

TVARA NEWS

The TVA Retirees Association

The Tennessee Valley Authority Retirees Association | 400 West Summit Hill Drive SPT 5A | Knoxville, TN 37902 | www.tvara.org | 865-632-3318

Supplemental Health Insurance — What To Do When You Hit 65

By **TOM SWANSON**, Chair, TVARA Health Committee

Are we done talking about Medicare Supplemental Insurance?

For the some 12,000 retirees who transitioned to individual health-insurance policies with private insurers due to the termination of the TVA group Medicare supplemental plan, most of the drama is over, it is hoped.

But now the focus turns to those retirees who will be “aging in” to Medicare as their primary health-insurance coverage. If anything, the transition from group insurance to the wild world of private health insurance has taught us a thing or two, as the insurance commercial states.

Those retirees who have not faced Medicare yet may not be aware that TVA has contracted with Willis Towers Watson to provide retirees access to their private insurance exchange (OneExchange) when retirees become eligible for Medicare health insurance, usually when they turn 65.

The purpose of the private insurance exchange is to provide retirees with an adviser who is trained in matching insurance policies with individual health situations to ensure the best coverage for the premium demanded.

During the year before a retiree’s 65th birthday, OneExchange will mail educational materials and set up a phone interview. The purpose of the

interview will be to assess the retiree’s health-insurance requirements. At the conclusion of one or more of these discussions, the retiree will be given the opportunity to complete an insurance application by phone for a policy suggested by the adviser.

Now for the lessons learned.

The OneExchange telephone interview has been described by retirees as “grueling,” lasting on average three hours including the application process. Retirees who purchased their health insurance not through OneExchange reported being able to complete the selection and application process in two hours or less.

It could be that the OneExchange advisers are very deliberate and careful in their approach to determining the best insurance coverage, but retirees complained of the recital of repetitive disclaimers as being overly tedious. Providing information online before the phone interview helped some with this exercise.

Some retirees discovered they could purchase the exact same policy from the same insurance company for less money by speaking to the company’s agent or an independent insurance broker. This is where we learned of the world of insurance-policy discounts. If you shop around, there is apparently

New Valleywide President Introduced

By **DeWITT BURLESON**
TVARA Valleywide President

I am DeWitt Burleson, the current Valleywide President of the TVA Retirees Association.

I was a TVA employee from 1970 through 2008, working in Labor Relations & Compensation for most of those years.

Recently I was pleased to serve as President of the TVARA Knoxville Chapter and now look forward to working at the Valleywide level with Vice President Alan Campbell, Secretary Richard Dearman, and Treasurer Lisa Overly.

Your TVA Retirees Association is celebrating its 50th anniversary this year. Over the years TVARA established as its primary purpose the betterment of conditions of TVA retirees, their spouses, and dependents, and the beneficiaries of deceased employees.

This was done through communications and negotiations with TVA management and the TVA Retirement System. Some years have been more significant than others, and 2016 was one of those years. Changes were made to the retirement plan and the availability of a Medicare supplement plan.

One of the biggest threats to retirees is inflation.

Many of us remember the double-digit inflation years of the 1970s and the impact to the cost of living. The

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TVARA's Web address is:
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its Facebook address is

www.facebook.com/tvaretireesassociation

The TVA Retirees Association is the official organization of all TVA retirees. It was organized to serve the varied interests of TVA and its retirees and their beneficiaries, and to help keep them informed of TVA developments affecting their interests. It has been recognized by TVA as the responsible representative of retirees in conveying retiree views.

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COLA portion of the retirement plan, which was considered a vested or guaranteed benefit by retirees at the time they retired and some protection against inflation, was a key item in the proposed 2016 retirement-plan changes.

Early on, TVARA met with TVA Chief Executive Officer Bill Johnson to learn of the TVA proposed changes and received a commitment that the revised retirement plan would have a vested COLA.

At the time, litigation was still in process with COLA vesting in question.

The federal circuit court did not adequately answer the question but rather said the court did not have jurisdiction, since TVARS and TVA exclusively set the rules. The circuit court decision was appealed.

Before a determination by the appellate court, a TVARS counterproposal that included the COLA vesting provision promised by TVA was approved by the TVA Board of Directors. Subsequently, the appellate court ruled the COLA under the prior rules was not vested.

Throughout the discussions and negotiations over the retirement plan, changes the TVARA was involved in support of your interests in a positive way, including presentations at TVA Board meetings and other opportunities, thanks to our Past President, Suzan Bowman.

Yes, the COLA is now less 0.25 percent per year of what it would have been, but the maximum inflation protection is 6 percent rather than 5 percent, and most importantly to retirees under the original plan the COLA is vested rather than subject to approval.

The impetus for the 1967 establishment of TVARA was activities by TVA retirees in 1966 upon the creation of Medicare.

At that time retirees over the age of 65 were to be removed from coverage under the same plan as active TVA employees and have only Medicare-plan benefits. A group of retirees



DeWitt Burleson

came together with TVA to create and implement a supplemental plan that existed until the end of 2016.

For 50 years TVA retirees were themselves in a group-rated plan with an active Health Committee providing oversight and a plan design catered to our group's needs.

The plan and the committee have served us well. TVARA was not in favor of ending our Medicare-supplement plans and requested the implementation of an alternative process for obtaining Medicare-supplement plans be delayed.

Nevertheless, with implementation imminent the TVARA officers, healthcare committee, and chapter presidents worked to assist retirees through this transition as much as possible.

Thanks to Tom Swanson for sharing his insights and knowledge of the healthcare market.

Early reports are that many retirees fared better or as well costwise, while some have been severely impacted by drug plan costs. Some found OneExchange easy to work with, while others were challenged.

Several retirees found better options through their own investigation.

TVARA will continue to represent the interest of TVA retirees and their beneficiaries.

I look forward to working with the local chapters on your behalf and encourage

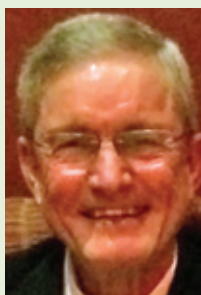
you to also be active in your chapter — stay informed and stay in touch with colleagues. Attend the quarterly meetings and inform your officers of topics or speakers of interest.

