

# TVARA NEWS

The TVA Retirees Association

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

## TVARS investments reported at \$8.4B

By JUSTIN VINEYARD  
Senior Retirement Consultant, TVARS

The TVA Retirement System reports that, as of June 30, investments assets total \$8.4 billion.

The annualized investment performance over the past three-, five-, and 10-year periods has been 7.1, 6.9, and 7.5 percent, respectively.

**Bank of New York Mellon** — To access your monthly direct-deposit statements online, visit [bnym.accessmyretirement.com](http://bnym.accessmyretirement.com) and log in, or create your account using your 15-digit BNYM account number found on any retirement statement.

On this website, you also can update your address, tax-withholding, or direct-deposit information. For assistance, call BNY Mellon toll-free at 1-844-545-1256.

## Welcome, September!

By JO ANNE LAVENDER  
TVARA Valleywide President

We have a lot of activity in September to celebrate.

The Retiree Appreciation Luncheon hosted by TVA will be Sept. 15 at the Chattanooga Convention Center. This is the first time we are able to have this event since 2019, because of COVID-19 concerns. See more information about it below.

I look forward to seeing many of you there.

Most of our TVARA chapters are having in-person meetings in September or October. We all really enjoy when we can get together with our friends and colleagues and catch up. I hope you will make an effort to go to your chapter meeting. And we all are welcome at other chapter meetings, as well! See the Chapter



JO ANNE LAVENDER

Meetings on page 15 in this issue to find when and where the meetings are.

Penny Walker, our Valley Volunteer Coordinator, has an article on page 3 highlighting the great community work chapters are doing. I am really proud of our organization

that seeks ways we can continue to contribute to our communities.

I also want to take this opportunity to thank Jim Russell, President of Bicentennial Volunteers Inc., for his invaluable support in enabling our chapters to receive encouragement and funding for projects. Jim has announced his retirement effective the end of September. We congratulate him on a well-earned retirement. Not only has he supported our projects,

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## Appreciation Luncheon Set for September 15

By SUZAN BOWMAN

The TVA Retiree Appreciation Luncheon will be held from 10:30 a.m. to 1 p.m. Thursday, Sept. 15, 2022, at the Chattanooga Convention Center.

The year 2022 is the TVA Retirees Association's 55th Anniversary, and we will celebrate our partnership with TVA at this luncheon. TVA Executive Vice President/ Chief Operating Officer Don Moul will be guest speaker. TVA's vendors for retiree benefits — healthcare, dental, Fidelity, and Retirement Services — will be there to answer questions. Students from local schools will display their robotic achievements and STEAM (science, technology, engineering, arts, and mathematics) projects.

Register no later than Sept. 6 by contacting Jean Bryson at [sjbryson@tva.gov](mailto:sjbryson@tva.gov) or calling 1-877-335-1222 toll-free. The lunch is free to retirees and one guest each. Hope you will join us! (For more information, see ad on page 16.)



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Online: [tvars.com](http://tvars.com)

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Over 65? Call Via Benefits

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**TVARA Membership**

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TVARA's Web address is [mytvara.org](http://mytvara.org);

its Facebook address is

[facebook.com/mytvara.org](https://facebook.com/mytvara.org)

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.

# TVARA NEWS & NOTES

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

## TVA Nuclear receives top innovation award

On June 22, the Nuclear Energy Institute presented a Top Innovative Practice Award to TVA for its demonstrated commitment to safety, cost-savings, and industry leadership.

“Our people embrace a culture of continuous improvement, and this award shines a light on the powerful results from our talented team that can be implemented across the nuclear industry,” says Bob Duncan, TVA Senior Vice President of Nuclear Engineering & Operations Support.

He says the path to this innovation award began when a team of engineers reviewed test results from Sequoyah Unit 1 steam-generator inspections and discovered that the replacement steam generators, made with improved materials, showed a much slower rate of wear than the original equipment.

The team approached the licensing group about a change in technical specifications that moves the inspection frequency from every three to every five refueling cycles.

“Improved materials don’t degrade as much, allowing us to reduce the frequency of inspections, improving safety and reducing dose and cost,” says Jesse Baron, TVA Steam Generator Program Engineer.

For Sequoyah Unit 1, this change increases safety by eliminating two cycles of outage activities, and results in saving about 12,000 staff hours, 24 hours of refueling-outage critical-path time, and more than \$14 million over the current licensed operation period of the unit.

This is a permanent technical-spec change for Sequoyah Unit 1 and Watts Bar Unit 1, and the Nuclear Regulatory Commission is reviewing additional spec changes for Sequoyah Unit 2 and Watts Bar Unit 2.

“This is a change that goes beyond TVA to impact the industry,” says Jeremy Mayo, TVA Steam Generator Program Manager. “Any plant that has steam generators with improved materials can submit an NRC request to make this technical-spec change and realize benefits.”

## Accessible nature outing provides path to inclusion

TVA held its first Accessible Nature Outing at Muscle Shoals this spring, with people of varied abilities able to explore the beauty of nature. The group strolled along TVA's Native Plant Garden Trail, taking in the sights and sounds of flowers, birds, and wildlife in a way that was inclusive to all.

Sara Bayles, a TVA Watershed Representative, partnered with local organizations to make the outing happen.

In November 2021, Bayles met with Mercedes Maddox, a Wildlife Biologist with the Alabama Department of Conservation and Natural Resources. They discovered a common passion to fulfill a need in their community: providing accessible areas for all to enjoy the environment.

“There are not many accessible outdoor education programs,” Bayles says. “I saw that need in the area.”

The two decided to partner with Terrence “TJ” Johnson, Programs Coordinator of Muscle Shoals National Heritage Area, to make accessibility a priority.

They identified the Native Plant Garden Trail as the perfect location for the first event. Stretching three-tenths of a mile, this low-grade, paved trail offers an accessible journey through a forest filled with native birds, insects, and plants.

Community members, many of whom face physical challenges that may limit participation in outdoor events, signed up for the program hosted in the TVA Muscle Shoals Reservation trails system.



Hikers enjoy TVA's accessible Nature Plant Garden Trail in Muscle Shoals.

## Norris Visitor Center welcomes patrons back

TVA's Norris Visitor Center reopened on June 1 after a two-summer hiatus.

As at TVA's other visitor centers, the Norris location is staffed by members of Bicentennial Volunteers Inc. who spent all or part of their careers at TVA. Every volunteer has a special story to tell about their TVA service, as well as the benefits of public power.

"It's really the encounters with the volunteers that lure people in — and back — to the centers," says Laura Smith, TVA Communications Brand Marketing Coordinator and Visitor Center Representative.



Norris Dam

"I love spending time with the volunteers, and you never hear the same story twice.

"They're so dedicated to their mission of educating the public about TVA and passionate about serving now, even in retirement, through telling their stories."

TVA's staffed visitor centers shut their doors in March 2020 due to the pandemic, and Norris was the first to reopen. Other staffed centers, at Fontana Dam, Raccoon Mountain, and Kentucky Dam, were expected to reopen within the coming months as situations allow.

There were unstaffed visitor opportunities at other hydrogeneration facilities on the TVA system, as well — at Ft. Patrick Henry, Boone, and Melton Hill in East Tennessee, and at Wilson and Guntersville in Alabama. Norris was expected to remain staffed through the middle of November 2022, Centers for Disease Control & Prevention guidelines permitting.

## 3 Cheers for Our Volunteers!

By PENNY WALKER, TVARA Valleywide Volunteer Coordinator

# Horses, fish figure into projects aiding Valley communities

**TVARA Muscle Shoals Chapter** members and TVA's Power Service Shops employees, working in coordination, helped support the Muscle Shoals area's annual Saddle Up for Kids fundraiser for St. Jude Children's Research Hospital July 14-16.

The group had four goals for this project — 1) to increase fundraising potential of the event, 2) to clear trails for horseback riders, 3) to assist with installing electrical wiring for the new concession stand and hookups for RVs, and 4) to improve the parking.

The TVARA chapter planned and coordinated the improvements needed for the area where participants parked their RVs during the weekend. Working with a local gravel company and trucking company, the chapter secured 10 loads of rock and crushed gravel donated by Rogers Rock Group, with Brown Trucking donating drivers and trucks for the delivery. This was a total donation worth \$6,000.

Another 20 loads of rock gravel were purchased by the retirees group for



At Kids Fish Free Day in June are, from left, TVARA Knoxville Chapter's Reny McClain Lee and Buzz Buffington (also a CRCTU member), Event Coordinator Dick Geiger, and TWRA Commissioner Steve Jones.

around \$10,500. The cost for wiring the new concession stand and the electrical hookups was more than \$7,500. Without the donated time and material the group received, the cost of this project could have exceeded \$25,000.

