

TVARA NEWS

The TVA Retirees Association

The Tennessee Valley Authority Retirees Association | 400 West Summit Hill Drive SPT 5A | Knoxville, TN 37902 | www.tvara.org | 865-632-3318

SAYING FAREWELL AFTER FOUR YEARS

By SUZAN BOWMAN, TVARA Valleywide President



Suzan Bowman

This is my last message as President of the TVA Retirees Association. Thank you for your support over the past four years. My term has been filled with successes and some surprises that no one could predict.

DeWitt Burleson assumes the role in January 2017. I am proud to leave your TVARA leadership in such good hands.

If you read this and have not selected your Medicare Supplemental Insurance for healthcare and your prescription provider for 2017, you need to do it now! You will not have insurance on Jan. 1 unless you act soon.

Many people have told us they are paying less for their insurance by NOT going through OneExchange. If you do NOT receive the healthcare credit, you need to shop around, as there is no requirement to go through OneExchange if you do not receive the healthcare credit. If you are unsure, call toll-free 1-888-275-8094 or 1-800-

824-3870 to ask TVA if you receive the healthcare credit for your Medicare supplement insurance.

Our website address has changed. The new site is myTVARA.org. Thanks to retiree Mike Biddle from Chattanooga for the new design. He also designed our newsletter for the last two years. We appreciate your sharing your talent.

Thanks to Tica Hayes for moving everything from the old website and educating us on how to use WordPress. You have made it much more functional and user-friendly. Thanks for all of your work over the past three years.

When you leave office, you generally ask yourself what have you accomplished during your term. As Valleywide President, you see what is going on in all aspects of the organization.

The one thing I am most proud of is the TVARA Volunteer Project Program. When Theresa Habiger was President

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TVARS Approves Changes to Rules & Regulations

The TVA Retirement System reports double-digit investment increases, as stocks rallied and improved in 2016. For the 12-month period ended Sept. 30, 2016, the system earned about 11 percent or more than \$700 million. After benefit payments, the system ended the fiscal year with assets of about \$7.1 billion.

On Aug. 8, 2016, the TVARS Board approved amendments to the TVARS Rules & Regulations and the 401(k) Plan Provisions implementing an agreement with TVA on certain changes regarding future retirement benefits, funding, and governance.

The amendments were presented to the TVA Board, which approved them at its Aug. 25, 2016, meeting, and the changes were effective as of Oct. 1, 2016. A summary of the changes, as well as the amendments themselves, can be found on TVARS's

website at TVARS.com.

The amendments of most interest to retirees involve the cost-of-living adjustment ("COLA") and TVA's contributions to TVARS to fund retirement benefits. The calculation for COLA was changed from the percentage change in the consumer price index ("CPI") to the percentage change in the CPI minus 0.25 percent; however, TVA and TVARS agreed to make the COLA a vested, non-forfeitable benefit that must always be funded and paid. This is very important in light of the Sixth Circuit U.S. Court of Appeals decision on Aug. 12, 2016, which determined that the COLA was not a vested benefit before these amendments.

Also as a part of these amendments, TVA agreed to contribute at least \$300 million annually to TVARS for the next 20 years or until the system reaches 100-percent-funded status, if sooner.

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TVARA VALLEYWIDE OFFICERS

Suzan Bowman
President

DeWitt Burluson
Vice President

John P. Blackwell
Secretary

Elizabeth C. "Liz" McBee
Treasurer

TVARA NEWS STAFF

Theresa Habiger
Editor

Email: thabiger@charter.net

Jim Andrews

Contributing Editor

Email: patjimandrews@aol.com

FOR ADDRESS CHANGES OR TO REPORT RETIREE DEATHS:

TVA Retirement System
400 West Summit Hill Drive
Knoxville, TN 37902
Call toll-free @ 1-800-824-3870

FOR INFORMATION REGARDING:

Pension Benefits and 401(k) Accounts
Call TVA Retirement System
toll-free @ 1-800-824-3870
or visit website @
www.tva.gov/retireeportal

Medical and Drug Coverage
Call toll-free 1-888-275-8094
or 423-751-8800 in Chattanooga
or 865-632-8800 in Knoxville

TVARA Membership
Contact Richard T. Wilson
at rtwilson@tva.gov
or call him at 865-632-8542

TVARA News Information
Contact tvara@tva.gov or call
Reba Whitson at 865-632-3318
or toll-free at 1-877-335-1222

TVARA's Web address is www.mytvara.org;

its Facebook address is www.facebook.com/tvaretireesassociation

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.

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before me, she wanted to start a volunteer program.

George Barber from Kingston was the first volunteer coordinator, and Reny McClain-Lee from Knoxville is heading the effort now. I want to thank them both for their leadership in getting this going strong. We have accomplished much. Thanks to the Bicentennial Volunteers Inc. staff members for their support of our projects over the past four years.

I want to thank the TVARA Health Committee members: Tom Swanson, Pat Miller, Leon Kendrick, Ed Patrick, Larry Edwards, Theresa Habiger, Leonard Bynum, Buster Smith, and Richard Dearman, for their work on behalf of retirees. They have given many hours to figuring and analyzing how to get you the best deal with insurance and working with TVA on the current transition.

Theresa Habiger, past TVARA Valleywide President, was such a big help. She and Jim Andrews make up the newsletter staff. They have produced an excellent publication that provides information and interesting articles four times a year for members. Thank you for your excellent work, Jim and Theresa!

Bill Osteen, Charles Smith, and DeWitt Burluson served as my Vice Presidents. I always appreciated their counsel and advice.

Alma Laurent and John Blackwell served as Secretary at the Quarterly Board meetings in Nashville. I thank them for always being there to keep our records straight.

Liz McBee served as Treasurer for four years. Thanks to her for paying those bills and helping me be the "frugalista" with our members' money.

Buster Smith is Mr. Picnic. He works endlessly to support the TVA Retirees Picnic and has for decades. Thanks to him for his organization and knowledge.

