The “Capital Cities” of Texas

Staying Safe from Scammers
2018 Tax Information

TMRS 2017 Summary Annual Financial Report Inside!
Dear TMRS Retiree,

We send information about TMRS to you in this magazine twice a year, but you can also find explanations about your benefits on the TMRS website, www.tmrs.com. Under the Retirees page of the website, you will find announcements and resources created especially for our retired members. Also, if you are not registered on MyTMRS, our online member portal, we encourage you to do so — registering and keeping your password safe are two key ways to protect your account.

TMRS covers employees in more than 880 Texas cities, and every one of those cities has a unique culture and identity. Our cover story highlights some of the diverse things Texas cities are noted for. Other features in this issue cover Board updates, advice on how to spot fraud and avoid phone scams, things to know if your life changes post-retirement, what an investment return assumption is, and 2018 tax information.

If you have questions about your benefit, consult the website and use the contact form there, or call our Phone Center during business hours at 800.924.8677. To access the web form, go to “Contact TMRS | Need Help?” on the website Home page. This sends your question directly to TMRS staff, who will respond during normal business hours (8:00 a.m. to 5:00 p.m., Monday through Friday).

Enjoy the fall and the holiday season!

Sincerely,

David Gavia
Executive Director
The Board of Trustees is composed of six Governor-appointed members serving staggered six-year terms. Trustees are all TMRS members, serving their cities as well as volunteering their time and expertise to guide the retirement system. Stewardship of the System, fiduciary duty, and informed decision-making are major responsibilities that Trustees take seriously. TMRS is extremely grateful for the time, energy, and expertise our Board members bring to each meeting. To cover all their responsibilities, they frequently appoint committees to handle various aspects of the job. The current Board Committees are:

- **Advisory Committee on Benefit Design**
  Chair David Landis
  Vice Chair Jesús A. Garza

- **Legislative Committee**
  Chair Bill Philibert
  Vice Chair Jim Parrish

- **Internal Audit Committee**
  Chair Jim Jeffers
  Vice Chair David Landis

- **Compensation Committee**
  Chair Julie Oakley
  Vice Chair Bill Philibert

- **Budget Committee**
  Chair Julie Oakley
  Vice Chair Jim Jeffers

For the meeting calendar and additional information about the Board, go to: https://www.tmrs.com/governance.php.

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**TMRS Retiree Luncheons**

Are you part of a retiree group? We want to hear from you! TMRS would like to visit your group or even host a retiree luncheon, and we’re looking for interested cities. Send a note to communications@tmrs.com or call 800.924.8677.
If you’ve recently opened a new bank account or changed banks, don’t forget to let TMRS know! If you haven’t notified TMRS, you may not get your monthly payment on time. Update your direct deposit information by mailing or faxing a new Direct Deposit Authorization Form (TMRS-80E). If you send your bank’s form, make sure the TMRS form is attached in order to prevent any payment delays. (See story on page 7.)
2018 Tax Information

1099-R Forms

Your TMRS monthly benefit is subject to federal income tax. Information about your annuity is reported to the IRS on the 1099-R, which you will need when you file your income taxes. TMRS mails 1099-R forms each year before January 31. You may also view and print your 1099-R through MyTMRS.

You have the right to elect to change the amount withheld or to not have any withholding from your annuity, either of which will change the net amount of your annuity payment. You may change your withholding at any time of the year, and any election you make remains effective until revoked by you. You may change or revoke your withholding elections online through your account on MyTMRS or by filing a new IRS Form W-4P (available on the TMRS website) with TMRS. Please note that if you file a Form W-4P, it must be submitted to TMRS, not the IRS. If you do not provide TMRS with specific withholding instructions, the IRS requires us to withhold as if you were married and claiming three withholding allowances.

The IRS also requires that we advise you that you may incur penalties under the IRS’ estimated tax payment rules if your payments of estimated tax are not adequate and sufficient tax is not withheld from your annuity payment. TMRS cannot give tax advice. Please consult a tax professional if you have questions.

