

TVARA Requests Seek Fairness, Inclusion on TVARS Board

By DeWITT BURLESON, TVARA Valleywide President

As mentioned in our June newsletter, the TVA Retirees Association has requested that the TVA Retirement System Board approve two proposals, one regarding the definition of "member" and the other regarding term limits for TVARS directors.

The proposal for director term limits has been approved by TVARS and by rule TVA had 30 days to approve or veto. Our request for retirees to be considered members is under further consideration.

Since the TVA retirement system was created, retirees have been considered former members, ostensibly because their individual retirement benefits were set under the rules and regulations at the time they retired and would not be changed. Retirees were thought to have no reason to participate in decisions or the election of directors affecting the plan of employees building toward retirement.

This reasoning is invalid today because benefits for those already retired have been changed twice in the past 10 years.

Also, retirees in the original retirement plan have a greater interest in the investment decisions of TVARS, since their future income depends upon revenue from those investments, while retirees on the 401(k)-only plan make their own investment decisions.

Many retirees receive director-election ballots and proxy statements from *Continued on page 3*

TVARS Reports Investment Earnings of 3.40 Percent

By JUSTIN VINEYARD, TVA Retirement Services

The TVA Retirement System reports that for the quarter ending June 30, 2018, investments earned 3.40 percent.

Including the benefit payments, investment earnings, and TVA's contributions, TVARS assets, fiscal year-to-date, total \$7.96 billion.

The system's annualized returns over the past three- and five-year periods have been 5.74 and 6.79 percent, respectively.

Bank of New York Mellon Now Open for Retiree Business

Retirees can now go to <u>bnym.accessmy</u> <u>retirement.com</u> and create an account that will enable them to utilize several new self-

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Retiree Life's a Picnic, Oct. 4 in Chattanooga By SUZAN BOWMAN

What are you doing Thursday, Oct. 4? Make your plans now to attend the annual TVA Retiree Appreciation Picnic at 10 a.m. in Chattanooga.

As always, retirees can enjoy reconnecting with friends and coworkers and being treated to free lunch and entertainment.

The annual picnic has been held since 1976.

Over the years, it has been attended by TVA retirees and current employees, including TVA executives. Last year former TVA Board member Barbara Haskew attended, along with more than 1,100 others as we celebrated the 50th anniversary of the TVA Retirees Association at the picnic.

The location will be the Chattanooga's First Tennessee Pavilion across from Finley Stadium again this year. The venue is outdoors and is covered in case of rain. There is plenty of parking nearby, and golf carts are available to help you get to the entry to the pavilion. Service animals for the disabled are permitted, but weapons

This year's picnickers will be treated to a comedy performance by Sam Venable. Venable, a writer for the

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Retirement Services Information Call the Bank of New York Mellon toll-free at 1-877-876-4975

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 NEWS & NOTES

The following news items were submitted to TVARA News by TVA's Internal Communications department.

TVA's safe and smart approach to coal ash aids environment

TVA is doing more than ever to monitor and protect groundwater near coal-ash storage sites, including Cumberland Fossil Plant — TVA's largest coal-fired plant.

With its plant producing 2,470 megawatts of energy, the Cumberland team is serious about delivering on TVA's commitment to provide reliable electricity at the lowest feasible cost, helping keep customers safe and comfortable in the most extreme temperatures while making possible the conveniences of modern life.

Just as important is TVA's commitment to the environment, and to the careful long-term management of the coal ash produced at Cumberland and all of TVA's fossil plants across the Tennessee Valley.

TVA is working to develop an Environmental Investigation Plan at Cumberland under the direction of the Tennessee Department of Environment & Conservation. The EIP will consider surface water and groundwater on and around the fossil-plant site, checking for constituents — such as boron, arsenic, lead, calcium, chloride, fluoride, pH, sulfate, total dissolved solids and certain heavy metals known to occur naturally in soils, rocks, and groundwater as well as in fossil fuels and coal-combustion residuals. These constituents were selected as a source of study because higher-than-normal concentrations can indicate groundwater conditions that may require further evaluation.

The study will also look at fish and other wildlife near TVA fossil sites to see how they might be influenced by TVA coal-ash-disposal operations. The result will be a more complete picture of how TVA is interacting with the environment. (It's important to note that public drinking water is safe and is regularly tested by local municipal water providers.)

"TVA cares about the communities we are in, and we have been monitoring conditions and making course corrections for as long as we've been burning coal," said Shawn Rudder, Manager of Waste Permitting & Compliance at TVA. "We will continue to look further into the environmental conditions on and around our fossil plants and make changes, working with TDEC to conduct necessary research and to translate any findings into positive action quickly."

Rembrandt conservator restores historic TVA mural at Norris Dam

An art conservator who can count a Rembrandt painting among his many restoration projects was chosen to work to save a mural at Norris. The severely damaged artwork was discovered behind a dated gold-colored shag rug bolted to the powerhouse lobby wall during preparations for the plant's 80th-anniversary celebration in 2016.

The mural — painted by TVA artist Robert Birdwell in the 1950s — tells the story of how the



Cumberland Fossil Plant is seeing increased efforts to monitor and protect groundwater near coal-ash storage sites.

Tennessee River was tamed and served the people of the Tennessee Valley. The problem was that thousands of flakes were either missing or peeling away from the painting, while more than a hundred half-dollar-sized bolt holes dotted Birdwell's work.

