

TVARA NEWS

The TVA Retirees Association

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

Falling into Fabulous Fall

By DeWITT BURLESON
TVARA Valleywide President

Fall of the year is a pleasant season — cooler temperatures, college football, colorful leaves, and a last chance to finish projects not yet completed.

Fall is also often the time of homecoming activities for school alumni and churches.

For those who had a long tenure with TVA, it is not unusual to recall a workgroup where family-type relationships developed. Some co-workers were closer than kin.

After retirement, it is easy to lose touch.

Similar to homecoming activities, several of our TVARA chapters host picnics in the fall, and there is also the TVA Valleywide 50th-anniversary picnic for TVARA.

These are opportunities to enjoy a good

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Dear TVA Retiree,

For more than 80 years, the employees of TVA have been making life better for the people of the Tennessee Valley Region; and for 50 of those years, members of the TVA Retirees Association have continued that service to the Valley and to TVA retirees.

Since 1967, TVARA has been a strong supporter of TVA retirees, sharing information and advocating on behalf of the retiree group. It's a privilege to work with TVARA leaders and members, and I recognize that much of TVA's success today is built on the outstanding work you and your colleagues did in your careers.

As an employee, you delivered on TVA's remarkable mission of service



BILL JOHNSON

to the Valley region. TVA's mission is unique and powerful. It becomes engrained in people and doesn't end when they leave TVA.

The same people who managed the river, built and ran the generating plants, and delivered electricity to customers continue to share your time and energy through volunteer and charitable projects supported by TVARA around the Valley. You cared about the Valley while you worked at TVA, and you care about the Valley now.

Thank you, and congratulations to TVARA for 50 years of service.

Bill Johnson
TVA President & Chief Executive Officer

Tips for Those Nearing 65, Needing Medicare Supplement

By TOM SWANSON, Chair, TVARA Health Committee

Healthcare insurance — are you ready for the crazy season? Uh, open season? Uh, open enrollment?

For retirees not covered by the TVA group plan (primarily those covered by Medicare) the time is nearing when your mailbox becomes packed with advertisements from insurance companies and brokers wanting to SAVE YOU MONEY on your health insurance! How can you refuse such deals?

Well, for most of you it's easy. You already went through a fairly rigorous process to determine the insurance that would best meet your healthcare needs

considering the amount of the premium for the coverage offered. So, with the exception of prescription-drug insurance that we will cover later, unless you have had a change in your health situation that would require another look at healthcare providers (doctors or medical facilities), you probably don't need to do anything.

For those of you who are nearing age 65 and have not gone through the process of selecting a Medicare supplemental health-insurance plan from a private insurer, we encourage you to open the TVARA website, mytvvara.org, scroll to the bottom, and under the Useful Links/TVARA News

banner open the "2017 Mar. News" link and review the front page article "Supplemental Health Insurance – What To Do When You Hit 65."

Regardless of the reason for selecting a Medicare supplemental-insurance plan (new to Medicare coverage or wanting to make a change), there are several resources available to help in making that decision:

- Consultation with an insurance adviser at OneExchange, which is the Towers Watson service to TVA retirees that provides access to the policies

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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.

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

Sustainability a key to TVA's lower-carbon future

With all the recent media reports, it's hard to make sense of regulatory changes, consumer and business expectations, and environmental impacts of carbon emissions. As the largest public utility in America, TVA knows it plays an important role in providing clean, reliable, and affordable energy to power the Tennessee Valley.

To get some answers and sort out carbon fact from fiction, we sat down with TVA Chief Sustainability Officer Brenda Brickhouse to get her take on the issue.

Should people in the Tennessee Valley be concerned about climate change?

Brenda Brickhouse: There is a lot of talk about climate change. So I understand why people are confused. If you look at the National Climate Assessment, which is one model that shows what's going to happen in the climate, the Valley doesn't see a whole lot of change in terms of temperature and precipitation. Certainly the weather is a bit more volatile, but generally the more extreme impacts of climate change are going to happen somewhere else. So I like to move the conversation to one that we can all relate to: Who doesn't want to live, work, and play in a healthy environment? What matters is that we all work together to take care of the Tennessee Valley and the world beyond.

With all the media stories discussing potential policy and regulatory changes, will TVA change its position on lower carbon emissions?

BB: No. TVA is committed to cleaner energy for generations to come. So when you think about lowering TVA's carbon emissions, we're well on the path to exceed expectations. Utilities like TVA are a solution to the climate equation. In the past we were coal-heavy for a long time — for good reason. Coal was much more cost-effective, both from a fuel perspective as well as from a technology perspective.

But today we can build a new gas plant with lower emission and operating costs than retrofitting an aging coal plant. It's a pure economics calculation — newer natural-gas technology drives cost out of our business, benefiting consumers while helping the environment. In addition, we have committed about \$8 billion for renewable energy over the next 20 years. So it is safe to say TVA remains on a path to a lower carbon future.

It seems like every presidential administration has a different take on environmental regulations. Should I be concerned about the changing regulatory environment?

BB: No. The Tennessee Valley has some of the cleanest air and water ever measured. I look at regulations as a continuous improvement cycle that supports public expectations. We need to review and refresh the rules from time to time. The EPA revisits regulations ever so often to address new technologies and standards.

Regulators, environmental groups, and industry have a tremendous amount of data to pull from. With that said, there's a process that takes time that you really have to go through to draft new regulations. They need to be sent out in draft form. Then people can look at them and send their comments before a new regulation is finalized. My concern is to make sure regulations and policies protect human health and are flexible, long-term solutions that are about more than just compliance or chasing the last molecule.

The United States pulled out of the Paris Accord. What does it mean to TVA and then ultimately, to me, the person of the Valley?

BB: What matters is that TVA has been on a path to a cleaner energy future long before Paris and regulations set forth by the Clean Power Plan. First and foremost, TVA ultimately has a commitment to you, which is to make the Valley a better place to live. We have been on this journey for 84 years, and lately it has largely been about balancing our generating portfolio to take into account environmental impacts and consumer costs.

We have come a long way in less than 10 years. In 2007, we were 58-percent coal and now we're at 24-percent. We won't stop until we are at 15-percent by 2026. So our trajectory is cleaner, more diversified, reliable, and low-cost, which enables us to meet the targets from the Clean Power Plan, or any other suggested standards. So to that end, what really matters for folks sitting around the dinner table is that TVA's sustainability actions are lowering costs and driving jobs and investment in the Valley.

Is it all hype or does focusing on sustainability really make economic success?

BB: The World Resources Institute, an independent, nongovernmental global-research organization, which seeks to create equity and prosperity through sustainable natural-resource

management, says data from participating companies shows companies that invest in sustainability efforts do significantly better than those that don't with investors. For TVA and the people of the Tennessee Valley, there is absolutely a direct correlation between sustainability and economic success.

