 2002
Montgomery County

Miguel Angel Martinez
1971 – 2006
El Paso County

Alma Louise McCray
1958 – 2006
Harris County

Marvin R. McKim
1957 – 2006
Travis County

Benny F. Meatte
1958 – 2006
Harris County

Christine M.B. Mitchell
1946 – 2006
Medina County

Tammy Carrier Morelock
1961 – 2004
El Paso County
Hospital District

Martha Moreno
1953 – 2006
Harris County

Reynaldo M. Munoz
1932 – 2006
Kleberg County

Elizabeth Diana Neighbors
1969 – 2006
Hall County

Mary A. Noel
1938 – 2006
Montague County

Michelle M. Otto
1977 – 2006
Fayette County

Esther Zuvia Perez
1943 – 2006
Dimmit County

Rory Shane Pilkington
1965 – 2006
Palo Pinto County

Paul S. Posival
1952 – 2006
Milam County

Homero S. Rangel
1955 – 2006
Webb County

Roy Edmund Rankin
1945 – 2006
Harris County

William Bruce Rollins
1951 – 2006
Andrews County and Permian
Regional Medical Center

Ruth Lisa A. Sanchez
1946 – 2006
Travis County

Johnny Sebesta
1948 – 2006
Matagorda County

William H. Sinclair
1987 – 2006
Somervell County

Alma K. Slagle
1952 – 2006
Panola County

Ocly D. Smith
1934 – 2006
Hays County

Shirley E. Thacker
1944 – 2006
Harris County

Tami Mullins VanDyke
1966 – 2006
Jefferson County and
McCulloch County

Theresa Walker
1948 – 2006
Lynn County

Nancy M. Wall
1951 – 2006
Midland County

Phillip E. Wartel
1982 – 2006
Harris County

Barbara J. West 1930 – 2006 San Jacinto County	Clifford O. Bachman 1924 – 2006 Grayson County	Armandina Cardona Boyle 1937 – 2006 Harris County	Rosalie Cozby 1917 – 2006 Ector County
Ralph Alan Whigham 1965 – 2006 Nueces County	Frank Hay Bass, Jr. 1926 – 2006 Montgomery County	Robert Bracy, Jr. 1922 – 2006 Mitchell County	Mary C. Cusenbary 1917 – 2006 Young County
Charles Joseph Wieland 1947 – 2006 Victoria County	Clifford Earl Beare 1932 – 2006 Jeff Davis County	Pauline Elaine Bradley 1945 – 2006 Mainland Center Hospital	Sylvin B. Daniel 1927 – 2006 Dallas County
Donna L. Zaro 1947 – 2006 Port of Port Arthur Navigation District	Kenneth Lee Bell 1942 – 2006 Ellis County	Reaule Brady 1930 – 2006 Ector County and Ector County Hospital District	Lester E. Davenport 1913 – 2006 Brazoria County
Retirees			
Mariano Manuel Abrego 1940 – 2006 Somervell County	Guadalupe Benavides 1920 – 2006 Jim Hogg County	Ruben Leroy Brown 1941 – 2006 Harrison County	Betty Jane Dedde 1922 – 2006 Galveston County Water Control and Improvement District #1
Dorrene Browning Acker 1930 – 2006 Swisher Memorial Hospital District	Lana Johnston Besteiro 1943 – 2006 Cameron County	Pauline F. Burke 1917 – 2006 Galveston County	Robert Henley Diggs 1934 – 2006 Stonewall County
Adolfo Dobbie Aguirre 1935 – 2006 Hays County	Glenn Ray Bevell 1936 – 2006 Wood County	Earnest James Butler 1943 – 2006 Bexar County	J. Lee Dittert, Jr. 1931 – 2006 Austin County
Virginia Ann Albright 1933 – 2006 Montgomery County	Audrey Johnston Blake 1930 – 2006 Leon County	Macedonio C. Camacho 1931 – 2006 Cameron County	Arrie Lee Duckworth 1933 – 2006 Kenedy County, Nueces County and San Patricio County
Evelyn Maxine Alexander 1936 – 2006 Burnet County	Joan Blakemore 1923 – 2006 Tarrant County	James H. Chapman 1954 – 2006 Harris County	Wilfred Tom Dupree 1927 – 2006 Jefferson County
Margaret Allen 1919 – 2006 Dallas County	Billy Jack Blasingame 1930 – 2006 Bowie County	Virginia L. Clements 1926 – 2006 Hill County	David Benette Eaves 1943 – 2006 Orange County Drainage District
Edward Arkadie 1927 – 2006 Jackson County	Cecil Horace Bolton 1923 – 2006 Hood County	Jack Thomas Cleveland 1919 – 2006 Harris County	Dorothy Louise Edwards 1928 – 2006 Robertson County
Marie Armbruster 1922 – 2006 Harris County	Linda Munn Boyd 1937 – 2006 Smith County	James Kenneth Coppin 1918 – 2006 Velasco Drainage District — Brazoria County	Henry Lee Ellis 1947 – 2006 El Paso County
		Ola Gregory Covey 1906 – 2006 Gray County	

