

# TVARA NEWS

The TVA Retirees Association

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

## TVA 401(k) plan named 'Best in Class'

By COLBY CARTER, TVARS Legal Counsel

When it comes to preparing employees for retirement, TVA continues to excel. In fact, a leading national publication has recognized TVA's 401(k) plan as "Best in Class" for a second time.

Each year, PLANSPONSOR completes a rigorous review of the nation's 401(k) plans and names a best-in-class list. TVA made the list for the first time in 2016. In 2021, TVA again joins such venerable names as DuPont, IBM, and Pfizer.

"We have one of the best 401(k) retirement plans available," says Mark Meigs, Executive Secretary of the TVA Retirement System, which administers the 401(k) plan. "We are pleased that a national publication has once again recognized our plan as 'Best in Class' in terms of helping TVA employees and retirees achieve their retirement goals."

PLANSPONSOR's research and editorial teams evaluated 401(k) plans based on 30 proprietary attributes in the following areas:

- Plan design, including investments, features, and employer contributions
- Practices that are positively correlated with improved participant/plan outcomes
- Plan oversight and governance

Meigs says TVARS continually looks for opportunities to improve and strengthen the plan for participants. For example, the plan recently lowered recordkeeping fees and management fees on certain investment funds in the lineup and also introduced

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## TVARA Gives Facts to FERC, Disproving 4 LPCs' Petition

By VICKIE ELLIS, TVARA Valleywide President

In our last newsletter, we had an article about the Federal Energy Regulatory Commission filing by four local power companies (LPCs) — Athens Utilities Board, Gibson Electric Membership Corp., Joe Wheeler Electric Membership Corp., and Volunteer Energy Cooperative. The LPCs requested that TVA be compelled to provide unbundled transmission services to facilitate their purchase of power from suppliers other than TVA.

Since then, TVARA filed a position paper with FERC, outlining objections to the petition, primarily that their requested order would not be in the public interest. TVA has more than 22,000 retirees and beneficiaries, and

about 11,000 of those retirees and their beneficiaries are members of TVARA.

The vast majority of TVARA members live in and throughout the TVA service area and receive their electric power from the various LPCs (including the four referenced before in this column) that purchase TVA power.

In our position paper, we discussed three major areas for consideration by FERC:

1. TVA's rate increases since 2010 have not resulted in "unreasonably high bundled rates," as alleged by the petitioners. In fact, TVA's 2019

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## TVARS reports 11.2% earnings for quarter ending March 31

The TVA Retirement System reports that for the quarter ending March 31, 2021, investments earned 11.2 percent fiscal year to date. Continuing the positive investment performance of 2020, assets rose to \$8.5 billion.

The system's annualized returns over the past three-, five-, and 10-year periods have been 7.9, 9.1, and 7.4 percent, respectively.

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 Treasurer

**TVARA NEWS STAFF**

**Theresa Habiger**  
 Editor

Email: [thabiger@charter.net](mailto:thabiger@charter.net)  
 Jim Andrews

Contributing Editor  
 Email: [patjimandrews@aol.com](mailto:patjimandrews@aol.com)

**FOR ADDRESS CHANGES OR TO REPORT RETIREE DEATHS:**

TVA Retirement System  
 400 West Summit Hill Drive  
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**TVARA Membership**  
 Contact Richard T. Wilson  
 at [rtwilson@tva.gov](mailto:rtwilson@tva.gov)  
 or call him at 865-632-8542

**TVARA News Information**  
 Contact [tvara@tva.gov](mailto:tvara@tva.gov) or call  
 Reba Whitson at 865-632-3318  
 or toll-free at 1-877-335-1222  
 TVARA's Web address is [mytvara.org](http://mytvara.org);  
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The TVA Retirees Association is the official organization of all TVA retirees. It was organized to serve the varied interests of TVA and its retirees and their beneficiaries, and to help keep them informed of TVA developments affecting their interests. It has been recognized by TVA as the responsible representative of retirees in conveying retiree views.

**TVA NEWS & NOTES**

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

**Response to FERC petition: Public-power model is fair, effective, TVA says**

TVA filed its response in March to the Federal Energy Regulatory Commission petition by four local power companies seeking to force TVA to transmit power to LPCs from other suppliers.

There are two key points foundational to our response on this issue: the Tennessee Valley Public Power Model is very effective at delivering value to the people it serves, and forcing TVA to wheel outside power to these four LPCs would result in unfairly shifting costs to other customers.

The TVA Board has a longstanding policy on the use of TVA's transmission system that ensures equitable sharing of costs across all of its customers. Some LPCs have challenged this policy in the past, and a new challenge came on Jan. 11 as four LPCs filed a petition at FERC. TVA is opposing their petition because it would result in higher costs to TVA's remaining customers and violate longstanding laws established by the U.S. Congress.

"Since 1933, TVA and LPCs have built a strong public-power model that continues to serve the Tennessee Valley region today," said TVA President & CEO Jeff Lyash. "As a public-power provider, TVA built an extensive utility system designed to provide safe, clean, reliable, and low-cost power to our local power companies, which benefits consumers and Valley businesses and economic development. The action that petitioners are seeking threatens to undermine the value of the public-power model to the detriment of businesses and LPCs and runs counter to the public interest."

TVA General Counsel David Fountain said, "The success of our Tennessee Valley Public



Power Model in serving this region is a large reason why we saw more than 50 local power companies, TVPPA, and numerous other Tennessee business, civic, and labor groups intervene and file comments with FERC to protect their interests and the value this model provides them."

He said the Tennessee Valley Authority Retirees Association also filed a protest and comments in opposition to the petition.

TVA has a long-established policy against wheeling out-of-Valley power to Valley LPCs because:

- The Valley public-power model works because its benefits and costs are equitably shared across everyone served by the system.
- Key provisions of law, policy, and contract ensure that TVA can make the right decisions and investments for the long term, based on a defined, protected service territory.
- One such provision prevents TVA from being forced to transmit power for local power companies from other suppliers, which would unfairly shift fixed costs of long-term system investments onto other customers.

TVA estimates the cost-shifting would necessarily increase rates for TVA's other customers if FERC rules with the four LPCs, with up to \$3.3 billion in fixed costs shifted to remaining ratepayers through 2040. A ruling in favor of the petitioners could ultimately result in \$14.9 billion in shifted costs through 2040 if all 11 local power companies who are not committed long-term partners with TVA chose to terminate their contracts and wheel power from other suppliers.

The four local power companies that petitioned FERC have argued that there would be minimal negative impact to remaining TVA customers because the four LPCs would pay to use TVA's transmission system. However, the transmission rate only recovers TVA's cost of providing transmission service.

If FERC grants the petitioners' request, the four LPCs' departure would shift the fixed costs of generation investments to remaining customers and ratepayers. At the same time, the petitioning LPCs would continue enjoying many of the

benefits of public power without contributing to their cost.

“This case comes down to two central point,” Lyash said. “Is the cost-shifting that would occur in the public interest? And can FERC force TVA to make it easier for LPCs to buy power from other suppliers? In both cases, the answer is ‘No.’”

### Supplemental comments on environmental issues

TVA also has filed a response to comments submitted by several environmental groups. The Center for Biological Diversity, the Southern Alliance for Clean Energy, the Southern Environmental Law Center, and the Southern Renewable Energy Association collectively commented on TVA’s rates, power-generation mix, contracts with LPCs, and the development of renewable resources. TVA contends that FERC should not consider these issues because they are outside of FERC’s jurisdiction and are not relevant to the issues raised by the petitioners.

Additionally, TVA responded that the environmental groups’ claims mischaracterize TVA’s performance — that it continues to make significant strides in carbon reduction and is committed to increasing its renewable generation. The intervening coalition of LPCs also filed a response countering the environmental groups’ arguments.

### About wheeling ...

The electricity TVA generates is transmitted, or “wheeled,” over TVA transmission lines to LPCs that distribute the power to local residents, businesses and industries. Under the original TVA Act, TVA received congressionally-approved taxpayer funding for electric-system projects. In 1959, however, Congress amended the TVA Act to enable TVA to self-finance power-system projects instead of using taxpayer funding.