Look at what we have been able to accomplish in the Valley. Our economic-development activity helped grow or retain 72,000 jobs and stimulated \$8.3 billion in capital investment in the TVA service area in fiscal year 2016. A recent University of Tennessee study shows that the annual value of recreation on the Tennessee River reservoir system for the region is nearly \$12 billion and 130,000 jobs. Given that TVA manages 11,000 miles of shoreline, the \$11.9-billion sum breaks down rather neatly to about \$1 million per shoreline mile.

On a macro-economic scale, sustainability also makes business sense. As a business woman, I think that when you can achieve the same productivity with less energy, in many cases it's just smart money.

Sustainability is smart money around the house, too. You can choose light bulbs — one that lasts 20 years and lowers your monthly power bill. Look at refrigerators and A/C units. The new ones are much more efficient than the old ones. Because we're building better mousetraps all the time, sustainability can save money and improve our environment.

There is a lot of talk that sustainability will cost more, and we will lose jobs. Will TVA's positive environmental actions cost me more?

BB: For the past decade TVA has been investing in a cleaner future, and your power bills have gone down because of all the work we've done, especially relative to the fuel component of that, for sure. So we fare quite well compared to our neighbors. About two-thirds of Americans pay more for electricity than we do here in the Valley region. With the hard work of the TVA team, wholesale electricity rates are actually at 2012 levels.

What is driving this success is our diversified generating fleet. It's all about generating electricity with the right fuel, at the right time, with the lowest-possible cost. When you do it right, you can create jobs, keep costs down, and have a cleaner environment.

If TVA works to reduce its carbon footprint, will more businesses choose to relocate to the Tennessee Valley?

BB: If you talk to the TVA Economic

Development team, its members will tell you they tout our lower emissions, the raw numbers, as well as the trend we're on, and the journey we're on to cut carbon. That's because 90 percent of corporate real-estate executives indicated that sustainability is an important consideration in their clients' location decisions.

If you're a company trying to go 100-percent renewable or zero carbon, you have to look for ways to meet your goals. What makes the Valley attractive to companies who want to meet their sustainability goals is that our energy-generating portfolio is already at 50-percent carbon-free. So just by relocating to the Tennessee Valley we've solved 50 percent of their energy problem. So now they only have to make up the other 50 percent, and we have renewable programs to help them. We also help over 600 businesses with individual carbon reporting; which is a competitive advantage.

With the support TVA provides businesses concerned about carbon, we make the Valley an attractive place to do business.

What is going to drive sustainability in the future — regulation or the consumer's attitude?

BB: The consumer's attitude, for sure! Think about seat belts. Twenty years ago it wasn't cool to wear them. Today, the first thing you do is click your seat belt. Seat-belts laws helped, but showing folks the facts that seat belts will save your life won the day.

Just like seat-belt campaigns, we spend a lot of time doing outreach on sustainability. Programs like Smart Communities Extreme Energy Makeovers and eScore Self Audit help thousands of people across the Valley live better.

Now environmental regulations are the same way. It's not about the next regulation or compliance, it's really more about that long-term vision and strategy and how we are going to get there. When people see the direct positive impact sustainability has on their lives, it will become the new normal, just like seat belts.

Gov. Haslam signs bill promoting Ocoee recreation

Officials from TVA, the State of Tennessee, and the Ocoee outfitters whitewater community attended an event in June in Nashville marking Gov. Bill Haslam's signing of major legislation promoting the continued recreational use of Tennessee's world-famous Ocoee River.

TVARS Reports Positive Returns

The TVA Retirement System reports that for the quarter ending June 30, 2017, investments have earned 7.34 percent for the fiscal year, compared to the system's policy benchmark of 6.28 percent.

System assets, fiscal year-to-date, had earned about \$520 million, and TVA contributions totaled \$225 million. These gains are offset by benefit payments of \$530 million, resulting in \$7.3 billion in assets.

The system's annualized returns over the past three-, five-, and 10-year periods have been 11.44 percent, 3.89 percent, and 8.17 percent, respectfully.

The newly passed legislation — the Ocoee River Recreation & Economic Development Fund Act — creates a fund and governing board to support a new proposed contract agreement to replace current Ocoee River water-release agreements that expire in 2018 and 2019. To support economic development in the region, the State is providing funds to offset TVA's lost-power costs from providing recreational releases over the 15-year period.

"This agreement is an excellent example of government agencies at the local, state, and federal levels pulling together with one common goal — the economic prosperity of the region," says David Bowling, Vice President of Land & River Management for TVA. "TVA is proud to play an important role in the past, present, and future of whitewater rafting on the Ocoee River."

Under the proposed agreements, TVA would provide water releases from Ocoee Dam No. 2 and No. 3 for a term of 15 years on the middle and upper sections of the Ocoee River beginning in 2019. Water releases would be based on a schedule framework similar to the current water-release agreements.

Bull Run Fossil Plant celebrates 50 years

The then-new Bull Run Steam Plant's single generator whirred to life June 12, 1967, starting a journey that has led to numerous plant awards, innovations, and successes.

For 50 years, the 950-megawatt coal-fired plant, now known as Bull Run Fossil Plant, has held such distinctions as being among

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Schoolhouse Restoration a Lesson in Total Teamwork

By RENY McCLAIN-LEE, TVARA Valleywide Volunteer Coordinator

This is a story that began with a one-room schoolhouse built back in the 1930s.

Unfortunately, this little schoolhouse was built in the area TVA flooded after Norris Dam was built.

So in 1935 the Works Progress Administration built a new two-room schoolhouse, of the Rosenwald design (after philanthropist Julius Rosenwald), near the area where the old school stood. Today this schoolhouse is located at the intersection of Brantley and Davis roads in Sharps Chapel, Tenn.

After years of use, the two-room schoolhouse was abandoned. But its fate changed in the fall of 2011.

That was the year TVA retiree and Union County Historian Bonnie Peters was approached with a plea to do what she could to save and — it was hoped — restore the schoolhouse. With the help of Bicentennial Volunteers Inc., Preservation Union County, Knox Heritage, East Tennessee

Preservation Alliance, Union County Commission, National Trust for Historic Preservation, Keep America Beautiful, and many companies and volunteers, the work began in the spring of 2012.

The project proved to be a major undertaking, with almost every inch needing restoration.

Everything had to be cleaned, restored, or rebuilt. Overgrown vines and brush had to be removed first. Dropped ceilings were removed, and foundations, floors, and floor joints were repaired. Windows, interior walls, electrical wiring, heat and air, and the roof had to be replaced.

The success of the project can be attributed to the efforts of many.

Joe Rogers, a local resident whose father had attended the two-room school at Oak Grove, donated many volunteer hours. His employer, Food City, recognized Rogers's efforts by giving him the company's "Volunteer of the Year" award. Rogers donated the money he received from the award to the project.

