

Upcoming Meetings:

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

Index

Quarterly MeetingPg. 1
Valleywide PicnicPg. 2
BEST 2018Pg. 2
Scholarships AwardedPg. 5
MS Chapter at BVIPg. 5
Before and AfterPg. 6
Wilson DamPg. 6
Valleywide SummaryPg. 8
BVI Extends Program.....Pg. 10
Duct TapePg.10
Scholarship UpdatePg. 13
Scholarship Application Process.....Pg. 13
Get SMART FinanciallyPg. 14
Help Needed and SuggestionsPg. 16



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,

This year our chapter has accomplished a lot for the Shoals area. You should be proud.

Once again the Muscle Shoals Chapter was represented well at the TVA Retiree Picnic in Chattanooga. I had a lot of positive feedback on the chartered bus. Thanks to Billy Baggett and Cameron Kay for arranging for the bus this year.

Please make plans to attend our next Chapter Meeting on December 12th at 10:00 a.m. The location of the meeting is the TVA Community Credit Union, Main Office, 1405 Wilson Dam Road, Muscle Shoals, Alabama.

The program will include updates from the TVA Retirement System, TVA Benefits, and a special guest to provide Christmas entertainment.

Also, we will be electing new officers for our chapter during this meeting. Members who are interested in being involved with our chapter as an officer or as a committee member should please contact either me, one of the other current officers, or a board member.

(256) 386-3000 www.tvaccu.com (888) 274-2128

SKIP the TRIP!

NEW MOBILE DEPOSIT!
 from TVA Community Credit Union

Download our Mobile App Today!

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

Endowed Scholarship: John Ingwersen

Newsletter: John Ingwersen, Janice Berry

Contacts:

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

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

Our Advertisers:

TVA Community Credit Union

Firs Community Senior Select Medicare

Brookdale Assisted Living

Listerhill Credit Union

VIVA Health

Good Samaritan Hospice

KAIROS Financial & Insurance

Edward Jones Brokerage

ECM Group

Home Instead Senior Care

Columbia Cottage Assisted Living

Brentwood Retirement Community

Big Brothers/Big Sisters

Civitan

Court Appointed Special Advocates (CASA)

Safeplace

Tennessee Valley Art Association (TVAA)

United Cerebral Palsy

Lunch will be provided by the TVA Credit Union.

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

I wish each of you a Merry Christmas and Happy New Year.

Tim Cornelius

Valleywide Picnic

Morning came early for our Muscle Shoals TVA retirees that rode the bus to Chattanooga for the 2018 valley wide picnic. The Anchor Transportation bus and driver arrived at the loading area in Florence at 5:45 a.m. Loading began, and everyone was ready to travel, see, and talk to other TVA retirees. We left Florence at 6:25 a.m., making stops in Rogersville and



Fackler to pick up additional TVA retirees. We had the largest number ever to ride the bus, with 42 on board, and everyone enjoyed the bus ride to Chattanooga by talking, reading, or sleeping. We arrived just in time for the food lines, which started serving at 11:00.

After the picnic, speeches, and door prize drawings, we headed back to Florence, arriving about 4:30. It was a very safe and

enjoyable TVA retiree trip.

BEST 2018

The 2018 NW Alabama BEST Robotics Competition was held Saturday, October 6. The event, hosted by the Shoals Chamber of Commerce and Northwest-Shoals Community College Northwest-Shoals Community



Seniors should think twice about an Advantage Plan.

GET THE FACTS.

Call us today.

FirstCommunity

SENIOR SELECT

MEDICARE SUPPLEMENT

www.firstcomm.org 256-532-2783 or 1-800-734-7826



Assisted Living Close to Home

Personalized Care
 Transportation
 Medication Assistance
 3 Homestyle Meals + Snacks!
 Engaging Activities
 Peace of Mind

We're here for you.

Call Today: 256-712-6133



www.cottageassistedliving.com
 Locations in Florence and Russellville



College, is the culmination of over 500 students' on 18 teams from northwest Alabama (and one from the Memphis, Tennessee, area) spending six hectic weeks designing

and building a robot from scratch. The teams worked to accomplish the game challenges, developing an engineering notebook and a marketing presentation, designing and building a trade show booth, creating team-wear, websites, creative videos, and much more! The event is volunteer heavy, with 24 retired persons' (at least 6 of them from TVARA) putting in several hundred hours to make the event a success. TVA volunteers contributed 123 hours.



