SINCE 1967 MARCH 2018

The TVA Retirees Association

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

Marching on to New Projects

By DeWITT BURLESON, TVARA Valleywide President

March is the time to set aside the seed-and-bulb catalogs and pick up the shovel.

And just as yard-and-garden projects improve the landscape and provide a sense of accomplishment, so too does work in a group effort for a worthy cause.

Several TVARA chapters engage in beneficial projects that utilize the variety of retiree skills, interests, and expertise and make a difference in their community.

There is a lot of potential in the knowledge and abilities of retirees, some of which was gained through professional career development and some through hobbies and interests.

As active employees, we worked as a team relying on each other to create a greater good.

The same can be true in retirement. Plus, it is usually fun and rewarding.

Unfortunately, several fossil units and plants have closed or are closing (see "Johnsonville retiree takes plant offline to end run of 66 years" on page 2).

Operating and maintaining a particular power plant is a unique experience that creates a common bond with

which only the people who worked there can identify.

Retirees can continue to endorse that experience by participating with local retirees in the meetings of their associated TVARA chapter.

Often retirees who worked together meet for informal lunches. These get-togethers can be done in association with your quarterly chapter meeting and can result in more information and interaction.

Please note the dates and location of March chapter meetings included on page 15 in this newsletter and plan to attend.

TVARS Investment Performance Betters Benchmark

TVA Retirement System investment performance for the quarter ended Dec. 31, 2017, was a positive 3.6 percent, compared to the system's policy benchmark of 3.3 percent.

For the 12-month period ended Dec. 31, the system earned 14.3 percent, or about \$1 billion.

In addition, TVA contributions totaled \$800 million, with benefit payments of about \$708 million for calendar-year 2017.

The system's annualized investment performance over the past three and five years has been 7.0 percent and 8.1 percent, respectively.

Tips for Traveling on a Budget



By LES BAYS

(Disclaimer: Most of you have heard of Dave Ramsay, the "Total Money Makeover" author and radio and TV personality. If you follow Dave's advice, you probably would not do any of the things I will write about here, for several reasons. One of these is that credit-card debt is frequently blamed as the cause of bankruptcies. If you don't trust yourself to pay off the monthly balance each month on each card used for spending on everyday items, you should probably just skip this article.)

Have you ever wanted to take a quick trip, only to find that the hotel rates for just one night in your desired city would cost an absurd \$300-plus?

Let's say you have planned a trip to South Florida to see friends or to take a cruise, and you want the experience of driving down the Florida Keys and staying just one night in Key West, where a night on Duval Street can cost more than \$300.

With an IHG credit card that you have had longer than 12 months, you win!

IHG is InterContinental Hotels Group,

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The TVA Retirees Association is the official organization of all TVA retirees. It was organized to serve the varied interests of TVA and its retirees and their beneficiaries, and to help keep them informed of TVA developments affecting their interests. It has been recognized by TVA as the responsible representative of retirees in conveying retiree views.

TVA NEWS & NOTES

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

Johnsonville retiree takes plant offline to end run of 66 years

With a spirit of pride and quiet reflection on the success of TVA's oldest fossil plant, retiree Richard "Mac" Flowers, 91, was joined by other Johnsonville Fossil Plant employees as he opened the breaker to separate the plant's last operating unit from the grid on Sunday, Dec. 31, 2017, at 7:14 p.m. CT.

The event marked the end of Johnsonville Fossil Plant's 66-year run — a span that included several records of continuous days of operations, megawatts produced, and other historic milestones.

"Our people have always taken great pride and ownership in what they do here at Johnsonville, and their dedication was evident up until the very last moment we ceased operations," says Assistant Plant Manager Steve Holland. "We can look back now with a strong sense of accomplishment as Johnsonville Fossil Plant becomes a standout chapter in TVA's long history of service to the people of the Valley.

"Having Mac take the final unit offline was a special honor. Mac is a World War II veteran with 37 years of service at TVA."

The 10-unit fossil plant first went into service when Unit 1 began commercial operation on

Oct. 27, 1951. The final Unit 10 began commercial operation on Aug. 20, 1959.

To comply with environmental regulations, TVA opened its first co-generation facility at Johnsonville and began retiring the coal-fired units over the past six years. Only units 1-4 continued operations through 2017.

"Even though we had to take Johnsonville Fossil offline, we will still have a positive impact on the quality of life in our community," Holland says. "As part of our commitment to serving the people of the Tennessee Valley, TVA will continue to provide steam to the Chemours plant in New Johnsonville, which is one of the largest employers in Humphrey County and in the Tennessee Valley."

TVA's co-generation partnership with Chemours will preserve about 1,100 jobs in Middle Tennessee. To supply between 85 and 100 megawatts of power to the Chemours plant, TVA constructed a heat-recovery steam generator on a combustion turbine at the Johnsonville Combustion Turbine plant to take over steam supply to Chemours. The Chemours plant makes a titanium-dioxide product used in a variety of consumer goods.

"If Chemours had to relocate due to the closing of our Johnsonville Fossil Plant, it would have had a tremendous effect on the livelihoods of the people living in the area," says TVA Coal



 $\label{thm:lowers} \textbf{Retiree Mac Flowers opens breaker separating Johnsonville Fossil Plant's \ last \ unit from \ the \ TVA \ grid.}$

Fleet Vice President Sean Connors. "It is our privilege to be able to provide a solution that will continue to foster prosperity in our community."

For more than a half century, the dedicated employees of Johnsonville Fossil Plant safely produced enough electricity to supply 289,255,935 homes per month. When all 10 units were online and operating by August 1959, Johnsonville averaged a capacity of 1,350 megawatts of reliable power per year. The plant had a net generation of 385,674,580 megawatts from Oct. 27, 1951, to Nov. 30, 2017.

In 2011, Johnsonville's Unit 1 had the second-longest run of a coal plant worldwide, with continuous operation for 1,082 days. In 2015, the plant's Unit 4 had the third-longest run worldwide, with continuous operation for 1,073 days. Holland points out that Johnsonville was the most reliable coal plant in the TVA fleet its last three years.

Johnsonville Legacy Event May 1 Salutes Service

To thank Johnsonville Fossil Plant retirees for their service to TVA, retired Johnsonville employees and a guest each are invited to attend the Johnsonville Legacy event on Tuesday, May 1, from 9 a.m-3 p.m. CT.

