

Upcoming Meetings:

June 20, 9:30 a.m.

*Annual Picnic & Health Fair
Program: Health, Fitness, & More
Great Door Prizes (thousands of \$)*

September 13, 10:00 a.m.

*TVA Community Credit Union
Program: To Be Announced
Free Lunch, Door Prizes*

December 13, 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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MS CHAPTER TVARA ANNUAL PICNIC

Folks, it's time for the 17th annual picnic and health fair. The date is June 20, 2017, at the Florence Lauderdale Coliseum starting at 10:00 am.



Come on out and enjoy a morning of fellowship with friends, food, and plenty of door prizes. We have taken steps to be sure everyone in our chapter area received a notice. However, if you or someone you know has not received a notice call John Blackwell at 256-386-2423.



As in the past, we are hoping to have a good crowd of retirees and friends. We are also taking steps to be sure there is plenty of opportunity for fellowship without a lot of background noise. We want you to hear the folks sitting across the table from you.

The menu will be the same as in the past with barbecued pork, chicken, coleslaw, baked beans, potato salad, bread, drink, and dessert. The cost is \$11.00 per person, the same it has been for several years.



We will be giving a generous amount of door prizes, with the grand prize of a \$500.00 Visa gift card.

Don't forget we need your reservation to be paid by May 31, 2017.

From Our President

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

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Civitan

*Court Appointed Special Advocates
(CASA)*

Safeplace

TN Valley Arts Association (TVAA)

United Cerebral Palsy

I would like to begin by offering a big WELCOME to all of our recent TVA retirees. If you haven't been added to our mailing list, you will be soon.

The Muscle Shoals Chapter of the TVARA holds membership meetings each calendar quarter. The 1st, 3rd, and 4th Quarter meetings are held at the TVA Community Credit Union on Wilson Dam Road in Muscle Shoals, and the 2nd Quarter meeting is our annual health fair and picnic held at the Florence/Lauderdale Coliseum in Florence. The picnic this year will be on June 20th. Please join us at our quarterly meetings for good fellowship, interesting speakers, and lunch.

We have a number of sponsors for our newsletter and for our community projects. Please support these sponsors anytime you have an opportunity.

I am looking forward to seeing each of you at the picnic and hope you have a safe and enjoyable summer.

Tim Cornelius

Chattanooga Bound

September 28, 2017

TVARA, Muscle Shoals Chapter, will hire a 55-passenger Anchor bus to carry those who want or need transportation to Chattanooga for this year's 2017 TVA Annual valley wide meeting and dinner.

The bus will leave Florence at 0630 September 28, and will return directly after the picnic and meeting are finished. We should arrive back in Florence at around 3:30 to 4:00 pm. Cost is \$25 per person in advance.

Call or see:

Billy Baggett (256 394 1435)

Cameron Kay (256 810 6569)



We will have more information and a BUS RIDE sign-up sheet available at our June 20, TVARA chapter picnic (Coliseum).

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

The Muscle Shoals TVARA must have an average, over three years, of \$25,000 in the endowment in order for the endowment to be active and cover the annual scholarship. As of March 31 of this year, our endowment has reached \$41,798.86 (up from \$35,057.03 last year at this time). Now we can start looking forward to increasing the endowment so that we can either give more than one scholarship or increase the amount of the scholarship. The scholarship award gives preference to relatives of active Muscle Shoals TVARA members. Application must be made before February 1 of the year the scholarship is awarded, and the scholarship will be presented at our September Quarterly meeting, along with a \$100 award for the best essay submitted with an application.



Attending UNA Endowment Scholarship dinner (left to right) John Ingwersen, Lynn Ingwersen, Joan Marsh.

Watch for our next issue when you can read all about our 2017 - 2018 Scholarship winner and our Essay winner!

Watch for application information for the 2018–2019 scholarship in our next issue.

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

SUPPORT OUR ENDOWED SCHOLARSHIP

We have a number of organizations supporting our endowed scholarship through advertising in our newsletter. They are thus providing financial support to our endowed scholarship fund. Please support these organizations as they support us!