Schools may participate in BEST Robotics free of charge! Each team receives an identical box of equipment and supplies (plywood, wire, PVC, motors, servos, controllers and various other parts and pieces) and has just 6 weeks to design and build their machine and accomplish all the other elements of the competition. The teams cannot use anything except what they are given, leveling the playing field, no matter the socio-economic status of the school—it's all about creativity, skills, teamwork, and time management!

In addition to the robot competition, teams are evaluated on their Engineering Notebook, a marketing presentation, a trade show booth, a website, a creative video, team-wear, CAD designs, etc. Overall, BEST promotes all hard and soft skills that every employer desires in his/her workforce.

The challenge was particularly difficult this year, and competition was fierce. At the end of the day, ALL teams had lost some sleep, eaten lots of pizza, and had a ton of fun. But most importantly, the teams learned a lot and gained valuable workplace and life skills in the process. Congratulations to the five teams who are headed to South's BEST Regional Championship and Invitational at Auburn University, December 1st and 2nd!

2018 Advancing Teams:

Creekside Academy

Covenant Christian School

Phillips High School

Brooks High School

Moulton Middle & Lawrence County High



Muscle Shoals Chapter TVARA Scholarship Awards

By Joan Marsh



Our TVARA Muscle Shoals Chapter is the only chapter in the Valley that provides a scholarship to UNA. The scholarship was started five years ago, giving preference to children and grandchildren of members of our Muscle Shoals Chapter. As of September, we had \$55,685 in the fund. Part of the funds were raised by allowing sponsorship at our annual picnic. UNA determines who wins the scholarship. UNA looks at the last 3-year average of funds, and the scholarship is based on 4 percent of that average.

This year we were able to award two scholarships in excess of \$800 each, because there was a tie. Additionally, the chapter awards \$100 for an essay. Anna Wilson won both the essay award and an \$800 scholarship. Michael Smith won the \$800 scholarship. These awards were presented at our September quarterly meeting. Anna's father worked for TVA 28 years as an electrician. Michael's mother is an electrician at Wilson Dam. His step-grandfather retired from TVA. Pictured left is Michael's being presented his scholarship by John Ingwersen. Anna's father accepted her award (shown right) because her classes interfered with her attending the meeting.



The Muscle Shoals Chapter at BVI Banquet

Pictured left are TVARA members Judy Allen, Carol Sherer, Joan Marsh, Delores Huzar, Tim Cornelli, Sherry and Tim Butler, and Charlie Elledge.

They, along with several other local TVARA retirees, attended the 2018 BVI Banquet held in Chattanooga at the Chattanooga Hotel. BVI President, Jim Russell, welcomed almost 300 guests.



The keynote speaker was Sue Collins, Senior Vice-President and Chief Human Resources Officer. She expressed appreciation to those who freely give of their time to support BVI projects.

Following a delicious meal and drawings for door prizes, the following locals received awards:

500 Hours

Marjorie Cole
Larry and Jane Ticer

3,000 Hours

Doyle and Linda McDonald

5,000 Hours

Don and Clara Burgess

Volunteer Outstanding Service Awards

Doyle and Linda McDonald—15 years of service + 3,000 hours

NEA Outstanding Service Awards

Exceeding 15,000 hours of FEMA Disaster-Relief Work—Rickey Richey (Killen)

Exceeding 10,000 hours of FEMA Disaster-Relief Work—Bobby Atkins (Decatur)



Before and After

With support from BVI, a near miracle has been worked at the old Railroad Bridge entrance. The wall at the approach to the bridge had been literally covered with graffiti and was an eyesore to all entering the area. Through the work of the Old Railroad Bridge Company, and James Bedsole in particular who arranged support from BVI for the project, in the summer, work began on a major change.



The wall was cleaned; then artist Scott Campbell began painting a mural of startling proportion. It is based on a photo of an engine and train and is notable for being realistic. To the left is the artist, with the mural behind.