The event commemorates the 66 years Johnsonville served the people of the Tennessee Valley. The plant was taken off line on Sunday, Dec. 31.

Activities will begin at 9 a.m. to give retirees and their guests an opportunity to tour parts of the plant and enjoy fun, historical photos taken over the years, and more.

Lunch will begin at 11 a.m., followed by a few words from TVA Chief Executive Officer/President Bill Johnson, other members of TVA Generation Senior Management, and past plant employees.

Retirees have three ways to register. They can access the link eventpublisher. dudesolutions.com/tva/site/tva/event/johnsonville-legacy-event/; call the Johnsonville Event Hotline at 931-535-8168 and leave name and phone number; or send an email to joflegacy@tva.gov.



"Tennessee Valley Uncharted" hosts Erick Baker and Aerial Nicole.

TVA's mission of service star of new PBS series

Cameras have been rolling across the Tennessee Valley in production of a new public-television series in partnership with TVA that premiered in January. The show is hosted by Erick Baker, a popular singer and entertainer from Knoxville, and actress Aerial Nicole, an Illinois native who has relocated to Nashville.

"Tennessee Valley Uncharted" is an expansion of Baker's "Tennessee Uncharted," which aired the past three years and was limited to features and attractions within the Volunteer State.

"This educational-outreach opportunity will help raise awareness about TVA's role in environmental stewardship and outdoor recreation," says Janet Brewer, Senior Vice President of TVA Communications & Marketing. "We're showcasing the economic vitality of the region and TVA's connection to making life better in the Valley."

Fourteen episodes were scheduled to air on select PBS stations from January through April — and on YouTube, the TVA website, and other social-media platforms following their broadcast premiere.

Try TVA's new solar calculator

TVA has been working with the Tennessee Valley Public Power Association and local power companies to develop consumer decisionmaking tools, and the first one is now in to use. The Tennessee Valley Solar Calculator is available on the Valley Renewable Energy page on tva.com.

The calculator is an online tool designed to help consumers in the Tennessee Valley

make informed decisions on whether to install solar panels on their homes or businesses. Employees and retirees are invited to try it out and share it with friends and neighbors.

Users enter simple information into the calculator, which then uses objective inputs to calculate estimates showing the true cost of a solar installation. The tool uses actual performance data of solar systems in the Tennessee Valley to create its answers, and it integrates localized Valley electric rates to show costs and paybacks depending on location.

TVA is continuing to work closely with local power companies to develop other tools and to become a trusted energy adviser for its end-use consumers, now and in the future.

TVA aquatic biologists identify new fish species

When you hear news about an animal species these days, it's rarely good. Most often, it's about overabundance or scarcity. But occasionally there's a surprise: the discovery of something new.

Consider the case of the Tennessee Logperch (*Percina apina*), a darter discovered in cool-water streams that are tributaries to the Tennessee River in Middle Tennessee. This small fish has been established as a new species by TVA Aquatic Biologist Jeff Simmons and his team.

Percina apina was recently introduced to the world in the October 2017 issue of the Bulletin of the Peabody Museum of Natural History in the article "New Species of Logperch Endemic to Tennessee."

This little fellow may have been around for a while, according to Simmons, co-author of the study. In fact, its presence had been noted as far back as 1971, although it previously had been recognized as another population of the Blotchside Logperch (*Percina burtoni*). But through persistent field study and a boost from modern technology, Simmons and his team were able to prove definitively that the Tennessee Logperch is a distinct species with characteristics of its own.

And thus, the Tennessee River system — already the most biologically diverse in North America — grew even more biologically diverse.

OneExchange Changes Name, Now Via Benefits

By JENNIFER BECKETT, Senior Program Manager, TVA Healthcare Plans

As many of you may have already heard, OneExchange has changed its name. Effective March 1, OneExchange has become Via Benefits.

As of March 1, the new name is being used on communications including mail, emails, and websites. The TVA-dedicated phone number remains the same.

If you have any questions, call OneExchange toll-free at 1-844-620-5725.

OneExchange Medicare Open Enrollment

The Centers for Medicare & Medicaid Services Open Enrollment for 2018 Medicare plans was held Oct. 15-Dec. 7, 2017.

TVA retirees and dependents who were enrolled through OneExchange had the opportunity to change their Medicare health plan and prescription-drug coverage for 2018.

During the open enrollment period, OneExchange handled more than 5,100 inbound calls from TVA retirees and



from Towers Watson



dependents. Around 130 participants changed their medical plan, while about 780 changed their prescription-drug plan.

According to the most recent quarterly reporting received, customer satisfaction continues to be high with 96.2 percent of those surveyed being satisfied and an average rating of 4.58 on a scale from 1 to 5.

Although the enrollment season is now complete, OneExchange will continue to be an ongoing advocate for TVA retirees and dependents.

March Is National Colorectal Cancer Awareness Month

Colorectal cancer is the third-mostcommon cancer in the United States and the second-leading cause of death from cancer.

Every year, about 140,000 Americans are diagnosed with colorectal cancer, with more than 50,000 deaths resulting from it. However, the disease is highly preventable by getting screened beginning at age 50.

People age 50 and older have the highest risk of colorectal cancer. You may also be at higher risk if you are African-American, smoke, or have a family history of colorectal cancer.

The best way to prevent colorectal cancer is to get screened regularly starting at age 50. There are often no signs or symptoms of colorectal cancer — that's why it's so important to get screened.

Everyone can take these healthy steps to help prevent colorectal cancer:

- As mentioned, get screened starting at age 50.
- Encourage your family members and friends over age 50 to get screened.
- Quit smoking and stay away from secondhand smoke.
- Engage in plenty of physical activity and eat healthy.

For retirees and dependents who are covered under one of TVA's medical-plan options (that is, 80% PPO or Consumer-Directed Health Plan), the plan pays 100 percent of the cost of allowable charges for preventive-care exams with no dollar limit, which includes colorectal cancer screening for members age 50 to 75.

— JENNIFER BECKETT



Health Savings Account Has More Hidden Treasures

By JENNIFER BECKETT, Senior Program Manager, TVA Healthcare Plans

(Note that this article is only applicable to retirees and dependents enrolled in TVA's Consumer-Directed Health Plan.)

