SINCE 1967 SEPTEMBER 2019

The TVA Retirees Association

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

Retirees Should Remind Memphis of TVA's Value to Community

By DeWITT BURLESON, TVARA Valleywide President

As TVA retirees, we not only are very interested in how the retirement system is doing financially, but also in how TVA is doing.

Currently, TVA is working with the City of Memphis and Memphis Light, Gas & Water to determine whether TVA will continue to be the source of electricity for Memphis.

Our members in Memphis are encouraged to correspond with their City Council representative, in support of TVA, to remind council members that TVA is not only a reliable low-cost power producer but also is engaged in beneficial economic development and community service for their city.

TVA recently partnered with St. Jude Children's Research Hospital, Hotel Indigo Memphis Downtown, and JNJ Express to create jobs and capital investments in the city.

For as long as I worked at TVA and likely since its beginning, TVA has had its critics. As a former TVA employee, you can be influential in your circle of contacts. When discussing current events, you may choose to gather information from the TVA website, tva.gov, which reports on relevant TVA energy, environmental, and economic-development activities.

Years ago, TVA hired a lot of talented, capable, and industrious employees. They are now talented, capable, and industrious retirees — including you.

Join with others in your retiree chapter to make a difference in your community. It is rewarding to help others, and you benefit, also.

Find new friends, learn new skills, improve your mental and physical health, and provide a sense of purpose — all the while increasing your happiness.

Finally, on behalf of all TVA retirees, I would like to thank Pat Brackett for his assistance and support during his tenure as TVARS Executive Secretary.



I am particularly thankful for his availability to personally provide information to our various chapters around the Tennessee Valley and to work with us when needed.

Always a devoted friend to retirees, he now graduates to become one of us.

TVARS Board Reports Earnings of 6.6%

By JUSTIN VINEYARD, Senior Retirement Consultant & TVARA Liaison, TVA Retirement

The TVA Retirement System reports that for the calendar year to date as of May 31, investments earned 6.6 percent. During the same time period, TVARS assets were about \$7.6 billion.

The annualized investment performance over the past three-, five-, and 10-year periods has been 7.2, 4.4, and 8.6 percent, respectively.

7th Director Selection

As July ended, the TVARS Board was holding a second round of interviews for a new seventh director, who is to be a TVA retiree. The term of the new seventh director was set to be from the effective date of the selection to Oct. 31, 2021.

401(k) Savings

TVARS and Fidelity have been longtime partners in providing a best-in-class 401(k) Plan for TVA employees and retirees. As a part of that relationship, TVARS has negotiated a lower fee for the services provided by Fidelity to participants. The annual 401(k) Plan recordkeeping fee was reduced from \$47 to \$44 per participant effective July 1, which will result in \$43,000 in annual savings to plan participants.

Bank of New York Mellon News

To access your monthly direct-deposit statements online, visit <u>bnym.</u> <u>accessmyretirement.com</u> and log in or create your account using your 15-digit BNYM account number found on your statement. There, you also can update your address, tax withholding, or direct-deposit information. For assistance, call BNY Mellon toll-free at 1-844-545-1256.

7

8-11

12

13

14

16



TVA News
STEM Picks BVI, TVA No. 1
Medicare Open Enrollment
Non-Medicare Open Enrollment
When You're 65
Delta Dental Open Enrollment
Cyber Home, Safe Home

2 Wreaths of Recognition

3 Double-Destination Delight4 (Best) Western Area Highlig

(Best) Western Area Highlights

4 M(ighty)G(ood) Purchase5 In Memoriam

Chapter Meetings

6 'Picnic' Indoors — Still Time To Sign Up



TVARA VALLEYWIDE OFFICERS

DeWitt Burleson

President

Alan Campbell

Vice President

Steve Hudson Secretary

Lisa Overly

Treasurer

TVARA NEWS STAFF

Theresa Habiger Editor

Email: thabiger@charter.net
Jim Andrews
Contributing Editor
Email: patjimandrews@aol.com

FOR ADDRESS CHANGES OR TO REPORT RETIREE DEATHS:

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

FOR INFORMATION REGARDING:

Pension Benefits and 401(k) Accounts Call TVA Retirement System toll-free @ 1-800-824-3870 or visit website @ tva.gov/retireeportal

Medical and Drug Coverage

Call BlueCross Blue Shield (medical)
toll-free at 1-800-245-7942
Call Express Scripts (drug)
toll-free at 1-800-935-6203
Or call TVA Employee Benefits
toll-free at 1-888-275-8094
Over 65? Call Via Benefits
(formerly OneExchange) toll-free
at 1-866-322-2824

TVARA Membership Contact Richard T. Wilson

at rtwilson@tva.gov or call him at 865-632-8542

TVARA News Information

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

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:

Gallatin reduces footprint with new water system

A new water-management system for coal-combustion residuals will reduce the future plant footprint of Gallatin Fossil Plant from 435 acres to three — a key step in transitioning from traditional wet-ash handling to a state-of-the-art dry-handling/storage landfill.

"On June 17, we implemented a new flow-management system that will treat plant-process water, removing contaminants such as grease, oil, and total suspended solids," says Michael Clemmons, the Generation, Construction, Projects & Services Manager for the project. "Until now, Gallatin has utilized a 435-acre ash-pond complex to slow-treat water, compared to the less than three acres of new water-treatment tanks, which can treat a maximum flow of 43 million gallons a day."

Since 2016, Gallatin has stored dry CCR produced by the Gallatin scrubber in a lined, state-of-the-art 52-acre landfill, but process water and bottom ash was still treated in the ash-pond complex. In an effort to move to completely dry storage, the new flow-management system will treat the water and temporarily dewater bottom ash (until a permanent dewatering system comes online later this year), replacing the need for an ash pond.

"This flow-management system fulfills our commitment at Gallatin to transition from wet to dry CCR-handling and storage, which is cleaner, safer and more stable," Clemmons says.



The system complies with the EPA's CCR Rule and positions TVA to fulfill the recent agreement between TVA and the Tennessee Department of Environment & Conservation to close the ash-pond complex at Gallatin by removal of legacy CCR.