Also, several chapters work on beneficial projects that utilize the variety of retiree skills and expertise and make a difference in their community.

TVARA is your association, and there is a place for you in it.



Alan Campbell
Vice President



Richard Dearman
Secretary



Lisa Overly
Treasurer

Phone Scam Asks, 'Can You Hear Me?'

Reprinted from CBS News

Unlike the Verizon Wireless commercial, you won't want to answer "yes" when a new phone scam asks, "Can you hear me?"

Police say if you receive a phone call from someone asking the question, the best thing to do is hang up. This new con came as a variation of earlier scams that got victims to say the word "yes" in a phone conversation.

The scam hinges upon the response's being recorded and used to authorize unwanted charges on a phone, utility bill, or on a stolen credit card.

"You say 'yes,' it gets recorded, and they say that you have agreed to something," says Susan Grant, Director of Consumer Protection for the Consumer Federation of America. "I know that people think it's impolite to hang up, but it's a good strategy."

Often the con artist behind this scam doesn't need victims to provide a

payment method to complete it. They already obtained a phone number, and many phone-providers pass through third-party charges.

In addition, your personal information may already have been collected through other means, such as through a data breach. When the victim disputes a charge, crooks can then counter that he or she obtained assent on a recorded line.

So what can people do to guard themselves?

If you believe you have already been a victim of this scheme, check your credit-card, phone, and cable statements for any charges that are

unfamiliar. Any findings should be disputed with the credit-card company or phone-provider. Victims should dispute that they did not authorize any purchases knowingly or on purpose. If the company says you have been recorded approving any charges, ask for proof.

The Federal Trade Commission can help dispute unauthorized credit-card charges. The Federal Communications Commission can help with charges on a phone bill.

Nomorobo, a free blocking service, can be used to help prevent and avoid telemarketing calls from con artists. Unknown numbers could also be left to go to voicemail on your cellphone.

If you decide to answer calls from unknown numbers, be aware of strangers asking any questions that would normally cause a "yes" response. Other questions besides "Can you hear me?" could include "Are you the lady of the house?," "Do you pay the household telephone bills?," "Are you the homeowner?," or any other type of yes/no question.

One response that could be used for these questions is "Who are you, and why do you want to know?"

If a caller says he or she is part of a government agency such as Social Security, the IRS, or the Department of Motor Vehicles, hang up immediately. Government officials communicate by mail, not phone, unless you have called them first.



Fidelity Investments Provides Customer Protection

For all participants with a balance remaining in TVA's 401(k), Fidelity Investments is deploying a two-factor authentication — an added security measure for navigating the Fidelity NetBenefits website. This new feature adds a layer of security to your account and your personal information by requiring a numeric code in certain situations.

HOW IT WORKS



If two-factor authentication is required when you perform a certain action, you will receive a prompt requesting that you enter a one-time security code in addition to your password. The code will be sent to you via your choice of SMS text, email, or automated-voice-callback message. You will need to enter this code before you can continue on the site.

NEXT STEPS

Please take a moment to log in to NetBenefits. In your Profile, under "Personal Information," verify that your mobile-phone number and other contact details are current. There's no other action you need to take now, but in the future remember that you may be prompted to request a security code when using NetBenefits.



Reminder to Those in TVA's Consumer-Directed Health Plan or 80% PPO Plan — New ID Needed for Prescription Drugs

By JENNIFER BECKETT, TVA Senior Program Manager, Healthcare Plans

(Please note that this information is only applicable to retirees and dependents covered under one of TVA's medical plans — i.e., CDHP or 80% PPO — this does NOT apply to Medicare-eligible retirees.)

As previously communicated, the administrator of TVA's prescription-drug plan has changed to Express Scripts.

If you are enrolled in a TVA medical plan, you should have already received a new ID card from Express Scripts. It is important that you share this new information with your providers.

This includes your local pharmacy to ensure there are no delays in receiving or processing any prescriptions you filled on or after Jan. 1.

And notifying your doctor(s) of this change so any prescriptions you filled by mail-order to be sent to the correct mail-order pharmacy.

Failure to do so could result in prescription-drug orders being sent to OptumRx — and any prescription-drug claims filed through OptumRx on or after Jan. 1 will be denied.

Didn't receive a card or need a new one?

- Call Express Scripts member services (24/7) at **1-800-935-6203** and request an ID card or
- Visit the Express Scripts website at www.expressscripts.com (you will need to register if you have not already) and select "Print & Request Forms & Cards" under the Health & Benefits Information tab. You can view and print a member-ID card that will display in your browser and can be printed on any printer.



Don't want to carry around another ID card? Download the Express Scripts mobile app

The Express Scripts mobile app is free and available to anyone with an iPhone, Android, Windows Phone, or Blackberry. Go to your smartphone's app store, search for "Express Scripts" and download. It's that simple.

After downloading the app, you will need to create a user name and password. If you've already registered on Express Scripts website, just log in to the mobile app with the same user name and password. Under the Menu option, select "Prescription ID Card." The ID card will be displayed on your phone.

Whether you use the Express Scripts app or website, you can do the following:

- Price a medication,
- Manage your home-delivery prescriptions, including refilling and renewing them,
- Track your home-delivery prescription orders,
- Look up potential lower-cost prescription options available under your plan, and
- Review your personalized alerts to help ensure that you are following your treatment plan.

Want to know more?

Visit Express Scripts' website at www.expressscripts.com or call **1-800-935-6203**.



OneExchange Enrollment Update

By **KELLY LAWSON**, Director, TVA Employee Benefits

TVA Medicare-eligible retirees (and spouses) who were enrolled in TVA's Medicare Supplement Plan had the opportunity in the fall of 2016 to enroll in a new supplemental Medicare plan through OneExchange, effective Jan. 1.

At the end of the enrollment season, 87 percent had enrolled in a medical plan through OneExchange. An additional 2 percent enrolled in nonmedical plans such as prescription-drug, dental, or vision plans.

The majority of retirees and spouses who chose to enroll through OneExchange selected a Medigap plan (93 percent), while the remaining 7 percent chose a Medicare Advantage plan. Top medical carriers

included Cigna, AARP, BlueCross BlueShield, and Humana.