A Health Savings Account is a unique, tax-advantaged account that can be used to pay for current or future healthcare expenses. Using technology and innovation to simplify healthcare management, the features of an HSA put you in control to make informed health-finance decisions.

Member Website

HSA Bank's member website allows you to manage your Health Savings Account easily. You are able to do the following:

- Check your balance and account activity or view statements.
- Add an authorized signer to your account and order additional debit cards.
- Add a beneficiary to your account.
- Open a self-directed HSA investment account or manage existing investments at a glance.
- Access important forms related to your Health Savings Account.

myHealth Portfolio

Organize expenses using the myHealth Portfolio available on the HSA Bank member portal. A complete picture of your health account enables you to make smart and informed decisions. You can store health-expense data and receipts, file claims or distribution requests, initiate a provider payment, consolidate health expenses and claims from multiple providers, and view an easy-to-read snapshot of your healthcare finances with charts and graphs.

Expense Tracker

Storing and organizing healthcare expenses and receipts can be difficult to manage; however the Expense Tracker feature on the myHealth Portfolio allows you to store receipts, medical claims, premiums, and other important documents in one place. Take a picture of the document with your mobile device or scan them with a printer or scanner and store them for your records.

Payment Manager and Online Bill Pay

Initiating payment for IRS-qualified expenses is easy. The Payment Manager feature lets you make payments for expenses stored in your Expense Tracker directly from your HSA Bank account. You can also pay medical providers or reimburse yourself for healthcare expenses through online bill pay.

HSA Bank Mobile App

Safe and secure, HSA Bank Mobile offers real-time access for all your account needs, 24 hours a day and seven days a week. You can do these things:

- Check your account balance.
- View account activity.
- Pay a provider.
- Review a list of qualified medical expenses.
- Enter a new health expense.
- Access the client-assistance center.

For more information, call HSA Bank toll-free at 1-844-650-8934 or visit its website at <u>hsabank.com</u>.

FitnessBlue Now Fitness Your Way, Still Good Fit

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

Are you ready to get in shape and live a healthier lifestyle? Fitness Your Way (formerly known as FitnessBlue) can help.

Fitness Your Way provides discounted enrollment and membership fees for more than 10,000 gyms nationwide. For a \$29 enrollment fee and a \$29-per-month membership, participants can use any and all of the participating facilities.

Program benefits include the following:

- A nationwide network with unlimited access to more than 10,000 gyms.
- No long-term contracts just a three-month commitment.
- Low monthly payments of \$29 per month.
- No waiting start working out the day you join.

For more information, including joining the program, follow these steps:

- Visit <u>bcbst.com</u> and log in to BlueAccess, or register if first-time user.
- Click My Health & Wellness.
- Select Member Discounts & Fitness Your Way to visit the Blue365® member discounts page.
- Click Browse All Deals at the top of the screen.
- Select Tivity Health Fitness Your Way (you can narrow your search by selecting "Fitness").
- From there, you can find fitness-center locations and enroll and create a Fitness Your Way account.
- You can also enroll over the phone by calling 1-855-515-1332 toll-free, Monday through Friday, 8 a.m.-8 p.m., ET.
- Be sure to have your BlueCross BlueShield of Tennessee
 Member ID card handy.

 JENNIFER BECKETT

TVARA Chapter Members Ramp Up Efforts To Improve Life for Others

By RENY McCLAIN-LEE, TVARA Valleywide Volunteer Coordinator

Current TVA retirees as of January 2018 had a total of 489,648 combined years of TVA service. That is an average of 21 years earned per retiree while contributing to the success of TVA's mission.

The work for our retirees didn't stop there. The spirit of serving those in the Tennessee Valley continues during retirement as many of our retirees volunteer for their retiree-chapter activities to improve the lives of others in their communities.

A prime example is the ramp projects that several of our chapters support.

Funding for material is provided by grants from Bicentennial Volunteers Inc., and the labor is provided by TVA retirees working alongside others in their local community.

During the past several years, chapters from Chattanooga, Cleveland, Johnsonville, and Florida have constructed numerous wheelchair ramps.

The latest to assist with a ramp project was the Florida Chapter.

Chuck Bach was the TVARA lead on the project. He says after a successful 37-year career at TVA, he wanted to give something back.

"My opportunity came after listening to a talk given by the former President of TVARA, Suzan Bowman. At our fall





Two of the ramps built during the past year — Ray Wilson, Johnsonville Chapter member takes the lead on community ramp projects in Humphreys and Benton counties

2016 Florida TVARA meeting, Suzan mentioned that funds might be available for projects for needy people."

Fast-forward to April the next year when Bach's neighborhood golfing buddy had a Masters Golf Tournament party.

"During the meal, John Lowman told me about a group from his church, the Tuesday Tigers, that builds ramps for needy people. Remembering Suzan's talk, I asked John if I could join and that there might be a chance I could get some funding to help build a future ramp."

Bach joined the group and participated in building a ramp. He then requested and received BVI funding for a second ramp. This ramp was necessary to assist with mobility for a woman whose doctor would not allow her to return home until steps could be avoided.

In 2014, a handful of TVA retirees who had been working with others from a local church to construct wheelchair ramps approached the Chattanooga Chapter with a funding request.



Chuck Bach and the Florida Chapter worked alongside others in the community as the latest to join the efforts to build ramps — they just completed their first funded ramp project and need other retiree volunteers to join the efforts for future projects.



David Womack (left) and Bob Olson cut lumber for a Chattanooga ramp.

The retirees had long partnered with United Cerebral Palsy of Tennessee to qualify those who were requesting assistance, but the UCP funds were falling short of the demand.

Now that the chapter has joined the effort, once an applicant is approved by UCP, the chapter will



A ramp project nearing completion by Chattanooga Chapter retiree volunteers working along with others

provide an amount necessary to complete the purchase of materials if necessary. In this way, the amount of funds provided by BVI has resulted in far more ramps than would have otherwise been possible.



From left, Norman Smith, Don Morrow, John Austin, and Charles Wilson, Cleveland Chapter retirees proud of the completed Rievley ramp



The Swafford ramp completed by the Cleveland Chapter

In 2017 the TVA retirees, along with others, completed 40 ramps and 11 other projects with five requiring the additional funds from BVI.