Bassmaster ranks TVA lakes among best in region, nation

Clean water, careful management and aquatic plants create the perfect recipe that makes Tennessee Valley lakes some of the best bass fisheries in the nation and across the Southeast.

Bassmaster ranked Guntersville as second and Chickamauga sixth on their 201 9list of the Top 100 bass lakes in the nation. Their Top 25 picks in the Southeast are dominated by TVA managed reservoirs.



Bassmaster officials spent two months reviewing biological data and tournament results before arriving at its lists of best bass fishing lakes.

Bassmaster's Top 25 Southeast Rankings of lakes had Guntersville and Chickamauga No. 1 and No. 2, respectively, with Pickwick No. 6, Watts Bar No. 15, Wheeler No. 19, and Cherokee No. 20.

"With the amount of angler pressure Guntersville receives annually, I am very surprised it continues to be listed in Bassmaster's Top 100 lakes," says Kelvin Young, Guntersville-based TVA Watershed Representative. "This is a testament to the aquatic-plant-management efforts by TVA."

Dennis Tumlin of FishDayton.com agrees.

"Guntersville is a fish factory," he says.
"Chickamauga's legend continues to grow,

especially when you haul in a 15.3-pound largemouth."

According to Tumlin, that fish shattered a 60-year-old state record.

10th-largest river system aided by TVA, others

In partnership with the U.S. Department of Energy, U.S. Department of State, U.S. Army Corps of Engineers, and Oak Ridge National Laboratory, TVA hosted a five-day workshop in June designed to support the sustainable development of the Mekong River Basin. Attendees included one Mekong River Commission representative and 15 delegates from the five Southeast Asia countries of Cambodia, Laos, Myanmar, Thailand, and Vietnam.

The 2,703-mile-long Mekong River is the 10th-largest river in the world, supporting more than 60 million jobs. It is home to



the world's largest inland fishery, yielding an estimated 25 percent of the global freshwater catch, according to CNBC.

In an effort to meet the growing power demand of the region, 11 mainstream dams and more than 100 tributary dams are slated to be built by 2040. The Mekong flows through China, Myanmar, Laos, Thailand, Vietnam, and Cambodia.

TVA and its partners provided lessons-learned and information on how the Cumberland and Tennessee rivers were developed to

control flooding and generate power — while promoting water quality, a healthy fishery, commercial navigation and sustainable agricultural throughout the region.

The delegates toured the TVA River Management & Forecast Center, the Corps-managed Old Hickory Dam, and the Chickamauga Dam/Lock. The group was able to see how two independent entities work in cross-collaboration to control the Cumberland and Tennessee rivers.

TVA helping transform abandoned buildings

Where some see vacant and discarded structures, TVA's EnergyRight Solutions team is seeing opportunity.

Aiming to promote growth and investment in the Tennessee Valley, TVA's ERS has begun offering incentives to help business owners

Continued on page 6

BVI, TVA Receive Corporate Champion Award

(This article is from the Bicentennial Volunteers Inc. website, <u>mybvi.org</u>.)

BVI and TVA were awarded the Corporate Champion Award at the Tennessee STEM Innovation Network Summit Conference in Nashville in May.

The award was given to BVI and TVA for their STEM Mini-Grant Program. Through the program, 161 public schools in the TVA region were given grants totaling \$580,000.

"I estimate the grants affected at least 10,000 students," said BVI President Jim Russell.

He said numerous teachers came forward at the conference to express appreciation for the grants.

"In almost every learning session I attended, one or more teachers told about something they were doing in their school and then added, 'We always wanted to do this but were

never able until we received the minigrant from TVA and BVI."

Russell received about 100 thank-you notes from teachers, principals, and STEM coordinators.

"We are delighted to make these funds available to our public-school teachers and students," Russell said. "The STEM grants are causing a big splash across the region, with lots of ripples."

Thanks for the mini-grant...

The following letter to BVI President Jim Russell is from educator Robin Trowbridge in Murfreesboro, Tenn., who received a STEM mini-grant from BVI and TVA:

On behalf of Mitchell-Neilson Schools, I want to thank the BVI organization for helping make the TVA mini-grant possible. Because of BVI's contributions, our students will be exposed to the career paths of electrical and mechanical engineering.

All of our 3rd graders will be building circuits that turn stored energy into useable forms of energy such as alarms and fans. Our 4th graders will build windmills and then explore ways they are similar to the work of generators in a hydroelectric dam.

I believe these types of real-world, hands-on experiences will cultivate a spirit of inquiry in our elementary students that will spur them into STEM career paths later in life.

Thanks again for helping to make all of this possible!



From left, Rachel Crickmar, Manager of STEM Education for TVA, Jim Russell, President of Bicentennial Volunteers Inc., and Gretchen Brown, Project Manager for Battelle Education, at ceremony presenting BVI and TVA the Corporate Champion Award at the 2019 Tennessee STEM Innovation Network Summit Conference in Nashville

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 will be held Oct. 15-Dec. 7.

During this time, you can change your Medicare health-plan and prescription-drug coverage for 2020.

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. Be sure your plans will still meet your needs for 2020. 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 2020, any dependents covered on a TVA group plan (that is, 80% PPO or CDHP) will be removed from coverage, and any TVA Contribution or TVA Healthcare Credit will no longer be provided.

Open Enrollment Nov. 1-Dec. 6 for Retiree Dental Plan

An open-enrollment period for the retiree dental plan available through Delta Dental of Tennessee will be held from Nov. 1 through Dec. 6. Coverage will be effective Jan. 1.

TVA retirees (or spouses of deceased retirees) are eligible to enroll if they receive monthly retirement benefits from the TVA Retirement System, the Civil Service Retirement System, or the Federal Employees Retirement System.

Retirees who were enrolled in this plan previously and have since cancelled their coverage cannot re-enroll in the plan.

Enrollment packages will be available
Nov. 1 at tva.com/retireeportal (see Health
Care Benefits). Packages will also be available
beginning Nov. 1 by emailing Delta Dental
at TVAEnrollment@deltadentaltn.com
or by calling Delta Dental toll-free at
1-833-932-0878.