Class reunions are still held by those who attended the school many years ago.

A special thank you is due TVA retiree Ron Clevenger, who volunteered as his health permitted and said, "It was a breath of fresh air to be out among friends."



The schoolhouse project

Although a few items still need to be completed, for the most part the school will soon be ready for its new purpose. The Sharps Chapel book station will be moving into half of the building and the remaining space will be a community center.

Considering its location, it also will almost certainly become an unofficial Trailhead for Chuck Swan Wildlife Area.

If anyone is remodeling a kitchen and has cabinets to donate, please call Bonnie Peters at 865-687-3842 to help us complete the project.

Special thanks to our TVA retiree volunteers who helped make a difference in this community:

Bonnie Peters (project leader), Barbara Chandler, Bob Defendorfer, Ron Clevenger, Dean and Nellie Harshbarger, John Longmire, Charles Tichy, Tom Worden, and Frank Stidham.



From left, among the volunteers working on the old schoolhouse are Ron Clevenger, Joe Rogers, Walter Lambert, and Bonnie Peters.

Successful Volunteer Effort Plants Seeds for Other Projects

By RENY McCLAIN-LEE, TVARA Valleywide Volunteer Coordinator

The Muscle Shoals Chapter of the TVA Retirees Association has been steering the operations of the annual Gerald Williams Cooperative Garden Program in Alabama's Colbert, Franklin, and Lauderdale counties since around 1990.

The chapter performs all functions except fundraising, which is done through donations.

The volunteers who participated in this program during the spring of 2017 saw their efforts rewarded when a record 950 low-income families signed up.

Each family received tomato and pepper plants and seeds for okra, cucumbers, turnip greens, squash, beans, peas, and corn. It is estimated that the families who participated each grew about \$500 worth of fresh produce estimated to be worth \$475,000 program-wide if bought in grocery stores.

Other TVARA chapters are considering starting or getting involved in existing garden programs in their local communities.

The Knoxville Chapter is looking for volunteers to participate in a garden program in Knoxville in the spring of 2018. Suzan Bowman, past Valleywide TVARA President, will lead such an effort in Knoxville.

If you are interested in participating in this project for the spring of 2018, call Bowman at 865-705-9451 or send an email to suzanbowman@gmail.com.

The TVARA website, mytvvara.org, has more information on the Muscle Shoals program in an article featured in the Muscle Shoals chapter's newsletter, which is posted on the website.



Veggies



From left, Columbus Coker, Frankie Smith, Lewis Frederick



From left, Delores Huzar, Frankie Smith, Hector Mahaley, Henry Long



Hector Mahaley (left), Henry Long

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program while reconnecting with other alumni you worked with, have a common past, fond memories, and likely some amusing recollections.

I find that co-workers are anxious to visit and catch up with each other.

So far I have visited almost half of our chapters, renewed some old acquaintances, and made new friends.

It is really interesting to discover what others are doing in retirement.

Everywhere I go, I learn something from the people there.

Retirees are encouraged to attend and participate in their local chapter activities for fellowship and information.

As the song says, in September the days dwindle down.

Include attending your local chapter meeting and our Valleywide picnic in Chattanooga Sept. 28 on your fall to-do list.

You will be glad you did.



WOW! CANADA

Rolling To & Through The Canadian Rockies

By JOHN STEWART



I've never pursued the notion of a "bucket list," but, if I did, I'd make sure a trip to the Canadian Rockies was on it. My wife, Nancy, and I returned last month from a self-planned, self-arranged, and self-executed trip to the great Canadian Northwest, primarily focused on the natural wonders of the Canadian Rocky Mountains.

It all started when some good friends took a guided bus tour last summer and returned with all sorts of enthusiastic stories of what they had seen. Nancy and I figured we should go ourselves to see what all the commotion was about. So in February I called the tour company to make reservations for July.

Nice try, I was told. Everything sold out last December. Sorry — try next year. What to do? The answer was immediately clear if a little daunting to those of us uninitiated in these natural wonders. Get to your computer, pull out a Canadian road atlas, activate Google, and start putting the jigsaw puzzle together.

So in late February I started planning our trip and checking availabilities on the Internet. To my surprise, a large number of places also were fully booked all summer. But a little persistence revealed just a handful of vacancies in the places

I figured we should visit. I also was able to piece together airline travel.

Anyone planning a similar adventure should start way earlier. Making reservations in early December for next summer would make good sense, in my opinion.

So it was with great anticipation that we looked forward to our trip starting in mid-July and winding up the first week of August. And then one morning on NPR I heard that British Columbia and Alberta — precisely where we were headed — were fully engaged in fighting 100-200 wild forest fires. We inquired further and learned that tens of thousands of local residents had been evacuated, some key roads were closed, and most of the blazes were a long way from containment.

Swell. Once again to Google and the Internet to see if we could get additional details. What I found was not encouraging. Several of the fires were impinging on the places we had arranged to visit.

Well, I checked the fire reports every day in June and early July and learned that we might be okay if the fires did not suddenly spread farther south. We just might be able to squeak through. So we took off, fingers crossed.

But not so fast. The airline gods had other ideas. Our flights were delayed at the last minute to the extent that we simply scrubbed the first day and made arrangements to start over the following day. Not a particularly good omen, we thought.

The next day all was good as the airline gods now smiled. We got to Bellingham, Wash., ahead of schedule, where Nancy visited with her sister for several days. While there, we drove almost to the summit of Mt. Baker, the 11,000-foot dormant glaciated volcano in the North Cascades. And we enjoyed some of the greatest Dungeness crabs, caught by Nancy's niece in Bellingham's waters.

A large ferry from the mainland took us across the Strait of Juan de Fuca to Victoria, the main city on Vancouver Island, not to be confused with the city. We could spend only one night in Victoria, the provincial capital of British Columbia, but we checked some of its most famous sites, such as the Empress Hotel (a grand palace of a place that opened in 1908) and the parliament buildings left from the days of the British Empire. The city of 85,000 is filled with interesting places, such as world-renowned Butchart Gardens, and we very much want to make a more extended return visit.

But the watchword of the current moment was "Eastward Ho!" So we took another ferry back to the city of Vancouver, rented a car, and with the help of Veronica, our GPS helper, located our B&B in North Vancouver. We spent one full day with a high-school friend from Long Island and his wife, seeing the sights, such as the Granville Market — a lively shopping venue featuring non-stop street performers of all sorts, including one enthusiastic fellow who managed to get himself inside of a giant balloon.

We were especially captivated by a collection of 14 laughing statues known as "A-Maze-ing Laughter" that were described by the inscription, "May this sculpture inspire laughter and playfulness and joy in all who experience it." We responded appropriately.