Michael Ruzga, Chief Conservator/Project Manager of Fine Art Conservation Inc., was asked to try to save the mural. He estimated it would take him and his team of skilled artists and chemists about 200 conservator days to

restore the work to its original state.

"At first glance, it was pretty hard to tell if the work was conservable," Ruzga said. "In the state that it was, the paint was extremely brittle, like potato chips on the wall. But after two days of testing, we were able to



Michael Ruzga, with Robert Birdwell mural at Norris Dam

formulate a treatment plan with adhesives and techniques that would return the flexibility to the paint and allow us to lay the paint gently back onto the wall."

Ruzga and his team's techniques included filling each bolt hole with polyethylene

plugs and painstakingly reattaching each tiny paint flake back to the mural. They had a box filled with flakes, and the task was like solving a 30-foot jigsaw puzzle.

TVA Federal Preservation Officer/Senior Program Manager Pat Ezzell spearheaded the restoration project from the beginning. She first learned of the mural through a picture sent to her by the Facilities team that removed the dated rug from the wall.

"I was elated," Ezzell said.

TVA Architect Janine Obenschain had a similar response to the discovery.

"I've been an architect since 1986," she said. "Of all the finds I've been a part of over the years, this one ranks No. 1."

Robots Rule at Schools!

Students in K-12 across the Tennessee Valley are involved in robotics programs in their local schools, 4-H clubs, and Boys & Girls clubs.

There are more than 1,000 robotics teams in more than 700 schools that TVA is supporting in the seven-state Valley

region. These robotics teams need our help as team mentors or as volunteers at more than 75 competitions each year. Each retiree chapter will be getting a list of the schools and competitions in its area, with contact information. As this information is distributed, please consider helping members of this generation prepare themselves for the jobs of the future.



Soddy Elementary School team members from Soddy-Daisy, Tenn., watch their robot perform in a competition at the University of Tennessee Chattanooga.

Contact Charley Spencer at 423-240-4226 or at cwspencer@tnvrobotics.org if you have any questions.

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financial entities in which they have invested.

For the entire period during which retirees worked for TVA, a contribution was made on their behalf to TVARS for investing toward meeting the obligation to pay the benefits earned by retirees. As investors in TVARS, retirees should have the ability to vote for or be considered a candidate for the elected-director positions managing the plan's finances.

Including retirees as members eligible to vote or serve as directors will likely

increase the voter interest, expand the caliber of candidates, and be beneficial to plan administration.

Retirees who were once considered members are worthy, and it is a valid reason that those receiving benefits be included as voting members.

Open Enrollment Coming Soon for Medicare Retirees

By JERRY LANDON, Senior Program Manager, TVA Healthcare Plans

The Centers for Medicare & Medicaid Services Open Enrollment for Medicare plans is scheduled Oct. 15-Dec. 7.

During this time, you can change your Medicare health-plan and prescription-drug coverage for the following year.

If you are enrolled in a plan through Via Benefits, you will be receiving more information this fall.

Make sure you review any materials that your current plan may send you, such as the Evidence of Coverage and Annual Notice of Change. Ensure your plans will still meet your needs for 2019. If you don't want to make any changes, you don't need to do anything. You will remain in the plans in which you currently are enrolled.

If you do want to make a change or are interested in learning about the options available to you, call Via Benefits toll-free at 1-844-620-5725 during the Open Enrollment period beginning Oct. 15. IMPORTANT: As a reminder, if you are the TVA retiree or the surviving dependent of the TVA retiree, and you do not remain enrolled in a medical plan through Via Benefits for 2019, any dependents covered on a TVA group plan (i.e., 80-percent PPO or Consumer-Directed Health Plan) will be removed from coverage, and any TVA Contribution or TVA Healthcare Credit will no longer be provided.

Understanding How TVA's CDHP Helps You

The Consumer-Directed Health Plan is a high-deductible health plan in which you assume more control of your healthcare spending and more financial responsibility in exchange for lower premiums. In the past four years, the CDHP premium for retirees has been about 40-percent lower than that of the 80-percent PPO plan.

In addition to lower premiums, participants in the CDHP, if eligible, can participate in a health savings account. An HSA is a tax-exempt account you own for the purpose of paying qualified medical expenses for yourself, your spouse, and your dependents.

TVA currently contributes \$600 for Individual coverage and \$1,200 for Family coverage annually for retirees participating in an HSA. You can also make tax-deductible contributions to your HSA up to the maximum annual-contribution limit set by the Internal Revenue Service. Contributions can be carried over year after year, with no limits to the amount that is carried forward.

How the CDHP works: You pay 100 percent of the cost of any covered, in-network medical and prescription-drug expenses, excluding preventive-care benefits, until the deductible is met. In 2018, the deductible is \$1,350 for Individual coverage and \$2,700 for Family coverage. Note that if you have Family coverage, the plan will not pay any amount, excluding preventive-care benefits, for any individual until the entire Family deductible (\$2,700) is met.

After the deductible is met, you pay 20 percent of the cost of any covered, in-network medical and prescription-drug expenses (with set minimums and maximums) until the outof-pocket maximum is reached. In 2018, the out-of-pocket maximum is \$4,500 for Individual coverage and \$9,000 for Family coverage. Note that with Family coverage, individuals within the covered family can reach their individual out-ofpocket maximum (\$4,500 for 2018) and begin receiving 100-percent coverage before other members of the family. The maximum out-of-pocket expenses all covered members would have to pay is \$9,000 for 2018.