The Johnsonville TVARA Chapter has been instrumental in building ramps for the needy in its community, also.

Ray Wilson, retired Unit Operator at Johnsonville, handles the requests that come in through the Camden First Baptist Church. With financial support from BVI for materials, Johnsonville retirees worked along with others to complete three ramps during the past year. Over the past several years, the Cleveland TVARA Chapter completed some 14 ramp projects, eight of which were completed over the past two years. Charles Wilson, the current project leader, says he and the other retiree volunteers are grateful they can help others and make life better.

The team is always ready to help, whether it is for a 94-year-old woman or a 17-year-old boy who was seriously injured in a motorcycle accident. Wilson says, "The reward at the end of each project is the smile on the faces and the thanks received from those being helped."

Tips for Traveling on a Budget...continued from page 1

which owns properties such as Holiday Inn, Crowne Plaza, and others. The IHG credit card has an annual loyalty bonus of one free night at one of its properties.

Simply by paying the annual fee of \$49, my family was able to stay one night at the Crowne Plaza in Key West in 2016 for no additional cost, whereas normally it would have cost \$350.

On the way home from Europe this past summer, my wife and I stayed a free night at the IHG's InterContinental Hotel in Times Square in New York City, normally costing up to \$450 per night. (Wow, that was a nice bed!)

Marriott also has a credit-card program with a free annual anniversary bonus night for certain classes of its properties.

Hyatt, Hilton, Choice Privileges, Club Carlson, SPG (Sheraton), and others offer good perks for their credit cards, as well. Usually these cards have annual fees, sometimes waived the first year. Some hotel chains offer cards with no fees, but the bonuses and perks are usually smaller.

As for airline frequent-flyer programs, if you can meet a minimum spend requirement (most often \$2,000 to \$3,000 over 90 days), you can earn a bonus with enough miles for a round trip in the continental United States. Airline credit cards are available from Delta, American, United, Southwest, British Airways, Alaska Airlines, Frontier Airlines, and perhaps others. These airline credit cards usually have annual fees to consider. Some waive the first year's fees.

I have never flown on Alaska Airlines (yet), but I recently obtained an Alaska Airlines credit card that makes it easy to earn a companion pass for round-trip flights to the Pacific Northwest, Alaska, and even Hawaii.

My wife got a card in her name, too, so we can fly four people on Alaska Airlines for the price of two. I understand we will have to drive from our home in Northeast Tennessee to the Nashville or Atlanta airports, then pay to park, but the savings from the passes will make it well worth it.

On all these cards, before applying you would want to sign up for the loyalty program, whether it be for hotels or airlines. You must read the fine print so you will know the amount of the

Continued on page 13

Going, Going, Gone — to Beautiful

aqquia

By RUBEN HERNANDEZ

My wife, Arlene, and I had done some exploring of South America during 2002-2004 while living in Quito, Ecuador, where I was serving as Country Director of the Peace Corps.

We had seen enough to know there was a lot left in South America that we wanted to visit. And Torres del Paine National Park in Patagonia, Chile, was at the top of the list.

Patagonia is the region at the southern

Ruben and Arlene Hernandez had varied excursions in tip of South America and is in both Patagonia, ranging from hiking to a glacier ... (see first Argentina and Chile. The planning photo on next page) for our trip to Patagonia last year specifically, to Torres del Paine National Park — began with a Google search of lodges in the park.

With the exception of backpacker camps, the choice was very limited, but we found Explora Lodge, which was just what we were looking for. No backpacking and camping for us.

own. Other locations are in the Atacama Desert in northern Chile. Easter Island, and the Sacred Valley in Peru near Machu Picchu.) We decided to go in January, as that is the Southern Hemisphere summer.

We traveled to Santiago, Chile, on American Airlines and connected to a LATAM flight to Punta Arenas, which is located on the Strait of Magellan in southern Chile.

Total flight time was about 13 hours but included an overnight in Santiago in both

directions. We also spent a night each way at Hotel LaColet in Punta Arenas, a very nice small town that serves as the gateway to visits of Antarctica, penguins, and Patagonia.

We were picked up at our hotel by the Explora van early on the morning of Jan. 10 for the three-hour drive to Torres del Paine National Park. It was a cloudy, rainy day, but





... to hiking through a rainforest, during their stay in the South American region.

Most of Patagonia is flat, with large cattle farms and sheep farms. Due to the clouds we did not see the mountains on the drive into the park.

In addition to us, there were three other couples from Scotland, Brazil, and another from the United States. Our driver told us all about the region along the way.

From the first moment, we knew this visit would be to a very special place, not only due to the beautiful mountains and scenery but the level of attention and service provided by Explora Patagonia.





An appropriately named café

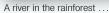


We arrived at around lunchtime and were treated to a wonderful meal with the best wine and offerings you could imagine, in a dining room overlooking a large, light-blue lake. We were told that it also had a view of the mountains, but the clouds hid them.

Soon after lunch we put on our hiking and rain gear and headed out for our first excursion of about five miles, a hike in the rain with winds in excess of 25 mph to an amazing overlook. At times it was difficult

Continued on next page





... a llama-like guanaco ...

... and an ostrich-like rhea

to stand up against the wind. We knew the game was on!

That evening after a great dinner, we met with a guide to plan the next day's explorations. Our daily routine consisted of excursions in the morning after breakfast and in the afternoon after lunch.

Most of the guests of the lodge gathered in the lounge/ bar area before dinner and shared stories of their recent adventures while enjoying pisco sours, Chilean wines, or other beverages and appetizers. At this time we again would meet with a guide to plan the next day's explorations.

In the evenings we often had lectures about flora and fauna, as well as the history of the area. Our excursions included hikes of varying lengths and difficulty, plus horseback riding.

We did two horseback excursions despite having no experience riding horses. The horses, especially bred by Explora, were huge. On one excursion we rode across a river that appeared to be at least three feet deep.

We often saw wild animals or their skeletons — evidence of the pumas — on our hikes. Native animals included rheas (birds similar to ostriches), guanacos (wild llamas), and their predators, the pumas.

Our horseback ride to a barbecue (Quincho) was fantastic. What a spread of chicken, ribs, steak, salmon, and of course always accompanied by Chilean wine!