Insurance Premium Deductions

If you are an eligible retired public safety officer and you have filed the “Application for Insurance Premium Deductions” (TMRS-HLPS) form to have TMRS deduct and pay accident, health, or long-term care insurance premiums from your TMRS annuity, you will receive a letter from TMRS in January 2019 stating the amount TMRS paid in 2018 toward your insurance premium payments. In accordance with IRS instructions, the exclusion from income is not reflected in box 2a of your 2018 Form 1099-R. More information about this exclusion and how to report it can be found in the instructions to the Form 1040, 1040A, or IRS Publication 575: Pension and Annuity Income, which can be viewed or downloaded from the IRS website.
Did you know MyTMRS provides you 24-hour access to your TMRS account?

If you need to download income verifications to apply for benefits or loans, print a copy of your tax form 1099-R, or make adjustments to your tax withholding instructions, these features are all available with a few clicks on MyTMRS. You can access these items immediately without the hassle of fax or mail.

You can also update your contact information if you move or change phone numbers. Depending on the retirement option you chose, you may be able to update your beneficiary designation online. You can opt into receiving this newsletter by email only, too. If you have service in more than one TMRS city or are a retiree who has returned to work for a new city, you’ll also be able to manage all of your TMRS accounts in one place.

Establishing your MyTMRS account gives you the security that your information is in your hands. Once you claim your account, you’ll gain immediate access to your personal information. Create your account now at tmrs.com | MyTMRS Login | Create an Account. For assistance with MyTMRS or in creating your account, call us at 800.924.8677.

Annual Financial Report


Be Sure TMRS Has Your Correct Address!

If you move or need to update your address, and you are a MyTMRS user, you can check your data on file and manage your contact information on MyTMRS. Or, you can call 800.924.8677 and make your changes over the phone or complete a TMRS-CHNG (Address or Name Change) form and fax or mail it to TMRS.
On February 8, 2018, Governor Greg Abbott appointed Jesús A. Garza, City Manager of Kingsville, to the Board of Trustees, replacing Trustee Roy Rodriguez. Mr. Rodriguez was appointed to the TMRS Board of Trustees in 2005 and served as Board Chair in 2008 and 2013. TMRS thanks Mr. Rodriguez for his years of dedicated service.
The first summary statement (below) is a snapshot of what we hold (assets), what we owe (liabilities), and the resulting difference (net position) at years ended 2017, 2016, and 2015. Net position represents funds accumulated for the payment of future benefits. Investments, stated at fair value, make up the largest portion of the net position restricted for pensions, and reflect an increase due primarily to net appreciation in value from year end 2015 to 2017, and investment cash flows over the three-year period ended December 31, 2017. As a result of prior participation in a securities lending program, TMRS was required to report both the asset and the related liability of the collateral received for securities on loan at year end. During 2016, TMRS terminated its securities lending program with its third-party securities lending agent.

<table>
<thead>
<tr>
<th>Summary Comparative Statements of Fiduciary Net Position</th>
<th>2017</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investments, at fair value</td>
<td>$28,921,028,586</td>
<td>$25,830,231,450</td>
<td>$24,289,053,366</td>
</tr>
<tr>
<td>Cash, receivables, and other</td>
<td>1,054,363,313</td>
<td>1,330,996,531</td>
<td>1,465,821,221</td>
</tr>
<tr>
<td>Invested securities lending collateral</td>
<td>-</td>
<td>-</td>
<td>864,114,464</td>
</tr>
<tr>
<td>Capital assets, net</td>
<td>9,732,194</td>
<td>9,766,674</td>
<td>9,909,170</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>29,985,124,093</td>
<td>27,170,964,655</td>
<td>26,626,898,221</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payables and accrued liabilities</td>
<td>1,317,499,340</td>
<td>1,917,805,578</td>
<td>2,033,395,221</td>
</tr>
<tr>
<td>Funds held for Supplemental Death Benefits Fund</td>
<td>18,250,136</td>
<td>19,953,304</td>
<td>20,490,711</td>
</tr>
<tr>
<td>Securities lending collateral</td>
<td>-</td>
<td>-</td>
<td>866,849,709</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>1,335,749,476</td>
<td>1,937,758,882</td>
<td>2,920,735,641</td>
</tr>
<tr>
<td><strong>NET POSITION</strong></td>
<td>$28,649,374,617</td>
<td>$25,233,205,773</td>
<td>$23,708,162,580</td>
</tr>
</tbody>
</table>

The second summary statement (below) reports activity for the year (changes in net position). Additions include member and employer contributions, and income earned from our investment portfolio. Investment income, which is presented net of investment expenses (i.e., after investment expenses have been deducted), is composed of interest, realized gains from the sale of securities, securities lending income (in 2015), and net unrealized appreciation (depreciation) in the fair value of investment securities (or mark-to-market changes).

