



Muscle Shoals Chapter
Fall 2017 Issue

Upcoming Meetings:

December 13, 10:00 a.m.
TVA Community Credit Union
Program: To Be Announced
Free Lunch, Door Prizes

March 14, 10:00 a.m.
TVA Community Credit Union
Program: To Be Announced
Free Lunch, Door Prizes

*Be sure to receive this newsletter—
enter/update your email address by
sending it to Reba Whitson at
rjwhitson@tva.gov@tva.gov*

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Muscle Shoals TVARA is on Facebook now!
Enter our name and hit like to join us for news, pictures, our newsletter and much much more

MS CHAPTER TVARA QUARTERLY MEETING

I hope everyone had a good year. Our chapter has accomplished a lot for the Shoals area. You should be proud.

We were represented well at the TVA Retiree Picnic in Chattanooga. It was a good time, with good food and entertainment. I had a lot of positive feedback on the chartered bus. Thanks to Billy Baggett and Cameron Kay for arranging for the bus this year.

Please make plans to attend our next Chapter Meeting which will be held December 13th at 10:00 A.M. On the program will be discussion of benefit changes for 2018.

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

Lunch will be provided by the TVA Community Credit Union.

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

Tim Cornelius

Your TVARA MS Chapter Board:

President: Tim Cornelius

Vice President:

Treasurer: Joan Marsh

Secretary: Carol Sherer

Board Member: John Blackwell

Board Member: Cameron Kay

Board Member: Jim Green

Board Member: Bill Baggett

TVARA Picnic Mgr.: Buster Smith

Garden Program Mgr.: James Bedsole

Hospitality: MJ Ligon

*Wilson Dam Visitors WT: Lewis
Frederick*

*UNA Endowed Scholarship: John
Ingwersen*

*Newsletter: John Ingwersen, Janice
Berry*

Contacts:

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

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

Our Advertisers:

TVA Community Credit Union

Big Brothers/Big Sisters

Civitan

*Court Appointed Special Advocates
(CASA)*

Safeplace

TN Valley Arts Association (TVAA)

United Cerebral Palsy

Medicare Supplement Classes

By John Blackwell

From October 15, 2017, until December 7, 2017, is the open enrollment period for Medicare Supplement insurance. Retirees are encouraged to review their Medi-gap insurance coverage for Part A and B, and their Part D coverage.

Two classes were held by our chapter to review considerations for making changes. About 100 retirees attended these classes. Positive feedback was expressed from participants of these classes. One of the major benefits of the classes was to encourage retirees to discuss their issues with their current insurance companies.

Comments from the participants indicated that most were satisfied with their part A and B plans. The major issue was Part D coverage for drug coverage. Concerns expressed were that the pharmacies participants had been using were no longer covered, and another concern was the cost increases of drugs. Some have been surprised to see a decrease in premiums and lower costs for drugs.

Participants were encouraged to have discussions with one of the five organizations that provide free advice and consultation about their options for medical insurance.

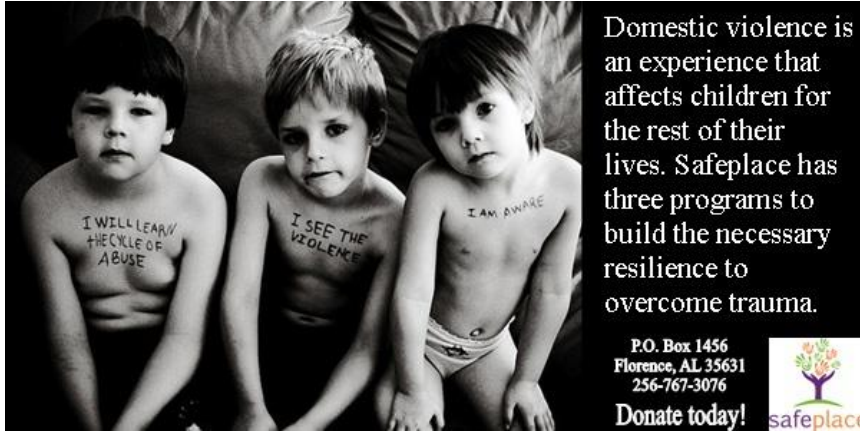
Wrapping up Your Medi-Gap Coverage

By John Blackwell

The renewal period for Medicare Supplemental Insurance will be history on December 8th. Hopefully, everyone will have had an opportunity to review their insurance policies and made any adjustments.

