SINCE 1967 JUNE 2018

The TVA Retirees Association

The Tennessee Valley Authority Retirees Association I 400 West Summit Hill Drive WT 8C-K I Knoxville, TN 37902 | www.mytvara.org | 865-632-3318

TVARA Officers Suggest 2 TVARS Board Changes

By DeWITT BURLESON, TVARA Valleywide President

Retirees are always interested in actions or proposed actions of the TVA Retirement System, and the TVA Retirees Association officers are aware of recent proposals for changes to the election and requirements of TVARS directors.

During their most recent quarterly meeting, the TVARA officers discussed and unanimously approved the following two recommendations that would benefit retirees in the event the TVARS Board chooses to make changes to improve the accountability and governance of TVARS:

1. That the definition of "member" be changed to include all individuals who are beneficiaries of the plan and not be restricted to current employees.

(Retirees are currently considered to be former members.)

The intent of this suggestion is to include retirees and beneficiaries among those who may vote to elect and also be included among those who may be nominated for elected positions of the TVARS Board of Directors.

One reason for this recommendation is the change over time in the proportion of retirees in the plan. Currently retirees comprise the majority of plan beneficiaries, whereas when the definition of member was defined in 1939, there were few if any retirees.

TVARA thinks those receiving benefits and whose benefits may be affected by TVARS decisions (as in 2009 and

2016) should have the right to elect and be nominated for the director positions making those decisions.

2. The TVARA recommends that term limits be established for TVARS directors such that whether elected. selected, or appointed, an individual may not serve more than three terms of three years each.

The implementation of term limits will ensure rotation of office, enable the infusion of new ideas, and avoid stagnation due to the advantage of incumbency.

We believe these recommendations to be fair and reasonable and are requesting they be considered, approved, and implemented.

TVA Appoints Hinton to TVARS Board in Taylor's Post By JUSTIN VINEYARD, TVA Retirement Services

TVA has appointed Chris Hinton, Vice President of Compensation & Benefits, to the TVA Retirement System Board of Directors. He replaces Wilson Taylor, who has been promoted to Vice President of **Human Resources Operations Services &** Ombudsman.

Hinton joins two other TVA-appointed members, Tammy Wilson and Brian Child; the three employee-elected members. Jim Hovious, Leonard Muzyn, and Sam Delay;

and Allen Stokes, a TVA retiree who was selected by the other members.

Hinton will complete Taylor's term on the board, which runs Oct. 1, 2016, through Oct. 31, 2019.

Bank of New York Mellon Offers Online Services

Every retiree should have received letters from TVARS in January communicating a partnership with The Bank of New York

Mellon regarding the process of benefit payment and reporting. BNYM offers several new convenient services via web and phone support.

The BNYM website provides the ability to perform secure online account transactions and view account history 24 hours a day, 7 days a week, including the following:

 Making changes to address, direct-deposit Continued on page 2



Eaglet Triplets Healthcare Happenings **Booking Extra Chapter Events** How To Be Better Helping Troubled Paradises Dealing with D.C.'s Changes

Exercising Common Sense 2 3 In Memoriam

4-5

5

Chapter Meetings

Retirees by the Number

12

9

Picnic Invite

12



TVARA VALLEYWIDE OFFICERS

DeWitt Burleson

President

Alan Campbell

Vice President

Tim Meeks

Secretary

Lisa Overly

Treasurer

TVARA NEWS STAFF

Theresa Habiger

Editor

Email: thabiger@charter.net
Jim Andrews

Contributing Editor

Email: patjimandrews@aol.com

FOR ADDRESS CHANGES OR TO REPORT RETIREE DEATHS:

TVA Retirement System
400 West Summit Hill Drive
Knoxville, TN 37902
Call toll-free @ 1-800-824-3870

FOR INFORMATION REGARDING:

Pension Benefits and 401(k) Accounts

Call TVA Retirement System
toll-free @ 1-800-824-3870
or visit website @
tva.gov/retireeportal

Medical and Drug Coverage

Call toll-free 1-888-275-8094 or 423-751-8800 in Chattanooga or 865-632-8800 in Knoxville

TVARA Membership

Contact Richard T. Wilson at <u>rtwilson@tva.gov</u> or call him at 865-632-8542

TVARA News Information

Contact tvara@tva.gov or call
Reba Whitson at 865-632-3318
or toll-free at 1-877-335-1222
TVARA's Web address is:
mytvara.org;
its Facebook address is

its Facebook address is 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.

TVA Appoints Hinton to TVARS Board in Taylor's Post...continued from page 1

information, and tax withholding;

- Viewing historical payment and tax information:
- Suppressing the mailing of your advice of deposit.

During the first three months of 2018, more than 2.500 retirees utilized BNYM's online services.

Each of these services also is available via BNYM phone support, toll-free at 1-800-418-0273.

While we encourage you to try these new BNYM services, as always you may continue to call TVARS toll-free at 1-800-824-3870, and we will be glad to assist you.

Investment Earnings

TVARS reports for the fiscal year ending March 2018, investments had earned 2.6 percent, compared to the System policy benchmark of 2.6 percent.

The System's annualized returns over the past five-year period have been 6.9 percent against a benchmark of 5.8 percent.

