



Upcoming Meetings:

March 8, 10:00 a.m.

*TVA Community Credit Union
Program: To Be Announced
Free Lunch, Door Prizes*

June 20, 9:30 a.m.

*Annual Picnic & Health Fair
Program: Health, Fitness, & More
Great Door Prizes (thousands of \$)*

September 13, 10:00 a.m.

*TVA Community Credit Union
Program: To Be Announced
Free Lunch, Door Prizes*

December 13, 10:00 a.m.

*TVA Community Credit Union
Program: To Be Announced
Free Lunch, Door Prizes*

*Be sure to receive this newsletter—
enter/update your email address by
sending it to Reba Whitson at
rjwhitson@tva.gov@tva.gov*

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Winter Meeting

The winter quarterly TVARA Muscle Shoals Chapter Membership meeting will be held on Wednesday, March 8, 2017, at 10 a.m.

The location of the meeting is the TVA Community Credit Union, Main Office, 1405 Wilson Dam Road, Muscle Shoals, Alabama.

The program speaker, Dan Pitts, will be speaking on concerns he and others have expressed about the TVA Retirement System. Dan was born and raised in Oak Ridge, TN, graduated from UT, and worked for TVA for 26 years. The last 14 years before retirement he worked in TVA's Office of Inspector General as an auditor and conducted audits of TVA and power distributor rates and financial performance, workers' compensation, healthcare and others. Dan and his wife have 2 daughters and 4 grandchildren—all residing in Knoxville.

Lunch will be provided by TVA Community Credit Union.

PLEASE NOTE: The credit union staff has asked us not to park in the spaces at the front of their building. Parking will be available at the rear of the credit union, in the grass lot on the south side of the credit union, and in the parking lot of Tri-Cities Church of Christ.

From Our President

I will start by thanking Henry Long for the great job, dedication, and service he has provided the Muscle Shoals Chapter of TVARA. My goal is to continue to serve the retirees in the same manner as Henry.

2017 ANNUAL MEETING

JOIN US

When: Saturday, April 22nd
 Where: Florence Coliseum
 10am - Registration
 11am - Swamp John's
 Noon - Annual Meeting
 Cash Prize Giveaways

Your TVARA MS Chapter Board:

President: Tim Cornelius

Vice-President:

Treasurer: Joan Marsh

Secretary: Carol Sherer

Board Member: John Blackwell

Board Member: Cameron Kay

Board Member: Jim Green

Board Member: Bill Baggett

TVARA Picnic Mgr.: Buster Smith

Garden Program Mgr.: James Bedsole

Hospitality: MJ Ligon

*Wilson Dam Visitors WT: Lewis
Frederick*

*UNA Endowed Scholarship: John
Ingwersen*

*Newsletter: John Ingwersen, Janice
Berry*

Contacts:

*For Problems (Benefits, Pharmacy),
TVA Service Center 888-275-8094*

*Comments or recommendations for your
newsletter: Send to
jlingwersen@gmail.com*

Our Advertisers:

TVA Community Credit Union

Big Brothers/Big Sisters

Civitan

*Court Appointed Special Advocates
(CASA)*

Safepace

TN Valley Arts Association (TVAA)

United Cerebral Palsy

Our chapter is involved in many community-supported activities. Without the support and participation of our members, these endeavors would not be as successful as they have been.

The first project for 2017 is the Gerald Williams Garden Program. We'll kickoff the event in February. This event provides several volunteer opportunities you can participate in, such as receiving phone orders and packaging/distributing seeds. The garden program is one of our most successful projects and is very beneficial to our community.

Also, mark your calendar for the annual picnic/heath fair scheduled in June. This is always a great event and one most of you look forward to each year.

Thank you for your continued support.