In presenting a couple of workshop on the subject I heard the following comments and questions:

- **John what company to you recommend?**
- **Do I have to go through One-Exchange?**
- **I need to perhaps change but I do not want to deal with the process again and specifically One-Exchange.**
- **At what point do I need to call my old insurance company to cancel?**
- **What other issues do I need to consider before purchasing new insurance?**



I addressed these comments and questions as shown below:

“I need to perhaps change, but I do not want to deal with the process again and, specifically, One-Exchange.”

The process this year typically has moved along a lot faster than last year. Most retirees report that changing insurance companies takes about an hour and a half.

John, what company to you recommend? I have some health issues that most retirees do not have to consider, so my company may not be the best for you. All of us are different and need different medical and drug plans. It is best to have a policy tailored to your needs.

Do I have to go through One-Exchange? If you do not have a Health Care Credit, and you do not have someone on your policy who is under age 65, you do not have to go through One-Exchange.

At what point do I need to call my old insurance company to cancel? Call and cancel your 2017 policy only after you have been accepted by your 2018 policy.

What other issues do I need to consider before purchasing new insurance? You need to contact your doctor’s business office or your pharmacist to be sure they have no issues with your 2018 company.

UNA Streamlines Endowed Scholarship Process

By Amanda Sherrod

The University of North Alabama Office of Student Financial Services, along with the UNA Foundation, announced that they will soon be rolling out a new scholarship management system from AcademicWorks, which is set to go live on December 1, 2017, thru February 1, 2018.

Students will simply fill out one general application for all endowed scholarships. The new system will automatically download information from our Banner system. Using that information, students will answer a few questions, and the system will then pull up a list of all the scholarships that student is qualified for. They will also be able to submit an essay and letters of recommendation that certain scholarships



Call 256-765-0041 for more information
or visit www.ShoalsCASA.org.
Mailing address: CASA, 118 E. Mobile Street, Suite 10, Florence, AL, 35630



require, such as the TVA Retiree Endowed Scholarship.

In the past, 800-900 students would complete the Endowed Scholarship Application. We would then print the applications, sort them by hand into the different departments, and then hand deliver the applications to the various departments for review and selection. Now the scholarship committees will be able to review and select the applications online. However, we will still have the option to print the applications, essays, and letters of recommendations, if the committee would prefer this. The same process will apply to the students, who will receive an online notification allowing them to review and accept the various scholarships they're qualified for online. This will eliminate thousands of paper copies, and it should speed up the process.

Per Gwen Patrick, CPA, Director of Financial and Database Services, Office of University Advancement at UNA, the balance of the MSTVARA Endowed Scholarship as of September 30, 2017, was \$44,743.53. There have been no contributions since June 2017.

Beginning December 1, those interested in applying should go to: <https://una.academicworks.com/>



Gwen Patrick, CPA '83 | p: [256.765.5085](tel:256.765.5085)
Director of Financial and Database Services
Office of University Advancement
UNA Box 5113 | Rogers Hall • Florence, AL 35632
[Build the Pride](#)

2017 Combined Federal Campaign By John Blackwell

For several years, about the first of October, I have been writing you to solicit donations to the United Way of Northwest Alabama. You have generously donated to this organization, which has resulted in making the Shoals a better place to live. This year, the Office of Personnel Management (OPM) in Washington, D.C. has made major changes to the Combined Federal Campaign. I can no longer solicit donations from TVA retirees. This year the solicitation will be done by the OPM. In the days ahead, you should be receiving a letter offering you the opportunity to participate, along with instructions on how to donate. You will be afforded an opportunity to donate to a wide range of charities. However, the United Way of Northwest Alabama is included on this listing. I hope you will consider participating in this very worthwhile effort.

2017 *Crossfire—Fire & Rescue* Game Day

Valuable Workplace Skills on Display

By Stephanie Newland

The 2017 NW Alabama BEST Robotics Competition was held Saturday, October 7. The event, hosted by the Shoals Chamber of Commerce and Northwest-Shoals Community College, is the culmination of over 650 students, on 26 teams from northwest Alabama and south-central Tennessee, spending six hectic weeks designing and building a robot to accomplish the game challenges, developing an engineering notebook and a marketing presentation, designing and building a trade show booth, creating team-wear, websites, creative videos, and much more!