Annual Report

The 2017 TVARS Annual Report is available at tvars.com.

Seventh Director (Reminder)

Each retiree should have received a letter in May that detailed the seventh-director application process. According to the TVARS Rules & Regulations, the seventh director must be a TVA retiree and be selected by a majority of the other six directors (three of whom are elected by TVA employees and three of whom are appointed by TVA. The term of the current director ends on Oct. 31, 2018, and the position of the new seventh director will have a three-year term from Nov. 1, 2018, to Oct. 31, 2021.

Another Year, Record 3 Eaglets!

By JOHN BLACKWELL

I have written several times in the past few years about the eagles in my yard on Wilson Lake near Muscle Shoals. Usually this has been in March, when there was a new hatching of eaglets.

Well, this year was no different, except this time there were three eaglets instead of two. While three is unusual, four is rare — but three is still special.

Steve Letson, wildlife photographer, visited the nest often and stayed long hours in cold weather to capture pictures of the new eaglets.

One of the things that delayed photographs of all three together was the fact that the eaglets did not hatch at the same time.

Eagle experts tell me it appears the last eaglet hatched was about a week younger.

The eagles prepared the nest for three eaglets by constructing a barrier around the edge to keep their babies from falling out.

Normally, eagles work very hard to keep two eaglets fed. Now with three, they were busy all the time taking food to the nest.



A nestful of newcomers

The eaglets reached a growth stage where they began to learn to fly. This is called "branching," where they get out of the nest and go to a nearby branch and flap their wings. In the coming weeks they learn more importantly to land. The next stage of maturity was to learn to fish.

Someone asked me how the parents teach the eaglets to do all of this. All I can say is eagles have been doing this a long time.

Another interesting fact about eagles is that once the eaglets learn to fly and fish, they are not welcomed back home — ever again.

Thus a true "empty nest" occurs, something many a human Mom and Dad might envy.

by Steve Letson

Are You Turning 65 Soon? Things You May Need To Know

By JENNIFER BECKETT, Senior Program Manager, TVA Healthcare Plans

When you (or your covered dependents) turn age 65 and become eligible for Medicare, you will no longer be eligible for coverage under the TVA Medical Plan (that is, 80-percent PPO or Consumer-Directed Health Plan).

You will, however, be eligible to enroll in healthcare coverage through a private Medicare exchange, provided by Via Benefits (formerly known as OneExchange).

If you are currently enrolled in a TVA-sponsored medical plan, your coverage will terminate automatically at the end of the month before your Medicare effective date. As early as your 64th birthday, you will begin receiving information from Via Benefits providing details about your retiree healthcare benefits, as well as information about how and when to enroll if you choose to do so.

When you reach your Medicare effective date, and your TVA-sponsored coverage is terminated, any eligible covered dependents on the TVA-sponsored medical plan will remain on that plan as long as you enroll in a medical plan through Via Benefits.

You can enroll in supplemental Medicare coverage outside of Via Benefits; however, it's important that you know the following:

- If you do not enroll in medical plan through Via Benefits, or become dis-enrolled at a later date, you will be cancelled from TVA's Retiree Medical program. Once cancelled, you will not be offered another opportunity to enroll in TVA's Retiree Medical program.
- If you are the TVA retiree or the

Continued on page 12

IRS Again Changes Contribution Limit on Family HSAs

The Internal Revenue Service has issued revised guidance on the maximum family contribution limit for Health Savings Accounts.

On April 26, the IRS released Procedure 2018-27, which reverts the Health Savings Account family-contribution limit for 2018 BACK to \$6,900 as originally issued in May 2017. This announcement nullifies the March 5, 2018 decision to reduce the HSA family-contribution limit by \$50 to \$6,850 due to the new tax-reform law that changed the way inflation-related increases are calculated.

Eligible participants age 55 and over still are able to contribute an additional \$1,000 annually.

Call HSA Bank toll-free at 1-844-650-8934 with any questions or visit its website at <u>hsabank.com</u>.

TVA and Unions Partner To Battle Opioid Crisis

TVA has partnered with the Annual Trades & Labor Council, the International Brotherhood of Teamsters, the Office & Professional Employee International Union, and the United Government Security Officers of America in the fight against opioid abuse.

Opioids can be very effective for managing pain. But they also are very powerful and can cause a number of side-effects and in some patients, can lead to dependence. The statistics are frightening:

Two million people abusing opioids in the United States. More than 1,000 ER visits a day related to opioids. Six out of 10 overdose deaths involve an opioid.

"A major cause of the opioid crisis is the overprescribing of opioids," says Chris Hinton, Vice President, Compensation & Benefits. "TVA is partnering with its unions to implement a new program in the TVA Medical Plan that can have a positive impact on the opioid crisis."

Effective June 1, all retirees, most employees, and covered dependents who are enrolled in TVA's medical plan now are covered under the Advanced Opioid Management Program. The program is managed by TVA's



pharmacy-benefit manager, Express Scripts.

This comprehensive program provides solutions at the pharmacy, home, and provider office, including limiting the supply of opioids available to first-time users, monitoring the total opioid intake of users, providing education and outreach from pharmacists with opioid-specific expertise, providing deactivation drugdisposal bags, and alerting prescribers in real time of potential duplication or abuse.