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

Lula Belle Fahnert 1937 – 2006 Potter County	Douglas Vernon Harris 1935 – 2006 Mills County	Rachel R. Jackson 1927 – 2006 Bexar County	Jane W. Knobles 1920 – 2006 Harris County
Kathryn Faucett 1918 – 2006 Dallas County	Etta R. Harrison 1920 – 2006 Clay County	Bessie L. Johnson 1907 – 2006 Jefferson County	Angelina P. Kujawa 1916 – 2006 Harris County
Glen Edward Fulcher, Sr. 1940 – 2006 Harris County	Stillman Dudley Harrison 1929 – 2006 Terrell County	Barbara Anderson Joiner 1945 – 2006 Harris County	William S. Lacaze, Jr. 1935 – 2006 Jefferson County
James Andrew Gabehart 1914 – 2006 Medina County	Bessie Helen Heitman 1941 – 2006 Fort Bend County	Iva Jannette Jones 1938 – 2006 Concho County Hospital District	Edward Lewis Lasof 1929 – 2006 Fort Bend County
Owen Giles 1914 – 2006 Dallas County	Peggy J. Henry 1935 – 2006 Wilbarger County	Curley Ray Jones 1941 – 2006 Harris County	Nathaniel Lemons 1932 – 2006 Wharton County
Dorothy Gray 1928 – 2006 Ector County	Walter H. Henslee 1922 – 2006 Hunt County	Ilione Morrow Jordan 1913 – 2006 Hidalgo County	Marley Eugene Leonard, Sr. 1926 – 2006 Galveston County
Lonnie Gross 1930 – 2006 Andrews County	Ada Lou Hill 1921 – 2006 Matagorda County Hospital District	Lella Jo Keating 1911 – 2006 Tom Green County	Judith Jean Linxwiler 1926 – 2006 Dallas County
Rachel M. Hall 1916 – 2006 Tarrant County	Arturo Hinojosa 1925 – 2006 Hidalgo County	Lavern T. Kerr 1930 – 2006 Gregg County	Vivian Margaret Lippe 1922 – 2006 Caldwell County
T. D. Hall 1928 – 2006 Kerr County	John R. Holveck 1924 – 2006 Dallas County	Anna Marie Kidwell 1923 – 2006 Taylor County	Ginette Martha Litton 1924 – 2006 Terrell County
James Edward Hammock 1931 – 2006 Bexar Appraisal District	Helen E. Huffman 1915 – 2006 Galveston County	Doris May Killough 1927 – 2006 Mainland Center Hospital	Audelio A. Lopez 1931 – 2006 Hidalgo County
Harvey Hanks, Jr. 1944 – 2006 Brazos County	Nava Dean Hurst 1917 – 2006 Ector County	Joe I. Kirkpatrick, Jr. 1950 – 2006 Harris County	Elva R. Lopez 1922 – 2006 Kleberg County
Theodore R. Hansford, Jr. 1942 – 2006 Bexar County	Loyd Berry Irvin 1919 – 2006 Terry County	Buck Kirksey 1915 – 2006 Ector County	Ofelia Olivares Loya 1929 – 2006 Willacy County
Mary E. Harrington 1911 – 2006 Fort Bend County	Joseph Ray Ivy 1931 – 2006 Angelina County	Margaret Emily Knapp 1930 – 2006 Mainland Center Hospital	John Andrew Marschik 1949 – 2006 Bell County

