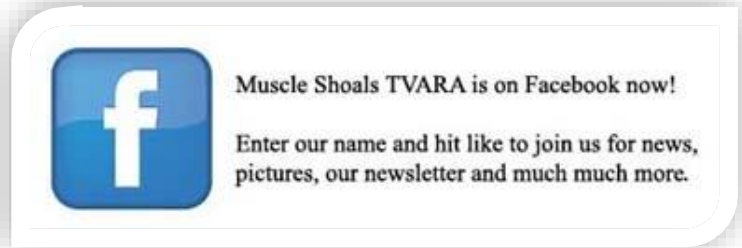


POWER Connect!

Muscle Shoals Chapter
Spring 2024 Issue



MESSAGE FROM OUR PRESIDENT

Hello everyone!

It was good to see everyone who was able to attend our chapter meeting in March.

Our next opportunity to get together will be on Tuesday, June 18th. This will be our Annual Picnic and Health Fair. Invitations have been mailed to retirees in the Shoals Area. The event will be held at the Florence /Lauderdale Coliseum. Doors will open at 9:30 a.m. Are all of you ready for summer? I know I am.

I am looking forward to seeing everyone at the picnic again this year.

This year we will have a shuttle golf cart to provide transportation from the upper parking lot to the floor-level entrance. The University of North Alabama is providing this service for us.

Several sponsors plan to attend and we will be giving away numerous door prizes. The Grand Prize will be a \$1,000.00 VISA card.

Stay safe and hope you see you at the picnic.

Tim Cornelius

An advertisement for the TVACCU Visa Credit Card. The background is blue with red vertical bars on the sides. At the top, it says "With a TVACCU Visa Credit Card, great rates are just the beginning!". Below this, there are several callouts: "I CHOOSE REWARDS" (CASH, MERCHANDISE, TRAVEL, MUCH MORE!), "INSTANT ALERTS", "STATE OF THE ART SECURITY" (with a QR code), "RATES AS LOW AS 9.95%", and "NO ANNUAL FEE". In the center, a woman is smiling and looking at a laptop. The laptop has the TVACCU logo on it. At the bottom, it says "www.tvaccu.com" and provides phone numbers: "(256) 386-3000" and "(888) 274-2128". There are also small logos for NCUA and FDIC.

Inside This Issue

- 1 Message from President
- 2 Upcoming Events/Advertisers
- 3 Board Members
- 3 Local Robotics Team makes History
- 4 MSC TVARA Supports Robotics Winners
- 4 2024 Gerald G. Williams Cooperative Garden Program
- 4 Endowed Scholarship – Your Support Needed
- 5 Endowed Scholarship
- 8 All Aboarrrrrrddd!
- 8 TVA Retirement System Update
- 9 Thoughts for the Day
- 10 Lost in the Fifties
- 12 Help! We Need Your Help!
- 13 Suggestions

Special Thanks to non-advertising Supporters

TVA Power Service Shops

Upcoming Events

Tuesday, June 18, 2024, 10:00 a.m.
Annual Picnic and Health Fair
Program: Health, Fitness, & More
Great Door Prizes (thousands of dollars)
Florence/Lauderdale Coliseum

Wednesday, September 11, 2024, 10:00 a.m.
Program to be announced
Free Lunch and Door Prizes
Wilson Dam Road TVA Community Credit Union

Wednesday, December 11, 2024, 10:00 a.m.
Program to be announced
Free Lunch and Door Prizes
Wilson Dam Road TVA Community Credit Union

Wednesday, March 12, 2025, 10:00 a.m.
Program to be announced
Free Lunch and Door Prizes
Wilson Dam Road TVA Community Credit Union

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!

TVA Community Credit Union	Alabama Health Guidance
Lauderdale Christian Nursing Home	Helen Keller Hospital
Columbia Cottage	Delta Dental
Welltower Pegasus Tenant	Cottage of the Shoals
Cigna Healthspring	Edward Jones (Drew Malone)