Richard Wilson, Jean Bryson, and Reba Whitson are the BEST staff in the world. They work tirelessly and are the ultimate in professionalism! Reba lives and breathes TVARA. She is the glue that holds everything together. Her passion is helping the TVA retirees. Richard and Jean keep the membership files in check — that's a lot of processing — line by line.

Finally, I must give much thanks to the Chapter Presidents. They work day in and day out to find good programs, find the right location and food, manage the costs, answer the questions, and communicate what's going on, and this year has been a rough one on them. Thanks to all of these presidents throughout my four years. Their service is much appreciated, and I have appreciated their support and challenge.

And thank you to the TVARA members. Some of you have given me strength when I needed it, and some of you have told me where to go when you didn't like what I said or did.

This is a great organization, and I am so proud to have been a part of it.

Thank you! Suzan



Wilson Taylor Named to TVARS Board

Wilson Taylor, TVA Human Resources Business Office Director and Ombudsman, has been appointed to the TVA Retirement System Board. With this appointment, Taylor fills the seat previously held by John Hoskins, who recently retired from TVA.



From left, Charley Spencer, Reny McClain-Lee, and DeWitt Burtleson admire the Robot.



From left, TVARA Valleywide Vice President DeWitt Burtleson of Knoxville; an interpreter for the hearing-impaired; TVA Director Pete Mahurin of Bowling Green, Ky.; and Mrs. Mahurin



TVA Picnic Delights Again

Robots, Legos, food, fellowship, and fun were the order of the day Sept. 9 at the TVA Retiree Appreciation Picnic at the Civitan Park in Guntersville, Ala.

More than 850 TVA retirees, spouses, and guests were on hand to renew old friendships and make new ones. Speakers included TVA Director Pete Mahurin, Senior Vice President/Chief Communications & Marketing Officer Janet Brewer, and humorist Karen Mills, from Chattanooga.

Check out some of the photos of this year's picnickers.

Why don't you attend next year?

Mrs. Lola Curran shows off retiree Dave Curran's book -- Hiking for Fun and Pain.



From left, William Burwell, Mary Goodwin, Robert Everson, and Johnnie Goodwin



From left, Nell Eggleston, Robert Carter, and Mike Anders



From left, Frank Holm, Linda Mills, and Dories Layne

More Choice, Affordable Options Highlight New Approach for Medicare-Eligible Retirees

By JENNIFER BECKETT
TVA Senior Program Manager, Healthcare Plans

Effective Jan. 1, TVA will no longer offer a Medicare Supplement Plan, but will instead offer medical, prescription-drug, dental, and vision coverage to Medicare-eligible retirees and Medicare-eligible spouses through a private Medicare exchange.

To provide support, TVA has partnered with OneExchange, a leading coordinator of individual coverage in the marketplace. Through OneExchange, Medicare-eligible retirees and spouses will have access to Benefit Advisers to help them make this transition smoothly and to help them shop for and select coverage that's best for their situation.

Information about this change was mailed to Medicare-eligible retirees and spouses on Aug. 1. To view this information online, visit www.tva.com/retireeportal and click on Health Care Benefits.

Retiree meetings were held Aug. 22-Sept. 2. For those who weren't able to attend a retiree meeting, Medicare-eligible retirees and spouses can learn more by listening to a pre-recorded telephone session 24 hours a day, seven days a week, by calling toll-free 1-844-315-2767 (TTY: 711). Or they can

view a webcast of the presentation by visiting www.Medicare.OneExchange.com/TVA.

Medicare-eligible retirees and spouses can enroll in coverage now through Dec. 31. Coverage will be effective Jan. 1.

IMPORTANT: If you don't enroll in a Medicare supplemental plan by Dec. 31, you will not have coverage beginning Jan. 1. You will have a 63-day grace period to enroll, but your coverage will not go into effect until the first of the month following the month in which you enroll. If you don't enroll within the grace period, you will have to wait until the next annual open enrollment.

If you don't enroll in a medical plan through OneExchange, any dependents currently covered on a TVA group plan (i.e., CDHP or 80% PPO plan) will be removed from coverage. You and your dependents will not be offered another opportunity to enroll in a TVA-sponsored medical plan; therefore, you will not be allowed coverage in the future.

In addition, any TVA Contribution or TVA Healthcare Credit will no longer be provided.

If you have questions, please call OneExchange toll-free at 1-844-620-5725 (TTY: 711), from 8 a.m. to 9 p.m. ET.

New Prescription-Drug-Plan Administrator, Express Scripts, in 2017

The administrator of TVA's prescription-drug plan will change to Express Scripts beginning Jan. 1. Express Scripts is the nation's largest prescription-benefit-plan manager, serving more than 85 million members. The Express Scripts network includes more than 70,000 pharmacies nationwide, including most national chains and many local pharmacies.

The transition to Express Scripts means that the formulary — the list of preferred, generic, and brand-name drugs covered under TVA's prescription-drug plan — will change. Some prescription drugs may move to different tiers as well. For example, a preferred drug you are taking now may become a non-preferred drug.

Save the most money by choosing generic medications whenever possible. If you are currently taking a medication that is a preferred brand with OptumRx, and that medication will be non-preferred with Express Scripts, Express Scripts will be

sending you a letter in December notifying you of the change. Your prescription-drug plan co-payments and co-insurance will NOT change. There will still be a three-tiered structure — generic, preferred-brand, and non-preferred brand. Members will still have access both to retail and home delivery of medications, and home delivery will still be mandatory for certain maintenance medications.

Home-delivery service

If you have a prescription with OptumRx's mail-order pharmacy with refills remaining at the end of this year, and the prescription is eligible for transfer, your prescription will automatically be transferred to Express Scripts. You will not need to contact your doctor for a new prescription.

Specialty pharmacy

Express Scripts' specialty pharmacy, Accredo, provides medicine and services for chronic or complex conditions. Examples of

these conditions are multiple sclerosis, rheumatoid arthritis, and cancer.

Pricing a medication

You can price a medication now by visiting Express Scripts' TVA-dedicated website at www.express-scripts.com/tva. Click "Go" in the middle section, Open Enrollment Information. Select the TVA medical-plan option you want to review. Select "Compare prescription medication costs."

