

TVARA NEWS

The TVA Retirees Association

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

Holiday Celebrations Follow 50th Festivities

By DeWITT BURLESON, TVARA Valleywide President

We have just finished celebrating the 50th TVARA anniversary, and now we are in the holiday season.

I express hope that your retirement is going well and your life is enriched with things important to you, whether they be family, hobbies, church, travel, or the myriad of opportunities retirement affords.

Even though you are retired, life can become very busy, and connections with past friends and co-workers can be diminished. When I was approaching retirement from TVA, a friend advised I stay connected by joining and participating in the retiree association.

Good advice. I have gotten more out of it than I have put in.

I also have discovered the value of an organization that has the interest

of TVA retirees as its mission. This is accomplished through partnering with others, including a close working relationship with the TVA Retirement System Board and TVA Benefits staff.

Together we seek to find solutions to problems identified by retirees. If you have questions, there is a place to call. Many retirees of other employers do not have such an organization.

TVARA has a well-constructed network to keep members up-to-date. This newsletter is published quarterly with information on issues affecting retirees, with general items of interest, and with updates on TVARA initiatives and chapter meetings.

We have a new website at mytvara.org, where we post information on a frequent basis including various TVA retiree volunteer projects coordinated through their local chapter.

During my TVA career I was always meeting other employees in different lines of work and enjoyed getting to know them and to learn what they do.

The same is true in retirement. Chapter meetings enable us to share information face-to-face and come together for fellowship. If possible, attend the special Christmas luncheon for your chapter.

For \$15 per year, the benefits of TVARA membership are greater than the cost. If you are not currently a member, please go to pages 13 and 16 in this issue to see information on Dues Notices for 2018 and renew or begin your membership.

For 50 years our chapters have flourished because retirees join and infuse ideas and energy into the organization. Yours is welcome.

TVARS 2017 Fiscal-Year-End Report, Other News

By JUSTIN VINEYARD, Senior Retirement Consultant, TVA Retirement System



SAM DeLAY

TVARS Board has new member

In the recent election for a director vacancy on the TVA Retirement System Board, employees voted to elect Sam DeLay, Senior Program

Manager, Energy Use Technology, Enterprise Research & Technology Innovation. His three-year term runs from Nov. 1, 2017, to Oct. 31, 2020.

DeLay joined current TVARS Board members Brian Child, James Hovious, Leonard Muzyn, Allen Stokes, Wilson Taylor, and Tammy Wilson to make up the seven-member Board.

New Payment Service for Retiree Benefits

Effective Jan. 1, the TVA Retirement System will partner with The Bank of New York Mellon for retirement-benefit payment-and-reporting services. BNYM has been the trustee and custodian of TVARS pension assets

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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.

TVARA NEWS & NOTES

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

Why did the trout cross the road?

Because TVA and its partners made it possible! They did so by restoring a stream beneath a bridge in Unicoi County, Tenn., opening up miles of habitat for native brook trout.

East Tennessee has gotten quite the reputation as a trout-fishing destination, for the monster rainbows and browns to be had in the South Holston, Hiwassee, and Clinch rivers. But the unsung heroes of the sport are the smaller brook trout, the only species native to the Tennessee Valley region.

Brook trout, as the name suggests, live in mountain streams and creeks; they are a sensitive species with a need for clean, cold, quality water and wide habitat. Where man has intervened, the brook trout has often suffered.

Such was the case in Unicoi County in the Cherokee National Forest, where years ago a box culvert was built underneath a road crossing on Briar Creek — a tributary to the Nolichucky River — creating an interruption in brook-trout habitat. Water could still flow beneath the road, but conditions for the trout were far from natural.

“There was a big opening underneath the bridge, but there was a slick concrete pad there so that when the stream ran over it, the water was shallow and fast, and there were none of the riffles or pools that you find in a natural stream,” says Shannon O’Quinn, TVA Water Resource Specialist. “The water ran so fast that it eroded the stream bed on the downstream side and created a little waterfall.

“The fish would have to jump up to even get up to the pad in shallow water conditions, which was nearly impossible for them.”

These conditions created a disconnect between two populations of brook trout, which many times result in genetic isolation. Advocates for the fish — TVA, Trout Unlimited, the Nature Conservancy, American Rivers, the U.S. Forest Service, and the U.S. Fish & Wildlife Service, in this case — joined together to fix the problem, replacing the box culvert with a new, bottomless arch culvert.

“The new culvert will allow us to restore the streambed and create riffles, so that as fish move up and down the stream beneath the road it won’t seem like anything different to them,” O’Quinn says. “The project will open up about two miles of habitat for the downstream trout and — we hope — expand the fish population.”

The goal is that this move will restore genetic resiliency to the brook trout. TVA is committed to enhancing aquatic habitat as part of its commitment to environmental stewardship in the region.

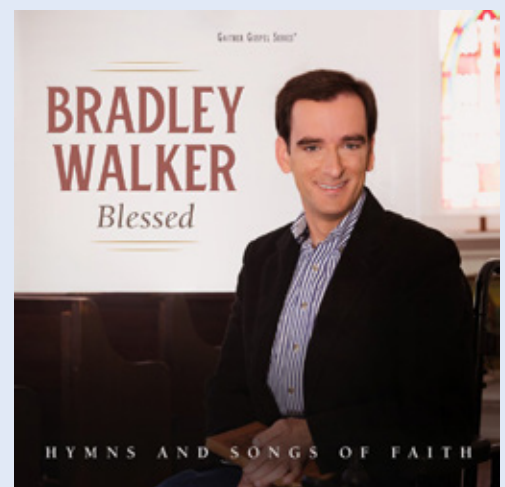
“The Tennessee Valley has more fish species than any other watershed in North America,” O’Quinn says. “Part of our duty in managing the river system is doing our part to protect aquatic life wherever we can.”

BFN employee's star continues to rise

The musical dream of TVA employee Bradley Walker keeps getting better and better.

The Material Inventory Coordinator at Browns Ferry Nuclear Plant is also a gospel-music recording artist, and in Nashville in October he saw his album “Call Me Old-Fashioned” in the running for a national Dove Award. That’s the prize given annually to artists for outstanding achievements and excellence in Christian music. Two of his songs on the album also were nominated in the songwriting categories.