Meet your Muscle Shoals TVARA Board Members

President, Tim Cornelius

Vice President, Debbie Norton

Treasurer, Greg Vandiver

Secretary, Carol Sherer

TVARA Picnic Manager, Henry Long

Hospitality, MJ Ligon

Scholarship Program, John Ingwersen

Newsletter, John Ingwersen, Jim Harris

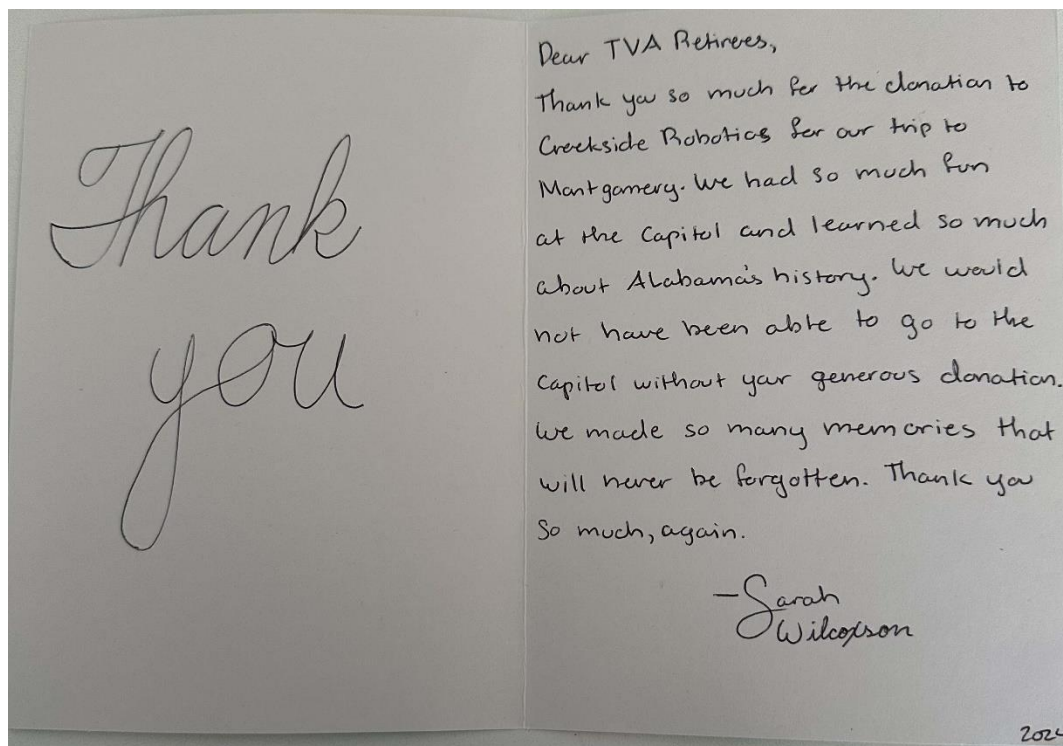
Board Members, John Blackwell, Cameron Kay, Jim Green, Bill Baggett, Delores Huzar,
Anita Vandiver, Joan Marsh

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

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

LOCAL ROBOTICS TEAM MAKES HISTORY

Every year our Muscle Shoals Chapter sponsors the local hub of BEST Robotics. Last year 17 teams participated with many of our local retirees assisting in making the event possible with volunteer hours as well as a substantial contribution from our Chapter via BVI. This year for the first time one of our local teams not only went on to the regional competition here at UNA but all the way to the National



Championships. Creekside then proceeded to win the Robotics National Championship. Following their return, they were invited to Montgomery to receive recognition for the achievement and congratulations from the Alabama Governor Kay Ivey. Congratulations Creekside students and all of you supporting members.

Muscle Shoals Chapter TVARA Supports Robotics Winners

Our Muscle Shoals Chapter, TVARA, presented a check to Creekside Technology for \$1,350 for 27 students to go to Montgomery. Close to 1,000 high school students comprising over 40 teams from five southern states participated in the three-day competition which was sponsored by the Tennessee Valley Authority.

Through participation in BEST's STEM program (science, technology, engineering, and mathematics), students learn to analyze and solve problems using the Engineering Design Process. This helps them develop technological literacy skills that industry seeks in its workforce.

There were categories for robot competition, robot build, marketing presentation, and engineering notebooks, and much more. This year's competition was centered around building a robot that could simulate surgery.



Creekside Technology, a local team of 7th-12th grade homeschoolers, had 1st, 2nd, 3rd, and 4th place wins which helped them win First Place Overall winner. The accomplishment by this team of homeschoolers cannot be overstated.

Greg Vandiver, Muscle Shoals TVARA Treasurer, is shown presenting a check to Sarah Wilcoxson who is a student at Creekside Academy.

2024 Gerald G. Williams Cooperative Garden Project

Once again the Gerald G. Williams Cooperative Garden Project was a big success this year. This program provides vouchers to low-income families in Colbert, Franklin and Lauderdale counties in Alabama for redemption at local seed stores for garden supplies.

The program is conducted in cooperation with the Community Action Agency of Northwest Alabama, TVARA Muscle Shoals Chapter and BVI.

BVI provided a grant of \$35,000 to support the program this year and several chapter members volunteered to take applications. Over 800 applications were received this year. No one who was eligible was turned away.

Endowed Scholarship - Your Support Needed!

We have several businesses and charities who have been 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 them as they support us.

As of April 30, 2024, our scholarship endowment totaled \$102,207.39. We finally attained our goal of \$100,000 – ten years from inception. Help us now to go after \$150,000!