IMPORTANT! There will be a sixmonth waiting period for retirees who did not enroll in the plan when first eligible and enroll during this openenrollment period. The waiting period will also apply to family members who have had a break in coverage and are re-enrolling. The waiting period will apply to all "major services." Major services are all eligible expenses payable at 50 percent under this plan, including (but not limited to) root canals, crowns, bridges, periodontal services, and endosteal implants. The sixmonth waiting period means no benefits are payable under the plan until coverage in the plan has been in effect for six months. AGAIN, THIS WAITING PERIOD APPLIES ONLY TO RETIREES WHO DID NOT ENROLL WHEN FIRST ELIGIBLE AND WHO ENROLL NOW DURING THIS OPENENROLLMENT PERIOD AND TO FAMILY MEMBERS WHO ARE RE-ENROLLING AFTER A BREAK IN COVERAGE. IT

DOES NOT APPLY TO RETIREES WHO ENROLL WITHIN 30 DAYS OF FIRST BECOMING ELIGIBLE FOR THIS PLAN.

The monthly premiums for 2020 will be \$33.42 for individual and \$78.87 for family coverage. Premium-payment options will be explained in the enrollment package.

Enrollment forms must be returned to Delta Dental of Tennessee, 240 Venture Circle, Nashville, TN 37228-1699, Attn: TVA Administrator. Do not return the enrollment form to TVA.

Questions about premium payment, effective date of coverage, benefits, confirmation of enrollment, claims, and all other customerservice matters must be directed to Delta Dental toll-free at 1-800-223-3104.

— JERRY LANDON

Turning 65 Soon? Here's Important Health-Plan Info

By JERRY LANDON, Senior Program Manager, TVA Healthcare Plans & TOM SWANSON, TVARA Healthcare Committee

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

While Medicare will become the primary health-insurance plan, it will only cover about 80 percent of allowable healthcare expenses. For the remaining 20 percent, you will want to consider enrolling in a Medicare Supplemental Plan (Medigap) OR a Medicare Advantage Plan.

Medicare Advantage Plans, which take the place of original Medicare, provide coverage for the remaining 20 percent and usually include prescription-drug-insurance coverage, along with other benefits.

There are several ways to obtain a Medigap Plan or a Medicare Advantage Plan. TVA has arranged for Medicareage retirees or dependents to obtain either of these plans through a private-insurance exchange operated by Via Benefits. These plans can also be purchased through online insurance brokers, local independent insurance agents, or directly from insurance companies.

Via Benefits offers free personalized-insurance counseling, which can be very useful in matching health-insurance-coverage needs with plan features and prices. For more information about enrollment through Via Benefits, call it toll-free at 1-844-620-5725.

Each State Health Insurance Assistance Program (SHIP) also provides similar free counseling and can be reached by dialing the number on the back cover of the Medicare Handbook (the white book) MEDICARE & YOU.

For those living in Tennessee, the toll-free number is 1-877-801-0044. Not all health-insurance policies are available through Via Benefits. To obtain the most comprehensive review of all options available, the individual aging into Medicare coverage is encouraged to seek the free counseling both from SHIP and Via Benefits.

It's important, however, that you consider the following:

- If you do not enroll in a medical plan through Via Benefits, or become disenrolled at a later date, you will be canceled 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% PPO or Consumer-Directed Health Plan. In addition, you will not be eligible for any TVA Contribution or TVA Healthcare Credit for which you might otherwise be eligible.
- If you are the dependent of a TVA retiree, your cancellation from TVA's Retiree Medical program can result in the reduction or loss of the retiree's Healthcare Credit.
- Contact TVA Benefits for an estimate of any Healthcare Credit for which you might be eligible. Note: The Healthcare Credit is NOT the supplemental-pension benefit provided by TVARS and shown on the BNY Mellon statement.

Look for more information in the mail from TVA and Via Benefits, as you near age 65. A more detailed description of aging into Medicare is provided in an article titled "What to do BEFORE you turn 65" on the TVARA website (mytvara.org, under the Healthcare tab).

News for Non-Medicare Retirees Enrollment in a TVA Medical Plan

The election period for non-Medicare retirees to select their TVA medical-plan option for 2020 is Oct. 17-Nov. 6.

The same two plans (80% PPO and Consumer-Directed Health Plan, or CDHP) will be available.

Election-period materials will be mailed to each enrolled retiree's home in early October. The materials will include information on plan changes for next year and on 2020 premiums.

Retirees should start planning now, and if you want to change your election, be sure to do so by Nov. 6.

Watch your HSA balance

Eligible participants in the CDHP can take advantage of a Health Savings Account. But accounts with a zero balance and no activity for six months or more are closed by HSA Bank. In order to be eligible for the 2020 TVA contribution to your HSA, you must have an active account on Jan. 1, 2020.

Call HSA Bank toll-free at 1-844-650-8934 if you are concerned that your account may have been closed.

If your account has been closed due to inactivity, call a TVA Benefit Specialist toll-free at 1-888-275-8094 to have it reopened. Accounts closed for other reasons will need to be reopened by HSA Bank.

— JERRY LANDON

Make Your Home a Haven for Online Safety

By ANDREA BRACKETT, Director, TVA Cybersecurity

Most homes today feature a flurry of online activity, running networks of Internet-linked devices ranging from computers, smartphones, and tablets to gaming systems, TVs, and smart home devices.

By taking a few simple cybersecurity precautions, you can help make your home a haven for online safety, rather than a tempting target for cybercrime.

Using wireless? Secure your router. Going wireless enables multiple devices to connect to the Internet from different areas of your home. Using a wireless network means using an Internet access point connected to a wireless router. Unless you secure your router, you leave your network and information vulnerable to outsiders.

Here are some ways to secure your router:

- Change the name of your router. The manufacturer assigns the default ID, or service set identifier (SSID).
 Change your SSID to a name that is unique and cannot be easily guessed. Most routers also have the option of hiding the SSID altogether.
- Change the default password. Use a password that is at least 12 characters long and that is easy to remember but difficult to guess. Use uppercase, lowercase, and numbers and symbols if possible.
- **Review security options.** When choosing your router security level, opt for WPA2 where available.
- Create a guest network. Some routers allow networks to be set up for guests. If you have frequent visitors to your home, this may be a good option.
- Use a firewall. Firewalls help keep hackers from using

your device to send out your information without your permission. Your computer operating system and/ or security software likely comes with a firewall preinstalled, but you must enable it.