You can use this tool to help you determine if a drug you are taking is on the formulary, as well as to compare prices at retail pharmacies and through home delivery.

Additional services available

Express Scripts offers additional services to help meet your prescription-drug needs: Member-services representatives are

available anytime — 24 hours a day, 7 days a week — toll-free at 1-800-935-6203. Shortly after Jan. 1, you will be able to log on to your account at www.express-scripts.com, where you can view any open prescriptions, request mail-order prescription refills and more. Express Scripts has a free mobile app that provides on-the-go access to your personal health information and makes it easy to find a nearby pharmacy, compare medication prices, and review drug information.

You will receive a new pharmacy ID card from Express Scripts in December. Be sure to use this new ID card when you visit a pharmacy beginning Jan. 1.

To learn more about the transition, call Express Scripts toll-free at 1-800-935-6203 or go to www.express-scripts.com/tva. The site includes more about Express Scripts, as well as the ability to look up participating pharmacies, covered medications, and pricing.

What's New for 2017 — Non-Medicare Retiree Medical Benefits

For those of you who are not yet eligible for Medicare, there are a few changes to your medical plan for 2017. For more information about the plans available to you, see the "Your Health Count Medical Plan 2017" booklet mailed to your home or visit www.tva.com/retireportal.

1. Increase in Out-of-Network Deductibles for Medical Plans

For services received out-of-network, the annual deductibles for the 80-Percent PPO and Consumer-Directed Health Plan (CDHP) medical plans will increase in 2017.

Deductibles for the 80% PPO will increase to \$800/individual and \$1,600/family. CDHP deductibles will increase to \$2,600/individual and \$5,200/family.

Deductibles for in-network services will not change. For more information about your medical coverage, see page 6.

2. New Administrator for Prescription-Drug Plan

The administrator of the prescription-drug plan will change to Express Scripts. There are no changes to the prescription-drug plan co-payments and co-insurance. There will be a three-tiered structure — generic, preferred brand, and non-preferred brand. Members will still have access both to retail and home delivery of medications with home delivery still being mandatory for certain maintenance medications.

The formulary of prescription drugs is changing. Some prescription drugs may move to different tiers, as well. For example, a preferred drug you are taking now may become a non-preferred drug. If you have a prescription with the mail-order pharmacy of OptumRx (formerly known as "Catamaran") that has refills remaining at the end of this year, and the prescription is eligible for transfer, your prescription will be transferred to Express Scripts, and you will not need to contact your

doctor for a new prescription.

Shortly after the first of the year, you will be able to log in at www.express-scripts.com to view any open prescriptions. To find out which types of prescriptions won't transfer, contact Express Scripts.

You will receive a new ID card from Express Scripts in December. Be sure to use this new ID card at your local pharmacy beginning Jan. 1. Also, be sure your doctor is aware of the change so any prescriptions you fill through mail order get sent to the correct mail-order pharmacy.

3. Increase in Maximum Health Savings Account Annual Contributions

The maximum annual Health Savings Account contribution from all sources (i.e., TVA contribution plus retiree contributions) for individual coverage will increase to \$3,400. The family coverage contribution maximum will remain the same at \$6,750 as mandated by the IRS. If you are age 55 or older, you can also make additional "catch-up" contributions. The maximum annual catch-up contribution is \$1,000.

4. New Approach to Medicare Coverage

TVA will offer medical, prescription-drug, dental, and vision coverage to Medicare-eligible retirees and spouses through a private Medicare exchange.

Access to this private Medicare exchange, as well as support and enrollment assistance, will be provided by OneExchange, a leading coordinator of individual coverage in the marketplace. As early as your 64th birthday, or 12 months before becoming Medicare-eligible, you will begin receiving information from OneExchange providing you details about your retiree healthcare benefits.

Medicare Supplemental Health Guide Now Available on Website

Tom Swanson, Chair of the TVARA Health Committee, has prepared a comprehensive guide for retirees who must choose their supplemental health insurance for the first time this year.

The guide is available by going online and clicking on <http://mytvara.org/wp-content/uploads/2016/10/Final-TVARA-Health-Care-Insurance-Guidance.pdf>.

The topics he covers include Special Enrollment Period, OneExchange Personal Phone Consultation, State Health

Insurance Assistance Program, Advantage Plans, Medigap Plans, Pricing Methods for Insurance, Prescription Drugs, Non-Medicare Family Member Covered by TVA, Health Reimbursement Account, and Delta Dental.

Swanson warns that there is a lot of information being circulated that is not correct. If in doubt, he says, call TVA Connect toll-free at 1-888-275-8094, and, once again, occasionally look at the Facebook page for the Tennessee Valley Authority Retirees Association.

Retiree Dental Plan — No Change in Premium for 2017

For those of you enrolled in TVA's retiree dental plan through Delta Dental of Tennessee, there will be no change in premium for 2017. The monthly premiums for 2017 will be \$33.42 for individual and \$78.87 for family coverage.

As a reminder, there is no impact to the retiree dental plan as a result of the transition to OneExchange. The plan will continue to be offered to those currently enrolled. If you are currently enrolled in Delta Dental, that will remain in effect unless you cancel your coverage directly with Delta Dental.

TVA Retirees Coalition Part of National Network

Realizing the value of a national organization focused on sustaining and improving the quality of life for all retirees, a small group of TVA retirees formed a local chapter of the National Retiree Legislative Network (NRLN) on Feb. 8, 2016.

Today, hundreds of TVA retirees from across the seven-state service area and beyond have joined the chapter, whose name is the TVA Retirees Coalition.

Based in Washington, D.C., NRLN is the only nationwide organization solely dedicated to representing the interests of retirees and future retirees.

Formed in 2002, the NRLN seeks to secure federal legislation to protect retirees' employer-sponsored pensions and benefits, in addition to keeping Social Security and Medicare strong. The NRLN is a nonpartisan, grassroots coalition representing more than 2 million retirees from 135 different U.S. corporations and public entities.