The endowment for 2023-2024 supports two scholarships. These awards exceed \$1,500 each. The scholarship award gives preference to relatives of active (paid) Muscle Shoals TVARA members. In addition, your TVARA Board has approved an award of \$200 for the winning essay. The winners of the 2024 – 2025 academic year scholarships and the winning essay will be announced in our next newsletter.

Please make our endowed scholarship a priority for your charitable giving. Donations are tax-deductible. If you would like to donate, go to: <https://www.una.edu/give/tva-scholarship.html>. You may also donate by check. 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

ENDOWED SCHOLARSHIP

Every year since 2014 our endowed scholarship has provided assistance to a worthy student at UNA in pursuit of their educational goals. The sponsors of our picnic make a contribution each year to our endowment and thus it has grown from an initial \$17,000 to more than \$100,000. We have members of our Chapter who also contribute every year to further build our endowment. For the 2024 – 2025 academic year we will once again be sponsoring two students at UNA and they will once again be relatives of our paid Muscle Shoals Chapter. Please continue to support our sponsors and make you own contribution to our endowment (see below for how to do so). Following is a letter received this year concerning our endowment.

Dear Joan:

It is our privilege to provide you with the annual performance report for your endowment fund(s) benefiting the University of North Alabama. We are honored by your confidence in the UNA Foundation to be great stewards of these critically valuable resources and we want to assure you that every member of the UNA family is fully committed, and works tirelessly, to honor you and your remarkable generosity by making sure your endowment is utilized exactly as you intended.

While we understand the full impact of your selfless generosity is difficult to comprehend, it is our desire to help you understand the profound difference you are making. Last year 37 new endowed funds were established, bringing the total number of endowments at UNA to 476, and the endowments awarded \$1,467,305 for all purposes. *Because of you*, students who would not have been able to attend college do. *Because of you*, the visions of our remarkable faculty have become reality. *Because of you*, our remarkable University continues to thrive.

There are truly not words to adequately express the depth or breadth of our gratitude. We are so grateful for you, your visionary leadership, your selfless generosity, and your willingness to invest philanthropically in our great University. From the bottom of our hearts, thank you.

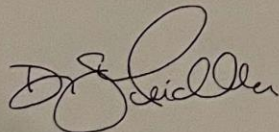
Enclosed, please find your endowment report and an overall view of the UNA and UNA Foundation endowment portfolio. Please don't hesitate to contact Morgan Fowler, Director of Donor Relations, should you have any questions. You may contact Morgan at 256.765.4809 or menixon@una.edu.

Again, thank you for your truly remarkable philanthropy with UNA. We greatly value and appreciate you.

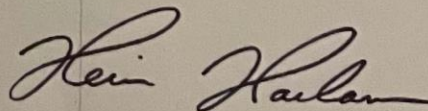
Have a great day and Shine On!

Roar Lions!

Sincerely,



Dr. Stephanie Teichmiller, '84
Chair, UNA Foundation



Kevin Haslam
Vice President for University Advancement
Executive Director, UNA Foundation
256.765.5018 khaslam@una.edu

Tennessee Valley Authority Retiree Association Endowed Scholarship

Endowment Fund Financial Report for October 1, 2022 through September 30, 2023:

Market Value as of October 1, 2022	\$74,253.93
Award Payouts/Expenditures	\$0.00
Gifts Received	\$9,550.00
Investment Gains/Losses	\$8,690.47
1.5% Annual Administration Fee	\$-1,113.84
Market Value as of September 30, 2023	<u>\$91,380.56</u>
Available to Award for the 2024-25 Academic Year	\$3,311.34

Glossary:

Market Value: The current value of the fund, including gifts received, expenditures, and gains/losses.

Available to Award: Based on the endowment's three-year weighted average market value, this amount is the portion of each endowment's total earnings allocated to award based on spending policies.

Gifts Received: Reflects gifts to the endowment from October 1, 2022, through September 30, 2023.



TVARA, Muscle Shoals Chapter, will provide Chartered bus transportation to and from the Chattanooga Convention Center, Friday, September 13, 2024, for the Valleywide picnic. We will have a bus rider sign up table at our local June 18 picnic, Lauderdale County Coliseum. Stop by and “get-on-board”.

-see or call-

Billy Baggett 256-394-1435

Cameron Kay 256-810-6569

TVA Retirement System Update

As of March 2024, the TVA Retirement System reports an asset estimate of \$8.6 billion. The first quarter of 2024 was a strong period for equity markets, led by large cap growth stocks. The robust performance of growth assets helped Plan assets perform well in Q1 2024. TVARS continues to take advantage of risk reduction opportunities within the Plan where feasible to secure benefit payment obligations and protect against a possible slow growth economic environment. TVARS remains confident in meeting future payment obligations.