Net investment income in 2017, 2016, and 2015 was most significantly affected by the unrealized gains recognized in the domestic and international equities asset classes. The total gross return on TMRS’ investment portfolio was 14.27%, 7.42%, and 0.34% in 2017, 2016, and 2015, respectively. Investment earnings in 2017 enabled the Board to credit approximately 13.05% to municipality accounts while maintaining a reserve of $280 million; member accounts received the statutory credit of 5%. Deductions include payments to retirees, refunds of contributions to withdrawing members, and administrative expenses. The increase in benefit payments reflects a steady rise in the number of retirement accounts (from 56,481 in 2015 to 62,776 in 2017).

<table>
<thead>
<tr>
<th></th>
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<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>ADDITIONS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributions and other</td>
<td>$1,248,937,991</td>
<td>$1,158,197,685</td>
<td>$1,127,816,123</td>
</tr>
<tr>
<td>Net investment income</td>
<td>3,497,133,077</td>
<td>1,602,187,418</td>
<td>35,011,429</td>
</tr>
<tr>
<td><strong>TOTAL ADDITIONS</strong></td>
<td>4,746,071,068</td>
<td>2,760,385,103</td>
<td>1,162,827,552</td>
</tr>
<tr>
<td><strong>DEDUCTIONS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefit payments</td>
<td>1,251,406,534</td>
<td>1,162,064,108</td>
<td>1,102,785,029</td>
</tr>
<tr>
<td>Refunds of contributions</td>
<td>59,405,912</td>
<td>19,953,304</td>
<td>20,490,711</td>
</tr>
<tr>
<td>Allocation to Supplemental Death Benefits Fund</td>
<td>965,614</td>
<td>1,000,892</td>
<td>1,057,178</td>
</tr>
<tr>
<td>Administrative expenses</td>
<td>18,124,164</td>
<td>18,095,315</td>
<td>21,325,422</td>
</tr>
<tr>
<td><strong>TOTAL DEDUCTIONS</strong></td>
<td>1,329,902,224</td>
<td>1,235,341,910</td>
<td>1,182,142,898</td>
</tr>
<tr>
<td><strong>CHANGE IN NET POSITION</strong></td>
<td>4,746,071,068</td>
<td>2,760,385,103</td>
<td>1,162,827,552</td>
</tr>
<tr>
<td><strong>NET POSITION</strong></td>
<td>$28,649,374,617</td>
<td>$25,233,205,773</td>
<td>$23,708,162,580</td>
</tr>
</tbody>
</table>

The Board of Trustees establishes investment policies and provides oversight to ensure that those policies are implemented. Twenty professionals on TMRS’ staff oversee the System’s investment portfolio and its management. The Board approves the Investment Policy Statement (IPS), which governs the investment and management of assets for TMRS and, as presented below, establishes target asset allocations with implementation over a multi-year period. Initiatives during 2017 toward this strategic target allocation included continued investment into the non-core fixed income, real return, and private equity asset classes.

**Strategic Target Allocation**

![Diagram of Strategic Target Allocation]

The total gross return on TMRS’ investment portfolio was 14.27% in 2017. The table at right compares TMRS’ actual returns to the Total Fund Active Weighted Benchmark, which comprises all policy benchmarks associated with each asset class.

**Reporting Standards**

This Summary Annual Financial Report is derived from the TMRS 2017 Comprehensive Annual Financial Report for the Years Ended December 31, 2017 and 2016 (CAFR) but does not include all information necessary to be presented in conformity with generally accepted accounting principles (GAAP). The CAFR is prepared in accordance with GAAP and is subject to external audit. In contrast, this summary report provides information only for the TMRS Pension Trust Fund and is presented at a more condensed level. If you would like to download a PDF file of the CAFR, go to www.tmrs.com/Cities/Actuarial & Accounting/Financial Reports.