New users of short-acting opioids will be limited to a seven-day supply (less where mandated by law). The program does not impact patients with cancer or those who are receiving palliative care. No action is needed on your part. However, Express Scripts, your pharmacist, or your physician may contact you if necessary.

— JENNIFER BECKETT

Chapter Events a Daze of Big Wins & (Some) Losses

By TOM SWANSON, President, TVARA Chattanooga Chapter

Many TVARA chapters have used special events to encourage retirees to get together in addition to the regular chapter meetings.

The most popular by far seems to be a picnic.

The Chattanooga chapter began hosting a picnic many years ago at one of the local county parks on the Tennessee River. The park provided an excellent view of the water and a very "picnicky" feel under an outdoor pavilion that was enjoyable as long as the weather was pleasant.

But, on the years when it was extremely hot — or very wet, or quite windy — it was anything but enjoyable. Not to mention the county-park bathrooms.

Nonetheless the picnic grew in popularity (or TVA created more and more retirees) until we exceeded the fire marshal's rating of the pavilion.

After an extensive search, the "picnic" was moved indoors to a new facility on flat ground (no hills or tree roots), free parking, handicap ramps next to any changes in floor level, sparkling bathrooms, excellent AV services, a new kitchen, and more.

So, even though we still call it a picnic, several hundred Chattanooga retirees gather each year in a large hall to meet, greet, and eat in air-conditioned comfort without the bugs and ants.

A picnic designed for seniors. We even have people set up and clean up after us.

But we also have tried our hand at sponsoring other events to engage retirees who are not that interested in barbecue.

One year we reserved the right-field pavilion at the local minor-league-baseball field on a Friday night to attract not only TVA retirees but also TVA employees in the Chattanooga Office Complex that was 12 blocks away.

Our hope was that this would be a fun mixer between retirees and employees before the start of the game, with hotdogs, hamburgers, baked beans, coleslaw, potato chips, and Mayfield ice-cream sandwiches catered by the ballpark. Unfortunately the temperature reached 104 degrees that evening, making eating the ice cream a race against time.

We also discovered that retirees do not do well in 104-degree heat, no matter how much water they drink — and that the right-field pavilion is a long, long way from the action and the rest of the crowd at minor-league games.

A more successful event was the year we reserved space on the Southern Belle Riverboat for lunch and a cruise to view the



Staying with the cruise theme, one year we decided to give the Tennessee Aquarium's 70-passenger river cruiser a try.

Dam. Although warm, we

were on the water and the

breeze was delightful. No

worries about heat exhaustion that year.

We had sufficient interest to reserve the entire boat, which allowed us to pick the day and time of the cruise, so we decided to turn it into a sunset cruise through the Tennessee River gorge just downriver from Chattanooga.

But because the cruiser was so fast (twin water-jet-propulsion units), we were able to get into the gorge deep enough so that when we turned around the sun was setting on the water over the stern between the steep canyon walls — stern, as in behind us.

But we were back at the dock with enough daylight to get to our cars. That was a fast boat.

And the aquarium had provided a naturalist who pointed out wildlife and historic points of interest along the way.

For a change of pace, one year we reserved the majority of the seats on the Tennessee Valley Railroad train for a ride through a pre-Civil War Missionary Ridge Tunnel to Chickamauga, Ga., for lunch and shopping in the antique stores, visiting the park around the Crawfish and Blue Hole springs and a stroll through the Gordon-Lee Mansion.

While most retirees ate lunch in the small restaurants and coffee shops in town, many reserved a seat in the dining

car and had their "dinner in the diner," which was a very interesting experience for those who had never done that before.

On the return to Chattanooga, the train stopped near the Wilder Tower in the Chickamauga-Chattanooga National

Military Park. As luck would have it, they were re-creating a battle in the area that afternoon and were on break, which allowed for close-up photos with the horses, stacked guns, and cannons, and discussions with the uniformed re-enactors.

Perhaps one of our most successful events was touring the local Volkswagen auto-assembly plant.

Our first tour reservation was canceled as a result of the plant's closing to the public while being expanded to add an SUV line.

Joanne Swanson, the wife of TVARA Chapter President Tom Swanson, with a Civil War re-enactor

Little did we know it would be two years before the factory tours resumed.

In June 2017 VW announced the tours were back, and we were able to select a day in September that allowed us to reserve both the morning and afternoon tours.

Each tour involves a people-mover with 20 seats, so the tour size is restricted. Within hours of our email notice to retirees, we had all 40 seats reserved for that day.

Because we were several months out, we were able to reserve both tours on another day for the following week,

which also were booked quickly by our retirees.

When we called back for still another day's booking, VW cut us off saying it already had stretched its policy of a maximum of two tours per company per year.

However, during the discussion we learned that its year ended Sept. 30, so we asked for two tours in the first week of October and filled those seats, resulting in three days of tours over three weeks and one of the most popular events we have hosted.

If you know when you will be in Chattanooga, call VW and reserve a seat — you will be amazed at how cars are built these days.

But, for better or worse — and by far mostly better — keep planning events to bring retirees together.

How To Be a Better Person

By RENY McCLAIN LEE. TVARA Valleywide Volunteer Coordinator

Helping others is something so many of our TVA retirees do.

