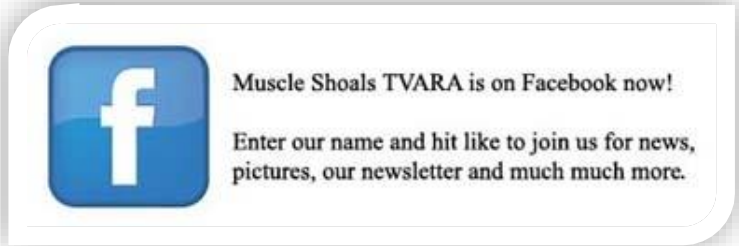




Muscle Shoals Chapter  
Spring 2022 Issue



## ANNUAL PICNIC/HEALTH FAIR IS BACK!

### Message from our President

Hello,

Are all of you ready for summer? I know I am. It was good to see everyone who was able to attend our chapter meeting in March - we had about 30 members in attendance.

Our next opportunity to get together will be on Thursday, June 16. This is the date of our Annual Picnic and Health Fair. We have been unable to have this event since 2019 due to COVID; so hopefully we'll see a large turnout.

Invitations have been mailed to retirees in the Shoals Area. The event will be held at the Florence /Lauderdale Coliseum located at 709 Veterans Drive in Florence. I am some looking forward to seeing everyone again. There will be several sponsors participating; and we will be giving away numerous door prizes, including the Grand Prize, a \$1,000 Visa gift card.

Stay safe and hope you see you on June 16

Tim.

*Peace of Mind*  
brought to you by  
**FREE ID PROTECTION**

**TVA Community Credit Union**

**ID PROTECT**  
Protection You Can Count On

256-386-3000      SIGN UP TODAY!      888-274-2128  
**www.tvaccu.com**

## Inside This Issue

- 1 Message from President
- 2 Upcoming Events/Advertisers
- 3 Board Members
- 3 Picnic/Health Fair is Back
- 3 Scholarship/Essay Winners
- 4 Best Award Boosted
- 4 Endowed Scholarship
- 5 Valleywide Summary
- 6 Secrets to Daily 10 Year Exercising @80
- 8 Nesting Report
- 9 Suggestions for Happy and Rewarding Life
- 10 Help Needed/Suggestions

## Upcoming Events

Thursday, June 16, 9:30 a.m.  
Annual Picnic and Health Fair  
Program: Health, Fitness, & More  
Great Door Prizes (thousands of dollars)  
Florence/Lauderdale Coliseum

Wednesday, September 14, 2022, 10:00 a.m.  
Program to be announced.  
Free Lunch and Door Prizes  
Wilson Dam Road TVA Community Credit Union

Wednesday, December 7, 2022, 10:00 a.m.  
Program to be announced.  
Free Lunch and Door Prizes  
Wilson Dam Road TVA Community Credit Union

Wednesday, March 8, 2023, 10:00 a.m.  
Program to be announced  
Free Lunch and Door Prizes  
Wilson Dam Road TVA Community Credit Union

## Our Advertisers

*Our advertisers are contributing to our Muscle Shoals Chapter TVARA Endowment by advertising in our newsletter and at the Annual Picnic. When considering any of the services offered, please think first of our advertisers!*

**TVA Community Credit Union**

**Wells Fargo**

**Alabama Health Guidance**

**Singing River Dentistry**

**Edward Jones**

**Shoals Hospital**

**Blue Cross/Blue Shield AL**

**Delta Dental TN**

**Elder Care Services**

**Morrison Funeral Home**

**Brentwood Retirement Community**

**Columbia Cottages Assisted Living**

**First Community Med Supplement**

**Med Associates of the Shoals**

**Morrison Funeral Home**

Special Thanks to non-advertising Supporters

TVA Power Service Shops

TVA Community Credit Union

## Meet your Muscle Shoals TVARA Board Members

President, Tim Cornelius

Vice President, Debbie Norton

Treasurer, Joan Marsh

Secretary, Carol Sherer

TVARA Picnic Manager, Henry Long

Hospitality, MJ Ligon

Scholarship Program, John Ingwersen

Newsletter: John Ingwersen, Janice Berry

Board Members: John Blackwell, Cameron Kay, Jim Green, Bill Baggett

Problems with benefits, pharmacy? Contact TVA Service Center 888-275-8094.