Co-payments you pay for covered, in-network vision services and materials will be applied to your out-of-pocket maximum but not to your deductible.

After the out-of-pocket maximum is met, the plan pays 100 percent of the cost of your covered, in-network medical, prescription-drug and vision-care expenses.

For more detailed information about the CDHP, refer to your annual plan-election materials. Additional information also can be found in the Health Care Benefits section on tva.gov/retireeportal. — JERRY LANDON

PhysicianNow offers a prescription for what ails you

(Note that this article is applicable to retirees and dependents enrolled in either the 80-percent PPO or Consumer-Directed Health Plan)

TVA Benefits reminds retirees to take advantage of the PhysicianNow telehealth program.

A virtual office visit limits exposure and reduces the potential spread of infection to others. The program is a convenient, lower-cost option for retirees and their covered dependents enrolled in a TVA medical plan (that is, 80-percent PPO or Consumer-Directed Health Plan).

Physicians are available 24 hours a day, 365 days a year, to diagnose and treat acute, non-urgent health issues such as sinus infections, pink eye, influenza, and more. Similar to retail drop-in clinics, PhysicianNow is more accessible than urgent-care or emergency centers and is available during hours when many physicians' offices are closed (nights, weekends, and holidays).

Feeling healthy? Great.

Don't wait until you're sick to sign up for the program – do it now. You can easily sign up and activate your account by using one of the following methods:

- 1. Log in to BlueAccess at <u>bcbst.com</u> and click on the My Health & Wellness tab. First-time users will need their BlueCross Member ID card.
- 2. Call the toll-free number 1-888-283-6691. Callers will need their BlueCross Member ID card.
- 3. Download the mobile app, available on the App store and Google Play.

How much does it cost?

Getting started is free; however there is a \$38 consultation fee per appointment. Consultation fees are applicable toward your medical-plan deductible and out-of-pocket maximum expense. PhysicianNow accepts most major credit and debit cards, as well as Health Savings Account cards.

Need additional information?

Call toll-free to 1-888-283-6691 to speak with a highly trained health-service specialist standing by to take your call, 24/7.

Are You Turning 65 Soon? Here's an important reminder about your health-plan coverage

When you (or one of 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).

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

Election Period for Medical-Plan Options for Non-Medicare Retirees

The dates have been set. The election period for non-Medicare retirees to select their medical-plan option for 2019 is Oct. 17–Nov. 6.

Election-period materials will be mailed to each retiree's home in October.

The materials will include information on plan changes for next year, as well as the 2019 premiums.

Retirees should start planning now, and if they want to change their election, they should do so by Nov. 6.

Knoxville Chapter into Challenges, Activities

By VICKIE ELLIS, President, Knoxville TVARA Chapter

Members of the Knoxville TVARA Chapter have a great heart for giving back to the community we live in, and we also love a social occasion.

We have been busy the past couple of years in participating and volunteering with community projects, and we plan social events that appeal to the varied interests of our group. These events encourage us to make new friends or renew old acquaintances, while enjoying local attractions at discounted ticket prices.

Before mentioning these special events, we should note that we host four quarterly meetings each year, three of which feature special speakers from the community to discuss current topics.

The first- and second-quarter meetings are held at a local church. Our third-quarter meeting is a fall picnic at Douglas Dam, and our fourth-quarter meeting is a holiday-themed luncheon event at The Foundry on the World's Fair site.

Our volunteer projects are quite diverse and offer something for everyone interested in volunteering on behalf of the TVARA chapter.

Our ongoing projects include the following:

- Collier Preserve Project We obtained funding and have a partnership underway with Legacy Parks Foundation in the development of a new 12-acre park in the Powell area. Volunteers will assemble resting benches for the trails and also in a "reading area" behind the public library adjacent to the park. The building and assembly of the benches will take place later this year, and we will be calling on retirees to help.
- TVA Oral History Project This project involves conducting interviews and documenting the history of TVA primarily for the years of 1975-1990.

We have recently completed these projects:

Garden Seed/Plant
 Project – We partnered
 with Knoxville-Knox
 County Community Action
 Committee to plant seeds,
 transplant seedlings, and
 assist with distribution of
 the plants to low-income



The Knoxville Chapter Garden Project involved planting seeds, re-potting seedlings, and building raised beds.



After almost five years of major restoration, the Oak Grove School is one of the completed projects sponsored by the Knoxville Chapter.

families. We also built and filled raised garden beds. We had great volunteer participation for this very worthy project.

- Oak Grove School Restoration Project This project was ongoing for about five years and involved restoring an old school in Union County. The original school was displaced when Norris Dam was built and subsequently fell into disrepair. Every aspect of restoration from the foundation to the roof was repaired, rebuilt, or constructed.
- Oak Ridge Children's Museum Project We worked with the museum to refurbish and upgrade the TVA exhibit. The museum showed its appreciation for our efforts by offering a weekend of discount tickets for TVA employees and retirees.
- Trailer Rebuild Project We partnered with the LIVE-IT organization for this project. A local school system sought help for a family of seven to help improve the family's living conditions. Another organization purchased a mobile home, and our retirees assisted with remodeling and serving food to volunteers.
- Casting for Recovery Our chapter supported a flyfishing event on the Clinch River for survivors of breast cancer. We assisted with the event by providing a "river helper" for the women and by preparing meals. We also purchased waders and boots that will be used again at annual future events sponsored by the East Tennessee Program of Casting for Recovery.