Also, the retirees and TVA employees assisted in clearing several miles of trails for the horseback riders.

Bicentennial Volunteers Inc. generously provided the Muscle Shoals Chapter a grant for \$15,000 to help with the costs in renovating the event area. Without

that assistance, very little of the work could have been done.

This year's fundraiser raised more than \$360,000 for St. Jude's.

Earlier, the **TVARA Knoxville Chapter** sponsored Kids Fish Free Day on June 11. The event was coordinated with the Clinch River Chapter of Trout Unlimited (CRCTU) and was held at Miller Island boat access just below Norris Dam.

The event encourages young children to experience the enjoyment of fishing the local lakes and streams. CRCTU members (two of whom are Knoxville Chapter members) provided personal boats and instruction on fishing, served as guides, prepared food, tied flies, and prepared rods for the children.

BVI provided a grant of \$1,000 to assist in this annual event, which is co-sponsored by the retiree chapter. The Tennessee Wildlife Resources Agency supported it by stocking the water with trout the day before, and TVA supported it by not releasing water during the event hours.

# Open Enrollment Coming Soon for Medicare Retirees

By JEANNIE KING, Consultant, TVA Benefits & Wellbeing

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 2023.

If you purchased an insurance plan through Via Benefits, you will be receiving more information from that group this fall. All Medicare-eligible retirees are encouraged to call Via Benefits every year to discuss health-insurance options.

Be sure to review all materials your current insurer may send,

such as the Evidence of Coverage and Annual Notice of Change, to ensure they still meet your needs for 2023. You do not have to do anything if no changes are needed. In that case, you will remain in the plan 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 or your State Health Insurance Assistance Program (toll-free at 1-877-801-0044 for Tennessee) during the Open Enrollment period beginning Oct. 15.

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## Medicare Open Enrollment — Changes, Choices

By TOM SWANSON, Chair, TVARA Healthcare Committee

Here are changes Medicare participants can choose to make during the Medicare Open Enrollment (MOE) period (Oct. 15-Dec. 7). These changes will go into effect Jan. 1:

- Change from Original Medicare to a Medicare Advantage Plan (Part C).
- Change from a Medicare Advantage Plan back to Original Medicare.
- Switch from one Medicare Advantage Plan to another Medicare Advantage Plan.
- Switch from a Medicare Advantage Plan that doesn't offer drug coverage to a Medicare Advantage Plan that does offer drug coverage.
- Switch from a Medicare Advantage Plan that offers drug coverage to a Medicare Advantage Plan that doesn't offer drug coverage.
- Join a Medicare Prescription Drug Plan (Part D).
- Switch from one Medicare Prescription Drug Plan to another.
- Drop Medicare prescription-drug coverage completely.
- Do nothing. If you haven't received an Annual Notice of Change in the mail that your current coverage is changing or ending and you're happy with it, you don't have to take any action. You don't have to re-enroll in or renew Medicare each year, because your existing plan(s) will roll over automatically. The existing coverage will remain in effect as long as you continue paying any necessary premiums.

### What can we say about cost changes?

Last year the Centers for Medicare & Medicaid Services Fact Sheet on Medicare Parts A & B Premiums and Deductibles for 2022 was not posted until Nov 12. That's a little late for this article, but on July 29, 2022, CMS did release the following:

"The Centers for Medicare & Medicaid Services (CMS) today announced that the average basic monthly premium for standard Medicare Part D coverage is projected to be about \$31.50 in 2023. This expected amount is a **decrease** of 1.8% from \$32.08 in 2022."

So, if your Part D Prescription Drug Plan gives you a rate increase notice this Fall, it's time to call a different insurance provider during the MOE period.

Chances are you had a bit of a shock last year when seeing the 2022 Medicare Part B premium amount. It went up by \$21.60, from \$148.50 in 2021 to \$170.10 in 2022. That was a 14.5-percent increase and was one of the steepest increases in Medicare's history. The rise in the Part B premium price was partly due to the anticipated high cost of a prescription drug for treating Alzheimer's. In fall 2021, when CMS announced the 2022 Part B premium, Aduhelm was projected to cost an average of \$56,000 per patient, per year. However, the drug manufacturer later revealed a reduced average price of \$26,200, leaving a surplus of funds. Due to legal and operational regulations, CMS concluded the only feasible option was to reflect the impact of the surplus in the calculation of the 2023 Part B premium. So the question is, how much of an anticipated increase in the Part B premium will be offset by the surplus from 2022?

The board of trustees for Medicare releases a report each year that outlines the financial stability and trajectory of Medicare. This year's report has Part B premiums rising to \$272 a month and the deductible reaching \$379 by 2031. As it is, the total increase in cost to beneficiaries from 2021 to 2022 was estimated to be \$1.1 billion due to the increase in the number and amounts of deductible and coinsurance paid. In order to prepare for this predicted increase in costs to Medicare beneficiaries, retirees could consider different Medicare supplement or Medigap plans such as Medigap Plan N or High Deductible Plan G. These plans increase cost-sharing but drastically reduce premiums and potentially future premium-increase percentages. Still, one school of thought would encourage those who are still eligible for the Medigap Plan F to hold onto that so that the rising Part B deductible is not passed on to the beneficiary. Historically, this isn't a great strategy because Plan F premiums tend to increase at a rate that outpaces the rising costs being paid.

# Advantage Plans Free? How Can That Be?

By TOM SWANSON, Chair, TVARA Healthcare Committee

It's that time of the year again. Time for all the medical-insurance experts on TV to tell you to get ALL YOU DESERVE by signing up with a Medicare Advantage Plan.

You are flooded with possible additional benefits, all at promised zero or low premiums. And, depending on where you live, you may even get money back through a credit to your Social Security monthly pension.

So, what's the catch? How can they do this?

Insurance companies contract with the federal government/Medicare to offer health insurance to certain senior citizens (those individuals who are authorized to be covered by Medicare) through the operation of Advantage Plans, otherwise known as Medicare Part C policies.

These policies must, at a minimum, provide the same coverage as Original Medicare. And as the ads proclaim, they can provide more coverage for drugs, dental, and vision, and for services such as access to exercise facilities, transportation to medical appointments, etc., etc., and so forth.

Well, if your premium is zero, who pays for all of this? Other than the co-pays associated with Advantage Plans that are paid by the participant, it is Medicare who pays.

Each year, insurance companies submit bids based on their estimate of the average cost to provide Medicare Part A and Part B coverage for each enrollee. The bids are compared to a benchmark based on the average cost of claims for the area, and, if equal or below, the policy premium can be set to zero.

Plans that bid below the benchmark receive rebates from Medicare to provide enrollees extra benefits. So, if the revenue is fixed by the bid plus rebate plus participant co-pays, how do the insurance companies make money?

Obviously, they have to keep the expenditures per enrollee less than the revenue per enrollee, which is fixed.

To achieve this, Advantage Plans have been designed with the following features:

- First, insurance companies control access to medical services covered under their plan through the implementation of what is called "managed care." Access to medical specialties outside the Primary Care Physician's office is controlled by the PCP through the referral process. Clearly, before a referral is made, the PCP must agree that a specialist is needed. That becomes the first line of expense control.
- Second, insurance companies exercise a high degree of control over the cost of services provided. In order to be

on the referral list (in network), medical-service providers must agree to the rate the insurance companies offer for the service provided.

- Third, for plans that include prescription-drug coverage (Medicare Part D), insurance companies have negotiated favorable contracts with a Pharmacy Benefit Manager or have become their own PBM in order to deal directly with the drug manufacturers.

Finally, the insurance companies try to attract enrollees who are relatively healthy, which accounts for the focus on all the extra benefits highlighted in their advertising. Enrollees drawn to such services as Silver Sneakers, for example, are probably in better health and will be using fewer expensive services like those covered by Medicare Part A.

In addition, the other "extra" benefits offered to entice more enrollees simply cost insurance companies far less to cover than almost anything covered by Medicare Part A & B.

So, if you have someone "managing" your healthcare, what's the rub?

The problem is the financial setup of the Advantage Plan. Since the revenue per enrollee is fixed, the only way to maximize profit is to minimize expense, which puts the insurance representative in the middle of every discussion about your health.

As I have reported in this newsletter in the past, I have experienced some very sad outcomes as a result of the operation of an Advantage Plan for a member of family.

These interactions varied from the "just irritating," such as being refused a flu shot at a local pharmacy, to the "very serious," such as being released from a hospital to a poorly rated Skilled Nursing Facility.

That facility was one of two "in network" with an available bed at the time, and my family member caught COVID-19 from the staff, which at one point had a 50-percent infection rate. As a result of poor medical care there, she had to be transported back to an emergency room with COVID pneumonia and dehydration.