Upon completion of the mural, it was coated with a graffiti blocker to prevent future vandalism. In addition, video cameras and warnings were posted.

If you haven't been down to see this great mural, make sure you do—it will be well worth your time.

Wilson Dam on Display

By John Blackwell

John Blackwell conducted a tour of Wilson Dam with the third grade students from Lawrenceburg, Tennessee. The tour group included about 75 students and 10 teachers and parents.

John, dressed in his Uncle Sam costume, welcomed the group to the overlook at Wilson Dam. John had informed the teacher that he would be in costume to make the tour a good learning experience. The students, as they came off the bus, greeted Uncle Sam with big smiles. John explained that he was appearing as Uncle Sam because Uncle Sam represented the United States Government, and that the United States Government and the people of the United States own Wilson Dam. John further explained that the Tennessee Valley Authority is the caretaker.



The tour began at the overlook pavilions, where John discussed the early history of the Tennessee River and the reasons for the construction of the dam. Then students were provided information about the birds that make the area around Wilson Dam their home. The students were most impressed with the Giant White Pelicans. John explained that the pelicans made this their home, as do all other birds, because of the abundant food source. As the students overlooked the dam, they appeared to be in awe of its size. They had lots of questions

about the dam and the operation.

The tour group next stopped at the Rock Pile Recreation area and began a walk up to the water fall. The students were intrigued by the water fall and caves. They had to be reminded to stay on the pavement or sidewalks. The students loved to stand in the mist of the waterfall. On the return walk to the bus, the students were excited to see a flock of pelicans fly by. Then the children enjoyed the playground.

Uncle Sam said good-bye to the students, and they said good-bye. A lot of smiles and happy faces were on the bus as it drove away.



November Valleywide Meeting

By John Blackwell

Susan Lauver, Manager of Brand Marketing of TVA Communication, provided an update on TVA. The next meeting of the TVA Board of Directors will be on December 14, 2018, in Tupelo, Mississippi. The past fiscal year ended with TVA having a good corporate report, with operating revenue up and expenses going down. Also, interest expenses are down. The TVA power make-up is 40% nuclear, 20% gas turbines, 20% coal, 10% hydro, and renewable 10%. A new gas turbine plant at Memphis has begun operation. The valley had a lot of rain, with hydro power up and flood controls implemented. Economic Development for the year saw industry investing \$40 billion, with 54,000 job added in new industry or expansion of existing industry.

Also TVA will be conducting branding

Compare Our CD Rates		
Bank-issued, FDIC-insured		
1-year	2.60 % APY*	2-year
Minimum deposit \$5,000		3.05 % APY*
		3-year
		3.20 % APY*
		Minimum deposit \$5,000

* Annual Percentage Yield (APY) effective 11/06/18. 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 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).

Call or visit your local financial advisor today.

Drew Malone
Financial Advisor
401 Cox Blvd
Suite C
Sheffield, AL 35660-4058
256-978-5056

www.edwardjones.com
Member SIPC

Edward Jones
MAKING SENSE OF INVESTING

The Smart Choice

WITH MULTIPLE PROVIDER
OPTIONS TO CHOOSE FROM,
KAIROS WILL HELP YOU SELECT
THE INSURANCE PACKAGE
THAT'S RIGHT FOR YOU.

research and will solicit comments from TVARA. What is branding? This is a new word to many of us that have been retired from TVA for some time.

Decades ago, branding was defined as a name, slogan, sign, symbol, or design, or a combination of these elements, that distinguish one product or service from another. The brand of a product or service differentiated it from the competition. Today brand is a bit more complex, and even more important in today's world of marketing. It's the perception that a consumer has when he/she hears of or thinks of your company name, service, or product.

TVARA received a thank-you letter from Janet Brewer, TVA senior staff, thanking the retirees for their support of the picnic.

Pat Brackett, Executive Secretary of the TVA Retirement System, and Colby Carter, Senior Counsel for the TVARS spoke on the status of the retirement system. The assets of the system are up from last year, and the liabilities are down. TVA contributed \$300M to the TVARS for FY 2019. In 2018 TVA contributed \$800M. Since 1939, the system has seen members contributing \$1.8 billion and TVA \$4.8 billion. Benefits were \$12.7 billion, with investment income \$14.1 billion.

