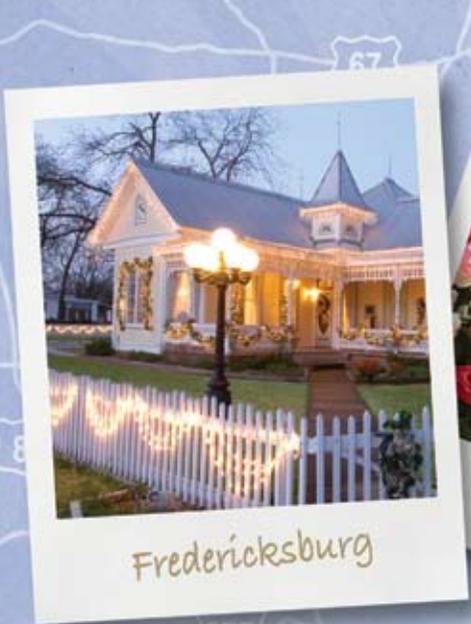
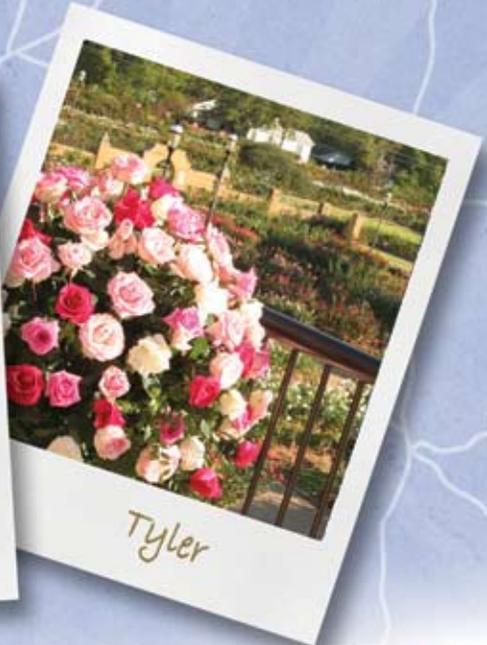


RetirementWise

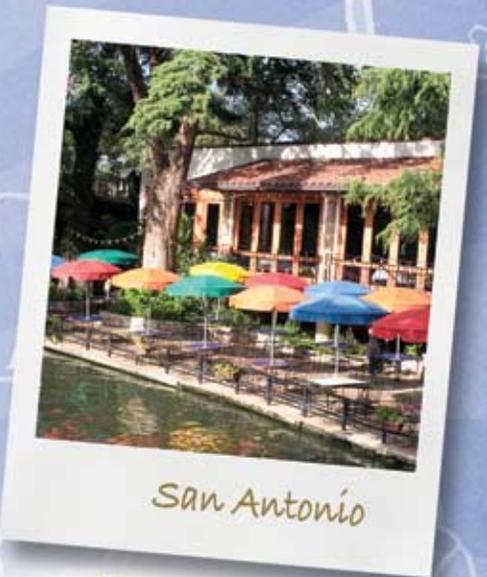
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Fredericksburg