At that time, neighboring utilities were concerned that TVA would expand to serve their customers. In exchange for the ability to self-finance, Congress restricted TVA’s ability to sell electricity outside its then-existing service area. This boundary became known as “the Fence,” and, with limited exceptions, TVA cannot sell power outside the Fence.

In 1992, Congress amended the Federal

Power Act to give the Federal Energy Regulatory Commission broad authority to order wheeling. Congress recognized, however, that ordering TVA to wheel electricity from other suppliers to serve customers inside the Fence would not be fair because the Fence prevents TVA from seeking new customers outside the Fence to offset lost loads.

Under TVA’s rate structure, its customers share the fixed costs of the electric-power system that serves them. As a result, the departure of any TVA customers would require each of the remaining customers to shoulder a higher percentage of those costs. This would impede TVA’s ability to keep rates low in accordance with its mandate under the TVA Act. To protect TVA customers from unfair cost-shifting, Congress enacted the Anti-Cherry-picking Amendment to the Federal Power Act. This amendment prohibits FERC from requiring TVA to wheel power from other suppliers to serve LPCs inside the Fence (which would allow others to “cherry-pick” TVA’s customers).

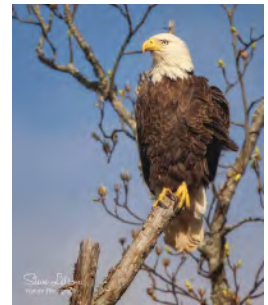
When asked to wheel power inside the Fence, TVA must consider the impact on its customers and stakeholders, and whether granting the request would align with its mission. Consistent with TVA Board policy, TVA declines such requests as being counter to the intentions of Congress in both the TVA Act and the Federal Power Act.

TVA’s decision not to wheel power for others to supply LPC load does not prevent an LPC from terminating its wholesale power contract with TVA and choosing a new supplier. TVA’s policy simply prohibits a supplier from using the TVA transmission system to serve a departing LPC. To do otherwise would unfairly burden remaining LPCs and their ratepayers.

## Where have all the eagles gone?

By JOHN BLACKWELL

We have not seen the eagles as often around our house on Wilson Lake this spring as in past years.



Normally, the eagles are busy rebuilding and repairing the nest in November and December, laying eggs in February, and hatching the eggs in March.

And everything seemed to be going well until March and April.

The eagle experts think the eggs were laid, but something happened after that.

Photographers tell me they saw three eagles in the nest. In other words, an intruder was in the nest.

The eagles usually fight off any such interloper. In most cases, the intruder is an eaglet from the previous year that wants to return home. The parents do not want them around and will fight them off.

This year there could have been a fight, and the eggs were broken.

The bad news is there was no hatching this year. The good news is we have seen the parents almost daily and hope they will return in the fall to rebuild the nest.

### TVA 401(k) plan named ‘Best in Class’...continued from page 1

in-plan Roth conversions that participants can elect.

Consistent with this continuous improvement mindset, the TVARS Board of Directors recently agreed on a vision to evolve the 401(k) plan from a savings plan to a true retirement plan for TVA employees, retirees, and beneficiaries.

Meigs encourages retirees to take advantage of the tools TVARS makes available through Fidelity, including one-on-one meetings with a retirement planner. (Find more information by clicking on “Fidelity Investments 401(k)” on the TVARS website homepage, [tvars.com](http://tvars.com).)



# Much Ado about Many Things To Do for TVA in D.C.



JUSTIN MAIERHOFER

By JUSTIN MAIERHOFER, TVA Vice President, Government Relations

It's been a busy start to the year in Washington, and the TVA team has been in the middle of it all — from TVA Chief Executive Officer Jeff Lyash's testifying in a Senate hearing, to a TVA Board offsite visit with Energy Secretary Jennifer Granholm, to the announcement of new TVA Board nominees and more.

## Engagement with Biden Administration

As a federal agency, TVA seeks to align current government policies with the congressional mission described by the TVA Act. TVA is, as always, actively engaged with key D.C. stakeholders, including the U.S. Department of Energy, the White House Climate Change Office, the Environmental Protection Agency, and the rest of the Administration, as well as members of Congress. The aim of our office is to keep these stakeholders informed of TVA's activities and to find new ways of collectively providing for the public good.

TVA is well-positioned to add to the national dialogue on a greener future for America. As a national leader in carbon reduction with concrete plans for continued reduction over the next two decades, TVA has more renewable energy today than any other Southeastern U.S. utility. Our staff members are reviewing the new Administration's directives — including its infrastructure and climate proposals — and any necessary changes based on the Administration's direction will be incorporated into the continually updated plans we have for continuing our mission of service in the future.

## Congressional Support

TVA has continued its outreach to members of Congress on both sides of the aisle. TVA CEO Lyash has had several productive conversations with congressional members, including Senators Cindy Hyde-Smith [R-Miss.], Bill Hagerty [R-Tenn.], Marsha Blackburn [R-Tenn.], Joe Manchin [D-W.Va.], and others to emphasize the value of public power and reinforce how TVA is actively building the energy system of the future.

Sen. Manchin, who chairs the Senate Energy and Natural Resources Committee, was particularly impressed with how TVA is a national leader in carbon reduction and in the nuclear industry, and invited Lyash to testify before the committee on March 25. During the hearing, Lyash explained why nuclear energy will become increasingly important to decarbonizing the energy sector, while maintaining low rates and high reliability.



CEO Jeff Lyash (left) is greeted by Sen. Joe Manchin, who asked him to testify before the Senate Energy and Natural Resources Committee.

The TVA team also has made it a priority to have congressional members visit TVA facilities, following the appropriate COVID guidance from the U.S. Centers for Disease Control and Prevention. Tennessee's new 1st District Republican congresswoman, Diana Harshbarger, visited Boone Dam on Feb. 18, where she listened to a project progress update and then toured the work taking place on the dam.

## TVA Board

The Biden Administration nominated four new members for the TVA Board of Directors on April 20. The Board currently has two openings and will have two more with the terms of Board Chairman John Ryder and Director Kenny Allen expiring this year. The nominations have been sent to the Senate for a confirmation hearing before the Environment and Public Works Committee before being voted on by the full Senate. The timeline of next steps in the process is unclear, but the TVA Federal Affairs team will be ready to assist. Here is information from the White House on each of the four nominees:

**Beth Geer** — Beth Prichard Geer is Chief of Staff to former Vice President Al Gore and serves as a member of Nashville Mayor John Cooper's Sustainability Advisory Committee. Geer has extensive policy and outreach experience on issues including climate change, environmental justice, and regenerative agriculture. She has served in senior roles in the Clinton-Gore White House, the Department of Labor, and U.S. Senate. A native of rural Tennessee, she graduated with honors from Middle Tennessee State University and earned the Public Leadership Executive Certificate from the

Harvard Kennedy School Senior Managers in Government program. She lives in Brentwood, Tenn., with her husband, Dr. John Geer.

**Robert Klein** — Robert P. Klein is a lifelong resident of Chattanooga, having attended Hamilton County public schools and graduated from Tyner High School, where he was a member of the National Honor Society and National Beta Club. He also attended the University of Tennessee at Chattanooga. Klein served in the Tennessee Army National Guard, from which received an honorable discharge.

He began his professional career at the Chattanooga Gas Co. before continuing at the Electric Power Board of Chattanooga (now EPB), where he worked in the Overhead Line Department. He completed the Joint Lineman Apprenticeship Program, becoming a Journeyman Lineman in 1982. He furthered his career by becoming a Line Foreman supervising the building and maintaining of the power-distribution system. Klein took a leave of absence with EPB to work with the International Brotherhood of Electrical Workers Local Union 175 and was appointed in 1998 as an International Representative with the International Brotherhood of Electrical Workers. In 2003 he was appointed International Vice President of the IBEW Tenth District, which consists of Tennessee, Arkansas, North Carolina, and South Carolina. He was re-elected as Vice President at the 37th and 38th IBEW International Conventions.

**Kimberly Lewis** — Kimberly Caudle Lewis of Huntsville, Ala., is the Chief Executive Officer of PROJECTSYZ Inc., a business that provides services and products in the areas of engineering, logistics, technical services, manufacturing, and international foreign military sales. She leads a workforce that supports federal and commercial customers across several diverse subsidiaries and at locations across the United States and around the world. Lewis has a 25-year career spanning business operations and management, technology, and federal-government contacting.

