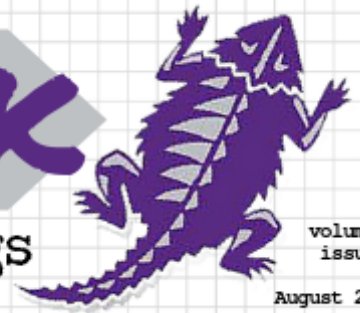


SILVER STREAK



volume 4
issue 1

August 2019
Back to School


Welcome, Y'all! by Sharon Harrelson, Advisory Board President 2019-20



It is my pleasure to welcome you all “back to school” – to the Fall 2019 semester of TCU’s Silver Frogs program. Whether this is your first semester or your 10th, I’m delighted to anticipate the adventure the next few months will bring us all as we enjoy courses, lectures and special events planned and hosted exclusively for our members.

As you’ll see (and returning members already know), Silver Frogs is more than its classes. It’s an exciting community of active and lively lifelong scholars! There’s a way for you to be involved, to whatever extent you are comfortable – from attending events and classes to participating in committee activities, serving on the Advisory Board, and teaching. All of our instructors and leaders are volunteers, sharing their vast array of life experiences to enhance this vibrant program.

Just five short years ago, the Silver Frogs plan was coming together, conceived and carried out by a dedicated group of charter members and our TCU liaison, Julie Lovett. This semester will conclude 10 amazing semesters of consistent growth and improvement as the program matured. And we’re still learning, always looking for ways to make things even better.

I’m glad you’re here, and I hope you’ll find Silver Frogs a welcoming, fun place to be, where you can try lots of new things, meet fascinating people, and appreciate the huge variety of opportunities this group offers! 



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Meet & Greet Coffee August 28

Join the Silver Frogs on **Wednesday, August 28** in the Brown-Lupton University Union (BLUU) 3rd-floor Ballroom for the fall semester’s kick-off event, the Meet & Greet Coffee. **All Silver Frogs are invited, and if you’re new this semester we strongly encourage you to attend!**

This is where you can pick up your name tag, parking hangtag, maps, official schedule of classes you registered for, and get your ID made if you’ve signed up in advance.

You can learn what’s new this semester, ask questions,

meet your fellow Frogs and Extended Ed staff, and even join a committee or Special Interest Group (see a list of these on pages 5 and 7). Coffee, juices and healthy breakfast snacks will be available.

Parking is available in the Dee J. Kelly Visitors Center lot or the Frog Alley parking garage.

If you can’t make it, no worries – your packet will be mailed to you following the event and in plenty of time before classes begin.

Meet Our Silver Stars!

Silver Frogs launched its first semester in Spring 2015, with 160 members who enjoyed 24 course offerings. This semester we're celebrating the milestone of 10 semesters and five years for this amazing program! You'll be hearing more about the history of Silver Frogs throughout the semester, and it's fitting that we begin by recognizing and honoring the 86 charter members – 54% of the original group – who are still members of Silver Frogs.

These members truly represent a commitment to Lifelong Learning – and you can recognize them by the silver stars on their name badges this semester. Strike up a conversation and find out what they love about the program, get recommendations for choosing classes and know that they're truly the coolest kids on campus!

Lynda Agnew
Crystal Barth
Phyllis Becker
Bill Benge
Mike Bickley
Lee Bohme
Peggy Bohme
Kakai Bowers
Ken Bowers
Kathy Bowser
Jim Box
Nancy Box
Dan Calvin
Elizabeth Calvin
Nancy Caudill
Judith Coberly
Claudia Coggin
Sheila Cole
Leola Curtis
Steve Epstein
Dick Fahy
Mary Ellen Fahy



Ron Flowers
Ed Furche
Judy Furche
Evelyn Gantz
Ron Gantz
Helga Gerlinger
Jerre Gibbins
Paul Gibbins
Carol Harrell
Emily Harrell
Kathleen Hayes
Fluffy Jones
Elaine Klos
Larry Klos
Sarraine Krause
Tony Krause
Constance Langston
Sterling Lauer
Larry Lauger
Orlew Lauger
Sharon LeMond
Judy Lester



Dian McCall
Barbara McClellan
Betsy McDaniel
Buddy McIntyre
Linda Northern
John Nugent
Kathy Nugent
Sandi Olean
Arthur Pawgan
Jane Pawgan
Joan Rambin
Sharon Richey
Nancy Ricker
Melanie Rosen
Ron Rosen
Nancy Rowe
Warren Russell
Nabil Saad
Barbara Salley
Sonna Sanders
Sandra Schmidt
Chris Shahan



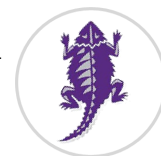
Trish Shaw
Ann Shelton
Judith Smith
Pam Smith
Steve Smith
Lowell Stephens
James Stevens
Susan Stevenson
Kathleen Stewart
Mike Strange
Mahala Stripling
Lavonne Sutherland
Jane Swanson
Tom Swanson
Paula Thomas
Linda Tindall
David Tutt
Judy Tutt
Sue Walker
Sharon Ward



New Members Keep Things Fresh

Silver Frogs welcomes new members to the program EVERY semester, and we're always excited to meet these additions to our community – because with new members come new ideas, additional life experience, and “freshman” enthusiasm. Whether you're new in town, newly retired, excited about learning new things or looking to make new friends...this is a great place to be!