Many other events have been supported by our volunteers, such as the Norris Dam Celebration, Bicentennial Volunteers



"Walk in the Park" at Ijams Nature Center

Inc. staffing at TVA Visitor Centers, and TVA's STEM/ Robotics programs.

Our special events include such activities as these:

- Walk in the Park at Ijams Nature Center. Ijams is a 315-acre nature center that hosts many environmental projects, hiking, backpacking, and the like. We only utilize 1½ miles of the preserve for our annual walk in the woods along the River Trail. This allows viewing of wildlife, flowers, and panoramic views of the Tennessee River. We have found the best time to host this event is spring due to the heat in summer.
- The Three Rivers Rambler Holiday Lantern Express Train Ride was a huge success last year. We were able to fill an entire train car with our retirees and their families. There are lots of holiday decorations, story time for the little ones, and even a visit from the big man in the red suit. We will host this event again this year Dec. 15.



Visit and treats from Santa while on the Holiday Lantern Express

- Tour of the Women's Basketball Hall of Fame Knoxville is home to the Women's Basketball Hall of Fame, which is dedicated to all levels of women's basketball and home to the world's largest basketball. Retirees recently had the opportunity to visit and enjoy a two-hour tour of the facility.
- University of Tennessee Sports Our retirees are also sports fans and definitely support the Orange & White.
 Planning is underway to host an event at one of the men's or women's basketball games later this year.
 We might even be able to schedule a football game.

The Knoxville Chapter is very blessed to have such dedicated retirees. Just as we worked hard while TVA employees, we are also working hard as retirees. We will continue to look for volunteer projects and social activities to assist the community and strengthen our friendships.



Every Fall, the Knoxville Chapter has a picnic at Douglas Dam.



December meeting - Holiday Luncheon at The Foundry

Here is a look at our retiree demographics:

Knoxville Retirees by Classification	No.
Retirees	3,904
Beneficiaries	510
Civil Service	144
Deferred	135
Non-Retiree	120
Total	4,813
Members of the Knoxville Chapter	1,666

And a look at how young we are:

Under 60 years of age	336
60-69	1,638
70-79	1,363
80-89	477
90 and above	90
Total	3,904

Our officers for 2018:

Vickie Ellis, President Dave Curran, Vice President Sylvia Whitehouse, Treasurer Richard Wilson, Assistant Treasurer Sandy Perry, Secretary Reny McClain-Lee, Volunteer Projects Lucy Motte and Betty Watkins, Decorating Committee



BY

JOAN MARSH

"Travel makes one modest — you see what a tiny place you occupy in the world" — Gustave Flaubert

POSTCARDS FROM

This quote always comes to my mind when traveling, which I have enjoyed since retirement.

This year I, along with my daughter, Lisa Thompson, and grandson, Tyler Thompson, went to Portugal and Spain. Our reasons to explore the Iberian Peninsula were the landscapes and cultures.

The next day we drove to Evora. Here we saw the cork trees and learned that 80 percent of the world's cork is from Portugal and Spain. Cork products were plentiful!

We toured the Chapel of Bones, which is decorated with skulls and femurs.

The countryside was beautiful on our drive to Seville, Spain, where we stayed at the Hotel Alfonso III. King Alfonso had it built to host some of his friends and family. It was impressive.

Each place we visited was unique and offered so many things to discover. The architecture was unbelievable, and the cathedrals were different everywhere.

Our first stop was Sintra, Portugal. There we toured the Royal Palace, which has painted ceramic tiles from the 16th-18th centuries.

Our hotel, Convento do Espinheiro, is a converted convent that houses 13 monks. It has beautiful views and a 1,000-year-old olive tree on the premises.

From left, Plaza de España, Seville, Spain; the Chapel of Bones in Evora, Portugal







1,000-year-old olive tree at the Convento do Espinheiro



The tomb of Christopher Columbus

Tile murals at the Plaza de España

We started off the next day with a city tour. We were shown buildings built by all the countries that participated in the 1929 Expo.

We then went to Plaza de Espana. It has impressive tile murals of each of the provinces of Spain, along with a tile map of that area and a huge fountain in the middle with two bridges.

From there we took a horse-and-carriage ride through the gardens, then a walking tour of the Jewish section and the Seville Cathedral, the largest Gothic cathedral in the world. Christopher Columbus is buried there.

Afterward, we toured the Royal Alcazar, the oldest Royal Palace still in use in Europe. It was declared a World Heritage Site in 1987.

In Jerez, we visited a carriage museum and stables where Andalusian horses are trained. Our next stop was a tour of the Rock of Gibraltar.

Traveling to Ronda provided beautiful views. Ronda has a huge gorge that runs through the city. There we explored the oldest bullring in Spain built entirely of stone.

Next we traveled to Granada.

We started the day with a tour of Alhambra, Granada's famed Moorish palace constructed to be a "paradise on earth" by caliphs who ruled in the 13th century.

Extraordinary would be an understatement! Generalife Gardens is co-located there.

Later we toured the Granada Cathedral (second-largest in Spain), and the Royal Chapel, where Isabelle and Ferdinand are buried.