A lifelong resident of Madison County, Ala., Lewis became the first black female elected as Board Chair of the Huntsville/Madison Chamber of Commerce and, most recently, the first minority owner of North Alabama's only locally owned broadcast television station, WTZT-TV.

**Michelle Moore** — A social entrepreneur and former White House official with roots in rural Georgia, Michelle Moore is a purposeful leader with a passion for connecting clean energy with economic growth. She says her passion for community power and “getting good stuff done” is rooted in her faith and the commandment to “love your neighbor as yourself.” Moore currently serves as CEO of Groundswell, a nonprofit that builds community power through community-solar, clean-energy, and resilience programs that share power, savings, and economic opportunity with more than 4,000 families. Her accomplishments range from building the global green-building movement as a senior executive with the U.S. Green Building Council to leading



U.S. Rep. Diana Harshbarger [fourth from right] visits Boone Dam, accompanied by congressional and TVA staffers.

the sustainability and infrastructure-delivery teams for the Obama Administration.

### FERC Filing

TVA recently responded to the Federal Energy Regulatory Commission petition by four local power companies seeking to force TVA to transmit power to LPCs from other suppliers. There are two key points foundational to TVA's response on this issue — 1) the Tennessee Valley Public Power Model is very effective at delivering value to the people it serves, and 2) forcing TVA to wheel power from other suppliers to these four LPCs would result in unfairly shifting costs to other customers.

The TVA Board has a longstanding policy on the use of TVA's transmission system that ensures equitable sharing of costs across all of the customers the system was built to serve. TVA's policy has been challenged previously, and this new challenge came on Jan. 11 when Athens Utilities Board, Gibson EMC, Joe Wheeler EMC, and Volunteer Energy Cooperative filed a petition at FERC. TVA is opposing their petition because it would result in higher costs to TVA's remaining customers and violate longstanding laws established by the U.S. Congress.

### A Leading Voice in Public Power

CEO Lyash has been busy representing TVA at industry events to position TVA as a thought leader in innovation and explain how it is building the energy system of the future, today.

Lyash participated in the Nuclear Energy Institute's Advanced Reactors Summit on March 24, discussing nuclear power. While TVA's generation portfolio includes hydroelectric, natural gas, coal, wind, and solar generation, as well as energy-storage resources, its nuclear fleet generates about 40 percent of the electricity used to power more than 4.5 million homes and businesses in the Tennessee Valley. But that's not sufficient for the cleaner future TVA aspires to, Lyash said. He emphasized how

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# A Cautionary Tale (or Adventures with a Medicare Advantage HMO Plan)

By TOM SWANSON, Chair, TVARA Healthcare Committee

So my mother-in-law aged into Medicare in 1993 before the creation of Advantage plans.

Sometime later she was convinced (I am sure by the then-equivalent of our TV modern-day health-insurance “expert,” Joe Willie Namath) that dropping Original Medicare, her Medicare Supplement, and her Prescription Drug plan in favor of enrolling in a Medicare Advantage HMO (Health Maintenance Organization) plan was the thing to do!

Enticed by such extras as SilverSneakers (which she really did enjoy for a while), she could not pass up the opportunity to obtain “more coverage than Medicare” in the form of hearing aids, eyeglasses, and the like at a zero premium.

Had I known then what I know now, I would have said something, maybe. After all, I am a son-in-law and as such, well . . .

For many years, all was good. She was saving the money that would have been spent on a Medicare Supplement (otherwise known as a Medigap plan) and a Prescription Drug plan and getting SilverSneakers “for free.”

Good deal, and she was fine with it! All during this period, mother-in-law was a very active and healthy senior citizen. Not only did she drive a bright red Jeep that she was VERY proud to say could leave most other cars in the dust at a stoplight, she was a star at square dancing, which was a weekly endeavor. Turns out SilverSneakers was more of a “meet and greet” to her, and she got all the exercise anyone needed, square dancing.

But alas, as the years passed, mother-in-law had some body parts starting to fail. As it turns out, bouncing around on your legs at square dances does not do wonders for the knees of a more mature senior citizen.

After a while, the cushion between the bones in both knees was completely worn out on the inside of the legs, and she slowed to a hobble with the aid of a walker. But it was the pain that was becoming intolerable. Okay, no problem, I hopped on the internet and did a search of orthopedic doctors and clinics, looked at the ratings, read the “customer comments,” and called one of these offices.

Soon after “Hi” came the question, “What insurance does she have?”

Learning that she had an Advantage HMO plan elicited the comment, “Would like to help you, but we will need a referral.”



For those of you unfamiliar with the operation of an Advantage HMO plan, all health services are provided by and only by doctors, hospitals, clinics, rehab centers, and such that are in that plan’s network.

Also, and perhaps most important, the insured’s access to any of the network health services is controlled by the insured’s Primary Care Physician (PCP), including access to specialists such as an orthopedic clinic.

And so the adventure (for me, anyway) began. By that time, I was retired, a member of the TVARA Health Insurance Committee, and I thought I knew a thing or two about health insurance. But this would be my first hands-on experience with a Medicare Advantage HMO plan.

Whoa, Nelly! I soon learned I really had no idea. First, we needed to set up an appointment with the PCP for the purpose of obtaining a referral to someone who could help her knees. So that meant a visit to the PCP, then a visit to another clinic for knee X-rays, then a “package” sent to the insurance company by the PCP for approval of the referral recommendation.

After calling the PCP office several times, the insurance approval was obtained, and we showed up early for the appointment with the orthopedic specialist who was “in-network.” (Mother-in-law is an early riser and likes to have the first appointment of the day so she does not have to wait behind others whose appointments might run long.)

She also is never late for an appointment, so we were the first ones in the door. We checked in, and they asked for the referral paperwork.

Huh?

This was supposed to have been all set up, so I helped

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# Muscle Shoals Chapter Helping with the Healing

By JOHN BLACKWELL

TVARA's Muscle Shoals Chapter, working with Bicentennial Volunteers Inc., has undertaken a number of projects to assist charitable agencies in the community. Some of the most recent pre-COVID-19 work involved The Healing Place in Muscle Shoals.

The Healing Place has a mission to offer support to grieving children and families in an atmosphere of trust and acceptance in order to promote a sense of well-being and productivity in its participants.

The focus is on children aged 3-19 (and their families) who have experienced the death of a loved one — either a sibling, a parent, a grandparent, a friend, or other individual — and may need support or guidance in dealing with the grief associated with the loss.

Representing our chapter, I worked with Candance Strait, Executive Director of The Healing Place, to determine the facility's needs. She identified two projects: installing mulch around the playground and constructing a Healing Garden.



From left, Donnie Burns and Shon Shaw spread mulch while Candance Strait, Executive Director of The Healing Place, watches the work.

After some discussion with Strait and with folks at TVA, it was determined that we could undertake the first task of installing mulch around the playground right away. The Healing Garden was going to take design work by a landscape architect. Also, TVA employees would be occupied with outages until July. Therefore, the Healing Garden project would most likely be scheduled for the fall.

My work began by estimating the materials needed and the costs. Once these were identified, I worked with TVARA Volunteer Coordinator Penny Walker to have the request submitted to BVI for funding. BVI has generously supported a number of projects throughout the years for the various TVARA chapters. This project was no exception. I worked with TVA, The Healing Place, and TVARA to schedule a workday, when all the materials and tools could be available to start the project.



Members of the Healing Place playground crew included, from left, TVA retiree David Purser, TVA employee Shon Shaw, and TVA retirees Don Lokey, John Blackwell, Tim Cornelius, and Donnie Burns. Not pictured are TVA retiree Penny Walker and TVA employee Beth Purser.

On April 20, 2021, two TVA employees and five TVA retirees volunteered time to install a border and mulch around the playground.

The weather was beautiful, with plenty of sunshine and blue sky. The advance party arrived about 8:30 a.m. and the main party at about 10. Volunteer Coordinator Penny Walker got us off to a good start with coffee and donuts.