First-semester Silver Frogs – we've got 102 this fall – have this special sticker on their name badges as well, so when you see this be sure to say “hello” and help our newest members feel especially welcome.



Silver Frogs by the Numbers

This was the second semester of required online course and lecture registration for Silver Frog members, and you all did a great job! The numbers are impressive:



- Fall 2019 membership: **565 (102 new!)**
- **2697** individual course/lecture registrations processed on August 6
- **91%** of members participated on Registration Day
- Of 117 available courses/lectures:
 - ⇒ **20 of 117** courses/lectures were filled to capacity on Registration Day
 - ⇒ **43** courses/lectures filled prior to Bonus Day, August 19
 - ⇒ **65** were filled after Bonus Day registration (**338** additional seats)

We thank TCU's Extended Ed and IT departments for making it all run smoothly!

Get Ready for School to Start

You've registered for classes and you still have a few weeks before everything starts happening on campus. Now's the time to get yourself ready for the new semester, with no worries about forgetting your locker combination or cramming for exams.

Step 1: Get everything into your calendar. Whether you use a date book, desk calendar or an electronic schedule, take a few minutes to synch your new classes with your calendar and (if it helps you) set reminders so you don't forget any of your upcoming activities. Occasionally there are classes scheduled at the same time – in different rooms – so make sure you aren't trying to be in two places at once. Also make a note of which classroom each activity is in, so you park in the right place!

Step 2: Make adjustments. If you signed up for a course or lecture and later realize that you won't be able to make it for any reason, it's no big deal. **Simply contact the Extended Ed office at 817-257-7132** as soon as you know, so that

you can be withdrawn from the class. This has two immediate effects: 1) a seat is opened up for another member to attend the course, and 2) you can register for an open seat in another course or lecture.

This is especially important for one-time lectures, but it's also a good thing to do if you find you'll miss multiple sessions of a four-week course. Many courses are offered again in another semester, and you're likely to get more out of any course when you're able to attend most of its sessions.

The same courtesy applies to Luncheon Lectures and other Silver Frogs events. In most cases there are a limited number of seats (and we order food based on how many people have signed up); if you find you can't attend, just let Extended Ed know.

Step 3: Learn! If you're a note-taker, bring paper and pen to class. Not all courses have handouts, but many will. You may find it helpful to designate a folder or small binder for organizing

your materials. If the instructor gives you one handout to be used throughout a four-week course, be sure to bring it back each week.

Step 4: Provide feedback. After the completion of each class, you'll get an email survey requesting your comments about it. Please take a couple of minutes to respond and provide this helpful information to the Curriculum Committee.

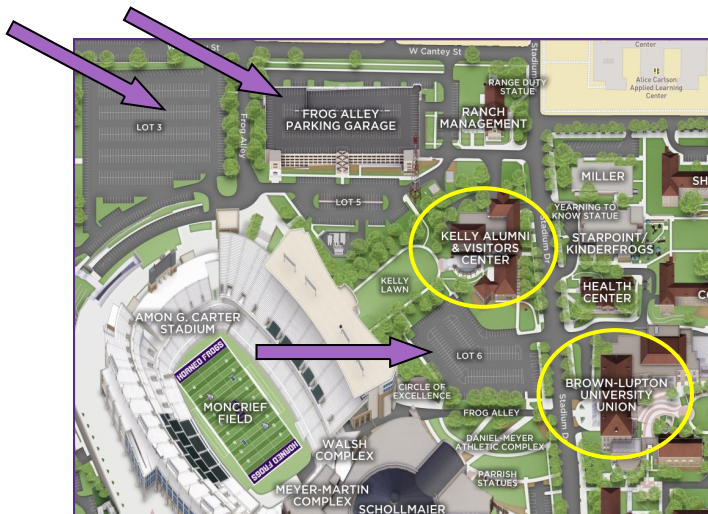
Finally – and this is important – if you have NOT registered for a class or event, you may not simply walk in at the last minute. Only those who are on the roster for a class or event will be allowed to attend.

You'll get a confirmation message every time you sign up for something, so you'll know for sure that you're "in"! Extended Ed also sends email reminders before each class begins; be sure to read those in case anything changes about your class.