The next day we decided to take advantage of the "Hop on, hop off" tourist buses and spent a great deal of time in the famous Stanley Park, one of world's great urban parks featuring a massive stand of first-growth trees. At Canada Place, an enormous exposition center, we signed up for "Fly Over Canada," a beautifully executed combination of an Imax theatre linked to tilting seats, wind, mist, and magnificent shots of Canada's most famous and beautiful places. The promotional material claims "it's the closest thing you'll ever get to flying," and we found that to be a pretty accurate statement.

Nancy and I clowning around in front of 14 extraordinary statues of people laughing. It's impossible not to laugh with them.



Vancouver lived up to its reputation as a truly beautiful and lively urban setting. It is ethnically diverse, well-planned with excellent public transportation, terrific restaurants of all sorts, flowers of every description everywhere and, regrettably, high traffic volume and high prices. But on a trip to the Canadian Rockies it would be foolish indeed not to start in Vancouver.

We rented a car and headed east along the Trans-Canada Route 1, the divided highway that runs, literally, from the Pacific to the Atlantic. It's well-designed and well-maintained. But you know you're not on I-40 or I-75 when you encounter this sign, in English & French, about 50 kilometers east of Vancouver: "Use Winter Tires or Carry Chains Beyond this Point, Oct. 1-April 30." Any vehicle found crossing that point without proper tires or chains is subject to a fine. A little farther down the road one will encounter a second sign: "Unchain Pull-off Area — 200 meters." These signs appeared periodically for the duration of what turned out to be a drive of 1,400 miles.

As we drove along, smoke from the wildfires began to accumulate, and once we saw flames about a mile away on top of a mountain. But Trans-Canada Route 1 was open, and we pushed ahead to the small town of Salmon Arm for

Continued on next page

the night. Next morning we headed on to Golden, and by now we were in mountains, no question about that. We had arrangements in a family-run B&B where Melissa, the person in charge, knew just about all there was to know of the Rockies. She shared much of this information to our great benefit.

Before leaving, we rode the two-person gondolas up the ski slopes of the Kicking Horse Mountain Resort, which boasts some of the region's most death-defying runs. This day it wasn't skiing but mountain biking. A pleasant German tourist took our picture at 7,700 feet, and over our shoulders you can see the start of the highly adventurous biking trail, featuring all manner of biking challenges, dropping 3,700 vertical feet. A steady stream of insane men and women stepped off the gondola and immediately plunged down the trail. We opted for another approach: a lovely lunch in the Eagle's Eye restaurant on the summit.

From Golden it was a short drive to Lake Louise, the famous lake that many people rate as the most beautiful in the Rockies. Those of us of a certain age will recall Jack Benny calling attention to his eyes of "Lake Louise blue." I never had the opportunity personally to check the veracity of Jack Benny's claim, but I can report that the waters of Lake Louise are indeed a gorgeous turquoise/aquamarine one seldom sees elsewhere. But you know what? All the lakes in this region are of a similar color, and some, like Peyto Lake or Bow Lake, are of even greater intensity. The unique color results from glacial-water silt-like "rock flour" continually being carried into the lake by melt-water from the surrounding glaciers. As Google explains it, the tiny and uniform particles become suspended in the water, refracting blue and green wavelengths of light while absorbing other colors.

The color of Lake Louise is memorable. But so are the hordes of tourists that jam the roads and parking lots. Our B&B adviser in Golden, Melissa, told us not to bother to see Lake Louise unless it was before 8 a.m. or after 7 p.m. We followed Melissa's advice but still were amazed at the numbers. After a relatively brief stop, it was time to move



Nancy and I at 7,700 feet at the Kicking Horse Ski Resort outside of Golden, B.C. In the background you can see the early stage of the harem-scarem mountain-bike trail that had a steady stream of riders. We got to the top of the mountain via a terrific two-person gondola.

on to other natural wonders, such as Moraine Lake, just up the road, and then to the Icefields Parkway, Route 93, the 233-kilometer scenic drive that connects Lake Louise with Jasper.

It's hard to describe the impact of the natural beauty one encounters traveling up the Icefields Parkway. Parks Canada puts it this way: "... the Icefields Parkway has been called one of the world's most scenic drives. Around every corner, the route offers fresh wonders" Who could argue with this assessment?

Space limitations for this article preclude recounting many of the details. Here are just a few of the highlights. I've already mentioned Peyto Lake, fed by the Bow Glacier, and Bow Lake, fed by the Crowfoot Glacier. Both are essential stops along the Parkway. At about the Parkway's halfway point is the Icefields Center, a combination hotel/restaurant/snack bar/tour organizer, and general gathering place. A couple dozen buses and a parking lot full of cars testify again to the tourist influx.

This is also the place to purchase tickets for traveling to the famous Columbia Icefield, the largest glacier in Banff National Park. Buses travel to the glacier that has been receding for a generation, and specialized vehicles drive out on the glacier. You can walk around and take pictures of other folks walking on the glacier taking pictures of you. We were content to observe the glacier from its base, since we had managed a glacier walk 10 years ago in Alaska.





"Dinner guests" in Jasper



Takakkaw Falls in Yoho National Park, British Columbia.



Vancouver is a beautiful city. Here are tourists galore at Canada Place, the bustling tourist center that was built for the 1986 Canadian Exposition.

Heading north on the Parkway are Sunwapta Falls, which we did not visit, and Athabasca Falls, which we did. The power of the water thundering through the deep channel worn through the rock is breathtaking. The observation bridge above the falls steadily vibrates from the shock waves. Anyone crazy enough to try kayaking through the falls would be instantly crushed.

I would be derelict in not reporting that I also got a speeding ticket on the Icefields Parkway from a pleasant but firm member of the Royal Canadian Mounted Police. It was not Sergeant Preston, and he wasn't wearing a red jacket or riding a horse, just standing around a bend in the road holding a radar gun. Some observers might suggest it was a speed trap but not me. I was just as polite as I could be and smiled a lot. He cited me for traveling 62 kilometers an hour in a 60-kilometer-an-hour zone. I'm to send in my fine by Nov. 15, and I surely will do so.

Due to some mixed-up scheduling on my part, we ended up staying at the Fairmont Jasper Park Inn, a fabled stop on the Canadian Northern Railroad, and a cut above our usual pay grade. It was immaculate in all respects, much better than we deserved or are accustomed to. But it surely beat sleeping in the car, which was what appeared to be our other option.

We elected not to eat our last dinner at the inn, given the prices. So we headed back to downtown Jasper to seek a more reasonable location. While eating, we heard a commotion in the back of the restaurant. I got up and

looked out the window and discovered three large elk grazing contentedly on an adjoining patch of grass. These are not diminutive creatures by any measure. People came running from all directions, the elk kept grazing and eventually wandered back into the forest. In the wildlife department, we also twice drove by a Mama Bear with two cubs right next to the Parkway, looking for berries.

