

*Upcoming Meetings:*

*June 19, 9:30 a.m.*

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

*September 12, 10:00 a.m.*

*TVA Community Credit Union  
 Program: Scholarship Presentations  
 Free Lunch, Door Prizes*

*December 12, 10:00 a.m.*

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

*March 12, 2019, 10:00 a.m.*

*TVA Community Credit Union  
 Program: Robotics, County Sheriffs  
 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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**Muscle Shoals TVARA is on Facebook now!**

**Enter our name and hit like to join us for news, pictures, our newsletter and much much more**

**MS CHAPTER TVARA QUARTERLY MEETING**

Hello everyone.

Summer is almost here. That means our Muscle Shoals Chapter’s annual health fair and picnic is coming up. The picnic this year will be on June 19<sup>th</sup> at the Florence/Lauderdale Coliseum in Florence.

I thank all of you who volunteered with the garden program this year. The program provided garden seeds and plants to approximately 900 households.

We have several sponsors for our newsletter and community projects we are involved in, please support these sponsors anytime you have an opportunity.

As a reminder, the Muscle Shoals Chapter of the TVARA holds membership meetings each calendar quarter, the 1<sup>st</sup>, 3<sup>rd</sup> and 4<sup>th</sup> Quarter meetings are held at the TVA Community Credit Union on Wilson Dam Road in Muscle Shoals, and the 2<sup>nd</sup> Quarter meeting is our annual health fair and picnic. Please join us at our quarterly meetings for good fellowship, interesting speakers, and lunch.

I am looking forward to seeing each of you at the picnic and hope you have a safe and enjoyable summer.

**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*

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*Brentwood Retirement Community*

*Big Brothers/Big Sisters*

*Civitan*

*Court Appointed Special Advocates (CASA)*

*Safeplace*

*TN Valley Arts Association (TVAA)*

*United Cerebral Palsy*

Another note of interest. We will once again be taking a bus to the Valleywide Picnic in October. You may sign up for the bus at our June picnic. Cost remains at \$25 per person.

Tim Cornelius

**We Did it Again!**

**By Delores Huzar, with information from James Bedsole**

How are 900 low-income families in Colbert, Franklin, and Lauderdale counties provided \$500 worth of fresh produce without spending \$450,000? The answer is teamwork. With 166 volunteers donating over 600 work-hours of labor, organizations making financial donations, companies reducing some of their profit margin, and with the families planting, weeding, and tending their crops, this monumental task is accomplished. This task is known as the Gerald Williams Cooperative Garden Program, which had its start in 1975. The program was named for Gerald Williams, then TVA's director of agricultural development.



After about 15 years, TVA funding to support the program was lost, and the Muscle Shoals Chapter of the TVA Retirees Association stepped forward to replace all functions, except funding, to assure that the program could continue. The program receives no

government money—it relies solely on donations to operate. BVI has been a major contributor to the program. James Bedsole, who retired from TVA in 1998 after 33 years as a civil engineer, is the coordinator of retiree support and program liaison with other agencies. TVARA members participate in program planning, placing phone calls for six weeks to certify eligibility of families wishing to join; assisting in





mailing acceptance letters, receiving garden supplies and dividing them into individual family packets; and then distributing the supplies to eligible families in late April. The Community Action Agency of Northwest Alabama provides overall administrative management, including program documentation, fund raising, and providing information to the press and others to publicize program sign-up and community information.

About 500 families participated in 2006. That number grew to about 650, then 700, then 800, and for the past three years, that number has been over 900. The program encourages self-sufficiency. It is not a hand-out program. It takes a lot of work to grow a garden. The participants earn every bit of the food they produce.

Each family receives tomato and pepper plants and seeds for okra, cucumbers, turnip greens, squash, beans, peas, and corn. To plant all these seeds and plants requires a fifty-foot by one hundred-foot plot of land to be plowed, planted, and worked. Seeds are purchased from Cold Water Seed, Tusculumbia. The plants are started at Crosswhite Nurseries, Little Hatton; and Richardsons Nursery, Franklin Road.

Donations for the garden program can be mailed throughout the year to Community Action Agency of Northwest Alabama Inc., Attn: Garden Program, 745 Thompson Street, Florence, AL 35630.