There was a lot of diversity in the landscape, changing from largely barren grassy fields to a lush rainforest in a deep gorge along a river with a waterfall. Great waterfall hike!

The wind continued to be a problem on most days. We started out on an all-day trek to a glacier but after about four grueling miles had to turn around since the boat scheduled to take us right up to the glacier couldn't handle the winds.

We did make it to an overlook of the glacier, but again because of the wind had to crawl out on our knees for the view. It was a long day.



Horses especially bred by the lodge ...



... provided transportation across a river ...



... and to a barbecue.

The days flew by. We loved every exploration, but we also loved the social time at the end of the day, where we made some great friends. Guests were from all over, including Europe, Argentina, Brazil, Great Britain, Japan, Australia, and the United States.

Day 5 included a morning hike where Arlene saw a puma, a very exciting event since these animals are very elusive.

We were then driven back to Punta Arenas. Ironically, we stopped for lunch on the way at a cafe with "Rubens" in its name

A visit to Patagonia would not be complete without seeing penguins. We included an extra day in Punta Arenas, so we could visit the penguin colony on Isla Magdalena in the Strait of Magellan.

We took a two-hour ferry ride to this island, where we were able to walk along paths among the penguin nests, some with baby chicks in them. There was a population of 100,000 penguins on the island. It was an interesting but smelly visit.

(Ruben Hernandez retired in 2000 as Vice President of Resource Stewardship in the Resource Group. During his 28 years with TVA, he also served the Resource Group as Vice President of Engineering Services and of Land Management, and in the Engineering Design, Hydro, Fossil, and Nuclear organizations.)



Baby penguin chicks ...

chicks ...
... and their adult counterparts



A mountain view and glacier view (above) in Torres del Paine National Park

Claussen Switched Tracks from Law to Railroading

By ED MARKUM, Knoxville News Sentinel

Trains always held a fascination for Pete Claussen, Chairman & Chief Executive Officer of the Knoxville-based Gulf & Ohio Railways Inc., but it wasn't like he always had a burning desire to own a railroad.

He started out as a lawyer for the Tennessee Valley Authority and later did legal work for the 1982 World's Fair. But in the 1980s he saw opportunities in the railroad industry as major railroads were deregulated and selling off their less-profitable routes at bargain prices.

There was great potential to those willing to take some risk, Claussen says. He saw that potential firsthand while at TVA, as he oversaw a project that involved the acquisition of the South Central Tennessee Railroad. The 50 miles of track involved sold for about \$5,000 a mile, or about \$1 a foot, Claussen says.

"If you go into a hobby store and buy Lionel track, it will cost you more than \$1 a foot," he says.

So, even though Claussen was rolling along with a legal/administrative career, he thought it over and decided to "switch tracks."

"I was aware of deregulation and all the opportunities that presented, and the way to best describe it is that I couldn't not do it," Claussen says. "I would have kicked myself for the rest of my life if I hadn't tried to do it."

Now the onetime TVA lawyer presides over a company that operates four shortline railroads, serving about 78 industrial customers in Tennessee, North Carolina, and South Carolina. Gulf & Ohio Railways Inc. also operates the Three Rivers Rambler tourist train out of downtown Knoxville and the Knoxville Locomotive Works repair shop off Central Street.

Gulf & Ohio Railways has owned as many as 17 railroads, as it worked to get the right mix of properties, Claussen says.

"The process has been that we start off with a pretty weak property, but by building them up and creating a track record with each of these properties, we are able to sell them for a lot more than what we paid for them — sometimes a whole lot more," he says. "And that allows you to get better and better properties. So that has been our strategy. We improve their desirability as enterprises. Now we have four good properties."

These include the Laurinburg & Southern and Yadkin Valley railroads in North Carolina, the Lancaster & Chester Railroad in South Carolina, and the Knoxville & Holston River Railroad in Knoxville. Born in Montclair, N.J., Claussen says one of his earliest memories of trains is when he was about 4 years old.



Pete Claussen, with one of his re-powered locomotives and trains

"I had two German grandparents, who came to visit their sons and daughter in the United States.," he says.

That was in 1939. World War II soon erupted, and the grandparents could not get back to Germany.

"They didn't speak any English, and I didn't speak any German, but my grandfather used to walk me down to a nearby park that had a railroad track running across the edge of it. We would sit there and wait for the trains."

As an adult, Claussen says his fascination with railroads was more about how a railroad works as a business, than about trains themselves. But trains still hold an appeal for him. And he has a fondness for finding and restoring derelict engines.

In the late 1990s, Claussen learned of a 1925 Baldwin steam locomotive that mostly had sat in storage since 1933. It was streaked with dirt and rust. He had never allowed himself to consider owning a steam engine, so to justify buying this one he decided to use it in a rail-excursion operation. Ten years later, in 2008, the restored engine was the centerpiece of the Three Rivers Rambler excursion train. He named it "Lindy," after his wife, Linda.

In 2010, Claussen added a second vintage locomotive to the Three Rivers Rambler fleet — a 120-year-old steam engine that had spent 55 years sitting in the weather at Knoxville's Chilhowee Park.

Before he settled on railroading, Claussen followed a quite different career path. He earned a degree in English literature from Lafayette College then a law degree from

Continued on page 16

Tips for Traveling on a Budget...continued from page 7

annual fee and whether the fee is waived the first year.

You should keep good records of how much you need to spend to get the bonuses from each credit card and how much time you have (usually 90 days FROM APPROVAL, not from when you receive the card).

Sometimes the required minimum spend is as little as \$500 to \$750 in 90 days, sometimes as much as \$3,000 or more. You may be able to pay your cable bill, electric bill, car insurance, fuel, groceries, dining out, and other purchases to reach the minimum spend on these cards.

You probably should start with one card with a small spend requirement, gain confidence, then, if you wish to add more cards, you can, as you contemplate your future travel plans. You don't want to apply for more cards than you can meet the spend requirements in the time provided.

Please, please, PLEASE! You do NOT want to spend for the sake of spending just to earn these perks. The idea is to get the perks, bonuses, and benefits by channeling your normal spending through the cards.