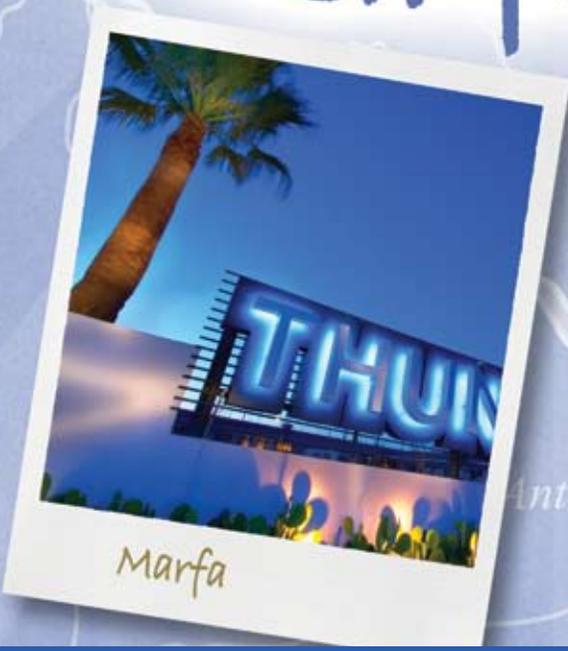


Tyler

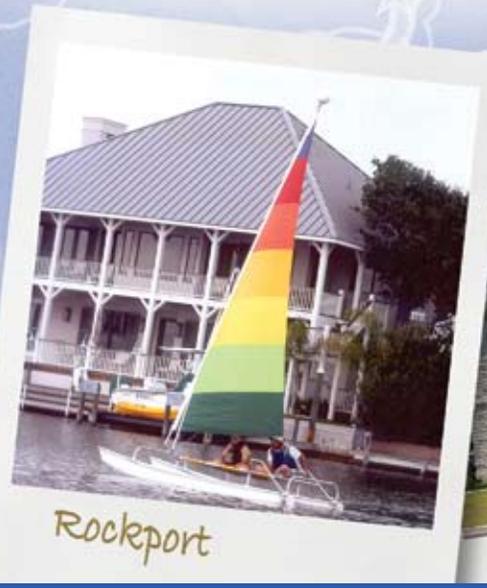


San Antonio

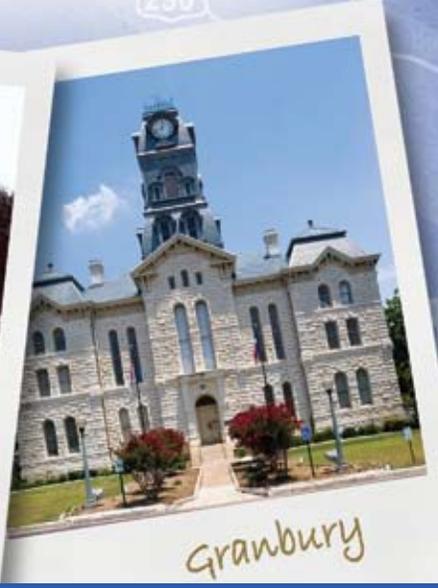
Wish you were here —
Six Favorite Cities



Marfa



Rockport



Granbury

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Extra Payments and COLAs • Direct Deposit Decal

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The TMRS Act provides that the administration of TMRS is entrusted to a six-member Board of Trustees, appointed by the Governor with the advice and consent of the Senate. If you wish to contact the Board, forward comments to ExecOffice@TMRS.com.

Calendar

December

- 1-2 **TMRS® Board of Trustees meeting, Austin**
- 25 **Christmas – office closed**
- 28 **Annuity checks mailed**
- 29 **Direct deposit of annuity payments**

January

- 1 **New Year's Day – office closed**
- 15 **Martin Luther King, Jr. Day – office closed**
- 30 **Annuity checks mailed**
- 31 **Direct deposit of annuity payments**

February

- 19 **President's Day – office closed**
- 27 **Annuity checks mailed**
- 28 **Direct deposit of annuity payments**

March

- 29 **Annuity checks mailed**
- 30 **Direct deposit of annuity payments**
- 30-31 **TMRS Board of Trustees meeting , Austin**

April

- 6 **Good Friday – office closed**
- 27 **Annuity checks mailed**
- 27 **Joint meeting of the Board and Advisory Committee, Austin**
- 30 **Direct deposit of annuity payments**

How to Contact TMRS

- Location • 1200 North Interstate 35 • Austin, TX 78701**
- Mailing Address • P.O. Box 149153 • Austin, TX 78714-9153**
- Toll-free • 800.924.8677**
- Local (in Austin) • 512.476.7577**
- Website • www.TMRS.com**
- E-mail • phonecenter@TMRS.com**

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From a Fellow Retiree

Dear Friends,



This will be the final time I will be writing to you, the retirees and annuitants of TMRS, because I have recently joined your ranks. I retired from TMRS at the end of October. My public service career has spanned almost 30 years, the last 26 at TMRS, and it has been both an honor and a privilege to work for you, the retirees of this outstanding retirement system.

TMRS was created by the Texas Legislature in 1947 for one purpose — to provide retirement security for Texas municipal employees of cities that choose to join TMRS. Over the years, more than 800 cities have elected to participate in TMRS, and cities continue to join TMRS each year. TMRS has been well served both by dedicated members of the Board of Trustees over the years, along with a professional staff who manage the system on a daily basis. As a result, TMRS today is an actuarially sound, well-managed retirement system that is well positioned to meet any challenges into the future.

As I transition to retirement, like many of you, I look forward to what lies “down the road” in terms of opportunities to be of service. Thank you again for the honor of working for you as Executive Director of your retirement system, and thank you for your friendship and support over the years.

Sincerely,



Gary W. Anderson
Executive Director

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Back cover: Enchanted Rock, near Fredericksburg — istockphoto.com

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Wish You Were Here

"Gone to Texas" was a favorite expression of pioneers and settlers from the East. The phrase has new meaning today for retirees, who are opting to make Texas their home or retire in their home state. It's no secret that Texas is attractive to retirees from other (colder) parts of the nation, and those who retire here tend to stay here. Projected data from the last U.S. Census show that the number of seniors in Texas will more than double between the years 2000 and 2030, twice as fast as the overall population growth of the state. Seniors enjoy these TMRS cities in different regions of the state for a variety of reasons – shopping, quality of medical care, natural beauty, cultural attractions, and charm. These six featured cities are just a few of the favorable Texas locales retirees enjoy.