Comments/Recommendations/Articles for Newsletter? Send to [jljngwersen@gmail.com](mailto:jljngwersen@gmail.com).

## PICNIC/HEALTH FAIR IS BACK!

Our annual picnic and health fair is back after a two year absence due to the pandemic. Come down to the Florence/Lauderdale Coliseum and visit with old friends once again. We have numerous vendors who will be present, many of whom will provide door prizes. In addition, we have the largest ever grand prize - \$1,000. You have to be present to win.

We have mailed invitations to the nearly 2,200 TVA retirees in the area. We have also invited the Browns Ferry retirees to attend. Of course, any TVA retiree is welcome. However; we need to have enough food, so please register in advance. We have received great support from our friends at the TVA Community Credit Union and TVA. We have also had many businesses to sign up as sponsors. The fees we receive from sponsors go into our scholarship fund at UNA. The business are hospitals, rehabilitation centers, and investment firms.

Tickets for the BBQ lunch are \$12.00 each; and you should mail your check to John Blackwell at TVARA, MPB IC-M Post Office Box 1010, Muscle Shoals AL 35662-1010. Mail your registration today so you don't miss out on a great day with many long-time friends.

## 2022-2023 SCHOLARSHIP AND ESSAY WINNERS ANNOUNCED

Following our Board's decision to give two scholarships worth almost \$1,500 each, the two scholarship awards were recently announced. Deyanara Holt was the recipient of one of our scholarships for next year; she received one of our scholarships this year, and is our first repeat scholarship winner. Abigail Smith is the second scholarship winner. Our Essay winner is Lilly Chandler, who will be presented with a check for \$200. She is also the winner of the Shoals Scholar Dollar Student of the Year. Our next issue of the newsletter will cover each of these great students more extensively, and will include the winning

essay. A presentation of the scholar and essay winners will take place during our September Chapter meeting.

## BEST AWARD BOOSTED

For many years, we have awarded the Boosting, Engineering, Science, and Technology (BEST) program \$5,000 through BVI to conduct the Northwest Alabama competition for high school and junior high students from all over our area. This year we have provided \$10,000 in support of this outstanding program that reaches hundreds of our area students and more than 18,000 nationwide. Shown to the right, Presenting the \$10,000 check are Tim Cornelius, President of the local chapter; Trent Allen and Kim Sheppard, Hub-directors for BEST robotics, NW Shoals Community College; and Joan Marsh, Treasurer of the local chapter.



## Endowed Scholarship - Your Support Needed!

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

As of April 30, 2022, our scholarship endowment totaled \$80,200. We are nearing the incredible amount of \$100,000 – please help us achieve that goal in 2022.

The endowment for 2021-2022 is supporting two scholarships. These awards exceed \$1,100 each. The scholarships for the 2022-2023 academic year will total almost \$3,000. Rather than split this into three scholarships of slightly less than \$1,000 each; the Board has voted to give two scholarships of about \$1,500 each. The scholarship

An advertisement for Wells Fargo Advisors. It features the Wells Fargo logo and the text "Wells Fargo Advisors". Below that, it says "Paul D. Morris proudly supports TVARA Muscle Shoals Chapter". Contact information for Paul D. Morris, MBA, is provided, including his title as First Vice President - Investment Officer, address at 201 N Court St, Florence, AL 35630, office phone (256) 764-1000, email paul.morris@wellsfargoadvisors.com, and website https://home.wellsfargoadvisors.com/paul.morris. At the bottom, there is a section for "Investment and Insurance Products" with a disclaimer: "▶ NOT FDIC Insured ▶ NO Bank Guarantee ▶ MAY Lose Value". A small footer at the very bottom states: "Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo &amp; Company, 2020 Wells Fargo Clearing Services, LLC, CAR-1021-00932".

award gives preference to relatives of active (paid) Muscle Shoals TVARA members. In addition; your TVARA Board has approved an award of \$200 for the winning essay.