Donors to Muscle Shoals Chapter Scholarship

The following contributions were received from February 1 through April 30 of this year: Joan Marsh.

THANK YOU!



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HOW IT'S DONE

By Delores Huza, with information from James Bedsole



How are 950 low-income families in Colbert, Franklin, and Lauderdale counties provided \$500 worth of fresh produce without spending \$475,000? The answer is teamwork. With almost 200 volunteers donating over 600 man-hours of labor, organizations making financial donations, companies reducing some of their profit margin, and with the families planting, weeding, and tending their crops, this monumental task is accomplished. This task is known as the Gerald Williams Cooperative Garden Program which had its start in 1975. The program was named for Gerald Williams, then TVA's director of agricultural development.

After about 15 years, TVA funding to support the program was lost, and the Muscle Shoals Chapter of the TVA Retirees Association stepped forward to replace all functions, except funding, to assure that the program could continue. The program receives no government money—it relies solely on donations to operate. BVI has been a major contributor to the program. James Bedsole, who retired from TVA in 1998 after 33 years as a civil engineer, is the coordinator of retiree support and program liaison with other agencies. TVARA members participate in program planning, placing phone calls for six weeks to certify eligibility of families wishing to join; assisting in mailing acceptance letters, receiving garden supplies and dividing them into individual family packets; and then distributing the supplies to eligible families in late April. The Community Action Agency of Northwest Alabama provides overall administrative management, including program documentation, fund raising, and providing information to the press and others to publicize program sign-up and community information.



About 500 families participated in 2006. That number grew to about 650, then 700, then 800, and for the past three years, that number has been over 900. The program encourages self-sufficiency. It is not a hand-out program. It takes a lot of work to grow a garden. The participants earn every bit of the food they produce.

Each family receives tomato and pepper plants, and seeds for okra, cucumbers, turnip greens, squash, beans, peas, and corn, in addition to a bag of fertilizer. To plant all these seeds and plants requires a fifty-foot by one

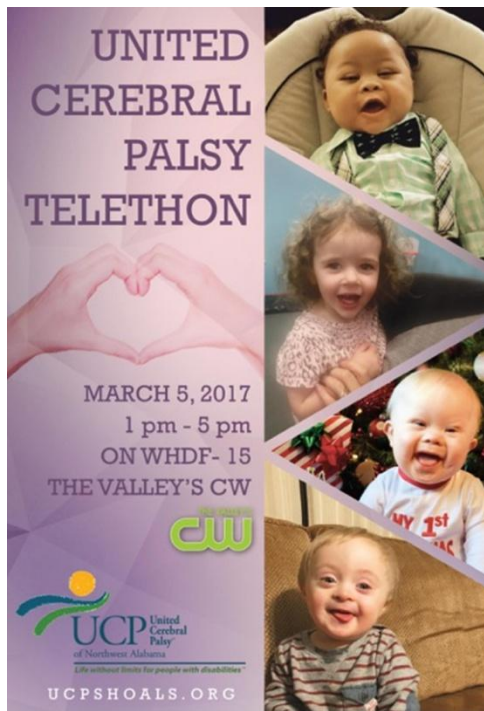


hundred-foot plot of land to be plowed, planted, and worked. Seeds and fertilizer are purchased from Cold Water Seed, Tuscumbia. The plants are started at Crosswhite Nurseries, Little Hatton; and Richardsons Nursery, Franklin Road; and since the beginning, TVA has provided the buildings where the supplies are received, divided, and distributed.

Donations for the garden program can be mailed throughout the year to Community Action Agency of Northwest Alabama Inc., Attn: Garden Program, 745 Thompson Street, Florence, AL 35630.