Although Walker didn’t take home a trophy this year — he lost the album category to veteran country singer Reba McEntyre — he isn’t slowing



down. He has released a second album for gospel-music legends Gloria and Bill Gaither, a collection of hymns and gospel tunes called "Blessed: Hymns and Songs of Faith."

On this album, he has a powerful lineup of stars singing harmony, including Alison

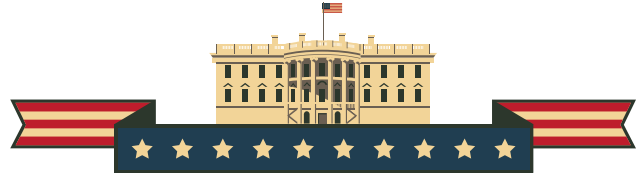
Krauss, Ricky Skaggs, Vince Gill, and the Oak Ridge Boys. It was the Oak Ridge Boys who brought him onstage to sing at the age of 10.

"It's been a whirlwind," Walker says. "To have all these people on this latest record

is just unbelievable, folks whose music I've loved and listened to for years. It's above and beyond anything I could ever dream of."

The "Blessed" concert recording is airing this fall as part of a TV special on several networks.

White House Nominates Four To Fill TVA Board Vacancies



By **JUSTIN MAIERHOFER**, TVA Vice President, Government Relations



JUSTIN MAIERHOFER

As of last month, the White House officially had nominated four individuals to the TVA Board. The four have combined experience in finance, science, energy, and

banking and hail from within the seven-state Tennessee Valley region.

Nominated from Decatur, Ala., James R. "Skip" Thompson III is President/Chief Executive Officer of Corporate Billing LLC, a subsidiary of National Bank of Commerce, Birmingham. Thompson was president and CEO of First American Bank in Decatur from 1995-2008, and before that he was President/CEO of First Commercial Bank in Huntsville, Ala. He is the Board Chairman of Refuge of Grace, a jail ministry and residential program serving women and children and also a board member of Decatur Utilities, a \$328-million-asset public utility in the TVA service area. He is a graduate of the University of Alabama in Huntsville and very active in the Decatur community.

Jeff Smith, a nominee from Knoxville, currently is Executive Vice President for Operations for UT-Battelle LLC and serves as Deputy for Operations at Oak Ridge National Laboratory, the U.S. Department of Energy's largest multi-program science/energy laboratory.

Smith has a strong interest in technology transfer and served as an adviser to Battelle Ventures, an investment and startup-capital arm of Battelle responsible for \$200 million of startup capital. A 1981 Ohio State University graduate with a B.S. in Ceramic Engineering, Smith is an instrument-rated private pilot who built and flew a two-person sport aerobatic airplane.

With a strong energy background, nominee Kenneth E. "Kenny" Allen, from White Plains, Ky., was Executive Vice President of Operations/COO at Armstrong Coal Company Inc. He has more than 40 years' experience in the industry after beginning his career with Peabody Coal Company in 1967 as an Electrician. Allen attended Madisonville Community College, the University of Evansville, the University of North Carolina, and the University of Virginia's Darden School of Business.

Nominee A.D. Frazier of Mineral Bluff, Ga., has a 35-year career as an executive manager in the for-profit, not-for-profit, and government sectors. It has included extensive involvement with corporate and consumer lending, mergers, acquisitions and divestitures, strategic planning, corporate governance, human-resource management, and marketing. Frazier's executive leadership roles have included serving as the COO and second-in-command of the Atlanta Committee for the Olympic Games, President/CEO of INVESCO Inc., and Chairman/CEO of Danka Business Systems, among others.

He received a bachelor's and law degree from the University of North Carolina and completed Harvard Business School's Advanced Management Program. He is a member of the North Carolina Bar, the American Bar Association, the North Carolina Bar Association, the Georgia Bar Association, the Atlanta Bar Association, and the Association for Conflict Resolution. He also served for six years as an officer in the U.S. Army Reserve.

At press time, the U.S. Senate Environment & Public Works Committee, which has oversight of TVA, had not yet scheduled a hearing for testimony from the nominees before advancing them to the full Senate for final confirmation.

The TVA Board comprises nine part-time members whose terms are for five years. Currently there are three vacant seats on the TVA Board from terms that expired in May 2016. There are two additional terms that expired in May 2017, which will be vacated as soon as a nominee for the term seat is confirmed or at the end of the year. Any new Board seat term will begin on the date that the previous term ended, not upon confirmation of the new Board member.

The four existing members of the TVA Board include Chair Richard Howorth of Oxford, Miss., whose term expires May 18, 2020; Virginia Lodge of Nashville (May 18, 2019); Eric Satz of Nashville (May 18, 2018); and Ronald Walter of Memphis (May 18, 2019).

Open Enrollment Ending Soon for Medicare Retirees

By JENNIFER BECKETT, Senior Program Manager, TVA Healthcare Plans

The Centers for Medicare & Medicaid Services Open Enrollment for Medicare plans began Oct. 15 and will end Dec. 7. So you still have a little bit of time to change your Medicare-health-plan and prescription-drug coverage for next year if you need to.

Make sure you review any materials that your current plans have sent to you, such as the Evidence of Coverage and Annual Notice of Change. Make sure your plans will still meet your needs for 2018.

If you don't want to make any changes, you don't need to do anything. You will remain in the plans in which you are currently enrolled.

If you are enrolled in a plan through OneExchange and you want to make a change or are interested in learning about the options available to you, call OneExchange toll-free at 1-844-620-5725 by the end of the Open Enrollment period, which, again, is Dec. 7.

IMPORTANT: As a reminder, if you are the TVA retiree or the surviving dependent of the TVA retiree, and you do not remain enrolled in a medical plan through OneExchange for 2018, any dependents covered on a TVA group plan (that is, 80% PPO or CDHP) will be removed from coverage, and any TVA Contribution or TVA Healthcare Credit will no longer be provided.

Retiree Dental Plan Open Enrollment through Dec. 15

An open-enrollment period for the retiree dental plan through Delta Dental of Tennessee began last month and will continue through Dec. 15.

TVA retirees (or spouses of deceased retirees) are eligible to enroll if they receive monthly retirement benefits from the TVA Retirement System, the Civil Service Retirement System, or the Federal Employees Retirement System.