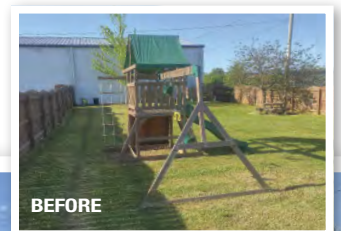
The work began by installing the border. Everything went well up to the point where I realized I had miscalculated the amount of border.

Adjustments were made, and the task continued.

Next, landscape fabric was installed, which required gluing the seams. Then the border was spiked down. Then the very hard work began — filling in the playground with 225 bags of mulch.

The mulch was spread so that 12 inches was provided in the playground area. About 2½ hours later, the task was completed. Everyone was tired, but we felt rewarded that the project was completed and that The Healing Place had a safe place for children to play.

Tim Cornelius, President of the Muscle Shoals Chapter of TVARA, said he thought the project went well and that everyone had worked hard to help a very worthwhile agency. Healing Place Executive Director Strait expressed appreciation for all the hard work and for the generosity of the TVARA.



The completed project



## AN ISLAND NATION LIKE NO OTHER

*(What Else from a Place Known  
as 'the Land of Fire and Ice'?)*

By CHARLES VAN BEKE

Over the years, my wife, Sherry, and I have taken extensive hiking trips in the mountains of New Zealand, the Italian Alps, the South of France, Spain, and the Andes of Patagonia. While each has its own features, nowhere we have been is in any way as unique as Iceland.

The variety of landscapes, topography, geology, and terrain to be discovered during the course of a couple of weeks of hiking is dazzling. Volcanos, black-sand beaches, basalt columns, waterfalls, deep moss, mountains, rivers, ice water, boiling water, and on and on.

So here we go.

Iceland is an island nation with a population of about 360,000, of whom about two-thirds live in the capital city of Reykjavík. Before setting out hiking, we spent a couple of days in Reykjavík, an absolutely delightful city — no high rises to speak of, walkable, very little traffic, modern but quaint at the same time.



The capital city of Reykjavik

Since we were there in August, the weather was perfect, but hikers are strongly advised to carry rain gear in their backpacks.

The days in August are very long — Sherry was still wearing her sunglasses at 10 p.m.

Since there were no tourist buses, Sherry and I hopped on a city bus and rode it to the end of the line in order to experience the various neighborhoods. The end of the line was the commercial harbor, so we began walking back to the center of the city.

The local cuisine features lots of fresh seafood and vegetables, and lamb. We stopped for lunch at a second-floor cafe

overlooking a busy pedestrian street, and we had a delicious seafood salad.

While we were there, an impromptu percussion "band" of about 20 folks walked by playing drums, bongos, whatever. Up the street, a choir set up shop. What a delightful way to spend lunch and experience a bit of the local culture.



Charles and Sherry Van Beke, at one of Iceland's many waterfalls



Hallgrímskirkja, the national church (Lutheran) of Iceland, in Reykjavik, and statue of Leif Erikson.



From time to time as we strolled along, we encountered folks dressed as Vikings, you know, chain mail vests, helmets, broad axes. And there were adorably cute little blond children.

Oh, and no panhandlers anywhere, not even any upturned hats beside any sidewalk musicians. By the way, there was no tipping in restaurants. Service is included in the price of the meal. How un-American.

At dinner I had lobster. Lobsters are the size of very, very large prawns, so my plate had 12 of them. Yum!

Another thing about Reykjavík — no shoveling snow in the winter or slippery streets or sidewalks, which all are geothermally heated. And swimming is a very popular year-round activity, thanks to the geothermally heated swimming pools. The Blue Lagoon outdoor spa in Reykjavík is the most famous and popular.

As to language, don't even attempt to speak or read it. While the alphabet is mostly the same as ours, some letters are deleted and others are added, plus the names of streets, places, and such are impossibly long. But everyone speaks perfect American English, even more grammatically correct than many Americans.

Okay, let's talk about names. There are no family names. In directories, listings are by first names and, perhaps, by profession. Also, the Icelandic Naming Committee maintains a list of legally approved female and male names.

What we would consider a last or familial name merely designates the name of a person's father or mother in Iceland. Hence, Olaff Peterson means Olaff the son of Peter; and Olaff's son will be Peter Olaffsson. And his sister Margret Kristinsdottir is the daughter of Kristin. Get it? No family names.

Enough of that stuff. The rest of our first week we were tourist "day hikers." Our guide, Ori, was in a family architectural firm in Reykjavík and was also an adjunct professor of architecture at the University of Michigan.

The Hofskirkja church, built in 1884, was the last turf church built in the traditional Icelandic style. It is one of six churches in Iceland that are preserved as historical monuments and maintained by the National Museum of Iceland.

Our small group consisted of Sherry and me, a young Australian woman, and a young French woman. We traveled in a nice van and visited small towns and villages, waterfalls (of which there are an untold number), and the like.

The beaches are black volcanic sand, setting up a nice contrast to the mini-icebergs of pristine, clear water, either floating by or sitting on the beach. The beaches butt up against steep rugged cliffs, where puffins make their homes.

At one point I asked Ori to give me his vehicle's keys, because he had a habit of leaning way over cliffs with his camera.

In one little town, small neighborhood parades converged on a carnival that was in progress. Each part of town had its own color, so one group was dressed in blue, another in yellow, and another in red. Bicycles were similarly festooned with streamers. Everyone seemed to be having a grand time with various competitions and children bouncing about.

One day, Ori led us up a narrow path on the side of a cliff. At one point we had to step over a crevasse. Not being fond of heights, I was a bit nervous but stepped across anyway. However, our French companion completely broke down, sobbing uncontrollably, so I stepped back over and helped her down the mountain. Of course, indomitable Sherry continued on up to the top.

We also saw how strong the force of a rampaging flood can be when we came across the remains of a highway bridge whose girders were twisted like pretzels. A new bridge had been built nearby.

Those nights we spent in small hotels or campground lodging, although Ori insisted on sleeping in his tent. For dinner, he would start a fire and cook for us. There was

*Continued on next page*





even a leg of lamb that roasted while we took a short hike along the basalt-columned ravines.

Those columns formed by cooling basalt lava are a common feature of Iceland's geology. If you have never seen them, they are really unusual and quite beautiful. One of my favorite photos (I took 576 of them on this trip) is of a waterfall flowing over a semicircular row of basalt columns.



Along with taking in scenic views ranging from a waterfall over basalt columns to beaches of black sand dotted with grounded chunks of mini-icebergs, the hikers relax where ice water meets boiling water.

For swimming or bathing, we would find a spot along one of the countless streams of water where glacial runoff converged with boiling water coming out of the ground. Just find a spot with the right temperature and lie back and enjoy. Ah, nature!

On another hike we came across a blueberry patch. Sherry and I have picked blueberries in Massachusetts, where the bushes were 6 to 10 feet high and you had to reach up to gather them. The bushes, sort of, we found in Iceland were 4 to 6 inches high, so we crawled around on hands and knees picking berries. Just as tasty.

Which leads me to a common joke in Iceland: If you get lost in the woods, how do you find your way out? Stand up.

At one point, however, we did relax in a wooded glen where the trees were the size of our fruit trees, by far the largest we saw on our trip.

At the end of that week, Sherry and I and our Australian companion met up with our real hiking group. It consisted of a young Lebanese woman who practices law in Paris, a young Hong Kong native who lives in Canada, and some 10 serious French hikers from Paris, Lyon, and Marseille.



Hiking over moss-covered rocks

Our two guides were experienced and fun Frenchmen, one of whom once shipped his motorcycle to Charleston, S.C., and biked coast-to-coast in the United States for several months. The other guide and his wife design, make and sell ski clothing in the Alpine Region of France.

Pretty cosmopolitan group, don't you think?

So, off we set. It quickly became apparent why we were told to carry water shoes and wear zip-off hiking trousers. Lots of water crossings, some ice cold, some not so bad.

The first day itself was not too bad, miles of level broken rock terrain, with water crossings, of course.

Our destination for the night was an abandoned farmstead that had been outfitted with a propane stove, toilet, and some bunk beds. Sherry and I had a room to ourselves — that is, a totally unfinished room in the cellar. Those of you of a certain age and background will recall the stark difference between a basement and a cellar. But after a day of hiking, anywhere you lay your sleeping bag is a relief.