We wrapped up our journey to the Canadian Rockies by driving from Jasper to Calgary, where we caught our flight back home. I must report it was a flight home from hell. Just about everything that could go wrong did, and so it took us 36 hours to finally make it. This involved the indignity of sleeping on a wooden bench in the lobby of a Best Western near LaGuardia Airport in New York City and the annoyance of having to fly from New York to Asheville, rent a car to get to Knoxville, and then hassling with Delta to locate our luggage.

But this terrible return flight did nothing to diminish our great trip. The Canadian Rockies are truly special and worth every effort to see them. Scheduling the trip a bit earlier or a bit later than mid-summer surely makes sense. And, if possible, going on your own provides the flexibility to explore the myriad wonders you will encounter.

Go for it!

(John Stewart is a Knoxville resident who worked at TVA from 1979 to 1994. He was in charge of the Valley Resource Center and served for a period as Assistant General Manager.)



TVA Trading Cards Promote Lakes and Rivers

By STEVE AHILLEN, USA TODAY NETWORK — Tennessee

(This article is reprinted from the Knoxville News Sentinel.)

The Tennessee Valley Authority has come up with a new way to promote its many assets — trading cards.

Just like baseball trading cards, the cards come wrapped with a piece of gum, but instead of Willie Mays and Mickey Mantle, these cards highlight such places as Great Falls and Melton Hill Reservoir.

One other difference is that these card packs are free and available at the agency's welcome centers throughout the TVA seven-state area.

"I have a feeling those are going to be pretty popular," said Travis Brickey, TVA Senior Program Manager for Social Media, who had a big role in coming up with the idea for the cards. "We took the cards to a school to see how they would go over, and the kids couldn't get enough of them."

Twenty-five places were featured in the first edition. With 49 reservoirs in the system and other places that could be highlighted, there are options for more editions.

The cards feature the artwork of Knoxville's Cindy Day, who created the works on computer in a style reminiscent of old billboards for the National Park Service.

"TVA told me they wanted a vintage style, so that's what I went with," Day said.

On each card's back are the vital statistics — not batting averages but some helpful information. The Fontana

Reservoir card, for example, has a listing of when the dam was constructed, its height, length, shoreline, etc. There are also a couple of paragraphs about the virtues of the place depicted.

Brickey said he thinks the trading cards will catch on. A tent is being planned for TVA retiree events (including the Valleywide Picnic in Chattanooga Sept. 28), so that group — some of whom might have even helped construct the projects pictured — can acquire and collect the cards.

He said it hasn't been decided whether the trading cards will be a one-time thing, but he suspects their popularity will make them an ongoing product.

To see the other cards in the collection, go to tva.gov/Environment/Recreation/TVA-Fun/TVAfun-Dam-Trading-Cards.



Trading Cards to the Rescue

It was time to lock up and go home after a busy day at TVA's Raccoon Mountain Visitor Center when the unexpected happened. Bicentennial Volunteers Inc. volunteer Chuck McIlwain of Spring City, Tenn., was a bit startled when a young couple came running to the door asking for snacks — just anything to eat.

McIlwain explained to the couple that the center doesn't have snacks for sale — or any food, for that matter. Frantically, the young man told him the woman was a diabetic and was experiencing low blood sugar that, if not treated, could be deadly.

McIlwain knew he had nothing left of his lunch, but then remembered that the TVA Dam Trading Cards have gum in each pack. He quickly opened four packs, giving the woman the gum from each. The sugar immediately helped raise her blood-sugar level and was able to hold her over until the couple could reach a place that had additional food.

Thanks to McIlwain's quick thinking and the TVA Dam Trading Cards' extra treat, a bad situation was kept at bay.



Chuck McIlwain holds a winning hand.

- posted on their private insurance exchange.
- State Health Insurance Assistance Program (SHIP), which is familiar with ALL health insurance available in a state. In Tennessee, call toll-free 1-877-801-0044, and the number for the appropriate state is on the back of the “Medicare & You” white book and is also available online at medicare.gov/contacts/ by selecting state and “SHIP.” SHIP provides the same consultation service as does OneExchange and is also free.
 - Online with Medicare at medicare.gov/sign-up-change-plans/decide-how-to-get-medicare/your-medicare-coverage-choices.html. Be sure to enter the same information you provided the consultants, so you can review comparable results. Medicare’s free publication “Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare” has much more detailed information on Medigap Plans. The website is medicare.gov/Pubs/pdf/02110-Medicare-Medigap.guide.pdf.
 - Independent insurance brokers. There are a considerable number of health-insurance-brokerage sources online providing information about Medicare supplemental-insurance (medigap) plans such as medigap.com, gomedigap.com, and mymedigap.com. Some retirees have reported good results in obtaining a Medicare supplemental plan through them.
 - Health-insurance-company websites along with information sessions hosted by insurance-company agents and independent brokers in motels, community centers, senior centers, and such are good sources of information while munching on cookies and juice.

The point of the preceding discussion is that you should expect to spend some time on getting educated on this topic, but there are plenty of sources of information and free consultation services to help you.

Before leaving the matter of medical insurance, we need to remind retirees that if you have chosen a Medigap Plan F as your supplement to Medicare, that plan is to close Jan. 1, 2020, to new participants. That will pretty much guarantee an aging insurance pool for that plan with a resulting negative impact from increasing claim costs over time.

Medigap Plan G provides the same extensive coverage as Plan F but does not cover the Medicare Part B deductible. However, the Plan G premium is usually priced sufficiently lower than the Plan F premium, making up for the missing Medicare Part B deductible on an annual basis. And if you are lucky enough to incur little expense subject to the deductible in any year, it makes Plan G an even better buy than Plan F.

Finally, as mentioned earlier, there is the matter of prescription-drug coverage.

As most of you know, Medigap plans don’t cover prescription drugs, so a standalone Part D prescription-drug plan is required if you purchased or will purchase a Medigap plan.

Once again, start with the advisers at OneExchange, move on to the advisers at SHIP, check out the “Medicare & You” white book, and look at medicare.gov/part-d/index.html. Be absolutely certain your prescriptions are covered by the plan you are considering and focus on the estimated annual cost to you.

Some retirees noted that not everyone is reporting the annual cost of drugs correctly if they have tier 2 and 3 drugs. Be sure to check out any quote received by a consultant or other website with the estimate from the Medicare website and compare the annual cost of drugs and not just the premium. The annual cost takes into consideration out-of-pocket costs such as the operation of the deductible and the premium.