I have watched this family member wait a month for an inferior knee brace to arrive from China, rather than be able to wear one fitted to her at an in-network orthopedic center at the time of her initial consultation. That was required because the center's knee brace was not authorized (too expensive).

I have watched this family member pay out-of-pocket for the only hearing aids that worked for her particular situation. That

*Continued on page 6*

### Advantage Plans...continued from page 5

was despite her having the hearing benefit, as the hearing aids were not of the type covered.

I have watched this family member have a broken hip surgically repaired by an orthopedic team in a hospital, only to never have a follow-up visit with the surgeon because that team was not in-network and did not accept Advantage Plans, only Original Medicare.

What I'm saying is that Advantage Plans are great for seniors who really don't need health insurance. But if you are flat on your back in a Skilled Nursing Facility, and the physical therapist is recommending at least three more weeks of daily therapy, you do not want the SNF to get a discharge order from your Advantage Plan for failure to progress.

The choice is yours, but perhaps Original Medicare plus Medigap Plan N is a better relatively low-cost choice in the long term to keep the discussions about your health between you and the health-service provider and not between the health-service provider and the insurance company.

Or you can save money now and get into infuriating situations later.

### Meanwhile . . .

Humana raked in \$696 million in profit for the second quarter of 2022, up nearly 20 percent year over year. In the second quarter of 2021, the insurer reported \$588 million in profit for an increase of 18.4 percent, according to its earnings report. Humana also brought in \$23.7 billion in revenue for the quarter, an increase of 14.6 percent from the \$20.6 billion reported in the second quarter of 2021.

Profit and revenue are also up by double digits through the first half of the year, according to the report. The company posted \$1.6 billion in profit through the first six months of 2022, an increase of 14.8 percent compared to the \$1.4 billion earned in the first half of 2021. Revenues reached \$47.6 billion in the first half of 2022, up 15.3 percent from \$41.3 billion in the first half of 2021.

The results surpassed Wall Street analysts' expectations both on profit and revenue, according to Zacks Investment Research.

## Non-Medicare Retirees Can Enroll in TVA Medical Plan

The election period for non-Medicare retirees to change their TVA medical-plan option for 2023 is Oct. 15-Nov. 9. The same two plans (80% PPO and Consumer-Directed Health Plan, or CDHP) will be available.

Election materials will be mailed to each enrolled retiree's home in early October. The materials will include information on 2023 plan changes and premiums.

Retirees should start planning now. Remember, if you want to change your election, be sure to do so by Nov. 9.

### Watch your HSA balance

Eligible participants in the CDHP can take advantage of a Health Savings Account. Please note that 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 2023 TVA contribution to your HSA, you must have an active account on Jan. 1, 2023. 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 the People First Solution Center toll-free at 1-888-275-8094 to have it reopened. Accounts closed for other reasons will need to be reopened by HSA Bank. — JEANNIE KING

## Retiree Dental-Plan Open Enrollment Nov. 1-Dec. 2

By ADAM LOWENDICK, Consultant, TVA Benefits & Wellbeing

An open-enrollment period for the retiree dental plan available through Delta Dental of Tennessee will be held Nov. 1-Dec. 2.

Coverage will be effective Jan. 1, 2023. Waiting periods may apply. Additional information will be available in the enrollment packages, which will be available online on Nov. 1 at [tva.com/retireeportal](http://tva.com/retireeportal) (see Health Care Benefits).

Packages also will be available beginning Nov. 1 by emailing Delta Dental at [TVAEnrollment@deltadentaltn.com](mailto:TVAEnrollment@deltadentaltn.com) or by calling 1-833-932-0878 toll-free.

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

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# Interested in TVA Contract Work? Here's What You Need to Know

By KRISTEN DAVIS, BVI Communications Manager

For years, retirees and former employees have gone back on the job at TVA, working as contractors through Bicentennial Volunteers Inc.

This arrangement is beneficial for retirees, as well as TVA. Retirees earn extra income and gain the satisfaction of performing challenging work. TVA benefits from the wealth of experience and expertise retirees bring to the job.

Tim Cornelius is among the TVA retirees currently working as a contractor.

“For me, it’s a good experience to be back at work supporting TVA,” says Cornelius, who also serves as Muscle Shoals TVARA Chapter President. “I feel like it’s also good for TVA, since retirees going back to work already know the system, the job, and the people. It’s easy for retirees to fit in and start work, without any downtime.”

Jo Anne Lavender, TVARA Valleywide President, also has worked as a retiree contractor at TVA.

“Having been a BVI contractor for many years in the past, I have a lot of experience in that area,” she says. “And it has always been a great experience.”



Tim Cornelius

‘I feel like it’s also good for TVA, since retirees going back to work already know the system, the job, and the people.’

— Tim Cornelius, retiree, contractor, and Muscle Shoals TVARA Chapter President

## **Here are some “Frequently Asked Questions” about contract jobs at TVA:**

### **Who is eligible to perform TVA contract work through BVI?**

You must be a TVA retiree or former employee to perform TVA contract work through BVI.

### **How do I get involved with contract work through BVI?**

1. Register with BVI at [mybvi.org](http://mybvi.org) and sign up for the mailing list. You will receive notifications whenever new job openings are posted on the BVI website.
2. Apply on the job openings posted on the website. Tailor your resume to the specific job on which you are applying. Include a cover note to express your interest and point out your key qualifications.

3. Network with people you know at TVA. This is the most likely way you will find work as a contractor. Stay in contact with your former TVA colleagues and let them know you are available to assist them. This is how most jobs are filled — informally, rather than through formal job postings.

### **How does the hiring process work?**

A TVA manager selects a job candidate and then requests this person by submitting an order internally. The request goes up the line for approval in the manager’s organization. Once approved, the request goes to BVI. BVI then contacts the person and sends some paperwork.

### **Who sets the rate of pay for contract jobs?**

TVA sets the rate of pay. BVI issues the paycheck, and contractors are paid every two weeks.

### **Are there any benefits with contract jobs?**

There are no benefits such as those enjoyed by regular employees — no paid holidays, annual leave, sick leave, or medical insurance. If you are required to work on a holiday, it is treated as a regular workday for pay purposes.

### **What about overtime?**

BVI contractors are paid time-and-a-half for any hours over 40 worked in the workweek.

### **If I work as a BVI contractor, will it affect my TVA retiree medical-insurance plan?**

If you are currently enrolled in TVA medical insurance, employment as a BVI contractor will not affect it. The same is true if you are drawing a TVA retirement check; your employment as a BVI contractor will not affect it.

### **How do my earnings affect the amount of Social Security that is taxable?**

It depends on your age, the year you were born, and your income. You may want to check with Social Security or your tax adviser. The Social Security website offers information on this subject.

### **If a job posting shows a one-year contract period, does that mean the job is guaranteed to last for one year?**

No. TVA is free to terminate a contract job before the end date, without notice. A contract job is, by definition, a temporary job.



# Mediterranean Cruising at \$35 a Day?

By LES BAYS

*How 'suite' it is, thanks to Theo...again*

My former bridge partner Theo, with whom I cruised Australia and New Zealand a few years ago — as I reported in the March 2017 *TVARA News* — called again.

Once again, he wanted to share some good fortune with me. This time, he had an offer of a SUITE on a 12-night Mediterranean cruise. And it would only cost me about \$35 per day!

He did ask if I would use my points earned from past travels to pay for a week of hotels in Florence and Venice before the cruise. I'd never stayed in a suite on a cruise ship, and I had enough points to cover most nights, so (with my wife's permission once again) we had a deal.

The cruise was round-trip from Venice, Italy, with several ports in Greece and one in Israel.

We decided to fly separately across the pond and meet at the Rome airport. Next, it was off to the train-ticket window



Les Bays in the Jordan River

to purchase tickets from Rome to Florence.