BEST Robotics is free for schools to participate! Each team receives a box of identical equipment and supplies (motors, servos, controllers, plywood, wire, PVC, and various other parts and pieces) and has just 6 weeks to build their machine and accomplish all the other elements of the competition. They cannot use anything except what they are given, leveling the playing field, no matter the socio-economic situation of the school—it's all about creativity, skills, teamwork, and time management—all skills every employer desires in their workforce!

The competition was fierce this year, with more teams competing than ever before. At the end of the day, ALL teams had lost some sleep, eaten lots of pizza, had a ton of fun, and, most importantly, gained valuable workplace and life skills in the process.

Congratulations to the six teams who are headed to South's BEST Regional Championship in Auburn, December 2 & 3:

Brooks High School—Best Award

Moulton Middle School/Lawrence Co. High School—Best Award

Covenant Christian School—Best Award

Trinitas Classical Academy—Best Award

Lexington High School—Game Only

Rogers High School—Game Only

***Inaugural* Invitational Tournament**

Central High School

Mars Hill Bible School

Riding the Bus to TVARA Picnic

By Bill Baggett

Muscle Shoals Chapter, TVARA, hired a bus to carry several retirees to this year's TVA annual picnic in Chattanooga. It was a very good, safe, relaxing trip which everyone seemed to enjoy. The bus was filled with laughter, talking, reading, drinking coffee, and eating travel snacks. We were delivered to the front entrance of the Pavilion with special bus parking. Let's hire a bus again next year!



See more pictures on our Facebook page!





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Debit Card App

For more information, visit our website at www.tvaccu.com



Introducing **My Mobile Money Access**, a free app provided by TVACCU that lets you control and monitor your debit card use anywhere, anytime through your mobile phone. With **My Mobile Money Access**, you can track spending, check your balance, and protect against fraud. You can even turn your card off if you misplace it – and turn it back on again when you find it!

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My Mobile Money Access allows you to manage your account with just a few taps on your screen. Use it to:

- Locate surcharge-free MoneyPass ATMs
- Check balances
- Make account-to-account transfers
- Monitor transaction history

GET PEACE OF MIND WITH TRANSACTION ALERTS

The **My Mobile Money Access** app also gives you the power to set custom alerts, so you can monitor your card at all times. Alerts can notify you of things like:

- Card Activity
- Spending Limits
- International Transactions
- Card status changes
- Purchases made in a specific category and much more!

We hope you'll take advantage of this useful card benefit. To get started, visit your Smartphone app store and download the **My Mobile Access** app today!

Where the Money Went - 2017

By Joan Marsh

YEARLY SUMMARY

	Deposited	Withdrawn	Short	Over
Bus	\$ 840.00	\$ 1,500.00	\$ 660.00	
BVI for Best Robotics	\$ 5,000.00	\$ 5,000.00		
BVI 50 th Celebration	\$ 232.75	\$ 412.04	\$ 179.29	
Door Prizes		\$ 100.00	\$ 100.00	
Dues from Knoxville	\$ 3,234.00			\$ 3,234.00
Garden Program	\$ 9,000.00	\$ 9,000.00		
Interest	\$ 4.05			\$ 4.05
Jim Russell Gift		\$ 256.00	\$ 256.00	
Lunch	\$ 453.05	\$ 624.39	\$ 171.34	
Picnic	\$ 5,959.00	\$ 6,521.62	\$ 562.62	
Plaque for Blackwell		\$ 49.05	\$ 49.05	
Speaker		\$ 417.94	\$ 417.94	
Stamps		\$ 9.80	\$ 9.80	
TVARA-dues collected in MS*	\$ 705.00	\$ 810.00	\$ 105.00	
UNA	\$ 627.00	\$ 2,227.00	\$ 1,600.00	
	\$ 26,054.85	\$ 26,927.84	\$ 4,111.04	\$ 3,238.05

*drawing for 7 memberships

(\$105)

\$ (26,927.84)	\$ (4,111.04)
\$ 26,054.85	\$ 3,238.05
\$ (872.99)	\$ (872.99)

Balance 11/1/2016	\$ 10,909.15
Balance 9/26/17	\$ (10,036.16)
Decrease in Funds	\$ 872.99

Joan Marsh 9/26/17

NOVEMBER VALLEYWIDE MEETING SUMMARY

TVA RETIREMENT SYSTEM UPDATE

Justin Vineyard provided an update on the retirement system. Currently, there are 9,900 TVA employees and 23,500 TVA retirees. Eighty percent of TVA employees are post-1996 hires, with 880 in the new 401K-only retirement plan which was implemented in 2014. Preliminary results of TVARA returns are 10.5% for FY 2017 (vs. 9.5% benchmark). This equates to an increase of \$760 million, with a contribution from TVA of an additional \$300 million. In addition, the TVA Board approved another \$500 million for September. Over the past five years the fund has had a 7.75% return.