If you are not used to doing your spending this way, you will likely want to start small. I write this article to let you know the opportunities to do this, not to advise you to do it. I am not an expert in financial or legal matters. It has worked for me, but it may not be right for you.

As Dave Ramsay's book indicates, more than 60 percent of the time, credit-card debts are blamed for bankruptcies. You do not want to get into credit-card debt. If you are, you should probably reduce the number of cards you have, not add to them, regardless of any travel perks or bonuses.

Some of these cards have annual fees of up to \$95, but sometimes you can get cards for no annual fee, or

perhaps free for the first year. If you got the card with no fee the first year, you can cancel without paying the fee at the end of the 12 months or decide to keep it.

I have personally progressed from a Delta American Express Gold card (which I cancelled after receiving the bonus miles) up to a Delta American Express Platinum card with a \$195 annual fee. I will likely keep the Delta Platinum card as long as I fly with a companion at least once per year, since it comes with an annual companion pass worth much more than the annual fee. The card also provides the benefit of a free checked bag on flights.

I can't name all the providers of these travel benefits, but here are a few websites where you can read what various online frequent-traveler sources say about these programs and the best credit cards for accomplishing your goals. Full disclosure, some or all of these may be compensated by the credit-card companies, or the hotels or airlines: ThePointsGuy.com, OneMileAtATime.com, ExtraPackOfPeanuts.com, and MillionMileSecrets.com.

If you monitor Facebook, these providers will usually have a presence there. Sometimes they will give you a reminder on Facebook that a certain benefit is available for a limited time from a certain credit card, airline, or hotel, and the deadline to apply for it.

Whether you apply for travel credit cards after this, I can't emphasize this too much: Monitor your charges closely on your chosen credit cards. Look over each charge on each monthly credit-card bill.

I remember catching a couple of bogus charges that came from Australia on one of my cards several years before I ever visited there.

Discover Card now has a free program that will watch for your Social Security Number and credit reports and will notify you if new accounts are opened in your name. Through this program, I was notified in October of a legitimate account I opened in August, which tells me the program may need to improve its timeliness — but it's free.

Also, you should know that your credit rating will likely drop a little with each card added. It could take several months of paying on time for it to recover to where it started after dropping a few points just from adding one card. If you are shopping for a mortgage or car loan, you may not want to push for these travel cards, due to the impact to your credit rating.

Note: Chase has a "5 in 24" rule, which means it will not approve a new Chase personal credit card if you have applied for up to five cards in the past 24 months. It even counts cards from providers other than Chase.

Other credit-card companies may have a similar rule. I mention Chase, since it offers some of my favorite cards and useful cards from IHG, Marriott, United Airlines, Hyatt, and even British Airways and others. You may want Chase cards to be some of the first ones you apply for due to their 5/24 rule.

Once again, if you decide to try to maximize your travel perks and benefits using credit cards to earn points, miles, and bonuses, you should watch your bills, don't miss deadlines, and keep your finances organized. You will want to read what the experts have to say (including Dave Ramsey), ask your financial adviser, and then make up your own mind if these opportunities could be right for you.

(Les Bays had a 33-year career at John Sevier Fossil Plant, was an officer of the Engineering Association/ IFPTE, and served on the TVA Retirement System Board of Directors. He is currently the TVARA Upper East Tennessee Chapter President.)

In Memoriam Oct. 14, 2017 - Feb. 5, 2018

Retirement Management received notifications of the deaths of the following retirees for the period Oct. 14, 2017, through Feb. 5, 2018, 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.

Allen, Robert W., 11/9/2017 (1/30/1988)

Alvey, Edmond, Jr., 10/5/2017 (12/6/1968)

Anderson, Thomas 0., 12/3/2017 (1/11/1981)

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

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

Barker, James D., 1/12/2018 (8/1/1988)

Barkley, Jerry L., 11/10/2017 (7/10/2001)

Beason, Charles L., 11/8/2017 (3/11/1997)

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

Booker, Ben T., 11/26/2017 (1/4/2008)

Boshears, William D., 11/5/2017 (6/2/1992)

Brazil, Sidney P., Jr., 12/7/2017 (12/10/2007)

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

Bruce, Ledford C., Jr., 11/24/2017 (6/18/1982)

Bullen, Wilton R., 12/25/2017 (7/31/1989)

Bullion, Charles E., 1/21/2018 (11/3/2005)

Burnham, Esther M., 2/1/2018 (4/14/1990)

Bussey, William H., 12/31/2017 (10/1/1988)

Buttram, Donna S., 11/17/2017 (8/2/1988)

Carlson, James E., 11/21/2017 (1/2/1999)

Casey, Thaddeus, 1/26/2018 (10/4/2003)

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

Clark, Stephen L.,

1/22/2018 (12/9/2006) **Clift, Ronald G.,**

12/17/2017 (10/1/1988)

Crutch, Levert, 11/14/2017 (6/28/1986)

Daniel, William K., Jr., 11/3/2017 (4/3/2001)

Dixon, Ira T., 11/3/2017 (2/16/1998)

Dixon, Miller L., III, 10/29/2017 (6/30/1979)

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

Duckett, Mary C., 12/19/2017 (10/15/1994)

Duncan, Morgan B., 12/8/2017 (8/27/1988)

Eubanks, James W., 12/16/2017 (9/27/1997)

Freeman, Wallace A., 11/22/2017 (7/23/1994)

Freeman, T. Gay, 11/23/2017 (Unknown)

Gainvors, David Charles, 10/30/2017 (2/23/2008)

Gant, Mitchell W., 12/18/2017 (10/1/2000)

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

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

Hester, Charles E., 1/10/2018 (10/1/1988)

Hughes, Billy J., 11/2/2017 (10/17/1994)

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

Johnson, Larry L., 1/14/2018 (3/6/2004)

Jordan, Jerry L., 12/25/2017 (9/27/1997)

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

Keener, Mitchell W., 11/18/2017 (8/17/1987)

Kelley, Katye, 10/29/2017 (7/6/1991)

Long, Lawrence A., 5/15/2017 (5/8/1993)

Lower, Sara J., 11/29/2017 (10/1/1996)

Lyles, Harold L., 12/30/2017 (1/7/1995)

Matherly, Rita F., 1/11/2018 (4/4/1990)

McCloud, Dale B., 11/26/2017 (4/28/1990)

