

Muscle Shoals Chapter
Summer 2019 Issue

Be sure to receive your Chapter Newsletter. Enter/update your email address by sending it to Reba Whitson at rjwhitson@tva.gov.



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

It was good seeing everyone who attended the Annual Health Fair and Picnic. We had a very good turn out, and I hope everyone had a good time.

I thank all of the exhibitors who participated and provided door prizes and handouts.

Once again, the for-profit exhibitors donated to our University of North Alabama Endowed Scholarship.

A special thanks goes to the TVA Community Credit Union for their generous contributions to support the event.

Please support our exhibitors and advertisers whenever possible.

Our next Muscle Shoals Chapter Meeting is scheduled for September 11, 2019, at 10:00 a.m. (Lunch will be provided by TVACCU).

The location is the TVA COMMUNITY CREDIT UNION, 1405 Wilson Dam Road, Muscle Shoals, Alabama. The Credit Union staff has asked for as many as possible to park across the side street in the church parking lot.

The planned program is as follows:

- Introduction of the TVARA Muscle Shoals Chapter 2019 Endowed Scholarship recipients.
- Presentation by John Blackwell on Medicare Supplement Insurance.

Hope to see you there.

Call Center *Hi!*
We're Lauren & Whitney from the TVACCU Call Center. When you call our credit union you won't get an automated voice message. You'll get a real person who cares about giving you the best possible service!

(256) 386-3000
(888) 274-2128

Call us today - We'll Answer!!

Tim Cornelius

Inside This Issue

- 1 Quarterly Meeting
- 2 Upcoming Events/Advertisers
- 3 Board Members/Annual Picnic
- 3 Meet 2019-2020 Scholarship Winners
- 3 BEST Robotics
- 4 Endowed Scholarship
- 5 Meet Madison Borden
- 6 Meet Lauren Willis
- 6 Valleywide Meeting Summary
- 8 Surprising Risks
- 9 Discovering Scandinavia
- 11 Winter of Our Lives
- 12 Winning Essay – Lauren Willis
- 13 Help Needed
- 14 Suggestions

Upcoming Events

Wednesday, September 11, 10:00 a.m.
TVARA Endowed Scholarship & Essay Winner Presentations
Free Lunch and Door Prizes
Wilson Dam Road TVA Community Credit Union

Wednesday, December 11, 10:00 a.m.
Program to be Announced
Free Lunch and Door Prizes
Wilson Dam Road TVA Community Credit Union

Wednesday, March 11, 2020, 10:00 a.m.
Program to be Announced
Free Lunch and Door Prizes
Wilson Dam Road TVA Community Credit Union

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

Our Advertisers

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

Special Thanks to non-advertising
Supporters

TVA Power Service Shops

TVA Community Credit Union First Community Medicare Supplement

North Alabama Medical Center Helen Keller Hospital

Merrill Lynch Blue Cross Blue Shield TN

Edward Jones Viva

Blue Cross Blue Shield AL Delta Dental

Brentwood Retirement Comm. Cottage Senior Living

Home Instead Listerhill Credit Union

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.

Meet our 2019-2020 Scholarship Winners

Meet our new scholarship winners for this year. They are Lauren Willis and Madison Borden. Ms. Willis is also the winner of our annual essay award, for which she will be presented a \$100 check at our September meeting. Our President and Treasurer met with Ms. Willis for lunch, and we can verify that two winners will represent our Chapter at UNA very well. In the photo (right), from left to right: Tim Cornelius, Lauren Willis, and Joan Marsh.

See the articles on each and the winning essay later in this newsletter.



BEST Robotics Competition—2019



Every year the Robotics Game has a different career education/industry theme about which the students must research and write a report. They must also design, build, and program a robot; and develop many other real workplace skills and products (see below)—making it a true workforce development/career education program.

This year the game is called *Off The Grid* and relates to Electricity, Electrical Engineering, Utilities, etc. The game will also involve a new feature in programming which will be an autonomous element of the competition that uses sensors.

In addition to the hands-on DESIGN-ENGINEERING & BUSINESS-MARKETING aspects of the competition, teams must also RESEARCH the industry, related careers, processes, and equipment for a research paper to be included in their Engineering Notebooks, as well as for their Marketing Presentations and Trade Show Booths.