Colby Carter, Senior legal counsel, reported that payments in the future will be coming directly from Bank of New York Mellon Bank. The Cost of Living Adjustment (COLA) is determined on the first of December and will be announced around that time—it is expected to be around 25, the same as Social Security COLA. The TVARA Board has, since 1939, had three directors appointed by TVA, three elected from active TVA employees, and one selected by those six directors. The seventh director is now required to be a TVA retiree.

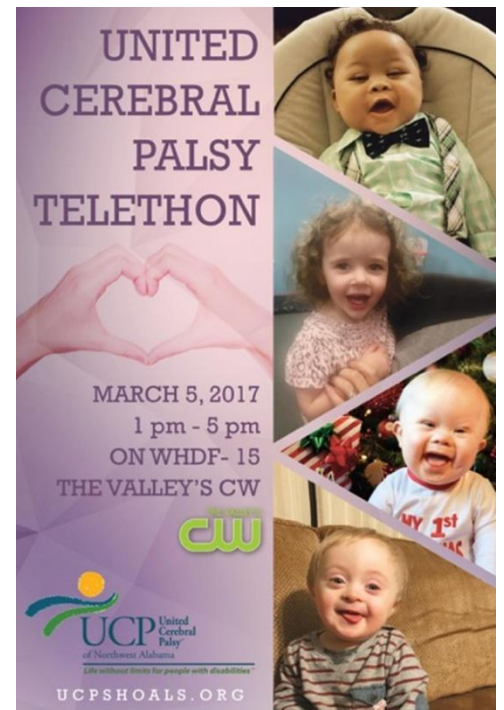
COMMUNITY RELATIONS

Denise Watts, Community Relations Manager, reported on the recent budget approved by the Board and on Community Relations programs throughout the Valley. The budget for Operations remains virtually unchanged. A general rate increase of 1.5% was approved as the Board continues to address the deficit and the challenge of keeping rates competitive. There are four nominations for Board vacancies, with one each from Alabama, Tennessee, Georgia, and Kentucky. Community Relations has three goals, with 50% of the emphasis being on education, the remaining goals focus on human services (last year they provided 2.3 million meals in the valley), and on community. A Speakers Bureau is active within Community Services, and their website has some 70 opportunities for volunteers. Robotics continues to be a major program for volunteers. A number of special events are planned, including one in May for the 85th anniversary of TVA. More information can be found on the website (MyTVARA.org) and will be given in the future.

FRAUD PROTECTION

Tom Swanson spoke on ways to protect yourself from Identity Theft, in the wake of the Equifax data breach. These include the following:

1. Check on Equifax Website to see if your information was compromised—it is highly probable that it was.





you will be refused.

4. Consider using an ID Theft monitoring service (you may get one free year from Equifax, but following the free year, you will be charged.) Note that many companies will provide you this service for free if you have business/memberships with them. These include, but are not limited to, AAA and USAA.
5. If you discover your ID has been stolen (not just compromised), then you need to report this to local law enforcement and your State Attorney General.

OTHER ITEMS

The Valley-Wide Picnic had 1,300 signed up, and 1,100 attended. Next year's picnic will be at the same place on October 4. The BVI banquet is expected to precede it on October 3.

Membership report—currently TVARA has 9,078 paid members, down from 9,211 last year.

My Time at TVA

By Roger Tanner

It's hard to know where to begin, but here's a first cut at what I think were highlights of my career at TVA.

When I first arrived at TVA in 1995, there were two questions of prime interest to TVA concerning regulations on its power plants. One was the extent to which excess ozone was formed in power plant plumes, given the difficulty many areas were having in meeting the 8-hr ozone standard (8-hr standard of 80 parts per billion). The second was how the particulate standards EPA were modifying

2. Obtain your free credit report. Information on this program and how to get your free report from any of three corporations is available at the following website:

<https://www.consumer.ftc.gov/articles/0155-free-credit-reports>.