The next day started out with a climb. The Frenchmen went straight up, while the rest of us switchbacked our way up toward a saddleback. All of a sudden, the wind became ferocious, and we had to lean way into it. But the view was worth it.

After descending, we hiked cross-country to our destination for the night. On the way we passed a lovely riverside cottage with gardens. We asked the gentleman who was working in the garden how he passed the winters in this remote location. He responded

that he spent the winters in Ponte Vedra Beach, Fla. Those Icelanders are smart people, indeed.

One of our guides had gone on ahead and set up a dining tent and a group of two-man tents. The guides prepared cold dinner of fresh greens, meats, and cheese. They even pulled out a few bottles of wine. After all, they were French. And a good time was had by all. To relieve yourself, you just wandered off among the rocks.



Small but hardy, Icelandic horses arrived with the first settlers more than 1,000 years ago and have no genetic input from other breeds.

Besides streams and rivers and volcanoes, another salient feature of Iceland is moss — deep, deep moss, that is, 4 to 6 inches deep or more. Sounds like it would be easy to hike in nice soft moss, but it covers everything so that it is difficult to see where you are stepping.

One time I stepped between two rocks and one leg went straight down to my hip with the other straight out in front of me. I was at the end of the line (where I usually was because I was always taking pictures) and had a moment of panic.

There was just no way to get any leverage. I was stuck. Happily, Sherry was within calling distance and came back and pulled me up with her hiking sticks. Phew!

One absolute in hiking in Iceland is long days over level or undulating/hilly terrain, water, even mud, land devoid of any vegetation whatsoever. No marked trails anywhere.

Sherry is fond of saying that if our guides had not had GPS, we would still be wandering around in Iceland. Think of the moon.

The photos on these pages will give you a much better idea than my words. Just sorry we can't attach an entire album because that would be the only way to show you the extreme diversity we encountered.

Broken rock is also the norm. We climbed one hill and could see forever (which was the normal view), but the way down was steep scree, loose rocks that continuously moved

underfoot. Better not gain too much momentum because you would have tumbled a long way down with no way of stopping yourself. Ouch!

Also, steam venting out of the Earth and boiling water bubbling up. Don't be tempted to wash your hands.

One night our accommodation was a sod-covered hut with an outhouse a bit away. Oh, so civilized. The landowner had built this place for his daughter and her equestrian friends.

Speaking of horses, Icelandic horses are shorter and broader than the horses with which we are familiar. No horses are permitted to be brought into Iceland, so the breed is pure and uncontaminated. They are quite beautiful and friendly, whereas our horses are handsome.

The final night was at the Ritz of campgrounds. Our cabin was modern, with a large, airy dining room lined with bunk beds and mattresses, plus electricity, stove, and flush toilet. A separate building housed showers with hot water — just feed the shower some coins. After a week in Nowheresville it was heavenly.

Of course, to get there we had to cross yet another river, but this crossing was equipped with rubber dinghy tethered to a cable. A welcome convenience this last night.

Like I have described it, Iceland is a world unto itself. As a tourist for several days, you will enjoy it and its people. As a hiker, it will be a new and wondrous experience.

Either way, do it.

*After 22 years of service, Charles Van Beke retired from TVA in 1988 as Assistant General Counsel-Complex Litigation. Sherry Van Beke retired from TVA in 2002 after 30 years of service in the Office of the General Counsel.*

A pretty view on a pretty day

**A Cautionary Tale (or Adventures with a Medicare Advantage HMO Plan)...continued from page 6**

mother-in-law to a chair in the lobby since her knees were killing her, and I immediately called the PCP office, only to listen to a recording of its office hours.

The office, I was told via recording, would be open in 50 minutes.

I left a message, even as others were coming into the orthopedic clinic and were being taken back to the exam rooms. Mother-in-law was NOT happy — she was there first! After a while I called again, hoping someone had come into the office and just hadn't gotten to the phone messages yet. I left another message.

I called again at the official opening bell and LEFT ANOTHER MESSAGE.

Finally, someone called back, saying they had sent the required paperwork by fax days before, and the ortho clinic must have misplaced it.

Okay, you know how you are not supposed to shoot the messenger? Well, to say that my explaining this to the folks behind the desk at the clinic was not received well would be an understatement.

I called back to confirm the fax number, which they said WAS the number in their file, but they would send again. Time passed. Still nothing. I called back, and they said they had sent it, and the fax machine at the clinic must not be working.

I relayed this message, and now the clinic staff was starting to lose it, since they had been getting faxes all morning.

I called back. They would send again. More time passed, but by now another clinic worker not involved with our exercise mentioned that a fax machine somewhere kept calling their office's main phone line.

I called back and began the discussion again, when the clinic staff member who had been involved from the beginning grabbed my phone and told the person on the other end to NOT push the button on their fax machine for the ortho office, but to type the number in manually. And this was done, I must note, in a tone and volume loud enough that now all those in the lobby understood the root cause of the problem!

Mother-in-law was still in pain and angry and now was also mortified. And none of this was reflecting well on son-in-law, who was there to help her out because of his knowledge of the healthcare-insurance process.

By now we were very, very late for the appointment, but they took us back, anyway. After another set of X-rays, the fax was not clear enough, which meant her options were surgery OR shots and weight-shifting knee braces.

She chose the latter, and after the shots, she was taken back to a fitting room for the braces.

Once fitted, she walked around the room with a big smile. Immediate pain relief! Perfect!

The technician left to complete the paperwork and — after an extended period of time while mother-in-law continued to walk around the room with a smile — came back to remove the braces.

As it turned out, while the doctor was in-network, alas the braces were not of a type authorized under her Advantage HMO plan.

We walked out with no braces and with her in pain, waiting on the shots to kick in.

So next we were back with the PCP to arrange for a referral to an "in-network" clinic to fit authorized equipment. After waiting another week, the authorized set of knee braces fitted at the medical-appliance clinic were far inferior to the ones she wore at the orthopedic clinic, but, hey, they seemed to work, and she would be getting relief.

No-o-o!

As it turned out (this is becoming a standard refrain), the clinic, which was basically a few rooms in an office building, had no stock, only samples — a very low-cost operation.

The braces had to be ordered and would arrive in a month or so (from China).

Did I mention that my wife and I live in Tennessee and mother-in-law lives in Tampa?

Weeks earlier we could have walked out of the orthopedic clinic with a smile on her face, but now we were returning to Tampa a month later to get a pair of Velcro-laced fabric braces.

They worked okay but were definitely not worth the wait and hassle.

Years ago, it became increasingly clear that mother-in-law was withdrawing due to hearing loss. In group situations such as at a restaurant or family gatherings she would go silent, not wanting to say something that was not appropriate to the conversation.



She was totally deaf in one ear and nearly there in the other.

Fortunately, we located an audiologist who fitted hearing aids with a feature in which the hearing aid in her bad ear captured the sound from that side and transmitted it to the hearing aid in her good ear in such a fashion that she regained her ability to perceive sound direction from either side.

The impact of these hearing aids was amazing. Needless to say, the Advantage HMO plan did not cover this type of device, so for her the plan was no better than Original Medicare — no insurance coverage.

Then came her fall and resulting broken leg close to the hip. HMO plans cover emergency services provided at out-of-network hospitals, but once the insured is stabilized, he or she is to be transferred to an in-network facility.

For mother-in-law, this meant a discharge from the hospital to an in-patient rehabilitation facility. However, only a few of these facilities were in the network, so she remained in the hospital until space was available, delaying any start on rehabilitation.

After the maximum number of days in a rehabilitation facility covered by the plan, it was determined she needed additional assistance in the activities of daily living, so her daughter and son-in-law in Cocoa Beach, a three-hour drive to the east of Tampa, invited her to stay with them until she regained her strength and footing.

Sounded like a great idea until it was discovered that Cocoa Beach was outside the HMO network of health-service providers. That meant if she accepted the invitation, she would be without medical-insurance coverage except for emergency services.

Even if she did declare a permanent change of address — which she loathed to do due to the ripple effect on other programs and services for seniors in Florida such as the homestead-tax exemption on her Tampa house, Social Security, and more — her insurance company did not sell a Medicare Advantage HMO plan in the Cocoa Beach area.

So after many years with a Medicare Advantage HMO plan, she returned to Original Medicare with a Medigap premium based on an issue-age of 93.