The next TVARS Board meeting will be held on June 28th in Nashville. For more financial information, see the 2023 TVARS Annual Report, which can be found on the TVARS website at tvars.com. I also have copies available for anyone who would like a hard copy.

Bank of New York Mellon

To access your monthly direct deposit statements or annual tax forms online, visit tvars.com/retirees, click on the BNY Mellon link, and log in or create your account. On the BNY Mellon website, you can also update your address, as well as tax withholding, and direct deposit information. For assistance, call BNY Mellon toll-free at 844-545-1256.

Mark Meigs, Executive Secretary, TVA Retirement System (TVARS),
W. 865-632-2644 M. 865-228-9425, Email mnmeigs@tva.gov,
400 West Summit Hill Drive, Knoxville, TN 37902

THOUGHTS FOR THE DAY

1. Accept the fact that some days you're the pigeon, and some days you're the statue!
2. Always keep your words soft and sweet just in case you have to eat them.
3. Always read stuff that will make you look good if you die in the middle of it.
4. If you can't be kind, at least have the decency to be vague.
5. Drive carefully ... it's not only the cars that can be recalled by the Maker.
6. If you lend someone \$20 and never see that person again, it was probably worth it.
7. It may be that your sole purpose in life is simply to serve as a warning to others.
8. Never buy a car you can't push.
9. Never put both feet in your mouth at the same time because then you won't have a leg to stand on.
10. Nobody cares if you can't dance well. Just get up and dance.
11. Since it's the early worm that gets eaten by the bird, sleep late.
12. The second mouse gets the cheese.
13. When everything is coming your way, you are in the wrong lane.
14. Birthdays are good for you. The more you have, the longer you live.
15. You may be only one person in the world, but you may also be the world to one person.
16. Some mistakes are too much fun to make only once.
17. We could learn a lot from crayons. Some are sharp, some are pretty, and some are dull. Some have weird names, and all are different colors, but they all have to live in the same box.
18. A truly happy person is one who can enjoy the scenery on a detour.
19. Have an awesome day and know that someone thought about you today.

Contributed by Joan Marsh

LOST IN THE FIFTIES

Since I was a teenager in the 50's I am sharing "Lost in the Fifties" (author unknown). It is pretty much like my life during that era.

A little house with three bedrooms and one car on the street.

A mower that you had to push to make the grass look neat.

In the kitchen on the wall, we only had one phone, and no need for recording things. Someone was always home.

We only had a living room where we would congregate, unless it was at mealtime in the kitchen where we ate.

We had no need for family rooms or extra rooms to dine. When meeting as a family just one would work out fine.

We had one TV set, and channels, maybe two, but always there was one of them with something worth the view.

For snacks we had potato chips that tasted like a chip; and if you wanted flavor, there was Lipton's onion dip.

Store-bought snacks were rare because my mother like to cook, and nothing can compare to snacks in Betty Crocker's book.

Weekends were for family trips or staying home to play. We all did things together – even go to church to pray.

Sometimes we would separate to do things on our own, but we knew where the others were without our own cell phone.

Then there were the movies with your favorite movie star, and nothing can compare to watching movies from your car.

Then there were the picnics at the peak of summer season. Pack a lunch and find some trees and never for a reason.

Get a baseball game together with all the friends you know. Have real action playing ball – and no game video.

Remember going to the store when the skies were oh so sunny and when you paid for what you got, you used your very own money?

Nothing you had to swipe or punch, or put in some amount, and you had a friendly cashier that actually could count?

The milkman went from door to door for just a few cents more than a trip to the store.

The mail was delivered right to your door without the junk mail that we all deplore.

There was a time when just one glance was all that it would take, and you would know the kind of car, the model, and the make. They didn't look like turtles trying to squeeze out every mile. They were streamlined, white walls, fins, and really had some style.

One time the music that you played wherever you jived was from a vinyl, big-holed disk they called a forty-five.

The record player had a post to keep them all in line, and then the records would drop down and play one at a time.

Oh, sure we had our problems then, just like we do today. As always, we were striving to find a better way.

But how the simple lives we led still seem like so much fun when the only way to explain a game was just kick the can and run?

And why would boys put baseball cards between bicycle spokes? And for a nickel a red machine had little bottled cokes.

This life seemed so much easier and slower in some ways. I love the new technology but I really miss those days.

So, time moves and so do we, and nothing stays the same.

But I sure love to reminisce and walk down memory lane.

Contributed by Joan Marsh

Help! We Need Your Help!

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



Suggestions?

We want your feedback, comments, and suggestions. Let us know what you would like for TVARA programs, for our newsletter, and/or ways we can improve, in any way, our service to you.