During the past two years, I have had the pleasure and honor of serving as the TVARA Valleywide Volunteer Coordinator. I have learned that our 20 chapters are blessed with retirees, spouses, and beneficiaries who are filled with the spirit of helping to make life better for others.

There are many members active in volunteer efforts over and above the numerous funded projects that either have been completed or are currently underway.

Maybe you live in Huntsville, Ala., and help place wreaths on veterans' graves, donate food to a local church's food bank, or participate in AARP Income Tax preparation for seniors or teach AARP Defensive Driving classes.

Or maybe you live in the Cleveland, Tenn., area and help build Habitat houses or work in the local community garden.

Or maybe you place flags to honor veterans in the Gallatin, Tenn., area.

Whatever, wherever, our retirees are making a difference in their communities.

Paradise Chapter retirees continue to give back to others in their communities by working at a local food pantry and donate to a local charity each year.

Some retirees contribute by serving as an ambassador for TVA by working at one of the TVA visitor centers.

Other TVA retirees serve on various boards, councils, or as an elected official in their community.

Many retirees also are active independently in community endeavors such as delivering meals to those in need, assisting the elderly with their insurance questions, serving on the boards of nonprofit organizations, providing musical entertainment at nursing homes, or being active through church and other community organizations.

If you aren't already active in your community, what words would I share with you?

"If you want to be a better person, go out and help someone!"

I invite you to visit our website at mytvara.org to see "What's Going On."

Please share ideas with us or if you just want to join others, contact your local chapter president and join in the fun-yet-rewarding efforts.

Pike Having To Work in Paradise...

By SUSAN L. SELF, Program Manager, BVI NEA Operations

As National Emergency Assistance employees respond to requests from FEMA to assist with natural-disaster work, they may find themselves in any state of the Union. In the past 20 years, NEA workers have been deployed to no fewer than 36 states and two U.S. territories.

Standard deployments are usually 2-3 months away from home. NEA specializes in helping FEMA with public assistance, focusing on damages incurred to publicly owned facilities (roads, bridges, courthouses, schools, waste-water-treatment plants, electrical distribution, city parks, and much, much more).

NEA is a branch of Bicentennial Volunteers Inc., which provides volunteers for services and projects throughout the Tennessee Valley and beyond. The other branch is the Retiree Resources Corp., which coordinates TVA contract work done by BVI members.

NEA is made up of former TVA employees and TVA retirees. It enables TVA to meet a federal obligation to support FEMA activities. It is an affiliated, legally separate corporation to BVI, which manages the contract between NEA and TVA, with BVI acting as TVA's agent.

Because most NEA employees begin as retirees, the workforce is an older group. Employees are in their early



St. Thomas, U.S. Virgin Islands



St. Croix, U.S. Virgin Islands

50s to mid-80s. NEA — and FEMA — value previous and current work experience over age.

By working in all of the states and territories, many NEA employees have been able to experience unique opportunities. They have worked with many of the indigenous tribes throughout the United States.

They have monitored debris removal from shrimp boats in the Gulf of Mexico. They have flown in helicopters and charter planes to be able to see the varied damages. They have experienced white-out blizzards in October and the results of horrendous tornados and flooding. They have stayed in accommodations ranging from not-so-clean motels to vacation condos on the beach.



Sunset on St. Thomas





Hurricane damage on St. John, U.S. Virgin Islands

They have eaten deli reubens in the Northeast, oysters in the Northwest, flatbread in the Southwest, lutefisk in the Midwest, and cracklins in the South. They say they have found that each state, each city, each town has its own beauty and its own good people.

Currently, NEA has 26 employees in Louisiana and the U.S. Virgin Islands.

The average NEA employee has been on 10 deployments. Those who give it a try tend to like the work.

"I've met the nicest people in the world," says Bill Heald, currently deployed to St. Croix in the Virgin Islands. "I've been doing this work since 2005, and I like helping the communities."

On St. Thomas, Monica Cross concurs, saying, "I like seeing different parts of the United States and its territories and meeting new people. I love the job."

NEA has an active workforce of about 100 employees and hires about once every two years.

New hires are trained in FEMA's policies, regulations, and the way FEMA does business before being deployed.

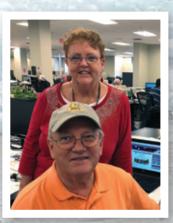
NEA tries to match each new hire with an experienced mentor. Future opportunities will be communicated through BVI's newsletter at mybvi.org.

For those who are picked, the job can be hard and the situations often devastating, but often, as BVI President Jim Russell says, "It's like having to work in Paradise."











(Clockwise from top left) Doug Liles; Dean Peoples and Jim Morse; Tony Manion, Bill Heald, and Bobby Odom; Suellen Brown and Harry Tirey; Jerry Walker and Ralph Chambers





Changing Years, Seasons Bring Many Changes in Nation's Capital

By JUSTIN MAIERHOFER, TVA Vice President, Government Relations

It has been a busy time for TVA's Washington staffers as we closed out 2017 and kicked off the new year.

Last December, the Senate confirmed four of President Trump's nominees to

the TVA Board of Directors. Kenny Allen of Kentucky and Skip Thompson of Alabama will serve on the Board until 2021, while A.D. Frazier of Georgia and Jeffrey Smith of Tennessee have terms expiring in 2022. All four bring with them diverse backgrounds that should contribute to TVA's continued success, and their confirmations were a great stride toward a full Board.