Keep things current when it comes to software updates and antivirus protection.

- Regularly update your software. Using the latest versions of security software, web browsers, and operating systems is the best defense against viruses, malware, and other online threats.
- Use updated antivirus protection. Your computer needs antivirus protection, but so do the web-enabled devices on your home's network. If possible, set up automatic scans to run daily (if you regularly use the Internet), but no less than weekly. In addition, your antivirus software when enabled on your network should scan USBs and other external devices.

Take the time to protect your most valuable information.

- Check for website protection. When banking and shopping, take the time to check for the "https://" in the address bar to ensure the site has put steps in place to protect your information.
- Make regular backups. Protect your valuable work, music, photos, and other digital information by making electronic copies and storing them safely.

The Digital Guardian website offers 101 tips to keep your information safe. The article is located at <u>digitalguardian</u>. <u>com/blog/101-data-protection-tips-how-keep-your-passwords-financial-personal-information-safe</u>.

News & Notes...continued from page 3

revitalize once-forgotten and unused spaces in new, fresh, and energy-efficient ways. Currently, more than 15 projects around the Valley are participating in the ERS revitalization incentive program.

"The incentives provided by ERS not only assist with the cost associated with renovating a building, they also spur economic development," says Bryan Moneymaker, TVA's aptly named Customer Delivery Project Manager. "We have vacant buildings throughout the Valley, and these incentives help bring those spaces back to life — this time in a way that adds load to the power grid but is more energy-efficient. This benefits our local power company partners, Valley business-owners, and residents, and also TVA."



One example is Dan & Dave's Sport Quest in Mayfield, Ky. The business offers gym rentals, baseball training, and sporting events in what had been a vacant, rundown YMCA building.

"There was no way we could afford the utility bills with the shape the building was

in," says business owner Daniel Sasseen.
"We knew we needed to insulate and change to LED lighting if we wanted to make the building work, and that's where the ERS incentives came in."

Partnering with local power company Mayfield Electric & Water Systems, TVA facilitated energy audits and power quality studies, which helped inform recommendations and the building's energy-usage potential.

"From the information we gathered, I approached the owners and gave them a plan of what we could offer based on how much load the building would use," Moneymaker says.

Wreaths Across America Remembers Military Heroes

By RENY McCLAIN LEE, Volunteer Coordinator, TVARA Knoxville Chapter

From the Revolutionary War to present-day conflicts, our veterans are devoted sons and daughters, fathers and mothers, sisters and brothers.

That is the opening text in the website for Wreaths Across America, an organization established to honor our deceased American military heroes by remembering them at a special time of year.

We all have loved ones, family members, or friends who have served our country. The purpose of Wreaths Across America, or WAA, is to remember these veterans and teach children the value of freedom.

There is an opportunity for our retirees, families, and friends to lay wreaths at veterans' graves on Dec. 14 this year.

The website reports that there will be wreath-laying ceremonies on that date at more than 1,600 locations across the United States, at sea, and abroad, at all veterans cemeteries.

It says it expects thousands to volunteer for fund-raising and to participate by laying wreaths and later in the removal of the wreaths.

The website says this effort is supported by individuals and school, scout, civic, and religious groups, along with sponsorship from America's trucking companies and other corporate entities.

TVA retirees, family members, and friends can participate in one of the following ways:

 Honor American heroes by sponsoring one or more wreaths at \$15 each (mail check to Wreaths Across America, PO Box 249, Columbia Falls, ME 04623).

- Join others at your local veterans cemetery and place wreaths on graves on Dec. 14. The nearest participating veterans cemetery can be found at wreathsacrossamerica.org.
- Join others in early January to help remove wreaths.
- In some areas, volunteers are also needed to take apart wreaths for recycling.

How to support WAA and what to expect

- Register on the Wreaths Across America website, wreathsacrossamerica.org.
- To find out if your local TVARA chapter is participating, contact your local TVARA chapter president, who is listed on the website <u>mytvara.org</u> under the "Chapter" section and also in the "Chapter Meetings" on page 15 of this newsletter.
- On Dec. 14, report at noon to a veterans cemetery to assist with laying of wreaths after a brief military ceremony. You can volunteer to place multiple wreaths if you wish.
- Volunteers will place the wreath on the grave, step back, and announce the veteran's name. No veteran should ever be forgotten. Reading the name aloud ensures the veteran is remembered.
- Your total time for the event will be about two hours.
- In early January, volunteers are also needed to remove the wreaths.

For information or if you have questions, contact Reny McClain Lee, call or text 865-385-7184 or email renymlee@gmail.com.





Proves Perfect for Double-Destination Wedding & Anniversary

By RUBEN HERNANDEZ

My wife, Arlene, and I had been planning to celebrate our 50th wedding anniversary this year with a family get-together. But we were having to work our plans around the June 29 destination-wedding plans of our son Scott and his fiancée, Sidney Henne.

Sidney and Scott had been to Portugal and really loved it. So they wanted to give their families and friends an opportunity to visit there, as well.

Then the idea hit us — if the whole family was going to be in Portugal for the wedding, why not celebrate our anniversary there, also? And we also could include a birthday dinner for our daughter, Erin Kirkpatrick, while we were there.

Sidney and Scott had reserved the wedding site, the Tivoli Eco Resort in Evora, Portugal, exclusively for their guests for the weekend of June 28-30.

Some of us arrived in Lisbon on June 25 to spend time adjusting to the time change and visiting that city before heading to the location of the wedding.

While in Lisbon, some of us played golf at Oitavos Dunes, one of the best courses in Europe. Unfortunately, our golf game did not match the surroundings!

However, in spite of a rainy forecast, nary a drop fell.



Ruben Hernandez, flanked by sons Kevin (at left) and Scott, playing golf at Oitavos Dunes

While my sons, their friends, and I were playing golf, my

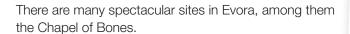


wife took our 5-year-old grandson, Brooks, to the aquarium and a fantastic science museum where all kids' activities were hands-on.