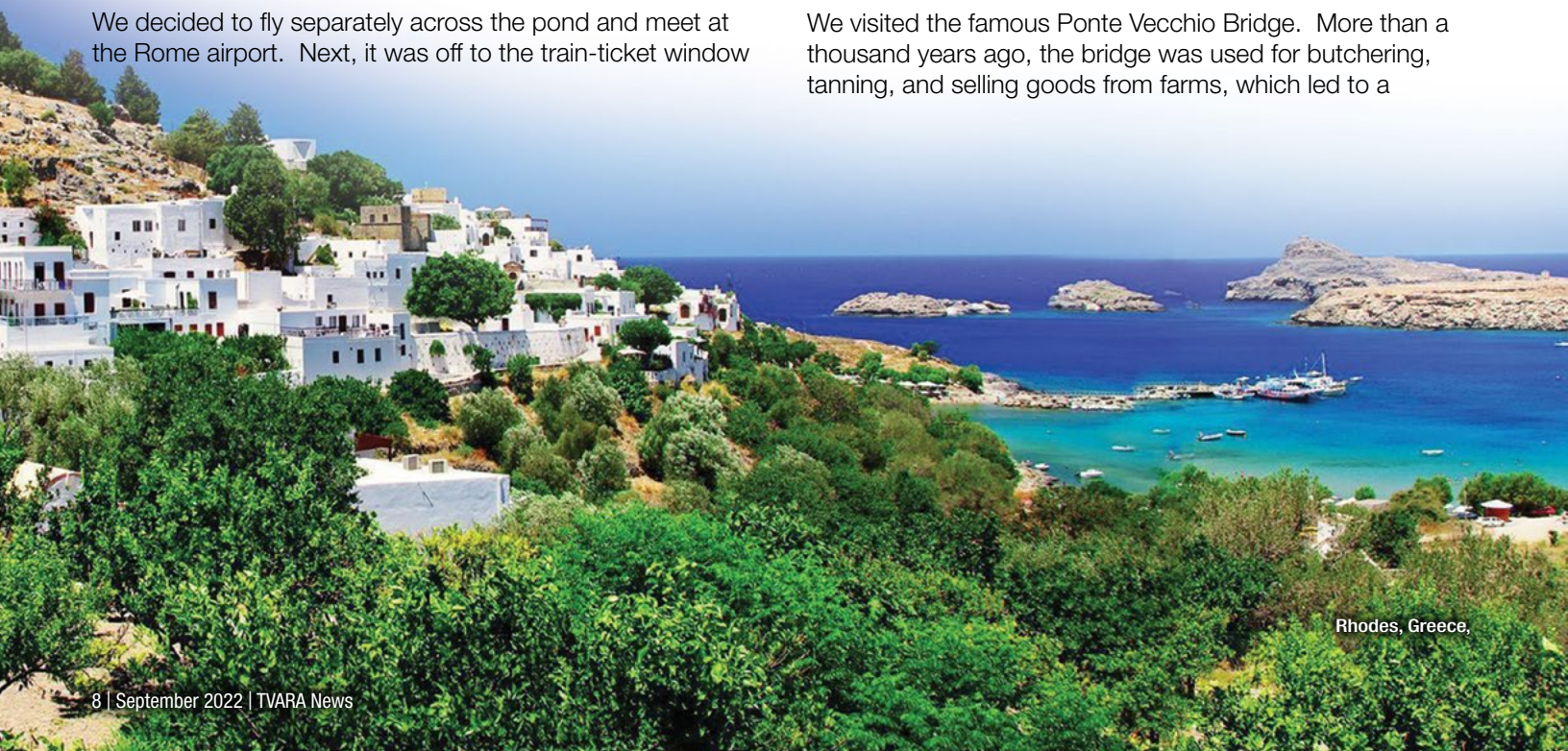
Some of those trains are FAST — I think we were traveling about 150 miles per hour at times. We were in Florence quickly, maybe 2½ hours. I had booked a hotel close to the train station, and we checked in.

The woman at the from desk let us know that since it was the first Sunday of the month, a lot of museums were free. Hearing this good news, we immediately went to see Michelangelo's famous statue of David, at the Galleria dell'Accademia.

That was the only museum we made it to that day, but one bucket-list item was checked off.

We had a full day in Florence the next day.

We visited the famous Ponte Vecchio Bridge. More than a thousand years ago, the bridge was used for butchering, tanning, and selling goods from farms, which led to a



Rhodes, Greece,



terrible stench and lots of flies and constant varmints.

The head honcho of Florence decided this did not portray the gate to the city in its best light, and he made butcher shops and tanners on the bridge illegal.

Only shops that made the bridge a pleasant place for visitors and citizens would be allowed. And to this day, the bridge remains full of jewelry, art, and souvenir shops.

We stepped into the Ferragamo shoe store. To us, it was more of a museum. I'd estimate there were 50 pictures inside of the Ferragamo fashions of the 1960s, with custom foot molds for celebrities like Sophia Loren, Marilyn Monroe, Eva Peron, Judy Garland, Audrey Hepburn, and Greta Garbo. We enjoyed the visit, but there was no way we could afford anything there.

Earlier, the desk clerk at the hotel told us there was a highly regarded Italian restaurant next door, and if we showed our hotel card and key, we could get 10-percent off.

The only open reservations were pretty early, and the clerk booked it for us.

The restaurant is named Osteria Pastella, and its specialty dish is "Tagliatelle Flambe' with fresh truffle in Grana Padano cheese wheel."



Flambé in a Parmesan cheese wheel in Florence

They pour some alcohol in a huge Parmesan cheese wheel, set it on fire, melt a layer of the cheese, throw some cooked pasta in and stir it around. Then they plate and serve the dish. Voila!

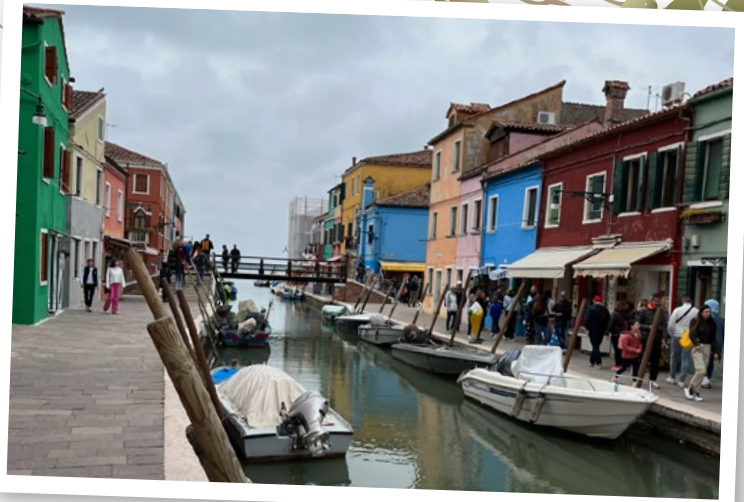
I invite you to Google it and watch a video. And I recommend if you

ever go to Florence that you eat there. I want to spend more time in Florence in the future.

Two nights later, another fast train to Venice.

In Venice, we bought a multi-day bus pass, since we weren't staying on the islands of Venice, but nearby, maybe three miles away.

We spent four days seeing the city. There were several free museums, along with people watching, shopping, and eating gelato.



Murano — famous for glass

We decided to buy a 72-hour vaporetto (water bus) pass. We would use that pass to get us around the canals, saving a lot of time we would've spent walking, and also to take us to the nearby islands of Murano and Burano.

Murano is famous for "Murano glass." I bought some earrings and other jewelry for my wife. Murano is a beautiful setting, and I want to visit there again with her someday.

Burano is famous for lace. There were several shops selling lots of fabrics and lace, often with a "little old lady" sitting in a chair working at her craft for the tourists to see.

Back in Venice, we found that lots of restaurants had Prix Fixe (French for "fixed price") menus. If you wanted to choose from liver, chicken, pasta, and pork, you could usually eat for 15-16 Euros, plus drink. Not bad.

Restrooms in Venice were difficult to find, and some places charged for their use. We learned to always carry a couple of Euros in change, in case we didn't want to buy a soda at a restaurant just to use their facilities.

On one of the last days in Venice before the cruise, I saw an article about "a Banksy" being there.



Banksy's "Migrant Child" in Venice

Banksy is one of the world's premier graffiti/street artists and works anonymously. His works just appear overnight. He has adopted a "stencil" method, for which he is world-famous. It allows him to work quickly.

His street art usually has a social message. After we walked

*Continued on next page*



A beautiful underground lake near Argostoli, Greece



Les rowing inside the cave



Robert riding camel in Jericho

across perhaps 15 bridges to get to it, there it was beside a small canal. His beautiful artwork portrayed a shipwrecked migrant child.

He had to have stenciled and finished painting it from a boat, perhaps using a ladder or brushes on a long stick.

If you go to Venice, I recommend you Google “Banksy Migrant Child” and locate it. The art is now a few years old, so it doesn’t have to do specifically with what’s going on in Ukraine, but the general message is there.

There are still parts of the world where people wake up to such bad days that might be unimaginable to most of us. Bravo, Banksy!

Venice doesn’t want large cruise ships porting in its immediate area anymore. So after our five days there, we took a bus arranged by the cruise line from Venice’s Marco Polo airport to Trieste, a couple of hours away, and sailed from there.

I was a bit under the weather in our first couple of stops in Greece, which were ports near Olympia and Athens. I just got off long enough to check out the nearby souvenir shops. Theo visited the venue of the original Olympics and the Acropolis.