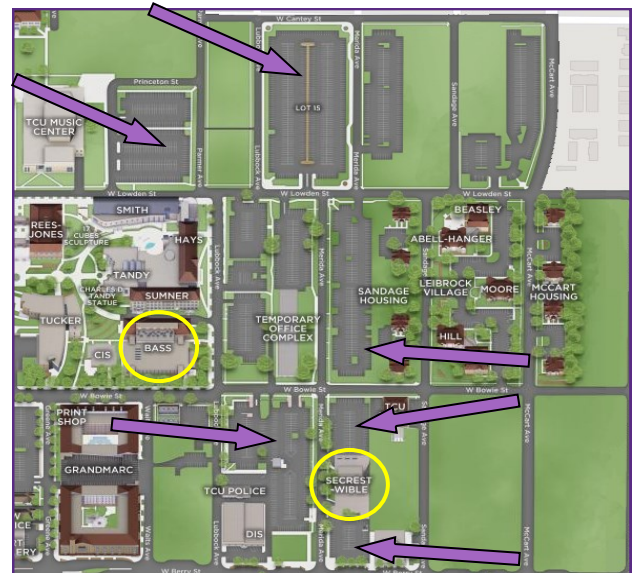
Plan Your Parking

Silver Frogs activities occur in four different campus locations: Kelly Alumni & Visitors Center, Brown-Lupton University Union (BLUU), Secret-Wible (Extended Ed), and the Bass Building. Your orange parking hangtag allows you to park in various lots on campus designated CM/FS. You'll receive a map in your information packet showing the shuttle routes and suggested parking for using the shuttle. If you'll allow yourself plenty of time, you can even park in the covered garage at Frog Alley and catch a ride to whichever building you need!



The street at the top of this map is Cantey; the one running from top to bottom is Stadium Drive. For events in the **Kelly Center** and **BLUU**, you can park in Lot 6, Frog Alley parking garage, or Lot 3 (directly west of the garage).

The **Blue Line** shuttle will take you from Lot 3 or the garage to a stop in front of the BLUU, or you can walk to these two facilities. The **Red Line** shuttle will take you across campus to Secret-Wible.



Berry Street is at the bottom of this map; there are several lots in this area, but sometimes it's tough to find a spot, especially in the middle of the day!

The **Green Line** shuttle runs from Lot 15 (top) to Secret-Wible and Bass.

What's in a Name?

Be sure to wear your Silver Frog name badge to all classes and events associated with Silver Frogs. You'll see right away why we do this – it's so much easier to talk to each other and remember names with that visual cue. The badge helps your classroom hosts sign you in to your classes. Plus when we are at other venues it makes our group easy to identify.



Just keep the badge in your car, your purse, or with something you always carry when you're heading to TCU!

One other note: if your tag says "James" but you normally go by "Jimmy," you don't have to use a Sharpie to write your preferred name on it! Just stop by Extended Ed and ask them to print another tag for you. You can also update your name in your account online, so that next time your badge will come out the way you want it.

Silver Frog Advisory Board and Committees

Your Silver Frog Advisory Board for 2019-20 includes these members:

[Sharon Harrelson](#), President

[Lisa Winter](#), Vice President

[Carol Stanford](#), Secretary

[Siân Borne](#)

[Dan Calvin](#)

[Virginia Dias](#)

[Elaine Klos](#)

[Rick Price](#)

[Richard Ranc](#)

The advisory board meets monthly in the Secrest-Wible classroom. Check the calendar for exact dates and times, as they vary somewhat depending on classroom scheduling. Members are welcome to sit in.

GOOD TO KNOW:

Advisory Board members serve two-year terms and elections are held each spring.



Committees bring together interested members to perform important tasks which are needed to help Silver Frogs run smoothly. They schedule meetings based on their activities. Contact the chairperson to see how you can help!

Classroom Hosts Work with instructors to ensure they have what they need to teach, provide classroom support, and check-in participants. Co-Chairs: [Nancy Caudill](#) and [Betsy McDaniel](#)

Curriculum Solicit course and lecture proposals, determine what will be offered and when, create printed/online schedule (basic computer skills helpful). Chair: [Randy Smith](#)

Luncheon Lectures Identify TCU and community speakers for high-profile luncheons; assist with planning and implementation. Chair: [Ann Shelton](#)

Newsletter Report on activities, share your special interests, and plan future issues. The Silver Frogs' newsletter, *Silver Streak*, informs and connects our members throughout the school year. Chair: [Sharon Harrelson](#)

Scheduling Develop and maintain an integrated master schedule of the Silver Frog activities to enable us to plan and to track our progress; (familiarity with project scheduling is a plus!). Chair: [Ken Bowers](#)

Special Events Plan activities for entire membership each semester as well as extra special events. Co-Chairs: [Rick Price](#) and [Lisa Winter](#)

Special Interest Groups (SIGs) Promote and support Special Interest Group creation and modification. Chair: [Siân Borne](#)

Trains, Planes and So Much More

from Special Events Coordinators Lisa Winter and Rick Price

Special events add another dimension to your Silver Frog membership. Totally optional, they provide opportunities for (usually) off-campus activities around the DFW area. Save the dates for this semester's fun and varied activities put together just for Silver Frog members; you'll receive an email as each one approaches with more detailed information about pricing and registration.

Tuesday, September 3, 10:00am



Meet at the Fort Worth Zoo box office and then take your time exploring and enjoying the animals and their antics. Cost \$11 plus \$5 parking per car (ADA hang tag free). No registration for this one; just show up!

Sunday September 15, 1:00pm



TCU Volleyball match vs Auburn. After the game, we will have a meal and meet the team. The cost is \$10.