**2017 Actual Asset Allocation**

![Diagram of 2017 Actual Asset Allocation]

**TMRS Total Rate of Return Comparisons**

![Bar chart showing TMRS Total Rate of Return Comparisons]

TMRS Total Rate of Return Comparisons for 1 Year, 3 Years, 5 Years, and 10 Years are as follows:

- **1 Year:** TMRS 13.5%, Total Fund Active Weighted Benchmark 15%
- **3 Years:** TMRS 12.5%, Total Fund Active Weighted Benchmark 12%
- **5 Years:** TMRS 10%, Total Fund Active Weighted Benchmark 9.5%
- **10 Years:** TMRS 7%, Total Fund Active Weighted Benchmark 7%
The most important factor that affects the soundness of a retirement program is the employer funding policy. Under TMRS law, all cities pay the actuarially determined employer contribution needed to fully fund benefits. The complete TMRS funding policy can be found on the TMRS website.

One common measure of the soundness of a retirement plan is the plan’s funded ratio, which is the ratio of actuarial assets to liabilities. Ratios above 80% are generally considered to be positive. As certified by the System’s actuary, Gabriel Roeder Smith & Company, as of December 31, 2017, TMRS as a whole was 87.4% funded, an increase from 86.3% as of December 31, 2016.

A key assumption that affects the long-term stability of a retirement plan is the future long-term annual rate of investment earnings. TMRS uses a 6.75% assumption. To reduce volatility that might arise from investment returns in any single year, actuaries use “smoothing techniques.” A complete description of the asset smoothing method can be found in the TMRS funding policy. The System’s smoothing policy and deferred gains resulted in an actuarial return of 7.11% for the year ended December 31, 2017.

The Government Finance Officers Association of the United States and Canada (GFOA) has given an Award for Outstanding Achievement in Popular Annual Financial Reporting to TMRS for its Summary Annual Financial Report for the fiscal year ended December 31, 2016.

The Award for Outstanding Achievement in Popular Annual Financial Reporting is a prestigious national award, recognizing conformance with the highest standards for preparation of state and local government popular reports.

In order to receive an Award for Outstanding Achievement in Popular Annual Financial Reporting, a government unit must publish a Popular Annual Financial Report whose contents conform to program standards of creativity, presentation, understandability, and reader appeal.

An Award for Outstanding Achievement in Popular Annual Financial Reporting is valid for a period of one year only. We believe our current report continues to conform to the Popular Annual Financial Reporting requirements, and we are submitting it to GFOA.

TMRS also received the Public Pension Standards 2017 Award from the Public Pension Coordinating Council (PPCC) in recognition of meeting professional standards for plan design and administration as set forth in the Public Pension Standards.

**Mission Statement** • Providing secure, reliable, retirement benefits

**Vision Statement** • To be the model for empowering retirement

**Core Values** • Accountability, Excellence, Integrity, Respect, Teamwork
Staying Safe from SCAMMERS

Criminals are becoming increasingly cunning in the ways they try to separate people from their money. You may have heard of a scam where a caller pretends to be from the IRS, a bank, or some other official entity and tries to frighten or intimidate you into giving them money or information.

A general rule of thumb with any suspicious contact is to refuse to discuss the matter with the caller, hang up, and then contact the actual agency or business using its publicly posted phone number. If a suspicious caller gives you a number to call, don’t use that one! There are other steps you can take to keep your personal information secure, and to know when you are really dealing with a legitimate representative.

HOW TO KNOW IT’S REALLY TMRS

TMRS doesn’t routinely call retirees. In most cases, if we initiate contact with you about your account, it will be by letter, sent by U.S. mail. The letter will be on TMRS stationery, with our logo and contact information, which you can verify on our official website, www.tmrs.com. Also, if we do contact you by telephone, we will follow up with you by letter. (Be cautious — scammers can copy stationery too!)

If you ever receive a phone call about your TMRS account from someone who claims they are a TMRS employee, keep these tips in mind:

■ TMRS usually contacts you only if you are currently doing business with us. Reasons we might contact you include processing your retirement, settling death benefits, or processing a divorce or other legal issue.

■ We might call you with questions if you or a business you’re working with has requested an account verification letter.