TVA Benefits would like to thank the TVA Retirees Association for its assistance. With that help, OneExchange was able to contact 99 percent of the eligible retirees and spouses.

OneExchange handled more than 45,000 inbound calls and more than 33,000 outbound calls. A survey was available after each call, and more

than 5,100 retirees and/or spouses participated in the survey. The results revealed that 94 percent of those responding were satisfied, with an average rating of 4.43 on a scale from 1 to 5.

During the enrollment season, TVA also received feedback from retirees and spouses about their enrollment through OneExchange. TVA was able to use this feedback to partner with OneExchange to enhance the enrollment experience.

Although the enrollment season is now complete, OneExchange will continue to be an ongoing advocate for TVA retirees. Look for more information coming from OneExchange throughout the year.

**If you have questions,
call OneExchange
toll-free at
1-844-620-5725.**

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a discount for just about everything — maybe even one for just being alive!

OneExchange makes it easy, but if you are willing to take the time to shop around, you can get better prices.

The variety of health-insurance companies and policies available on OneExchange is limited compared to all that is available in a particular state. This was very apparent when retirees conducted online searches for Medicare supplemental insurance.

For example, retirees discovered companies that do not heavily advertise their health-insurance business such as Mutual of Omaha, Farm Bureau, and Physician's Mutual, and yet these companies have very competitive products.

Perhaps the most important lesson of all, we learned of another resource that offers unbiased assistance in determining the best insurance coverage for the retiree's health situation and money. This resource is known as the State Health Insurance Assistance Program, or "SHIP."

Each state has a SHIP that is familiar with ALL health insurance available in that state. For Tennessee, the SHIP toll-free phone number is 1-877-801-0044, and

the numbers for the other states are on the back of the Medicare & You white book retirees will receive about three months before the month of their 65th birthday.

By the way, TVA group coverage ends and Medicare coverage begins on the first day of the month of a retiree's 65th birthday.

The SHIP phone number for each state is available online at <https://www.medicare.gov/contacts/> by selecting state and "SHIP." SHIP provides the same consultation service as does OneExchange, and it's also free.

The advisers for SHIP do not sell insurance and are mostly volunteers. There are TVA retirees who are volunteer insurance advisers for SHIP.

To learn more about the "fun" in selecting Medicare supplemental insurance and additional lessons learned, go to <http://mytvvara.org> or send an email to tswanson@comcast.net.

The ongoing discussion over the transition to Medicare supplemental insurance can be viewed on Facebook at Tennessee Valley Authority Retirees Association (do not abbreviate) and TVA Friends Past & Present (requires an invite).



JUSTIN MAIERHOFER

TVA Watches Washington's Winds of Change

By **JUSTIN MAIERHOFER**, TVA Vice President, Government Relations

Donald Trump took the oath of office on Friday, Jan. 20, to become the 45th President of the United States joined by Mike Pence, now the Vice President.

After a very hotly contested campaign, President Trump received 306 electoral votes to Secretary Hillary Clinton's

232. However, Clinton received 65,844,610 popular votes to President Trump's 62,979,636 (<http://cookpolitical.com/story/10174>), which led to post-election-day discussions of the Electoral College, "faithless" electors, and the possibility of the Electoral College's following the popular vote.

Amidst the rumblings, however, on Dec. 19 the majority of electors cast their votes for Trump.

This year President Trump will have as many as five nominees to recommend for the TVA Board. Three Board members' terms expired last July, those of Chairman Joe Ritch, Pete Mahurin, and Mike McWherter. The terms of Marilyn A. Brown and Lynn Evans will expire in May this year.

Both Evans and Brown can serve on the Board throughout this year until new Board members are confirmed for their seats.

The TVA Board has elected Evans to serve as its Chair.

The three vacancies this year will not prevent the Board from carrying out its business, as it will maintain a quorum.

President Trump's nominees will be submitted to the U.S. Senate for confirmation. During this process, nominees will be vetted through the Senate Environment and Public Works (EPW) Committee.

The Chairman and the Ranking Member of the EPW Committee have changed, as Oklahoma Sen. Jim Inhofe was term-limited out of his seat as Chairman and California Sen. Barbara Boxer, former Ranking Member, retired.

The Chairman of the EPW Committee is now Sen. John Barrasso from Wyoming; the Ranking Member is Sen. Tom Carper from Delaware. There were no initial indications of whom President Trump intended to nominate to the TVA Board.

In the Capitol, the 115th Congress was sworn on Jan. 3. In another surprise, Republicans maintained control of the U.S. Senate, holding 52 seats while Democrats hold 46 seats

and Independents two seats, both of them caucusing with the Democrats.

Kentucky Sen. Mitch McConnell was unanimously elected to continue as the Senate's Majority Leader. With the retirement of Sen. Harry Reid of Nevada, the Democrats elected Sen. Chuck Schumer of New York as the incoming Minority Leader.

Democrats also added to their leadership team, appointing Vermont Sen. Bernie Sanders as Outreach Chairman and separating the roles of Minority Whip and Assistant Minority Leader, held respectively by Sen. Dick Durbin of Illinois and Sen. Patty Murray of Washington.

Likewise, in the House Republicans re-elected Rep. Paul Ryan of Wisconsin as Speaker of the House for the 115th Congress, 239-189. Rep. Nancy Pelosi of California, who was challenged by seven-term Rep. Tim Ryan of Ohio, retained her post as Democrat Leader in a 134-63 vote.

In the House, Rep. Bill Shuster (R-Pa.) will continue as Chairman of the Committee on Transportation and Infrastructure, which has oversight jurisdiction of TVA in Congress.

The 40-member TVA congressional delegation remains 34 Republicans and six Democrats. However there are two newly elected members, Republican Reps. James Comer and David Kustoff.

Comer represents Kentucky's 1st congressional district and replaces Ed Whitfield, who resigned in September. Comer had previously served as the Agriculture Commissioner of Kentucky from 2012 to 2016, and in the Kentucky House of Representatives from 2000 to 2012.