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## The TVA Ammoniator-Granulator was a Major Break-Through in Fertilizer Production



by Richard C. Sheridan

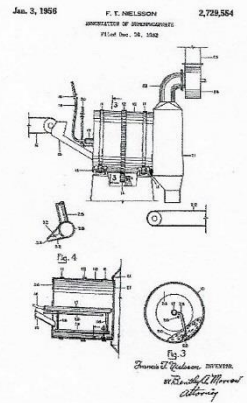
During the early 1950s, chemical engineer Francis T. Nielsson and fellow researchers at Muscle Shoals were developing a process for continuous ammoniation of single superphosphate to give higher nitrogen content than was previously possible. The reaction, carried out in a rotary drum reactor, unexpectedly yielded a granular product. It was quickly apparent to Nielsson that the drum offered important advantages over the pugmill then in use. Consequently, he applied for and received U. S. Patent 2,729,554.

The TVA rotary drum granulator was introduced to the fertilizer industry in 1953. The vastly improved process was quickly adopted by fertilizer producers, and by 1964, 90% of the granular fertilizer produced in the USA was made in a TVA drum. Later TVA developments, such as the

pipe reactor and the pipe-cross reactor, were combined with the rotary drum to produce even better products. The granular fertilizers were dry, free-flowing, non-dusty, and did not cake in the bag during storage. Since those days, the raw materials used to make granular fertilizers have changed, but the use of the TVA ammoniator-granulator still produces most fertilizers in both the United States and around the world. Detailed information about the granulator is given in TVA technical articles and in Nielsson's book *Manual of Fertilizer Processing* (published in 1987 by Marcel Dekker, Inc.).

Nielsson was known to his friends by his nickname "Frank," which is a short version of Francis. He was born in 1914 in Syracuse, NY, grew up there, and received his training in chemical engineering at Syracuse University. He graduated in 1935 and had two periods of employment with TVA at Muscle Shoals: 1938 to 1943 and again from 1947 to 1953. In 1941, he was classified as a junior chemical engineer with an annual salary of \$2,000 (employees were listed by name, title, and salary in the early TVA Annual Reports). He lived in a TVA house on Dogwood Street in Village Two with his wife and young son.

Nielsson's parents were natives of Poland, and the family name was "Nieznański". Shortly after completing his college degree, Frank changed his name from Franciszek Nieznański to Francis Thomas Nielsson.



**Patent**



**Granulator**

Frank worked for International Minerals and Chemicals for 28 years until his retirement. In 1983, he was presented the Merit Award of the American Chemical Society's Division of Fertilizer and Soil Chemistry in recognition of his 40 years as a leader in fertilizer production, research and development, and technical consulting. He died at his home in Tampa, Florida on March 21, 1990. His drum granulator was a key factor in establishing the TVA National Fertilizer Development Center and giving it a national and world-wide reputation for fertilizer expertise.

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

As of April 30, of this year, our endowment has reached \$53,370.89, up more than \$8,500 from our January 2018 balance. In the three-month period from January 2018 through April 2018, we have had contributions from the following: First Community Senior Select Medicare Supplement., Cottage Senior Living Inc, Brentwood Operations LLC, Kairos Financial Management, Home Instead, Edward Jones, ECM Hospital, Listerhill Credit Union, Good Samaritan Hospice, Viva Health/Triton Health Systems, and Cameron Kay.

The endowment next year will support an endowment of more than \$1,600 (half in fall, half in spring). As the fund continues to grow, 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. The application process is defined in the next article. The scholarship for the 2018-2019 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.



**Attending UNA Endowment Scholarship Luncheon (L-R) John Ingwersen, Joan Marsh, Lynn Ingwersen**



# Muscle Shoals TVARA/University of North Alabama Endowed Scholarship Application Process

Through the efforts of the University of North Alabama Foundation and the generosity of private donors, the Office of Student Financial Services awards numerous scholarships each academic year. Scholarship award amounts vary and may not represent total tuition costs.

