

Muscle Shoals Chapter
Fall 2019 Issue

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MS CHAPTER TVARA QUARTERLY MEETING

Once again, the Muscle Shoals Chapter was represented well at the TVA Retiree Picnic in Chattanooga. Thanks to Billy Baggett for arranging for the bus this year.

Please make plans to attend our next Chapter Meeting on December 11th at 10:00 a.m. The location of the meeting has been changed due to construction at the TVA Community Credit Union on Wilson Dam Road. Our meeting will be at the Listerhill Credit Union Auditorium, 4790 Second Street Muscle Shoals, Alabama (Across from Constellium – the former Reynolds Plant).

The program will include updates from TVA Retirement System, TVA Retiree Health Insurance, and a special guest to provide Christmas entertainment.

Also, we will be electing new officers for our chapter during this meeting. If anyone is interested in being involved with our chapter as an officer or as a committee member, please contact me, or any of the current officers or board members.

Lunch will be provided by the TVA Community Credit Union.

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

Tim Cornelius

While conducting business throughout your day, how many times does someone call you by name?

WE WILL

TVA Community Credit Union

BUSINESS HOURS
MONDAY - FRIDAY
7:30 - 4:00

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Upcoming Events

Wednesday, December 11, 10:00 a.m.

Program to be Announced

Free Lunch and Door Prizes

Listerhill Credit Union, 4790 East Second Street Muscle Shoals

Wednesday, March 11, 2020, 10:00 a.m.

Program to be Announced

Free Lunch and Door Prizes

Listerhill Credit Union, 4790 East Second Street Muscle Shoals

Tuesday, June 17, 2020, 9:30 a.m.

Annual Picnic and Health Fair

Program: Health, Fitness, & More

Great Door Prizes (hundreds of dollars)

Florence/Lauderdale Coliseum

Wednesday, September 9, 10:00 a.m.

TVARA Endowed Scholarship & Essay Winner Presentations

Free Lunch and Door Prizes

Wilson Dam Road TVA Community Credit Union

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The Foot Bar Alabama Health Guidance

Big Brothers/Big Sisters Eldercare

CASA Civitan International

Tennessee Valley Arts Assoc. UNA Continuing Ed

United Cerebral Palsy

Meet your Muscle Shoals TVARA Board Members

President, Tim Cornelius

Vice President, Vacant

Treasurer, Joan Marsh

Secretary, Carol Sherer

TVARA Picnic Manager, Henry Long

Garden Program Mgr., Vacant

Hospitality, MJ Ligon

Scholarship Program, John Ingwersen

Newsletter: John Ingwersen, Janice Berry

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

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

Comments/Recommendations/Articles for Newsletter? Send to jtingwersen@gmail.com.

BEST ROBOTICS A HIT AGAIN!



NW Alabama BEST has experienced a wonderful "Off the Grid" season! On October 5th, fifteen area schools competed at Northwest-Shoals Community College. Students built robots to perform various tasks in repairing the electrical grid, both autonomously and using remote controls. About a dozen of the teams also competed in the Marketing Areas of BEST, as well. NW Alabama Area teams that are advancing to South's BEST at Auburn University on December 7-8th are as follows:

Creekside Academy #1558 for the BEST award
Brooks High School #1552 for the BEST award
Phillips High School #1566 for the Robotics Game
Moulton Middle/Lawrence Co High School #1564 is invited to South's BEST Invitational
We are VERY PROUD of all of the teams!

On Saturday, November 16th, NW Alabama BEST and STEAMWorks! hosted a VexIQ Challenge Qualifier at Northwest-Shoals Community College. This is a partnership between NW Alabama BEST and STEAMWorks! and Auburn University's S.C.O.R.E. in which Elementary and Middle Schools Teachers complete training, receive robotic kits for their teams, and other incentives to promote robotics education in our area. NW-SCC is happy to host at least **36** teams this year! It is very exciting to watch the younger students (they get SO EXCITED) intensely working with their robots! As the younger students are having their tournament, our BEST students practiced with their robots and shared their experiences with BEST. We hope to make a promo video for BEST and get the students excited about their future in STEAM fields. None of this could take place without the volunteers and sponsorships of our local industries and organizations! Thank you TVA retirees for your financial and volunteer support.