Monday, September 16, 10:30am



All Aboard! Join Silver Frogs for a TEXRail train trip to Grapevine for lunch, gallery visiting, and shopping. We will leave the Fort Worth T&P Station at 10:43am (please arrive by 10:30am so tickets can be purchased prior to boarding the train); we'll arrive in Grapevine at 11:30am. When you choose to return is up to you. Trains return to Fort Worth leaving Grapevine at 12:50pm, 1:50pm, 2:50pm, 3:20pm, 3:50pm, and 4:20pm. One person taking the train with us will win a pie from Judy Pie, so the winner may (or may not!) want to share that pie with friends after the trip.

Thursday, October 17, 9:00am



Fly me to the moon! Or somewhere on earth! We are going to the C. R. Smith Museum for a 10:00am tour. The cost is TBD based on whether or not we take a bus. The first lucky 30 members to sign up will be in for a treat.

Wednesday, November 6, 9:00am



Cowboy Up! We are going to The Star in Frisco, taking a bus that will leave Secret-Wible at 9:00am sharp! After the 10:30am tour, we will be "on our own" for lunch at a number of choices across the street, and meet back at the bus at 1:00pm for our ride back to TCU. PLEASE be aware that The Star is a "clear bag" facility. The cost is TBD.

Tuesday, December 3, 1:00pm (tentative)

Everybody loved the Great Cookie Challenge last semester. So of course we need the Silver Frog Great Cookie Challenge - Holiday Edition! In the Kelly Center; admission is free. We'll be inviting bakers and judges and tasters. YUM...



Thursday, December 12, 9:00am to noon

If you have never been to the Bureau of Engraving and Printing (or if you want to go again), join us! The cost is TBD based on whether or not we take a bus. Certain items are prohibited such as all electronics, including cell phones, iWatch and Fitbit. We will go through security upon arrival at 9:30am for a 10:00am tour.



Tuesday, December 17, 6:00pm



Our end-of-semester and Silver Frogs 5th-anniversary celebration is set for Ridglea Country Club. Cash bar, dinner buffet and PRIZES! It's a great chance to "gussy up."

REMEMBER:

Many events have limited capacity, so if you'd like to attend, be sure to sign up when you see the email with event details.



Join a Special Interest Group

Special Interest Groups (SIGs) foster fellowship and allow members to engage with others who share a common interest. Special Interest Groups are member-driven and meet at various locations on a regular schedule (such as bi-weekly or monthly), according to what the group members decide. SIGs are an added benefit of your Silver Frog membership and are open to current Silver Frogs members only. Due to planned meeting locations, membership or participation in specific events may be limited and a waitlist may be in place.

Working Together, Developing Skills

- American Sign Language** – contact: [Lisa Winter](#)
- Contemplative Practices NEW!!!** – contact: [Katherine Godby](#)
- No Fears Writers Group** – contact: [Judith Soriano](#)
- Positive Aging NEW!!!** – contact: [Anne Carlson](#)

Food and Fellowship

- Ladies Lunch Out** – contact: [Virginia Dias](#)
- Men’s Breakfast Group** – contacts: [Gary Harrell](#) and [Jim Box](#)
- Women & Wine** – contact: [Sian Borne](#)

Culture

- Art of Fort Worth** – contact: [Ann Heinz](#)
- Discussion of Current Societal Issues** – contacts: [Larry and Elaine Klos](#)
- German Conversation** – contact: [Helga Gerlinger](#)
- Spanish Club** – contact: [Virginia Dias](#)

Sports and Games

- Classic Canasta** – contact: [Virginia Dias](#)
- Silver Frogs Fly Fishers** – contact: [Ken Bowers](#)

For details about any of these groups, contact the organizers or [click here](#) to see all of the descriptions on the Silver Frogs website.

**WHAT'S YOUR
SPECIAL
INTEREST?**

**You can start
your own SIG!
[Click here](#) to
access the SIG
proposal form.**



IDEAS WE'VE HEARD FOR POTENTIAL SPECIAL INTEREST GROUPS

- | | |
|---|--|
| Supper Club (potluck or at restaurants) | Live Theater (go to shows) |
| Baking (guest speakers, tastings, local classes) | Movie Fans (watch and discuss movies) |
| Gardeners (share plants, tips, visit gardens) | Book Club (read and discuss) |

Whatever you enjoy...others probably do too! It takes just one person to get a group started.

Summer SIG Activities by Siân Borne



Learning about South African wines



Hostess Susan Whittaker



Women & Wine met at the home of Susan Whittaker on June 27, learning about and sampling South African wines. Our group really enjoyed a 2018 Spier Signature Collection Chenin Blanc and an Owl Post Pinotage 2017, as well as several other excellent wines. We're taking August off and will get together next in September.

Ladies Lunch Out met on June 10 at *The Rose Garden Tea Room* at Gracie Lane in Arlington, for a delightful "ladylike" lunch and the opportunity to shop there afterwards. A group also met on July 16 at *Fixture* on Magnolia. Many of us had not been there before and enjoyed the food and getting to know each other better. We will take August off and resume in September.

Members of the **Art SIG** rode the TRE to Dallas on July 25 to visit the *Dior: From Paris to the World* exhibit, showing at the Dallas Museum of Art until September 1. There we met a few other members of the Art SIG who drove over for lunch before touring the collection.