Its members lobby on behalf of retirees in a majority of U.S. congressional districts across the country. They are working together as NRLN individual members and retiree associations and chapters to preserve the retirement benefits they earned during their many years of employment.

The mission of the NRLN is to develop, identify, and rally support for federal legislation that guarantees fair and equitable treatment of retirees and future retirees.

The organization works to protect earned employer-sponsored pensions and benefit plans, Medicare, and Social Security. Its goal is to fervently endeavor to preserve and/or improve provisions of those programs and related legislation supporting them — provisions Americans worked many years to earn and expected to be available throughout their retirement.

It also works to reduce prescription-drug costs and continuing pharmaceutical price-gouging. It is important to protect the real income and economic security of retirees. NRLN will oppose legislation and regulations that will harm the quality of retirement life.

As a nationwide nonpartisan coalition, NRLN can utilize the strength of its board of directors, company association leaders, individual members, D.C. staff, national allies, and grassroots-network members from all 50 states to represent and lobby for the interests of the millions of men and women who retired from the private and public sectors.

You can join the TVA chapter by visiting the NRLN website at www.nrln.org and click on "sign up to receive important messages." Provide your information and select "TVA Retirees Chapter." The TVA Retirees Coalition also has a website available via the drop-down menu under "Chapters," containing more specific chapter information.

For more information, contact Mike Moseley at 931-216-3091 or mmoseley1617@gmail.com.

TVA Retirees Help Norris Celebrate Its 80th Birthday

By RENY McCLAIN-LEE
TVARA Volunteer Coordinator
Secretary, TVARA Knoxville Chapter

TVA Retirees have seen a lot of changes this year, but one thing has not changed. The dedication and sense of giving back to the community by our retirees is as strong as ever.

This was evident this summer on July 29th and 30th when about 30 retirees contributed time and effort to the successful “Norris 80th” celebration event. These retirees performed a variety of duties such as directing vehicle parking, assisting safe boarding onto buses, demonstrations at a variety of exhibits, welcoming guests, and selling event memorabilia.

“Dr. Energy” was a very popular stop along the way through the many exhibits. TVA retiree Lynn Hodges did an excellent job in not only entertaining children and parents alike, but making learning fun.

“As a retiree, seldom have I been as proud of my TVA background as I was on July 29th and 30th,” Hodges says.

“The mission of TVA — ‘To Serve The People’ — was more than validated. “I particularly enjoyed the children. Many heard the TVA story for the first time.

“You could feel the excitement and

genuine curiosity as they learned about the stair steps of dams enabling water to generate electricity while controlling floods and allowing for navigation up to the edge of the Smoky Mountains. The event was planned and executed with precision by TVA, and I was proud to play a small part.”

Ted Nelson provided information to visitors at the Norris Dam history exhibit and the Bicentennial Volunteers Inc. Water Safety exhibit.

“Attendance for the event exceeded my expectations,” Nelson says. “The interest and enthusiasm for TVA and Norris Dam were gratifying to those of us fortunate enough to have been a part of the TVA experience.

“As I was recounting the story of the construction of the dam and the role TVA played in the transformation of the Norris Reservoir area, a lovely elderly lady came forward, unsolicited, to testify to the changes that I had only read about.

“She said she had grown up in the Cove Creek area and had lived the story. She recalled in detail how her life had changed from the hardships of subsistence farming, and what welcome changes productive work, living wages, and electricity had made in her life and the lives of her children. It reminded me that TVA had indeed played a real and consequential role in the lives of

the people, not only in the Norris area but in the whole region.”

Susan Lauver, Senior Specialist, Strategic Communications, in TVA Communications, coordinated the volunteer efforts and expressed her thanks for all the hard work, high energy, and great teamwork that retirees brought to the event for the thousands who visited.

Suzan Bowman, TVARA Valleywide President, says TVA retirees are the most generous retirees who have ever lived.

“They realize the impact TVA has had on the Tennessee Valley and are quick to give back and share their enthusiasm for the work they did while employed at TVA,” Bowman says. “This was a Living History Event helping to educate and raise awareness of the great contributions of TVA to our area.

“Thanks to the retirees who worked and visited to celebrate the 80th Anniversary of Norris Dam.”

If you did not attend, more information can be seen on the wbir.com website by searching for “Norris Dam Celebration.”



Dr. Energy (also known as Lynn Hodges) entertains a young Norris Dam visitor.



Ted Nelson provides information about dam's history to a group of celebrants.

Safari SO Good — Getting a Lot out of Africa

By JEAN & WILLIAM BROWN

We departed Knoxville on a Saturday afternoon headed for Johannesburg, South Africa.

After a stop in Atlanta, we boarded Delta's longest nonstop flight — a 15-hour jaunt with a six-hour time difference involved. A bit dazed, we landed in Johannesburg the next afternoon at around 5:30.



Jean and William Brown

Customs was a breeze, and off we went to our overnight destination, the Witwater Guest House, an elegant B&B that treated us to a breakfast fit for kings. After breakfast, it was back to the airport.

We had a great flight on British Airways to Livingstone, Zambia.

Customs there was slow and nerve-racking. Nothing was automated; so going through took forever.

Once we were out of the airport, we met our delightful guide and driver, who would take us to the Zambia-Zimbabwe border. Our guide spoke excellent English and took care of

everything for us.

At the border he turned us over to our Zimbabwean guide and driver who would help us get through customs and drive us to our B&B in Victoria Falls.

We were delighted to see baboons, wild hogs, and elephants along the side of the road on our drive from Livingstone to Victoria Falls. This

was definitely a change from what you see in East Tennessee.

We explored the city of Victoria Falls, looking into the shops, but, more importantly, carefully viewing the posted menus at restaurants trying to determine what the local fare offered. Although all the restaurants featured wild pig, we decided on a more familiar entree.

On our second day there, we took our B&B shuttle to the Victoria Falls World Heritage site. We did the two-mile walking tour, taking advantage of every photo opportunity.

The Zambezi River serves as a bound-

ary between Zambia and Zimbabwe. David Livingstone, the Scottish missionary and physician known for his explorations of Africa, introduced the Falls to the outside world in 1855.