Fredericksburg

Filled with small-town German ambience, Fredericksburg (population 8,911*) the Gillespie County seat, is smack dab in the middle of the Hill Country, 65 miles northwest of San Antonio.

Attractions / Cultural Notes

Unique, German-Texan buildings made of limestone and roofed in tin are found everywhere. The small city boasts tourist attractions such as the Admiral Nimitz Museum and nearby Enchanted Rock.

Retiree-Friendly Features

Restaurants, shops, and antique stores line tourist-friendly Main Street. Amenities abound for bird watching, hunting, fishing, golf, wineries, and wildflower viewing. There is an active senior center (wellness center with an indoor pool and fitness facility).

Coastal living in a friendly, laid-back environment can be found in Rockport (population 7,385*), county seat of Aransas County. Nature lovers relish this popular resort destination in south Texas, 31 miles from Corpus Christi.

Attractions / Cultural Notes

State parks (Goose Island and Fulton Mansion), the Aransas National Wildlife Refuge, the Texas Maritime Museum, and the Rockport Center for the Arts offer recreational and cultural activities.

Retiree-Friendly Features

Popular pastimes are bird watching, fishing, and boat tours to the Aransas National Wildlife Refuge. A smaller city, Rockport offers a quiet, tranquil environment.

**City populations as of the 2000 U.S. Census.*



Rockport

Six Favorite Cities

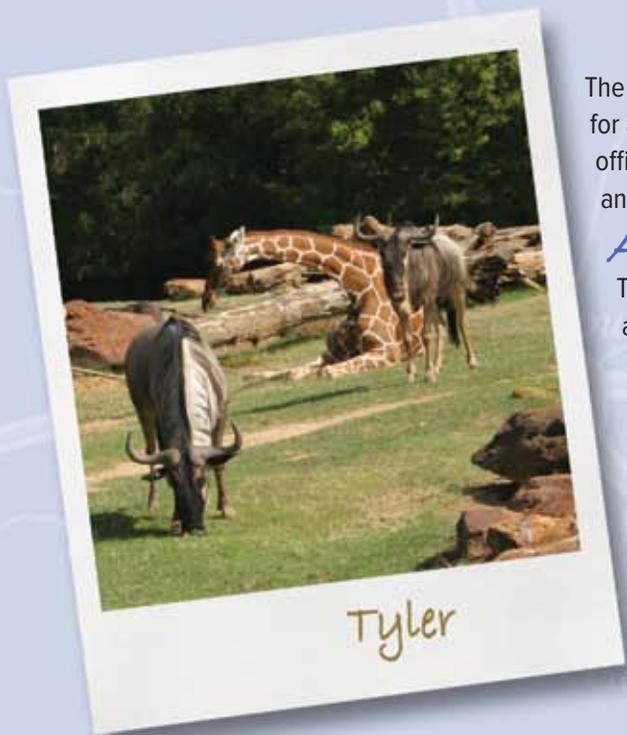
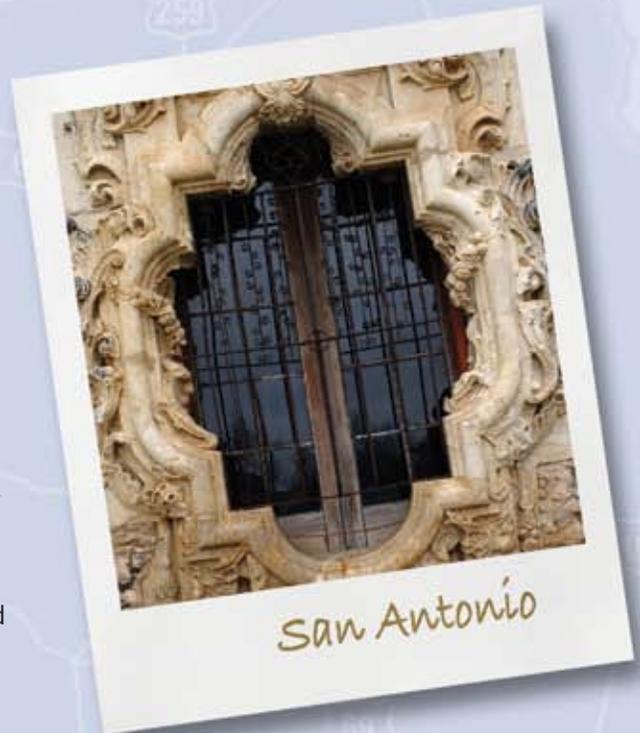
The third largest city in Texas is a blend of diverse cultures — a great place for retirees who prefer city living and its amenities. Some say this south central city (population 1,144,646*) best expresses the soul of Texas. The city's 18th-century Spanish beginnings predate the founding of the United States by more than half a century.