Now that will get your attention!

But now she can be in Cocoa Beach, or back in Tampa or back in Cocoa Beach and know she has direct access to any doctor, hospital, clinic, or health specialist in the United States that accepts Medicare coverage, and she does not need a referral or paperwork from a Primary Care Physician to go to them.

And since she is enrolled in Plan F, which covers the Part B deductible, she won't even need to carry her checkbook.

She will just have to get used to carrying three ID cards again, instead of one. A small inconvenience compared to what she has gone through.

#### **Much Ado about Many Things To Do for TVA in D.C....continued from page 5**

TVA will need new technologies and approaches, including advanced nuclear generation. Small Modular Reactors offer many key advantages. They are, as the name suggests, smaller than your typical nuclear plant. They are more flexible, too, meaning they can be brought online and taken off relatively quickly. This makes SMRs a good choice for balancing the intermittency inherent in renewables such as wind and solar.

Lyash also joined Sen. Manchin in a fireside chat hosted by the Atlantic Council on April 28. The event highlighted TVA's model and its role in advancing an equitable energy transition and power-sector decarbonization.

Thank you for your continued interest in what is happening in Washington and your important voice in support of public power in the Valley.

## **Did you work in Old City Hall? If so, you might provide needed information**

For the past three decades, Amy Zucker, formerly of the Office of Natural Resources & Economic Development, has been compiling a history of Knoxville's Old City Hall building. She would like to hear from TVA retirees if they can contribute information about any of the following subjects:

1. Interaction with the City of Knoxville when its employees still occupied the complex — would be particularly interested in observations about the condition of the building.
2. Any interactions with those handling OCH's renovation.
3. Visits to the complex before the ONRED occupation, including

interagency correspondence before the move.

4. Any photos or memories of how the building was used — including celebrations.
5. If on a staff that moved to the TVA Towers, how quickly did the move go and how did you close down your office space? Who received the individual office keys?
6. TVA utilized the vacant OCH when renovating space in the Towers. Where were those staffs located in OCH?

Please send information to [och\\_k\\_2j97@yahoo.com](mailto:och_k_2j97@yahoo.com) (email is preferred for the sake of a written record).

# In Memoriam

February 1 - April 23, 2021

TVA Retirement Management received notifications of the deaths of the following retirees for the period February 1 through April 23, 2021, as well as other previously unreported deaths. They are listed with the date of death (and date of retirement). To report the death of a retiree, call the TVA Retirement System toll-free at 1-800-824-3870.

**Abernathy, Leslie L.**,  
1/31/2021 (10/17/1994)  
**Agee, James A.**,  
12/17/2020 (6/19/1990)  
**Andrews, Willie T.**,  
2/20/2021 (12/31/1994)  
**Barnes, Dennis R.**,  
4/12/2021 (5/1/2004)  
**Barnes, William E.**,  
4/11/2021 (10/1/1988)  
**Bass, William J.**,  
2/1/2021 (5/2/1995)  
**Beckham, James A., Jr.**,  
9/30/2020 (5/3/1980)  
**Bell, Paul J.**,  
4/9/2021 (6/5/2001)  
**Bivins, Harry E.**,  
2/8/2021 (8/13/1988)  
**Black, Charles T., Jr.**,  
3/12/2021 (3/18/2006)  
**Blevins, John T.**,  
2/10/2021 (9/29/1984)  
**Blurton, David A.**,  
2/14/2021 (1/5/2019)  
**Bowman, R. Wayne**,  
12/22/2020 (10/1/1988)  
**Braswell, Danny L.**,  
2/25/2021 (4/10/2010)  
**Brooks, Claude R.**,  
3/19/2021 (11/15/1992)  
**Brown, Noble E.**,  
3/13/2021 (3/14/1987)  
**Brown, Patricia G.**,  
3/21/2021 (7/8/2006)  
**Brown, Bevan W., Jr.**,  
3/29/2021 (8/2/1988)  
**Bruce, Thomas D.**,  
3/11/2021 (12/4/2003)  
**Bumpas, Jimmy R.**,  
1/13/2021 (9/5/1997)  
**Burks, James K.**,  
12/3/2020 (12/28/1991)  
**Burton, Robert L.**,  
2/9/2021 (9/1/1984)  
**Butler, Roosevelt**,  
12/11/2020 (8/18/2007)  
**Calhoun, Steven L.**,  
3/18/2021 (9/27/1997)  
**Carver, Karen G.**,  
4/19/2021 (3/1/1993)  
**Castile, William F.**,  
3/11/2021 (10/2/2007)  
**Chandler, Jack R.**,  
1/13/2021 (2/4/1984)  
**Clark, Gerald D.**,  
4/18/2021 (9/10/1983)  
**Clark, Tommy R.**,  
3/10/2021 (10/17/1994)  
**Clark, Wendolyn H.**,  
3/30/2021 (8/8/1999)  
**Cockrell, Elgie T.**,  
2/6/2021 (10/1/1988)  
**Colburn, Elbert E.**,  
3/27/2021 (10/17/1994)  
**Cole, James B., Jr.**,  
1/18/2021 (8/16/1986)  
**Compton, William C.**,  
4/4/2021 (7/8/2006)  
**Cook, Ronald L.**,  
4/10/2021 (2/9/2002)

**Cooksey, Donald E.**,  
2/19/2021 (1/1/1995)  
**Cottrell, Vicki K.**,  
3/5/2021 (1/1/1993)  
**Courtney, Larry W.**,  
1/11/2021 (1/1/1999)  
**Covington, Dathyne B.**,  
3/17/2021 (1/5/1985)  
**Cunningham, Gary F.**,  
3/11/2021 (9/6/2007)  
**Cunningham, James L.**,  
4/12/2021 (1/1/1993)  
**Curry, Johnny**,  
4/9/2021 (3/4/2006)  
**Davis, Jesse C.**,  
10/10/2020 (9/13/1992)  
**Dawson, Raymond G.**,  
2/10/2021 (9/9/1986)  
**Demarcus, Shirley W.**,  
2/11/2021 (1/1/1993)  
**Early, F.D.**,  
3/14/2021 (1/5/1999)  
**Endsley, Jewel L.**,  
3/2/2021 (1/30/1988)  
**Engelhardt, Gary M.**,  
1/22/2021 (7/28/2012)  
**Fitch, Charles L.**,  
3/23/2021 (8/11/1990)  
**Foster, Thomas M.**,  
4/13/2021 (10/4/2003)  
**Franks, Curtis S.**,  
4/10/2021 (1/5/2008)  
**Freeman, Cleona**,  
2/16/2021 (10/2/2003)  
**Fulton, Larry H.**,  
4/5/2021 (10/17/1994)  
**Gardner, Edward J.**,  
1/25/2021 (11/7/1987)  
**Gencay, Feridun F.**,  
3/25/2021 (9/5/1984)  
**Gilreath, Joseph P.**,  
2/26/2021 (12/6/2008)  
**Gray, W. Deming**,  
3/21/2021 (1/1/2010)  
**Green, Jackie F.**,  
1/25/2021 (12/31/2009)  
**Green, Norval E.**,  
4/11/2021 (12/2/2002)  
**Gresham, Charles A.**,  
2/15/2021 (4/4/2014)  
**Griffin, John D.**,  
3/28/2021 (1/4/1988)  
**Griffin, Robert J.**,  
1/9/2021 (10/1/1996)  
**Gross, Howard N.**,  
2/12/2021 (1/1/1988)  
**Gryder, Willard A.**,  
2/22/2021 (6/8/1991)  
**Hailstock, Harold H.**,  
3/7/2021 (12/2/2000)  
**Hall, William S.**,  
2/8/2021 (1/5/2019)  
**Hamilton, Donnie E.**,  
2/28/2021 (4/8/2000)  
**Hargrove, Jerry W.**,  
2/3/2021 (1/13/2001)  
**Hayes, Douglas L.**,  
1/28/2021 (10/6/2012)  
**Ho, Bi-Kuei**,  
1/18/2021 (3/11/2000)