For this year's open enrollment, retirees or their family members who were enrolled in this plan previously (and have since cancelled their coverage) will be allowed to re-enroll in the plan.

Enrollment packages currently are available at tva.com/retireportal (see Health Care Benefits). Packages are also available by emailing TVA Employee Benefits at TVAEmployeeBenefits@tva.gov or by calling 865-632-8800, 423-751-8800, or toll-free at 1-888-275-8094.

IMPORTANT! There will be a six-month waiting period for retirees who enroll — or are re-enrolling if previously cancelled — during this open-enrollment period. The waiting period will apply to Crown Repair, Certain Major Restorative Services, Relines and Repairs, Implant Repair, and Prosthodontic Services.

The six-month waiting period means no benefits are payable under the plan until coverage in the plan has been in effect for six months.

AGAIN, THIS WAITING PERIOD APPLIES ONLY TO RETIREES WHO DID NOT ENROLL WHEN FIRST ELIGIBLE AND WHO ENROLL NOW DURING THIS OPEN-ENROLLMENT PERIOD. IT DOES NOT APPLY TO RETIREES WHO ENROLL WITHIN 30 DAYS OF BECOMING ELIGIBLE FOR THIS PLAN.

The monthly premiums for 2018 will be \$33.42 for individual and \$78.87 for family coverage. Premium-payment options will be explained in the enrollment package.

Enrollment forms must be returned to Delta Dental of Tennessee, 240 Venture Circle, Nashville, TN 37228-1699, Attn: TVA Administrator.

Do not return the enrollment form to TVA.

Questions about premium payment, effective date of coverage, benefits, confirmation of enrollment, claims, and all other customer-service matters must be directed to Delta Dental by calling toll-free 1-800-223-3104

— JENNIFER BECKETT

**OVER 65?
READ THIS**

If your insurance company has not provided you with cost and plan changes to your Medicare Supplement and Plan D by now, call it right away.

The law requires that these companies provide in writing to those they insure any information on changes.

Non-Medicare Retiree Medical Benefit Changes

New for
2017

By JENNIFER BECKETT, Senior Program Manager, TVA Healthcare Plans

Retirees who are not yet eligible for Medicare will find a few changes to their medical plan for 2018. For more information about the plans available to you, see the “Your Health Counts Medical Plan 2018” booklet mailed to your home or visit tva.com/retireeportal.

1. Prior Authorizations Will Be Required for Certain Services

Prior authorizations will be required for members who receive high-tech imaging and/or musculoskeletal care at any place of service except for emergency-room and inpatient facilities. Prior authorizations are required for the following high-tech imaging procedures: CT, CTA, MRI, MRA, MRS, Nuclear

Cardiac, and PET. And they are required for musculoskeletal medical procedures including joint surgery, spinal surgery, and pain management, such as spinal injections. If a prior authorization is not received, services will be denied.

IMPORTANT NOTE: Due to this new requirement, BlueCross BlueShield of Tennessee will be issuing new ID cards in December to all TVA Medical Plan cardholders. The back of the new ID cards will state that “Prior Authorization is required for Advanced Radiological Imaging.”

If you are receiving care from a participating BlueCross

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Blue365: Discover Hidden Discount Treasures

(Note that this article is applicable to retirees and dependents enrolled in either the 80% PPO or Consumer-Directed Health Plan.)

When most people think of being healthy, they think of eating right and exercising. But being healthy encompasses several other areas including personal care, lifestyle, and financial health. If you're trying to live healthy, these things can be costly.

Did you know that as a BlueCross BlueShield of Tennessee member, you have access to Blue365 discounts that will save you money on products and services for a well-balanced lifestyle? The discounts fall into six categories: Financial Health, Fitness, Healthy Eating, Lifestyle, Personal Care, and Wellness.

Some examples of these discounts include:

- \$29 monthly fee for gym membership with FitnessBlue.
- 20%-36% discount on Garmin fitness devices.
- 35% discount on Zumba Fitness Incredible Results DVD system.
- 30% discount on select men's and women's Skechers.

- 20% discount at Reebok.com.
- 30%-60% discount on hearing aids.
- 40% discount on nutrition products and services through Nutrisystem.
- Free three-month membership at Jenny Craig.
- Free membership to Last Minute Travel Club.
- \$99 off genetic-composition testing.

No registration is necessary. To start saving today:

- Go to bcbst.com.
- Log in to BlueAccess, or register if first-time user.
- Under My Health & Wellness, click Member Discounts Fitness Blue.
- Prefer to use your phone? Download the myBlue TN app and tap Member Discounts.

For more information, visit BCBST's website at bcbst.com or call toll-free 1-800-245-7942.

Interested in Knowing How Much a Medication Costs?

Retirees who are not yet eligible for Medicare and are enrolled in one of TVA's medical-plan options such as the 80% PPO Plan or the Consumer-Directed Health Plan can price their medications online.

Remember that you can always price medications on the Express Scripts' member website, express-scripts.com, or on the Express Scripts' app, for the plan in which you're currently enrolled. However, if you're considering changing medical plans and want to know how much a particular medication

costs in the other plan, Express Scripts has a prescription-medication-cost tool available on a TVA-dedicated website.

Just follow these few easy steps:

- Go to 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.
- Enter the requested information.

On this website, you will see all dosage options available for the medication you are pricing, plus whether the medication is brand or generic. You also can see if there are any alternatives to your medication or if a generic is available.

If you have questions or would like additional information, visit Express Scripts' website at express-scripts.com or call toll-free at 1-800-935-6203.

— JENNIFER BECKETT

The Two Different Worlds of



By LYNN MOREHOUS

It was all my wife's idea.

Fran had wanted to visit Cuba ever since the United States government began permitting its citizens to travel there. But while our favorite tour company, Overseas Adventure Travel, jumped on the wagon early, it only offered short trips to northern Cuba around Havana.

Then, last year, OAT expanded its offerings to a longer, 12-day tour, and Fran signed us up.

I'm glad we went.

Cuba was a fascinating place to visit, as much for what we did not "see" as for what we did see. We've never had a trip quite like this one. We'd visited Third World countries before, even lived in one, but none where the government

ownership and control was so pervasive yet so hidden to the casual visitor.