Attractions / Cultural Notes

Mexican heritage infuses life in the Alamo City. Its world-famous Mission Trail, art museums, professional sports, amusement parks, the San Antonio Zoo, and the River Walk present a variety of options.

Retiree-Friendly Features

San Antonio's relatively low cost of living compared with other large cities is attractive. The city offers excellent health care resources and is friendly to military retirees.



The East Texas city of Tyler has 83,650* people and enough variety for all. Situated in the Piney Woods, the Smith County seat is an official Certified Retirement City located halfway between Dallas and Shreveport, Louisiana.

Attractions / Cultural Notes

The East Texas State Fair attracts thousands annually. Tyler boasts a famous rose garden and brick street district, as well as antique shops and an 85-acre zoo.

Retiree-Friendly Features

A large number of institutions of higher learning present special programs for seniors. The Fall Foliage Tour, Azalea Trail, and Texas Rose Festival offer fun for flora-lovers and their families.



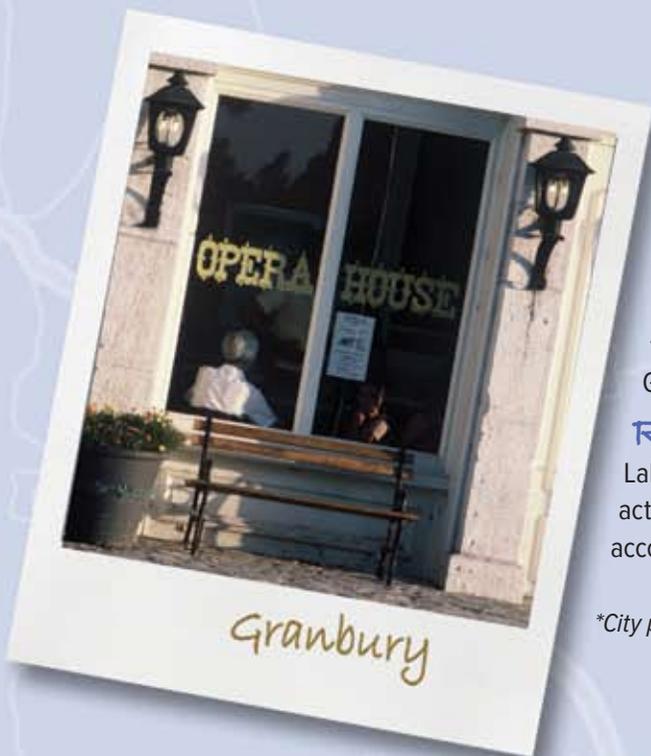
For those who like wide-open spaces, the Presidio County seat (population 2,121*) located 162 miles southeast of El Paso) lies on a highland plain of the Chihuahuan Desert between three mountain ranges at an altitude of almost 5,000 feet.

Attractions / Cultural Notes

The Big Bend region can be viewed in scenic drives to the Davis Mountains. Organizations supporting the art of minimalist Donald Judd attract art lovers (at left, view from inside the museum at the Chinati Foundation). This small town has ten art galleries and museums. The Marfa Lights Festival is celebrated every Labor Day weekend.

Retiree-Friendly Features

Pluses included farmers' markets, a growing arts community, wineries, and proximity to Alpine (21 miles). Those who enjoy small communities with cultural options love Marfa.



This growing city (population 5,718*) is Hood County's seat, located approximately 30 miles southwest of Fort Worth on US Highway 377.

Attractions / Cultural Notes

Granbury's historic square retains its look from the late 1800's. Many of the buildings on the square are registered historic landmarks, including the Granbury Opera House (left).

Retiree-Friendly Features

Lake Granbury, a dammed portion of the Brazos River, offers recreational activities. This community combines historic attractions with present-day accommodations and shopping. ♦

**City populations as of the 2000 U.S. Census.*

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- Granbury – Bill Reaves, TxDOT

Return-to-Work Provision Included in 2007 Legislation

Legislation that will allow a TMRS retiree to return to work for his or her city without losing retirement benefits will be proposed to the Texas Legislature when it meets in January. If passed by both houses of the Legislature and signed by the Governor before the Legislature adjourns in May, the proposal will become law.