Tim Cornelius

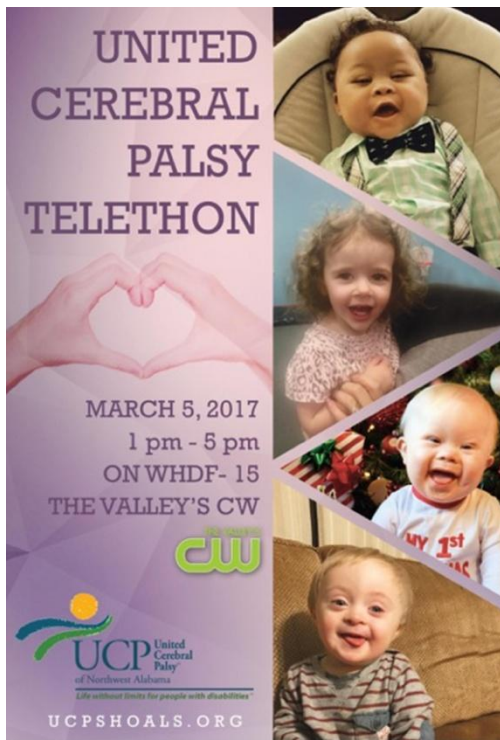
Muscle Shoals TVARA Recognizes BVI

By John Blackwell

At the December meeting of the Muscle Shoals Chapter of TVARA, BVI was recognized for its support of the programs of the chapter. BVI has a long history of generous support of activities sponsored by the Muscle Shoals Chapter. In



recognition of this support, the chapter presented Jim Russell, BVI President, a framed picture of a bald eagle. The plaque stated, "In recognition of BVI's generous support of programs of the Muscle Shoals Chapter of TVARA." The picture of the eagle was taken at Guntersville Dam, by Steve Letson, Wildlife photographer. The eagle was initially released by TVA and was 25 years old at the time of this picture.



Please Help Us!

A Good Year for BVI

By Jim Russell, President BVI

During the past year we had 200 volunteers who contributed over 20,000 work-hours of volunteer service. These volunteers staffed the TVA visitor centers at Raccoon Mountain, Fontana, Norris Dam, and Kentucky Dam. So far this year, we have had over 100,000 visitors show 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



career.

BVI volunteers also assisted in the big Norris Dam birthday celebration this summer when TVA hosted 30,000 visitors. In addition, BVI volunteers assisted TVA with Nuclear Safety Response Drills, wildflower walks, water safety training for school children, and other activities.

If any of you are interested in volunteering, we need help at Kentucky Dam next 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 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.





Call 256-765-0041 for more information
 or visit www.ShoalsCASA.org
 Mailing address: CASA, 118 E. Mobile Street, Suite 10, Florence, AL, 35630



- therapy
- Cleveland—Wheelchair ramps
- Chattanooga—Wheelchair

ramps

This year BVI also partnered with TVARA chapters to help chapter retirees conduct charitable projects. BVI provides grant money to local chapters, and they provide volunteers. These are some examples:

- MS—Gardens Project, BEST Robotics Competition, Old Rail Road 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

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

RRC (Retiree Resources) has had a good year. We are averaging around 400 retirees' working with TVA on contract. This helps TVA have temporary help that is already trained. RRC works with a small mark-up, which saves TVA money. The mark-up provides a small profit, which 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 allows them to not send their employees. This year, an average of 30-40 retirees are working with FEMA. NEA has worked floods in Arkansas, Oklahoma, and Louisiana and hurricane damage in Georgia, South Carolina, and North Carolina.