- The application process will begin on **December 1, 2018.**
- The **Deadline for submission is Friday, February 1, 2019.**

The scholarships listed below are UNA scholarships offered by various colleges, departments, and offices throughout the University. Click on the scholarship name to learn more about the opportunity. Get started on your scholarship search now. It's as easy as 1-2-3-4!

1. Go to <https://una.academicworks.com/> and sign on the system with your UNA ID and password.
2. Complete the General Application and any supplemental applications presented. The system syncs with your data. You are automatically matched with **ALL** scholarship opportunities for which you meet the criteria, and the system provides additional



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“recommended” scholarships that may be available to you. **Matching does not guarantee you will receive a scholarship,** and you will not receive a list of scholarships that you are automatically matched to.

3. After you complete the applications, you're finished! If you are awarded a scholarship, you will receive an award email to your UNA email address within 6-8 weeks of the application deadline. You can also check on the status of your application by logging back into the system at any time.

4. Follow up! The system also includes information on external scholarships. These deadlines change often so check back under “External” opportunities.

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## Support Our Endowed Scholarship

We have several businesses and charities who are supporting our endowed scholarship by providing financial support through the purchase of ads for our newsletter and booths at our Annual Health Fair/Picnic. We thank them for their generous support and hope that each of our members will look at their advertisements in this and future newsletters and support these businesses and charities as they support us.

### Retiree Resources

This TVARA website is designed to provide you with information about your health and retirement benefits, TVA-related activities available to you, and ways you can stay in touch.

News for TVA Retirees - **To get the latest on news about retirees, visit the current issue of the [TVA Retirees Association newsletter](#).**

**Retirement Benefits**—The section on [retirement benefits](#) includes detailed information on your pension plan, 401(k) plan, how and when to contact TVA Retirement Services, and much more.

**Health Care Benefits**—Find information on [health benefits for retirees](#), including non-Medicare health insurance, health savings accounts, long-term care insurance, tobacco cessation programs, and more.

**Retiree Organizations** - Stay in touch with friends made during your years at TVA, keep current on important issues and find new ways to use the skills you developed during your working life. [TVA's retiree organizations offer many opportunities to do all that and more.](#)



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On the surface Advantage Plans seem simple, but they can be very complicated. Seniors must first give up their original Medicare and then rely on a private insurance company to manage their health care. That means the private insurance company will decide which services you are eligible for and whether they will pay for those services. Seniors face multiple copays that could add up to be thousands of dollars out-of-pocket per illness or accident. And most Advantage Plans require you to choose a physician from their network of doctors so you may not be able to keep your family doctor. While Advantage plans entice seniors with low or no premiums, they are often more costly when you get sick and actually have to use your insurance. A Medicare Supplement is the ideal solution for safe, dependable health coverage, without the high deductibles, multiple co-pays and other uncertainties of Advantage Plans.

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- 2. Our rates are great!** When you compare plans, FirstCommunity's rates are usually more competitive than BCBS C+. Why pay more for the same coverage? To find out more about all our benefits, give us a call today.
- 3. Keep your doctor.** With FirstCommunity, you can choose your doctor or specialist – NO physician networks.
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## May Valleywide Meeting Summary

The Valleywide meeting this quarter focused on changes to the TVARS Board and on Chapters where the plant no longer exists to provide future retiree feed. A brief summary of the meeting follows:

Justin Vineyard reported that the TVARS, in the first six months increased by 3%, beating the benchmark against which it is measured. For the past five years the TVARS has earned 7.36% per year, beating the benchmark which was 6.1%. The fund is now 84% funded based on a projected return of 6.75% per year or 65% funded based on 4% per year.

Colby Carter reported that the TVARS Board has a pending vacancy, as the seventh Board member has reached the end of his term and has said he will not return. The seventh Board member, selected by at least four members of the Board (consisting of three TVA members and three elected by TVA active employees), is now required to be a TVA retiree. A letter is being prepared at this time inviting those retirees who may be interested to submit their resume for the Seventh Board position, which is a three-year term. Information is also on the TVARS website (TVARA.com) and will be included in the upcoming issue of the TVARS newsletter.

