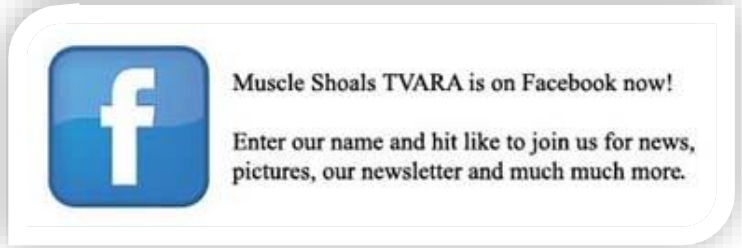




Muscle Shoals Chapter
Summer 2024 Issue



MESSAGE FROM OUR PRESIDENT

September Chapter Meeting Moved to September 18

I hope everyone has had a nice summer.

It was good to see everyone who attended the annual picnic and health fair in June. We had almost 400 people attending this year’s event and raised over \$7,000 for the scholarship fund.

Our next opportunity to get together will be on Wednesday, September 18, at 10:00 a.m. for the fall chapter meeting. We will meet at the TVA Community Credit Union location on Wilson Dam Road. For those who are able, please use the Tri-Cities Church of Christ’s parking lot to leave parking spaces available at the credit union for their members and for those who have difficulty walking.

Our guest speaker will be Colbert County Administrator, Roger Creekmore. Roger will be speaking about the plans for the former TVA Reservation property. We will also be welcoming this year’s scholarship and essay winners.

Lunch will be served after the meeting. If you know a retiree who does not attend our meetings, please extend them an invitation.

We **will** have door prizes!

See you September 18.

Tim Cornelius



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Special Thanks to non-advertising
Supporters

TVA Power Service Shops

Upcoming Events

Wednesday, September 18, 2024, 10:00 a.m.
Former TVA Reservation Plans/Scholar Awards
Free Lunch and Door Prizes
Wilson Dam Road TVA Community Credit Union

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

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

Tuesday, June 18, 202, 10:00 a.m.
Annual Picnic and Health Fair
Program: Health, Fitness, & More
Great Door Prizes (thousands of dollars)
Florence/Lauderdale Coliseum

Our Advertisers

Our advertisers are contributing to our Muscle Shoals Chapter TVARA Endowment by advertising in our newsletter and at the Annual Picnic. When considering any of the services offered, please think first of our advertisers!

TVA Community Credit Union

Edward Jones (Drew Malone)

Alabama Health Guidance

Blue Cross/Blue Shield Alabama

Columbia Cottage

Delta Dental

Lauderdale Christian Nursing Home

Morrison Funeral Home

Cloud Financial

Viva Health

Helen Keller Hospital

Meet your Muscle Shoals TVARA Board Members

President, Tim Cornelius

Vice President, Bob Atwell

Treasurer, Greg Vandiver

Secretary, Carol Sherer

TVARA Picnic Manager, Henry Long

Hospitality, MJ Ligon

Scholarship Program, John Ingwersen

Newsletter, John Ingwersen, Jim Harris

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

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

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

2024 – 2025 Scholarship Winners

We will be sponsoring two more scholarships to UNA this year. The two winners this year are Kailee Fuller and Emmett Wright. We have invited them to attend our September meeting if their classes do not conflict with the meeting time. Following is a brief bio of each.

Meet Kailee Fuller

Hello! My name is Kailee Fuller. I am the granddaughter of TVA retiree Bob Vincent. I am a Junior at the University of North Alabama in the Cole Honors college. I am eagerly starting nursing school in the fall of 2024. I am a member of the Student Nurses Association and am able to be more involved with the community through this club by different events. An example of one of these events is the Shoals Kidney Walk held earlier this year. I work at Keller Landing, a long-term care facility, as a Certified Nursing Assistant. I love helping people and grateful to have a job that prepares me to care for people in my future career. I am so appreciative to be selected for the TVA Retiree Scholarship. It will help me go forward in my education and provide me with opportunities.



Meet Emmett Wright

Hello! My name is Emmitt Wright, and I am honored to be a recipient of the UNA MSC TVA Retiree Scholarship. I am the grandson of TVA retiree Roger Hester. This fall, I will begin my journey as a freshman at The University of North Alabama, studying Business and Marketing. In addition to my academic pursuits, I am excited to be a member of the UNA Marching Pride. This opportunity allows me to engage with the campus community and contribute to the vibrant school spirit that UNA is known for. I look forward to creating lasting memories and friendships through this experience. Receiving the UNA MSC TVA Retiree Scholarship is a tremendous honor. It inspires me to strive for excellence in all that I do, knowing that there are people who believe in my potential. I am deeply grateful for this scholarship and the opportunities it provides.