**Holladay, John E.**,  
4/1/2021 (2/22/1990)  
**Holliman, Leland O.**,  
1/29/2021 (1/1/1986)  
**Holloway, Robert E.**,  
3/29/2021 (10/1/2014)  
**Holmes, Paul H.**,  
2/9/2021 (1/1/1995)  
**Hookey, Quinton T.**,  
2/13/2021 (8/25/2012)  
**Hudson, James A.**,  
3/9/2021 (12/22/1979)  
**Hullander, Amelia E.**,  
2/12/2021 (6/26/2010)  
**Hunt, Charles M.**,  
4/12/2021 (7/3/1993)  
**Hursey, James M.**,  
11/9/2020 (4/2/2005)  
**Jarrett, Angela G.**,  
2/1/2021 (7/2/1988)  
**Jennings, Randall**,  
3/7/2021 (6/7/1980)  
**Johnson, Charles F.**,  
1/30/2021 (1/10/2004)  
**Johnson, Rex D.**,  
2/1/2021 (11/3/2006)  
**Kelly, Jerald K.**,  
4/15/2021 (10/17/1994)  
**Kemp, Melvin R.**,  
2/25/2021 (10/1/1988)  
**King, William D.**,  
3/1/2021 (11/14/1992)  
**Lawson, Charles D.**,  
3/29/2021 (4/4/1998)  
**Lee, Robert G.**,  
2/4/2021 (12/13/1992)  
**Lefan, Reed D.**,  
3/25/2021 (8/3/1999)  
**Linville, James B.**,  
4/3/2021 (5/30/1987)  
**Little, Jeannine D.**,  
2/12/2021 (10/16/1993)  
**Locastro, Thomas J.**,  
4/7/2021 (8/12/2000)  
**Logan, Warren E., Jr.**,  
1/23/2021 (12/31/1994)  
**Long, E. Jeannette**,  
3/25/2021 (6/26/2004)  
**Mack, Donald W.**,  
3/30/2021 (10/13/1984)  
**Mardis, Steven L.**,  
3/11/2021 (11/17/1991)  
**Mason, Mary V.**,  
1/12/2021 (4/29/1989)  
**Matani, Madhu J.**,  
1/17/2021 (11/2/2006)  
**Mauldin, Beverly J.**,  
4/1/2021 (7/23/1988)  
**Mayfield, Deanna J.**,  
3/14/2021 (1/7/2006)  
**McCord, Edward T.**,  
2/5/2021 (5/2/2005)  
**McGrath, Robert T.**,  
3/5/2021 (9/29/1988)  
**McNabb, William R.**,  
2/15/2021 (4/19/2014)  
**Meadows, Audrey M.**,  
2/11/2021 (7/12/2014)  
**Meek, Marvin L.**,  
3/27/2021 (5/22/1999)

**Meherg, Jerald B.**,  
12/21/2020 (10/29/1983)  
**Moore, Billy J.**,  
2/27/2021 (9/22/2012)  
**Moore, David C., Jr.**,  
4/12/2021 (10/17/1994)  
**Morgan, Harold R.**,  
2/22/2021 (9/4/1996)  
**Mounds, Jerry W.**,  
1/26/2021 (2/6/2016)  
**Myers, Edwin D.**,  
1/24/2021 (10/3/1985)  
**Myers, Mary A.**,  
2/22/2021 (7/30/1988)  
**Needy, John L.**,  
2/20/2021 (4/3/1995)  
**Newby, Robert C., Jr.**,  
3/21/2021 (3/12/1992)  
**Newman, Mikel B.**,  
4/7/2021 (3/8/2003)  
**Noe, Ernest D.**,  
4/2/2021 (9/29/2007)  
**Nugent, Joyce A.**,  
2/18/2021 (4/5/2003)  
**Oliver, Noah, Jr.**,  
3/15/2021 (8/2/1988)  
**Owens, Esco L.**,  
3/21/2021 (10/16/1993)  
**Payne, Richard S.**,  
2/9/2021 (10/1/1998)  
**Plunk, Terry L.**,  
4/13/2021 (9/2/1989)  
**Potts, Linda Kay**,  
3/23/2021 (11/12/2016)  
**Powers, Monroe, Jr.**,  
2/25/2021 (9/17/1988)  
**Price, Dorothy I.**,  
3/11/2021 (8/12/1989)  
**Richardson, Jacky L.**,  
3/12/2021 (6/10/1989)  
**Riley, Ira A., Jr.**,  
4/6/2021 (2/7/2005)  
**Roberts, Windel L.**,  
4/11/2021 (6/8/1991)  
**Rom, Albert M.**,  
4/19/2021 (10/1/1985)  
**Rose, Billy J.**,  
1/29/2021 (6/6/1998)  
**Rose, Virgil G.**,  
2/17/2021 (11/30/1991)  
**Rucker, Gary G.**,  
3/14/2021 (10/2/1999)  
**Russ, Porter L.**,  
2/6/2021 (4/5/1992)  
**Russell, Clarence L.**,  
3/26/2021 (3/2/2003)  
**Russell, Paul L.**,  
3/3/2021 (10/17/1994)  
**Sallee, Buell L.**,  
4/9/2021 (7/27/2002)  
**Schaus, Kenneth E.**,  
3/11/2021 (12/2/1998)  
**Shaffer, Walter L.**,  
4/5/2021 (11/27/1990)  
**Shanks, Ronald Kenneth**,  
1/9/2021 (9/11/2009)  
**Shaw, Jimmie D.**,  
1/17/2021 (6/3/2000)  
**Sims, Kenneth H.**,  
1/25/2021 (1/2/2010)

**Sircy, Maxey L.**,  
4/2/2021 (4/3/1993)  
**Smith, Clyde R.**,  
3/11/2021 (1/2/2010)  
**Smith, Frankie R.**,  
1/29/2021 (7/7/2007)  
**Smith, Garrey J.**,  
2/22/2021 (6/2/1998)  
**Smith, James C.**,  
3/24/2021 (6/4/2005)  
**Smith, Leonard W.**,  
2/12/2021 (11/2/1992)  
**Smith, Ralph E.**,  
2/1/2021 (10/1/1988)  
**Smith, William T.**,  
4/2/2021 (1/3/2009)  
**Smith, William P., III**,  
2/26/2021 (9/27/1997)  
**Sparks, Billy W.**,  
2/4/2021 (1/7/2006)  
**Springer, Duell G.**,  
3/9/2021 (3/2/2011)  
**Springer, Carlton Glenn, Jr.**,  
4/2/2021 (8/4/2018)  
**Steele, Donald C.**,  
2/28/2021 (7/10/2010)  
**Thompson, Charles E.**,  
12/8/2020 (8/17/1999)  
**Tidwell, Anna M.**,  
3/13/2021 (6/3/2008)  
**Townsend, Patsy Ray**,  
2/17/2021 (10/17/1994)  
**Trayer, David McGuire**,  
1/10/2021 (9/7/1991)  
**Uptain, Youell O.**,  
3/11/2021 (10/2/2004)  
**Vance, Jimmie D., II**,  
2/18/2021 (4/21/2007)  
**Vaughn, John T.**,  
2/1/2021 (1/5/1980)  
**Vinyard, James W.**,  
3/22/2021 (10/17/1994)  
**Walker, Robert E.**,  
2/5/2021 (10/26/1999)  
**Wang, Peggy P.**,  
4/4/2021 (10/1/1988)  
**Warnacut, Wendell C.**,  
2/6/2021 (10/17/1994)  
**Wassum, Marie W.**,  
3/14/2021 (9/12/1983)  
**Waters, Vincent R.**,  
2/20/2021 (12/7/1997)  
**Weber, Gerald W.**,  
3/3/2021 (5/22/2002)  
**White, Alden R.**,  
3/13/2021 (12/28/1991)  
**Williams, William B.**,  
3/2/2021 (11/15/1991)  
**Wilson, Douglas W.**,  
2/8/2021 (12/28/1989)  
**Wilson, J. Lowell**,  
2/6/2021 (10/2/1999)  
**Wilson, Jackie R.**,  
3/27/2021 (11/30/1997)  
**Wolfe, Charles E.**,  
3/22/2021 (1/7/2006)  
**Worden, Betty J.**,  
2/17/2021 (4/6/2002)  
**Wright, Robert O., Jr.**,  
2/26/2021 (5/19/1990)