For more information visit <https://www.nwalbest.com/>. Volunteers are needed; and each may register at <https://nwalbest.com/volunteers>

Dates scheduled for the 2019 Season:

August 24—Kick-Off—*Off the Grid!* 6-week season begins! NW-SCC gym.

September 10 —NW-SCC BEST Robotics Industry Night.

September 21—Mall Day (practice Robot driving), Regency Square Mall in Florence, AL.

October 5—GAME DAY at Northwest-Shoals Community College Gym and Tent.



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 July 31, of this year, our endowment has reached \$61,402. Many of our advertisers' payments do not show up in this report, so we are looking for a substantial increase in the balance at the end of the next quarter. In the three-month period from May 2019, through August 2019, we have had contributions from the following:

BCBS – TN, BCBS – AL, Delta Dental,
The Foot Bar, AI Health Guidance, Elder Care,
And UNA Continuing Ed.

The endowment for 2018-2019 is supporting two \$1,000 scholarships. The 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. The application process is completed for the 2019–2020 academic year; and the scholarships for the 2019-2020 academic year will be presented at our September Quarterly meeting, along with a

\$100 award for the best essay submitted with an application.

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

Meet Madison Borden

Muscle Shoals TVARA/UNA Endowed Scholarship Winner

My name is Madison Borden, and I am from Iuka, Mississippi. Currently, I attend the University of North Alabama where I major in history. Upon graduating in May, I plan to start teaching at a local school and enroll in a Master's program to further my education. Aside from learning new things dealing with historical topics, I enjoy traveling and reading. I would like to thank the Muscle Shoals chapter of the Tennessee Valley Authority for considering and awarding me this scholarship.



Meet Lauren Willis

Muscle Shoals TVARA/UNA Endowed Scholarship & Essay Winner

Lauren Willis is a junior at the University of North Alabama. She attended Muscle Shoals High School and graduated with honors. Lauren is pursuing a major in psychology, with a minor in family studies. She works at UNA Collier Library and is also part of several organizations on campus. Lauren is a member of Zeta Tau Alpha Fraternity and is the community service chair of the National Society of Leadership and Success.



August Valleywide Meeting Summary

By John Blackwell

DeWitt Burluson, President, TVA Retirees Association introduced Susan Lauver, Brand Marketing Director, TVA Communications. Susan reported on the activities of TVA in Energy, Environment, and Economic Development.

In the Energy area, the TVA Board has implemented plans for more flexible power generation facilities by implementing more renewable energy sources. Because of the growth in solar farms, TVA is no longer offering incentives for solar energy.

At the August TVA Board meeting decisions will be made about rates.

In the environmental area, the TVA region has experienced record rainfall and stream flow. TVA has recorded a record number of days working with the Corps of Engineers to control the amount of flow into the Ohio River. In years past, the maximum number of days working with the corps has been 97, but this year has already had 210 days. The Bassmaster Association



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

Art & Tradition
at Spruce Pine Pottery



Symposium Event	Opening	Exhibition Dates
Sep. 21	Sep. 22 1 p.m. - 3 p.m.	Sep. 22 - Nov. 1

THE TENNESSEE VALLEY MUSEUM OF ART
511 N. WATER ST., TUSCUMBIA



[facebook.com/TheTVMA](https://www.facebook.com/TheTVMA)
[facebook.com/OfficialRitzSheffield](https://www.facebook.com/OfficialRitzSheffield)

[@The_TVMA](https://www.instagram.com/@The_TVMA)
[@Ritztheatreshelfield](https://www.instagram.com/@Ritztheatreshelfield)


has identified 5 TVA lakes in the top 25 in the country for bass fishing. Guntersville Lake is at the top of the TVA lakes. TVA has identified fly ash storage as a major issue and has appointed Dr. Joe Hoagland to oversee the effort to address it. TVA will be working with communities to resolve the issue and will be working to move the ash storage from wet to dry storage.

In the economic area, TVA helped retain or add 56,000 jobs Valleywide with 8,000 new jobs in the Nashville area.

TVA is working very closely with Memphis to determine their future electrical supply. TVA has appointed a senior official to lead this work. TVA is also increasing its visibility in the Memphis area.