That evening, we streamed a National Geographic documentary from the Knox County, Tenn., library and had ice cream, while the older boys went out to dinner with their friends.

More of our family arrived on the 27th and joined us in visiting some of the local sites near Evora, which

is a beautiful city dating back to Roman times and surrounded by stone walls.



Bones from the bodies of more than 5,000 monks rest there and are meant to remind us of the unimportance of most day-to-day issues, when contrasted to our death.

The motto over the entrance roughly translates to "Our bones here reside, waiting for yours."

The Welcome Dinner at the resort was informal, with multiple dishes and many wines, sangrias, and beers to cool everyone off. We had about 130 people from the United States attending the festivities, including the young man and woman who officiated the wedding the next day.

The wedding day was the warmest of the week, and yet the afternoon breeze made everyone comfortable. After a great ceremony, Sidney

Continued on next page



Evora Roman temple



Chapel of Bones in Evora





Celebrating the wedding of Sidney Henne and Scott Hernandez at Tivoli Eco Resort, Evora









Camilo Beach



Catamaran tour of the beaches

and Scott hosted a cocktail hour that featured dancing to the music of a local combo.

The wedding dinner featured many wonderful dishes and took some time to serve, as it also included speeches and well wishes for the bride and groom.

After the cake ceremony, deejay music took over and included quite a dancing show orchestrated by Sidney's Colombian relatives. They dressed in local garb that fit very well with the theme of the music, which was the Colombian Hora Loca (Crazy Hour).

We all had a wonderful time dancing the evening into the early morning!

The wedding day was the warmest of the week, and yet the

afternoon breeze made everyone comfortable. After the great ceremony officiated by their friends, Sidney and Scott hosted a cocktail hour that featured the music of a local combo they had hired and more dancing.

One big event down, and one to go - the anniversary.

My wife and I rented a very nice house near Porto de Mos Beach near Lagos on the Algarve Coast. It had five bedrooms and accommodated all 12 of us (yes, even the honeymooners participated).

We were there the first week of July, and it was great. A fiveminute walk to the beach and some delightful restaurants nearby.

We bought a few groceries for breakfasts and planned to do a lot of beachcombing and golfing while in Lagos.

It is a great community very in tune with the needs of tourists in mind, especially those from England. So while English is widely spoken there, whenever possible I did try my Portuguese, and it worked pretty well.

Ubers also worked very well, in order to meet folks here and there for special events.

Our golfing ended up being half-day games, so we could spend time together with the whole family either around

the pool (usually at the end of the day) or touring.

For example, we signed up to a kayak tour of quite a bit of the coastline. It was fantastic, going in and out of caves naturally formed by the Atlantic Ocean (no wonder the water was so cold) along the coastline near Portimao. This area is not in the Mediterranean but along the Portuguese coast west of Gibraltar.







Kayak cave excursion

The kids also gave us a 50th gift of a one-day rental of a Catamaran. That included a champagne lunch, touring along a longer stretch of coast, with a stop at a secluded beach all of our own — but with water just as cold. The locals said the water temperature warms up a bit in August.

At the end of that day, we had the celebration dinner for my daughter's birthday in Old Town Lagos. We had a room to ourselves right next to the quaint alleys that made it a very special night with excellent food and drinks.

As quickly as we had gathered, different parties started departing to get back to the USA, family unit by family unit, until finally it was just my wife and I to turn in the house keys to the owner (who lived across the street and owns four of these multiple units in the area).

We all made it back home safely and started planning our next adventure!

(Ruben Hernandez retired in 2000 as Vice President of Resource Stewardship in the Resource Group. During his 28 years with TVA, he also served the Resource Group as Vice President of Engineering Services and of Land Management, and in the Engineering Design, Hydro, Fossil, and Nuclear organizations.)







Left: Rua Augusta Arch, Lisbon Above: Wavy tile pattern of Rossio Square, Lisbon

Small Chapters Can Do Big Things By RENEE TURNBOW & SCOTT SEIBER President & Treasurer, TVARA Western Area Chapter

When TVARA's Western Area Chapter was established, it was mainly for retired and retiring Land Between the Lakes employees.

It has been nearly 20 years since the U.S. Forest Service assumed oversight of LBL, and you would think the chapter would have dissolved by now. Instead, it is still going strong, with 117 members who worked primarily at LBL, at Shawnee, Cumberland, and Johnsonville fossil plants: and at the Regional Watershed Office in Paris, Tenn.

Chapter meetings are held at lovely Lake Barklev State Resort Park near Cadiz, Ky., on the third Wednesday in March, June, and September at 10:30 am. A special Christmas meeting is held at the same time on the first Wednesday of December, to avoid the holiday rush.

The Western Area Chapter seeks to keep meetings informative and entertaining, with the option of lunch in the dining room afterwards.

In recent years, program topics have included volunteer opportunities, local history, and updated TVARA information, and each December we



Calloway County Middle School students offer a robotics demonstration.

celebrate with entertainment.

We have learned about and/or been entertained by Calloway County Schools STEM program. TVA's Thousand Eyes Archaeological Site Stewardship Program, Friends of Land Between the Lakes. History of Local Iron Furnaces, Wildlife Update on Land Between the Lakes. TVA Economic Development. New Tennessee Wildlife

Refuge, Murray Playhouse In The Park Old Duffers and Powder Puffers. Henry County's Madrigals, musical stylings of Wayne Harper — and one of our members, Gary Morris, demonstrating his invention, the FOOTBAR Walker. which was featured in the June 2019 issue of TVARA News.

Like their counterparts at other TVARA chapters, Western Area members devote considerable time and resources to a variety of local and regional projects and activities. Two of our most recent projects are the following:

Friends of Land Between Lakes **Educational Endowment**

This program makes outdoor educational and recreational activities available to middle-school and elementary-school students in the chapter's service area. Working in concert with Bicentennial Volunteers

Inc., volunteers from our chapter support this effort both with funds and personnel.

A member of our chapter serves on the selection committee that identifies which schools will participate in a given year.



Wayne Harper, whose wife, Kathryn, is a Western Area Chapter member, provides a musical program for the crowd.