Day of Serving
September 17, 2019
By John Blackwell

Packing items for homeless in the Shoals Area

Twenty -five TVA employees and retiree volunteered to



pack material for the homeless. TVA had two teams—employees and retirees. TVA was one of the largest groups present. The task was to stuff back packs with items such as hats, gloves, scarves, water, toiletries, hand warmers, and other useful items. Even with the temperature at 95 degree and being an hour late getting started, the TVA family was off to a fast start. Each team prepared 40 back packs that will be delivered to agencies in the Shoals that support the homeless. The TVA employees that volunteered were from all the major



organizations in the Shoals. Everyone was enthusiastic about being helpful and finished the job in a hurry. After completion, a meal of hot dogs and hamburgers was enjoyed.

Employees and retirees will have two more opportunities to volunteer for Day of Serving. The agencies that are involved are the Cerebral Palsy Center in Tuscumbia, AL. and the Florence Lauderdale Animal shelter.



The Second Time a Charm!



The TVA sponsored Retiree Picnic was held October 30, 2019, in Chattanooga. Boarding the bus began about 5:45 a.m. for the ride to the Marriott Convention Center.

Billy Baggett, who had been the planner for the bus ride, had fallen in the days before and was not able to make the trip. We all understand falling, don't we? Cameron Kay, stepped in and did a great job getting everyone on the bus and accounted for.

Of course, Columbus Coker was sitting in his usual spot in the front seat. Columbus was recognized as the oldest attendee at the

picnic. Columbus was a carpenter at TVA and built several projects, including the floating pier on the lakeside of Wilson Dam where the barges tie up. In addition, he has probably built more church buildings than anyone else.

Back to the bus. It was full. After all, it was a free ride thanks to the generosity of BVI. A stop was made in Rogersville to pick up a few more people, which topped





off the seating. As we got underway, a lot of chatter—catching up on news of old friends took place. The bus driver did a great job re-routing the trip because there a wreck had traffic stopped near Nickajack Dam. One of our retirees, Henry Long, and his wife were in the line of traffic, which did not clear until after the picnic, resulting in their missing the event.

We arrived at the front door a little late but in time to have lunch. Along the sides of the large banquet room were exhibits by a number of vendors familiar to TVA retirees. These were Fidelity Investments, Blue Cross Blue Shield of Tennessee, and Delta Dental Insurance. Also,

a significant number of Robotics exhibits were on display, with students showing off their skills.

The picnic always provided an opportunity to see some new and old faces that return each year to the picnic. After lunch, Dewitt Burleson, Valley-Wide President of the TVA Retirees Association, greeted us. He pointed out that the first attempt for the picnic on September 13, 2019, had to be canceled because of a water line break in downtown Chattanooga. TVA is to be commended for immediately rescheduling the picnic. It would have been very easy to just drop the picnic this year. This was a clear demonstration of how much the TVA of today recognizes its retirees.



We were welcomed by Justin Maierhofer of TVA. TVA retiree, Suzan Bowman, was recognized for her planning and organizing the picnic.

Having the picnic inside was very nice—especially since it was raining in Chattanooga. Everyone had a comfortable environment in which to enjoy their good company.

Several retirees received door prizes and recognition gifts. Everyone appeared a great time!

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

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



As of October 31, of this year, our endowment has reached \$63,972.43. In the three-month period from August 2019 through October 2019, we have had contributions from the following:

Delta Dental

Triton Health Systems

The endowment for 2019-2020 is supporting two \$1,000 scholarships. These awards for the 2020-2021 academic year will exceed \$1,000 each for two scholarships. The scholarship award gives preference to relatives of active (paid) Muscle Shoals TVARA members.