Our trip began in Camaguey, Cuba's third-largest city, located in the southeastern end of the country. From there we traveled northwest to Santa Clara, Remedios, the Varadero Peninsula with its scores of all-inclusive beach resorts popular with Europeans, and finally Havana.

Generally, the land began flat and dry and gradually became less dry and more rolling. Little land seemed to be under active agricultural use.

Camaguey had a modern airport and relatively large downtown of well-kept attractive buildings from the early 20th century, many freshly repainted.



Outside private restaurant in Camaguey



Inside a private restaurant



Modes of local transportation

Two town squares, each with its own historic church, anchored the main streets, which were busy with pedestrians, cars, taxis, public bus service, many bicycles, and motorbikes.

Outside downtown was another matter — almost no cars and only a few old public buses were on the roads. Virtually all local transportation is by horse-drawn wagon. Some carry cargo; others are crowded with people sitting along two benches. Horses were the prevailing transportation until we reached Havana.

At dinner the first night we were introduced to the concept of “private restaurant.” These were simply privately owned and operated restaurants like we are used to.

Most of our meals in Cuba, other than breakfast at the government-owned hotels, were at “private restaurants.”

Some were in freestanding buildings amply marked with large signs. Others were in converted private row houses and often only obscurely identified. All were family affairs, with multiple generations and cousins taking part in the

enterprise. If some of the family members were musically inclined, you could expect dinner entertainment with guitars and singing.

The next day in Camaguey was highlighted by a pedicabs city tour. We visited a historic church, a beautiful early 20th-century opera house, and residential neighborhoods. The tour ended at a renovated cobblestoned square surrounded by several art studios and galleries. These were but the first of many studios and galleries we would visit in Cuba.

Later we visited the first of several professional dance schools and were treated to a performance. The visit also marked the first of more than a dozen presentations of gifts of very ordinary items each of us had brought.

We gave the dancers an assortment of dance tights, shirts, socks, hair-care products, and even underwear — products they cannot get or cannot afford in Cuban stores, where shortages abound. Stores may boast windows full of

Continued on next page



clothing, but inside there are only one or two racks surrounded by empty floor.

Fellow travelers witnessed a long line developing on the sidewalk one evening. The store had just received some eggs, which were being rationed at 18 per person.

Gradually we became aware that Cubans live in two different economies. In the Communist economy everyone has a job or is supported as a student, but wages cover little more than rice and beans and a roof over your head. Living better requires hustling in the private economy and at times relying on handouts from tourists or family members living in other countries.

Our multilingual tour guide, Hiroshi, explained.

He is paid 400 pesos a month by the government-owned tour company. That's only \$16! He and his wife rely on his tip income to live beyond a bare subsistence.

The Camaguey pedicabs drivers explained that each held a regular job as schoolteachers, plumbers, a baker, and one was an electrician with the city power company. However, to make ends meet, each somehow found entire mornings available to pedal tourists around town.

Fran and I then understood what we had seen the first afternoon in a bakery with empty bread shelves. Behind the counter was a small set of shelves filled with a strange hodgepodge of canned mackerel, Spam, tomatoes and other foods, flour, cooking oil, sugar, and soap and other cleaning products. The managers of the government bakery



Music school in Camaguey

had somehow obtained a few cartons of these disparate products and were selling them for extra income.

Indeed, Cuba also has two different currencies, one for each economy. Cuban pesos, at 25 to \$1 are what ordinary Cubans use in their price-controlled shops where there is little merchandise and even less choice. They use ration cards to buy staples like beans, rice, and cooking oil.

Cuban CUC's ("kooks," for "Cuban Convertible Pesos), pegged at 1 to 1 with the dollar (but subject to a 13-percent exchange fee), are what

tourists, other foreigners, and fortunate Cubans use to buy anything else, from better clothing to better food to kitchen appliances to ice cream on the street. This is the only economy visitors ordinarily see, and they are surprised to find most Cubans are not part of it.

To improve their lives, energetic Cubans seize on whatever resources might come their way. We visited the Cuban branch of the famous King Ranch, the largest ranch in Texas and an innovative cattle-breeder. The Cuban ranch was started in the late 1950s, shortly before the Castro Revolution, for the purpose of introducing a special breed of King Ranch cattle that could thrive in the hot, dry climate and provide a source of domestic beef to the meat-short island, as well as provide fulltime employment to seasonal sugarcane workers.

King Ranch built village housing for the workers, a movie theater, a school, and other facilities — then Castro nationalized the operation, and it eventually folded. But, the workers and their families who remain in the village have turned the ranch house into a restaurant and have built a rodeo arena where they entertain tourists with roping and bull-riding exhibitions.

The second town we stayed in was neat and compact Remedios.

The most striking feature of its small downtown was a pretty central square surrounded by a lovely church and colonial-era buildings — but unlike Camaguey, hardly a soul on the streets.

Perhaps the highlight of the town was the Drivers' Bar, a clubhouse of sorts for the local "car club." Its members drove us around town in their restored 1950s-era American cars — for tips in CUCs, of course.

It was clear that they struggled to keep their cars going. Most had no headliners, and often homemade replacement trim and parts. Interestingly, every car had



Marketing Che

been modified to use a fuel-efficient Chinese diesel engine and a replacement gearbox that used a long floor shifter like those on old American trucks.

We visited a cigar factory in a nearby town, getting a close-up look at the different methods of rolling cigars and an admiration for the speed and skill of the workers.

And what would Cuba be without baseball? One afternoon we were shown around the Cuban Baseball Hall of Fame by a member and former star of the Cuban national team. He highlighted members who had left to play for teams in the U.S. major leagues. That night was spent at an all-inclusive resort on the Varadero Peninsula, the Cuban Riviera.

Along the way from Camaguey to Havana there were many reminders of the 1959 Cuban Revolution. Roundabouts were filled with large, modernistic sculptures dedicated to Castro's Revolution.

"Fidel" appeared on many buildings, but "Raul" on none. And Che Guevara followed us everywhere—monuments, roundabouts, T-shirts, countless paintings in Havana's market, a mammoth mausoleum where he is buried, and an exhibit of damaged railcars commemorating his ambushing a train of 400 soldiers sent to stop Fidel's revolutionaries.

Popular also were large outlines of Che's image in bright blue fluorescent lights covering the entire façade of government buildings.