TVA Essay Winner

In addition to our two scholarships, for the best essay on TVA we award special recognition and a \$200 check. This year's winner in an extremely close competition was one of last year's scholarship winners, Mollie Smith. She provided an excellent essay which you can read at the end of this quarter's newsletter on page XX.

Endowed Scholarship - Your Support Needed!

We have several businesses and charities who have been supporting our endowed scholarship by providing financial support through the purchase of ads for our newsletter and booths at our Annual Health Fair/Picnic. We thank them for their generous support, and hope that each of our members will look at their advertisements in this, and future newsletters, and support them as they support us.

As of July 31, 2024, our scholarship endowment totaled \$108,568.65. We finally attained our goal of \$100,000 – ten years from inception. Help us now to go after \$150,000!

The endowment for 2023-2024 supports two scholarships. These awards exceed \$1,500 each. The scholarship award gives preference to relatives of active (paid) Muscle Shoals TVARA members. In addition, your TVARA Board has approved an award of \$200 for the winning essay



Please make our endowed scholarship a priority for your charitable giving. Donations are tax-deductible. If you would like to donate, go to: <https://www.una.edu/give/tva-scholarship.html>. You may also donate by check. Make your check payable to Muscle Shoals Chapter, TVARA/UNA Endowed Scholarship and mail it to:

UNA Foundation Office (Attn: Endowed Scholarships)
Box 5113
Florence, AL 35632-0001

COME RIDE WITH US!



**TVARA, Muscle Shoals Chapter,
will provide a FREE bus ride for the Annual Valley Wide picnic
to and from the Chattanooga Convention Center, September 13th, 2024.**

If you need/want a bus ride to the TVA annual retirees picnic call:

**Billy Baggett 256-394-1435
Cameron Kay 256-810-6569**

TVARA Valley Wide Meeting August 15, 2024

SpringHill Suites by Marriott Nashville Brentwood

Notes by John P. Blackwell

The meeting was called to order by Les Bays

Bonnie Latta of TVA's TVA Innovation and Research provided a briefing about TVA's new program, TVA Connect Communities Project



Tuscumbia	Central Heights	Cherokee
256-383-7311	256-766-2001	256-359-4033

What are the goals of TVA's Connect Communities Project?

"Setting the Standards for Tomorrow...Holding to the Values of Yesterday"

www.morrisonfuneralhomes.com

It connects disparate groups by listening to and working with local people. It brings people together to tackle the issues they face. It involves residents, the workforce, businesses, organizations, and institutions. When these players connect, communities start to thrive.

What are the benefits of connected communities?

Social Connection Improves Health. People living in socially connected communities are more likely to thrive because they feel safe and welcome and trust each other. Trusting, meaningful relationships enhance our mental, physical, and emotional health and well-being.

What is the purpose of community connections?

Social interactions and connections contribute to improved mental and emotional health, promoting a sense of belonging and purpose. Sense of Belonging: Being part of a community gives individuals a sense of identity and belonging.

What makes a connected community?

The connected community uses high speed broadband to connect its citizens, businesses and local government to the education, tools and resources that will help them thrive in today's digital world.

TVA Funds Six Connected Communities Pilot Projects to Lower Energy Costs, Support STEM and Workforce Development.

Six pilot projects located across the region were selected for up to \$2 million in TVA funding to help communities transition to a cleaner economy. Connected Communities is one of several TVA initiatives designed to help achieve net-zero carbon emissions by 2050.

Jennifer Johnson of BVI discussed the new BVI approval process. Jennifer provided an handout describing the guidelines for chapters to request funding. Chapters should work with Penny Walker in requesting funding. She stated that 150 TVA retirees are working on FEMA projects. In addition, 400 retirees are working on TVA jobs.