Under current law, a TMRS retiree may return to work for any employer other than the city from which he or she retired, including another TMRS city, without the retirement benefit being suspended. The proposed amendment will allow members to return to the same city from which they retired – after a period of separation of at least one calendar month – without a suspension of benefit. The proposal means a returning employee's benefit will be handled the same wherever he or she returns to work. The amendment will give cities more opportunity to manage their workforces if they choose to rehire retirees.

Other provisions the Board of Trustees included in the legislative package are:

- Add two new matching ratio options that cities may choose (in addition to the current options):
 - 1.25 to 1
 - 1.75 to 1
- Allow cities to make additional contributions to TMRS above the calculated contribution rate, on a voluntary basis.
- Modify the Statutory Maximum Contribution rate for cities so that additional contributions can be made.
- Permit the TMRS Board to set amortization periods for funding TMRS pension liabilities, but by no means shall the period be longer than 25 years. This keeps current limits and provides added funding flexibility.

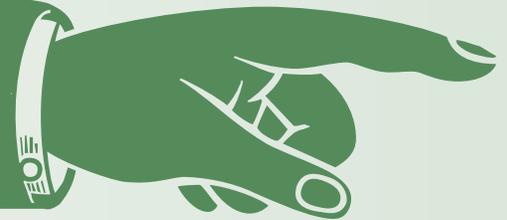
This year a Task Force was created specifically to aid the TMRS Board and Advisory Committee in recommending funding options. The Task Force and Advisory Committee represented TMRS' diverse membership, including cities with widely varying circumstances.

As the legislative session approaches, we will provide further details on these items on the TMRS Website and in our publications. ♦



Direct Deposit Does it Better!

Your 2007 Direct Deposit Decal



Extra Payments & COLAs 2006 Interest Rate and Extra Payments Set

In December, retirees will receive an Extra Payment equal to 30% of one month's retirement benefit. Letters have been mailed to annuitants explaining the Distributive Benefit (Extra Payment) and that the Extra Payment will be combined with the regular December annuity payment.

In its September 2006 meeting, the TMRS Board of Trustees set the interest rate and Extra Payment amounts for 2006. The interest rate for 2006 is 5.75%, which will be applied December 31, 2006, based on the January 1, 2006, balance in each member's account. Interest will be shown in MyTMRS® on the TMRS Website the first week in January 2007 and will be included in the Annual Statements members receive in the spring.

These rates reflect the 2006 investment performance of the TMRS trust fund. Investments continue to perform in a low-interest and low-inflation environment, but sound strategies allow the Board to credit interest above prevailing rates. Likewise, the Board is pleased to be able to continue to make an extra payment to our retirees this year. However, unless interest income increases significantly, there may not be any Extra Payment at the end of 2007.

Q. What exactly is an Extra Payment?

A. An Extra Payment is NOT the same thing as an Annuity Increase. Extra Payments are benefits that may be approved each year based on investment earnings of the TMRS fund. Whether to grant them, and how much they will be, are determined annually by the TMRS Board of Trustees. Your retirement benefit is guaranteed, but there is no guarantee you will receive an Extra Payment every year, or what the size of the payment will be.

Q. How is an Extra Payment different from an Annuity Increase?

A. Annuity Increases, or COLAs, are granted by individual TMRS cities and are based on changes in the Consumer Price Index (CPI). See the table (opposite page) for a side-by-side comparison.

Signing up for direct deposit is easy!

Just call us at 1.800.924.8677 and we'll send you a Direct Deposit Authorization form. Or download this form from www.TMRS.com.

Direct deposit is a surefire way to get your money into your account by the quickest means possible – electronically. Your benefit is “directly deposited” into your account each month. Your payments are credited to your account on the last business day of every month (dates for 2007 are shown on the sticker stapled into this issue).

Mailing Dates for 2007

If you don't have direct deposit, here are the mail dates for paper checks:

Month	Checks in Mail
January	Tuesday – 30th
February	Tuesday – 27th
March	Thursday – 29th
April	Friday – 27th
May	Wednesday – 30th
June	Thursday – 28th
July	Monday – 30th
August	Thursday – 30th
September	Thursday – 27th
October	Tuesday – 30th
November	Thursday – 29th
December	Friday – 28th

Q. How does the COLA relate to the CPI?

A. The Consumer Price Index, or CPI, is a weighted average of prices of goods and services. This financial index tracks consumer prices and provides a way of measuring inflation and any changes in the cost of living. If the cost of living has increased (and if your city has adopted the Annuity Increase option), the cost-of-living adjustment, or COLA, is added to your retirement annuity. Your retirement benefit will be increased by up to 70% of the CPI increase.