The TVA retiree appreciation picnic on September 13, 2019, in Chattanooga was discussed. The picnic will be held in the Chattanooga Convention Center. DeWitt also announced that the menu for the picnic this year has been changed to hamburgers.

Pat Brackett, announced his retirement and expressed his appreciation for the work relationship with the Retirees Association. The new Manager of the retirement system, Mark Meigs, was introduced. He reported that the system has \$7.9B in investments and \$9.5B in

liabilities, resulting in the system's being 83% funded, according to the retirement system's method of calculation. The impact of a future national recession was discussed. He reported that the TVA Retirement System and its partners are well positioned to handle a recession through dampened risks. September 6, 2019, will mark the 80th anniversary of the TVARS.

DeWitt reported that the association, working with Delta Dental, has studied the impact of a change in rates for the family dental plan. More information is needed; therefore, no action was taken. Delta Dental will have an open enrollment period this year.

Tom Swanson reported that the TVARA was working with TVA to examine a change in how retirees with spouses under 65 can select Medicare supplement insurance. The TVARA would like to eliminate the requirement that retirees must go to VIA Benefits to select Medicare Supplement Insurance.

During the financial report, DeWitt stated that the Association has not been paying sales tax in the printing of the newsletter. Therefore, expenses of back taxes are appearing in the financial report.

DeWitt reported on a number of projects underway by the chapters.

He also stated that he would not be serving another term as President and that a Nominating Committee for the position has been established. He also stated that very little progress has been made in the selection of a seventh director for the TVARS Board.

**HEALTHCARE
IN RETIREMENT...**

**Everyone
has questions.**


Isn't Medicare all I need?

*Will my prescription
drugs be covered?*

Can I keep my doctors?

How much will it all cost?

Get REAL ANSWERS at
[NewToMedicare.BCBSALMedicare.com](https://www.NewToMedicare.BCBSALMedicare.com)
 or call **1-855-872-6603 (TTY 711)**
 8 a.m. to 8 p.m., 7 days a week*

 **BlueCross BlueShield
of Alabama**

An Independent Licensee of the Blue Cross and Blue Shield Association
 *From April 1 to September 30, on weekends and holidays you may be
 required to leave a message. Calls will be returned the next business day.
 H0104_TVVARA20_C

Some Surprising Risks of Medicare Advantage Plans

Are you considering signing up for a Medicare Advantage plan? A growing number of seniors are choosing these private insurance plans, which typically offer low or zero premiums—and sometimes more services—than traditional Medicare. But is it the best choice?

Medicare Advantage Plans Explained

It's worth understanding just what a Medicare Advantage plan is and how it works. Medicare Advantage is an alternative to traditional Medicare. It is administered by private insurers, rather than by the government.



Should seniors think twice about an Advantage Plan?

GET THE FACTS.
Call us today.

FirstCommunity
SENIOR SELECT
MEDICARE SUPPLEMENT

256-532-2783
1-800-734-7826

www.firstcomm.org

Medicare Advantage plans are typically either HMO's or preferred provider organizations (PPO's). Both offer hospital and medical coverage (Medicare Part A and Part B). In many cases, they also offer prescription drug coverage, limited dental and vision coverage, and even gym memberships.

Into the Great Unknown

However, as the Henry J. Kaiser Family Foundation noted in a report titled *Medicare Advantage Hospital Networks: How Much Do They Vary?*, because of so much variation, the whole selection process can become quite confusing. Worse, one may not even be able to see the differences between plans. And the yearly costs are harder to predict because of the many co-pays that kick in once if one gets sick, receives treatment, or requires hospitalization.

Services Might Matter More

Kaiser found that, in general, size relates to services offered, which can be important if one has a rare or complicated condition. Narrow networks tend to exclude hospitals that specialize in treating complicated conditions. Specifically, Kaiser said that 75% of narrow networks excluded National Cancer Institute Cancer Centers; 49% excluded academic medical centers; and 21% contained no hospitals with accredited cancer programs.

Costs Can Escalate

What all this means is that if someone enrolls in a Medicare Advantage plan whose hospital network doesn't treat their condition, they may have to go "out of network" at great personal expense or, worse yet, avoid treatment altogether. Also, multiple copays associated with Advantage Plans exist, which means thousands of dollars out-of-pocket costs would be required if one gets sick and requires

hospitalization. These (often hidden) copays can add up fast, so one needs to be sure to read all the fine print.