While there was still one seat vacant, it was hoped it would be filled in the near future. A Senate Environment & Public Works Subcommittee hearing was held in March to consider the nomination of Memphis lawyer John Ryder for that post. Ryder has extensive experience as a practicing attorney, including several years as General Counsel for the Republican National Committee.

Tennessee Sens. Lamar Alexander and Bob Corker delivered positive opening remarks at the hearing.

Corker emphasized that "John understands the important role that TVA plays in our communities and the demands of a growing Tennessee Valley."

Similarly, Alexander pointed out that "John Ryder is a good man, and TVA is on a good path. TVA's leadership over the last few years has made sound decisions that will benefit ratepayers and our region. John Ryder is a great choice to help keep TVA on that good path."

The EPW Committee next had to vote on Ryder's nomination before sending it to the full Senate for consideration.

Attention likely would then turn to the expiring term of Director Eric Satz, who was slated to roll off the Board in May. President Trump had not yet announced a nominee for that seat. At press time it was thought Satz might remain on the Board until a new Director is confirmed or until the end of this Congress.

In February, President Trump released his annual budget containing language proposing to sell the transmission assets of TVA. As you will remember, the last time a president's budget mentioned divestiture, a review found the TVA public-power model to be the best value for residents of the Valley.

Following this year's proposal, TVA President/Chief Executive Officer Bill Johnson issued a statement saying, "Implementing the stated proposal in the President's 2019 budget of selling TVA's transmission assets would require Congress to act legislatively. In accordance with existing legislation, TVA will continue to pursue its mission of improving the quality of life for people in the region through our work in energy, the environment, and economic development."

Members of Congress in the past have shown no interest in pursuing a sale of any part of TVA. To the contrary, there has been much vocal opposition to the idea.

Sen. Alexander called the proposal a "loony idea." And together with 14 additional members of the TVA delegation, he wrote to the President calling for reconsideration of the proposal.

Along with the President's budget, the spring also brought many of TVA's customers to Washington.

A number of local power companies flew in for the annual American Public Power Association legislative rally. This opportunity allows public-power companies the opportunity to learn and network with one another, as well as voice the importance of public power to elected officials on Capitol Hill.

Phillip Burgess, Vice President of Communications & Government Relations for the Tennessee Valley Public Power Association, said, "It is important that our local power companies visit Valley congressional delegations for two very important reasons. First, an open dialogue from 'the folks back home' helps them become more aware of energy-related issues and challenges. And second and just as important, is the opportunity to reinforce trust and strengthen our relationship with our elected officials."

Also, despite heavy snowfall, some of our direct-serve customers also made the trek to Washington in March. As it turned out, although the government in D.C. had closed, House and Senate offices remained open to finalize a deal on federal spending.

"TVIC makes an effort to go to Washington every year to meet with members of the Valley delegation," said Pete Mattheis, Strategic Planning Committee Chairman for the Tennessee Valley Industrial Committee. "This year, we met with 16 members and/or their staffs and provided our perspective on the state of industrial competitiveness in the Valley. We also had the opportunity to meet with TVA's Washington staff, who provided us with an update on legislative and other federal developments of interest to our members. All in all, it was once again a very worthwhile trip."

As the weather finally warmed up and we inched closer to elections this summer and fall, the quote "there is nothing permanent except change" is certainly the theme for the season.

Sen. Corker is set to retire at the end of this term after 12 years in the Senate. Current U.S. Rep. Marsha Blackburn and former Tennessee Gov. Phil Bredesen are vying for the seat.

Due to health concerns, long-sitting Sen. Thad Cochran (R-Miss.), retired on April 1. Mississippi Gov. Phil Bryant appointed Cindy Hyde-Smith to serve until a special election is held in November. Hyde-Smith is the first female to represent the state in the U.S. Senate.

In the House, several seats are especially up in the air this cycle, as the incumbents currently holding the positions are moving on for different reasons.

As mentioned, Rep. Blackburn will not be running in her district as she takes on the Senate campaign.

Rep. Diane Black also has her eyes on a new title as she is campaigning to lead the State of Tennessee, with Gov. Bill Haslam ending his second term.

Several retirements also make things interesting for the House delegation. Rep. Gregg Harper (R-Miss.) has announced he will not run again, opening up the race for potential candidates.

Long serving Rep. Jimmy Duncan of Tennessee also is retiring. Duncan was first elected to the House in 1988, so his departure will certainly make things interesting in East Tennessee.

The TVA Government Relations team will be ready to share the TVA story with whoever wins these races and to serve as a resource for their staffs as they work on issues important to the Valley.

Helping You Ace Your Future Testosterone Tests By JOHN BLACKWELL



In 2015 Dr. Jerry B. Williams and I published a book titled "Waist Management."

We recently published another book, "Testosterone Workout." It addresses how to boost your

testosterone and growth hormone naturally. Both books are available at no cost by going online to jerrybwilliams.com.

You can read the books there or have them downloaded.

Perhaps you are saying, "Not another book on exercise and diet!" Well, give me a few more minutes to share with you a story that can change your aging process with just 15 minutes of exercise three times each week and a healthy diet.