On our way to Cordoba, we saw many olive trees. Spain is the world's leading producer and exporter of olive oil. Located

Continued on next page





From left, Santa Maria La Blanca; Tyler Thompson, Joan Marsh, and Lisa Thompson at the Alhambra,; and suckling pigs in Toledo

in Cordoba is Le Mezquita, which was initially a Visigoth church, then a mosque, and now a Catholic church. From there we took the fast train to Madrid.

The Royal Palace is the official residence of the Spanish Royal City. It is the largest palace in Europe and was unreal. A must-see was the Almudena Cathedral, which had a bright interior based on Neo-Gothic style.

Toledo, a beautiful city that sits on a cliff, was our next stop. At Santo Tome Church we saw a large Greco painting (supposed to be his best). The Santa Maria La Blanca Synagogue there is unusual, since it was built in the 12th century by Muslim architects, later converted to a Christian church, and then to a Jewish synagogue.

A walk over Saint Martin's bridge, built in Medieval times, provided a beautiful look at the river. Lunch that day was the specialty of the area, suckling pig.

The last day of our trip we went to the Prado Museum and saw many wonderful works by artists including Greco, Goya, Rembrandt, Degas, Van Gogh, Renoir, Picasso, Lautrec, and Monet. Noteworthy is the collection of 500 prints by Goya.

The last site we visited was the Thyssen-Bornemisza Museum.

As I said in the beginning, we set out to explore the Iberian Peninsula, and our trip did not disappoint. We arrived home for a much-needed rest.

As Helen Keller said, "The best and most beautiful things in the world cannot be seen or touched but are felt with the heart." Joan Marsh retired from TVA in 1998 as an Information Systems Specialist on TVA's Safety Staff in Knoxville, after 23 years of service.



Above, Joan Marsh at Toledo, Spain Below, the Rock of Gibraltar

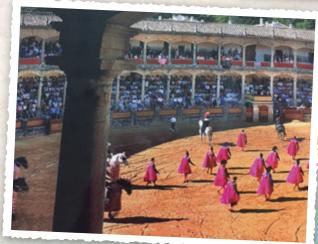








From left, clockwise, Ronda, Spain, is located on cliffs high above the deep El Tajo gorge and dates back to the 9th century; bull statue and a bullfight at the Plaza de Toros de Ronda.



Fun at Fontana, from 'Dragon' riders to geocachers

By JOAN MARSH

In 2017 fellow TVA retiree Ann McAnalley and I worked through Bicentennial Volunteers Inc. to be hostesses at Fontana Dam in North Carolina.

Not only was it a great experience but very educational.

In May that year, there were 6,465 visitors at the dam. They were from several U.S. states, as well as foreign countries including Ukraine, Lithuania, Colombia, the Virgin Islands, Germany, Canada, Austria, Puerto Rico, South Africa, and Poland.

A lot of people were on vacation, and we also had a host of motorcycleriders (who had driven on the nearby "Tail of the Dragon" stretch of U.S. 129 in Deals Gap) stopped by the center.

These 11 miles of 318 curves on the Cherohala Skyway has a "Tree of Shame" at the end of the ride that displays parts from motorcycles that have wrecked on the Dragon.

Of interest, too, were the many people who were walking the Appalachian Trail, which crosses Fontana Dam. TVA has set up hot showers at a nearby trail shelter, which grateful hikers who have taken rest there have dubbed "The Fontana Hilton" because of its restrooms, view, spaciousness, and cleanliness.

Additional showers are at the Fontana Dam Visitor Center.

Some hikers were "geocaching."

Geocaching is an outdoor recreational activity in which participants use a Global Positioning System receiver or mobile device and other navigational techniques to hide and seek containers, called "geocaches" or "caches," at specific locations marked by coordinates all over the world.

Near the dam are at least 12 sites for them to search. (In the Florence, Ala., area there are 94 sites.)

A couple of guys stopped to tell us they had found the caches they were looking for. They said about 1,000 geocachers were expected over the weekend at a "Woodstock Geocaching" meeting in Waynesville, N.C.



From left, Fontana workers Jim and Carol Daniel, Marka Presley, Joan Marsh, Ann McAnalley

A typical cache is a small waterproof container containing a logbook and sometimes a pen or pencil. Geocachers enter the date they found it and sign it with their established code name in order to prove they found it.

After signing the log, they must place the cache back exactly where they found it.

Larger containers such as plastic storage containers (Tupperware or similar) or ammunition boxes also may contain items for trading, such as toys or trinkets, usually of more sentimental worth than financial.

Geocaching shares many aspects with benchmarking, trigpointing, orienteering, treasure-hunting, letterboxing, and waymarking.

So now you know what geocaching is, and who knows, you may want to join in the hunt – or at least volunteer to be at the site of the action, Fontana Dam!

Retired from TVA? Welcome to BVI!

BVI is a nonprofit organization for TVA retirees.

Find out what BVI can offer you:

- Volunteer opportunities
- TVA contract jobs
- FEMA disaster-relief work
- Access to Retiree Directory

Learn more at www.MyBVI.org



The Tennessee Valley Authority: Celebrating 85 Years of Service This Year

Here are historic photos taken by Charles Krutch and/or his associates in TVA's Graphics Department in the early years of the new government agency. (Archived negatives in the TVA Information Office files rarely identified the photographer.)