Helping Provide Funding for Amphitheater Project

This project provided funds for the construction and maintenance of an amphitheater for the Murray-Calloway County Parks. The project was planned in three phases at a total cost of \$250,000.

Again, BVI made an important monetary contribution that helped leverage other matching funds and bring this effort to fruition. The amphitheater will be completed this year and will host thousands of users annually to a variety of entertainment programs and activities.

A Western Area Chapter member served as co-chair of the fund-raising effort to make this project a reality.

The Western Area Chapter welcomes any and all TVA retirees to attend our meetings.



Chapter Secretary Susan Witzofsky presents one of the group's quarterly programs.

From British Barn To Born-Again Beauty

By JAMES L. HESTER

From 1964 to 1967, I was stationed in England with the U.S. Air Force, and one day my sergeant - who lived off-base — told me his English neighbor had an antique car for sale.

I found out it was a 1930 MG "M" type that had been stored in a barn with hay all around it and chickens roosting over it.

I was able to purchase the car, and we put some petrol in the tank, installed a battery, and drove it up and down the road. The car started and ran, but smoked very badly.

It had an 847-cc four-cylinder engine with an overhead cam. I had the engine rebuilt before having the car shipped to the United States. In 1967 it arrived in Mobile, Ala., and my father took it to Russellville, Ala., in the back of a pickup.

The car has a build date of July 15, 1930. It was originally registered on July 30, 1930, to someone at Cambridge University. The next owner was a fellow at a Royal Air Force base. We have documentation showing that I am the seventh owner.

My wife, Alice, and I have taken the car to many auto shows, one of the most notable ones in 1996 in Indianapolis. There were 1,250 MGs there, with mine being the oldest.

We got to drive the car one lap around the Indy 500 racetrack, but we could not exceed 40 mph. The car felt great at that speed.

> In 2017, we took the car to Nova Scotia for an MG car show. We had the oldest car there by 17 years.

The M series was the first massproduced car from the MG factory. In all, 3,204 cars were built there from 1929 to 1932. Most of them had fabric bodies, with only 273 having metal bodies like mine, which has an aluminum body. It also has a boat tail like an antique racing car.

For years in MG circles in the Eastern and Midwest part of this country, I was known as the

guy who hauled his car in the back of a pickup. We now have an enclosed trailer we use to tow it to car shows.

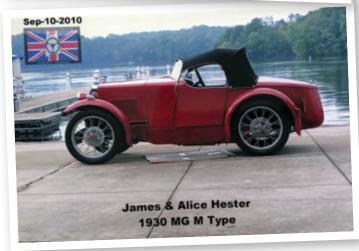
James Hester

In 1973, I drove the car to Muscle Shoals to work one day — a 46-mile round trip. I made it safely and without any problems.

Today the car still starts and runs well, despite its age. It has been a pleasure to own it, and I have been blessed to meet so many people and make new friends, because of it.

(James L. Hester started work in July 1972 with TVA's Construction Service Branch as a Clerk. He transferred to the Muscle Shoals Distribution Center {Power Stores} in January 1986. He was a Contract Agent when he retired in December 2003 after 311/2 vears, all in Muscle Shoals with the exception of being on loan to Browns Ferry for six months and to Colbert Fossil Plant for two years.)









More car talk?

If you have an old car, truck, motorcycle, jeep, or whatever type of vintage vehicle and would like to share stories about it in TVARA News, contact Theresa Habiger at thabiger@charter.net.

In Memoriam May 1, 2019 - July 31, 2019

TVA Retirement Management received notifications of the deaths of the following retirees for the period May 1, 2019, through July 31, 2019, 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.

Albright, Vasco N., Jr., 5/23/2019 (8/30/1988)

Anderson, Ernest R., 6/11/2019 (9/24/1988)

Atkins, John E., 7/1/2019 (6/12/1995)

Baggett, Donald R., 5/27/2019 (12/12/1990)

Bailey, Lillard R., 7/7/2019 (7/31/2012)

Bedsole, James A., 6/9/2019 (3/28/1998)

Bradford, Odessa F., 5/15/2019 (10/17/1994)

Brooks, Mark W., 5/11/2019 (1/1/2015)

Brown, William, 5/18/2019 (1/21/1984)

Butler, Charles B., 5/19/2019 (11/4/2013)

Calhoun, Daniel G., Jr., 6/14/2019 (3/15/200)

Carey, Michael L., 7/13/2019 (6/15/2000)

Case, Dorothy H., 5/15/2019 (3/8/1992)

Christman, Kenneth T., 6/5/2019 (9/4/2004)

Coffman, Kige R., 5/3/2019 (4/3/2004)

Copp, James G., 4/19/2019 (11/26/1994)

Corley, John T., 5/24/2019 (10/17/1994)

Cox, George W., 5/30/2019 (10/17/1994)

Cromwell, Paul, Jr., 5/26/2019 (10/1/1985)

Dillard, James G., 5/5/2019 (1/9/1982)

Eggleston, Willie T., 6/21/2019 (6/2/2009)

Ellis, Charlton L., 5/6/2019 (4/4/1981)

Fannin, Donald L., 4/18/2019 (8/17/1997)

Ferguson, Claude E., III, 7/3/2019 (7/2/1995)

Franks, Charles E., 5/4/2019 (6/14/2003)

Glover, Stephen C., 7/1/2019 (5/2/2001)

Goguen, Alfred R., 5/23/2019 (5/17/1986)

Gordon, Martha W., 5/16/2019 (8/20/1988)

Graves, Garrett P., Jr., 5/8/2019 (11/26/1994)

Green, Joe D., Jr., 6/25/2019 (12/31/1994)

Guess, Miranda J., 7/16/2019 (5/7/1988)

Hale, Louis B., 6/7/2019 (Unknown)

Hall, Phillip M., 5/10/2019 (9/3/2003)

Hathaway, Charles E., 6/5/2019 (8/21/1982)

Heath, Margaret P., 5/7/2019 (Unknown)

Henderson, Carl, 6/11/2019 (1/18/2012)

Henderson, James J., 6/16/2019 (10/2/1990)

Hodges, Herbert H., 6/26/2019 (10/1/1988)

Hord, Shelby P., 7/1/2019 (8/2/1988)