TVA has recently offered employees the opportunity to shift from the cash balance system to the 401K. Very little response has been received from employees.

Also, the Bank of New York Mellon has established a call center for TVA retirees only. The number to access this center is 1-844-545-1256. BNY Mellon will be mailing the IRS form 1099 to retirees.

The TVARS Board received 36 applicants for the seventh TVARS director position. The 36 applicants have been reviewed and reduced to 5 nominees. The board is hoping to make a selection by December. TVA employees have elected a person from BFNPS as a member of the TVARS Board. Term limits have been implemented for board members.

Information was provided about the Cost of Living Adjustment's being a vested benefit - changes to reflect this have been made to TVA Rules and Regulations. At this point the COLA for 2019 will be 2.25%.

Wilson Taylor, Vice-President of Human Resources Operations and Services, made a presentation. He acknowledged the contributions retirees have made to TVA. TVA is working to improve communication between TVA and the retirees. TVA is facing many challenges in meeting commitments to customers, retirees, and the Federal government. One of the changes is how board members of the TVARS are elected.

Jerry Landon, Program Manager of Healthcare Plans, reviewed the changes in medical insurance for retirees younger than 65 years of age. Adjustments are being made to the drug plan to make it easier to stay with local pharmacies rather than mail order.

For retirees age 65 and older, the selection period for Medigap coverage will be open until December 7, 2018. OneExchange (now VIA Benefits) is experiencing very little change in medical insurance coverage, but more in Part D coverage.

Discussion has been held concerning an article in the Knoxville newspaper by Dan Pitts stating that insurance could be purchased less expensively by not going through VIA Benefits. The contract with VIA Benefits is an "evergreen contract" and does not have to go out on bids every five years. It was stated that only two companies bid on this contract, with VIA Benefits being by far the most qualified.

The remainder of the meeting consisted of approval of treasurer's report, minutes, and membership.



Brentwood
Retirement Community
Specialty Memory Care

www.brentwoodretirementcommunity.com
Phone: Office (256) 381-7443
Phone: Cell (662) 315 6925
Fax: (256) 381-7232

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

HOME INSTEAD SENIOR CARE



Days, Evenings, and Overnights
We file your Long Term Care Insurance

- Companionship • Personal Care
- Meal Preparation • Light Housekeeping
- Medication Reminders • Shopping & Errands

homeinstead.com/200

2703 Darby Drive Florence, AL 35630 256-764-4316
Fax 256-767-8361



BVI Extends Program

Do you have a favorite project that would benefit our community, but lack of funds stands in the way? BVI is offering to help, your project no longer must be a Chapter Project. If you have such a project you would like to have funded, give a summary of the project to one of your Chapter Board members, and it will be considered for submittal to BVI—note that a specific application form must be signed by our Chapter President.

DUCT TAPE HELLO DUCT TAPE ADDICTS EVERYWHERE

By Duct Tape Guys

This is huge news, so we did a special edition of Duct Tape on a Roll...

For years, we've been saying that Johnson and Johnson Permacel Division invented duct tape for the United States Military during World War II. Duct tape's first use was to keep moisture out of ammunition cases. All of this is pretty much true...However, we just received additional information telling more of the story. The origins of duct tape may actually lead to a woman...



Mrs. Vesta Stoudt (Chicago Tribune photo)

DIXON, ILLINOIS ORDNANCE PLANT WORKER MRS. VESTA STOUDT: THE MOTHER OF DUCT TAPE



Dixon, Illinois Ordnance Plant worker Vesta Stoudt may lay claim to the idea that led to the birth of duct tape during World War II.

(from the Chicago Sunday Tribune, October 24, 1943)

Vesta Stoudt, ...went to work at the Green River Ordnance plant in Dixon, IL., because she had two sons in the Navy and wanted to help them. She was assigned to inspect and wrap cartridges used to fire rifle grenades. The cartridges were packed in small boxes which were waxed and taped to protect them against moisture. The tape, made of this paper, included a paper tab which a soldier could jerk to open the box quickly.