■ Some criminals use legal threats during phone calls to frighten their targets; TMRS will never do this.

■ TMRS will not accept or change your direct deposit information over the phone. To change your direct deposit information, you must complete a form and sign it (see story at right).

■ TMRS never sends invoices or bills to members, retirees, or cities. If you receive an invoice in the mail or an attachment to an email claiming it is a bill from TMRS, do not open or respond to it.

If you are unsure if you’re dealing with a TMRS representative, call us at 800.924.8677 to report the suspicious activity. Common sense and caution are the best defenses against the bad guys!

WHAT TO DO IF YOUR BANK ACCOUNT IS COMPROMISED

If you experience fraudulent activity related to your bank or credit union account, you may need to close the account. If you’ve recently changed banks or opened a new bank account for any reason, and if the closed account is where you received your monthly TMRS payment, don’t forget to let TMRS know! Currently, the only way to change your direct deposit information is to file a Direct Deposit Authorization form (TMRS-80E) with TMRS. The bank will not automatically change it for you — these instructions must come from you to TMRS, as a safeguard of your benefit payments. The form is available on the TMRS website or by calling TMRS at 800.924.8677.

If you do change accounts, please send the form to TMRS as quickly as possible! TMRS starts processing benefit payments mid-month in order for your annuity to be issued on the last business day of the month. But if your account has been closed and you haven’t notified TMRS with your new account information, the funds are returned by your bank to TMRS and reissued to you in the form of a TMRS check sent via U.S. postal mail. Due to processing time, reissuing your annuity can take up to two weeks after the original payment date.

If you need to update your direct deposit information, send the form to our mailing address or fax it to the number listed on the form. Remember, your new financial institution account must be in your name either singly or jointly, and the TMRS-80E must be signed with your longhand signature and the date (e-signatures are not accepted). If you are sending a copy of the bank’s form, you must attach the TMRS form to prevent any processing delays.
The “Capital Cities”
Many of TMRS’ member cities call themselves the “Capital” of a product or commodity, and they often celebrate with an annual festival. Each image on these pages reflects the “claim to fame” of a corresponding city. For example, “The Rose Capital of Texas” is Tyler. Guess which city is represented by each picture! For answers, see the back cover.

City Festivals & Day Trips – A Sampler

**Brenham Blue Bell Creamery Tour**
(Country Store, Ice Cream Parlor, and Visitor Center). bluebell.com, phone 800.327.8135, 1101 South Blue Bell Road, Brenham, TX 77833. Open Monday – Friday, 8:00 – 5:00.

**Plano Balloon Festival**
September 21 – 23, 2018. planoballoonfest.org, phone 972.867.7566, 2801 East Spring Creek Parkway, Plano, TX 75074.

**Cuero Turkeyfest**
October 11 – 13, 2018. turkeyfest.org, email info@turkeyfest.org. Cuero Fair and Turkey Trot Association, Inc., Cuero, Texas.

**Texas Mushroom Festival**

**Texas Rose Festival**
October 18 – 21, 2018. texasrosefestival.com, email info@texasrosefestival.com. Several locations in Tyler, Texas.

**Luling Watermelon Thump**
Takes place in June; 2018 festival was June 21 – 24. See newsite.watermelonthump.com for next year’s info. Several locations in Luling, Texas.
Retirement plan financing relies on making projections about the future experience of the plan — how long people may live, how many people are likely to retire each year, and other estimations. One of the most important projections is the future earnings on the plan’s investments. This projection is sometimes called the “interest assumption” or the “investment return assumption.” The projection is based on the investment portfolio of the pension plan and the estimates that investment experts make about the long-term return on that portfolio.

You may have seen recent articles in the news about public pension plans reducing their interest assumptions. Some of these articles have expressed alarm about interest assumption reductions. It is very important to understand that the interest assumption is a long-term projection and not a reflection of a plan’s health.

A recent study found that one third of the largest public pension plans in the U.S. have reduced their interest rate assumptions and predicted that many more plans will follow suit.