McGrady, Donald L., 1/4/2018 (4/4/1998) **McLaughlin, Carl A.,** 12/14/2017 (10/1/1988)

McRee, Joseph A., 12/6/2017 (Unknown)

Meadows, Juniper B., Jr., 11/19/2017 (10/8/2003)

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

Mitchell, Kenneth C., 2/6/2017 (1/3/1988)

Mitchell, Richard A., 11/8/2017 (12/27/1992)

Moore, Oscar E., 1/2/2018 (10/17/1994)

Morgan, Jerry W., 11/4/2017 (6/2/1998)

Myers, Russell D., 1/15/2018 (10/1/1988)

Nolen, Donnie J., 1/3/2018 (3/3/2001)

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

Parham, Anthony P., 11/2/2017 (10/1/1996)

Pelecovich, Daniel, 12/1/2017 (1/1/1993)

Pelfrey, Gary A., 12/4/2017 (1/7/2006)

Phibbs, Eddie E., 12/30/2017 (10/1/1988)

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

Poe, Thomas E., 11/15/2017 (9/26/1987)

Pulsipher, Allan G., 11/16/2017 (10/1/1988)

Randolph, Robert R., Sr., 1/16/2018 (4/16/1996)

Rao, Kumbla S., 12/22/2017 (10/1/2007)

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

Record, Daniel J., 12/2/2017 (2/13/1988)

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

Relwani, Anand C., 11/17/2017 (10/19/2006)

Rietz, James E., 1/2/2018 (12/31/1998)

Robinson, Ray A., 1/10/2018 (11/14/1992) **Sams, Arnold,** 1/3/2018 (12/2/1992)

Schmitt, Clinton J., Jr., 12/15/2017 (7/30/1988)

Sheppard, Hansell S., 12/28/2017 (6/8/1985)

Smith, Hattye Jo, 1/28/2018 (6/3/1978)

Snoddy, William B., 1/23/2018 (7/30/1988)

Staples, Elvis L., 12/25/2017 (8/2/1988)

Stewart, Larry W., 1/2/2018 (10/2/2004)

Tarrants, Bobby R., 11/26/2017 (10/17/1994)

Taylor, George E., 1/11/2018 (1/10/2005)

Thurman, Charles W., 7/24/2017 (1/8/1982)

Tindell, Virginia S., 1/10/2018 (8/23/1986)

Trotter, Thomas R., 12/6/2017 (8/27/1988)

Upton, Katherine R., 12/29/2017 (10/1/1988)

Walker, Richard W., 1/19/2018 (Unknown)

Ward, Mark, 11/30/2017 (1/7/1984)

Warlick, Michael E., 12/11/2017 (1/8/2005)

Watts, Gwendolyn A., 12/12/2017 (Unknown)

White, Roy O., 1/5/2018 (5/1/2004)

White, Gerald D., 1/12/2018 (8/2/1999)

Williams, Larry D., 12/18/2017 (Unknown)

Williams, Tawanna B., 1/1/2018 (Unknown)

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

Winborn, Horace L., 11/24/2017 (5/15/2004)

Wynn, Guy Nicholas, III, 1/16/2018 (Unknown)

Yarbrough, Jimmy D., 1/11/2018 (12/2/2002)

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

Upcoming March 2018 Chapter Meetings

BROWNS FERRY

March 13, 2018, Noon

Catfish Cabin, Athens, Ala.

 Guest Speaker: Sam Bucy, Transportation Security Administration, Huntsville, Ala.
 John Corcetti

Browns Ferry Chapter President 256-233-3587/sundevil71@gmail.com

CHATTANOOGA

March 13, 2018, 10:30 a.m.

Brainerd United Methodist Church, Fellowship Hall, 4315 Brainerd Road

 TVARS Update by Pat Brackett, Executive Secretary, TVARS Board Tom Swanson, President 423-344-6892/twswanson@comcast.net

CLEVELAND

March 9, 2018, 10 a.m.

Hopewell Church of God, Fellowship Hall 5765 Eureka Road NW

 Discussion on future ramp-building projects with representative from Bicentennial Volunteers Inc. or TVARA Valleywide Volunteer Coordinator

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

FLORIDA

October 2018, 10:30 a.m.

Lakeside Inn.

100 N. Alexander St., Mount Dora, Fla.

- · Annual Meeting
- Guest Speaker: DeWitt Burleson, TVARA Valleywide President

Patrick Hughes, President

321-392-3097/patngigi@yahoo.com

GALLATIN

March 14, 2018, 12 Noon

Gallatin Public Library, East Main Street

 Guest Speaker: Sonny Weatherford, Sheriff of Sumner County

Ronnie "Blue" Monday, President 615-325-9473/ronniemonday@att.net

HUNTSVILLE

March 29, 2018, 10 a.m. - Noon

First Baptist Church, East Entrance, Door Code 53158, Parlor Meeting Room, 600 Governors Drive

 Guest Speaker: Elizabeth Herrin, Director for External Relations, HudsonAlpha Institute for Biotechnology

Betty Fischer, President

256-830-0528/zharv@bellsouth.net

JACKSON

March 14, 2018, 9:30 a.m.

St. John's Masonic Lodge, 1341 North Highland Ave.

 Guest Speaker: DeWitt Burleson, TVARA Valleywide President

Alan Campbell, President

731-988-8814/abcjax@eplus.net

JOHNSONVILLE

March 8, 2018, 10:30 a.m.

Country Western Steakhouse, Camden, Tenn.

Program: Vacations Ahead — Staycations Randall W. Clark, President

731-584-7629/rwclark29@charter.net

KINGSTON

March 26, 2018, 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

March 8, 2018, 10:30 a.m.

Fellowship Church, 8000 Middlebrook Pike

 Guest Speaker: Aubrey Maples, Knoxville City Police, speaking on scams and how to avoid them.

Vickie L. Ellis, President 865-805-1512/vlellis@aol.com

MEMPHIS

March 19, 2018, 11 a.m.

Dale's Restaurant, 1226 Main Street, Southaven. Miss.

 Discuss minutes from Feb. 1 TVARA Board meeting; discuss closing of Allen Fossil Plant David L. Teuton, President
 901-212-3822/davidteuton@yahoo.com

MISSISSIPPI

March 13, 2018, 10 a.m.