The Bottom Line

Medicare Advantage plans can be cost-effective, while providing the care needed. If considering such a plan, one should do the homework and stay alert for changes from CMS that will make the comparison of Medicare Advantage plans easier. Only 23% of MA plans featured what Kaiser defined as broad networks that included 70% or more of the hospitals in the county. Traditional Medicare was found more likely to give a wider choice of hospitals.

Another option is to choose a Medicare Supplement, instead of an Advantage Plan. A part of Original Medicare supplements do just what they say; they supplement or pick up eligible expenses that Medicare does not cover—usually the 20% of costs (Medicare covers approximately 80%). And, while monthly premiums will be more than with an Advantage Plan, most seniors feel that it's worth knowing that if they get sick and are hospitalized, they won't be stuck with a lot of unexpected copays and extra charges. Even though you may be healthy now, you never know what can happen—why gamble with your healthcare?

FirstCommunity Medicare Supplement is a local, not-for-profit health insurance company affiliated with Huntsville Hospital, and is deeply committed to serving North Alabamians. Since 1997, FirstCommunity has been providing high-quality, affordable Medicare supplements to almost 4,000 "65+ boomers" in the nine-county region it serves. They state, "We have a stake in being the best provider we can be because Huntsville is our home too. For more information, call Karen Lingar at 256-532-2785 or visit our website at firstcomm.org".

The above article is provided by one of our Tier 3 Advertisers. Please give them careful consideration when shopping for your Medicare Supplement.

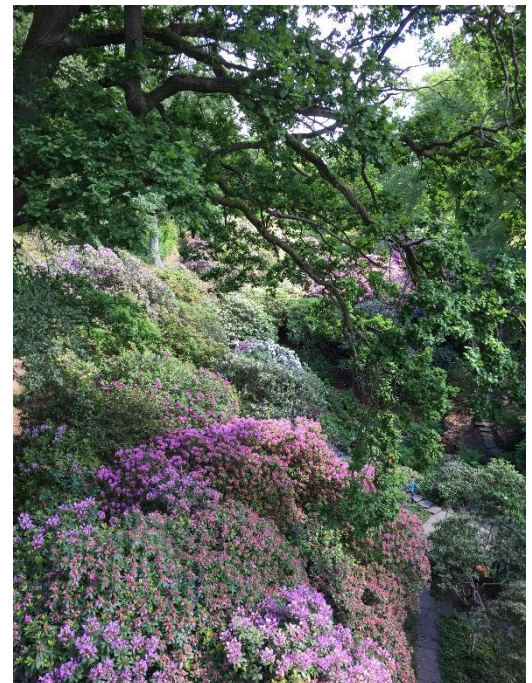
DISCOVERING SCANDINAVIAN TREASURES

By Joan Marsh

Traveling to Denmark, Sweden, and Norway was enjoyable and turned out to be favorite travel destinations. In June, my daughter, grandson, and I traveled to Denmark, Sweden, and Norway.

Copenhagen, Denmark, was filled with treasured sights, including Tivoli Gardens.

One thing of interest is that cycling in Denmark is popular. Twenty-six percent of all trips less than 5 km, and 16% of all trips are by bicycle!



Tivoli Gardens is a beautiful amusement park and pleasure garden. It opened August 15, 1843, and is the second-oldest operating park in the world.

Thatched roofs are sometimes the choice of affluent people in Denmark.

Stockholm, Sweden, is considered one of the most beautiful cities in the world. Located there is Sofiero-Helsingborg, Sweden's most beautiful palace and gardens.

Vasa Museum is home to the only remaining intact 17th century ship in the world, built in 1628.



The City Hall, municipal council of the City of Stockholm, houses offices and conference rooms, as well as ceremonial halls and a luxury restaurant. It is the venue of the Nobel Prize Banquet and is one of Stockholm's major tourist attractions.

The home and grounds of Edvard Grieg, Norwegian composer and pianist, were outstanding. He is considered one of the leading Romantic era composers, and his music is part of the standard classical repertoire worldwide.