FOR EXAMPLE: Say your monthly annuity is \$1,000. If the CPI change is 5% and your city has adopted a 50% COLA, then your benefit will be increased by \$25. ♦

	Extra Payment	Annuity Increase
Also called:	Distributive Benefit	Cost-of-Living Adjustment, or COLA
Determined by:	TMRS Board of Trustees	Individual cities
How it works:	Determined annually based on TMRS investment performance	Cities adopt ordinance for COLAs and set percentage of CPI (see CPI, below)
Limitations:	None – if an Extra Payment is granted, it goes to all annuitants systemwide. If you have been retired less than one year, your Extra Payment is pro-rated for the portion of the year you have been retired.	You must have been retired a full year to be eligible for an Annuity Increase
Notification:	Announced after the Board of Trustees meets in late September. Letters are sent to retirees in October informing them of the amount of this payment.	TMRS can tell you if your city has adopted this option. TMRS sends letter to recipients annually explaining the amount of the Annuity Increase.

The Magnificent McGaughy

What's an 84-year-old retiree who has suffered a stroke to do? Go and make the lives of others happier, that's what! TMRS retiree Norma McGaughy has said many times, "My stroke is the best thing that ever happened to me." This may sound like an odd thing to say, but she means it. Having a stroke gave her a new perspective on life. She loves to visit friends in Cambridge Court Assisted Living in Mesquite, making the residents happy with her jokes and funny hats. While at the City of Mesquite, Norma's sense of humor was evident, but it wasn't until her retirement

"I've been blessed with a good life. Now it's payback time," she affirms. "Now it's time for me to help people."

years that she found it had a purpose, to enrich the lives of others. So many people were sitting around listlessly in the managed care facility that Norma felt she had to do something to brighten their day. Some residents are too infirm to walk their dogs – Norma does it for them. Some residents are lonely – Norma visits with them. And some residents suffer from depression. While Norma isn't a licensed therapist, she is able to dispense a dose of humor and good cheer that's a cure for the blues.

Born in St. Paul Hospital in Dallas, Norma worked for 30 years for the City of Mesquite, serving as City Secretary and retiring in 1984. Immediately after her retirement, she was elected to the Mesquite City Council for a two-year term. After that, she worked at



Photos: Liz Hamlett, The Waterford

a travel agency and "went all over the world." She has one son, Kyle, a lawyer in the Houston area.

Norma comes from a long line of pioneers in the Dallas region. Her mother was Jesse James Lawrence, and her father was Harry Bunton Everett. The Lawrences were one of the original founding families of Mesquite. Norma was married in 1941 to H.C. McGaughy, Jr., who volunteered for service in the 144th Infantry after the bombing of Pearl Harbor. Norma's husband returned from the war "shell-shocked," so she had to do whatever possible to support the family. In addition to her City of Mesquite job, she sold World Book encyclopedias, Kirby vacuum cleaners, and real estate. Her gift of gab served her well in sales, where she would relate to

people by changing their babies' diapers and kicking off her shoes when coming into their houses to make her pitches.

Now her focus is to help others. She has all kinds of "patients" she visits with each day. Most days she walks a dog named Tina



Marie, whose owner is bed-ridden. Of Tina Marie, Norma insists with a laugh, "She's human!"

In addition to walking Tina Marie, Norma "babysits" a Chihuahua named "Sweetie" (pictured at left) for a friend who has pneumonia. "I've been blessed with a good life.

Now it's payback time," she affirms. "Now it's time for me to help people." ♦

YOUR TMRS RETIREMENT How to Handle Changes

Changes to your account information require a form. You may print forms (PDF format) off the TMRS Website or request them by calling 1.800.924.8677.

To change your address, send or fax the TMRS Address or Name Change form.

To change your direct deposit choices (account number or financial institution, or to sign up), you will need to file a Direct Deposit Authorization form.

To change your withholding election (to declare or change the amount of taxes withheld from your retirement benefit) complete the IRS Form W4-P.

To change your beneficiary, file a Change of Beneficiary after Retirement form. ♦

Retiree Luncheons Becoming a Favorite

TMRS tried out a new event in 2006, and we are happy to report it was well-received! We held our first Retiree Luncheon in Victoria, and then met in Abilene for our second one. Retirees and TMRS staff alike greatly enjoyed the chance to visit with friends, talk about annuitants' concerns, and get information from exhibiting vendors.