My Fukushima Accident

By John Blackwell



We are all aware of the Fukushima accident that involved two natural events—a magnitude 9.0 earthquake and a tsunami on March 12, 2011. These two natural events devastated the Japanese coast line and the Fukushima Nuclear Plant. In 2012, I started a daily exercise and diet program. I lost 45 pounds and reduced my waist size from 42” to 36”. When I reached 36” my waist was 10” smaller than my chest. I thought I was in good physical shape for a 71-year-old guy. However, as I worked on projects at home, I noticed that I needed to sit down and rest every few minutes. I thought frequent resting was common to 71-year-old guys and that I was just getting older.

On February 2, 2015, I was visiting my daughter when, as I was leaving her home, I missed a six-inch step and fell, landing on the concrete sidewalk. This small fall was like the Fukushima—it started by a small wave in the ocean and grew to a 100 feet when reaching the shore. When I fell, I landed on my left hip. I noticed immediately that my left leg did not work properly. When I arrived at the hospital, I was diagnosed with a broken hip, which confirmed what I had thought. However; the other part of the story was completely unexpected. I was told my “heart was dying.” I had not had any chest pains; however, when I reflected on my frequent rest periods, I realized that they had been because of my heart and not because of my age. I was also informed that I had a blood clot and pneumonia. I had thought I might have these illnesses in my life time, but never in the same day! My Fukushima accident was the broken hip, my dying heart, blood clots, and pneumonia—and all because of a six-inch step.

The folks at the church where my son attends asked him if I was in good physical shape. His response was, “I am a Special Forces soldier and he is in better shape than me.” The hip was set, and then I had to undergo a heart cauterization. I informed the doctors that, while I was in good physical shape, I could not pass the heart cauterization. In other words, I felt I would die on the table. At this point the doctors determined that I could only do walking and not have hip therapy. A few days later, on February 9, 2015, I had the procedure. The cauterization revealed that I had significant blockage, and it was too much for stents. Therefore, I was scheduled for open heart surgery. Again, I informed the doctors that I

was too weak to survive the operation. A few days later, the surgery took place. The surgeon informed me that he had found a train wreck in my chest, and he had to perform three by-passes and a valve replacement. I then entered heart therapy and could only do walking and still no hip therapy. My hip was hurting and could not be massaged or rubbed for fear of blood clots. However, I was finally discharged for heart rehabilitation; the blood clots were gone as well as the pneumonia. At last some hip therapy—what a relief! After two and a half weeks, I was discharged from rehabilitation and could go home. I then entered another heart and hip rehabilitation facility for several weeks. By mid-June 2015, I felt I could start back on my daily physical therapy. That was nearly three years ago. I have exercised every day for the three years. I am regaining my strength and stamina. I have an exercise program that involves a different muscle group each day and ab exercises. To be specific, I go through six exercises twice and then ab exercises that takes about 45 minutes. The scar from my heart surgery is about gone, and my hip is continuing to get better. Some days I do not feel as if I do much exercise; but as the days go by, I realize I am making progress. While I am not satisfied with where I am, I have to reflect on my “Fukushima Accident” and realize that I have come a long way. To be specific, I can do pushups (both level and elevated) and pull ups—not too many, but the number is increasing. I have now completed nearly five years’ of daily exercise.



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



www.nwalsafeplace.org
 256-767-3076
 P.O. Box 1456
 Florence, AL 35631



Getting out of bed each morning before 4:00 a.m. is hard, but after the exercise I feel good and know that I am doing what is necessary to maintain good health. It sure makes me feel good when my children and grandchildren brag about my physical condition. I realize my routine is not for everyone, but you do need to be doing something.

TVARA Valleywide Meeting May 3, 2017 By John Blackwell

John Blackwell, Joan Marsh, and Carol Sherer attended the Valleywide meeting of the TVARA in Nashville on May 3, 2017.

TVA Retirement System Update

- Justin Vineyard, of the TVA Retirement System (TVARS) staff, reported the following: TVA has 10,133 employees; and of these employees, 1,179 are on the defined pension plan; 8,157 are on the cash balance plan; and 797 are on the 401K only plan.
- Over 80% of employees are on the cash balance plan. This means a lower liability for TVA.
- The TVARS has \$7.3 billion in assets and is 76% funded. In other words, the TVARS has funds to cover the pension for 76% of current retirees. Current employees that are on the defined pension plan.
- TVARS has contracted with Bank of New York Mellon to handle all address and phone number changes for retirees. This bank has been a trustee for the TVARS for 30 years.