Please make our endowed scholarship a priority for your charitable giving. Donations are tax-deductible. If you would like to donate, go to: <https://www.una.edu/give/tva-scholarship.html>. You may also donate by check. 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

## **MAY VALLEYWIDE TVARA MEETING MAY 18, 2022**

For the first time in more than two years, the Valleywide TVARA meeting took place in Nashville. Jo Anne Lavender, President of TVARA, chaired the meeting. A brief summary of the meeting follows:

TVA Update by Scott Brooks, TVA Public Relations, Scott began by acknowledging that this (May 18) is the 89<sup>th</sup> anniversary of the signing of the bill establishing the Tennessee Valley Authority by President F. D. Roosevelt. Items of interest:

- TVA has now established four Regional Vice-Presidents.
- Work continues with Memphis on who will be their power supplier. TVA would appear to have an advantage, most particularly, because TVA has area power lines which would have to be built by someone else. TVA has been involved in every major job creating initiative in Memphis from 2015 – 2020, which resulted in thousands of new jobs. A Brownsville Ford plant is expected to employ 6,000 workers; while an EV battery plant in Bowling Green, KY, will bring in 2,000 jobs. TVA is dedicated to providing a reliable, low cost energy supply.
- TVA did \$2B worth of infrastructure work in 2021, provided \$200M toward the Small Modular Reactor project to be centered in Oak Ridge.
- TVA is planning to add 10,000 Megawatts of solar energy in the future; but will do so while maintaining high reliability (no more than 4 minutes outage per year).
- All TVA coal plants are planned for phase out by 2035.

TVARS Update by Marilyn Brown, 7<sup>th</sup> Director of the TVA Retirement System. Items of interest:

- TVA will continue to fund TVARS with \$300m per year through 2032 or until TVARAS is 100% funded.
- Through the end of 2021 TVARS had \$9.4B in assets and was 94% funded.



Delta Dental of Tennessee is proud to be your partner in smiles.

Visit our blog at [DeltaDentalTN.com/blog](https://www.DeltaDentalTN.com/blog) to learn about how to take great care of your smile!

**DELTA DENTAL**<sup>®</sup>

f t i in v

@DeltaDentalTN

- As of 3/31/2022, TVARS had \$9.09B in assets.
- There are currently 22,500+ retirees at present, with an average age of 71. A point of interest: The only Chapter with more than one retiree older than 100 is the Muscle Shoals Chapter which has two.
- It is important that all retirees be sure their beneficiary information is up to date. There have been cases when a surviving spouse was unable to access accounts because he/she did not have Power of Attorney.

The TVA Retiree Appreciation Luncheon (picnic) will be held on Thursday, September 15, in Chattanooga.

## **THE SECRETS TO A DAILY 10 YEAR EXERCISE PROGRAM AT 80!**

John P. Blackwell, Exercise Enthusiast

As we approach May 18, 2022, which is the birthday of TVA, I also think about that date in my life 10 years ago. I weighed 245 pounds, with a waist of 44 inches and a height of 6 feet two inches. While I had an active lifestyle: working in the yard, gardening, and at the farm; I did little to get my heart rate up. I had tried exercise routine in the past. I purchased a treadmill--very expensive with all the bells and whistles. I was faithfully exercising a few days a week. I soon found after several attempts over the years, that I could not sustain the routine. Not only did my weight not change; but my self-esteem dropped.

My visit to my general practitioner brought more bad news; I was a diabetic; and I was put on drugs to control my weight. I did not like how the drug made me feel. I visited my cardiologist; and he encouraged me to start a routine exercise program. I knew I could not be successful by myself. I found a buddy that exercised routinely. He invited me to join him at 4:15 in the morning. He has to be at work at 6:00. While waking up early is a family tradition; it was not 4:15. I realized that if I wanted to change my life, I had to start someplace. So, I started going to exercise at 4:15! At the end of the first day, I had several questions for my buddy. First, how many days a week do you exercise? He said only on the days you eat! In other words; if you don't eat you, do not have to exercise! Therefore; I found I would be exercising seven days a week. I asked why do you change exercises? To keep your muscles confused. At that time, I was 70, and thought that it would not be hard to be confused.