More information about 2007 luncheons will be posted on the TMRS Website in the coming weeks. In addition, once we pinpoint host cities, we will contact area retirees and let them know we are coming to visit. And be sure we have your correct address so that you can be notified if a luncheon is planned in your area. ♦

THE VALUE OF VACCINES

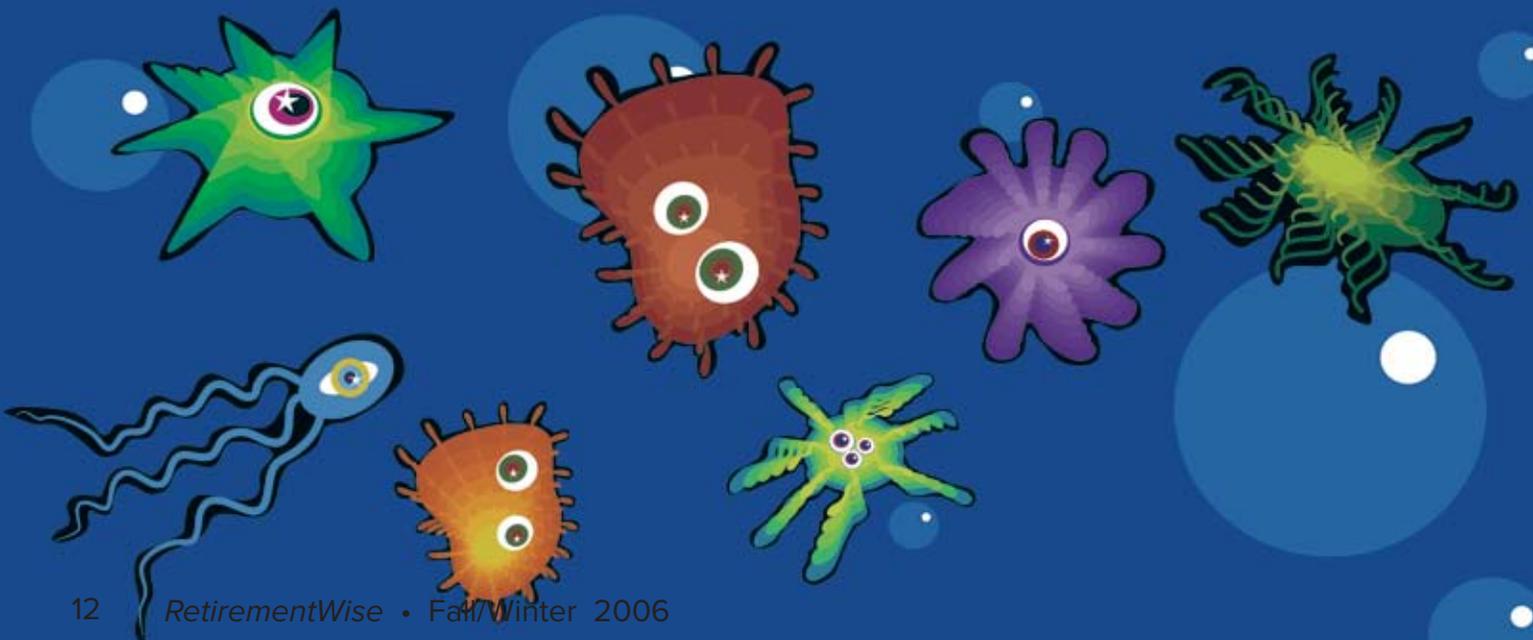
Getting a flu shot each year is becoming an annual ritual for most of us. As we age, we become more susceptible to serious diseases caused by common infections, such as flu and pneumonia. According to the Centers for Disease Control (CDC), every year in the United States, on average:

- 5% to 20% of the population gets the flu
- more than 200,000 people are hospitalized from flu complications
- about 36,000 people die from flu

New Shot for “Shingles”

A new vaccine that has been highly recommended for over-60-year-olds is the shingles vaccine. Shingles, a painful skin condition, often shows up in individuals who contracted chicken pox as children. The varicella-zoster virus that causes shingles also causes chicken pox. It can remain dormant in your body after you recover from chicken pox, and then erupt later as shingles. Should you get vaccinated if you’ve already had shingles? Yes, according to the CDC’s Advisory Committee on Immunization Practices.

The guide on page 13, adapted from the CDC’s Adult Vaccination Screening Form, may help you determine the need for vaccinations. The three vaccines listed are the principal shots seniors should consider.



FLU SHOTS

(shots available during flu season, November – March)

If you answer YES to any of the following questions, you may need the flu shot.

1. Are you over 50?
2. Do you have any of the following conditions: diabetes mellitus, lung disease, asthma, sickle-cell disease, heart or kidney disease, cancer, HIV/AIDS, pregnancy?
3. Do you take steroids such as prednisone?
4. Do you live with someone who has one of the conditions listed in question 2?
5. Do you live with or care for a child less than 2 years old?
6. Are you a health care worker or someone who provides essential community services?
7. Are you planning to travel to one or more of the following places – the tropics anytime; South America, Australia, or Africa from April through September; with a large group such as a cruise ship?