The exhibit spans more than 70 years of the House of Dior's legacy and features a selection of almost 200 haute couture dresses, as well as accessories, photographs, original sketches, runway videos, and other archival material.

Thanks to Lee Wimp for heading up this very interesting trip – we all had a great time. 🦋



INSTRUCTOR SPOTLIGHT: Dianne Fisher by Carolyn Stephens

Sign language was once the purview of only those who were deaf, but today it is widely taught to infants, children, and anyone wanting to understand and utilize another language. Silver Frog Dianne Fisher, who believes signing is a beautiful and expressive language, will be teaching her class *Signing for Seniors* for the second time this fall. Her first class in Spring 2018 led to the start of Silver Frogs' American Sign Language SIG that welcomes all skill levels, whether or not they have taken Dianne's class. The premise of this SIG is that sign language will be important for seniors to know as they and their parents age and experience hearing losses. It is also a way to communicate with younger grandchildren who are sometimes taught sign language as a form of communication before they are able to talk.

Silver Streak: What led to your interest in signing?

Dianne: I became interested in signing when I was in graduate school at the University of Alabama majoring in deaf education. At that time, sign language was not a part of the curriculum so students completed internships at a nearby school for the deaf. The kids at the school said, "If you want to get along with us, you better learn sign language!" So we did! I've been using it ever since.

Silver Streak: What has been your journey into signing professionally?

Dianne: Of course, I have used this skill to communicate primarily with deaf students and adults. But I've also worked with the parents of deaf babies when they are first identified as hearing impaired. Not all families choose to use sign language, but those who do become quite proficient in this communicating skill and find that it eases their deaf children into a hearing world.

I love teaching and I think it comes naturally for me. As chairman of Imagination Special Weekend for the Deaf, I especially enjoy exposing deaf teenagers from across the State of Texas to the visual and performing arts with deaf artists, actors and dancers. We want them to know they can become anything they want to be.

Silver Streak: Have you noticed a growing popularity in signing for hearing babies?

Dianne: About 15 years ago, it became popular to teach hearing babies sign language because motor skills develop before speech and language skills.

Parents – and grandparents – find that signing with babies eases the frustration level of the toddler and gives them an effective way to communicate. Teaching parents and grandparents of hearing babies begins with a basic vocabulary that is used with infants – words like mommy, more, milk, please, sorry, etc. – and expands into more complex words in the child's everyday life experiences.

Silver Streak: The development of a Sign Language SIG following your first class is an indication that there is an ongoing interest in signing for seniors. Can four 90-minute classes make a difference?

Dianne: I believe our Silver Frog members are motivated, first of all, to learn a new language and to be able to use it with family members who are not hearing well. This class begins with communicating basic wants and needs and expands from there into conversational phrases, questions and concepts. There are more than 2000 words taught in the American Sign Language program. The best way to increase any language skill is to use it! The SIG is a good way to increase your skill level and maybe we could introduce *Signing for Seniors II* next year.

Silver Streak: What would you like hearing people to know about people who speak through signing?

Dianne: Deaf people who communicate through sign language generally use that as their primary communication mode, just like those who speak Spanish or French. They are just communicating in a different way!



Dianne signs a pertinent message for Lifelong Learners, left-to-right: **Never¹ Stop² Learning^{3,4,5}**

INSTRUCTOR SPOTLIGHT: Roger Norman by Richard Ranc



Roger Norman, a retired attorney specialized in estate planning, has been an enthusiastic member of Silver Frogs since its second semester. He is a graduate of the University of Oklahoma and of the University of Texas Law School. Roger has taught a number of courses dealing with questions and facts related to the Bible. This fall he is presenting three courses: *The Bible: Fact or Fiction?*, *Lost Tribes of Israel*, and *Creation: Scientific Evidence Therefore*. A very busy Silver Frogs instructor, he's also presenting two lectures: *King Arthur, Jack and the Beanstalk*, plus *Noah, the Ark and the Flood*.

Silver Streak: I know that you have expressed your passion for studying and teaching the classes you present-what do you most like about teaching to members of Silver Frogs?

Roger: I enjoy the opportunity to present information on "the other side of the issue," things we might not have thought about before, and the challenge of trying to stay "one step ahead" on the topic at hand of all of the well-educated Silver Frogs members of the class – quite a challenge.

Silver Streak: As an attorney what led you to explore the many facets of the Bible and then present your Biblically inspired courses?

Roger: Since being born again, acquiring its resulting personal relation with Jesus and fresh start in life, the instructions and teachings of the "manufacturer's manual" have proven themselves to me to be divinely inspired and just what I need for guidance in life. The precepts presented encourage critical thinking. As an attorney, it is easy to see that if all of mankind lived by the Golden Rule, which summarizes all teachings of the Bible, we would not have near the need for criminal justice systems and for attorneys.

Silver Streak: What attracted you to the Silver Frogs program?

Roger: I taught courses in the Extended Education Department for years, and when my son Blair, who teaches estate planning through the

department, noticed information about the newly-formed Silver Frogs, he told me, and I jumped on it "like a chicken on a grasshopper."