We hear so much concerning testosterone and how it is important in endurance. So many of our friends and family have quietly added testosterone to their body hoping to improve their endurance. Would you like to know how to increase your levels naturally, without dangerous drugs or injections?

Let me start by again sharing my own story. In 2015 I had three heart bypasses and a valve replaced. In the process, I was dealing with hip replacement, bypasses, and pneumonia. To put it more clearly about my state of health at this time, I had an 80-percent chance of dying.

My survival can be credited fully to my being in good physical health. I had been exercising and dieting every day for two years. I was also fortunate to have been under the care of Jerry Williams. Dr. Williams had helped me start a daily exercise/healthy-diet program.

After my surgeries, I spent several weeks in rehabilitation. Then I started exercising and watching what I ate again.

I do not take any supplements or testosterone drugs or injections. In fact, I have never taken any. Dr. Williams started adding Sprint 8, which involves doing 30 seconds of high-intensity exercising and then resting for 90 seconds. I happened to be doing mountain-climbers, but Sprint 8 can involve other exercises such as walking or biking.

You may ask, "What evidence do you have, John, that your health has improved?"

I am nearly 77 years old and have completely reversed metabolic syndrome and diabetes by proper nutrition and exercising regularly using Sprint 8.

Even after undergoing a heart attack and bypass surgery, I now have more energy and strength than most middleaged individuals. Sprint 8 can cause a tremendous increase in your fitness hormone (testosterone and growth hormone) and dramatically lower your cholesterol and triglycerides. My lab values after utilizing Sprint 8 include a testosterone level of 866 (the average for a 77-year-old is 250-300 mg/dl) and a triglyceride level of 29, with Low Density Lipoprotein of 56.

Why don't you consider starting this program and changing your body?

In Memoriam Feb. 6, 2018 - Apr. 30, 2018

Retirement Management received notifications of the deaths of the following retirees for the period Feb. 6, 2018, through April 30, 2018, as well as other previously unreported deaths. They are listed with the date of death (and date of retirement). To report the death of a retiree, call the TVA Retirement System toll-free at 1-800-824-3870.

Alvis, Jerry L., 3/16/2018 (5/29/2004)

Andrews, Carolyn A., 3/7/2018 (5/2/2000)

Armstrong, Isaac C., Jr., 2/2/2018 (3/13/1993)

Austin, Anne D., 3/2/2018 (4/1/1991)

Ballentine, Charles L., 3/31/2018 (7/5/1986)

Barkley, Joe B., 1/26/2018 (10/17/1994)

Baxter, F. Paul, 11/18/2017 (10/1/1988)

Benjamin, Larry J., 1/14/2018 (7/2/2014)

Benson, Gene L., 4/11/2018 (1/2/1999)

Bilbrey, Monty H., 2/24/2018 (1/14/1991)

Bostick, Bernard T., 2/21/2018 (6/1/1988)

Brown, John R., 3/9/2018 (10/17/1994)

Burnette, Phillip W., 4/22/2018 (4/1/1995)

Callahan, Thomas J., 4/9/2018 (10/17/2009)

Clark, Virginia C., 2/11/2018 (7/2/2014)

Counts, Clifford C., 2/10/2018 (8/27/1988)

Counts, Mark S., 4/24/2018 (8/11/2012)

Cousin, Maxine B., 2/4/2018 (3/14/1989)

Crutchfield, Lisa C., 2/23/2018 (10/7/2017)

Daniels, Shelly C., 3/26/2018 (10/17/1994)

Floyd, Dwight T., 12/18/2017 (4/29/1989)

Foster, Lloyd J., 2/21/2018 (4/11/1987)

Gaskins, William A., 4/5/2018 (12/31/2003)

Gott, Paul E., Jr., 3/21/2018 (7/15/2003)

Griffith, Roger L., 2/26/2018 (11/1/1994)

Guthrie, Paul V., Jr., 2/6/2018 (9/2/1995)

Havron, John W., 3/15/2018 (8/12/1997)

Haynes, Russell G., 3/7/2018 (10/1/2011)

Herston, Gerald Wayne, 3/30/2018 (9/17/1999)

Hickerson, Rebecca Lynn, 4/8/2018 (7/13/2013)

Hill, Isaiah, Jr., 2/11/2018 (5/4/2001)

Hunt, Elmer J., 2/27/2018 (12/31/1991)

Ivey, Levyn W., 4/9/2018 (10/1/1996)

Kassinger, James C., 4/10/2018 (1/9/1988)

Kimbrough, Frances P., 3/16/2018 (3/9/1991)

Lamb, William A., 2/10/2018 (6/8/1991)

Lamb, Perry G., 2/9/2018 (1/9/2006)

Larocco, Donald Lee, 2/16/2018 (9/27/1997)

Lawson, Ernest L., 3/12/2018 (5/6/1974)

Lee, Sarah E., 2/19/2018 (7/17/1985)

Mahlman, Harvey A., 2/7/2018 (10/1/1988)

Mahn, William F., Jr., 4/19/2018 (5/8/1999)

McGee, Charles D., 10/25/2017 (10/17/1994)

McMiller, Wanda Y., 4/11/2018 (6/4/1993)