A Very Merry Christmas

By John Blackwell



Sabrina & Ashley in 1999

Just before Christmas, I was at home when the doorbell rang. I looked out, and on the porch was a long-time friend and TVA retiree, Charlie Kimbrough. Standing with Charlie was a young lady I did not know. I invited Charlie in, and he introduced me to his granddaughter, Ashley Hagen. He told me he wanted to be sure she met me because of what TVA employees did to help her. Charlie reminded me that in 1999, when she was two and a half years old, Ashley was diagnosed with Leukemia at the Children's Hospital of Alabama in Birmingham. She underwent a bone marrow transplant at Duke Hospital in Raleigh, North Carolina, where she spent 8 weeks receiving the bone marrow from her sister, Kasey. As a part of the 2000 CFC, posters were distributed sharing

Ashley's story. Ashley said she had not seen one of the posters.



www.nwalsafeplace.org
256-767-3076
P.O. Box 1456
Florence, AL 35631



The bone marrow transplant was successful. To date, Ashley is cancer free. Ashley is doing well, all because there are places and technology to deal with problems such as this when needed.

Ashley has chosen the field of nursing and has just completed a successful first semester of clinical at Mississippi College in Clinton, MS. She may not remember her original diagnosis treatment, but she does know what it means to be a child who is living life after cancer.

Ashley and Charlie expressed appreciation to TVA employees for their donations and support. They said goodbye and headed out to their car when Charlie turned around and asked me if it was possible for "Santa" to visit his home. I quickly said

yes. An evening a couple of days later, "Santa" arrived at Charlie and Rachel Kimbrough's home in Tuscumbia, AL. Santa had his Christmas sack with gifts for Charlie and Rachel's grandchildren, Ashley and Kasey. When Santa arrived, he was introduced to Ashley and Kasey's parents, Duwayne and Sabrina Hagen. Ashley and Casey were presented their Christmas gifts. Also, Santa presented Ashley copies of the 2000 CFC poster telling her story. After an evening of treats, Santa left, wishing all a Merry Christmas, realizing that the Hagens had the greatest gift of all.



TVARA Valleywide Quarterly Meeting

By John Ingwersen

DeWitt Burluson, newly-elected Valleywide President, conducted this telecom on February 2, 2016. Richard Wilson reported that paid memberships to date, at 6,147, are ahead of last year (5,862). Gail Rymen reported that TVA, for 2016, had increased revenues and

steady operating costs. Three directors have terms ending in May, with a total of five to be named. Currently, an employee freeze in effect. Power production was 41% nuclear, 27% coal, 14% natural gas, 9% renewable, and 9% other. Valley economic development consisted of 72,000 jobs and \$8.2B investment. Pat Brackett reported a good year for retirement funds, with an 11.2% increase or \$720M. Liability is currently at \$9.7B and holding steady. Other reports on TVARA projects—Knoxville is working on starting a Garden Program similar to the Muscle Shoals program. The TVARA website has been re-worked and now contains Chapter information.



Join a Caring Community. Five clubs in Shoals area meeting at various times and days. Call Cameron Kay at 256-810-6569 for a club near you!

Where to go to Learn about Medical Insurance

By John Blackwell

Since we were all notified by TVA that our group insurance policy with BlueCross BlueShield of Tennessee was terminated on January 1, 2017, things have been busy and stressful in our lives. So many retirees have been stressed out and have lost sleep over this change. They were wondering how the change was going to affect their ability to receive and pay for medical insurance. This is perhaps the most complex issue we have dealt with since our retirement.

TVA retirees had been coasting along without dealing much with medical insurance, except in paying bills and, for most, receiving outstanding health cost coverage. Suddenly we had about 90 days to learn about the ins and outs of medical, drug, vision, and dental insurance.

We were encouraged to deal with OneExchange to purchase our insurance. OneExchange is a private insurance exchange offering a wide range of medical insurance companies. Our first issue was dealing with an outside company—not the TVA Employee Benefits organization. We were all a bit apprehensive about dealing with OneExchange. Then, the next issue was to wade through the ins and outs of medical, drug, vision, and dental insurance. We had to consider, not only the cost, but also which medical providers were options for coverage. Then, the most complex of all—drug coverage. While with the TVA group plan, we did not have to deal with a gap in coverage (referred to as the donut hole). In addition, retirees had to deal with some miscommunication about insurance. However, near the end of the enrollment period, these issues were resolved.