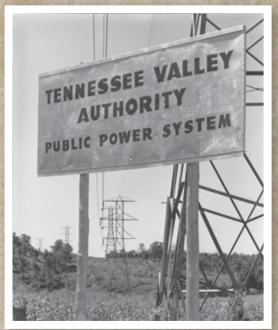
Photos supplied by Pat Bernard Ezzell, TVA Historian.



Drawing water from a well, 1934



Hiwassee Dam and Powerhouse, October 1940



TVA sign and transmission lines near Chattanooga, September 1940



David Lilienthal, one of TVA's first Directors, watching water spill from Wilson Dam, September 1934



Erosion at House on Sevierville Pike, February 1939



Engineer silhouette, during construction on Norris Dam, May 1935



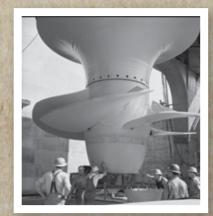
Norris Dam at night, June 1936



A logging train, 1935



Carbide furnaces at TVA Nitrate Plant No. 2 in Muscle Shoals, March 1943



Turbines at Fort Loudoun Dam, August 1943

In Memoriam May 1, 2018 - July 31, 2018

Akens, Janis M., 7/9/2018 (5/5/1990)

Bennett, Betty M., 3/19/2018 (6/30/1990)

Brown, Edward C., 5/14/2018 (5/29/2004)

Burchfield, Kenneth M., 6/4/2018 (7/21/2000)

Burgess, John H., 7/21/2018 (5/3/2003)

Byrom, Gregory A., 5/6/2018 (4/12/2008)

Cain, Barbara L., 5/8/2018 (10/1/1988)

Campbell, Andrew J., 7/15/2018 (6/19/1999)

Cates, William H., 5/30/2018 (4/1/1987)

Clark, Lee R., 5/8/2018 (10/1/2014)

Cocker, Neil W., 7/11/2018 (2/16/1985)

Coleman, Thomas, 4/21/2018 (10/17/1994)

Colquitt, Paula J., 5/6/2018 (8/1/1988)

Crowder, Kenneth F., 5/3/2018 (11/6/1999)

Dalton, D. Wesley, 7/1/2018 (9/15/2001)

Dill, Donald E., 7/8/2018 (10/17/1994)

Dykes, George M., 5/2/2018 (2/3/2007)

Edington, Alvin B., 4/24/2018 (9/8/1990)

England, Billy M., 5/31/2018 (12/4/2004)

Fariss, Mildred O., 7/4/2018 (9/27/1986)

Fearn, Lynda T., 5/14/2018 (6/10/1989)

Frost, Jack A., 6/18/2018 (11/26/1997)

Gaisser, Christine E., 6/16/2018 (3/30/1985) Gamble, John F., 5/23/2018 (6/7/2008)

Gillen, William F., 7/6/2018 (10/1/1996)

Graham, Dewey L., 4/24/2018 (10/1/1986)

Greer, Hayden M., 5/14/2018 (10/31/1981)

Hall, Benjamin H., 4/29/2018 (7/30/1988)

Hamill, Teresa W., 6/30/2018 (9/4/1999)

Harris, Henry M., 5/22/2018 (10/1/1988)

Harris, Thomas A., Jr., 5/23/2018 (2/15/1992)

Hedge, Jerry D., 5/3/2018 (10/17/1994)

Henderson, Stanley E., 5/12/2018 (10/17/1994)

Hooper, George A., 5/31/2018 (8/1/1988)

Hopper, Johnny M., 6/14/2018 (7/9/2007)

Hudson, B. Gayle, 5/25/2018 (11/19/1994)

Johnson, Harold H., 5/23/2018 (12/30/2000)

Johnston, Eddie L., 7/12/2018 (2/28/1998)

Jones, John B., 6/13/2018 (10/17/1994)

Jones, Lavern F., 5/14/2018 (5/29/2004)

Kazemersky, Philip M., 5/13/2018 (8/1/1990)

King, James C., 5/21/2018 (4/3/1986)

King, Robert A., 5/17/2018 (3/3/2001)

Lanham, Joe H., Jr., 6/19/2018 (12/2/2006)

Lowe, Jimmy D., 4/28/2018 (2/16/2002)

Lusk, Edward W., 4/26/2018 (1/7/1975) Mager, Patsy C., 5/7/2018 (11/5/1991)

Marshall, Randall W., 5/22/2018 (5/26/1983)

Maxwell, Robert S., 5/10/2018 (5/24/2008)

McCleskey, Ray N., 4/30/2018 (8/2/1988)

McKinney, Nolan H., 4/26/2018 (10/1/1988)

Melroy, David O., Jr., 4/22/2018 (11/5/1991)

Miller, Charles E., 5/29/2018 (2/2/2008)

Miller, Roger W., 5/18/2018 (6/17/2000)

Moore, Byron C., 6/8/2018 (7/1/1989)

Norris, Patrick S., 4/22/2018 (10/1/1988)

Northern, Mark G., 6/1/2018 (11/21/1991)

Owens, George B., Jr., 3/27/2018 (6/22/1985)

Parish, Freddie L., 6/16/2018 (6/4/2001)

Parsons, Doyle H., 5/6/2018 (1/2/1999)

Pettus, H. Rudolph, 5/11/2018 (7/1/1984)