Donations are tax deductible. Make your check payable to Muscle Shoals Chapter TVARA/UNA Endowed Scholarship and mail it to:

UNA Foundation Office (Attn: Endowed Scholarships)
Box 5113
Florence, AL 35632-0001.

Muscle Shoals TVARA/University of North Alabama Endowed Scholarship Application Process

Through the efforts of the University of North Alabama Foundation and the generosity of private donors, the Office of Student Financial Services awards numerous scholarships each academic year. Scholarship award amounts vary and may not represent total tuition costs.

- The application process will begin on **December 1, 2019**.
- The **Deadline for submission is Friday, February 1, 2020**.

The scholarships listed below are UNA scholarships offered by various colleges, departments, and offices throughout the University. Click on the scholarship name to learn more about the opportunity. Get started on your scholarship search now. It's as easy as 1-2-3-4!

1. Go to <https://una.academicworks.com/> and sign on the system with your UNA ID and password.
2. Complete the General Application and any supplemental applications presented. The system syncs with your data. You are automatically matched with **ALL** scholarship opportunities for which you meet the criteria, and the system provides additional “recommended” scholarships that may be available to you. **Matching does not guarantee you will receive a scholarship;** and you will not receive a list of scholarships to which you are automatically matched.
3. After you complete the applications, you're finished! If you are awarded a scholarship, you will receive an award email to your UNA email address within 6-8 weeks of the application deadline. You can also check the status of your application by logging back into the system at any time.
4. Follow up! The system also includes information on external scholarships. These deadlines change often, so check back under “External” opportunities.



What is the Institute for Learning in Retirement (ILR)?
ILR is a member-run group of active mature men and women seeking intellectual and social stimulation. Members participate in discussion groups, luncheons, social activities, and short day trips, all during daytime hours. Winter classes run January through March; Fall classes run September-November.



Who can Join?
Retirees—any age, education, or work background!
Try a class with no obligation!

Where? UNA East Campus

Cost? \$70 per semester

For more information call the UNA Center for Learning and Professional Development at 256-765-4862 or visit us at UNA East Campus

NOVEMBER VALLEYWIDE MEETING

The November Valleywide meeting was held on November 7 in Nashville. President DeWitt Burleson presided. The following facts of interest were presented:

TVA Update—Josh Clendenen, Public Relations Consultant, TVA Communications:

- During the past year, TVA and BVI have provided \$600,000 to Science, Technology, Engineering, and Math (STEM) initiatives in the valley.

- The debt is being paid down (currently at \$23.4 Billion dollars); and as a result of lower interest payments, continued debt pay-down, longer term contracts, and the current generation capability, TVA is projecting no rate increases for the next ten years.
- Generation is currently 50% carbon free.
- The valley has increased jobs in the past year by 66,000.

TVA Retirement System Update—Mark Meigs, Executive Secretary of TVARS:

- Preliminary return on investments for the year was 5.5% (the target was 5.3%). Final results are due in early 2020.
- The TVARS Fund will finish the year with an \$8 Billion balance—the same as it was at the beginning of the year.
- TVA is committed to providing the system with \$300 Million each year for the next 17 years.
- The system gained 333 retirees in 2019, while losing 807. Maximum payout is expected to take place in 2028.
- The system paid out \$717 Million in benefits—thus breaking even for the year.
- The COLA for this year will be finalized on November 16 or 17, but it is expected to be about 1.3% or 1.4%.
- Mr. Meigs encouraged those with 401k accounts to consider carefully before changing to other funds than Magellan. The Board has worked hard to minimize the expenses for this fund.

TVA Benefits Update—Gerald Landon, Program Manager, Healthcare Plans, TVA Employee Benefits:

- Dental Open enrollment continues through December 6, except for those who are under age 65 (for whom enrollment has closed). Medical Supplement enrollment is open through December 7.
- Drug prices have the greatest increase for the year (12%) due primarily to very expensive new (but lifesaving) drugs.
- Benefits newly added are acupuncture and gene therapy.