TVA Healthcare Benefits

Jennifer Beckett, Senior Program Manager, reported that a recent survey showed that 70% of Americans are on one or more drugs; 50% are on two or more drugs; and 20% on five or more. Ms. Beckett discussed actions one should take to be sure that their drugs are handled correctly:

- Know your drugs; keep a list with you and provide a copy of it to your loved ones.
- Know why you are taking the drugs, and discuss them with your doctor.
- Follow directions for taking the drugs.
- Store drugs properly.
- Do not take drugs prescribed for others.
- Know the phone number of the poison control center (1-800-222-1222).
- Dispose of old drugs by contacting law enforcement agencies for disposal sites.
- If you must dispose of old drugs, put them in a plastic bag with kitty litter.
- Remove all personal information from bottles.
- Keep all drugs away from children.
- Do not refer to drugs as candy with children.

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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!

Ms. Beckett stated that the transition to health care plans through OneExchange has gone very well, with a minimum number of retirees having not been contacted.

John Blackwell said that he was very concerned about those retirees who are now enduring high out-of-pocket drug costs. Ms. Beckett stated that these retirees should contact One Exchange for assistance. Mr. Blackwell asked chapter presidents if they had had similar complaints. Only three presidents raised their hands.

A question was asked whether OneExchange could open up their stable of drug providers to more companies. Ms. Beckett stated that OneExchange has to have a contact with each company. Often these companies do not want to have a contract with OneExchange.

TVARA Bylaws

Dewitt Burleson, TVARA Valleywide President, stated that a draft of the organization bylaws has never been approved.

The Bylaws have been reviewed and changes noted. The Bylaws were presented and approved.

50th Anniversary of TVARA

Dewitt Burleson stated that planning was underway for activities to celebrate the anniversary. A logo will be developed, and activities at the TVA-Sponsored picnic are being planned. Funding was approved for each chapter to be provided 25 cents for each member to cover expenses for the chapter celebration.

TVA-sponsored Picnic for TVA Retirees

The picnic this year will be held in Chattanooga at the First Tennessee Pavilion in downtown on September 28, 2017.

BEST

Want to Help?

Contact Stephanie S. Newland

phone (256) 764-4661

fax (256) 766-9017

snewland@shoalschamber.com

<http://nwalabamabest.org>

Bulletin! In a communication with our Chapter on May 26, BVI President Jim Russell announced that our request for \$5,000 in support of the BEST program in the Shoals has been approved.

For the past four years our Chapter has supported the BEST Robotics Competition in the Shoals. **BEST** (Boosting Engineering, Science & Technology) is a middle and high school robotics competition that allows students to work

together in teams to build a machine that must perform certain tasks. Teams are given a kit filled with basic items such as pipe, screws, wire, wood, glue, electronics, etc. and are asked to build a functioning robot.

Nationally, over 14,350 students participate in the competition each year.

Over 4,000 volunteers help run the 42 local competitions and 5 regional championships by serving as event personnel, judges, and team mentors.

As a result of participating in **BEST**, students are better able to achieve the following:

- Understand the practical use of math concepts and applied physics.
- Solve real-world science and engineering problems.
- Gain an increased interest in engineering, math, and science.
- Understand what work engineers perform.
- Experience “design-to-market” product development.
- Receive recognition and acclaim, leading students to become competent and confident in abstract thinking, self-directed learning, and teamwork.



BEST is a non-profit, volunteer-based organization in which schools participate at no cost. Any school may participate, regardless of socioeconomic status, size, or location. Public and private schools and home school groups or organizations are welcome to participate.