In Haifa, Israel, all passengers were required to be COVID-tested. It took hours for all the results to come back, so we weren’t able to do much the first day. We were given a “pass” with our photo on it to enable us to leave the port area.

The next morning, we had just planned to go up to the Baha’i Gardens and walk around, but we were required to ride a chartered bus a couple of hundred yards to the pedestrian gate to leave the port.

We got on the bus and overheard two people sitting in front of us discussing their plans for the day. They had arranged for a taxi driver to take them to Jerusalem.

Theo and I asked them if there might be room for us to get in on it. They said, “Great, we can split the cost.” It was 200 Euros each way, split between the four of us.

Our adventure began with our new friends, Robert and Sue, whom we had seen in the Neptune Suite lounge on the ship.

An hour and a half later, we were dropped by the taxi driver at a Jerusalem hotel that had recently been a Crowne Plaza, but was now what seemed to be catering to Orthodox Jews.

This was Friday, the Sabbath, and one of the elevators was set up to go to all floors automatically. That was so people would not have to “work” to push the buttons during the Sabbath.

We booked our rooms, then Robert talked to the front desk,



The Baha’i World Center at the Baha’i Gardens in Haifa, Israel

where somebody “knew a guy” who could take us around Jerusalem, the West Bank, Jericho, the Jordan River, the Dead Sea, and Bethlehem in one day.

Robert negotiated with “the guy” to get the cost reduced from his asking price of maybe 600 Euros to 500 U.S. dollars. We agreed to split the cost again. We freshened up and left with the driver about 30 minutes later for a six-hour tour.

We drove through the security gates from Jerusalem into the West Bank. Stopped by the Israeli guards, our driver just motioned toward us and said, “Americans,” and we were welcome to proceed.

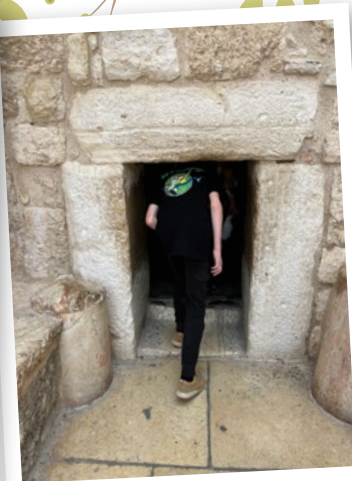
Inside the West Bank, we saw Palestinian and Israeli license plates. I could be wrong, but I understand cars with Palestinian plates are not allowed into Israel, but cars with Israeli plates can travel on both sides.

That day was long, hot and tiring, but downright awesome. We rode camels in Jericho, stood barefoot in the Jordan River, and swam in the Dead Sea.

In Bethlehem, at the Church of the Nativity, we knelt at the site traditionally considered the birthplace of Jesus. In Jerusalem, we walked through the Mount of Olives.



The traditional birthplace of Jesus at the Church of the Nativity in Bethlehem



Theo passing through “The Eye of the Needle” at the Church of the Nativity in Bethlehem

We knelt at the Stone of Unction, a large slab in the Church of the Holy Sepulcher, that traditionally is considered to be where Jesus was prepared for his funeral.

We were too late to visit the 14 stations of the cross (the Via Dolorosa), but we have to leave something for next time, I guess.

We finished the evening in Jerusalem by walking the short distance to the Western Wall. We were required to put on small head coverings to approach it.

We took a taxi back to the ship the next morning.

We were warned that since Sunday was a regular workday, traffic might be heavy between Jerusalem and Haifa. And it was. But we made it back in time for Robert and Theo finally to get to run up the hill in Haifa to see the Baha’i Gardens, the location of the world headquarters of the faith. Because I still have lung damage from COVID-19, I wasn’t that interested.

Rhodes, Greece, was the location of the Colossus of Rhodes. One of the Wonders of the Ancient World, the huge statue straddling the port doesn’t exist anymore. It’s a good port for shopping, though.

Souda, Greece, was a good shopping port, as well.

In Argostoli, Greece, Robert had rented a car for the day, and we again tagged along. That was a fun day of tasting wines, visiting an old castle, visiting two caves, and getting back to the ship just in time to feel the rush you get when the ship’s crew pulls the gangplank up right behind you.

Back to Trieste, then to the Venice airport for my flight home. It was a remarkable experience — another “trip of a lifetime” in the books — and I can’t wait to go back.

*(Les Bays retired after a 33-year career at John Sevier Fossil Plant, serving also as a union rep and Valleywide officer of the Engineering Association/IFPTE, as well as an elected Director on the TVA Retirement System Board. He is now President of the Upper East Tennessee Chapter of TVARA.)*



The Mount of Olives in Jerusalem



The Stone of Unction in the Church of the Holy Sepulcher, Jerusalem



## WASHINGTON UPDATE

# Full Steam Ahead for D.C. Staff During Long, Hot Summer

By JESSICA HOGLE, TVA Vice President, Federal Affairs



JESSICA HOGLE

Summer arrived in Washington in full force, although not with the kind of heat the Tennessee Valley would experience several times as the season went on. The Federal Affairs team worked to keep our congressional delegation informed of TVA's system position during the bouts of extreme heat in June and July.

We also were keeping stakeholders apprised of the impacts current international events and market forces were having on fuel prices and on TVA's monthly fuel-cost adjustment. Our diverse generation portfolio is vitally important to maintaining reliability both through market volatility and extreme weather, something we continue to reinforce with our D.C. audiences.

In June, TVA President/Chief Executive Officer Jeff Lyash joined U.S. Sen. Marsha Blackburn (R-TN) and U.S. Reps. Chuck Fleischmann (R-TN 3rd), Mark Green (R-TN 7th), and Diana Harshbarger (R-TN 1st); and U.S. Deputy Secretary of Energy David Turk, in delivering remarks at the Tennessee Valley Corridor National Summit in Washington.

The TVC represents a footprint of 12 congressional districts in Tennessee, Alabama, Kentucky, Virginia, and North Carolina, with a vision to promote the area's national leadership in science and technology through regional cooperation. Speakers' topics focused on advances in our region of science, energy, space, and transportation, as well as cooperation to build the future workforce to support these industries.

We were pleased to work recently with the U.S. Department of Energy's Office of Energy Efficiency and Renewable Energy on a case study of TVA's Home Uplift program, which was published on the [energy.gov](https://www.energy.gov) website. The study showcases TVA's national leadership in energy efficiency and community outreach to support underserved families, schools, and businesses. Home Uplift is part of DOE's Home Performance with ENERGY STAR® program and provides whole-house improvements that reduce energy use and improve indoor air quality, focusing mostly on older homes built before efficiency standards were in place. Energy burden, which is how much households spend on energy bills relative to their income, is a topic of interest to policymakers as the country looks to address the myriad ways to reduce energy consumption while also transitioning to cleaner generation sources.



U.S. Rep. John Rose, with Michelle Ray, TVA Vice President, Generation Services, at Raccoon Mountain Pumped Storage Plant

On May 23, U.S. Rep. John Rose (R-TN 6th) visited Raccoon Mountain Pumped Storage Plant to learn more about the energy-storage/generation system and how it supports TVA's energy system of the future. We love hosting members of the TVA delegation to show them first-hand how we deliver on our mission of service to the Valley!

### Board of Directors, Inspector General Updates

The three individuals nominated for the TVA Board of Directors by President Biden last year have been joined by additional nominees named this summer. William J. "Bill" Renick of Mississippi and Adam "Wade" White of Kentucky were nominees named by the White House on June 3, and Joe H. Ritch of Alabama was named July 27. Ritch's name will be familiar to many TVA retirees because he served on TVA's Board from 2013-2017.

These nominees joined Beth Geer, Robert "Bobby" Klein, and Michelle Moore in the Senate confirmation process. Renick, White, and Ritch were expected to testify in a hearing before the U.S. Senate Environment and Public Works Subcommittee on Clean Air, Climate, and Nuclear Safety, following the August congressional recess. Geer, Klein, and Moore participated in an EPW hearing in April 2022. A confirmation vote on all six nominees is anticipated following the hearing for Renick, White, and Ritch. The Federal Affairs team continued to support all nominees

*Continued on next page*

through the confirmation process, in order to fill remaining and upcoming vacancies on the Board.

On June 6, Ben Wagner was sworn in as TVA Inspector General after being confirmed by the U.S. Senate. We congratulate this veteran of the TVA IG's office on his confirmation and continued service to the Valley.

## Hot Topics in Washington

Inflation and high gas prices continued to be on the minds of many Americans — with a whopping 9.1-percent inflation rate in June. President Biden has said, “Inflation is our most pressing economic challenge. It is hitting almost every country in the world. Tackling inflation is my top priority — we need to make more progress, more quickly, in getting price increases under control.” The Administration and Congress continued to work to address inflation and high gas prices, as best they can.