Huff, Jackie W., 5/8/2019 (4/5/2005)

Jackson, Aileen E., 6/10/2019 (10/31/1998)

Jackson, James S., 6/2/2019 (8/2/1988)

Jones, Robert H., 7/4/2019 (7/2/1999)

Jones, Leon W., 6/9/2019 (1/8/2005)

Judd, Nellie M., 7/8/2019 (8/16/1994)

Kelley, Gary D., 6/22/2019 (10/1/1988)

Littlejohn, Phillip L., 6/5/2019 (1/10/2004)

Loney, Charles W., 6/14/2019 (1/3/1987)

Lovvo, Henry T., 6/10/2019 (10/17/1994)

Lumpkin, Roy L., Jr., 5/25/2019 (1/1/1995)

Maddox, Jimmy J., 7/11/2019 (1/7/2006)

Magruder, Emma H., 5/17/2019 (9/27/1997)

Mayberry, David R., 6/5/2019 (10/18/2014)

McDowell, Robert, 5/7/2019 (9/27/1997)

McIllwain, James H., 6/4/2019 (4/4/1971)

McNabb-Yokley, Billie K., 10/3/2018 (10/12/1994)

McPherson, Jeffry A., 7/15/2019 (3/12/2011)

Minton, Samuel D., 6/21/2019 (10/19/1997)

Morigne, Richard L., 4/25/2019 (4/21/1990)

Nelson, Charles D., 7/24/2019 (4/4/2003)

Nichols, Charles D., 6/10/2019 (10/14/1995)

Parker, Hollis, 6/30/2019 (2/16/1992)

Phillippe, Mark D., 6/5/2019 (1/26/2008)

Pickett, James P., 6/6/2019 (11/17/2012)

Rickard, Timothy A., 7/21/2019 (Unknown)

Roberson, Eddie R., 6/20/2019 (5/5/2012)

Sanders, Harold C., 5/19/2019 (9/19/1982)

Silvious, Charles M., 6/2/2019 (9/27/1997)

Sims, Chester T., 7/5/2019 (3/4/2008)

Smith, James F., 5/23/2019 (5/19/1999)

Terry, Dennis D., 5/23/2019 (6/2/2005)

Thibodeaux, Albert W., 7/25/2019 (9/30/1989)

Thompson, John A., 6/6/2019 (3/8/2014)

Touchstone, William D., 5/21/2019 (8/17/1988)

Trotter, Gregory A., 7/17/2019 (8/11/2001)

Valentine, D. Anthony, 7/15/2019 (10/17/1994)

Van Hooser, Lewis C., 7/10/2019 (8/2/1999)

Vandergriff, Virgil E., 7/5/2019 (7/1/1984)

Waldrupe, David G., 5/3/2019 (10/1/1988)

Ward, Gid H., 5/12/2019 (12/9/2000)

White, Annetta M., 6/18/2019 (7/9/1984)

Wilkerson, J. Worth, 6/23/2019 (8/20/1988) Williford, Emily O.,

6/13/2019 (9/18/1982) **Woodworth, Roger C.,** 7/15/2019 (3/23/1991)

TVARA Website, Email Addresses

Have you visited the TVARA website lately? The web address is mytvara.org. You will find information about chapter meetings, volunteer opportunities, membership, and healthcare information, as well as other news of value.

We will be sending emails to all members from time to time concerning invitations to chapter meetings, volunteer opportunities, the TVA Retiree Appreciation Picnic, Membership Dues Notices, and other important information.

Please update your address book with the following email addresses for the TVARA Staff:

Reba Whitson — rjwhitson@mytvara.org
Jean Bryson — sjbryson@mytvara.org
Richard Wilson — rtwilson@mytvara.org

Upcoming September 2019 Chapter Meetings

BROWNS FERRY

September 10, 2019, Noon

Catfish Cabin, Athens, Ala.

• Discuss Aug. 1 TVARA Board Meeting Terry Chinn, President 256-230-3660/terryandjanachinn@yahoo.com

CHATTANOOGA

October 15, 2019, 10:30 a.m.

Brainerd United Methodist Church, Fellowship Hall, 4315 Brainerd Road

- · Guest Speaker: Charley Spencer
- Healthcare Insurance Presentation by TVARA Healthcare Committee representative

Tom Swanson, President

423-344-6892/twswanson@comcast.net

CLEVELAND

September 6, 201,9 10 a.m.

Hopewell Church of God, Fellowship Hall, 5765 Eureka Road NW

 Guest Speaker: Mark Meigs, new Executive Secretary, TVA Retirement System
 John Austin, President

423-472-2720/austintnutfan@charter.net

FLORIDA

October 8, 2019, 11 a.m.-1 p.m.

The Waterfront Inn, Everglades Room, 1105 Lakeshore Drive, The Villages, Fla. 32162

- Annual Luncheon Meeting (meeting details & RSVP will be sent to members by email)
- Guest Speakers: DeWitt Burleson, TVARA Valleywide President, and Justin Vineyard, Senior Retirement Consultant & TVARA Liaison, TVA Retirement

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

GALLATIN

September 11, 2019, Noon

Gallatin Public Library, East Main Street

- · Guest Speaker: TBD
- BBQ Lunch Bring a dish Ronnie "Blue" Monday, President 615-325-9473/ronniemonday@att.net

HUNTSVILLE

October 10, 2019, 10 a.m.

First Baptist Church, Governor's Drive, East Entrance Door Code 53158, Parlor Meeting Room

- Program: Information on Medicare Supplement Plans/Drug Coverage Plans
- Guest Speaker: John Blackwell Betty Fischer, President 256-830-0528/zharv@bellsouth.net

JACKSON

September 11, 2019, 9:30 a.m.

Southwest Electric Membership Corp., 1590 Highway 70E

Guest Speaker: TBA
 Alan Campbell, President
 731-988-8814/abcjax@eplus.net

JOHNSONVILLE

September 19, 2019, 10 a.m.