Pickett, Paul S., 5/25/2018 (4/3/1982)

Pope, Granville L., 4/27/2018 (12/2/1999)

Qualls, John M., 5/19/2018 (9/4/2004)

Reeves, James A., 3/18/2018 (9/27/1997)

Rice, Kenneth W., 6/2/2018 (1/7/2004)

Rinehart, Juanita N., 6/17/2018 (6/8/1991)

Rixie, Harold W., 5/9/2018 (1/9/1993)

Roberts, Harry L., 4/29/2018 (7/2/1992) Robinson, Jimmy H., 6/16/2018 (5/6/2000)

Schean, Robert D., 7/5/2018 (1/1/1993)

Simms, David B., 7/11/2018 (11/2/2013)

Smith, Condon T., 5/23/2018 (7/9/1994)

Smith, John B., 5/24/2018 (12/29/1994)

Smith, Robert D., 5/16/2018 (6/19/1988)

Stutts, Yeat, Jr., 7/8/2018 (10/17/1994)

Tucker, Terry L., 5/18/2018 (6/1/2000)

Turner, Max A., 6/29/2018 (3/18/1992)

Usry, C. Ray, 6/17/2018 (1/4/1986)

Walters, Otis R., 5/1/2018 (10/31/1996)

Warren, Ira G., 5/29/2018 (8/1/2003)

Winters, Clarence W., 5/22/2018 (6/15/2013)

Witt, Timothy M., 4/26/2018 (8/26/1989)

Yeager, James M., 5/5/2018 (10/1/1996)

Retirement Management received notifications of the deaths of the following retirees for the period May. 1, 2018, through July 31, 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.**

Upcoming September 2018 Chapter Meetings

BROWNS FERRY

September 11, 2018, 12 p.m. Catfish Cabin, Athens, Ala.

· Guest Speaker: Andy Zorovich of Infinity Tax & Financial Planning John Corcetti, President 256-233-3587/sundevil71@gmail.com

CHATTANOOGA

October 16, 2018, 10:30 a.m. Brainerd United Methodist Church, Fellowship Hall, 4315 Brainerd Road

- Guest Speaker: Allan Lewis, Director, Cardiopulmonary Rehabilitation, Memorial Hospital
- Healthcare Insurance Presentation by TVARA Healthcare Committee Representative Tom Swanson, President

423-344-6892/twswanson@comcast.net

CLEVELAND

September 14, 2018, 10:30 a.m. Hopewell Church of God, Mike Long Pavilion, 5765 Eureka Road NW

- TVARA Benefits Update
- Guest Speaker: Justin Vineyard or Pat Brackett, **TVA Retirement System** John Austin, President

423-472-2720/austintnutfan@charter.net

FLORIDA

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

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

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

Charles L. "Chuck" Bach, President/Treasurer 865-414-0313/1wxman1@gmail.com

GALLATIN

September 12, 2018, Noon

Gallatin Public Library, East Main Street

Guest Speaker: Zac Oswald, Managing Attorney for Legal Aid Society in Gallatin, accompanied by Olivia Lampley, Legal Assistant Ronnie "Blue" Monday, President

615-325-9473/ronniemonday@att.net

HUNTSVILLE

October 25, 2018, 10 a.m.-Noon

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

- · Presentation by Craig Boudreaux of the Polaris Company
- Discussion of any TVA Healthcare Benefit Changes
- Guest Speaker: DeWitt Burleson, TVARA Valleywide President

Betty Fischer, President 256-830-0528/zharv@bellsouth.net

JACKSON

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

St. John's Masonic Lodge, 1341 North Highland Ave. Program: TBA Alan Campbell, President 731-988-8814/abcjax@eplus.net

JOHNSONVILLE

September 13, 2018, 10:30 a.m. Johnsonville State Historic Park, 90 Nell Beard Lane, New Johnsonville, Tenn. • Program: Fall Retreat Randall W. Clark, President 731-584-7629/rwclark29@charter.net

KINGSTON

September 24, 2018, 10:45 a.m. Kingston Community Center, 201 Patton Ferry Road Program: TBA Marcus C. Melton Jr., President 865-388-3919/mcmelton@nxs.net

KNOXVILLE

September 14, 2018, 10:30 a.m. Douglas Dam Headwater Pavilion,

Douglas Overlook Way, Kodak, Tenn.

- Annual Picnic (\$5 per person); RSVP by Sept. 7 to 865-632-3318 or send email to tvara@tva.gov
- · Guest Speaker: Dr. Lin Stepp, historian and author of Smoky Mountains Region books Vickie L. Ellis, President 865-805-1512/tvara@tva.gov

MEMPHIS

September 17, 2018, 11 a.m.

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

- Discuss Minutes from Aug. 2, 2018 TVARA Board Meeting
- **Discuss Allen Plant Legacy Event**
- Drawing for Legacy Prize for those who could not attend

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

MISSISSIPPI

September 11, 2018, 10 a.m. Tupelo TVA Customer Service Center, 3197 Brooks Road, Belden, Miss.

· Guest Speaker: Justin Vineyard, TVA Senior Retirement Consultant, presenting TVA Retirement System overview Tim Meeks, President 256-366-2530/meekstim100@yahoo.com

MUSCLE SHOALS

September 12, 2018, 10 a.m.