Locally known as “Mosi-oa-Tunya” or “smoke that thunders,” the Falls are, during the rainy season, the world's largest curtain of falling water. The site mesmerized us. The thick mist along with the vast volume and the sheer height of the falling water gave real life to the word “thunder.”

Most of the Zimbabwean people spoke very good English and were always friendly and helpful. Zimbabweans are generally poor people living in a very dry climate and brown landscape.

The next day we did the Victoria Falls-to-Livingstone trip in reverse, again changing guides and drivers at the border. It is much easier to leave than to enter Zimbabwe.

We flew back to Johannesburg and experienced a different process at customs since we were entering South Africa from another African country rather than from the United States. We had to show proof of our inoculation for yellow fever, typhoid fever, etc.

When we arrived in Johannesburg, we meet our safari guide and spent another great night at the Witwater Guest House, again treated to exquisite cuisine.

The next morning we got up early and headed for the airport for a short flight to Kruger, where our vehicle was waiting. En route to Kruger, we stopped in a small town for lunch and provisions. There, we enjoyed the best meal of our entire trip, ostrich medallions, an entrée that would challenge Ruth Chris's best offerings.



Victoria Falls lives up to its nickname, "smoke that thunders."

We passed many fields of banana, orange, and avocado trees. These farmers protect their crops with high-quality fencing integrated with razor wire. To my amazement, many of the banana farms resembled prisons rather than farms.

After we reached our destination, Kruger National Park, we immediately began to see impalas, elephants, antelopes, and zebras alongside the road.

We arrived at our first camp for the night, with dinner provided by a commercial franchise — but still very good.

We got a good night's rest and in the morning began what would be our daily routine for the next 10 days.

We got up at 5 a.m., and after a quick breakfast of coffee and dry bread called "rusk," we were off at 6 a.m.

for the back roads of Kruger.

The early-morning hours provide the best opportunity to see the animals feeding. At 9:30 a.m. we headed back to camp for a hearty breakfast. Then we were again on the back roads by noon to find the animals moving toward the water holes and shade.

By 6 p.m. we were headed back to camp for dinner and another good night's rest.

After six days at Kruger National Park, we traveled to Pilanesberg National Park and spent four more days of what is best described as a magical experience.

To see these majestic animals in their natural habitat is both humbling and exhilarating. The African elephants are the largest living terrestrial animals on Earth, and their size is overwhelming in a close encounter. Seeing a herd of African buffalo

grazing in an open savannah is a sight one will never forget.

We were lucky and had many sightings of the "big five": the leopard, the African elephant, the rhinoceros, the African buffalo, and the lion. The number of wild animals living in these national parks is too numerous to mention.

One cannot talk about South Africa without mentioning its birds.

Not only did we see many species of Africa's common birds — such as eagles, water birds and vultures — we were fortunate to spot our first Keri Bustard. The Keri Bustard is a native of South Africa and the heaviest bird that can fly. It is gigantic bird, standing 3½ feet tall with an eight-foot wingspan.

Our only regret on leaving Pilanesberg National Park was not having seen

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The wonders of this region are as diverse as a beautiful coastline and a group of gangly giraffes.





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the elusive black rhinoceros (or hook-lipped rhinoceros), which is classified as critically endangered.

We wrapped up our trip with a visit to Cape Town, the second-most populous urban area in South Africa after Johannesburg.

Here in that lovely city we felt like tourists again. Table Mountain National Park is a great place to view the entire area on a clear day, and this jaunt was only made better by the ride up in a revolving cable car.

We made the climb to the lighthouse at the top of the Cape of Good Hope. The waterfront and surrounding villages all seem to have their own place in early South African history. The small university town of Stellenbosch with its oak-shaded streets lined with cafes and art galleries proved to be our favorite.

We also toured South Africa's wine country, which is home to numerous vineyards. Our favorite vineyard was the one owned by professional golfer Ernie Els. While the wine was good, more importantly I was able to chip on the owner's chipping green with one of his discarded wedges.

We toured seven vineyards and were

very pleased with their offerings.

We have been fortunate in our travels to visit all seven continents and the five oceans, but our venture into South Africa is the one that we will always savor.

Our travel "bucket list" is nearing empty — I can see the bottom of the bucket. But I am positive we will find a new place to go by this time next year.

(William Brown retired from TVA in 1991 as Vice President of Labor Relations in Knoxville.)



Clockwise, from top left, sights to see along the way — a water buffalo, a roadside "parade," a zebra, and lounging lionesses

BVI Assists Retirees in Volunteer Projects

By KRISTEN DAVIS, BVI Communications

Throughout the Tennessee Valley many TVA retirees are active in worthwhile volunteer projects, and Bicentennial Volunteers Inc. is helping to support these efforts. "We have partnered with several TVA Retirees Association chapters on local volunteer initiatives," says Jim Russell, President of BVI. Typically, the TVARA chapter members provide the workforce, and BVI provides the funds for materials.

Also, BVI has contributed to other ongoing projects retirees are involved in. These efforts include TVA's Partners-in-Education events, Friends of LBL, kids' fishing days, robotics programs, and the like. Several examples of BVI-funded projects are as follows. Retirees can submit funding requests to BVI through their local TVARA chapter. Inquiries also can be sent directly to Russell at jrrussell@tva.gov.

Muscle Shoals Garden Project

This is a self-help program that provides garden supplies, seeds, and plants to qualifying low-income residents who wish to grow their own food. The purpose is to help participants reduce grocery bills and improve diets by growing fresh vegetables in their own gardens. Each family receives supplies costing \$16, which ultimately yield more than \$500 in food produced. Families gain gardening skills and the satisfaction of growing their own food.



Clockwise, from top left, garden project, ramp project, Rochester ballpark project

Rochester, Ky., Ballpark Renovation

A community ballpark in Rochester, Ky., near TVA's Paradise Fossil Plant, was recently updated and renovated by TVA retirees. Volunteers from the TVARA Paradise Chapter laid conduit, pulled wire, and mounted lights onto poles for the Rochester Ballpark Project. Materials were funded by a grant from BVI. Others in the community also joined in the effort, donating lights, poles, and bleachers. A local community volunteer group prepared lunch for the workers each day.