3. Consider freezing your credit. A fee is charged for this service, and before you want to use credit, you would have to unfreeze your credit or

(particularly a new standard for fine particles) would affect TVA operations, since particulate sulfate formed from SO₂ emissions from power plants was a major component of fine particulate matter.

Other experts in gaseous emissions were in the Air Quality group at TVA (headed by Dr. Jim Meagher), but there was not as much expertise in particulate matter measurements. I had been involved in many measurements of the composition of particulate matter dating back to projects I worked on at Brookhaven National Lab in the mid- to late-1970s. So when the EPA fine particle standard was promulgated in about 1997, Bill Parkhurst and I set up a network to measure the mass of fine particles in the Tennessee valley. The data showed that the PM₁₀ (larger particle) standard wasn't a problem in the Valley, but the fine particle standard would be difficult to meet.



This study led to further field work to find out just what was in those fine particles and how much of it was related to TVA emissions. Despite EPA models which predicted low

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

Tennessee Valley Art Association
presents

Christmas for kids age 4 to 94



Trees of Christmas: Dec. 1 - 24
9 a.m. - 5 p.m., Mon. - Fri.; 1-3 p.m. Sun.
10 a.m. to 2 p.m. on Saturday Dec. 9 and Dec. 23
At the Tennessee Valley Museum of Art
\$5 adults, \$3 students, free on Sundays

Best Christmas Pageant Ever
7 p.m., Dec. 9 & 2 p.m., Dec. 10
At the Ritz Theatre

Tickets: \$8 adult and \$7 students
256-383-0533 | tvaa.net

contributions
from

carbonaceous material (both natural and man-made), we found from direct measurements that a major portion of the mass was carbonaceous (carbon-containing organic) material, and that most of it in non-urban areas was natural, likely derived in large part from photochemical reactions of plant emissions.

EPA then set up a series of highly instrumented "Supersites" across the nation to look more closely at how fine particles were formed, but these sites were all in urban areas. So with the help of grants from EPRI (Electric Power Research Institute) and the Department of Energy, and with the cooperation of the National Park Service staff, we set up a Supersite in Great Smoky Mountains National Park near the Look Rock campground, an area not directly affected by local sources of pollution. In addition to long-term routine measurements, several intensive sampling periods in which TVA and Park Service staffs were joined by atmospheric scientists from across the country were conducted from about 2001 to 2013. The results of this research have triggered a quantum leap in the understanding of what fine particles are made of and how they are formed, including updated models of how

gaseous emissions of isoprene (the most abundant organic compound emitted by vegetation) are converted to organic material in fine particles.

My contribution to these advances was modestly significant, and was aided by several TVA coworkers—notably Steve Mueller and Ray Valente—as well as Jim Renfro of the National Park Service.

Unfortunately, the current TVA management chose to ignore the benefits of in-house research expertise and completely dismantled the Air Quality group at TVA in their zeal to close down Muscle Shoals operations. One only hopes that this move does not come back to bite the agency when new regulations are proposed in the future—and they will, despite the current “climate” in Washington, DC.

Invested in the Future

Shoals CASA
October 2017

Editor's Note: Shoals CASA carries an advertisement in our newsletter every issue, thus supporting our Endowed Scholarship Fund. Please give your support to them!

Every day, hundreds of children in the Shoals are at risk of being abused or neglected. And frankly, the people who are supposed to love and protect these children are the very same ones who cause the harm. More and more children are suffering abuse and neglect at the hands of their parents. It's true...‘*somebody should do something.*’ That's precisely what Court Appointed Special Advocates are doing. Court Appointed Special Advocates (CASAs) are men and women who believe that children deserve the right to grow up in a safe and stable environment. These men and women are just like you and have made a commitment to see that children in the Shoals have a caring adult who will speak up on their behalf and work to ensure that the Courts make the best decision for the child's future.

CASAs are screened, trained, and supported by a knowledgeable staff and are truly making positive differences in the lives of local children. “I believe that the work of the CASA in this case saved the child's life,” said Judge Chad Coker. CASA Volunteers perform an independent investigation as to the circumstances of a child who has been brought before the Court due to abuse and/or neglect, then write a court report for the Judge to help the Courts have ‘big picture’ information about the child's life, and to stand with the Courts in demonstrating that every child deserves the right to have a



safe and permanent home. From meeting with child welfare representatives, to speaking with a child's educational provider, to testifying in court so that our child welfare system has as much information as possible, CASA Volunteers are using their voices to ensure that children are protected and have a chance for a successful future.