<b>Compare Our CD Rates</b> <small>Bank-issued, FDIC-insured</small>	<b>1-year</b>	<b>2.25 % APY*</b>	<small>Minimum deposit \$1000</small>
	<b>2-year</b>	<b>2.75 % APY*</b>	<small>Minimum deposit \$1000</small>
	<b>3-year</b>	<b>2.85 % APY*</b>	<small>Minimum deposit \$1000</small>

\* Annual Percentage Yield (APY) effective 05/24/18. CDs offered by Edward Jones are bank-issued and FDIC-insured up to \$250,000 (principal and interest accrued but not yet paid) per depositor, per insured depository institution, for each account ownership category. Please visit [www.fdic.gov](http://www.fdic.gov) or contact your financial advisor for additional information. Subject to availability and price change. CD values are subject to interest rate risk such that when interest rates rise, the prices of CDs can decrease. If CDs are sold prior to maturity, the investor can lose principal value. FDIC insurance does not cover losses in market value. Early withdrawal may not be permitted. Yields quoted are net of all commissions. CDs require the distribution of interest and do not allow interest to compound. CDs offered through Edward Jones are issued by banks and thrifts nationwide. All CDs sold by Edward Jones are registered with the Depository Trust Corp. (DTC).



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Treasurer Lisa Overly reported that the TVARS fund balance at the end of March was \$203,667.97 vs \$210,332.98 a year ago. The most significant change from a year ago was a significant reduction in the cost of the newsletter printing.

The Membership Report by Richard Wilson showed a slight decrease from last year, with 8,191 current paid membership vs 8,462 last year. Paid memberships are from only about 42% of TVA retirees. The number of paid retirees with email addresses is now near 90%. Richard also reported on a new system called “Constant Contact”, which will significantly reduce the time required to prepare and send out emails in

mass mailings (such as for the Muscle Shoals TVARA newsletter and meeting announcements). BVI has offered to pay the cost of this service, and it is to be in trial the next few months.

Discussion was held about One-Exchange's offering policies (Mutual of Omaha being the worst example) that are higher in cost than the same policy offered outside One-Exchange. (Note: "One-Exchange" is now called "Via Benefits".) It is thus a good idea to check with outside insurers, but do not cancel your current policy until you have another in effect. Discussion was also held about the concern of several Chapters associated with steam plants that are no longer operating and the need for improved recruitment by those Chapters. Ongoing volunteer projects were mentioned, including the Muscle Shoals Chapter Garden Program and Robotics.

## THREE EAGLETS! WOW!

By John Blackwell

This year the eagles on Wilson Lake hatched three eaglets. While three eaglets are unusual, four eaglets are rare. The eagles were carefully watched and photographed by one of the most dedicated and professional Wildlife Photographer in our area, Steve Letson. Steve not only has top of the line photographic equipment but spends hours watching the nest and eagle behavior. Other eagle enthusiasts and photographers that visit the nest are Bruce Blankenship and Norma Glasscock. Steve noticed early on that something different happening concerning the eagles. He suspected that they may be laying three eggs. Keep in mind that watching the nest is one thing, but seeing what is happening in the nest is another. The nest is about 90 feet up in a tall pine tree.



Well sure enough, Steve was right. Something unusual was happening—there were three eaglets.

One of the eaglets had a different color feather. Steve suspected that the eaglet was hatched about a week after the other two. However, the adult eagles have been busy taking fish to the nest. These birds have a great appetite. The eaglets are growing, and growing fast. At the time of this writing, we suspect that the eaglets have just a few more weeks in the nest before they will fly off. However, the adult eagles have a busy schedule catching fish and teaching the eaglets how to fly and to fish.