Silver Streak: We understand that you are also a fisherman; tell us a little about that. Do you have a favorite "fish story"?

Roger: I do enjoy trying to outsmart the fish! My favorite place is a couple of ponds a 40-minute drive south of town on property of friends. I am a spin fisherman, but I enjoy taking fellow Silver Frogs and grandsons who are fly fisherman and watching them do their thing – so graceful. My favorite fish story is when my oldest granddaughter and I went fishing some years ago to one of the ponds. We turned the boat over to place it in the water whereupon a skunk jumped out from under the boat – and we took off in the opposite direction. But, after its departure we returned to the boat, placed it in the water, and caught some fish.

Silver Streak: What have I forgotten to ask that you would like to comment on?

Roger: My wonderful wife, Suzy, died 17 years ago leaving me, our kids and grandkids with lots of precious memories. We have two sons with their families living here in the Tanglewood area immediately west of TCU, one son and his family living a block east of me and the other a block west. It does not get any better than that.



INSTRUCTOR SPOTLIGHT: Crystal Barth by Linda Eastwick

It's hard not to include the word great when talking about Crystal Barth. Why? For starters:

- She is a great-great-grandmother;
- Her ninth great-grandfather was an original benefactor to Harvard University; and
- She insisted on being a native of the Great State of Texas.

Crystal is a Texan by birth, but just barely. While her parents were vacationing in Houston – a full six weeks before Crystal was scheduled to make her debut into the world – Crystal made an early entrance. She grew up and went to school in Albuquerque and married her high school sweetheart. Shortly after, the military sent Crystal and her husband to Kansas City where they lived before transferring to Texas in 1978. The accidental native is now a Texan by choice. "I don't plan to go anywhere else," she reveals.



Like most Silver Frogs, Crystal has experienced her share of joy and grief. "I lost my husband in 1991; we had two kids...a daughter who lives in the area and a son whom I lost two years ago. I have two granddaughters, five great-grandkids, and one great-great-grandchild...all this making me the family matriarch!" And to round out her matriarchal duties, she has adopted four Chihuahua rescue dogs.

After Crystal's half-brother sent her a copy of their family tree 24 years ago, Crystal became intrigued with genealogy. A charter Silver Frog member, her research has led her to make some surprising discoveries as well as to share her knowledge with fellow Silver Frogs through her courses. She believes the best part of teaching *Beginning Genealogy* and *Organizing Your Genealogy Research Trip* is "...the interactions with the people in the classes and knowing that I am helping them on their journeys to find their ancestors." We recently caught up with Crystal to learn a bit more about the world of genealogy.

Silver Streak: What's your best advice for people just starting out trying to trace their family roots? Besides your classes, are there courses to take or organizations to join that would be helpful?

Crystal: There are a lot of genealogy-related learning opportunities on the Internet offered by national, state, and local genealogy societies. I encourage anyone interested in genealogy to join a local society and any that are in the areas their families were from, for the sharing of information and interactions with others with like interests.

Silver Streak: What societies are you involved in?

Crystal: I currently serve as Treasurer for the Fort Worth Genealogical Society. I'm also involved in Ohio First Family societies and need to complete paperwork for membership in several lineage societies – including the Daughters of the American Revolution.

Silver Streak: What are some common beginner mistakes to avoid when starting out in genealogy?

Crystal: Don't believe everything you find on the Internet; always check the accuracy and validity of the information as it relates to your family. Keep a research log so you don't repeat your searches.

Silver Streak: What are one or two of the biggest surprises or interesting stories you have learned from your own research?

Crystal: My ninth great-grandfather was one of the original benefactors to establish Harvard College, giving land and money. One of my biggest successes is finding my paternal grandfather's half-brother, who had run away from home when he was 13; he worked as a bellhop in Chicago until he was old enough to join the railroad.

Silver Streak: Tell us something we don't know about you.

Crystal: I love to play golf! And I find that my favorite quote, "This too shall pass," comforts me both on and off the course.

Thank you, Crystal, for sharing your *great* love of genealogy with us. We appreciate your knowledge, passion, and your generous spirit.

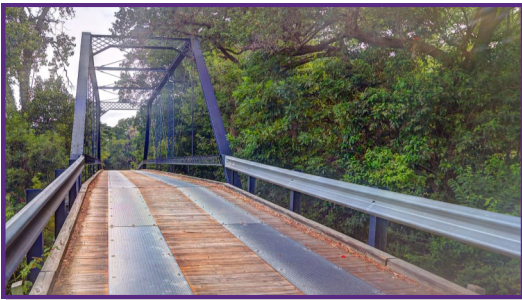


ON ONE TANK OF GAS: Painted Churches of Texas

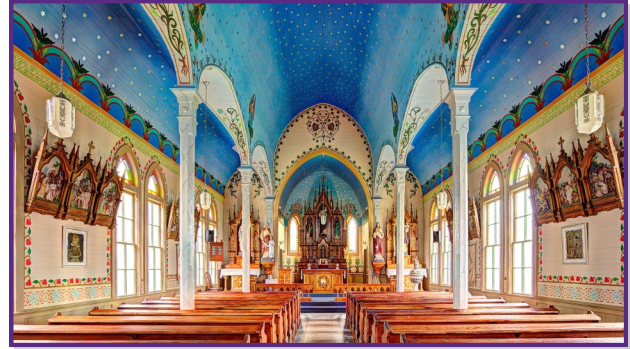
by Polly Hooper

In the mid-1800s, many Czech and German families migrated to Texas in search of religious and economic freedom. Central Texas reminded them of home, so they settled there hoping to farm cotton and prosper. It didn't happen right away, but after a rough start and the end of the Civil War they were able to build churches to showcase their success and pay homage to their homeland. Although there are some twenty painted churches in Central Texas, the most celebrated ones (and the ones that offer tours) are located in and around Schulenburg, Texas, about 80 miles east of Austin.