Too many children in the Shoals do not have a CASA Volunteer. With hard work and hope that many in the community feel as we do, Shoals CASA seeks to meet our mission of ensuring that every child who needs a CASA is able to receive our services; and we're making progress. In October 2017, Shoals CASA was presented with the opportunity to purchase an office building in Sheffield, Alabama that will enable the program to have increased awareness in the community and will provide better support to our Volunteer Advocates working for children. "Becoming a CASA Volunteer was one of the hardest and best decisions of my life," says a local CASA Volunteer. "And I wouldn't trade my experience with CASA for any other volunteer opportunity." We know that TVARA members care about the children in our community and we encourage each one of you to consider if becoming a CASA Volunteer for a child is right for you. Give us a call today at 256-765-0041 or visit our website at www.ShoalsCASA.org to take the first step in changing a child's future for good. (CFC Listing #32080.)

Keeping up with the Grandkids

Contributed by Joan Marsh

SINCE SENIORS ARE TEXTING, THERE APPEARS TO BE A NEED FOR SENIOR TEXTING CODES. PASS THESE ON TO YOUR CHILDREN AND GRANDCHILDREN SO THEY CAN UNDERSTAND YOUR TEXTS.

ATD	AT THE DOCTOR'S
CGU	CAN'T GET UP
DWI	DRIVING WHILE INCONTINENT
FWIW	FORGOT WHERE I WAS
GGPBL	GOTTO GO, PACEMAKER BATTERY LOW
GHA	GOT HEARTBURN AGAIN
LMDO	LAUGHING MY DENTURES OUT
WTP	WHERE'S THE PRUNES?
WWNO	WALKER WHEELS NEED OIL
ROFL..CGU	ROLLING ON FLOOR LAUGHING ..CAN'T GET UP
BFF	BEST FRIEND'S FUNERAL
BTW	BRING THE WHEELCHAIR
IMHAO	IS MY HEARING AID ON?
TTYL	TALK TO YOU LOUDER
WAITT	WHOM AM I TALKING TO?
WAI	WHERE AM I?

THE THANKSGIVING SEASON

Contributed by Joan Marsh

A SEASON GIVEN TO TODAY'S AMERICANS BY YESTERDAY'S...

A SEASON TO BE PRAYERFULLY THANKFUL...TO COUNT OUR BLESSINGS...

TO REFLECT ON OUR GREAT AMERICAN HERITAGE...

A SEASON TO HONOR OUR FIGHTING MEN IN DISTANT LANDS...OUR

SERVICEMEN EVERYWHERE...OUR GOVERNMENT, OUR FRIENDS, OUR

NEIGHBORS...

A SEASON TO LOOK TOWARD OUR FUTURE WITH RENEWED DEDICATION...

THANKSGIVING.

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.



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.

A Visit to Remember

Contributed by Joan Marsh

THE PICTURES ARE FROM A RECENT TRIP TO FRANKLIN D. ROOSEVELT'S HOME, HYDE PARK, NY --
THANK YOU FDR FOR ESTABLISHING TVA!



100 Days of Action March 9-June 16, 1933

FINANCIAL REFORMS

- MARCH 9 Emergency Banking Act
- MARCH 20 Government Economy Act
- APRIL 19 Abandonment of Gold Standard
- MAY 27 Securities Act
- JUNE 5 Abrogation of Gold Payment Clause
- JUNE 13 Home Owners Loan Act
- JUNE 16 Glass-Steagall Banking Act

JOBS AND RELIEF

- MARCH 31 Creation of Civilian Conservation Corps
- MAY 12 Federal Emergency Relief Act
- JUNE 16 National Industrial Recovery Act
- JUNE 16 Emergency Railroad Transportation Act

RURAL REFORMS

- MAY 12 Agricultural Adjustment Act
- MAY 12 Emergency Farm Mortgage Act
- MAY 18 Tennessee Valley Authority Act
- JUNE 16 Farm Credit Act

PROHIBITION

- MARCH 22 Beer-Wine Revenue Act