We encourage all TVA retirees to join the retirees who have participated over the last six years in supporting the Shoals Chamber of Commerce and the Northwest-Shoals Community College who make it happen. If you would like to register as a volunteer or judge, please click here: <https://www.surveymonkey.com/r/BEST-VOLUNTEER-REGISTRATION>.

The 2017 BEST season is quickly approaching!

Aug 26 – Kick Off—*CROSSFIRE!* —6-week season begins!

Sept. 23 – Mall Day (practice Robot driving), (tentative) Florence Mall

October 5 – Marketing Presentation, etc. Judging (8:00 a.m.–5:00 p.m.) & Engineering Notebook Judging (5:00 p.m.–9:00 p.m.) (NW-SCC)

October 7 – GAME DAY! Robotics, Trade Show Booths, Spirit & Sportsmanship, etc. Judging (9 a.m. – 5 p.m.) (NW-SCC)

Beauty Not Only In The Color of These Birds, But Also In the Quotes Below Provided by Joan Marsh



~Robert Brault~

Treat everyone with politeness, even those who are rude to you,
Not because they are nice but because you are.

Never look down on anyone unless you are helping them up.

A good character is the best tombstone.

Those who loved you will remember.
Carve your name on hearts, not on marble.

It's nice to be important, but it's more important to be nice.

Today, give a stranger one of your smiles. It might be the only sunshine he sees all day.

IF you want others to be happy, practice compassion.

I always prefer to believe the best of everybody, it saves so much trouble. ~Rudyard Kipling~

Don't be yourself — be someone nicer.

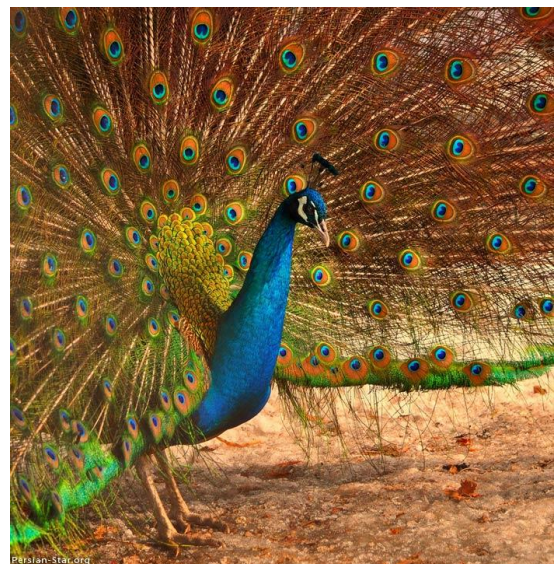
Never miss an opportunity to make others happy,

Kindness is in our power even when fondness is not. ~Henry James

Compassion is language the deaf can hear and the blind can see. ~Mark Twain~

Carry a heart that never hates, a smile that never fades, and a touch that never hurts.

Today I bent the truth to be kind, and I have no regret, for I am far surer of what is kind than I am of what is true.



Even if you have to leave them alone in order to do it.

Love your enemies—it will confuse them greatly.

There is one word which may serve as a rule for all one's life—reciprocity. ~Confucius~

Grownups know that little things matter and that relationships are based on respect.

Don't wait for people to be friendly, show them how. ~Henry James~

The most important trip you may take in life is meeting people halfway. ~Henry Boyle~

When I was young, I admired clever people.

Now that I am old, I admire kind people. ~Abraham Heschel~

When we should deal out justice only in this world, who would escape?

No, it is better to be generous, for it gains us gratitude. ~Mark Twain~

Be tender with the young, compassionate with the aged, tolerant of the weak.

Because someday in your life you will be all of these. ~George Washington Carver~

You can't live a perfect day without doing something for someone who will never be able to repay you. ~John Wooden~



If those who owe us nothing gave us nothing, how poor we would be.~Antonio Porchia~

You cannot do a kindness too soon for you never know how soon it will be too late. ~Ralph Waldo Emerson~

By swallowing evil words unsaid, no one has ever harmed his stomach. ~Winston Churchill~

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.