Cleveland, Tenn., Wheelchair Ramp Project

In Cleveland, Tenn., a small group of TVA retirees builds wheelchair ramps upon request for those who need them. There is no charge to the recipient. The retirees perform the labor, and BVI pays for the materials. The group stays busy and built four ramps in one recent month. Each ramp is custom-made for the location. According to the project coordinators, the work involves simple tools, with no special skills needed.



Connecting People With Purpose.

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Welcome to BVI

BVI is a nonprofit organization for TVA retirees. Through BVI, retirees can get involved in worthwhile activities such as:

- Volunteer Work
- TVA Contract Work
- FEMA Work

TVA retirees, employees, former employees, and their spouses are encouraged to register with BVI.

Registration is quick and easy. [Click here to register.](#)

Job Openings

The following positions are temporary contract jobs with TVA, except where noted. [Click the links below for full details, including information on how to](#)



BVI website at mybvi.org

HAS YOUR CONTACT INFORMATION CHANGED?

Did you recently change your email address or phone number?
If so, please go to mytvara.org/your-current-membership-information/

Paying TVARA Dues Online Through Your Local Bank

TVARA Membership Dues Renewal Notices for 2017 will be mailed during the first week of January 2017. Dues Notices will be mailed to retirees who have not paid dues for 2017. You may pay your dues by writing a check and returning it in the Dues Notice envelope you receive in the mail. You can pay your dues online through your local bank or credit union as follows:

1	Log into your local bank or credit union website.	
2	Click on menu item "Bill Pay Online" -- or your bank may say "Bill Pay" or something similar.	
3	You will see a list of "payees" you may have already created. If you do not see the payee "TVARA," there should be a link to allow you to set up a new payee. If you see TVARA, proceed to step 5.	
4	Provide the following information: (Note: You will only need to setup a new payee once.)	
	a	Payee name: TVARA
	b	Address: TVA Retirees Association, SPT5A, 400 W Summit Hill Drive, Knoxville, TN 37902-9901
	c	Account number: Enter the six-digit Membership ID found above your name on the address label on the Dues Notice you received. The Membership ID also can be found on the latest TVARA newsletter.
	d	Email address: Your email address
	e	Phone number(s): Home and/or Cellphone numbers. The bank may require both.
	f	Other: Provide other information required by your bank.
	g	Click Submit, Continue, or Next, based on your website.
	h	You should see TVARA in the list of payees.
5	Click on payee TVARA	
	a	Deduct from account: Select checking, savings, or credit card.
	b	Amount: Enter \$15 (or \$30 if you wish to pay for two years or \$45 if you wish for three years and so on).
	c	Date: Enter today's date if permitted to do so.
	d	Memo: Enter additional instructions you need to inform TVARA. For example, "Dues for John and Jane Doe."
	e	Click Submit.

In Memoriam July 16-Nov. 4, 2016

TVA Retirement Management received notifications of the deaths of the following retirees for the period July 16, 2016, through Nov. 4, 2016, as well as other previously unreported deaths. They are listed with 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.