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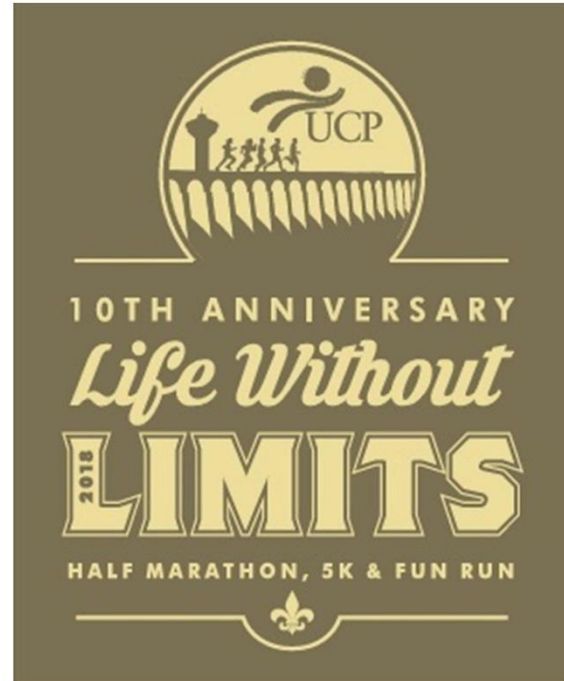
- A number of other items of interest are available and have been covered in workshops conducted by John Blackwell.

Treasurer's Report/Membership Report

- Fund balance as of June 30, 2019, was \$173,045.22—compared with \$193,032.49 at the same time last year (more information is available—see John Ingwersen).
- Membership at this time totals 8,576 (out of 24,084 retirees).

Volunteer Projects:

- A large number of projects were announced. Many of them were undertaken by TVA retirees—Muscle Sholas Chapter members.
- Knoxville took members on tours of TVA facilities in the area. Significant interest was generated, and, as a result, more retirees have just started attending quarterly meetings.



This year's race is Saturday, October 26, 2019.
To register or for more information go to:
<http://ucprun.com/> or call 256-381-4310.

Florida Chapter

- The Florida Chapter asked to be discontinued due to members' being so distant from any one point and their having little to no interest in becoming officers. This Chapter had about 300 members.
- A vote was taken, and the request was approved. Members in Florida will now be listed as part of the "At Large Chapter".

Election of Officers:

- DeWitt Bureson has completed three years as president. A standing ovation was given our outgoing President for his dedicated and superior service.
- Vicki Ellis, past president of the Knoxville Chapter, was nominated and elected as our new president. All other officers remain in place.

NOTICE for Direct Deposit: The notice of your pay deposit will not be mailed every month in the future. Instead, your notice will be sent out only if there is a change in your pay. More information will be mailed to you in the near future.

The Battle is Over

By John Blackwell

By the time you have received this newsletter, the open enrollment period for selecting Medigap Supplement Insurance will be closed. I hope each of you has made it through this process without too many problems. Some of you, I know, decided not to make changes, even though you were aware of the changes and the cost saving, because the process is too difficult. I certainly understand.

This year was a little different in that the most popular plan had some major changes. Specifically, the



Plan F will not be available after January 1, 2020. However, if you are on Plan F, you can elect to remain on it. My observation is that a number of retirees who were on Plan F elected to shift to Plan G to keep the same medical benefits but reduce premium costs. Several retirees explored changing insurance companies to avoid annual premium increases.

Retirees were glad to learn that the “Donut Hole” in prescription drug plan will be dropped on January 1, 2020. This means that employees that are currently captured in the “Donut Hole” would be paying less for drugs in 2020. However, the bad news is that deductibles are climbing each year, and out-of-pocket threshold catastrophic costs increase significantly to \$6,350.00 for 2020. Retirees who are suffering the most from significantly higher out-of-pocket costs are those who are dealing with significant health issues.