Kustoff represents Tennessee's 8th congressional district, replacing Stephen Fincher, who did not seek re-election. Before the race, Kustoff served as an attorney in private practice and as the U.S. Attorney for the Western District of Tennessee from 2006 until 2008.

An additional change to the TVA delegation involves the Feb. 8 confirmation of Sen. Jeff Sessions (R-Ala.) to serve as U.S. Attorney General. Alabama Gov. Robert Bentley appointed Sen. Sessions's replacement, state Attorney General Luther Strange, and an election for this seat will occur in November 2018.

2016 Good Year for BVI's Good Deeds

By **JIM RUSSELL**, BVI President

The past year was a good one for Bicentennial Volunteers Inc.

In 2016 we had 200 volunteers who contributed more than 20,000 hours of volunteer service.

These volunteers manned the TVA visitor centers at Raccoon Mountain, Fontana, Norris Dam, and Kentucky Dam.

More than 100,000 visitors showed up at our centers.

BVI's retiree volunteers are the public face of TVA to these visitors who come from all over the region. Our volunteers tell the TVA story to these visitors. We think it is a story worth telling, and I like to say as retirees you each wrote part of that story with your careers.

BVI volunteers also assisted in the big Norris Dam 80th-birthday celebration last summer, when TVA hosted 30,000 visitors. And BVI volunteers assist TVA with Nuclear Safety Response Drills, wildflower walks, water-safety training for schoolchildren, and other activities.

If any of you are interested in volunteering, we need help at Kentucky Dam this coming season. Volunteers at Kentucky Dam are provided a campsite for RVs and serve two weeks at a time. Call Judy Allen at 356-386-2307 or Marka Smith at 865-632-8087.

In 2016 BVI refurbished and remodeled part of the exhibits at our four visitor centers. We also began work on three new outdoor visitor exhibits at Pickwick, Melton Hill, and Douglas Dams.

BVI also provides lesson-plan material for teachers across the Tennessee Valley Region. The material is to help them

teach the history of TVA. We have a website they can use to download materials and for streaming video.

This past year BVI also partnered with TVARA chapters to help TVA retirees do charitable projects. BVI provides grant money to the local chapters, which in turn provide the volunteers. Some examples of these projects include the following:

- Muscle Shoals — Gardens Project, BEST Robotics competition, Old Railroad Bridge,
- Paradise — Ball Field in Rochester, Ky.,
- Western Area — Amphitheater for local plays and musical events,
- Knoxville — A Live-It Project to remodel homes for the needy, Casting for Recovery project for cancer-survivor therapy (see story on page 12),
- Cleveland — Wheelchair ramps,
- Chattanooga — Wheelchair ramps.

BVI encourages all of you to volunteer to assist with your chapter projects.

RRC (Retiree Resources) had a good year. We are averaging around 400 retirees working with TVA on contract. This helps TVA get temporary helpers who are already trained. RRC works with a small markup, saving TVA money.

The markup provides a small profit that BVI uses to fund the visitor centers and projects.

NEA (National Emergency Assistance) does FEMA work on TVA's behalf. TVA is obligated under the Stafford Act to assist FEMA on natural disasters.

We do this on TVA's behalf, which keeps TVA from having to send its employees. Last year we averaged 30-40 retirees working with FEMA.

NEA has worked floods in Arkansas, Oklahoma, and Louisiana and dealt with hurricane damage in Georgia, South Carolina, and North Carolina.

A photographic salute to BVI members who helped FEMA help flood survivors last year



Becoming a Zealot about New Zealand ...and Australia

By LES BAYS

New Zealand and Australia? Who? Me?

My old bridge partner Theo called me.

“Hey,” he said. “I have two back-to-back 16- and 17-night cruises that will go all around Australia and New Zealand. Can you go with me?”

After about a month of debate and research, and with my wife, Donna’s, permission, I said “yes” to the 17-night “Bottom End” cruise that began at Perth, Australia, and ended in Sydney.

The ship was Royal Caribbean’s Radiance of the Seas. Radiance was built in 2001 for more than 2,100 passengers. I found that the ship also does quite a few Alaska cruises but had worked its way down to Australia for this one.

Theo had an excellent “junket” price on the cruise, and I went to work on finding a decent price on the airfare. I left mid-November from my hometown Tri-Cities Airport and 36 hours later arrived in Perth.

I’m not going to lie — the 16-hour flight from Los Angeles to Sydney was brutal.

The five-hour flight across the continent from Sydney to Perth was a breeze after that.

I left home on Saturday and arrived

on Monday. In Bill Bryson’s book, “In a Sunburned Country,” which I would recommend to everyone planning a trip to Australia, he speaks of an entire 24-hour day being mysteriously taken from you on the way from North America to Australia due to crossing the International Date Line. Somehow you get it back on the way back, usually arriving the same day you left.

I planned two nights in Perth pre-cruise and two nights in Sydney post-cruise. Theo would already be on the cruise, and I would meet him at the Fremantle port near Perth.

On my cab ride to the hotel, it was hot. I found out that it was 37 degrees C, which is 98.6 degrees F — BODY TEMPERATURE!

I wondered if that was what to expect for the whole trip.

But it turned out that was that hottest temperature of my entire 23-day trip. Most of the time it was between 60 and 80 degrees. Very pleasant. I actually began “thinking in Celsius” by the end of the cruise. Anything from 20 to 30 degrees C was going to be a pretty nice day.

The first morning at my small bed & breakfast in Perth, I was up pretty

early. I walked outside, there was a guy walking down the sidewalk, and the first words I heard were “G’day, mate!”

I knew I was really in Australia!

Over breakfast, I was trying to figure out the European espresso machine when I heard a woman say something about Louisville.

I turned and asked if she was from Kentucky, letting her know I was from Tennessee.

Edie, who is from Kentucky, and her friend Nancy from San Francisco had been friends since elementary school.

It turned out they were going to be on the same cruise. We made plans for the next day to share a cab to the port in nearby Fremantle.

I also got to taste Vegemite on some toast as part of breakfast there. It looks like old bearing grease and tastes like a mixture of anchovies and dried-up raisins.

Nonetheless, I spread it thick over my toast like I would spread grape jelly at home — then ate it.