It was a simple process; about the last that anyone might have thought could be improved or changed. But Mrs. Vesta Stoudt, the mother with two Navy sons, was different; she had an alert eye and an imaginative mind. She noted that the paper tab was weak. It tore away from the tape which was supposed to come off with it. This would compel a soldier to dig to open a box of cartridges. Seconds are precious when an enemy is lurking. How much better would it be if the tab were made of strong cloth, Mrs. Stout thought.

[When Mrs. Stout related her idea to her superiors] they said, "Oh, forget it. Don't be silly. The government knows what it's doing. You can't do anything about the government."

"Well, the government can make mistakes as well as anyone else," Mrs. Stoudt snapped back. Whereupon Mrs. Stoudt wrote to President Roosevelt. After explaining her suggestion, she said to the President: "Now your son, my son, and our neighbor's son must pull this tape off some way; perhaps with his teeth or his knife, if he is lucky enough to have one—nine chances out of ten he hasn't any. The enemy has time to kill hundreds of our men, while they have been trying to open the box to get the cartridges.



"We can't let them down by giving them a box of cartridges that takes a minute or two to open, enabling the enemy to take lives that might be saved had the box been taped with strong tape that can be opened in a split second. Please, Mr. President, do something about this at once; not tomorrow or soon, but now. We packed nearly 10,000 today on my shift and all wrong."

Mrs. Stoudt learned that the army's Ordnance Department works fast. In about two weeks she was informed by Co. S. R. Stribling of the Office of Chief of Ordnance at Washington that her suggestion had been put into effect. "This office wishes to thank you for your excellent suggestion and will give careful consideration to any future suggestions you may offer," Co. Stribling wrote her. "It is cooperation of this type that will win the war."

So there you have it—more information than we could ever find when researching the history of duct tape seventeen years ago for our second book (even when we contacted the Johnson and Johnson Permacel Division (originally, *Revolite Corporation until 1947 when it was renamed the Industrial Tape Corporation—in 1953 the name was changed to Permacel*), the manufacturers of the original "duct" tape). Thanks to Kari Santo for providing us with this can find it. - *The Duct Tape Guys*



Most financial advisors are not required to put you first.

As a fiduciary, I will put you and your assets first!

Cecil R. Denton
(256) 712-2535
Broker Dealer LPL Financial

Submitted by Joan Marsh

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

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 paying for 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 will support these businesses and charities as they support us.

As of October 31, of this year, our endowment has reached \$56,276.98, up more than \$11,300 from our January 2018 balance. In the three-month period from January 2018 through April 2018, we have had contributions from the following: None this period.

The endowment for 2018-2019 is supporting two scholarships of more than \$800 each (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 continue to give more than one scholarship or increase the amount of a single scholarship. The scholarship award gives preference to relatives of active Muscle Shoals TVARA members. The application process is defined in the next article. The scholarships for the 2018-2019 academic year were presented at our September Quarterly meeting, along with a \$100 award for the best essay submitted with an application.

Please help increase our endowment. 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.

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.



Call for all of your
Medicare questions!
LOCAL: (256) 787-8482

TOLL-FREE:
1-888-830-VIVA (8482)

TTY USERS: 711

Hours: Mon - Fri, 8am - 8pm
Oct 1 - Feb 14: 7 days a week,
8am - 8pm

www.VivaHealth.com/
Medicare

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 “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.

Get Financially SMART!

The TVA Community Credit Union in cooperation with the Mutual Investment Club of Florence (MICF) and the Alabama/Emerald Coast Chapter of Better Investing are offering several opportunities in the coming year to GET SMART on your finances and investments. All the classes and seminars are free, requiring only that you register for them. All will be offered at the TVA Community Credit Union located on Wilson Dam Road. All classes are taught by volunteers with many years of experience in this area. These are the classes offered:



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

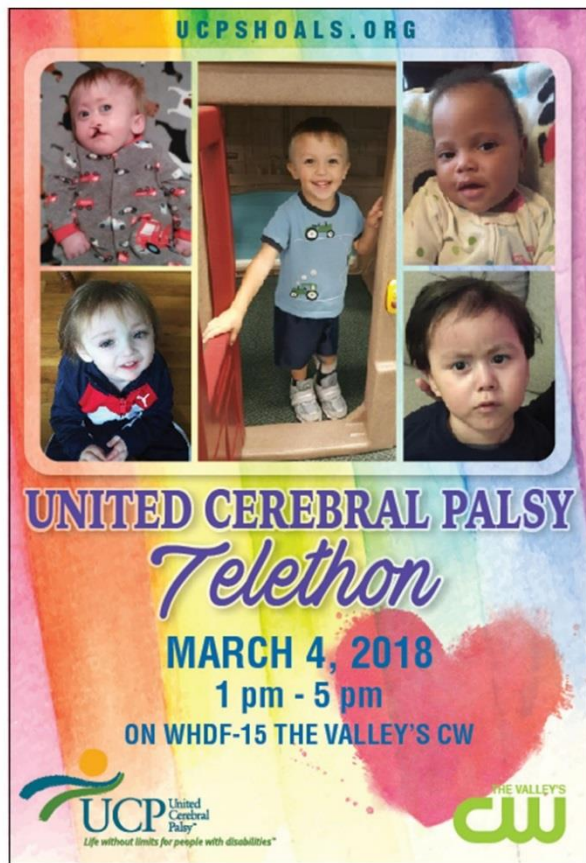
Introduction to Investing, on January 26, 2019, from 10:00 a.m. to 11:30 a.m. This class provides new or less experienced investors with information on how to intelligently make investments including individual stocks and mutual funds using the nationally known techniques of Better Investing which have been in use for nearly 70 years. Sixth graders have learned and successfully applied these techniques, so you do not need a technical background.

Understanding the Annual Report and the Annual Report Analyzer, on February 23, 2019, from 10:00 a.m. to 11:30 a.m.

This class provides investors with the important aspects of the Annual Report and a methodology using an Excel Spreadsheet (provided to class members) that takes only about 15 minutes to fill out (with experience) and provides invaluable information about the company being considered as an investment.

Understanding and Evaluating Mutual Funds for Investment, on March 9, 2019, from 10:00 a.m. to 11:30 a.m. This class provides those interested in investing with mutual funds, with background and a technique developed by Better Investing for picking the right mutual fund for success.

Seminars to be offered include these:



Alabama Securities Commission (ASC) – Making Safe and Informed Investment and Financial Decisions, on February 26, 2019, from 6:30 p.m. to 8:30 p.m. This seminar will be provided by Dan Lord, a 17-year employee of the ASC. The ASC has a reputation as one of the top five state securities regulators in the United States and is self-funded through registration and other revenues. The seminar will include tips for working with financial professionals, financial product issues, overview of current scams, and how to protect yourself and loved ones from fraud.


Seminar 2 on May 28, 2019, from 6:30 p.m. to 8:30 p.m. Speaker TBA.

Seminar 3 on October 22, 2019, from 6:30 p.m. to 8:30 p.m. Speaker TBA.

To register for any or all of these classes or seminars, contact John Ingwersen at jlingwersen@gmail.com. All classes and seminars are free and are open to the general public.

Domestic violence is an experience that affects children for the rest of their lives. Safeplace has three programs to build the necessary resilience to overcome trauma.

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

Donate today!  safeplace

WE ARE DEFENDERS OF POTENTIAL

Toys are great at Christmas, but our Littles mainly just want a positive role model to hang out with. Could YOU be that person? Won't you join us in igniting the potential of youth by becoming a Big or supporting our mission with your donation today?

Big Brothers Big Sisters.
OF THE SHOALS

www.bbsshoals.org

505 N Columbia Ave., Sheffield, AL 35880

IT'S THAT TIME OF YEAR WHEN FIREFLIES REMIND US THAT **CHILDHOOD** *Should Not* BE SPENT **Living in fear.**

BECOME A VOICE FOR A CHILD WHO NEEDS YOU.
WWW.SHOALSCASA.ORG
256.765.0041

CASA
Court Appointed Special Advocates
FOR CHILDREN

Help! We Need Your Help!

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