TVA Community Credit Union, Conference Room, 1409 Wilson Dam Road

- (Lunch will be provided by TVACCU) Introduce the TVARA Muscle Shoals Chapter 2018 Endowed Scholarship Recipients
- DeWitt Burleson, TVARA Valleywide President
- · Presentation by John Blackwell on the recent book "Testosterone Workout" he co-authored with Dr. Jerry Williams

Timothy "Tim" Cornelius, President 256-757-5220/timwcornelius1@gmail.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.

NASHVILLE

September 12, 2018, 10 a.m.

Piccadilly Cafeteria, 865 Murfreesboro Pike

- Guest Speaker: Justin Vineyard, TVARS Senior Retirement Consultant
- Special Guests: Brentwood Academy Robotics team, with instructor Chris Allen & TVA retiree **Charlev Spencer**
- \$25 door prize
- Charles P. Smith Jr., President

931-381-0255/charlesjewel@charter.net

NORTHEAST ALABAMA

September 11, 2018, 11 a.m. Mud Creek Restaurant, Hollywood, Ala.

· Luncheon and discuss issues Larry A. Hancock, President 256-437-8220/lah35772@gmail.com

PADUCAH AREA

September 18, 2018, 11 a.m. Nobel Park

- Annual Picnic Everything furnished
- Guest Speaker: Pat Brackett, Executive Secretary, TVARS Board
- Ken Dickerson, President

270-442-9539/kenneth.dickerson@comcast.net

PARADISE

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

Second Baptist Church, Greenville, Ky.

- Annual Picnic (for details go to mytvara.org/wpcontent/uploads/2017/07/Picnic-Invitation.pdf
- RSVP by email to TVARA.Paradise.Retirees@ gmail.com or call Donnie Webster at 270-904-3022 or 270-977-3096
- Meal catered by Jeanie Bullock; cost \$7 each to retiree and one guest
- Invitations are being emailed, so please tell others & RSVP

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

UPPER EAST TENNESSEE

September 12, 2018, 11 a.m. (2nd Wednesday) Golden Corral, Morristown

• Program: Representative from the Tennessee State Health Insurance Assistance Program Leslie P. "Les" Bays, President 423-782-8458/Lpbays1@yahoo.com

WATTS BAR

September 10, 2018, 10:30 a.m.

United Methodist Church, Life Center, Spring City, Tenn. Guest Speaker: TBA

- Catered Lunch \$7 per person, please
- RSVP to 423-365-9048 by Sept. 7
- Kathleen Garrison, President

423-365-9048/eddiekathleen@bellsouth.net

Lake Barkley State Park Lodge, Cadiz, Ky.

· Lunch afterward in the restaurant

270-205-5277/krturnbow@gmail.com

K. Renee Turnbow, President

Presentation by Charley Spencer on Robotics

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WESTERN AREA September 12, 2018, 10:30 a.m.

Meeting Room: TBA

Teams



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

Retiree Life's a Picnic... continued from page 1

Knoxville News Sentinel and a news columnist since 1985, also has written 12 books featuring his wit and unique look at life, and he has contributed to many other books as well.

A robotics display is scheduled again this year, along with vendors who serve retirees, and we expect about five retirees who are published authors to show their books.

Buses will run from Muscle Shoals and Knoxville for the event, and cash door prizes will be given away.

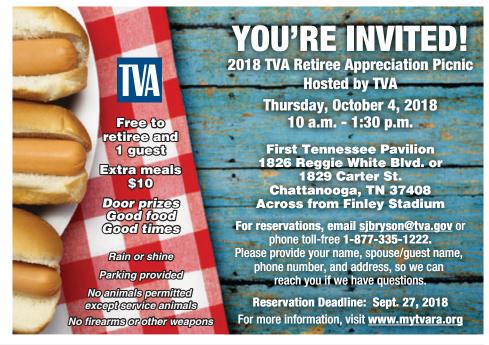
Make plans to attend this year's picnic and connect with former co-workers and enjoy a fun afternoon. You must make a reservation by calling Jean Bryson at 1-877-335-1212 or emailing her at sjbryson@tva.gov. Reservation deadline is Sept. 27.

Four Chapters Host Annual Picnics, Florida Chapter Sets October Date

The Florida TVARA Chapter will have its annual meeting this year at 10:30 a.m. on Oct. 12 at the Lakeside Inn in Mount Dora, Fla.

Meanwhile, the Knoxville, Paducah, and Paradise chapters are hosting their annual picnics in September. See Chapter Meetings on page 15 for details about these events.

The Johnsonville chapter is planning a retreat on Sept. 13.



TVARS Reports Investment Earnings of 3.40 Percent...continued from page 1

service features such as (1) updating address, direct deposit, and tax withholding (2) viewing payment detail and year-end 1099-R tax statements, and (3) suppressing the mailing of paper statements. To create an account, retirees will need their BNY Mellon account number, which is located on the monthly statement they receive in the mail.

TVARS Board Approves Term-Limit Amendment

At its June 15, 2018 quarterly meeting, the TVARS Board approved an amendment to Section 3(2) of the TVARS Rules & Regulations that establishes a term limit for any individual to serve as a director of the TVARS Board (whether elected, appointed, or selected) of no more than three full three-year terms.

The amendment was provided to TVA, and notice was posted to <u>tvars.com</u> on July 2. After 30 days the amendment became effective Aug. 1.