An Aussie gentleman at breakfast watched me eat it, then informed me that no one from Australia would eat it



Overlooking the ship and the Sydney Opera House

Auckland, New Zealand, Tower – the largest cities in Australia and New Zealand all seemed to have a tower similar to this.

like that. He said, “First we would spread a decent layer of margarine on the toast, then a VERY THIN LAYER of Vegemite.”

So I tried it, and it was much better, since I could hardly taste it.

It works like a calculus problem: The maximum enjoyment of Vegemite is when the amount used approaches ZERO!

I met up with Theo at the ship the next day in Fremantle. He had already been cruising 16 nights, including stops at the Great Barrier Reef, Darwin, and Bali, Indonesia, among others.

Probably the most famous thing at this port is Fremantle Prison. Australia was settled by Europeans as a penal colony, so we thought it fit the agenda perfectly. The prison is no longer in service, but we found the tour to be interesting, hearing tales of prison life, including executions and whipping posts.

On the ship the next morning, Theo and I ran into Nancy and Edie having breakfast with their new Australian friends and fellow passengers Julia and her mother, June, who was on the ship to celebrate her 80th birthday.

Most of the passengers were older than Theo and I were, so we were glad to meet Julia, who was nearer our age and who offered to drive for us if we rented a car at the next port, Esperance.

Motorists drive on the left side of the road in Australia and New Zealand, and Theo and I had almost been run over a couple of times just walking the streets, since everything seemed backwards.

Motorcycles seemed to dart out of nowhere we expected, to try to run us over! We did not trust ourselves to drive, so we rented the car and handed the keys to Julia, who had an Australian driver’s license.

Our beach drive was beautiful. We also went by a body of water called “Pink Lake.” I recall something about algae turning it pink. Sometimes kangaroos are sighted at the beaches we went to, but none were there that day.

We found Australians to be friendly people, reminding me of the good folks in the Tennessee Valley. They wanted to help you. The most common phrase in Australia is “No worries.” That is not just a saying at Outback Steakhouse.

“G’day mate” is a close second. By the second port, I was saying to myself, “I could live here.”

The next port was Adelaide. We took a train from the outer harbor to the city. They have a lot of statues in the cities. We went to an excellent museum and then walked around the harbor area.

I’m sure that is where I bought some fly spray...because when you land in Australia and walk out of the airport, a fly seems to adopt you and tries its best to land on your face.

When you are indoors, it goes away, but when you head outdoors again, here he comes back, with a friend or two.

We learned that the motion of swatting at flies is termed the “Aussie Salute.”

It is probably not as bad on the coast, where we were, as in the Outback, but it was annoying to us.

The Aussies were much more tolerant of flies than I was.

The repellent would last about four

Continued on next page



At far left, one of many beautiful beaches in Esperance, Western Australia; at left, one of the features of the Archibald Fountain in Hyde Park, Sydney, depicts Artemis, the Greek goddess of the wilderness, the hunt, wild animals, and fertility.

hours, then here they came again. This would not be a deal-breaker for my statement that I could live there, but I would need to make sure I have bug spray on hand always.

Next stop, Melbourne.

This city is one of the few that do not have a convict heritage. It's the second-largest city in Australia and is beautiful.

Most of the cities are very walkable. We took the bus to another museum we had read about, and it was large and again wonderful. My favorite exhibit was one on Australia's role in WWI.

Back on the ship, the Captain told us a storm in the Tasman Sea would prevent us from going on our planned route to the South Island of New Zealand. The ship rocked a lot for about three days as we headed north around the storm.

Three new ports were arranged due to the storm.

We landed in Tauranga and planned to ride to Rotorua with a fellow passenger named John, who was born in New Zealand.

That was a good day. We saw geothermal pools, rode a gondola, rode a luge, ate something called a "Georgie Pie" at a McDonald's, and saw black swans.

Black swans were thought not to exist in the world until 1636, when they were sighted in Australia. This was a big surprise to Europeans.

In the financial world, a "Black Swan event" is a surprise happening. The 2008 global financial crisis, for example, was considered to be a Black Swan event. Now it is the name of a book, a brand of Australian wine, and at least one body of water in that area of the world.

Next port, Auckland.

One third of New Zealanders live in the Auckland region. They also have wonderful museums that tell about their Maori heritage.

Maoris were Polynesians who settled in New Zealand around the year 1300, probably arriving by canoe.

It is a continuing culture to this day. On the ship's television, I watched a Maori sporting festival where the natives were speaking in their language, with the broadcast coverage also in their language.

Auckland, like many of the cities we visited, has a very tall structure they call the "Sky Tower." I was busy walking the city that day, so I'll plan to ride to the top on the next trip.

A couple of sea days later, we were back in Australia. We were treated with a stop in the

port city of Newcastle. Having worked for more than 30 years at a coal-burning power plant, I was somewhat pleased to see that Newcastle is the largest coal-exporting harbor in the world.

We rode a shuttle bus to the city.

Funny thing, our new friend Julia had warned us, Australians habitually shorten their words and phrases, as well as other distortions of the English language.

We were getting directions and one significant landmark of their directions in Newcastle was the "Kentucky Friiiiiid" (emphasis on the second word). Not the KFC, not Kentucky Fried Chicken, but the "Kentucky Friiiiiid." It can be hard to keep up with a native Aussie when he or she is talking, since so many words are shortened — Kilos



Les Bays, outside the Sydney Opera House

or Ks for kilometers, Chrissy for Christmas, etc.

Newcastle is only about 100 miles north of Sydney, and we were the first cruise ship of the season.

Being fairly close to Sydney, Newcastle probably does not get a lot of cruise ships porting there. Newcastle folks appreciated the ship's being there and excelled in making us feel welcome.

In fact, as a treat, as the ship was leaving the harbor, we were saluted with three shots from a large cannon on a hill as we passed.

That was probably my single-favorite moment from the whole cruise. We were told it symbolized a shot at the bow, a shot at mid-ship, and a shot at the stern.

I think it was a cannon left from WWII. How cool is that?

Last and best, was Sydney. We disembarked, and Theo headed for the airport to fly home. I planned two days longer to see Sydney. It turned out that Julia and her "Mum," June, had tickets to a play at the Sydney Opera House.