We finally arrived in Havana, a city anxiously trying to recover both its historic character and its glory days of the 1950s with the Batista regime and its enablers, American mafia chieftains — and singers like Frank Sinatra, Tony Bennett, and Desi Arnaz.

We stayed at the principal watering hole of that period, the grand Hotel Nacional de Cuba, in the very rooms sought by the big stars of our youth. Not surprisingly, the hotel's entrance drive and the blocks around it were full of restored American cars from that period.



Lynn and Fran Morehous, in front seat of a Havana taxi

Indeed, excellent restorations could be found everywhere throughout central Havana. In a sense, Havana was developing much like the rest of the country — restoration of historic streets and buildings to appeal to tourists, private development of whatever was available that might attract those tourists (we visited a barbershop museum created by a hairdressing school), and small apartments being turned into airbnbs with a few upgrades to one bedroom.

We also saw our first and only Cuban supermarket in a wealthy section of Havana popular with foreigners and high-government officials. The last evening we were entertained at a Fifties-era nightclub, complete with expensive drinks and bad singing, but plenty of bongos, maracas, and purposeful excitement.

Throughout the trip, all Cubans we came into contact with in shops, restaurants, hotels, or just on the street seemed genuinely friendly and helpful. No one seemed destitute, although many were poor. All held their heads up, and there was no begging or fawning for our acceptance or handouts.

(Lynn Morehous retired from TVA in 1999 as Assistant General Counsel for Legislation, Budget & Congressional Relations in the Office of the General Counsel in Knoxville.)



Different Site, Same Success for Valleywide Picnic

By SUZAN BOWMAN, TVARA Valleywide Past President

What happened when 1,200 TVA retirees, spouses, and guests gathered in Chattanooga on Sept. 28 for the annual TVA Retiree Appreciation Picnic? As always at these events, retirees enjoyed reconnecting with friends and co-workers and being treated to lunch and entertainment.

The annual picnic has been held since 1976. Over the years, it has been attended by TVA retirees and current employees including TVA executives, staffers.

Last year two TVA Board members were in attendance. This year was a special celebration for the 50th anniversary of the TVA Retirees Association, with former TVA Board member Barbara Haskew attending.

Due to a scheduling conflict, TVA moved the picnic from Guntersville, Ala., where it usually is held, to Chattanooga this year. Event-planners found a location that was ideal to handle a large group of people, was covered in case of rain, and had nearby parking.

Hamilton County Mayor Jim Coppinger welcomed the group to Chattanooga, and Janet Brewer, TVA Senior Vice President/Chief Communications & Marketing Officer, and Justin Maierhofer, TVA Vice President of Government Relations, brought comments on behalf of Bill Johnson, TVA President/Chief Executive Officer. Johnson had planned to attend the picnic but had to cancel at the last minute due to a death in his family.

This year's picnickers were treated to a comedy performance by Karen Mills of Chattanooga. She is regularly heard on the Sirius Comedy channels and performs nationally. Her recent experience with breast cancer provided much comic relief to that difficult topic.

TVA provided more than 900 cupcakes that spelled out "50" for the celebration of the TVARA anniversary.

Special thanks are offered to TVA Director of Communications Gail Rymer and her staff for putting together the picnic in partnership with TVARA. Buses came from Muscle Shoals and Knoxville for the event, and many door prizes were given away.

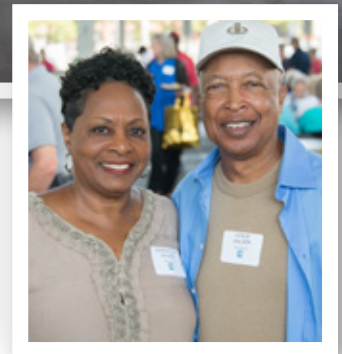
Make plans to attend next year's picnic and connect with former co-workers and enjoy a fun afternoon.



Reny McClain-Lee, with "swag bags" for picnickers



David Pond (left) and Rick Eason



Gwendolyn and Leslie Walker



Lynette Ramsey



Tia Harris (left) and Marka Smith, both of Bicentennial Volunteers Inc.



From left, Hamilton County Mayor Jim Coppinger and TVA's Janet Brewer and Justin Maierhofer



Non-Medicare Retiree Medical Benefits...continued from page 5

provider in Tennessee, your doctor is responsible for getting prior authorization for in-network services. Outside of Tennessee, it is important that you notify your BlueCard PPO provider that prior authorization is required for certain services. They can call the number on the back of your ID card for prior authorization.

If you are receiving care from a non-participating BlueCross provider, you are responsible for your physician's getting prior authorization for out-of-network services.

This change will be applicable to both medical-plan options.

2. Change in Annual Limit for Chiropractic Services

The annual limit for chiropractic

services will change from a dollar limit of \$1,000 to a frequency limit of 20 visits per year. This change will be applicable to both medical-plan options.

3. Increase in Deductible for CDHP

The Consumer-Directed Health Plan deductible will increase from \$1,300 Individual/\$2,600 Family to \$1,350 Individual/\$2,700 Family. Deductibles for out-of-network services will not change.

4. Increase in Allowance for Frames, Contact Lenses

An increased benefit will be made to the vision coverage that's included in both medical-plan options. The allowance for frames and contact

lenses purchased from in-network providers will increase from \$100 and \$115 to \$130 and \$150, respectively. Benefit frequencies and co-pays will not change.

5. Increase in HSA Maximum Annual Contribution

The maximum annual Health Savings Account contribution from all sources (that is, TVA contribution plus retiree contributions) will increase from \$3,400 Individual coverage/\$6,750 Family coverage to \$3,450 Individual coverage/\$6,900 Family coverage 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.

TVARS 2017 Fiscal-Year-End Report, Other News...continued from page 1

for 30 years and is one of the largest providers of benefit payment-and-reporting services.

As a result of this partnership, your TVARS retirement payments now are being processed and sent to you by BNYM. In addition, BNYM will offer several new convenient services via web and phone support.

Beginning in 2018, your monthly TVARS retirement-benefit payment will be directly deposited into your designated bank account by the last day of each month, as usual. However, we want to make you aware of the following:

- The description on your bank statement for your direct deposit will now reference BNYM. BNYM will also mail you a confirmation notice, referred to as an "advice of deposit," to your home address when the direct deposit is sent to your financial institution. **Be sure to retain the first advice of deposit, as it contains information you will need to access new web-based services.**

- BNYM will mail direct-deposit advice in an envelope with TVARS on the return address. The BNYM advice format will be slightly different from the current notice you receive.