The drugs (formulary) covered by any prescription-drug-insurance plan can change, and usually do change, every year. In addition, your prescription-drug

requirements may change within a year. The government provides the opportunity to re-shop for medical and prescription-drug insurance each year (the open-enrollment period) from Oct. 15 to Dec. 7. Even if you are perfectly satisfied with your current medical insurance, you are encouraged to look for new drug coverage every year, especially if you have changed your prescriptions in any way such as having changed to a time-release formula — it makes a difference in cost and coverage.

Remember, if you do not choose a prescription-drug plan now because you have no or few prescriptions, for example, but later in life you do want to pick up prescription-drug insurance, there will be a penalty you will pay every month for your late enrollment. For more information, see medicare.gov/part-d/costs/penalty/part-d-late-enrollment-penalty.html. Shopping around is not only encouraged but is a necessity for this type of insurance coverage.

You are also reminded that OneExchange must be used for the purchase of your medical health insurance (not prescription-drug-coverage insurance) if 1) you want to continue to collect the TVA Health Care Credit (this is NOT the TVARS supplemental payment) or 2) you want to keep your TVA group health-insurance coverage for a non-Medicare family member.

Finally, before you lose your TVA group health-insurance plan due to age (before the month you turn 65), you should take advantage of your vision benefit, your hearing benefit (audiology screening — especially if it turns out you need hearing aids), and your preventive-care benefit. These either do not exist or are different under Medicare.

An ongoing discussion of discoveries concerning Medicare supplemental insurance can be viewed on Facebook at Tennessee Valley Authority Retirees Association (do not abbreviate) and TVA Friends Past & Present (requires an invite).

Open Enrollment Coming Soon for Medicare Retirees

By JENNIFER BECKETT, Senior Program Manager, TVA Healthcare Plans

The Centers for Medicare & Medicaid Services Open Enrollment for Medicare plans will be held Oct. 15-Dec. 7.

During this time, you can change your Medicare health-plan and prescription-drug coverage for the following year.

If you are enrolled in a plan through OneExchange, you will be receiving more information this fall.

Make sure you review any materials your current plan may send you, such as the Evidence of Coverage and Annual Notice of Change. Be 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 currently are enrolled.

If you do 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 during the Open Enrollment period beginning Oct. 15.

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 Health Care Credit will no longer be provided.

Vision Care: Discover Hidden Treasures

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

If you're a member of the TVA Medical Plan, vision-care services and materials are included as part of your plan. Most people are aware of the low \$10 co-pays they pay for their annual eye exam, frames, standard plastic lenses, and contact lenses, but did you know as a member, you also have access as part of BlueCross BlueShield of Tennessee VisionBlue network to discounted glasses and contact lenses online?

Glasses.com

Glasses.com is part of BCBST's VisionBlue network. This means as a member, you can use your in-network benefit to purchase eyewear from your smartphone, tablet, or computer.

On the website, you have an easy way to try on glasses digitally. You can find frames from thousands of styles rendered instantly in 3D, which allows you to view from any angle to see how frames look from the front or side. You can also share on social media to see what your family and friends think.

It's easy:

- Go to glasses.com.
- Enter your information in the Vision Insurance section from the top navigation (or you can enter later when prompted at checkout).
- Find a pair you love from thousands of name-brand frames.
- Send a picture of the prescription or have glasses.com call the provider.
- Orders are fulfilled and shipped the following day at no extra charge.

Prefer to use your phone? Download the glasses.com app and start shopping.

ContactsDirect.com

Wear contacts? As a member, you can order your contacts online at contactsdirect.com. And your in-network benefits

are applied at checkout! All you need are your contact-lens prescription and vision-insurance information.

On the website, you can select from top brands and products offered with competitive pricing. And once your prescription is verified, 98.6 percent of orders are shipped the same day, with free shipping.

It's easy:

- Go to contactsdirect.com.
- Click on Login (or Register, if first-time user) from the top navigation.
- If registering for the first time, fill out the registration form and enter your vision-insurance information.
- Continue with your order, being sure to check the box to apply your vision insurance.
- Once your prescription is verified, 98.6 percent of orders are shipped the same day at no extra charge.

Election Period Coming Soon for Non-Medicare Retirees

The dates have been set. The election period for non-Medicare retirees to select their medical-plan option for 2018 is Oct. 11–Oct. 31.

Election-period materials will be mailed to each retiree's home in October.

The materials will include information on plan changes for next year and will include the 2018 premiums.

Retirees should start planning now, and if you want to change your election, be sure to do so by Oct. 31.

The Value of a High-Deductible Health Plan

Understanding TVA's CDHP

The Consumer-Directed Health Plan is a high-deductible health plan in which you assume more control of your healthcare spending and more financial responsibility in exchange for lower premiums. In the past four years, the CDHP premium for retirees has been around 40-percent lower than that of the 80% PPO plan.

In addition to lower premiums, participants in the CDHP, if eligible, can participate in a health savings account (HSA). An HSA is a tax-exempt account you own for the purpose of paying qualified medical expenses for yourself, your spouse, and your dependents.

TVA currently contributes \$600 for Individual coverage and \$1,200 for Family coverage annually for retirees participating in an HSA. You can also make tax-deductible contributions to your HSA up to the maximum annual contribution limit set by the Internal Revenue Service. Contributions can be carried over year after year with no limits to the amount that is carried forward.

How the CDHP works: You pay 100 percent of the cost of any covered, in-network medical and prescription-drug expenses, excluding preventive-care benefits, until the deductible is met. In 2017, the deductible is \$1,300 for Individual coverage and \$2,600 for Family coverage. Note that if you have Family coverage, the plan will not pay

any amount, excluding preventive-care benefits, for any individual until the entire Family deductible (\$2,600) is met. After the deductible is met, you pay 20 percent of the cost of any covered, in-network medical and prescription-drug expenses (with set minimums and maximums) until the out-of-pocket maximum is reached. In 2017, the out-of-pocket maximum is \$4,500 for Individual coverage and \$9,000 for Family coverage.

Note that if you have Family coverage, individuals within the covered family can reach their individual out-of-pocket maximum (\$4,500 for 2017) and begin receiving 100-percent coverage before other members of the family.

The maximum out-of-pocket expenses all covered members would have to pay is \$9,000 for 2017.

Co-payments you pay for covered, in-network vision services and materials will be applied to your out-of-pocket maximum but not to your deductible.

After the out-of-pocket maximum is met, the plan pays 100 percent of the cost of your covered, in-network medical, prescription-drug, and vision-care expenses.

For more detailed information about the CDHP, refer to your annual-plan election materials. Additional information also can be found in the Health Care Benefits section on tva.gov/retireportal.
— JENNIFER BECKETT

Retiree Dental-Plan Open Enrollment Nov. 1-Dec. 15

An open-enrollment period for the retiree dental plan through Delta Dental of Tennessee will be held from Nov. 1-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 will be available Nov. 1 at tva.com/retireportal (see Health Care Benefits). Packages will also be available beginning Nov. 1 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 all "major services." Major services are all eligible expenses payable at 50 percent under this

plan, including (but not limited to) root canals, crowns, bridges, periodontal services, and endosteal implants. 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 toll-free at 1-800-223-3104.