We had been informed that about one-third of retirees would be paying less for insurance, about one-third would be paying about the same, and about one-third would be paying more. It was my experience that this was about the case. The aspect that most financially impacted retirees occurred, not with premiums, but with the amount of out-of-pocket costs for drugs. For example, some retirees were projecting they would be spending up to \$800 more a month for drugs than they would be spending for their premiums.

It was also a concern that some retirees may not be informed that they would have their medical insurance dropped by January 1, 2017, and that they needed to purchase new insurance. To their credit, OneExchange worked very closely with the TVA employee benefits staff and the TVARA to ensure that everyone was notified. Only a very small number of retirees did not respond to OneExchange.

What is ahead? In the months ahead, we will have had experience working with new insurance companies. Hopefully, this will be a smooth transition for most of us. However, we need to begin by ensuring our medical providers have our new insurance information.

Perhaps you would like to be able to discuss some of the insurance issues with other TVA retirees to be sure you have the best deal. A good place to come for this type of information is our TVARA quarterly meetings. These meetings will be held in June and September—before the enrollment period starts, and again in December—before the enrollment period ends. To be sure you know when these meeting will be held, join the TVARA.

Most financial advisers recommend reviewing your medical insurance coverage once a year to be sure that you have been satisfied with your coverage. While you may decide not to make a change with your medical coverage, I would highly recommend that you review your drug plan because of rapid increases in drug costs. As we approach October 2017, each of us needs to review information from our drug provider for 2018 costs and formularies and drugs covered. Another consideration is how well these companies work with our doctors, hospitals, and pharmacist.

I look forward to meeting with you at the June, September, and December meetings of the Muscle Shoals Chapter of the TVARA to discuss medical insurance issues.



GET A ROOM!

(The eagles on Wilson Lake)
By John Blackwell



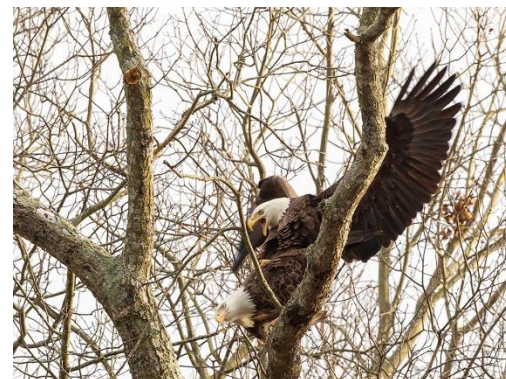
The eagles have been very busy at the nest since the first of the year. The eagles have been seen taking sticks to rebuild the nest. The nest is now about 7 feet across and about 6 feet deep. The rebuilding is necessary because it has been several months since the nest has been occupied.

Once the eagles are satisfied with the nest being sound, they will begin lining the nest with softer material such as grass and moss.



The eagles will begin laying eggs some time in February, with a March or early April hatching.

However, one other thing has to happen before the eggs are laid. Steve Letson, Wildlife Photographer, was fortunate in catching the eagles in this final act. Steve has learned that when he sees the eagles fly from the nest area, they usually go to the



Rock Pile area down stream of Wilson Dam. Steve went to the Rock Pile area and captured the eagles courting and mating.

We hope to be informing you next of a successful hatching this year. If you recall, we had successful hatchings the past years, with two eaglets each year.

The new eaglets will be taught to fly and then to fish. After they leave the nest with these skills, the adult eagles never allow the eaglets to return to that nest.

2017 Shoals Area TVARA Picnic

Mark your calendar!

The Muscle Shoals Chapter of the TVA Retirees Association will hold its annual picnic on Tuesday, June 20, 2017. This will be a fun time to come and not only enjoy good food but also generous door prizes and good fellowship with some old friends. The picnic will be held at the Florence-Lauderdale Coliseum, starting at 10:00 a.m. More details later.

Gerald Williams Cooperative Garden Program

by James Bedsole

We very much appreciate BVI, who has donated \$9,000 to the garden program this year. Their support has consistently been there every year and goes a long way toward making this program a great success.