On June 30, the U.S. Supreme Court announced that Section 111(d) of the Clean Air Act does not authorize the U.S. Environmental Protection Agency to impose emission guidelines that go beyond the individual affected sources. This approach was key to utility-sector emission reductions achieved under the Obama-era Clean Power Plan, replaced by the Trump-era Affordable Clean Energy Rule, since vacated.

TVA's generation portfolio places it in strong position to comply with a broad range of regulatory guidelines that EPA may propose. We expect EPA may scrap plans to replace the Clean Power Plan and utilize other, established regulatory pathways to force coal-generation control or retirement decisions.

We are reviewing the Supreme Court's decision and expect it will have minimal, if any, impact on TVA and its operations. Our decarbonization efforts are not directly connected to the Clean Power Plan. In fact, a year ago, TVA issued the Board-endorsed “Strategic Intent and Guiding Principles” document that codifies the work TVA has been doing for many years, reinforces its commitments, and sets clear, realistic targets for long-term carbon-emission reduction.

Our staff is monitoring the legislation dubbed the Inflation Reduction Act of 2022, to determine potential impacts and opportunities relevant to TVA operations. At the time of writing of this column, the proposed legislation would invest billions in clean-energy technologies to decarbonize the U.S. economy, if passed. As TVA works toward its aspiration of net-zero carbon emissions by 2050, we will look to this and any legislation for opportunities that support our efforts and serve the best interest of the Valley.

On July 27, the Biden Administration announced new actions to lower electricity bills for working families and help connect more states and families to affordable, reliable solar projects and clean-energy jobs. These initiatives are bolstered by funding from the Bipartisan Infrastructure Law. The President also announced new executive actions on climate to address extreme heat, and it was being reported that his administration is weighing declaring a national emergency on climate change.

Looking ahead, we will monitor the congressional races in November for consideration of any changes to the delegation seats with which we work closely or impacts to membership or leadership to key congressional committees.

### Welcome, September...continued from page 1

he has enabled retirees to volunteer at the TVA visitor centers, to work on contract with TVA, and to work on FEMA projects. We will miss Jim and wish him well on enjoying his retirement as much as many of the rest of us retirees are.



Jim Russell

The BVI Board is looking for a permanent replacement for Jim. In the interim, Kathy Black, a former

TVA executive and a member of the BVI and Retiree Resources Corp. boards, will serve as BVI President. Kathy is very excited about this role and is eager to increase the partnership with TVARA. We look forward to working with Kathy.

And if you want to know more about how you can work on contract with TVA through BVI, see the article on page 7 in this issue.

Articles by our retirees in this issue include a couple on healthcare

planning by Tom Swanson and another travel story by Les Bays. I'm sure you will find these articles informative and entertaining.

We greatly appreciate our regular articles from TVA — with news about the TVA Retirement System, Benefits, TVA activities, and a Washington Update.

Enjoy reading this *TVARA News* issue and enjoy getting together at your chapter's meeting and/or at the TVA Retiree Appreciation Luncheon.

## Has Your Contact Information Changed?

Did you recently change your email address or phone number? If so, go to [mytvra.org/your-current-membership-information](https://mytvra.org/your-current-membership-information) and correct the appropriate data. If you have changed your home address recently, notify the TVA Retirement System in writing. Also, you can change your home address through the Bank of New York Mellon website: [bnym.accessmyretirement.com](https://bnym.accessmyretirement.com).



# In Memoriam

May 01, 2022 - July 29, 2022

TVA Retirement Management received notifications of the deaths of the following retirees for the period May 1, 2022, through July 29, 2022, 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.