Johnsonville State Park,

90 Nell Beard Lane, New Johnsonville, Tenn.

- · Catered Meal
- Guest Speakers: Mike Parker and Steve Truell from the TVA Chemours Cogeneration Project
- Please RSVP by calling Mickey Blackburn (931-209-1352)

Leroy Uptain Jr., President 931-535-2696/Irfarms@tds.net

KINGSTON

September 30, 2019, 10:45 a.m.

Kingston Community Center, 201 Patton Ferry Road

Program: TBD

Marcus C. Melton Jr., President 865-388-3919/mcmelton@nxs.net

KNOXVILLE

September 26, 2019, 10 a.m.-Noon

Registration begins at 10 a.m.

Fellowship Church, 8000 Middlebrook Pike

- Guest Speaker: Robert "Buzz" Buswell, Director, Veterans & Senior Services for Knox County, speaking about "Wreaths Across America" program (see article on page 7)
- Various TVA program updates Vickie L. Ellis, President 865-805-1512/vlellis@aol.com

MEMPHIS

September 16, 2019, 11 a.m.

Steak by Melissa, 4975 Pepper Chase Drive, Southaven, Miss. 38671

 Discuss Minutes from Aug. 1, 2019 TVARA Board Meeting

David L. Teuton, President

901-212-3822/davidteuton@yahoo.com

MISSISSIPPI

September 10, 2019, 10 a.m.

Tupelo TVA Customer Service Center, 3197 Brooks Road, Belden, Miss. 38826.

- Program: Retirement System Update, Justin Vineyard, Senior Retirement Consultant & TVARA Liaison, TVA Retirement
- · Chapter picnic will follow meeting.
- Lunch \$5 per person
- RSVP to 662 231-5561 by Tuesday, Sept. 3

Tim Meeks, President

256-366-2530/meekstim100@yahoo.com

MUSCLE SHOALS

September 11, 2019, 10 a.m.

Wilson Dam Road TVA Community Credit Union

- Program: TVARA Endowed Scholarship and Essay-Winner Presentations
- Guest Speaker: John Blackwell
- · Free lunch and door prizes

Timothy "Tim" Cornelius, President

256-757-5220/timwcornelius1@gmail.com

NASHVILLE

September 11, 2019, 10 a.m.

Piccadilly Cafeteria, 865 Murfreesboro Pike

 Guest Speaker: Rachel Crickmar, Manager of STEM Education for TVA

Jeff E. Gammons, President 931-729-9974/<u>y2kunderthehill@gmail.com</u>

NORTHEAST ALABAMA

September 10, 2019, 11 a.m.

Mud Creek Restaurant, Hollywood, Ala.

 Program: Discuss current issues Larry A. Hancock, President 256-437-8220/lah35772@gmail.com

PADUCAH AREA

September 17, 2019, 11 a.m.

Noble Park

- Annual Picnic Everything supplied
- Guest Speaker: Pat Brackett, outgoing Executive Secretary, TVA Retirement System

Ken Dickerson, President

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

PARADISE

September 10, 2019, 10:30 a.m.-2 p.m.

Second Baptist Church,

217 W. Depot St., Greenville, Ky. 42345

- Annual Picnic, catered (preregistration and prepayment required — details were emailed to all members)
- · Guest Speaker: Charley Spencer
- Students from a local Kentucky school present robotics demonstration

Patricia E. "Pat" Cobb, President 270-338-6667/pecobb1942@att.net

UPPER EAST TENNESSEE

October 9, 11 a.m.*

Golden Corral Buffet & Grill,

3104 Browns Mill Road, Johnson City, Tenn. 37604*

- Program: Representative of Tennessee State Health Insurance Assistance Program
- Please RSVP by Oct. 4 by calling Jan Mayes (423-914-3741) or Steve Caldwell (423-967-0006); leave your name and number in your party

Leslie P. "Les" Bays, President
423-782-8458/<u>Lpbays1@yahoo.com</u>
(*Note changes in month – for better discussion of any changes in medical and dental plans – and in

WATTS BAR

location)

September 9, 2019, 10:30 a.m.

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

- Guest Speaker: Charley Spencer
- Robotics demonstration by students from Roane County High School
- Catered barbecue lunch \$7 per person RSVP by Sept. 6 to 423-365-9048 or email eddiekathleen@bellsouth.net

Kathleen Garrison, President

423-365-9048/eddiekathleen@bellsouth.net

WESTERN AREA

September 18, 2019, 10:30 a.m.

Lake Barkley State Resort Park

- Program: Fun at the Refuge
- Guest Speaker: Kimi Fitzhugh
- Drawing for a free lunch

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



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

Not Too Late To Celebrate at Sept. 13 Indoor 'Picnic'

By SUZAN BOWMAN

It is not too late to register for the TVA Retiree Appreciation Picnic on Friday, Sept. 13.

In the past the Retiree Appreciation Picnic was held in an outdoor venue. Beginning in 1976, the picnic originally was in Chattanooga, then it moved to Guntersville Ala., and then back to Chattanooga two years ago.

Attendance continues to grow as the number of retirees increases.

This year the "picnic" is being transformed into an indoor luncheon, with air conditioning and a buffet meal. But, as always, it will offer the opportunity to see former friends, connect with other retirees, and enjoy a time of celebration for your service at TVA.

A free bus from Knoxville and a bus from Muscle Shoals will be available on a first-come basis. Contact Vickie Ellis (865-805-1512/vlellis@aol.com) or Tim Cornelius (256-757-5220/timwcornelius1@gmail.com) for bus information.

We have subsidized parking in the Marriott Garage for those who choose to drive. Upon presentation of the parking ticket for the garage, you will receive a ticket for \$5 toward your parking fee when you register.

The TVA Retiree Appreciation Luncheon will begin at 10:30 a.m. Eastern time. It will take place inside the Chattanooga Convention Center in Exhibit Hall A.

Representatives from TVA Retirement Services, TVA Benefits, Via Benefits, Delta Dental, Fidelity Investments, and Blue Cross Blue Shield will be on hand. The Robotics and STEM projects from local schools also will be on display, and there will be free blood-pressure checks.

Attendees will enjoy a hamburger buffet with all the trimmings.

The luncheon is free to all retirees and one guest each. Additional guests are \$21.60 each, and children are \$14.40 each.

Call 1-877-335-1222 toll-free and register for the picnic today.