Each year, our TVA Retirees Chapter has the privilege of helping low-income families plant a garden by providing seeds, plants, and a bag of fertilizer—enough supplies to grow a 50' by 100' garden that will provide the family with fresh vegetables all summer and will save them \$500 in grocery bills. Those members of our Chapter wishing to help this year should call James Bedsole, 256-383-5275, to sign up, or sign up at our March Chapter meeting. Working together, we will help over 1,000 families. Last year our Chapter provided more than 700 work hours to make this vital program work.

Following are the activities for which volunteers are needed:

1. Receive telephone calls from February 6 through March 18, from 1:00 p.m. to 4:00 p.m., at the Community Action Center, Sheffield.

2. Label post cards at Community Action Agency Building, Florence, on Thursday, March 27, from 9:00 a.m. to 10:30 a.m.
3. Prepackage seeds into single-serve packs on April 3 & 4—a total of 8,000 packs are needed. We will need 25 volunteers for this effort from 9:00 a.m. to 1:00 p.m., at the Gate House Building, TVA Reservation.
4. Distribute plants and seeds from 9:00 a.m. to 2:00 p.m. on April 13 & 14. This will require 25 volunteers working from the Gate House Building, TVA Reservation.
5. Distribute plants and seeds in Russellville on Friday, April 14. Volunteers are needed.

This is a good program to help those in our community who are willing to help themselves. They will reap the harvest, and we will know we were able to help. At the same time, you can enjoy the fellowship of other TVA retirees and catch up with those you worked with.

Muscle Shoals Chapter TVARA/UNA Endowed Scholarship Your Support Needed!

The Muscle Shoals TVARA must have an average, over three years, of \$25,000 in the endowment in order for the endowment to be active and to cover the annual scholarship. As of January 31 of this year, our endowment has reached \$41,698.96, up more than \$2,200 from our November balance. In the three-month period from November 2016 through January 2017, we have had \$2,252 in contributions from Carol Lee, our newsletter advertisers, and chapter funds.

Arrrrrgh you gonna ...



March 10th-12th
Lauderdale Lanes
To register your
team, call
256-248-1931 or
visit
www.bbbsshoals.org

**BIG BROTHERS BIG SISTERS
OF THE SHOALS**

Starting in the fall of this year, we expect the endowment to support one scholarship of about \$1,000 each year (\$500 in the fall and \$500 in the following spring). Now, we can start looking forward to increasing the endowment so that we can either give more than one scholarship or increase the amount of the scholarship. The scholarship award gives preference to relatives of active Muscle Shoals TVARA members. Application must be made before February 1 of the year the scholarship is awarded. The scholarship for the 2017-2018 academic year will be presented at our September Quarterly meeting, along with a \$100

award for the best essay submitted with an application.

Donations are tax deductible. Make your check payable to Muscle Shoals Chapter TVARA/UNA Endowed Scholarship and mail it to:

UNA Foundation Office (Attn: Endowed Scholarships)
Box 5113
Florence, AL 35632-0001

SUPPORT OUR ENDOWED SCHOLARSHIP

We have a number of businesses who are supporting our endowed scholarship. They are providing financial support to our endowed scholarship fund by purchasing ads in our newsletter. Please support these businesses as they support us.

Help! We Need Your Help!

Do you enjoy writing or photography? We're working to make this newsletter the best, and your talents are needed. If you would like to occasionally write an article on your experiences or on a TVA person who deserves recognition, please let me know, and I will schedule your article for a future newsletter. Do you enjoy photography? We could use a designated photographer to get pictures at our various events. We have been somewhat haphazard at this and would like to get better. Call John Ingwersen at 256-757-5325.



Suggestions?

We want your feedback, comments, and suggestions. Let us know what you would like for TVARA programs, for our newsletter, and/or ways we can improve, in any way, our service to you.