June wasn't feeling well, so I got to attend the play in her place. We walked through the city's parks-and-harbor area before the play, then after we had a cup of coffee at the Opera House.

From left, Les, new friends Julia and Trevor, and old friend Theo, on the cruise



Below, from left, Les with fellow Americans Nancy and Edie



Aussie coffee is remarkable. They seem to start every coffee option with a double espresso, then add stuff.

If you go there, I recommend you start with a Flat White or Cappuccino and go from there. There are Australian coffee charts on the Internet. You'll probably need it.

I am a changed coffee-drinker after this trip. I appreciate a cup of McDonald's coffee, but I asked for an espresso machine for Christmas when I got back home.

I walked back to my hotel in Kings Cross after, through the beautiful Botanical Gardens, near one of the original penal colonies. The next day, I walked all over Kings Cross and Potts Point. My final evening was spent just sitting at a nearby harbor watching sailboats and relaxing until dusk.

are adequately priced to pay sufficient wages with no tips. I wonder if the United States should evolve to this policy eventually.

Even some cruise ships have a "no tipping" policy when a cruise is devoted only to Australia. The Radiance, however, had the "normal" policy of \$12-\$13 per day per person in U.S. dollars.

I wish someone had told me sooner. One thing you need to realize when you go to Australia is that tipping is not expected — cab drivers, waiters — it's not expected.

I would like to go back and perhaps take the entire cruise around the continent one day with Donna, my wife. Australia and New Zealand will be magnificent places to visit.

Again.

(Les Bays had a 33-year career at John Sevier Fossil Plant, was an officer in the Engineering Association, and served on the TVA Retirement System Board of Directors. He is now the TVARA Upper East Tennessee Chapter President.)

The minimum wage is around \$16 in Aussie money, which is about \$12 U.S. Goods and services



Cast of *A Flea in Her Ear* at the Sydney Opera House

Casting Their Lot with Breast-Cancer Recovery

By **RENY McCLAIN-LEE**, TVARA Volunteer Coordinator, TVARA Knoxville Chapter Secretary

The third weekend of October 2016 was full of activities in Knoxville to bring awareness for breast cancer.

The Knoxville Chapter of the TVA Retirees Association was one of the sponsors of an event for "Casting for Recovery." CfR is an organization that combines breast-cancer education and peer support with the therapeutic sport of fly fishing.

The retreat event was held on the Clinch River, and TVARA volunteers supported the participants by providing meals, fly-fishing guides, and fly-fishing supplies.

We were fortunate to work with Lindsay Long, CfR East Tennessee Program Coordinator in support of the event's participants. CfR retreats are open to breast-cancer survivors of all ages, in all stages of treatment and recovery, and are free to participants.

TVARA thanks 3 Rivers Angler in Knoxville and also Orvis for their support. And special thanks go to those who volunteered their time on behalf of TVARA.

There is usually an annual retreat in April also for breast-cancer survivors in Tennessee.

In the past, that event has been held at The Lodge at Buckberry Creek in Gatlinburg. However, during the November fires in Gatlinburg, Buckberry burned to the ground and the CfR organizers could not find another venue that would meet all the needs of the event. So this year's retreat is cancelled.

The owners of Buckberry will be rebuilding, and CfR hopes to return this annual event to Gatlinburg in the future.

For more information about CfR or to apply online for an event in your area, go to www.info@castingforrecovery.org.



Those taking part in the October event supporting breast-cancer education and peer support include, back row, TVARA volunteer Terry Douglas, and front row, from left, Linda Cantrell, Sindy Boyles, Lindsay Long, Denise Szymdt, Joy Goodwin, and TVARA volunteer Neal Lavender.



Linda Cantrell participates in "Casting for Recovery" on a foggy morning on the Clinch River.



Reny McClain-Lee (left) and Lindsay Long, with boxes of fishing boots and waders



Why a ‘Workout Buddy’ is More Important than Exercise

By JOHN BLACKWELL

When I retired from TVA, one of my goals was to get into good physical shape by daily exercise and diet.

However the days, weeks, and months went by, and I never could start. I purchased a treadmill and started off using it every day, but it was not long before excuses came along and I used it very little.

I could not be consistent.

I started gaining weight and eating without regard to portion control or healthy food. This continued until I was diagnosed with diabetes and given a drug.

That was when a friend invited me to be his “workout buddy.” I started exercising daily and carefully watching the foods I ate and the portions.

In just six months I had lost 45 pounds and was free of diabetes and the drugs.

A workout buddy, according to some trainers, is more important than the exercise one does. The single-most important factor in having a consistent workout program is having a support system.

Exercise partners provide a powerful combination of support, accountability, motivation, and, in some cases, healthy competition.

Benefits of a workout buddy

Finding the right workout partner dramatically increases your chances of success.

A buddy can motivate you to attend a workout, also to do one more set, continue when you feel like you have just had enough and want to give up, or when you are feeling hopeless.

It has now been four years since I started this journey.

I exercise seven days a week beginning early in the morning.



John Blackwell (right), with “workout buddy” Dr. Jerry Williams

My workout buddy is important to my being committed to daily exercise. I have found daily exercise has a lot of benefits such as being able to accomplish the tasks I enjoy, sleeping better at night, and feeling good about myself.

Most important was that I was able to get out of the rut I was in. I would have never thought I would be so consistent with my exercise.

How to find a workout buddy

First is to look at someone who is already exercising.

Ask family members and friends to be your buddy. If you see a neighbor walking, ask if you can join. Go to a gym or fitness center and establish relationships with others, and before long you may have several workout buddies.

I found that when I went to the gym, there were several members about my age whom I knew but had no idea they were exercising.

Before long, if I missed, they would inquire, and if they missed, I would inquire.

Of course, you can even hire a trainer to work with you. While gyms and fitness centers offer many benefits, they are not essential to getting in better shape.

There are a number of sites on the Internet that illustrate exercises you can accomplish without expensive equipment.

Also, one of the best ways is joining an exercise class.

When you pay for a class, you are motivated to attend. Also, in a class you learn new ways and can stay current with exercising techniques.