Bergen, Norway is the rainiest city on earth—240 days a year. It is the 2nd largest city in Norway, founded in 1070.

Briksdal Glacier is located at the end of one of Nordfjord's three branches. Magnificent views were difficult to capture on camera.

Dalsnibba the highest point reachable by road. Wow! It was awesome. It is probably the most beautiful site I have ever seen. The snow we saw probably melted by the end of June.

Fjaerland was interesting. It had books at all sorts of places that one can pick up and read. Pictured below left are two locations—one near the river and the other on the side of a building.



Borgund Stave Church dates back to 1180. It had lavishly carved portals and dragon head roof carvings. It is one of Norway's finest, best-preserved examples of a traditional wooden stave church.

Norway has more than 900 road tunnels. We traveled through one that is 24 1/2 kilometers long.



Vigeland Sculpture Park showcases some 212 bronze and granite works by Norwegian sculptor Gustave Vigeland.

The Viking Ship Museum featured three well-preserved ships dating to 8000 AD and are some of the best-preserved Viking Ships in the world.

The sites we saw were spectacular. Pictures and sites seen (but not included in this narrative) are the Rosenberg Palace, Frederiksborg Palace, the Royal Opera House, and other museums. We highly recommend travel to these destinations.

The Winter of Our Lives

Contributed by Joan Marsh

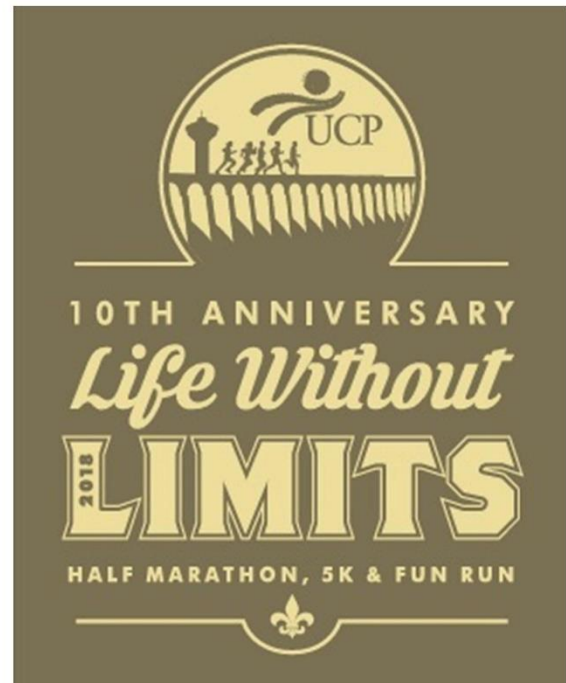
AND THEN IT IS WINTER. You know that time has a way of moving quickly and catching you unaware of the passing years.

It seems just yesterday that I was young, just married, and embarking on my new life with my mate. Yet in a way, it seems like eons ago, and I wonder where all the years went. I know that I lived them all. I have glimpses of how it was back then and of all my hopes and dreams. But, here it is...the winter of my life, and it catches me by surprise...How did I get here so fast? Where did the years go, and where did my youth go?

I remember well seeing older people through the years and thinking that those older people were years away from me and that winter was so far off that I could not fathom it or imagine fully what it would be like. But, here it is...my friends are retired and getting grey...they move slower, and I see an older person now. Some are in better, and some in worse shape than me...but, I see the great change...Not like the ones that I remember who were young and vibrant...but, like me, their age is beginning to show, and we are now those older folks that we used to see and never thought we'd be.

Each day now, I find that just getting a shower is a real target for the day! And taking a nap is not a treat anymore...it's mandatory! Cause if I don't on my own free will...I just fall asleep where I sit!

And so...now I enter into this new season of my life unprepared for all the aches and pains and the loss of strength and ability to go and do things that I wish I had done but never did!



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.

But, at least I know, that though the winter has come, and I'm not sure how long it will last...this I know, that when it's over on this earth...it's NOT over. A new adventure will begin!

Yes, I have regrets. There are things I wish I hadn't done...things I should have done, but indeed, there are many things I'm happy to have done. It's all in a lifetime.

So, if you're not in your winter yet...let me remind you that it will be here faster than you think. So, whatever you would like to accomplish in your life please do it quickly! Don't put things off too long!