Tupelo TVA Customer Service Center, 3197 Brooks Road, Belden, Miss.

 Topic: Overview City of Tupelo Parks & Recreation

Tim Meeks, President

256-366-2530/meekstim100@yahoo.com

MUSCLE SHOALS

March 14, 2018, 10 a.m.

TVA Community Credit Union Conference Room, 1405 South Wilson Dam Road

- Guest Speaker: Rick Singleton, Lauderdale County Sheriff, discussing "Community Watch"
- Demonstrations by area BEST Robotics Team

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

NASHVILLE

March 14, 2018, 10 a.m.

Piccadilly Cafeteria, 865 Murfreesboro Pike

- Guest Speaker: Denise Watts, Manager of TVA Community Relations, Communications & Marketing, speaking on TVA Information Update
- \$25 door prize

Charles P. Smith Jr., President

931-381-0255/charlesjewel@charter.net

NORTHEAST ALABAMA

March 13, 2018, 11 a.m.

Mud Creek Restaurant, Hollywood, Ala.

 Guest Speaker: DeWitt Burleson, TVARA Valleywide President
 Larry A. Hancock, President
 256-437-8220/lah35772@gmail.com

PADUCAH AREA

March 20, 2018, 10 a.m.

Pizza Inn, Joe Clifton Drive

- Guest Speaker: Pat Brackett, Executive Secretary, TVARS Board
- · Robotics Demonstration by Charlie Spencer
- Guest Speaker: DeWitt Burleson, TVARA Valleywide President

Ken Dickerson, President

270-442-9539/kenneth.dickerson@comcast.net

PARADISE

March 13, 2018, 10:30 a.m.

Powderly Catfish Dock, Powderly, Ky.

- Discuss TVARA Board minutes
- Door prize
- Recognize new retirees; set up picnic committee; send cards to sick and sympathy cards to deceased family
- Discuss potential Bicentennial Volunteers Inc. grant project
 Gary Southerland, President

270-526-3451/glsouth@bellsouth.net

UPPER EAST TENNESSEE

March 14, 2018, 11 a.m. (2nd Wednesday)

Golden Corral, Morristown, Tenn.

 Program: TVA Retirement System Update Leslie P. "Les" Bays, President 423-782-8458/<u>Lpbays1@yahoo.com</u>

WATTS BAR

March 12, 2018, 10:30 a.m.

United Methodist Church, Life Center, Spring City, Tenn.

Guest Speaker: TBD
 Catered lunch \$7 per person,
 RSVP to 423-365-9048 by March 9
 Kathleen Garrison, President
 423-365-9048/eddiekathleen@bellsouth.net

WESTERN AREA

March 21, 2018, 10:30 a.m. CST

Paris Landing State Park Inn, Buchanan, Tenn. Meal afterwards

 Guest Speaker: Susan L. "Ski" Witzofsky, presentation on History of Local Iron Furnaces

K. Renee Turnbow, President 270-205-5277/krturnbow@twc.com

Please visit the TVARA website at 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.



The Tennessee Valley Authority Retirees Association 400 West Summit Hill Drive SPT 5A

400 West Summit Hill Drive SPT 5 Knoxville, TN 37902

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Touring Toyota

From left, Mississippi TVARA Chapter members Tim Meeks, R.M. "Gus" Hildenbrand, John Hall, Jimmy Short, Larry Brown, Louise Rea, Faye Hall, Ruth Spearman, James "Bo-Bo" Rea, Bob Smith, and Cal Smith toured the Toyota Mississippi



Plant near Tupelo as part of their Dec. 12 quarterly meeting. They learned how a car is made from the beginning until it rolls off the assembly line. The plant, which opened in 2007 and makes Toyota Corollas, celebrated its millionth car manufactured on the day of the tour.

Claussen Switched Tracks from Law to Railroading...continued from page 12

Rutgers School of Law. He came to Knoxville in 1965 when he was hired to join the legal staff at TVA.

At TVA, he was Assistant General Counsel for Environment until 1972, when he became Director of Tributary Area Development, then Director of Community Services. He was involved in acquisition of the South Central Tennessee Railroad, TVA's van pool, rural fire protection, computer assistance, solid-waste programs, and other programs. In 1979, TVA placed Claussen on loan to the Knoxville International Energy Expo Inc., which was organizing the 1982 World's Fair. His job was to be in charge of site development and then operations. In 1980, he was appointed legal counsel for KIEE, handling contracts, licenses, and other legal agreements between KIEE, exhibitors, and others.

"I enjoyed that so much that I decided not to go back to TVA," Claussen says.

During the World's Fair years, Claussen got to do more railroad-oriented projects. Working on the South Central Tennessee Railroad project had opened opportunities with Kyle Railways, the company that was hired to operate the railroad.

"Along the way, I learned how to buy railroads," Claussen says.

His son, Pete V. "Doc" Claussen, is in charge of the Knoxville & Holston Railroad, and his daughter, Karen Bishop, manages the Three Rivers Rambler and produces company publications.

A notable Knoxville area conservation project Claussen has been involved with is the Seven Island Wildlife Refuge, a 360-acre wildlife sanctuary and public recreation area along the French Broad River in the Kodak area. Pete and Linda Claussen set up the Seven Islands Foundation and donated about two-thirds of the land for the sanctuary.

In 2002, the Knoxville/Knox County Metropolitan Planning Commission gave the project one of its Excellence Awards, calling it "the largest land transfer for recreation purposes since TVA's assistance in the 1950s and represents the largest private gift ever."

Claussen says he has always had an interest in history, but he owes his interest in conservation to his wife, who has a degree in biology and used to be a biology teacher. The couple live across the river from the refuge and like to go there for walks to try to spot bird and animal species and just see how the refuge is doing.

This article is excerpted from the Knoxville News Sentinel. To read the entire article — including information about a major contribution to (and honor from) the Smithsonian Institution — go to: archive.knoxnews.com/business/pete-claussen-switches-tracks-from-legal-profession-to-railroading-ep-360183042-356724771.html

To see more photos of Claussen and his trains, go to knoxnews.com/picture-gallery/news/local/2017/07/21/pete-claussen-locomotive-manufacturing-operation/103883552/