Miller, Randy A., 3/14/2018 (9/18/2015)

Miller, Sammie D., 3/9/2018 (5/12/1992)

Millsaps, Larry N., 3/13/2018 (12/6/2008)

Paschal, Dewey W., 3/17/2018 (10/2/2010)

Peterson, Billy J., 2/4/2018 (6/15/1989)

Pickett, Roy W., 4/12/2018 (1/7/1989)

Powell, Harvey G., 3/13/2018 (1/7/1984)

Pugh, Mary S., 3/20/2018 (10/17/1994)

Purcell, William C. 4/9/2018 (9/27/1997)

Ratliff, Charles M., 2/26/2018 (9/29/1990)

Sargent, Bernard R., 3/4/2018 (2/22/1984)

Seckler, Jack D., 3/23/2018 (8/27/1988)

Shade, Daniel G., 3/17/2018 (10/1/1996)

Sherer, Carl D., 4/5/2018 (3/2/2003)

Skaggs, Charles W., 2/26/2018 (5/2/1998)

Smith, James A., 2/16/2018 (9/1/1988)

Smith, William E., 4/9/2018 (8/3/1991)

Smith, Billy R., 3/29/2018 (11/11/1991)

Sparks, Joseph S., Jr., 2/18/2018 (7/16/1988)

Stapleton, Wilma Jean, 3/24/2018 (10/1/1996)

Stokes, James A., 4/18/2018 (1/1/2004)

Stuard, James D., 3/18/2018 (10/17/1994)

Summers, Willie B., Jr., 3/29/2018 (3/29/1995)

Thompson, Curtis C., 3/10/2018 (10/17/1994)

Turman, William H., 2/12/2018 (1/1/1993)

Vetter, Tony F., 2/19/2018 (12/18/2009)

Vinson, Terry G., 2/4/2018 (10/15/1999)

Wade, Lenard R., 2/16/2018 (7/5/1999)

Wallace, Irl 0., 2/3/2018 (10/26/1991)

Walrond, Harold C., 12/28/2017 (2/2/1992)

Watson, William L., 4/7/2018 (1/9/2016)

Webb, Frealin T., Jr, 2/9/2018 (10/1/1988)

Webster, Celestine T., 3/7/2018 (4/5/1997)

Weeks, Mary K., 2/13/2018 (9/2/1984)

Welch, Donald T., 4/14/2018 (11/15/1992)

Wells, Ronald James, 3/30/2018 (2/25/2012)

White, William C., 3/11/2018 (5/14/1991)

White, Shirley L., 2/21/2018 (6/18/1994)

Williams, Brenda J., 4/23/2018 (8/26/1989)

Woods, Joel S., 3/26/2018 (10/9/2009)

Woodson, Earl, Jr., 1/22/2018 (9/13/1983)



Upcoming June 2018 Chapter Meetings

BROWNS FERRY

June 12, 2018, Noon

Catfish Cabin, Athens, Ala.

• Program: TBD

John Corcetti, President

256-233-3587/sundevil71@gmail.com

CHATTANOOGA

June 12, 2018, 10 a.m.

Catoosa County Civic Center, (The Colonnade) 264 Catoosa Circle, Ringgold, Ga.

- Annual Picnic Registration 10:30 a.m. Serving 11:30 a.m.
- · Guest Speaker: Eric Nelson, M.D., "How To Avoid Needing Surgeries" Tom Swanson, President

423-344-6892/twswanson@comcast.net

CLEVELAND

June 8, 2018, 10:30 a.m.

Hopewell Church of God, Mike Long Pavilion, 5765 Eureka Road NW

 Annual Summer Picnic John Austin, President 423-472-2720/austintnutfan@charter.net

FLORIDA

October 12, 2018, 10:30 a.m.

Lakeside Inn, Grandview Room, 100 N. Alexander St., Mount Dora, Fla.

- Annual Meeting
- Guest Speaker: DeWitt Burleson, TVARA Valleywide President

Patrick Hughes, President

321-392-3097/patnqiqi@yahoo.com

GALLATIN

June 13, 2018, Noon

Gallatin Public Library, East Main Street

· Guest Speaker: Clint Parker, Director of 4-H Ronnie "Blue" Monday, President 615-325-9473/ronniemonday@att.net

HUNTSVILLE

June 14, 2018, 10 a.m. - Noon

First Baptist Church (East Entrance Door Code 53158), Parlor Meeting Room, 600 Governors Drive

· Guest Speaker: Tom Swanson, Chattanooga TVARA Chapter President, will make a presentation, "After Equifax — Protecting Yourself from Fraud"

Betty Fischer, President

256-830-0528/zharv@bellsouth.net

JACKSON

June 13, 2018, 9:30 a.m.

St. John's Masonic Lodge, 1341 North Highland Ave.

· Guest Speaker: Harbert Alexander, Jackson/Madison County historian/author Alan Campbell, President 731-988-8814/abcjax@eplus.net

JOHNSONVILLE

May 1, 2018, 9 a.m.

Johnsonville Fossil Plant, New Johnsonville, Tenn., Hwy. 70

• Plant Reunion & Picnic — Memphis

Porkers BBQ · Program: Recruiting event for new

membership in the Johnsonville Chapter Randall W. Clark, President

731-584-7629/rwclark29@charter.net

KINGSTON

June 25, 2018, 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

June 7, 2018, 10:30 a.m.