Ale, Stephen A., 10/05/2016, (11/15/1997)	Cherry-Marks, Mary P., 07/29/2016, (10/2/2004)	Griffin, Ishmael, 10/07/2016, (12/23/1989)	Lollar, Joe E., 08/16/2016, (10/17/1994)	Robinson, Harold W., Jr., 09/05/2016, (8/16/1988)
Allen, Roy, 07/28/2016, (11/2/2002)	Churchwell, Robert H., 07/15/2016, (1/3/1987)	Grisso, Robert D., 09/20/2016, (2/27/1988)	Mackey, Marvin N., Sr., 10/01/2016, (10/23/1985)	Rucker, Donald J., 08/03/2016, (10/17/1994)
Appleton, William E., 09/01/2016, (8/2/1988)	Clendenin, French A., 07/09/2016, (7/18/1995)	Groomes, Lake E., 07/31/2016, (11/8/1991)	Mahan, Nina M., 09/01/2016, (11/13/1982)	Schulte, Sandra Clark, 08/04/2016, (2/7/2004)
Arnold, Rolland G., 08/19/2016, (10/17/1994)	Coffman, Charles O., 09/01/2016, (10/1/1996)	Hairrell, James M., 08/06/2016, (12/9/1997)	McCarty, Rene Earl, 10/01/2016, (Unknown)	Shoemaker, John D., 08/14/2016, (9/19/1981)
Ayers, Elmer D., 10/27/2016, (1/2/1998)	Eastland, Frank L., 09/18/2016, (10/16/1993)	Hixson, Basil H., Jr., 08/16/2016, (6/17/1989)	McGill, Charles K., 10/05/2016, (12/28/2002)	Spring, David L., 09/19/2016, (4/2/1992)
Bailey, Daniel L., Jr., 10/22/2016, (1/1/2000)	Eaves, John E., 10/17/2016, (11/21/1991)	Holt, Franklin D., 10/09/2016, (7/28/1992)	Mears, George A., Jr., 09/27/2016, (8/16/1988)	Taylor, James T., 10/01/2016, (6/2/1990)
Baine, Ammel H., Jr., 08/25/2016, (10/23/2007)	Edmundson, Sarah V., 08/02/2016, (1/6/1985)	Hoskins, Raymond E., 10/13/2016, (8/27/1988)	Moore, Starl H., 09/01/2016, (8/2/1988)	Terry, Carl D., 10/07/2016, (5/3/2003)
Banks, Judith G., 09/01/2016, (4/4/1998)	Edwards, Louise P., 08/05/2016, (3/31/1984)	Hovater, James W., 10/06/2016, (9/21/1991)	Murner, Charlie M., 08/01/2016, (2/2/1994)	Thompson, Ronald E., 10/02/2016, (12/29/2001)
Barrett, W.C., 08/08/2016, (1/4/1999)	Farmer, Dwight W., 08/14/2016, (Unknown)	Howard, Roy, 10/11/2016, (7/10/1982)	Norman, Cleo W., 09/30/2016, (1/10/2004)	Tidwell, Thomas T., Jr., 07/15/2016, (5/30/1987)
Beck, John V., 07/25/2016, (12/3/1994)	Farnen, Raymond E., 07/25/2016, (6/12/1993)	Hulgan, Byron D., 08/07/2016, (Unknown)	Nowlin, Benjamin F., Jr., 07/19/2016, (Unknown)	Watson, Bobby J., 09/18/2016, (Unknown)
Bevel, B. Joan, 10/23/2016, (10/1/1988)	Flippo, Clifford L., 09/18/2016, (10/1/1988)	Huskins, Lonnie H., 08/07/2016, (6/29/1991)	Oran, Danny R., 10/05/2016, (Unknown)	Watts, Guy E., 10/11/2016, (1/5/1981)
Bobo, Walteen W., 08/23/2016, (6/23/1982)	Ford, Robert S., 10/07/2016, (10/17/1994)	Jackson, Ethel R., 09/20/2016, (8/13/1988)	Phillips, Linda M., 07/27/2016, (6/25/1991)	Webb, Eva M., 10/01/2016, (1/4/1986)
Brockman, Donald E., 10/05/2016, (7/10/1993)	Foster, Weems M., 07/17/2016, (10/2/1982)	Jones, Sheila J., 08/14/2016, (9/27/1997)	Phillips, J.W., 09/11/2016, (12/21/2002)	Wheeler, F. Barron, Jr., 10/03/2016, (8/2/1988)
Brown, Ronny E., 08/23/2016, (Unknown)	Gann, Oscar C., 10/27/2016, (Unknown)	Kine, Perry L., 07/27/2016, (1/21/1989)	Pickett, Gary L., 09/28/2016, (7/16/1988)	Williams, Louis T., 08/28/2016, (1/31/1992)
Brown, Nuel R., 08/26/2016, (12/14/1991)	Glisson, Harold K., 09/16/2016, (9/15/1984)	Kirkham, Steven D., 08/20/2016, (5/1/1995)	Potts, Karl W., 08/15/2016, (10/3/1985)	Willingham, William T., Jr., 07/24/2016, (1/30/1998)
Bull, Margaret J., 08/11/2016, (7/16/1994)	Gorczyca, Thaddeus S., 08/26/2016, (6/17/1989)	Kollar, Robert E., 08/04/2016, (7/13/2002)	Ridgeway, James L., 08/05/2016, (10/1/1988)	
Canerdy, James L., 09/01/2016, (11/21/1991)	Green, Deloris A., 09/17/2016, (6/17/2000)	Kramer, Leroy A., 08/23/2016, (7/30/1988)	Rigdon, John M., Jr., 10/09/2016, (10/1/1996)	
Cathey, Larion P., 08/14/2016, (10/17/1994)	Greene, Joseph L., 08/30/2016, (7/29/1995)	Letson, Thomas C., 08/15/2016, (6/27/1998)	Rinaca, Larry C., 09/07/2016, (2/2/2008)	
Chambers, Thalia B., 07/17/2016, (1/8/1983)	Greene, Henry F., 10/18/2016, (10/1/1988)	Lindsey, Donald H., 09/08/2016, (5/30/1998)	Robertson, Alonzo C., 07/17/2016, (10/8/1991)	

Audiotape transcriber needed

From time to time, the TVA Retirees Association needs transcriptions from recorded audio files to digital or hard-copy files. When such work is needed, TVARA would prefer to draw from a pool of retirees who have the interest and skills to do the work. If you would like to have your name placed on a list to be contacted in case such work becomes available, please contact Reba Whitson at rjwhitson@tva.gov or 865-632-3318.

Upcoming December 2016 Chapter Meetings

BROWNS FERRY

Tuesday, December 13, 2016, Noon
Stanfield's Restaurant, Rogersville, Ala.
• Program: TBD
John Corcetti, President
256-233-3587/sundevil71@gmail.com

CHATTANOOGA

Tuesday, December 13, 2016, 10 a.m.
Brainerd United Methodist Church, Fellowship Hall, 4315 Brainerd Road
• 10 a.m. Meet 'n' Greet
• 10:30 a.m. Program
• Wrap Christmas gifts for children's home
Tom Swanson, President
423-344-6892/twswanson@comcast.net

CLEVELAND

Friday, December 16, 2016, 10 a.m.
Hopewell Church of God, Mike Long Pavilion, 5765 Eureka Road NW
• Program: TBD
John Austin, President
423-472-2720/austintnutfan@charter.net

FLORIDA

Friday, September 29, 2017, 10:30 a.m.
Lakeside Inn, 100 N. Alexander St., Mount Dora, Fla.
• Annual Meeting
• Program: TBD
Patrick Hughes, President
321-392-3097/patngigi@yahoo.com

GALLATIN

Wednesday, December 14, 2016, Noon
Gallatin Public Library, East Main Street
• Program: Nov. 3, 2016, TVARA Board Meeting; Healthcare Supplement Insurance
Al Goguen, President
615-325-6938/goguen68@comcast.net

HUNTSVILLE

Thursday, December 8, 2016, 10 a.m.-Noon
First Baptist Church, East Entrance Door Code 53158, Parlor Meeting Room, 600 Governors Drive
• Guest Speaker: TBD
• Lunch will be provided
Richard Dearman, President
256-683-7920/redearma@comcast.net

JACKSON

Wednesday, December 14, 2016, 9:30 a.m.
St. John's Masonic Lodge, 1341 North Highland Ave.
• Christmas Program & Luncheon
Alan Campbell, President
731-988-8814/abcjax@eplus.net

JOHNSONVILLE

Thursday, December 8, 2016, 10:30 a.m.
Country Western Steakhouse, Camden, Tenn.
• Speaker: TBD
• Bring a can for the Food Bank

Randall W. Clark, President
731-584-7629/rwclark29@charter.net

KINGSTON

Monday, December 5, 2016, 10:45 a.m.
Kingston Community Center, 201 Patton Ferry Road
• Program: TBD
Marcus C. Melton Jr., President
865-388-3919/mcmelton@nxs.net