Attendance will get you in the habit of regular exercise and provide you with ideas about a buddy.

Never work out alone

When I first began working out, I learned about a person who went to the gym by himself. He was bench-lifting when he lost the grip on the heavy set of barbells. The barbells fell across his throat, and he died.

Another example is a family member who was bike-riding alone and had an accident and realized nobody was around.

Thank goodness, he was only scratched up and continued on his way.

So start today in an exercise routine that will take you to a higher level, by searching for an exercise buddy.

In Memoriam

Nov. 5, 2016 – Jan. 27, 2017

Retirement Management received notifications of the deaths of the following retirees for the period Nov. 5, 2016, through Jan. 27, 2017, as well as other previously unreported deaths. They are listed with date of death (and date of retirement). To report the death of a retiree, call the TVA Retirement System at 1-800-824-3870.

Akins, William L.,
1/15/2017 (1/8/2005)

Albanese, C. Theresa,
11/9/2016 (5/9/1998)

Arnold, Lecil M.,
11/8/2016 (10/1/1986)

Batchelor, Tommy O.,
12/18/2016 (12/29/1992)

Bean, Billy B.,
12/16/2016 (10/2/1991)

Bearden, Faye S.,
11/8/2016 (11/1/1992)

Blevins, Charles L.,
11/13/2016 (4/1/1995)

Brewer, Sandra F.,
12/29/2016 (10/1/1996)

Carroll, Evelyn L.,
1/9/2017 (9/19/1982)

Carter, Robert W.,
11/7/2016 (1/2/2001)

Chance, John D.,
12/20/2016 (11/20/1992)

Cox, John O.,
12/8/2016 (1/3/1998)

Crosslin, Billy F.,
1/9/2017 (6/12/2004)

Cunningham, Howard S.,
11/27/2016 (12/23/1989)

Curtis, Barry W.,
1/6/2017 (11/4/2000)

Drinnon, Kenneth C.,
1/3/2017 (10/2/1982)

Dudley, Steven W.,
12/28/2016 (4/2/1997)

Elledge, Carl E.,
11/21/2016 (9/30/1989)

French, Johnny F.,
12/22/2016 (9/3/1988)

Gass, Terrell E.,
11/25/2016 (Unknown)

Gibson, Sidney E.,
1/6/2017 (Unknown)

Gonia, Rama C.,
1/5/2017 (8/26/1989)

Greene, Charles D., Sr.,
12/6/2016 (8/2/1988)

Gregory, Carlos E., Jr.,
12/3/2016 (1/3/2000)

Gulley, William L.,
1/14/2017 (12/30/2000)

Hall, John T., Jr.,
12/5/2016 (8/2/1988)

Harrison, Alma D.,
11/12/2016 (7/17/1982)

Hooper, John A.,
11/21/2016 (Unknown)

Horner, Gene R.,
1/5/2017 (9/13/1992)

Howard, William R.,
11/10/2016 (9/27/1997)

Isenhour, Michael E.,
12/8/2016 (Unknown)

Jackson, Gentle P.,
1/18/2017 (4/5/1977)

Johnson, Dewey V.,
11/2/2016 (12/30/2000)

Lancaster, Odell L.,
1/11/2017 (7/23/1988)

Landrum, Paul W.,
12/25/2016 (7/2/1988)

Lard, M. Janice,
11/29/2016 (10/1/1996)

Long, Jimmy H.,
11/29/2016 (10/24/1998)

Long, Lois C.,
1/5/2017 (7/30/1988)

Lowe, Carlyle M., II,
1/7/2017 (10/17/1994)

Mathis, Allen C.,
12/14/2016 (1/7/2008)

McKenzie, Hattie L.,
11/28/2016 (9/1/1990)

Minnis, Esta M.,
1/7/2017 (7/30/1988)

Nesbitt, Paul B.,
1/15/2017 (10/17/1994)

Nichols, Kenneth C.,
12/10/2016 (3/7/1981)

Odenath, Ann C.,
1/7/2017 (12/21/1988)

Parker, Paul E.,
12/8/2016 (1/1/1994)

Patton, R. Scott,
1/1/2017 (7/16/1988)

Piper, Penueal J.,
11/25/2016 (11/23/1996)

Puckett, Terry O.,
12/31/2016 (6/21/2003)

Ratliff, Charlotte S.,
12/12/2016 (7/23/1988)

Roberts, Gene E.,
12/31/2016 (10/17/1994)

Rollins, Avon W.,
12/7/2016 (1/1/1995)

Sinclair, William C.,
12/29/2016 (9/30/1989)

Smith, Edward L.,
1/23/2017 (10/17/1994)

Stephens, Eugene,
1/5/2017 (1/27/1987)

Stone, Parnick L.,
1/8/2017 (10/1/1986)

Styles, Reece A.,
11/18/2016 (7/17/1987)

Sullivan, James B.,
1/18/2017 (5/24/1993)

Thurman, Edward R.,
11/17/2016 (10/1/1996)

Toliver, John W., Jr.,
11/30/2016 (7/5/1988)

Whitfield, Thomas A.,
12/2/2016 (1/17/1998)

Wineman, Albert V.,
12/28/2016 (10/1/1996)

York, James W.,
12/6/2016 (Unknown)

To report the death of a retiree, call the TVA Retirement System toll-free at 1-800-824-3870.