In addition, new web- and phone-based services will be available from BNYM to TVA retirees beginning in 2018.

- You will be receiving a letter from BNYM in February 2018 with instructions on how to access BNYM's retiree website and phone-support line. You will need information from your January advice of deposit in order to access the BNYM website.
- The BNYM website will give you the ability to perform secure online-account transactions and view history 24 hours a day, seven days a week, including:
 - Making changes to address, direct-deposit information, and tax-withholding.
 - Viewing historical payment and tax information.
 - Suppressing the mailing of your advice of deposit.

- Each of these services also will be available via BNYM phone support Monday-Thursday 8:30 a.m.-6 p.m. ET and Friday 8:30 a.m.-5 p.m. ET, at 1-800-418-0273.
- While we encourage you to try these new BNYM services, as always you can continue to call TVARS Monday-Friday 8 a.m.-4:45 p.m. ET at 1-800-824-3870, and we will be glad to assist you.

2017 TVARS financials

The TVARS reports that for the fiscal year ended Sept. 30, investments earned an estimated 10.5 percent, compared to the system's policy benchmark of 9.5 percent.

System assets, for the fiscal year, had earned about \$750 million, and contributions from TVA totaled \$800 million.

Benefit payments for the fiscal year totaled about \$700 million. The system's annualized returns over the past five-year period have been 7.75 percent. These reported results are considered preliminary due to final results' not yet being available.

Mid-Summer ‘Snowball’ Rebuilds Bridges

By RENEY McCLAIN-LEE, TVARA Valleywide Volunteer Coordinator

Two of the five trail footbridges at Lake Malone State Park in Dunmore, Ky., were in serious disrepair. No problem — the Paradise Chapter of the TVA Retirees Association took on the task of making them safe for members of the community.

This involved complete replacement of the two bridges.

Some of the chapter members are also members of the group *Friends of Lake Malone*. And that’s where the snowball effect began.

Other members of *Friends of Lake Malone* wanted to help the TVA retirees. Boy Scout Troop 3040 also had done work in the park in the past and were invited to join this effort. There was also the required coordination and support of park officials.

The challenge was that one bridge was a third-of-a-mile back into the woods and the other a half-mile back.

Not too daunting a task for this group of passionate volunteers.



From left, Jerry Haley, Donald Phelps, Tommy Latham, Terry Southerland, Jerry Hargrove, Charles Perry, Sean Winn, Darrell Sisk

Paths were cleared of fallen trees, with the lumber hauled on trailers into the woods by ATVs.

Then the fun work began!

There were as many as 28 volunteers working on the project during the four days involved in constructing the two six-foot-wide bridges, one 12-feet long and the other 18-feet long.

The reward was realized 230 workhours after the project began.

Teresa Wells, Lake Malone State Park Manager, was most appreciative of the efforts, saying, “The bridges have made a difference in guest experience. This project was a great example of community involvement for the betterment of the park.”

Once again, this is another model project — TVA retirees coming together with others for a positive, visible effect on those in their community.

Thanks to TVA retirees Stanley Fulkerson, Lewis Travis, Darrell Sisk, Charles Perry, Terry Southerland, Gary Southerland, Donald Phelps, Jerry Hargrove, Martha Hargrove, Tommy Latham, Neil Latham, Keith Putnam, Genon Putman, Sue Bartlett, and Danny Walker.

Additional thanks go to *Friends of Lake Malone*’s Jean Mullen, Roger Griffin, Jo Ann Griffin, Teresa Wells, Jerry Haley, Sean Winn, and Johnny Hunt; Boy Scout leaders John Hunter and Steve Kulijof; and Boy Scout Troop 3040 members Grant Hunter, Logan Hunter, Tristan Kulijof, and Jackson Kulijof.



From left, Donald Phelps, Tommy Latham, Charles Perry, Sean Winn, Darrell Sisk, Terry Southerland, Roger Griffin, Lewis Travis, Johnny Hunt



From left, bridge-builders Tristan Kulijof, Jackson Kulijof, Logan Hunter, Grant Hunter, Donald Phelps, Jerry Hargrove, Steve Kulijof, Johnny Hunt, John Hunter, Roger Griffin

Volunteer Info Online

You are invited to the mytvra.org website for additional information on What’s Going On within local TVARA chapters. Our retirees are truly “Making a Difference” in their communities.

Paying TVARA Dues Online Through Your Local Bank

TVARA Membership Dues Renewal Notices for 2018 will be mailed during the first week of January 2018. Dues Notices will be mailed to retirees who have not paid dues for 2018. You can 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	Provide other information required by your bank.
	g	Other: 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

Has Your Contact Information Changed?

Did you recently change your email address or phone number? If so, go to mytvara.org/your-current-membership-information/. Also, if you have changed your home address recently, please notify the TVA Retirement System in writing.



In Memoriam

July 29, 2017 – Nov. 3, 2017

Retirement Management received notifications of the deaths of the following retirees for the period July 29, 2017, through Nov. 3, 2017, 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.

Adams, Hobert L.
9/17/2017, (2/18/1989)

Adderholt, Robert J.
8/25/2017, (9/5/2007)

Aslinger, Wayne E., Jr.
10/25/2017, (5/29/2004)

Bailey, Kenneth L.
9/25/2017, (7/4/2009)

Baker, Elizabeth R.
10/31/2017, (10/1/1996)

Batten, James R.
6/18/2017 (3/6/1999)

Bennett, Joe,
10/26/2017, (11/30/1991)

Betts, Robert J.,
7/27/2017, (10/1/1988)

Brigance, James D.,
8/11/2017, (7/1/1997)

Brock, Richard M.,
10/14/2017, (5/9/1995)

Canup, Joe B.,
7/30/2017, (1/7/1997)

Carroll, Ruth H.,
7/27/2017, (10/29/1983)

Carver, Charles R.,
8/12/2017, (1/11/1988)

Castings, Donna A.,
8/19/2017, (8/13/1988)

Caughron, Kenneth R.,
9/19/2017, (7/29/1995)

Chadwell, Herbert E.,
10/8/2017,(10/17/1994)