In Memoriam

April 29, 2017 – July 28, 2017

Retirement Management received notifications of the deaths of the following retirees for the period April 29, 2017, through July 28, 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.

Bango, Jose M.,
6/5/2017, (7/4/1975)
Barnett, Edward J.,
5/26/2017, (10/1/1985)
Bedford, Paul L.,
7/5/2017, (1/2/2011)
Biggs, Linda L.,
7/9/2017, (4/1/1995)
Blair, John T.,
7/14/2017, (4/9/1992)
Branam, Ernest S.,
7/14/2017, (10/5/2002)
Brogan, Beauchamp E.,
7/9/2017, (8/2/1975)
Byassee, Charles,
7/3/2017, (12/2/1998)
Cannon, Loyd C.,
6/17/2017, (Unknown)
Carlin, Dennis, Jr.,
6/28/2017, (8/12/1989)
Clark, Kenneth H.,
5/25/2017, (6/5/2004)
Crane, Billy R.,
7/14/2017, (6/12/1982)
Cunningham, Johnny L.,
6/13/2017, (10/17/1994)
Darling, James P.,
7/14/2017, (8/1/1988)
Delaney, James Edward,
7/16/2017, (10/6/2001)

Djirikian, Ara H.,
6/20/2017, (10/17/1994)
Floyd, Bessie H.,
7/6/2017, (1/8/1983)
Garner, David R.,
6/18/2017, (6/13/2016)
Goad, Lyman C.,
6/15/2017, (4/7/2001)
Henderson, M. Christine,
6/10/2017, (9/26/1992)
Hickey, Hoyle E.,
7/14/2017, (7/16/1988)
Hill, Matibeth P.,
05/24/2017, (8/13/1988)
Hill, Donnie T.,
7/26/2017, (9/19/2016)
Holland, Andrew J.,
6/11/2017, (9/27/1999)
Kaelin, James N.,
6/22/2017, (11/8/1997)
Kaley, Kary W.,
7/16/2017, (10/17/1994)
Keith, George M.,
06/02/2017, (1/10/2004)
Lee, Doris J.,
3/13/2017, (8/3/1987)
Lewis, Norma Sue,
6/18/2017, (8/16/1988)
Mahan, Iva J.,
7/19/2017, (2/11/2012)

Matthew, George O.,
7/20/2017, (1/4/1982)
McBee, Elbert E.,
5/25/2017, (8/16/1988)
McCullough, Ronnie W.,
7/24/2017, (4/14/2001)
McGhee, Sylvia S.,
6/21/2017, (10/1/1996)
McInturff, R. Allen,
6/10/2017, (6/17/1989)
McLaurine, Henry A.,
6/14/2017, (10/4/2005)
Morton, Jacky C.,
7/4/2017, (2/1/1999)
Niznik, James A.,
6/5/2017, (6/2/2014)
Northern, Harold E.,
7/22/2017, (1/2/1993)
Patterson, Olon R.,
6/22/2017, (1/5/1992)
Payne, James E.,
7/12/2017, (2/7/2000)
Quarles, Jackie A.,
6/23/2017, (9/23/1989)
Radic, John A.,
7/25/2017, (10/1/2014)
Roberson, Richard D.,
6/7/2017, (6/28/1997)
Sannes, Gary L.,
7/7/2017, (10/17/1994)

Schoonover, Herman J.,
6/13/2017, (6/30/1990)
Shubert, Edward R.,
7/21/2017, (5/21/1999)
Smelser, Dale E.,
7/13/2017, (10/1/1985)
Spearman, Eugene,
6/19/2017, (9/28/1985)
Stanfield, William K.,
7/1/2017, (10/5/1985)
Stines, Jacob B., Jr.,
6/9/2017, (7/3/1999)
Stoerker, Burton L.,
6/2/2017, (11/30/1991)
Storey, George D.,
6/14/2017, (10/14/2006)
Turnbo, James I.,
6/8/2017, (1/1/1999)
Von Hollen, Frederick J.,
7/3/2017, (7/30/1988)
Wallace, Dorothy J.,
6/24/2017, (1/6/2007)
Watson, Carroll T.,
6/4/2017, (4/1/1995)
Westmoreland, Danny,
6/15/2017, (12/8/2016)

News and Notes...continued from page 3

the nation's top 10 efficient plants every year since 1995 and has been judged the most efficient plant in the United States 13 times. Bull Run also was named the most energy-efficient coal-fired power plant in the nation in 2001 by Electric Light & Power magazine.

David Sorrick, Senior Vice President, Power Operations, has recognized employees for a half-century of service to the people of the Tennessee Valley.

"Fifty years of commercial operations is a remarkable milestone, and I congratulate everyone, past and present, who contributed to Bull Run's achieving this significant event," Sorrick says. "And more importantly, thank you for serving the people of the Tennessee Valley in providing low-cost, reliable power."

TVA's computer network remains secure

National and local news organizations

reported in early July that hackers attempted to gain access to the computer systems of several U.S. nuclear plants. While TVA's computer network remains secure, it is important for employees to remember they often are the first line of defense when it comes to a cyberattack.

Philip Propes, Director of TVA Cybersecurity, says threats should be taken seriously.

"Over and over again we see phishing attempts as the strategy used by hackers to gain access to information or a corporate network," he says. "Knowing what to look for and how to respond correctly to these attempts is critical."

TVA and industry partners Edison Electric Institute, the Nuclear Energy Institute, and the North American Electric Reliability Corporation closely coordinate security measures with the National Security Council, Nuclear Regulatory

Commission, Department of Homeland Security, and Department of Energy to ensure the continued safe, secure, and reliable operation of the nation's electric system.

TVA's role as a federal corporation provides additional intelligence and resources not available to peer utilities.

According to the NRC, the independent U.S. government agency tasked with protecting public health and safety related to nuclear energy, there is no indication "that any of the NRC-regulated safety, security, or emergency-preparedness functions at the affected operating nuclear plants have been penetrated by a cyberattack."

Propes says TVA's comprehensive cybersecurity program protects critical computer systems throughout the organization with a multifaceted defense-security model used to predict, protect, detect, and respond to threats.

Upcoming September 2017 Chapter Meetings

BROWNS FERRY

September 12, 2017, Noon
Catfish Cabin, 906 U.S. Highway 72 E., Athens, Ala.