Fellowship Church, 8000 Middlebrook Pike

- Guest Speaker: Devin Payne, Executive Director, Street Hope TN, will speak on "Domestic Minor Sex Trafficking in Our Community"
- · Retirement System Update Pat Brackett, Executive Secretary, TVA Retirement System Vickie L. Ellis, President 865-805-1512/vlellis@aol.com

MEMPHIS

June 18, 2018, 11 a.m.

Dale's Restaurant, 1226 Main Street, Southaven, Miss.

 Discuss minutes from May 3, 2018 TVARA Board Meeting

David L. Teuton, President 901-212-3822/davidteuton@yahoo.com

MISSISSIPPI

June 12, 2018, 10 a.m.

Tupelo TVA Customer Service Center, 3197 Brooks Road, Belden, Miss.

• Program: Safe Driving Tips & Personal Security, presentation by Tupelo Police Representative

Tim Meeks, President

256-366-2530/meekstim100@yahoo.com

MUSCLE SHOALS

June 19, 2018, 10 a.m.

Florence-Lauderdale Coliseum, Florence, Ala.

 Annual Picnic & Healthcare Fair, \$11 per person (invitations will be mailed) Timothy "Tim" Cornelius, President 256-757-5220/timwcornelius1@gmail.com

NASHVILLE

June 13, 2018, 10 a.m.

Piccadilly Cafeteria, 865 Murfreesboro Pike

- · Guest Speaker: Rick Barker, AARP Volunteer, presenting AARP "Senior" Safe-Driving Course
- \$25 door prize

Charles P. Smith Jr., President 931-381-0255/charlesjewel@charter.net

NORTHEAST ALABAMA

June 12, 2018, 11 a.m.

Mud Creek Restaurant, Hollywood, Ala.

· Program: Lunch and retirement discussions Larry A. Hancock, President 256-437-8220/lah35772@gmail.com

PADUCAH AREA

June 19, 2018, 10 a.m.

Pizza Inn, Joe Clifton Drive

· Guest Speaker: Pat Brackett, Executive Secretary, TVA Retirement System Ken Dickerson, President 270-442-9539/kenneth.dickerson@comcast.net

PARADISE

June 12, 2018, 10:30 a.m.

Powderly Catfish Dock, Powderly, Ky.

- · Discuss minutes from May 3, 2018 TVARA **Board Meeting**
- \$25 door prize
- Recognize new retirees
- · Chapter selects September Picnic location, menu, and speaker
- · Send "Thinking of You" cards
- Report on Drakesboro Pantry two-restroom renovation

Gary Southerland, President 270-526-3451/glsouth@bellsouth.net

UPPER EAST TENNESSEE

June 13, 2018, 11 a.m. (2nd Wednesday)

Shelter at Rogersville City Park

- Annual Picnic BBQ furnished
- Please bring a dish to share
- RSVP to 423-782-8458 by June 11 Leslie "Les" P. Bays, President 423-782-8458/Lpbays1@yahoo.com

WATTS BAR

June 11, 2018, 10:30 a.m.

United Methodist Church, Life Center, Spring City, Tenn.

- · Guest Speaker: TBD
- Catered lunch \$7 per person
- RSVP to 423-365-9048 by June 9

Kathleen Garrison, President 423-365-9048/eddiekathleen@bellsouth.net

WESTERN AREA

June 20, 2018, 10:30 a.m.

Paris Landing State Resort Park Dining Room, Buchanan, Tenn.

 Meeting followed by "A Thousand Eyes Volunteer Program," presented by Erin Pritchard, TVA Senior Archaeological Specialist

K. Renee Turnbow, President 270-205-5277/krturnbow@twc.com

Please visit the TVARA website at 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 WT 8C-K Knoxville, TN 37902 STANDARD
US POSTAGE
PAID
KNOXVILLE, TN
PERMIT NO. 1

Are You Turning 65 Soon?...continued from page 3

surviving dependent of a deceased TVA retiree, your cancellation from TVA's Retiree Medical program results in the cancellation of all covered dependents as well, including those enrolled in the 80-percent PPO or Consumer-Directed Health Plan. Also, any TVA Contribution or TVA Healthcare Credit will no longer be provided.

 If you are the dependent of a TVA retiree, your cancellation from TVA's Retiree Medical program may result in the reduction or loss of the retiree's Healthcare Credit.

Look for more information from TVA and Via Benefits as you near age 65. For more information about enrollment, call Via Benefits toll-free at 1-844-620-5725.

TVA Retirees by the Number

TVA Retirees by class	Number
Retirees Beneficiaries Civil Service	3,158
Deferred*	689

Where we live	Number
AL	3,889
GA	809
KY	1,188
MS	307
NC	192
TN	
VA	92
Other States	· · · · · · · · · · · · · · · · · · ·
Other Countries	
Total TVA Retirees	20,289

How young we are	Number
Under 60 years of age 60-69. 70-79. 80-89. 90 and above.	9,033 6,690 2,069

(These number are unofficial as of 4/30/2018. Retirement Services has the official numbers.)

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