Upcoming March 2017 Chapter Meetings

BROWNS FERRY

March 14, 2017, Noon
Stanfield's Restaurant, Rogersville, Ala.
Program: TBD
John Corcetti, President
256-233-3587/sundevil71@gmail.com

CHATTANOOGA

March 14, 2017, 10 a.m.
Brainerd United Methodist Church, Fellowship Hall, 4315 Brainerd Road
• TVA Retirement System presentation by Pat Brackett, Executive Secretary, TVARS Board
Tom Swanson, President
423-344-6892/twswanson@comcast.net

CLEVELAND

March 10, 2017, 10 a.m.
Hopewell Church of God, Fellowship Hall, 5765 Eureka Road NW
• Program: TBD
John Austin, President
423-472-2720/austintnutfan@charter.net

FLORIDA

September 29, 2017, 10:30 a.m.
Lakeside Inn, 100 N. Alexander St., Mount Dora, Fla.
• Annual Meeting
• Program: TBD
Patrick Hughes, President
321-392-3097/patngigi@yahoo.com

GALLATIN

March 8, 2017, Noon
Gallatin Public Library, East Main Street
• Guest Speakers: Don Bandy, Gallatin Police Chief; & Bill Sorrell, Assistant Police Chief
Ronnie "Blue" Monday, President
615-325-9473/ronniemonday@att.net

HUNTSVILLE

March 9, 2017, 10 a.m. - Noon
First Baptist Church, East Entrance, Door Code 53158, Parlor Meeting Room, 600 Governors Drive
• Guest Speaker: TBD
Richard Dearman, President
256-683-7920/redearma@comcast.net

JACKSON

March 8, 2017, 9:30 a.m.
St. John's Masonic Lodge, 1341 North Highland Ave.
• Guest Speaker: David Middlebrooks, Senior Vice President of Electric Division, Jackson Energy Authority
Alan Campbell, President
731-988-8814/abcjax@eplus.net

JOHNSONVILLE

March 9, 2017, 10:30 a.m.
Country Western Steakhouse Camden, Tenn.
• Program: TBD
Randall W. Clark, President
731-584-7629/rwclark29@charter.net

KINGSTON

March 27, 2017, 10:45 a.m.
Kingston Community Center, 201 Patton Ferry Road
• Program: TBD
Marcus C. Melton Jr., President
865-388-3919/mcmelton@nxs.net

KNOXVILLE

March 9, 2017, 10 a.m.
Fellowship Church, 8000 Middlebrook Pike
• Guest Speaker: Robert Booker, Historian
Susan Fendley, President
865-588-2390/fendley5@yahoo.com

MEMPHIS

March 20, 2017, 11:30 a.m.
Dale's Restaurant, 1226 Main Street, Southaven, Miss. 38671
• Discuss minutes from Feb. 2 TVARA Board Meeting; conference call
David L. Teuton, President
901-212-3822/davidteuton@yahoo.com

MISSISSIPPI

March 14, 2017, 10 a.m.
Tupelo TVA Customer Service Center, 3197 Brooks Road, Belden, Miss. 38826
• Program: TBD
Tim Meeks, President
256-366-2530/meekstim100@yahoo.com

MUSCLE SHOALS

March 8, 2017, 10 a.m.
TVA Community Credit Union, Conference Room, 1409 Wilson Dam Road
• Guest Speaker: Dan Pitts, reporting on "Health of the TVA Retirement System"
Timothy "Tim" Cornelius, President
256-757-5220/timwcornelius1@gmail.com

NASHVILLE

March 8, 2017, 10 a.m.
Piccadilly Cafeteria, 865 Murfreesboro Pike
• Guest Speakers: Charles W. Spencer on "TVA Robotics"; Mike Moseley on "NRLN — TVA Retirees Coalition Update"
Charles P. Smith Jr., President
931-381-0255/charlesjewel@charter.net

NORTHEAST ALABAMA

March 14, 2017, 11 a.m.
Mud Creek Restaurant, Hollywood, Ala.
• Program: TBD
Larry A. Hancock, President
256-437-8220/lah35772@gmail.com

PADUCAH AREA

March 21, 2017, 10 a.m.
Pizza Inn, Joe Clifton Drive
• Guest Speaker: Pat Brackett, Executive Secretary, TVARS Board
Ken Dickerson, President
270-442-9539/
kenneth.dickerson@comcast.net

PARADISE

March 14, 2017, 10:30 a.m.
Powderly Catfish Dock, Powderly, Ky.
• Program: TBD
Gary Southerland, President
270-526-3451/glsouth@bellsouth.net

UPPER EAST TENNESSEE

March 8, 2017, 11 a.m. (2nd Wednesday)
Golden Corral, Morristown
• Program: TBD
Leslie P. "Les" Bays, President
423-782-8458/Lpbays1@yahoo.com

WATTS BAR

March 13, 2017, 10:30 a.m.
United Methodist Church, Life Center, Spring City, Tenn.
• Guest Speaker: TBD
Catered Lunch \$7 per person; please RSVP to 423-365-9048 by **March 10**
Kathleen Garrison, President
423-365-9048/eddiekathleen@bellsouth.net

WESTERN AREA

March 15, 2017, 10:30 a.m.
Paris Landing State Park Inn, Buchanan, Tenn.
• Susan L. "Ski" Witzofsky, presentation on Civil War stories
Larry Doyle, Interim President
270-753-8250/sldoyle@newwavecomm.net

Please visit the TVARA website at www.mytvara.org and hover your mouse over the tab "Local Chapters" to find your chapter. Click on your chapter to view meeting details and announcements.



**The Tennessee Valley Authority
Retirees Association**
400 West Summit Hill Drive SPT 5A
Knoxville, TN 37902

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TVARS Reports Investment Earnings

The TVA Retirement System reports that for the quarter ending Dec. 31, 2016, investments earned 0.5 percent, compared to the system policy benchmark of -0.1 percent.

System assets, fiscal year-to-date, have earned about \$35 million, and contributions from TVA totaled \$75 million.

Benefit payments for the same period have totaled about \$175 million.

The system's annualized returns over the past three-, five-, and 10-year periods have been 3.8 percent, 8.1 percent, and 4.5 percent, respectively.

Has Your Contact Information Changed?

Did you recently change your email address or phone number?

If so, please contact Reba Whitson at rjwhitson@tva.gov with your latest contact information.



TVA Retirees by the Number

TVA Retirees by class	Number
Retirees	20,445
Beneficiaries	3,171
Civil Service	394
Deferred	694*

Where we live	Number
AL	3,948
GA	808
KY	1,185
MS	307
NC	188
TN	12,545
VA	89
Other States	1,365
Other Countries	10
Total TVA Retirees	20,445

How young we are	Number
Under 60 years of age	2,501
60-69	9,711
70-79	5,747
80-89	2,023
90 and above	463

(These numbers are unofficial as of 1/31/2017. Retirement Services has the official numbers.)

*Deferred (retirees who have deferred or delayed their actual retirement until sometime in the future)