- Guest Speaker: Lee Fowler, Alabama Health Guidance

John Corcetti, President
256-233-3587/sundevil71@gmail.com

CHATTANOOGA

October 17, 2017, 10 a.m.
Brainerd United Methodist Church Fellowship Hall, 4315 Brainerd Road

- Health Insurance Presentation

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

CLEVELAND

September 15, 2017, 10:30 a.m.
Hopewell Church of God, Fellowship Hall, 5765 Eureka Road NW

- Annual Fall Picnic
- Program: TVARA 50th Anniversary Celebration

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

FLORIDA

October 27, 2017, 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

September 13, 2017, Noon
Gallatin Public Library, East Main Street

- Guest Speaker: Anthony Holt, County Executive of Sumner County

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

HUNTSVILLE

October 19, 2017, 10 a.m.-1 p.m.
First Baptist Church, East Entrance, Door Code 53158, Parlor Meeting Room, 600 Governors Drive

- Program: Discuss insurance open enrollment

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

JACKSON

September 13, 2017, 9:30 a.m.
St. John's Masonic Lodge, 1341 North Highland Ave.

- Presentation by the Madison County Sheriff's Department

Alan Campbell, President
731-988-8814/abcjax@eplus.net

JOHNSONVILLE

September 14, 2017, 10:30 a.m.
Johnsonville State Historic Park, New Johnsonville, Tenn.

- Program: TVARA 50th Anniversary Celebration
- Annual Picnic (no charge)

RSVP by **Sept. 3** to rwclark29@charter.net

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

KINGSTON

September 25, 2017, 10:45 a.m.
Kingston Community Center, 201 Patton Ferry Road

- Guest Speaker: DeWitt Burleson, TVARA Valleywide President

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

KNOXVILLE

October 6, 2017, 2017, 11 a.m.
Douglas Dam Pavilion, Douglas Overlook Way, Kodak, Tenn.

- Annual Picnic (\$5 per person)

RSVP by **Sept. 29** to 865-632-4323 or send email to sjbryson@tva.gov

- Program: TVARA 50th Anniversary Celebration – "Party at the Picnic"

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

MEMPHIS

September 18, 2017, 11:30 a.m.
Dale's Restaurant

- Program: TBD

David L. Teuton, President
901-212-3822/davidteuton@yahoo.com

MISSISSIPPI

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

- Guest Speaker: Justin Vineyard, TVA Retirement System Senior Retirement Consultant, TVARS Update

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

MUSCLE SHOALS

September 13, 2017, 10 a.m.
TVA Community Credit Union, Conference Room, 1409 Wilson Dam Road

- TBD

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

NASHVILLE

September 13, 2017, 10 a.m.
Piccadilly Cafeteria, 865 Murfreesboro Pike

- TVARS Update: Representative from TVA Retirement System
- Drawing for a \$25 door prize.

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

NORTHEAST ALABAMA

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

- Program: TBD

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

PADUCAH AREA

September 19, 2017, 11 a.m.
Nobel Park

- Annual Picnic — Everything supplied
- Guest Speaker: Pat Brackett, Executive Secretary, TVARS Board

Ken Dickerson, President
270-442-9539/kenneth.dickerson@comcast.net

PARADISE

September 12, 2017, 10 a.m.
Eva J. Hawes Building, Morgantown (Ky.) City Park

- Annual Picnic & 50th Anniversary Celebration of TVARA
- RSVP by email to TVARA.Paradise.Retirees@gmail.com
- Meal provided by Green Rivers Catering, cost \$5 each to retiree and one guest
- Guest Speaker: DeWitt Burleson, TVARA Valleywide President

Gary Southerland, President
270-526-3451/glsouth@bellsouth.net

UPPER EAST TENNESSEE

September 13, 2017, 11 a.m. (2nd Wednesday)
Golden Corral, Morristown, Tenn.

- Program: TBD

Leslie P. "Les" Bays, President
423-782-8458/lpbays1@yahoo.com

WATTS BAR

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

- Special Speaker: Ralph Everett from Alhambra Shrine Temple
- Lunch catered, \$7 per person

Please RSVP by **Sept. 8** by calling 423-365-9048

Kathleen Garrison, President
423-365-9048/eddiekathleen@bellsouth.net

WESTERN AREA

September 20, 2017, 10:30 a.m.
Paris Landing State Park Inn, Buchanan, Tenn.

- Guest Speaker: John Blackwell, presentation on TVA Healthcare Benefits

Larry Doyle, President
270-753-8250/slldoyle@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.



50th Anniversary

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

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TVARA Announcement

I am pleased to inform TVA retirees they are now eligible to rent vehicles with National and Enterprise car-rental agencies with TVA rates.

To do so, retirees must book using the custom links as follows:

National Car Rental:

nationalcar.com/en_US/carrental/reservation/aboutYourTrip.html?customerNumber=NA56ES1

Enterprise Car Rental:

legacy.enterprise.com/car_rental/deeplinkmap.do?bid=002&cust=NA56ES1&referredPage=multiDivOffer

Retirees should be aware that TVA does not provide insurance for retiree rentals, so retirees should verify that their personal car insurance covers them while driving a rental or utilize the National- or Enterprise-offered protection products.

The TVA rates are available anywhere in the country but may vary depending on location/market surcharges. In most cases, the TVA rate will likely be the cheapest option. However, price-shopping may be beneficial in low-demand periods.

For any questions about using this discount, contact Ericka Dombroski at 865-218-4541 or Ericka.L.Dombroski@ehi.com.

— DeWITT BURLESON,
TVARA Valleywide President

YOU'RE INVITED!
2017 TVA Retiree Appreciation Picnic
Hosted by TVA
Thursday, September 28, 2017

**First Tennessee Pavilion
1826 Reggie White Blvd.
Chattanooga, TN 37408
Across from Finley Stadium**

Meal is free to one retiree and one guest each; additional guests are \$10 each.

For reservations, email sjbryson@tva.gov or phone toll-free 1-877-335-1222.

Please provide your name, spouse/guest name, phone number, and address so we can reach you if we have questions.

Reservation Deadline: September 21, 2017
For more information, visit www.mytvara.org

TVARA
Gates Open at 11 a.m.
Lunch Served at Noon
Invitations will not be mailed.

Florida Chapter Selects October Date; Five Other Chapters To Host Annual Picnics

The Florida TVARA Chapter will have its annual meeting this year on Oct. 27 in Mount Dora, Fla. Meanwhile, the **Cleveland, Johnsonville, Paducah, and Paradise** chapters are hosting their annual picnics in September, with **Knoxville** doing so in October. See Chapter Meetings on page 15 for details about these events.

Flags Worthy of Allegiance

From left, Knoxville TVA Retirees Association Chapter Secretary Reny McClain-Lee, Chapter Vice President David Curran, Tennessee Representative Roger Kane, and Chapter President Susan Fendley, at presentation Kane made of flags that have flown over the Tennessee State Capitol. One of the flags was used for the first time by the Knoxville Chapter in a Pledge of Allegiance at its June meeting.