<b>Andre, Joe F.</b> , 5/12/2022(1/1/1993)	<b>Choate, Tony L.</b> , 6/7/2022(1/4/1999)	<b>Gibson, L.E.</b> , 6/14/2022(7/1/1999)	<b>Kirk, John E.</b> , 5/29/2022(9/27/1997)	<b>Parham, Charles R.</b> , 7/28/2022(1/1/1993)	<b>Shanks, George K.</b> , 5/14/2022(3/19/1991)
<b>Archer, Sarah M.</b> , 7/16/2022(8/17/1987)	<b>Clark, Prentice A.</b> , 6/16/2022(10/2/2005)	<b>Glover, Harold H.</b> , 7/24/2022(10/17/1994)	<b>Kirkendoll, Thomas W.</b> , 6/3/2022(12/22/2007)	<b>Parry, William E.</b> , 6/20/2022(6/8/2010)	<b>Sheppard, Tommy R.</b> , 5/25/2022(7/27/1988)
<b>Armor, John D., Jr.</b> , 4/28/2022(1/11/1986)	<b>Cockrum, Jack H.</b> , 7/8/2022(8/16/1988)	<b>Greene, Ted R.</b> , 5/3/2022(5/3/2005)	<b>Koester, Louis W.</b> , 5/14/2022(8/16/1988)	<b>Pascua, Cesar O.</b> , 6/20/2022(10/19/2006)	<b>Simmons, James T.</b> , 4/30/2022(6/10/2003)
<b>Armstrong, Carolyn T.</b> , 6/27/2022(4/29/1995)	<b>Cole, William L.</b> , 5/16/2022(5/12/2005)	<b>Groves, James F.</b> , 7/19/2022(11/28/1981)	<b>Larson, Alan L.</b> , 6/29/2022(9/4/2004)	<b>Patuzzi, Victor L., Sr.</b> , 5/16/2022(10/1/1996)	<b>Smallwood, Marguerite K.</b> , 5/24/2022(10/30/1991)
<b>Atkinson, James D.</b> , 5/4/2022(1/4/2000)	<b>Cooper, Homer R.</b> , 6/26/2022(2/14/1996)	<b>Groves, Terry L.</b> , 5/30/2022(7/30/1988)	<b>Lawson, William D.</b> , 7/7/2022(7/1/1994)	<b>Perchalski, Frank R.</b> , 7/5/2022(9/23/1995)	<b>Smith, Charles A.</b> , 6/9/2022(6/5/2004)
<b>Atkinson, Robert K.</b> , 6/11/2022(1/2/1999)	<b>Coulter, Orville R.</b> , 6/11/2022(10/4/2001)	<b>Gwinner, Haywood R.</b> , 7/10/2022(12/12/2006)	<b>Levi, Richard P.</b> , 5/17/2022(6/8/2008)	<b>Perkins, Larry T.</b> , 5/26/2022(9/8/1989)	<b>Smith, Eula M.</b> , 5/25/2022(1/1/1993)
<b>Aune, Henrik J.</b> , 7/27/2022(9/1/1984)	<b>Craigge, Hugh A.</b> , 6/17/2022(7/30/1988)	<b>Hale, Steve E.</b> , 7/10/2022(9/27/1997)	<b>Lindsey, Raymond I.</b> , 6/4/2022(6/12/2007)	<b>Petty, Thomas M.</b> , 5/3/2022(9/2/2007)	<b>Smith, Jay L.</b> , 6/20/2022(8/12/1989)
<b>Bailey, Glenn H.</b> , 7/4/2022(1/3/2009)	<b>Cravens, Barbara D.</b> , 4/30/2022(10/1/1988)	<b>Hall, George T.</b> , 7/6/2022(3/28/1988)	<b>Linzey, Lester P.</b> , 6/25/2022(1/12/2013)	<b>Phelps, Lendell</b> , 7/4/2022(6/4/2005)	<b>Smith, Samuel L.</b> , 5/1/2022(6/23/1987)
<b>Baird, Wesley L.</b> , 6/10/2022(4/9/2010)	<b>Crawford, George E.</b> , 5/1/2022(9/3/1988)	<b>Hall, Laura D.</b> , 6/28/2022(3/6/1997)	<b>Little, Gilbert V.</b> , 5/13/2022(8/2/2008)	<b>Phipps, Barbara K.</b> , 4/21/2022(10/20/1983)	<b>Sparks, James E.</b> , 6/7/2022(3/9/1985)
<b>Barnes, Steven S.</b> , 7/8/2022(6/11/2005)	<b>Curry, Charles A.</b> , 5/31/2022(1/6/2007)	<b>Hart, Roger H.</b> , 6/3/2022(4/14/1990)	<b>Livingston, Richard H.</b> , 6/29/2022(6/17/1989)	<b>Posey, Wilson R.</b> , 6/22/2022(1/11/2003)	<b>Strange, Leonell L.</b> , 6/17/2022(12/10/1994)
<b>Barnett, James I.</b> , 6/19/2022(10/17/1994)	<b>Davis, Bobby G.</b> , 7/23/2022(9/29/1990)	<b>Hattley, Larry I.</b> , 5/12/2022(12/13/1992)	<b>Lockard, Donald L.</b> , 5/27/2022(11/29/1992)	<b>Poss, Billy J.</b> , 7/20/2022(3/2/2011)	<b>Swisher, Richard O., Jr.</b> , 6/11/2022(8/2/1988)
<b>Barron, John S.</b> , 7/1/2022(5/20/1989)	<b>Davis, William R.</b> , 5/19/2022(1/4/1992)	<b>Hawkins, James V.</b> , 4/13/2022(10/1/1996)	<b>Loflin, Chairman D.</b> , 5/19/2022(8/2/1988)	<b>Pratt, Harold E.</b> , 7/24/2022(10/17/1994)	<b>Szalkiewicz, Stanley J.</b> , 5/28/2022(1/3/2010)
<b>Belew, Marvin R.</b> , 5/16/2022(1/11/1993)	<b>Dennis, Richard D.</b> , 7/24/2022(4/11/2009)	<b>Hensley, Joe C.</b> , 7/26/2022(1/5/2008)	<b>Luther, Richard K.</b> , 4/25/2022(5/4/2018)	<b>Pyatt, Malcolm L.</b> , 7/14/2022(3/10/2001)	<b>Talent, Samuel P.</b> , 7/15/2022(4/14/2018)
<b>Best, J. Floyd</b> , 6/20/2022(10/1/1988)	<b>Dodson, Edgar D.</b> , 4/30/2022(7/16/1988)	<b>Hickman, Vaughn B.</b> , 7/12/2022(7/30/1988)	<b>Mathis, Martha W.</b> , 5/2/2022(4/11/1965)	<b>Rainey, Robert S.</b> , 6/4/2022(1/4/1995)	<b>Talley, Lynn P.</b> , 6/26/2022(10/18/2008)
<b>Bevins, Regina L.</b> , 4/18/2022(10/17/2011)	<b>Durham, James C.</b> , 5/20/2022(11/16/1991)	<b>Holbert, Thomas E.</b> , 6/28/2022(11/4/1989)	<b>Mathis, Thomas R.</b> , 6/10/2022(12/27/1996)	<b>Redmond, Victor A.</b> , 4/17/2022(2/10/2004)	<b>Terry, Harold W., Jr.</b> , 5/4/2022(5/3/1992)
<b>Bird, Willie E.</b> , 5/18/2022(3/28/1998)	<b>Eblen, James H.</b> , 7/9/2022(8/17/1999)	<b>Holland, John H.</b> , 6/29/2022(5/2/2017)	<b>McCarson, Clifford W.</b> , 5/16/2022(3/8/2013)	<b>Roberts, Michael N.</b> , 7/2/2022(10/23/1991)	<b>Thomas, Roy O., Jr.</b> , 6/30/2022(4/1/1997)
<b>Bonds, Eileen H.</b> , 6/23/2022(2/7/1981)	<b>Eigelsbach, Robert L.</b> , 5/8/2022(7/4/1989)	<b>Holmes, Doris R.</b> , 5/20/2022(12/2/2003)	<b>McCrary, Rayford L.</b> , 6/6/2022(10/17/1994)	<b>Rosentreter, Jeffrey A.</b> , 7/1/2022(10/1/2014)	<b>Walker, Kenneth S.</b> , 7/19/2022(10/20/2014)
<b>Boyett, Donald L.</b> , 6/19/2022(7/1/1974)	<b>Elkins, Paul R.</b> , 5/26/2022(11/28/1994)	<b>Horney, William R., Jr.</b> , 7/1/2022(10/1/1996)	<b>McFarlin, Jackie D.</b> , 7/12/2022(9/27/1997)	<b>Rouse, Jacob A.</b> , 7/24/2022(10/17/1994)	<b>Walton, Charles E.</b> , 5/8/2022(10/5/2013)
<b>Boyles, Michael R.</b> , 7/14/2022(1/4/1999)	<b>Ellis, James R.</b> , 4/3/2022(4/10/2015)	<b>Horton, Betty L.</b> , 6/22/2022(5/3/2003)	<b>Miller, Charles H.</b> , 6/25/2022(11/3/2001)	<b>Saffer, Larry E.</b> , 6/23/2022(12/27/1992)	<b>Watts, Toni L.</b> , 6/14/2022(10/17/1994)
<b>Bradley, Jimmy O.</b> , 5/11/2022(9/1/2001)	<b>Ergle, Willie E.</b> , 5/24/2022(10/17/1994)	<b>Hudgins, Anthony</b> , 5/4/2022(6/12/2008)	<b>Mittendorf, Kay A.</b> , 6/15/2022(3/13/1993)	<b>Sanders, Rosalie J.</b> , 7/14/2022(3/12/1989)	<b>Wilhoite, Charles R., Jr.</b> , 4/24/2022(10/7/2006)
<b>Braxton, Phillip A.</b> , 4/21/2022(4/3/2010)	<b>Evans, Barry D.</b> , 4/26/2022(1/24/1987)	<b>Hudson, James L.</b> , 6/6/2022(1/1/1993)	<b>Modrall, Ann L.</b> , 5/10/2022(6/16/1979)	<b>Saylors, Vickie D.</b> , 6/27/2022(11/14/2004)	<b>Wilson, Margie V.</b> , 6/13/2022(5/29/2004)
<b>Brewer, James E.</b> , 7/6/2022(6/12/1993)	<b>Farmer, Leonard W.</b> , 5/18/2022(2/4/1989)	<b>Ivey, Hurshal L.</b> , 5/23/2022(9/9/2000)	<b>Moffett, Donald E.</b> , 4/28/2022(12/30/2008)	<b>Schmidt, Elliott T., Jr.</b> , 5/8/2022(10/1/2014)	<b>Woods, Danny M.</b> , 7/16/2022(9/25/1982)
<b>Brown, Fonnie E., Jr.</b> , 5/4/2022(3/27/1999)	<b>Frazier, Doris W.</b> , 3/20/2022(3/27/1993)	<b>Jackson, Kenneth F.</b> , 6/1/2022(12/23/2006)	<b>Moore, Neal D.</b> , 6/16/2022(9/17/1983)	<b>Schoonover, Bernice B.</b> , 6/21/2022(8/2/1988)	<b>Wrenn, William B.</b> , 5/10/2022(12/24/1994)
<b>Cameron, Raymond, Jr.</b> , 7/17/2022(8/9/2003)	<b>Frye, Otha Gene</b> , 4/7/2022(8/3/1988)	<b>Jacobs, James W.</b> , 5/10/2022(1/5/2008)	<b>Morgan, Lena F.</b> , 5/19/2022(12/31/1976)	<b>Scoggin, Jerry W.</b> , 7/15/2022(12/10/2005)	<b>Wright, Deborah S.</b> , 5/15/2022(2/1/2011)
<b>Capehart, Shannon L.</b> , 6/30/2022(1/11/2003)	<b>Fulton, James Michael</b> , 6/23/2022(11/30/2016)	<b>Jones, Benjamin W.</b> , 6/15/2022(6/22/1995)	<b>Murrian, William J., III</b> , 7/18/2022(11/12/1988)	<b>Scott, Frank L.</b> , 5/10/2022(1/8/1994)	<b>Wright, Raymond L.</b> , 7/21/2022(12/6/2002)
<b>Castleberry, Joe M.</b> , 5/21/2022(8/6/1988)	<b>Gabbard, Charles H.</b> , 6/14/2022(8/2/1988)	<b>Jones, James D.</b> , 5/5/2022(9/27/1997)	<b>Neal, Roy B.</b> , 5/15/2022(5/24/1986)	<b>Scott, Michael T.</b> , 7/14/2022(10/5/2013)	<b>Wynn, Robert Lee, Jr.</b> , 6/11/2022(7/16/1988)
<b>Caughron, Gayle K.</b> , 5/18/2022(5/3/1992)	<b>Gammon, William T.</b> , 7/14/2022(5/7/2002)	<b>Kilgore, Orin W.</b> , 5/8/2022(10/1/1996)	<b>Newman, John C.</b> , 5/29/2022(10/16/1999)	<b>Scott, Richard P.</b> , 7/11/2022(6/4/2021)	<b>Wynne, James R.</b> , 7/3/2022(6/7/1991)
<b>Chase, David E.</b> , 6/4/2022(1/1/1993)	<b>Gasque, Wanda K.</b> , 7/15/2022(10/17/1994)	<b>Killian, Rodney N., Jr.</b> , 7/13/2022(2/3/1990)	<b>Painter, Robert D.</b> , 7/11/2022(11/17/1982)	<b>Scott, Ritchie D.</b> , 7/16/2022(10/2/2016)	<b>Yarbro, Michael H.</b> , 6/27/2022(10/17/1994)