You can do your own self-guided tour of the churches by purchasing a map at the Chamber of Commerce or a number of downtown businesses. We opted for a guided tour because some churches allow better access with a guide; an early tour time meant we arrived the night before and spent the night. Guided tours are \$10 per person with a suggested gratuity of \$40 for the guide. Arrange for a guided tour through the chamber at least two weeks in advance of your visit. If you go during the summer like we did, you will want to plan for the first tour time of the morning as the churches only use their air conditioning when they are conducting worship services. A better time to visit, although much more crowded, is spring and fall. You may even want to plan your trip to coincide with the festivals this area is known for which are listed on the [Chamber of Commerce website](#).



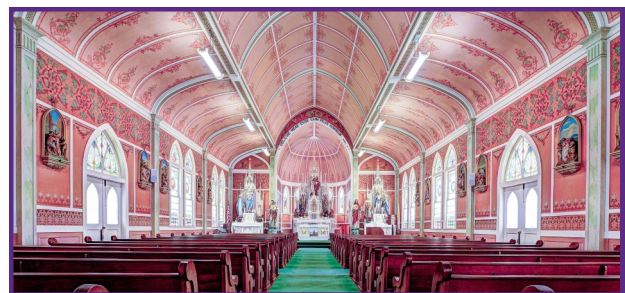
Our guide, Dianna Zimmerman, is a lifelong resident of Schulenburg. Dianna is a history buff and has been interviewed on PBS about the churches. We enjoyed her enthusiasm and humor as well as her extensive knowledge about the churches and the area. The scenic route to the first church took us across Piano Bridge. It is one of the few remaining iron bridges in the country, so named for its piano wire truss construction; legend has it that when first constructed the boards were not tightened properly and it sounded musical when driven over. The one-lane bridge – built in 1855 – was an unexpected delight.



Dubina is the location of the 1st Czech settlement in Texas and home to the St. Cyril & Methodious Church built in 1878. Inside you will find a serene light blue decor consisting of stenciling and stained glass windows. The delightful decor was almost lost because about seventy five years after being built it was painted over inside. Years later when the white paint began to flake and show the detail underneath, a restoration program was undertaken and the original beauty was rediscovered.



About eight miles north of Dubina is Ammansville where St. John The Baptist Catholic Church is known for being "The Pink Church." It was built in 1917 after the first two churches built here were destroyed by fire and hurricane. We found this beautiful church interesting because there are no columns typical of places of worship this size. Again, decorative painting provides a richness and beauty in a different palette of colors. Stained glass windows feature male saints on the right side of the church and female saints on the left side. Each window is inscribed in the Czech dialect.



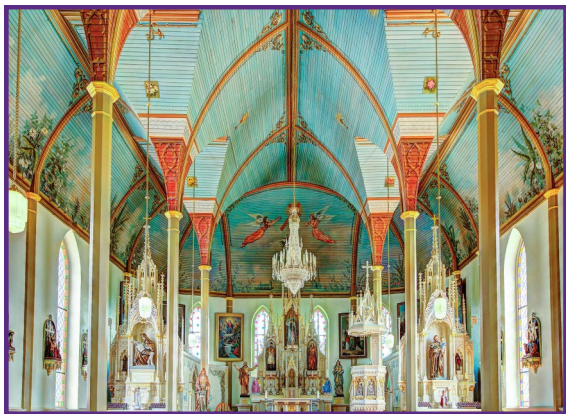
(Continued on page 13)

Painted Churches of Texas

(continued from page 12)

Next stop was High Hill and St. Mary's Catholic Church. Unlike other churches in the immediate area, the church leadership decided to build this church out of brick and stone after many were destroyed by fire. This church boasts a hand-carved white altar as well as extensive stenciling, drawing, and paintings in the popular Gothic Revival style of the era.

Our final stop was Praha and the St. Mary's Catholic Church. Praha is Czech for Prague which the city was called until a Czech priest changed it from the German translation to Czech. This church is the site of the first Catholic school in Texas and today hosts another of the Czech festivals in August that draw thousands for food, music, and dancing. The stone church was dedicated in 1895. The sanctuary is equally lovely but a little different than the other three with its pastoral setting that includes paintings of flowers and plants. We ended our tour of visual delights and history lessons by sitting in the pews here listening to the fabulous bells pealing the arrival of the noon hour.