Chisam, Reba W.,
7/29/2017, (11/14/1992)

Clark, Tommy R.,
10/23/2017, (Unknown)

Collums, James A., Sr.,
10/2/2017, (2/20/1997)

Davis, James T.,
9/27/2017, (10/5/2013)

Deweese, Richard Andrew,
10/6/2017, (9/16/1995)

Dickey, Curtis A.,
8/31/2017, (10/10/1992)

Doak, Steven L.,
10/11/2017, (12/30/1989)

Dycus, David K.,
8/30/2017, (12/31/1998)

Elliott, George W., Jr.,
9/10/2017, (12/20/1992)

Fehling, Robert E.,
9/26/2017, (10/1/1988)

Frost, Samuel,
7/27/2017, (8/17/1985)

Gregory, D. Patrick,
7/30/2017, (6/1/1985)

Grisham, William L.,
9/7/2017, (12/3/1994)

Hall, Kenneth C.,
10/30/2017, (8/29/1998)

Hedgecoth, Bobby C.,
8/3/2017, (11/5/1999)

Heltibrand, Dewayn W.,
8/14/2017, (11/30/1991)

Henderson, Elmer L., Jr.,
9/28/2017, (1/1/1983)

Hendrick, Ethel M.,
9/10/2017, (4/19/1986)

Henegar, Delmar L.,
8/22/2017, (10/1/1996)

Hickerson, Kye L., Jr.,
7/27/2017, (7/30/1994)

Hines, V. Helen,
9/3/2017, (3/21/1981)

Holloway, Claude C.,
8/9/2017, (10/6/1979)

Jarvis, Arnold W.,
10/1/2017, (8/17/1985)

Johnson, Donald J.,
7/30/2017, (5/13/1989)

Jones, George T.,
9/4/2017, (12/9/1997)

Keahey, Earl W.,
8/25/2017, (7/24/1993)

Keel, Randal,
10/14/2017, (10/1/1996)

Keesee, Oliver F.,
7/31/2017, (9/3/1996)

Kinney, Charles T., Jr.,
9/7/2017, (8/14/1999)

Kinningham, Troy E.,
9/28/2017, (4/2/1988)

Knight, James H., Jr.,
10/7/2017, (9/18/1982)

Lands, Kenneth R.,
9/1/2017, (8/2/1988)

Lankford Phyllis C.,
7/31/2017, (2/6/1988)

Lewis, Willie R.,
8/6/2017, (9/12/1983)

Lingerfelt Charles E.,
9/23/2017, (11/21/1991)

Loden, Jerry L.,
7/27/2017 (3/2/1999)

Loyack George F.,
10/5/2017, (9/3/1988)

Lucas Wayne C.,
9/30/2017, (8/2/1988)

Maynor, George,
9/5/2017, (6/8/1991)

McBride, Thomas G.,
10/6/2017, (5/10/2008)

McCutchen, John H.,
6/4/2017, (9/24/1988)

McIntyre, Dorris W.,
8/30/2017, (10/17/1994)

Miller, Jack W.,
10/15/2017, (7/3/2004)

Olson, Michael D.,
10/28/2017, (Unknown)

Palmer, Raymond L.,
8/8/2017, (8/6/1994)

Phillips, James,
10/12/2017, (9/29/1984)

Ray, Billy M.,
10/29/2017, (1/3/2003)

Reese, John T.,
10/6/2017, (7/2/1991)

Roberson, Franklin S.,
8/25/2017, (1/1/1993)

Romano, Nicholas,
8/16/2017, (3/14/1987)

Schuppert, Kenneth M.,
8/20/2017, (10/17/1994)

Self, John W.,
7/31/2017, (10/28/1995)

Sims, Tom,
8/9/2017, (12/16/2000)

Sims, Gerald R.,
8/24/2017, (9/27/1997)

Smith, Geoffrey R.,
8/14/2017, (10/17/1994)

Smith, Millard C.,
8/25/2017, (1/1/1995)

Stanback, William, Jr.,
9/1/2017, (10/17/1994)

Summers, Ellen F.,
8/28/2017, (12/29/2001)

Summers, John C.,
9/22/2017, (10/17/1994)

Tate, Reese A.,
7/29/2017, (8/27/1988)

Tate, Paul G.,
10/9/2017, (8/2/1988)

Taylor, Nathanael G.,
9/11/2017, (1/3/1987)

Therrell, Wilma J.,
8/25/2017, (11/7/2000)

Thomas, James A.,
8/9/2017, (1/8/2005)

Thompson, Judy F.,
9/15/2017, (12/1/1994)

Thompson, William H.,
10/9/2017, (5/4/1991)

Tigner, Alice C.,
8/14/2017, (12/27/1983)

Walker, Delmus R.,
7/31/2017, (10/17/1994)

White, David Allen,
9/5/2017, (10/2/2007)

Whittinghill, Donald R.,
8/27/2017, (Unknown)

Willis, Frances A.,
10/16/2017, (11/10/1984)

Zachary, Warner C.,
10/16/2017, (1/1/1996)

Upcoming December 2017 Chapter Meetings

BROWNS FERRY

Tuesday, December 12, 2017, Noon
Catfish Cabin, 905 U.S. Highway 72 E., Athens, Ala.

- Guest Speaker: Patricia Pruitt, Better Business Bureau Huntsville/Decatur
- John Corcetti, President
- 256-233-3587/sundevil71@gmail.com

CHATTANOOGA

Tuesday, December 12, 2017, 10 a.m.
Brainerd United Methodist Church, Fellowship Hall, 315 Brainerd Road

- 10 a.m. Meet 'n' Greet
- 10:30 a.m. Program
- Wrap Christmas gifts for Chambliss Center for Children

Tom Swanson, President
423-344-6892/twswanson@comcast.net

CLEVELAND

Thursday, December 7, 2017, 11:30 a.m.
Golden Corral, Stuart Road

- Annual Christmas Luncheon
- John Austin, President
- 423-472-2720/austintnutfan@charter.net

FLORIDA

Autumn 2018

Annual Meeting
Patrick Hughes, President
321-392-3097/patngigi@yahoo.com

GALLATIN

Wednesday, December 13, 2017, Noon
Gallatin Public Library, East Main Street

- Guest Speaker: State Rep. William Lambert
- BBQ furnished by chapter; members please bring a dish

Ronnie "Blue" Monday, President
614-325-3097/ronniemonday@att.net

HUNTSVILLE

Thursday, December 14, 2017, 10 a.m.-Noon

First Baptist Church, (East Entrance Door Code 53158), 600 Governors Drive

- Program: TBD
- Richard Dearman, President
- 256-683-7920/redearma@comcast.net

JACKSON

Wednesday, December 13, 2017, 9:30 a.m.
St. John's Masonic Lodge, 1341 N. Highland Ave.