Retirees were glad to learn that Delta Dental Insurance offered an open enrollment this year.

Our chapter sponsored a workshop on November 8, 2019, that was well attended; and a lot of concerns were addressed. A special thanks to John Blackwell, who conducted this workshop and held numerous meetings with individual retirees to discuss insurance.



Get Financially SMART!

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

Introduction to Investing, on January 25, 2020, from 10:00 a.m. to noon. This class provides new or less experienced investors with information on how to intelligently make investments, including individual stocks and mutual funds using the nationally known techniques of Better Investing which have been in use for almost 70 years. Sixth graders have learned and have successfully applied these techniques—so you do not need a technical background.

Using Value Line for Investing on February 15, 2020, from 10:00 a.m. to noon. This class instructs the investor on the invaluable tool, Value Line, which provides specific areas to find data; for input to the Stock Selection Guide; where to find Value Line; and how to use it as a primary tool for determining whether a specific company is the one you want for your portfolio.

Understanding the Annual Report and the Annual Report Analyzer, on March 14, 2020, from 10:00 a.m. to noon. This class provides investors with important aspects of the Annual Report and with a methodology using an Excel Spreadsheet (provided to class members) which takes only about 15 minutes to fill out (with experience) and provides invaluable information about the company being considered as an investment.

Understanding and Evaluating Mutual Funds for Investment, on April 4, 2020, from 10:00 a.m. to noon. This class provides background to those who are interested in investing in mutual funds. The class also teaches a technique (developed by Better Investing) for picking the right mutual fund for success.

OLD AGE IS A GIFT

The other day a young person asked me how I felt about being old. I was taken aback, for I do not think of myself as old. Upon seeing my reaction, she was immediately embarrassed. I explained that it was an interesting question, and I would ponder it and let her know.

Old age, I decided is a gift.

I am now, probably for the first time in my life, the person I have always wanted to be. Oh, not my body! I sometimes despair over my body—the wrinkles, the baggy eyes, and the sagging butt. And often I am taken aback by that old person that lives in my mirror (who looks like my mother!), but I don't agonize over those things for long.

I would never trade my amazing friends, my wonderful life, my loving family for less gray hair or a flatter belly. As I've aged, I've become more kind to myself and less critical of myself. I've become my own friend. I don't chide myself for eating that extra cookie, or for not making my bed, or for buying that silly cement gecko that I didn't need, but looks so Avant Garde on my patio. I am entitled to a treat, to be messy, or to be extravagant. I have seen too many dear friends leave this world too soon—before they understood the great freedom that comes with aging.

Whose business is it if I choose to read or play on the computer until 4 a.m. and sleep until noon?

I will dance with myself to those wonderful tunes of the 60's and 70's; and if I, at the same time, wish to weep over a lost love.... I will.

I will walk the beach in a swim suit that is stretched over a bulging body and will dive into the waves with abandon if I chose to, despite the pitying glances from the jet set.

They, too, will get old.

I know I am sometimes forgetful. But there again, some of life is just as well forgotten, and I eventually remember the important things.



turn gray and to have my youthful laughs be forever etched into deep grooves on my face. So many have never laughed and have died before their hair could turn silver.

As you get older, it is easier to be positive. You care less about what other people think. I don't question myself anymore. I've earned the right to be wrong.



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

Sure, over the years my heart has been broken. How can your heart not break when you lose a loved one, or when a child suffers, or even when somebody's beloved pet gets hit by a car? Broken hearts give us strength, understanding, and compassion. A heart never broken is pristine and sterile, and will never know the joy of being imperfect.

I am so blessed to have lived long enough to have my hair

So, to answer your question—I like being old. It has set me free. I like the person I have become. I am not going to waste time lamenting what could have been or worrying about what will be. And I shall eat dessert every single day if I feel like it!

May our friendships never come apart, especially when it's straight from the heart! May we always have smiles on our faces and in our hearts forever.

Shared by Joan Marsh

Help! We Need Your Help!

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



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.