# Upcoming June 2021 Chapter Meetings

## CHATTANOOGA

**June Picnic rescheduled to Oct. 19, 2021**

- Program: TVA and Medicare Insurance Update
- Tom Swanson, President  
423-344-6892/[twswanson@comcast.net](mailto:twswanson@comcast.net)

## JACKSON

**June 9, 2021, 9:30 a.m.**

- Southwest Electric Membership Corp.*  
1590 Highway 70E
- Program: TBD
- Alan Campbell, President  
731-988-8814/[abcjax@eplus.net](mailto:abcjax@eplus.net)

## JOHNSONVILLE

**June 17, 2021, 10 a.m.,  
meeting starts at 11 a.m.**

- Big Daddy's at the River Convenience Store*  
4595 Hwy. 70 E, Camden, Tenn.  
*The restaurant will be preparing food for our meeting*
- Discuss latest TVARA information
- Mickey Blackburn, President  
931-209-1352/[mickeyblackburn@gmail.com](mailto:mickeyblackburn@gmail.com)

## KINGSTON

**June 28, 2021, 10:45 a.m.**

- Kingston Community Center,*  
201 Patton Ferry Road
- Program: TBD
- Marcus C. Melton Jr., President  
865-388-3919/[mcmelton@nxs.net](mailto:mcmelton@nxs.net)

## KNOXVILLE

**June 24, 2021, 10 a.m.**

- Virtual Meeting — Information will be sent to members on how to join meeting*
- Guest Speaker: Joe Hoagland, TVA Vice President, Innovation
  - Program: Keeping Your Home Safe While Away, Knox County Sheriff's Department representative
  - Retirement System Update
- Jo Anne Lavender, President  
865-300-8272/[jillavender@tds.net](mailto:jillavender@tds.net)

## NASHVILLE

**June 10, 2021, 10 a.m. (note this meeting is on Thursday)**

- Victory Baptist Church*  
1777 Tate Lane, Mt Juliet, Tenn. 37138
- Guest Speaker: Marilyn Brown 7th TVARS Board Director
- Jeff E. Gammons, President  
931-729-9974/[y2kunderthehill@gmail.com](mailto:y2kunderthehill@gmail.com)

## NORTHEAST ALABAMA

**June 8, 2021, 11 a.m.**

- Mud Creek Restaurant*
- Luncheon and discuss issues
- Larry A. Hancock, President  
256-437-8220/[lah35772@gmail.com](mailto:lah35772@gmail.com)

## PARADISE

**June 8, 2021 10:30 a.m.**

- Catfish Dock, Powderly, Ky.*
- Guest speaker to speak about "Champions for prescription-drug disposal"
- Patricia E. "Pat" Cobb, President  
270-338-6667/[pecobb1942@att.net](mailto:pecobb1942@att.net)

## UPPER EAST TENNESSEE

**Wednesday, June 9, 2021, 11:30 a.m.**

- Shelter at Rogersville City Park*
- Program: Boone Dam recovery update
  - Annual Picnic — BBQ, buns, chips, drinks, and dessert will be furnished; no need to bring anything
  - Please RSVP to 423-782-8458 by **June 2** and leave name, number attending, and your phone number
- Leslie P. "Les" Bays, President  
423-782-8458/[lpbays1@yahoo.com](mailto:lpbays1@yahoo.com)

## WESTERN AREA

**Chapter plans on an in-person meeting  
June 9, 2021 a.m. 10 a.m. CDT**

- Lake Barkley State Resort Park*
- Guest Speaker: Marilyn Brown, TVARS 7th Director
  - Free lunch give-away
- K. Renee Turnbow, President  
270-205-5277/[kturnbow@gmail.com](mailto:kturnbow@gmail.com)

As of presstime, these chapters had **CANCELED** their June 2021 meetings due to the COVID-19 virus:

## BROWNS FERRY

David Matherly, President  
256-777-2175/[dcmatherly@gmail.com](mailto:dcmatherly@gmail.com)

## CLEVELAND

John Austin, President  
423423-472-2720/[austintnutfan@charter.net](mailto:austintnutfan@charter.net)

## MUSCLE SHOALS

Timothy "Tim" Cornelius, President  
256-757-5220/[timwcornelius1@gmail.com](mailto:timwcornelius1@gmail.com)

## PADUCAH AREA

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

## WATTS BAR

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

At presstime, these chapters had not announced whether their June 2021 meetings would be HELD or would be **CANCELED** due to the COVID-19 virus:

## GALLATIN

Ronnie "Blue" Monday, President  
615-325-9473/[ronniemonday@att.net](mailto:ronniemonday@att.net)

## HUNTSVILLE

Daniel A. Simmons, President  
256-509-9781/[dasimmon@bellsouth.net](mailto:dasimmon@bellsouth.net)

## MEMPHIS

David L. Teuton, President  
901-212-3822/[davidteuton@yahoo.com](mailto:davidteuton@yahoo.com)

## MISSISSIPPI

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

## Oral History Project Now Available Online

Audio recordings and transcripts of all interviews conducted as part of the TVARA Oral History Project are now online and can be accessed for your listening or reading pleasure.

For background on this project, see "This Was Us — TVARA Oral History Project Preserves Decades of Resource Development" by Philip Mummert in the December 2020 issue of *TVARA News*.

To access the interviews, search online for "TVARA Oral History Project" or go to [kentuckyoralhistory.org](http://kentuckyoralhistory.org), click on "Projects," and search for "TVARA." Then click on the collection link for the Tennessee Valley Authority Retiree Association Oral History Project.

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

## Retirees by the Number

TVA retirees by class	Number
Retirees . . . . .	19,184
Beneficiaries . . . . .	3,252
Civil Service . . . . .	423
Deferred . . . . .	683

Where we live	Number
AL . . . . .	3,628
GA . . . . .	800
KY . . . . .	1,107
MS . . . . .	287
NC . . . . .	193
TN . . . . .	11,732
VA . . . . .	91
Other Countries . . . . .	5
Other States . . . . .	1,341
Total TVA Retirees . . . . .	19,184

How young we are	Number
Under 60 . . . . .	1,194
60-69 . . . . .	7,209
70-79 . . . . .	8,103
80-89 . . . . .	2,300
90 and Above . . . . .	378

(These numbers are unofficial as of 4/28/2021. Retirement Services has the official numbers. Deferred retirees have deferred their actual retirement until sometime in the future)

### Picnic/Luncheon canceled again

For the second year in a row, an in-person TVA Retiree Appreciation Picnic/Luncheon will not be possible in the fall because of pandemic conditions.



Uncertainty about conditions and concern for the health of retirees led to the decision, and event-planners are looking forward to seeing retirees at an in-person luncheon in 2022. TVA continued to be in mandatory telework status nearing mid-May, with employees who could work from home still required to do so.

In lieu of an in-person event this year, TVA again will be making contributions to charitable causes in honor of all TVA retirees and their continuing contributions to TVA's success in serving the people of the Tennessee Valley.

### TVARA Gives Facts to FERC, Disproving 4 LPCs' Petition...continued from page 1

retail rates were in the second-best quartile both nationally and regionally. TVA's 2019 residential rates also were in the second-best quartile both nationally and regionally. TVA's 2019 industrial rates were in the best quartile both nationally and regionally.

2. We discussed TVA's reliability, which is a critically important factor in evaluating power suppliers and should be evaluated along with rates.
3. Lastly, we discussed the legacy costs for which the petitioners are responsible because they

benefited from past lower power rates, and they should pay their fair and equitable share of the full cost of the power they purchased. If FERC should enter the requested order, it would be facilitating the LPCs' avoidance of their equitable obligations and facilitating the transfer of these financial obligations onto the other LPCs.

This impacts TVA's financial health and is a very important issue to TVA retirees. Please read the article on pages 2 and 3 in this issue of the newsletter regarding the latest information on the filing. We will keep you updated on the situation in

future newsletters.

If you receive power from one of the utilities mentioned in this column, please feel free to communicate with them directly and show your support for TVA as your power supplier.

TVARA is grateful for the work of Ed Small, fellow retiree and former attorney with the Office of the General Counsel, for his excellent work in preparing our response.

Some of our chapters are returning to in-person meetings or are having Webex meetings in June, and I hope you will be able to attend.