KNOXVILLE

Thursday, December 8, 2016, 10:30 a.m.
The Foundry, World's Fair Site
• Christmas Luncheon, \$10 per person, reservations required;
RSVP by Dec. 5, to 865-632-4323
• Guest Speakers: Pat Brackett, Executive Secretary, TVA Retirement System; Susan Lauver, Senior Specialist, Strategic Communications; and Jim Russell, President of BVI
• Entertainment by Concord Brass
DeWitt Bureson, President
865-675-7474/bdewitt@tds.net

MEMPHIS

Monday, December 19, 2016, 11:30 a.m.
Dale's Restaurant, 1226 Main St., Southaven, Miss.
• Program: Review minutes from Nov. 3 TVARA Board Meeting, follow-up discussion of OneExchange
David L. Teuton, President
901-212-3822/davidteuton@yahoo.com

MISSISSIPPI

Tuesday, December 13, 2016, 10 a.m.
Tupelo TVA Customer Service Center, 3197 Brooks Road, Belden, Miss.
• Annual Christmas luncheon with entertainment; lunch is \$5 per person, pay at meeting; **RSVP to Janie Smith at 662-842-0467 by Dec. 7** for lunch
Tim Meeks, President
256-366-2530/meekstim100@yahoo.com

MUSCLE SHOALS

Wednesday, December 14, 2016, 10 a.m.
TVA Community Credit Union, 1409 Wilson Dam Road
• Program: TBD
Henry Long, President
256-381-2599/henrylogn@comcast.net

NASHVILLE

Wednesday, December 14, 2016, 10 a.m.
Piccadilly Cafeteria, 865 Murfreesboro Pike
• Annual Christmas Dinner furnished for each member and one guest
• Dues for 2017 will be collected
• Election of Chapter Officers for 2017
Charles P. Smith Jr., President
931-381-0255/charlesjewel@charter.net

NORTHEAST ALABAMA

Tuesday, December 13, 2016, 11 a.m.
Mud Creek Restaurant, Hollywood, Ala.
• Program: TBD
Larry A. Hancock, President
256-437-8220/lah35772@gmail.com

PADUCAH AREA

Tuesday, December 20, 2016, 10 a.m.
Pizza Inn, Joe Clifton Drive
• Guest Speaker: Pat Brackett, Executive Secretary, TVA Retirement System
• Door prizes
Ken Dickerson, President
270-442-9539/kenneth.dickerson@comcast.net

PARADISE

Tuesday, December 13, 2016, 10:30 a.m.
Powderly (Ky.) Catfish Dock
• Program: Christmas gifts for needy; elect officers for 2017; discuss medical insurance
Gary Southerland, President
270-526-3451/glsouth@bellsouth.net

UPPER EAST TENNESSEE

Thursday, December 8, 2016, 11:30 a.m.
Price Public Community Center, 203 W. Spring St., Rogersville
• Annual Christmas Luncheon; \$15 per person (includes gratuity); **RSVP by Nov. 28** by calling Jerry Alvis (423-235-2439) or Denver Bennett (423-587-6505) & provide your name and name of guest, if any
Leslie P. "Les" Bays, President
423-782-8458/Lpbays1@yahoo.com

WATTS BAR

Monday, December 12, 2016, 10:30 a.m.
United Methodist Church, Life Center, Spring City, Tenn.
• Chapter is paying for Christmas Dinner for current dues-paying members and one guest; **RSVP to 423-365-9048 by Dec. 9**
• Special Music
Kathleen Garrison, President
423-365-9048/eddiekathleen@bellsouth.net

WESTERN AREA

Wednesday, December 7, 2016, 10 a.m.
Paris Landing State Park Inn, Buchanan, Tenn.
• Program: Short Business Meeting
• Christmas Carols by Henry County High School Madrigal Singers
Larry Doyle, Vice President
270-753-8259/sldoyle@newwavecomm.net

Please visit the TVARA website at www.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.



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Retirees Association**

400 West Summit Hill Drive SPT 5A
Knoxville, TN 37902

How To Read New Address Label

The Tennessee Valley Retirees Association has added additional information to the address label above your name on the mailing label for TVARA News.

It includes your Membership ID and the date your membership will expire or has expired. Also, if you are not currently a member, the label will display "Non-Member." Please include your Membership ID in all correspondence with TVARA.

If you are a Non-Member, we hope you will consider joining TVARA. Our goal is to keep you informed on all matters concerning your retirement and healthcare benefits.

**Dues Notices for 2017 –
Check Envelope Is in Mail**

Dues Notices for 2017 will be mailed to your home during the first week of January 2017. They will be mailed to those who have not paid dues for 2017, but who have paid in the past three years. You will not receive a Dues Notice if you have already paid dues for 2017 or beyond.

The expiration date for your TVARA membership (and accompanying subscription to this newsletter) is shown on the mailing label on this page, immediately above your name.

The Dues Notice envelope has an outside top flap that contains your Membership ID and your name and address. The inside top flap contains the reminder to pay your dues for 2017 by submitting a check for \$15 made payable to TVARA.

You can request a membership card by enclosing a self-addressed, stamped envelope. Detach the outside/inside flap along the perforated lines and insert inside the enclosed envelope, along with your check (do not send cash), and a self-addressed, stamped envelope for a new membership card. If you want your spouse to become a member, please include his or her name and payment with your dues. If you have not paid dues in the past three years and would like to become a member, write a \$15 check made payable to TVARA and mail to the following address:

TVA Retirees Association
SPT 5A-K
400 W. Summit Hill Drive
Knoxville, TN 37902-9901

Civil Service Retirees also can become members of TVARA. They can do so by writing a check for \$15 made payable to TVARA and mailed to the above address.

Did you know you could pay your dues through your Local Bank and/or Credit Union? Please see instructions on page 13 in this newsletter.

Save TVARA money by receiving this newsletter by email. Send an email to Reba Whitson at rjwhitson@tva.gov with your email address and we'll send you a link to the TVARA News each quarter.