This is the time to see the eagles, so if you get a chance you can see the nest and perhaps an eagle or eaglet by visiting 101 Pinewood Drive in Muscle Shoals. Enjoy. John

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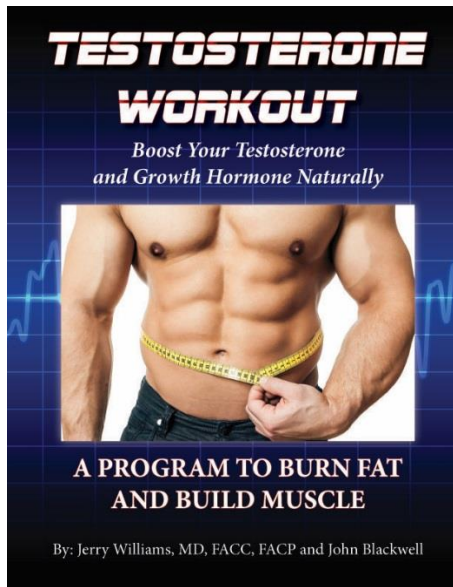
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## Defying Aging

By John Blackwell



As many of you know, I have been daily exercising for several years. My workout buddy is Dr. Jerry Williams, a well-respected cardiologist in the Shoals area. Jerry is not only a great heart doctor, but practices what he preaches concerning exercise and nutrition. Dr. Williams works every day to encourage patients to exercise and to eat better. He has also written several books on the subject. In 2015, he published the book *Waist Management*. This book has helped many of his patients and others to change their life style and return to better health. He and I will soon be releasing another book titled *Testosterone Workout*.

I was surprised at how many folks are taking testosterone supplements, either injections, creams or tablets. Folks, these are not just folks that are older but those in their late 30's or 40's. What makes testosterone so popular? Do folks that take these supplements

know that they are dangerous? Perhaps not. This new book will discuss the many aspects of testosterone.

Ways are described in this book that one can increase his testosterone levels naturally. Folks who have participated in this program have not only increased their testosterone levels but have also made their blood healthier.

The book is available at no cost by visiting <http://jerrybwilliams.com/>. You can read the book and download a copy.



## BEST Robotics Competiiton—2018

Every year the Robotics Game has a different career education/industry theme about which the students must research and write a report. They must also design and build a robot and develop many other real workplace skills and products (see below)—making it a true workforce development/career education program.

This year the game is called *CURRENT EVENTS* and relates to Ocean Ecology, Environment, and Recycling.

In addition to the hands-on DESIGN-ENGINEERING & BUSINESS-MARKETING aspects of the competition, teams must also RESEARCH the industry, related careers, processes, and equipment for a research paper to be included in their Engineering Notebooks, as well as for their Marketing Presentations and Trade Show Booths.

Here are the dates scheduled for specific events—especially for those who have asked about Mall Day:

**August 26—Kick Off—CURRENT EVENTS! 6-weekseason begins!**

**September 23—Mall Day (practice Robot driving), (tentative), Florence Mall**

**October 7—GAME DAY!!**

## WOW! TIMES HAVE CHANGED!

### EIGHT RULES FOR OFFICE WORKERS IN 1872:

1. Office employees each day will fill lamps, clean chimneys, and trim wicks. Wash windows once a week.
2. Each clerk will bring a bucket of water and a scuttle of coal for the day's business.
3. Make your pens carefully. You may whittle nibs to your individual taste.
4. Men employees will be given an evening off each week for courting purposes or two evenings a week if they go regularly to church.
5. After thirteen hours of labor in the office, the employee should spend the remaining time reading the Bible and or other good books.
6. Every employee should lay aside from each payday a goodly sum of his earnings for his benefit during his declining years so that he will not become a burden on society.
7. Any employee who smokes Spanish cigars, uses liquor in any form, or frequents pool and public halls or gets shaved in a barber shop will give good reason to suspect his worth, intentions, integrity, and honesty.
8. The employee who has performed his labor faithfully and without fault for five years will be given an increase of five cents per day in his pay providing profits from business permit it.

In 1958 a Boston office manager, cleaning out a file in preparation for his firm's move to a new location, came across these office rules for 1872. He wanted to read them to his office force, but the members all were out on one of the day's several coffee breaks!

Contributed by Joan Marsh

## 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



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Phone: Cell (662) 315 6925  
Fax: (256) 381-7232

---

**Margaret (Meg) Deaton**  
*Administrator*  
email: brentwoodretirement@gmail.com  
2505 Alabama Avenue  
**Muscle Shoals, AL, 35661**

have been somewhat haphazard at this and would like to get better. Call John Ingwersen at 256-757-5325 or email him at [jlingwersen@gmail.com](mailto:jlingwersen@gmail.com).

## **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.