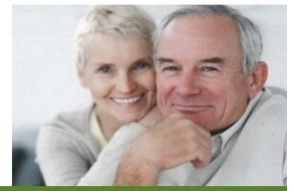
As we began exercising together, we began to incorporate different exercise techniques. We tried a number of programs advertised on TV. We even considered CrossFit. During one of our CrossFit sessions,

**Memory Care  
Specialists**



**Brentwood**

Retirement Community



**2505 Alabama Ave - Muscle Shoals  
256.381.7443 - [brentwoodretirementcommunity.com](http://brentwoodretirementcommunity.com)**

the instructor asked me to run four 100-yard dashes, and then after each run, do 50 pushups. I told the instructor that I had not run a 100-yard dash since 1959. I could probably do a fast walk and make an attempt at pushups. On top of all the exercise, we were outside on pavement on a hot day in August. I found that the extreme exercises of CrossFit was not in my best interest. As time went by, we began to make changes in our routine, trying all the time to keep our muscles confused. We settled on a five-day routine that would exercise the major components of our bodies and increase our heart rates. Day 1 Chest, Day 2 legs, Day 3 back, Day 4 shoulders, and Day 5 arms. We added at the end of each session an ab exercise. We would alternate daily between mountain climbers and other ab exercises. As we reviewed our progress, we decided to further improve our heart exercises. We started doing planks. We started off with a minute, and increased the amount of time each week by 10 seconds. I began to notice that not only did my heart rate reach levels not achieved before, but my endurance in projects was much better. By this time our exercise period was 45 minutes to an hour each day. I read a number of articles that encouraged exercise 3 to 4 days a week, and for a period up to 45 minutes. Further reading suggested that exercising in the morning is better. Reflecting back on the past 10 years, there are several things I would recommend for a sustained exercise program:

1. Do not try this alone. A buddy is essential, not only to have some accountability, but also to have encouragement. If you cannot find a buddy, look into enrolling in a class.
2. Realize that what you eat will reflect in your health. Watch eating anything that is white, such as white bread and sugars. I found I had to be careful about carbohydrates. I have not added any supplements to my diet, but I do take a number of vitamins daily.
3. You do not have to join a gym; you can do very beneficial exercises at home, or in a motel room. Walking is very beneficial. I suggest getting your heart rate up by walking as fast as you can for 30 seconds, and then walking casually for 90 seconds. Try to get up to eight repetitions. Do this every other day. On alternate days, do mountain climbers or planks. Start off slowly with your exercise program; and take baby steps in increases. You can easily hurt yourself. You need to stretch your exercise goals to have growth.
4. Be determined to change your lifestyle for the benefit of yourself. For example, I do not like waking up so early; but I realize that, to maintain my lifestyle, I am going to have to change.

Good luck with your adventure into improved health.

Suggested reading: A number of books written by a qualified physician and exercise enthusiast are available at no cost by visiting [jerrybwilliams.com](http://jerrybwilliams.com).

## NESTING REPORT: BLACKWELL LAKE HOUSE ON WILSON LAKE

For several years, Bald Eagles have been nesting at the John Blackwell home on Wilson Lake. This year, there has been a successful hatching. However; only one eaglet has been sighted. At the end of May, the eaglet will learn to fly. Then in late May and early June, the eaglet will be taught to fish. Then the eaglet is on its own.







## **SUGGESTIONS FOR A HAPPY AND REWARDING LIFE:**

Take time to smell the roses.

Never deprive someone of hope. It may be all they have.

Be thankful for every meal.

Don't be afraid to say "I'm sorry."

Don't take good health for granted.

Improve your life by improving your attitude.

Leave everything a little better than you found it.

Keep it simple.

Keep good company.

Keep your promises.

Be kinder than necessary.

Make it a habit to do nice things for people who will never find out.

Be a good loser.

Be a good winner.

Live so that when your children think of fairness, caring, and integrity they think of you.

Don't gossip.

Don't expect money to bring you happiness

Be forgiving of yourself and others.

Never give up on anyone.

Say "thank you" and "please" a lot.

Count your blessings.

Be there when people need you.

Be someone's hero.

**Submitted by Joan Marsh**

### **Help! We Need Your Help!**

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



### **Suggestions?**

We want your feedback, comments, and suggestions. Let us know what you would like for TVARA programs, for our newsletter, and/or ways we can improve, in any way, our service to you.