I could write much more about the history of this area and about the churches. However, I want you to visit and experience this lovely area yourself. And I may be planning to develop a lecture or even a course for Silver Frogs next semester, so stay tuned!



Financial Planning 2019

by Richard Ranc

September is the last month of 2019 to examine estimated quarterly tax payments and consider adjustments for windfall income or unexpected losses. It is not too late to examine your investments and "harvest" gains and offset losses. If you haven't routinely looked at your portfolio, now is the time to make any adjustments and balance your investments according to your needs and/or changing circumstances. Since individual investors may be adjusting their portfolios during the same time period as fund managers are concerned with dividends and capital gain distributions, the last quarter of the year is typically a volatile one for the market.

Now is the time to consider charitable donations. Using RMD (Required Minimum Distribution) from retirement accounts is the most efficient method of donating to a qualified charity. Gifts to qualified charities must be made directly by the custodian and received by the charity on or before December 31. Such distributions will reduce taxable income and may be beneficial in calculations involving total income for the taxable year.

It may become necessary for current retirement plan holders to reconsider estate or legacy planning. The House has passed, and it awaits Senate approval of a "quiet" bill, entitled The Secure Act of 2019. SECURE, an acronym for Setting Every Community Up for Retirement Enhancement provides 29 provisions for making access to retirement savings easier for small businesses. For retired individuals or those approaching retirement age the bill extends RMD from age 70 ½ to age 72. However, for non-spousal beneficiaries of retirement plans, the bill does away with "stretch" distributions. The bill would require beneficiaries, such as children or grandchildren, to make withdrawals from inherited retirement funds over a ten-year period rather than over the beneficiary's lifetime. Numerous estate plans have used the "stretch" provisions for legacy planning. Some Senate opposition has slowed the legislation's passage down but there is every indication that the SECURE Act will gain Senate approval.

In summary, constructive tax planning can take place in the last quarter. Consider using RMD to make charitable contributions. Harvest gains to offset losses. Be aware of the provisions of the SECURE Act of 2019 and the possible effect on estate plans. Finally, review 2019 and get ready for 2020. Heraclitus, an ancient Greek philosopher, said, "Change is the only constant in life," and this is as true today as it was then.



Silver Streak Staff



Siân Borne (SIGs) A Silver Frog since Spring '17, Siân came to Fort Worth in 1973, after moving to the US from England. She has two daughters and five grandchildren. She loves to read and travel, and is active in several Silver Frog committees, serves on the Advisory Board and is the SIG Chair.



Linda Eastwick (Instructor Spotlight) is a former educator who has called Fort Worth her home since 2006. She enjoys researching, writing, and all things grandchild-related. She has been a Silver Frog since 2017.



Diane Griffin has enjoyed Silver Frogs since Spring 2016 and is an enthusiastic advocate for lifelong learning. She is a retired business owner who loves reading, writing, listening, travel, theater, volunteering, and frequent interaction with family and friends.



Sharon Harrelson (Editor) is a Fort Worth native who's been editing various publications for work and fun since middle school. She's delighted to be a Silver Frogs instructor and Advisory Board president this year; she also enjoys cooking/baking, gardening and being a band mom to twin high-schoolers.



Polly Hooper (On One Tank of Gas, Photographer) is a native Texan and is passionate about all types of photography. Her hobbies include travel and reading. She also loves to play games and is in a neighborhood book club. Her grandsons keep her very busy as well.



Richard Ranc (Financial, Instructor Spotlight) came to Silver Frogs following a 10-year affiliation with Senior University in Georgetown. He's a retired VP of Investments at Wachovia Securities. He serves on the Advisory Board and Curriculum Committee in addition to writing for Silver Streak.



Ann Shelton is a charter member of Silver Frogs. She retired after many years as an Administrative / Executive Assistant, and now enjoys being a grandmother, playing tennis and volunteering. She serves as chairperson of the Luncheon Lecture Committee.



Carolyn Stephens (Instructor Spotlight) came to Silver Frogs three years ago following a career in journalism, public relations and crisis communications. She loves the concept of lifelong learning and enjoys reading, cooking, gardening and new adventures.

Special thanks to our fabulous portrait photographer, Polly Hooper, who always makes us look good!

What do you enjoy about Silver Streak?

[Click here](#) to send feedback. [Click here](#) to view past issues.



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Up Next in Silver Streak

We've got three issues scheduled for publication this semester, and for each one we'll be looking to members for their tips, recommendations and stories.

The theme for our October issue (deadline 9/27) is **Minimize** (as in Down-size, Declutter, and Simplify!), and here's how you can join the party:

- Share your tips for minimizing "stuff"
- Tell us what you've been reading and watching
- Recommend technology that makes your life better
- Contribute photos or comments on Silver Frogs activities and classes.

[Click here](#) or [email us](#) to contribute.

SESSION I DATES TO REMEMBER

August 28

Meet & Greet Coffee

September 3

Fort Worth Zoo

September 9

Session I Classes Begin

September 13

[Luncheon Lecture \(offsite!\)](#)

at Texas Wesleyan University

September 15

[TCU Volleyball Event](#)

September 16

TEXRail Adventure

September 27

Silver Streak Deadline

October 4

Session I Classes End