PNEUMONIA SHOTS

(consult your doctor for more information)

If you answer YES to any of the following questions, you may need the pneumonia shot.

1. Are you over 65?
2. Are you an American Indian or Alaska Native?
3. Do you have any of the following conditions: diabetes mellitus, lung disease, sickle-cell disease, heart or kidney disease, cancer, liver disease, HIV/AIDS, alcoholism, spinal fluid leak?
4. Are you lacking a spleen?
5. Do you take steroids such as prednisone?
6. Are you over 65 AND had a pneumonia shot when you were younger than 65, AND it has been 5 years since that shot?

SHINGLES SHOTS *(consult your doctor)*

If you answer YES to any of the following questions, you may want the shingles shot.

1. Are you over 60?
2. Have you ever had the chicken pox?
3. Have you ever had shingles?

You can learn more about all of these vaccinations from your provider, your local or state health department, or the CDC/National Immunization Program at 1-800-CDC-INFO, www.cdc.gov/nip. ♦

Important Tax Notes

Withholding

Your TMRS monthly benefit is subject to federal income tax. To make a withholding election or a change in withholding, use **IRS Form W-4P** (also available from www.irs.gov). You may change your withholding at any time; these changes are not limited to any particular time of the year.

If you do not provide TMRS with specific instructions regarding withholding, the IRS requires us to withhold as if you were married and claiming three exemptions (which may or may not be sufficient to cover your tax liability).

1099 Forms

TMRS will soon be mailing 1099 forms for 2006 (by January 31, 2007). **Be sure your withholding instructions and address are up-to-date.** If we don't have your correct address, you could miss receiving your 1099, which you'll need for filing your taxes.

Your Extra Payment (30% of your regular monthly annuity; see story on page 8) will be included on the same 1099 as your monthly benefits.

Estate Planning

Living Trusts

Editor's note: Last issue we discussed Medical Directives and Living Wills, which assure your wishes will be followed if you become unable to make medical decisions. The third article in the Estate Planning series focuses on living trusts. The last story in this series, planned for the next issue, will examine tax issues and the probate process.

Most people don't want to be a burden to others. They want to make a plan, to be certain things happen in accordance with their wishes if they die or become sick.

When children, remarriage, or other life changes come into the picture, people want to prepare for all contingencies so they can know things will work out for themselves and their families when the chips are down. Estate planning helps bring peace of mind.

A trust is an arrangement under which one person, called a trustee, holds legal title to property for another person, called a beneficiary. You can be the trustee of your own living trust, keeping full control over all property held in trust.

A "living trust" is simply a trust you create while you're alive, rather than one that is created at your death under the terms of your will. Different kinds of living trusts can help you avoid probate, reduce estate taxes, or set up long-term property management.

A living trust is a legal arrangement which often is used to allow another person to assist you in

managing your assets during your lifetime and to distribute your assets after you die. As the "grantor," you transfer ownership of your property and other assets to the trust, which is administered by a "trustee" for the "beneficiary's" benefit.

While you are alive, you may choose to serve as the grantor or the trustee, or you may name another person or an institution (such as a bank) to serve

A "living trust" is simply a trust you create while you're alive, rather than one that is created at your death under the terms of your will.

as trustee for you. After you die, a successor trustee named by you will distribute the assets of the trust. Assets held by the trust are not subject to probate. A living trust is different from a "living will" (also called a "directive to physicians and family or surrogates"), which expresses your health care wishes about being kept alive or not if you are

Part III

seriously injured or terminally ill (the Spring/Summer issue of *RetirementWise* discussed Living Wills).

Whether a living trust is an appropriate estate planning tool depends on your personal financial situation, health condition, and goals. For example, living trusts are often appropriate for someone who is facing a serious incapacity like Alzheimer's. You should discuss the benefits and drawbacks with accountants, attorneys, and financial planners who are experienced in this area and whom you trust before taking any action. Beware of scams that exaggerate the benefits of a living trust or that falsely claim a local attorney will prepare the documents. Some living trust offers are a ruse to gain access to your personal financial information or promote the sale of other financial services. The State Bar of Texas Website has more information on living trusts and consumer scams associated with them (www.texasbar.com).

For your personal situation, we recommend you contact a lawyer with experience in the field of taxation and estate planning, and get advice based on an understanding of your personal situation. A helpful source of legal advice for Texas residents is the Texas Legal Services Center's hotline for older Texans (1.800.622.2520), or www.tlsc.org. ♦



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