Mary Juanita Martin 1950 – 2006 Harris County	Marvin Claud Morgan, Jr. 1932 – 2006 Lamb County and Parmer County	Arcadio J. Ramirez 1939 – 2006 Hudspeth County	Rogelio Sanchez 1921 – 2006 El Paso County
Alva Venita Mastin 1922 – 2006 Dallas County	Jennie N. Moseley 1915 – 2006 Johnson County	Augustine Ramos 1926 – 2006 Martin County	Reynaldo P. Santoya 1926 – 2006 Maverick County
Darlene McConnell 1924 – 2006 Dallas County	Odis J. Munns 1932 – 2006 Van Zandt County	Walter E. Raymond 1919 – 2006 Harris County	Kermit Lawrence Scott 1929 – 2006 Gillespie County
Gregory Paul McDonald 1953 – 2006 Victoria County	Thomas T. Murphy 1938 – 2006 Horizon Regional Municipal Utility District — El Paso County	Samuel Alfred Rees 1943 – 2006 Dallas County	Johnny Sebesta 1948 – 2006 Fort Bend County
J. B. McGuire 1924 – 2006 Runnels County	Jo A. Nash 1918 – 2006 Tarrant County	Joel Hunt Richardson 1928 – 2006 Collin County	Ules Grant Sexton 1927 – 2006 Harris County
Martha Annie McKinney 1926 – 2006 Howard County	Kenneth Alford Newman 1937 – 2006 Wood County	Alta Faye Rider 1939 – 2006 Kent County	Milton Frank Shiller 1918 – 2006 Milam County
Richard Wesley Millard 1923 – 2006 Harris County	Ronnie Dale Ormes 1949 – 2006 Harrison County	Thurman Lee Rives 1924 – 2006 Wheeler County	William Don Shipley 1940 – 2006 Hutchinson County
Mary Celeste Montagne 1928 – 2006 Orange County	James W. Parker 1929 – 2006 Cameron County	Ruby Phillips Roden 1910 – 2006 Hall County	Patricia Simon 1925 – 2006 Winkler County
Bobbie J. Montgomery 1929 – 2006 Madison County	Mary June Patrick 1930 – 2006 El Paso County	Anastacio V. Rodriguez 1920 – 2006 Maverick County Water Control and Improvement District #1	Madeline Smith 1954 – 2006 Harris County
Walter Louis Moore 1921 – 2006 Angelina County	James Arlon Pfeil 1926 – 2006 Refugio County	Annie Oakes Rogers 1915 – 2006 McLennan County	Will Thomas Smith 1933 – 2006 Harris County
Charles Douglas Moore 1923 – 2006 Lubbock County	Leota R. Pfleeger 1919 – 2006 Brazoria County	Olga Mott Rominger 1912 – 2006 Angelina County	Bill Philip Snead 1921 – 2006 Brazoria County
Alice Cecilia Moore 1955 – 2006 Travis County	Gladys Larue Ramey 1932 – 2006 Pecos County	Lawrence Rothbauer 1916 – 2006 Lavaca County	Fred L. Soele 1935 – 2006 Bexar County
Ismael Pallanez Moreno 1920 – 2006 Reagan County		Joy Arlene Ruckman 1937 – 2006 Midland County	Barbara Ann Stacy 1940 – 2006 Dallas County

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

Wallace William Stahl
1927 – 2006
Comal County

Relis Stelly
1927 – 2006
Jefferson County

James Frederick Stephens
1933 – 2006
Gaines County

Audrey Adeline Stevens
1926 – 2006
Madison County

William Robert Stewart
1935 – 2006
Jefferson County

Sarah Laverne Sutton
1927 – 2006
Harris County

Faye R. Tackett
1925 – 2006
Johnson County

Louis L. Talbot
1917 – 2006
Tarrant County

William Robert Tatum
1925 – 2006
Tarrant County

Mary Magalene Teter
1924 – 2006
Wichita County

Gerald Louis Trahan
1928 – 2006
Harris County

Jose Ernesto Trevino
1926 – 2006
Starr County

Frances Marie Tucker
1920 – 2006
Wood County

Pedro Lopez Valdez
1944 – 2006
Maverick County

Fleta M. Vermillion
1929 – 2006
Dallas County

Burl Dee Walker
1926 – 2006
Callahan County

Martha Ann Wallace
1930 – 2006
McLennan County

William Gerard Walston, Sr.
1925 – 2006
Aransas County

Kay Luella Warwick
1914 – 2006
Nueces County

Mary Lynn Welborn
1928 – 2006
Wichita County

Imogene Crigger West
1916 – 2006
Collin County

Gerald Whitley
1941 – 2006
Fisher County

John H. Whittington
1919 – 2006
Dallas County

Ethel Maurine Willoughby
1930 – 2006
Palo Pinto County

Jimmie Glen Woodson
1930 – 2006
Montgomery County

Anna W. Wright
1923 – 2006
Grimes County

Genevieve Evelyn Yokem
1944 – 2006
Harris County

Neal Ray Young
1935 – 2006
Grayson County

**Copies of most
TCDRS forms are
as close as your
computer.**

www.tcdrs.org/forms



Important Dates

February 28

February retirement application deadline

April 2

March retirement application deadline

April 6

TCDRS offices closed.
Good Friday holiday

April 17

Federal income tax filing deadline

April 30

April retirement application deadline

May 28

TCDRS offices closed.
Memorial Day holiday

May 31

May retirement application deadline

July 4

TCDRS offices closed.
Independence Day holiday

BY THE NUMBERS

30,750 Total retirees in TCDRS

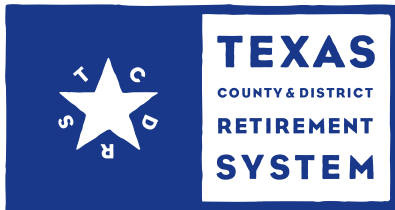
550 Number of people who retired on Dec. 31, 2006

2,658 Total number of people who retired in 2006

221 Average number of monthly retirements that TCDRS processes

\$33,166,274.00

Total amount paid to TCDRS retirees in November 2006



Post Office Box 2034
Austin, TX 78768-2034
www.tcdrs.org