**TMRS’ Assumption**

In July 2015, the TMRS Board of Trustees, after reviewing the plan’s assets and liabilities and performing an actuarial experience study, voted to reduce TMRS’ interest assumption from 7.00% to 6.75%. This conservative assumption is among the lowest in the U.S. for large pension plans. One of the common measures of health for a retirement plan is its “funded ratio,” the ratio of the plan’s actuarial assets to its actuarial liabilities. A general belief is that a funded ratio above 80% indicates a healthy plan, but a better measure is the ratio’s increase over a period of time. Since 2015, TMRS’ funded ratio has increased from 85.8% in FY 2015 to 87.4% in FY 2017.

**Benefits are Not Affected**

Although a change in the interest assumption may affect the amount employers (TMRS cities) will need to contribute to maintain the plan, the monthly benefits of retirees (or the accumulated benefits of active members) are not affected by a change in the assumption. Keeping an eye on investment earnings over the long term and adjusting the assumption appropriately are important parts of maintaining a healthy retirement system.
Here are answers to frequently asked questions about retiring from TMRS and returning to work with a city that participates in TMRS:

**Q. Will my benefit payments be affected if I return to work?**

**A.** In order to retire from TMRS a person must have a “bona fide” separation from employment with all cities participating in TMRS. After that, if you return to work for the TMRS city that was your last employer prior to retirement, in a position that requires TMRS membership, your monthly benefit will be suspended and forfeited for as long as you remain reemployed there. Any other post-retirement employment will more than likely not affect your TMRS benefit, but be sure to call TMRS if you have questions about returning to work with any TMRS city in the same month that you retire.

**Q. Are there any exceptions in returning to work for the city from which I retired?**

**A.** In general, if you have a break in service for at least eight years and return to work for the city from which you retired, your payments will still be suspended. However, once you retire again, you’ll be eligible for a lump sum payment of the amount of the benefit payments suspended during the period of reemployment.

**Q. Can I retire and continue working for the city in a part-time position?**

**A.** Federal regulations require that your retirement be based on a “bona fide” separation from service. That means you must terminate your employment with the city (and all cities that participate in TMRS) to be eligible for retirement. An employee who “retires” but then continues working for the city in a part-time capacity has simply reduced his or her hours from full-time to part-time and has not terminated employment. In that situation, the retirement application would be cancelled. There can be no “prearrangement” for you to return to work for the city in a part-time (or full-time) capacity after retirement. Such prearrangement is not allowed by federal regulations and would not be deemed a “bona fide” separation of service.

On the other hand, if you retire and begin receiving your benefits and subsequently return to work for the city in a position that does not normally require at least 1,000 hours of work per year, your retirement benefit will not be suspended, assuming there was no prearrangement for you to return to work.

To learn more about returning to work, watch the Return to Work Video on our website (Video Training Library | Returning to Work After Retirement), or call us at 800.924.8677.

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**WHAT IS OPTION RESELECTION?**

When you retired, you chose a benefit option that is payable for your lifetime. This choice is very important because once you begin to receive a benefit, under most circumstances, your selection cannot be changed. However, there is an important exception — if you marry after you retire.

If you marry after retirement, you may be eligible to change your payment plan to provide a survivor benefit for your new spouse. To be eligible for this change, you must have chosen the Retiree Life Only option or a Guaranteed Term Option at retirement and married after retirement. If you retired under a Survivor Lifetime Option and marry after retirement, under certain limited circumstances you may be able to change the beneficiary to your new spouse, but you would need to contact TMRS for assistance. In any case, you would have to file the necessary paperwork to make the change with TMRS before the first anniversary of the date of your marriage.

**REMEMBER:** If you want to make this change, you must do so before the first anniversary of your post-retirement marriage. **This change can only be made once,** and cannot be done online. **Also, a benefit option reselection will likely reduce the amount of your monthly benefit.**

For further information, contact TMRS at 800.924.8677.
Answers to “Capital Cities” Quiz:

1. Hot Air Balloon – Plano
2. Fishing – Port Aransas
3. Watermelon – Luling
4. Mushrooms – Madisonville
5. Jackrabbit – Odessa
6. Brick – Elgin
7. Horned Lizard – Kenedy
8. Hippo – Hutto
9. Pumpkin – Floydada
10. Chess – Brownsville
11. Pecan – San Saba
12. Spinach – Crystal City
13. Ice Cream – Brenham
14. Rose – Tyler
15. Turkey – Cuero