Life goes by quickly. So, do what you can today, as you can never be sure whether this is your winter or not! You have no promise that you will see all the seasons of your life...so, live for today, and say all the things that you want your loved ones to remember...and hope that they appreciate and love you for all the things that you have done for them in all the years past!

"Life" is a gift to you. The way you live your life is your gift to those who come after. Make it a fantastic one.

LIVE IT WELL! ENJOY TODAY! DO SOMETHING FUN! BE HAPPY! HAVE A GREAT DAY!

REMEMBER:

"It is health that is real wealth and not pieces of

gold and silver.

"LIVE HAPPY IN THIS YEAR AND EVERY YEAR!"

LASTLY, CONSIDER THE FOLLOWING:

TODAY IS THE OLDEST YOU'VE EVER BEEN, YET THE YOUNGEST YOU'LL EVER BE SO—ENJOY THIS DAY WHILE IT LASTS.

~Your kids are becoming you.....

~Going out is good. Coming home is better!

~You forget names.... But it's OK because other people forgot they even knew you!!!

~You realize you're never going to be really good at anything.

~The things you used to care to do, you no longer care to do, but you really do care that you don't care to do them anymore.

~You sleep better on a lounge chair with the TV blaring than in bed. It's called "pre-sleep".

~You miss the days when everything worked with just an "ON" and "OFF" switch.

~You tend to use more 4 letter words ... "what?"..."when?"... "what?" ???

~Now that you can afford expensive jewelry, it's not safe to wear it anywhere.

~You notice everything they sell in stores is "sleeveless"?!?!

~What used to be freckles are now liver spots.

~Everybody whispers.

~You have 3 sizes of clothes in your closet—2 of which you will never wear.

~But Old is good in some things: Old Songs, Old movies, and best of all, **OLD FRIENDS!!**

Stay well, "OLD FRIEND"! Send this on to other "Old Friends"! and let them laugh in **AGREEMENT!!!**

It's Not What You Gather, But What You Scatter That Tells What Kind Of Life You Have Lived.

Winning Essay by Lauren Willis

The interwoven history of my hometown, the Shoals area, and the Tennessee Valley Authority is expansive. The federal government acquired land in Muscle Shoals and intended to build a hydroelectric

dam that would generate electricity to manufacture explosives for World War One. Woodrow Wilson authorized the dam and construction began in 1918 but the war ended before it was finished. There was debate over how to utilize Wilson Dam and its purpose would not be realized until years later. Franklin Roosevelt was elected president and started implementing legislation that would help stabilize the economy and provide jobs. On May 18, 1933, Roosevelt signed the Tennessee Valley Authority Act, which was a part of his New Deal program. This act had several ambitious projects that would benefit the Tennessee Valley like flood control and agricultural development. Additionally, the hydroelectric dam offered affordable electricity to the area which had previously had none. TVA changed the way that people in this area lived and eventually affected surrounding areas.



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!

Fast forward to our community today and you see economic development and continuing support from TVA. The impact is seen by individuals, families, businesses, and corporations. Industry is always attracted to areas with low cost of living and abundant, affordable electrical power. In the broader community, citizens of our area have opportunities for jobs and careers not only with TVA but with the many businesses brought here due to the impact of TVA. The University of North Alabama has also been largely affected by the success of TVA, so much so that UNA might not have been able to prosper and expand without the influence of TVA. It is difficult for me to envision this area without TVA because of the way it drastically altered the area in which I live and continues to affect me today.

When I was little I knew my grandfather as a kind and gentle man. I also knew that he was important. I would visit my grandparents' house on the Tennessee River and my grandmother would explain how the dam at "Gaddy's" work was in charge of the water in the river and the lights in all the houses. My grandfather, Wayne

Willis, worked for TVA construction for 10 years and worked 18 years as a maintenance electrician. His employment at TVA allowed him to provide for his family. He was able to give my father and uncle more opportunities by helping them through school. My uncle currently works at Browns Ferry Nuclear Plant. My family has benefited from the many employment opportunities TVA creates.

I would love the opportunity to use this scholarship to positively impact the Shoals with my degree in a helping profession in the same way that TVA has influence the quality of life in our area.

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.