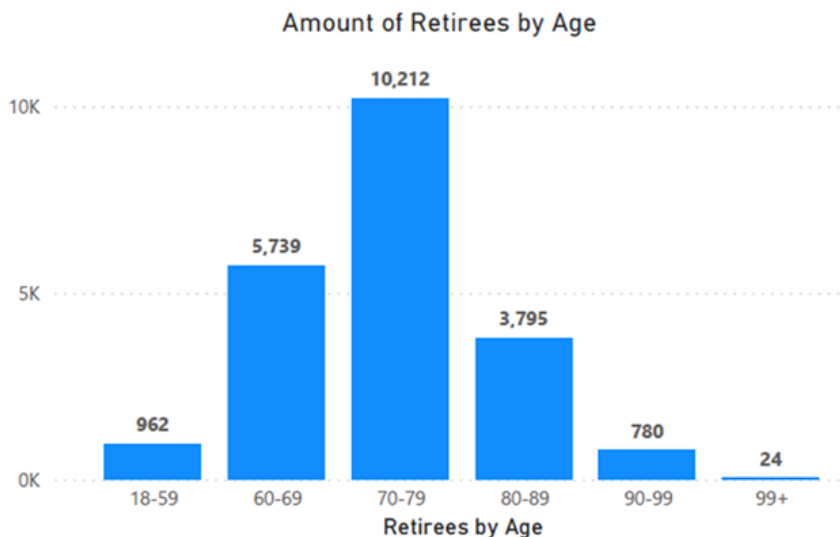
Liberty Phillips of TVA’s Retiree Communication requested that the chapters work with her in developing a schedule for her visit to all chapters. She requested retirees attend a community meeting such as the meeting in Muscle Shoals on September 5, 2024. At these meetings and the TVA retiree picnic, TVA will provide coolers.

Mark Meigs, Executive Secretary of the TVA Retirement System, reported on the status of the TVA Retirement System. He expects the system will be fully funded by the end of the decade. The contribution of TVA of \$300 M has accelerated the achievement of that goal.

The TVA Retirement System (TVARS) administers retirement benefits for approximately 10,600 employees and 22,000 retirees and beneficiaries

- TVARS pension assets total \$8.4 billion
- TVARS funded status of 86% (estimated)
- Annual pension benefit payments are projected to total \$760 million
- TVA contributes a minimum of \$300 million annually to TVARS to fund pension benefits for a period of 20 years (FY17 to FY36) or until TVARS reaches 100% funded status, if earlier
- TVARS continues to de-risk the pension plan
 - De-risking provides greater stability in asset values while working toward goal of fully funding the liabilities by 2036 with emphasis on downside protection
 - Current asset allocation is 59% fixed income, 21% equities and 20% inflation sensitive assets

There are less than 200 employees on the original pension plan. He reassured retirees that the Retirement System is healthy and there is no reason to worry.



Sadie Smith of TVA's Benefits Staff stated the Via Benefits is performing better in serving retirees requesting information about their request for information about Medigap Supplement Insurance. There will be Webinar workshop scheduled this fall to inform retirees how to work through identifying the best health care.

JoAnne Lavender, Valley Wide President, reported that 456 retirees and guests have signed up for the TVA sponsored picnic on September 12, 2024, in Chattanooga.

Vickie Ellis, past President reported discussed a need for a strategic plan for the association to look into the future.



THE 22ND ANNUAL PICNIC OF THE MUSCLE SHOALS TVARA CHAPTER

The 22nd picnic was a success with over 400 in attendance. Invitations were mailed to over 3100 TVA retirees and beneficiaries in the Muscle Shoals and Browns Ferry area. The participation by Sponsors such as Assisted living, Nursing Homes, and investment firms was great as usual. In addition, a number of charities were there to say thank you to the retirees for their support during the year. Last but not least a great big thank you to the TVA Community Credit Union and TVA for their support. The reports on the food were good as usual. Rick's Bar B Que was the caterer. A great thank you to the members that work so hard to be sure the picnic was a success. Everyone agreed it was a great opportunity to renew friendship and a chance to win \$1,000.00 as well. I hope you enjoyed the picnic and were lucky enough to have won a door prize.



Jerry Condrey, Frances Weatherford, John Blackwell, Joan Marsh, and Debbie Norton



A Message from our Principal Sponsor – the TVA Community Credit Union

Newsweek has named TVA Community Credit Union among *2024's America's Best Regional Banks and Credit Unions*. According to Newsweek, the ranking was formed based on survey respondents' level of satisfaction with their bank or credit union, their willingness to recommend it to others and criteria like customer service, quality financial advice, degree of trust, ease of navigation with digital services and more. The analysis was followed by an elaborate large-scale independent customer survey of over 35,000 U.S. citizens. The survey was designed to review institutions through their customer journeys on 12 categories using 75 items. In addition, Newsweek programmatically collected more than 1.3 million social media reviews and 148 million Apple App store and Google Play store reviews to support our scoring model.