# Upcoming September 2022 Chapter Meetings

## BROWNS FERRY

**September 13, 2022, Noon**

*Catfish Cabin, Athens, Ala.*

- Program: TBD

David Matherly, President

256-777-2175/[dcmaterly@gmail.com](mailto:dcmaterly@gmail.com)

## CHATTANOOGA

**October 18, 2022**

*Brainerd United Methodist Church,*

*Fellowship Hall,*

*4315 Brainerd Road*

- 10 a.m. Meet n Greet
- 10:30 a.m. Program: TVA/Medicare Health Insurance Presentation

Tom Swanson, President

423-902-6892/[twswanson@comcast.net](mailto:twswanson@comcast.net)

## CLEVELAND

**September 9, 2022, 10:30 a.m.**

*Hopewell Church of God Fellowship Hall,*

*5765 Eureka Road*

- Program: TBD

John Austin, President

423-400-6098/[austinnutfan@charter](mailto:austinnutfan@charter)

## GALLATIN

**September 14, 2022, 11 a.m.-1 p.m.**

*Gallatin Public Library*

- Guest Speaker: State Rep. William Lamberth
- Ronnie "Blue" Monday, President

615-325-9473/[ronniemonday@att.net](mailto:ronniemonday@att.net)

## HUNTSVILLE

**October 13, 2022, 10 a.m.**

*First Baptist Church, 500 Governors Drive,*  
*Entrance 3, Door Code 53158, Room 250*

- Program: TBD
- Lunch will be served, call or text Dan Simmons for reservations

Daniel A. Simmons, President

256-509-9781/[dasimmon@bellsouth.net](mailto:dasimmon@bellsouth.net)

## JACKSON

**September 14, 2022, 9:30 a.m.**

*Southwest Electric Membership Corp.,*  
*1590 Highway 70E*

- Program: TBD

Alan Campbell, President

731-988-8814/[abcjax@eplus.net](mailto:abcjax@eplus.net)

## JOHNSONVILLE/CUMBERLAND

**September 22, 2022, 10 a.m.**

*Johnsonville State Historic Park Museum,*  
*90 Nell Beard Road,*

*New Johnsonville, Tenn.*

- Program: Information from Sept. 15 TVA Retiree Appreciation Luncheon and the Aug. 25 TVARA Board Meeting.

- Door prizes

RSVP will be required for the catering of the meals; contact Mickey Blackburn by phone or email by Sept. 16

Mickey Blackburn, President

931-209-1352/[mwblackb56@gmail.com](mailto:mwblackb56@gmail.com)

## KINGSTON

**September 26, 2022, 10:45 a.m.**

*Kingston Community Center,*

*201 Patton Ferry Road*

- Program: TBD

Marcus Melton, President

865-388-3919/[mcmelton45@gmail.com](mailto:mcmelton45@gmail.com)

## KNOXVILLE

**September 8, 2022, 10 a.m.-12:30 p.m.**

*Melton Hill Hydro Campground, Pavilion 3,*

*201 Campground Road,*

*Lenoir City, Tenn.*

- Program: TBD

Sammy Sweetland, President

256-366-0952/[sdsweet62@hotmail.com](mailto:sdsweet62@hotmail.com)

## MEMPHIS

**September 7, 2022, 11 a.m.**

*Dale's Restaurant,*

*1226 Main Street,*

*Southaven, Miss.*

- Guest Speaker: Marilyn Brown, TVARS 7th Director

David Teuton, President

901-212-3822/[davidteuton@yahoo.com](mailto:davidteuton@yahoo.com)

## MISSISSIPPI

**September 13, 2022, 10:30 a.m.**

*TVA Customer Service Center,*

*3197 Brooks Road, Tupelo, Miss.*

- Program: TBD

Sherry Garrett, President

662-963-3519/[garrett7481@bellsouth.net](mailto:garrett7481@bellsouth.net)

## MUSCLE SHOALS

**September 21, 2022, 10 a.m.**

*TVA Community Credit Union,*

*1405 Wilson Dam Road*

- Guest Speaker: Doug Hartley, Battalion Chief, Florence Fire Department

Timothy "Tim" Cornelius, President

256-757-5220/[timwcornelius1@gmail.com](mailto:timwcornelius1@gmail.com)

## NASHVILLE

**September 8, 2022, 10 a.m.**

*Victory Baptist Church, 1777 Tate Lane,*

*Mt. Juliet, Tenn.*

- Program: TBD

Jeff E. Gammons, President

931-729-9974/[y2kunderthehill@gmail.com](mailto:y2kunderthehill@gmail.com)

## NORTHEAST ALABAMA

**September 13, 2022, 11 a.m.**

*Location: TBD*

- Program: TBD

Larry Hancock, President

256-599-1383/[lad35772@gmail.com](mailto:lad35772@gmail.com)

## PADUCAH

**September 27, 2022, 11 a.m.**

*Noble Park Pavilion*

- Luncheon: All food will be supplied, BBQ included; everyone is invited

Ken Dickerson, President

270-442-9539/[kenneth.dickerson@comcast.net](mailto:kenneth.dickerson@comcast.net)

## PARADISE

**September 13, 2022, 11 a.m.-1:30 p.m.**

*IDK Restaurant (located in the Copper Creek Mall,*  
*close to Rural King)*

*Powderly, Ky.*

- Program: Nominating committee for new officers

- Cost: Meal \$11, drinks \$2.50.

Patricia E. "Pat" Cobb, President

270-338-6667/[pecobb1942@att.net](mailto:pecobb1942@att.net)

## UPPER EAST TENNESSEE

**October 19, 2022, 11 a.m.**

*Golden Corral, Morristown, Tenn.*

- Program: Mark Meigs, Executive Secretary, TVA Retirement System, will provide update on the status of the system

Leslie P. "Les" Bays, President

423-782-8458/[lpbays1@yahoo.com](mailto:lpbays1@yahoo.com)

## WATTS BAR

**No meeting for September 2022**

Kathleen Garrison, President

423-365-9048/[eddiekathleen@bellsouth.net](mailto:eddiekathleen@bellsouth.net)

## WESTERN AREA

**September 21, 2022, 10:30 a.m.**

*Lake Barkley State Resort Park Meeting Room*

- Guest Speaker: Clay Cherry, TVA Director of Asset Performance

K. Renee Turnbow, President

270-205-5277/[krturnbow@gmail.com](mailto:krturnbow@gmail.com)

Please visit the TVARA website at [mytvvara.org](http://mytvvara.org) and hover your mouse over the tab "Local Chapters" to find your chapter. Click on your chapter to view meeting details and announcements.

**TVARA Website, Email Addresses**

Have you visited the TVARA website lately?

The web address is [mytvara.org](http://mytvara.org). You will find information about chapter meetings, volunteer opportunities, membership, and healthcare information, as well as other news of value.

TVARA will be sending emails to all members from time to time, concerning invitations to chapter meetings, volunteer opportunities, the TVA-sponsored Valleywide TVA Retiree Appreciation Luncheon, 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](mailto:rjwhitson@mytvara.org)  
 Jean Bryson — [sjbryson@mytvara.org](mailto:sjbryson@mytvara.org)  
 Richard Wilson — [rtwilson@mytvara.org](mailto:rtwilson@mytvara.org)

**Open Enrollment for Delta Dental...**  
*continued from page 6*

System, or the Federal Employees Retirement System.

The monthly premiums for 2023 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 customer-service matters can be directed to Delta Dental toll-free at 1-800-223-3104.



## YOU'RE INVITED!

**2022 TVA Retiree Appreciation Luncheon Hosted by TVA**

**Thursday, September 15, 2022 • 10:30 am - 1 pm**

**Chattanooga Convention Center**  
**1150 Carter St.**  
**Chattanooga, TN 37402**

For reservations, email [sjbryson@tva.gov](mailto:sjbryson@tva.gov) or phone toll-free **1-877-335-1222**.

Please provide your name, spouse/guest name, phone number, address, and email address so we can reach you if we have questions.

**Reservation Deadline: September 6, 2022**

For more information, visit [www.mytvara.org](http://www.mytvara.org)

*Rain or shine • Parking provided in the Marriott garage*

*No animals permitted except service animals*

*No firearms or other weapons*

**Door prizes**

**Good food**

**Good times**

**Free to retiree and 1 guest**

**Contacting TVA Benefits**

The People First Solution Center, which can be reached toll-free at 1-888-275-8094, connects you with TVA Customer Solution Specialists from 8 a.m. to 5 p.m. ET weekdays to answer your retiree-benefit questions.