- Guest Speaker: Bruce Dorris, Jackson Energy Authority
- Alan Campbell, President
- 731-988-8814/abcjax@eplus.net

JOHNSONVILLE

Thursday, December 14, 2017, 10:30 a.m.
Country Western Steakhouse, Camden, Tenn.

- Program: TBD
- Randall Clark, President
- 731-584-7629/rwclark29@charter.net

KINGSTON

Monday, December 11, 2017, 10:45 a.m.
Kingston Community Center, 210 Patton Ferry Road

- Program: TBD
- Marcus C. Melton Jr., President
- 865-388-3919/mcmelton@nxs.net

KNOXVILLE

Thursday, December 14, 2017 11 a.m.
The Foundry, World's Fair Site

- Holiday Luncheon, \$10 per person
- RSVP by **Dec. 8** to 865-632-4323
- "Celebrate with Friends, Walk the Red Carpet"; entertainment — musical guests

Susan Fendley, President
865-588-2390/fendley5@yahoo.com

MEMPHIS

Monday, December 18, 2017, 11:30 a.m.
Dale's Restaurant, 1226 Main St., Southaven, Miss.

- Program: Review minutes from Nov. 2 TVARA Board meeting
- David L. Teuton, President
- 901-212-3822/davidteuton@yahoo.com

MISSISSIPPI

Tuesday, December 12, 2017, 10 a.m.
Tupelo TVA Customer Service Center, 3197 Brooks Road, Belden, Miss.

- Guest Speaker: DeWitt Burleson, TVARA Valleywide President
- 2018 membership dues can be paid at meeting
- Lunch \$5 per person; RSVP to 662-842-0467 by **Dec. 4**
- Tour of Toyota plant, RSVP to 662-842-0467 by **Dec. 4.**

Tim Meeks, President
256-366-2530/meekestim100@yahoo.com

MUSCLE SHOALS

December 13, 2017, 10 a.m.
TVA Community Credit Union, Conference Room, 1405 Wilson Dam Road

- Program: TBD
- Timothy "Tim" Cornelius, President
- 256-757-5220/timwcornelius1@gmail.com

NASHVILLE

Wednesday, December 13, 2017, 10 a.m.
Piccadilly Cafeteria, 874 Murfreesboro Pike

- Annual Christmas Dinner provided for members and one guest each
- Election of 2018 chapter officers
- Collection of 2018 dues
- Door prizes

Charles Smith, President
931-381-0255/charlesjewel@charter.net

NORTHEAST ALABAMA

Tuesday, December 12, 2017, 11 a.m.
Mud Creek Restaurant, Hollywood, Ala.

- Program: TBD
- Larry A. Hancock, President
- 256-437-8220/lah35772@gmail.com

PADUCAH

Tuesday, December 19, 2017, 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, Dec 12, 2017, 10:30 a.m.
Powderly Catfish Dock

- Program: Regular Business Meeting
- Christmas donations to those in need
- Elect officers for 2018
- Gary Southerland, President
- 270-526-3451/glsouth@bellsouth.net

UPPER EAST TENNESSEE

Wednesday, December 13, 2017, 11:30 a.m.
Russell Chapel AME Zion Church, 307 N. Hasson St., Rogersville, Tenn.

- Annual Christmas Luncheon, \$15 per person (includes gratuity)
- RSVP by **Dec.4** by calling Jerry Alvis at 423-235-2439, or Denver Bennett at 423-587-6505, or Les Bays by emailing Lpbays1@yahoo.com

Leslie P. "Les" Bays, President
423-782-8458/Lpbays1@yahoo.com

WATTS BAR

Monday, December 11, 2017, 10:30 a.m.
United Methodist Church, Life Center, Spring City, Tenn.

- Christmas Dinner free for current dues-paying members and one guest each; RSVP to 423-365-9048 or email to eddiekathleen@bellsouth.net by **Dec. 8**
- Christmas Music by "One Accord" singers Kathleen Garrison, President
- 423-365-9048/eddiekathleen@bellsouth.net

WESTERN AREA

Wednesday, December 6, 10:30 a.m.
Paris Landing State Park

- Christmas Program
- Larry Doyle, Interim President
- 270-753-8259/sldoyle@newwavecomm.net

Please visit the TVARA website at mytvvara.org and hover your mouse over the tab "Local Chapters" to find your chapter. Click on your chapter to view meeting details and announcements.

**The Tennessee Valley Authority
Retirees Association**
400 West Summit Hill Drive SPT 5A
Knoxville, TN 37902

STANDARD
US POSTAGE
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KNOXVILLE, TN
PERMIT NO. 1

Dues Notices for 2018 — Check Envelope Is in Mail

Dues Notices for 2018 will be mailed to your home during the first week of January 2018. They will be mailed to those who have not paid dues for 2018, but who have paid in the past three years. You will not receive a Dues Notice if you have already paid dues for 2018 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 2018 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.

Three TVARA Cheers for BVI Volunteers



TVARA Valleywide President DeWitt Burleson (left) presents a plaque to Bicentennial Volunteers Inc. President Jim Russell, expressing appreciation for BVI's support. The presentation was made during the 2017 BVI Awards Banquet Sept. 21 at the Huntsville (Ala.) Marriott Hotel. "Celebrating the TVARA 50th anniversary this year made for an opportune time to recognize our partnership with and continuing support of BVI," Burleson says.

ATTENTION, TVA RETIREES!!!



Beginning with campaign for 2017, you can continue to make a difference.

We heard your request and are proud to announce that retirees can support the Combined Federal Campaign.

As a retiree, you can support the Combined Federal Campaign through the new online CFC giving portal: cfcgiving.opm.gov.

The 2017 campaign began Oct. 2 and ends Jan. 12.

Take a moment to make a gift to CFC and Show Some Love to your fellow citizens.