“This is truly an honor for us - to be recognized by a national magazine for our local efforts. I credit our employees and their depth of talent for treating our members like no other. We are thankful for our members and their trust that they have put in us for over 88 years, and we will continue to work hard for them and the communities we serve well into the future.” Sammy Clements, TVA Community Credit Union CEO.

Best Essay Winner: Mollie Smith (Raybron Leon Smith)

As a high school student, you do not often sit in history class and think about how historical events impact your life. But in my 10th grade American history class I did. We were learning about life after the Great Depression and President Roosevelt's idea for relief and recovery. The New Deal programs had the goal of providing relief, recovery, or reform for the nation or a specific area. The Tennessee Valley Authority was introduced by President Roosevelt with the goal of providing recovery for the Tennessee Valley. TVA is one out of seven New Deal programs still in effect today under its original name. According to historians, there was such a feeling of excitement in the Tennessee Valley when FDR traveled through towns explaining the prosperity that was to come from this program. When learning about this in 10th grade I immediately knew and understood the lifelong impact it had on society as a whole. TVA was created with the goal of providing recovery and jobs to the Tennessee Valley. It achieved the goal of allowing for better navigation and flood protection to the surrounding areas. With TVA being around and active for almost 90 years it has impacted my family in very positive ways. It provided job security and increased stability for both my grandfather, Raybron Leon Smith Jr., and my father, Micah Leon Smith. This allowed for my family to live comfortably and give my father a way to provide for us. Both of these men in my life have demonstrated what it means to 'never work a day in your life'. My grandfather took and my father takes great pride in what they do and never considered it a chore to go to work. They were passionate about what they do and that is a trait I know they both instilled in me.

On a wider scale TVA still provides electricity and jobs for so many. Even as technology has advanced in the last 90 years, TVA continues to evolve with the times to continue to fulfill all of the world's needs. TVA awarded a grant this past year for the STEM programs in high schools. Florence High School was

one of the schools in Alabama that received this funding. This allowed for students, like myself, to learn and be educated in a way that students at other schools cannot. The STEM program at my school allowed for students to have hands-on experiences with real world situations. The students in schools that do not have funding may have to just sit in a classroom all day and be lectured and never set foot in a science lab. With the funding from TVA, students at Florence High School are able to experience time in the lab at least every 2 weeks! This gives students at FHS a tremendous advantage above other schools in our nation. Now being a freshman in college this funding from TVA is still benefiting me. Taking a biology lab can be a challenge, but due to the time I got in my lab senior year of high school I was already ahead of my classmates. The challenges my peers faced were easier for me to overcome. I would not have had this positive experience had TVA not funded my high school's STEM Program. It may not be clear to many but for me it is easy to see how TVA has impacted my life and our nation. I appreciate the opportunity to be able to apply for this scholarship. I assure you that I would be a good representative of both TVA and UNA, if chosen.

**FOLLOWING IS A CHINESE GOOD LUCK TANTRA TOTEM. YOU MAY NOT BELIEVE
IN THIS BUT THE ADVICE IS GREAT! READ ALL THE WAY DOWN. YOU MIGHT
LEARN SOMETHING!!!**

1. Give people more than they expect and do it cheerfully.
2. Marry a man/woman you love to talk to. As you get older, their conversation skills will be as important as any other.
3. Don't believe all you hear, spend all you have, or sleep all you want.
4. When you say, "I love you", mean it.
5. When you say "I'm sorry", look the person in the eye.
6. Be engaged at least six months before you get married.
7. Believe in love at first sight.
8. Never laugh at anyone's dreams. People who don't have dreams don't have much.
9. Love deeply and passionately. You might get hurt but it's the only way to live life completely.
10. In disagreements, fight fairly. Please no name calling!
11. Don't judge people by their relatives.
12. Talk slowly but think quickly.
13. When someone asks you a question you don't want to answer, smile and ask "Why do you want to know?"
14. Remember that great love and great achievements involve great risk.

15. Say “bless you” when you hear someone sneeze.
16. When you lose, don’t lose the lesson.
17. Remember the three R’s: Respect for self, Respect for others, and Responsibility for all your actions.
18. Don’t let a little dispute injure a great friendship.
19. When you realize you’ve made a mistake, take immediate steps to correct it.
20. Smile when answering the phone. The caller will hear it in your voice.
21. Spend some time alone.

Contributed by Joan Marsh

Help! We Need Your Help!

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



Suggestions?

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