

TVARA NEWS

The TVA Retirees Association

The Tennessee Valley Authority Retirees Association | 400 West Summit Hill Drive WT 8C-K | Knoxville, TN 37902 | www.mytvara.org | 865-632-3318

TVARS reports assets of \$8.5B as of June '25

By COURTNEY HAMMONTREE
Lead Benefits Consultant, TVA Retirement Operations

As of June 2025, the TVA Retirement System reports an asset estimate for the pension fund of \$8.5 billion, up from \$8.2 billion, as reported as of March 2025. The TVA 401(k) Plan continues its growth, as holdings ended June with a net asset value of \$5.2 billion.

In financial markets, economic growth continues to be resilient. The United States saw a modest contraction in real GDP during the first quarter, equaling -0.5 percent. The 10-year Treasury closed at 4.2 percent, and the Federal Open Market Committee left its overnight rate unchanged during the quarter. The committee's current median outlook is for a rate of 3.9 percent by the end of 2025. Inflation remains contained, allowing policymakers to be cautious. Against this economic backdrop, financial markets accelerated in the second quarter. After reaching correction territory in April, the U.S. equity market is now up 5.7 percent for 2025, and the fixed-income market is up 4.0 percent this year.

As uncertainty remains and geopolitical concerns frequent headlines, diversification remains essential for investments. TVARS is well-positioned to meet all objectives and continues to mitigate risk, fostering stability in assets.

Johnson Elected to TVARS Board

The TVA Retirement System recently accepted nominations for a three-year

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TVARA embraces new retirees, new planning

By VICKIE ELLIS, TVARA Valleywide President

The TVA Retirees Association is welcoming lots of new members who have retired from TVA recently. We are truly excited to engage with TVA's newest retirees, and we welcome you to one of our 18 chapters across the Tennessee Valley.



VICKIE ELLIS

As you pause and reflect on your career, please know you are joining an organization of more than 20,000 retirees who have had rewarding careers just like you. We encourage you to become involved in your local chapter. There are lots of volunteer opportunities and quarterly chapter meetings to attend.

Last quarter, we introduced a strategic-planning effort that TVARA is undertaking this year. The purpose of this initiative is to plan wisely for the next five years, positioning our organization to grow and provide excellent services to our members.

We have completed the initial design phase with the help of our consultant, Bridge Innovate. There is much more work to finalize and present to TVARA's Board of Directors. We would like to thank the members of our design-strategy team, who spent many hours developing the plan.

There is more work to be done, but we are off to a good start!

Our team members are as follows:

- John Austin, Cleveland Chapter President
- Les Bays, TVARA Vice President and Upper East Tennessee Chapter President
- Mickey Blackburn, Johnsonville/Cumberland Chapter President
- John Blackwell, Muscle Shoals Chapter
- DeWitt Burleson, TVARA Past President
- Kate Davis, TVARA Secretary and Nashville Chapter Secretary
- Vickie Ellis, TVARA President
- Jo Anne Lavender, TVARA Immediate Past President
- Lisa Overly, TVARA Treasurer
- Renee Turnbow, Western Area Chapter President

We encourage you to look at the TVARA website at mytvara.org, where we recently posted some updated information about the public-power model and TVA's many accomplishments in this area. Retirees often are asked questions about TVA by friends, colleagues, and neighbors in communities where they live. We wanted to provide you with this information to assist you in responding.

Along with publication on our website, we also provided the information to members for whom we have email

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Retiree or Beneficiary Death Notification

Notify the TVA Retirement System
by email or phone.

Fidelity 401(k) Plan

Phone: 800-354-7121, toll-free

Online: nb.fidelity.com/public/nb/tva/home

BNY Mellon Payments

Phone: 844-545-1256, toll-free

Online: tvars.com/retirees,
click on BNY Mellon link.

Change of Address

Notify BNY Mellon by using the back
of any BNY Mellon statement. The address-
change form also can be found online at
tvars.com/retirees.

Medical and Drug Coverage

Call **Blue Cross Blue Shield (medical)**

toll-free at 800-245-7942

Call **Express Scripts (drug)**

toll-free at 800-935-6203

Or call **People First Solution Center**

toll-free at 888-275-8094

Over 65? Call **Via Benefits**

(formerly OneExchange) toll-free
at 866-322-2824

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TVARA's Web address is mytvara.org

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 provided by Liberty Phillips, TVA Communications:

TVA explores alternatives to Cheatham County project

Based upon feedback received in response to its public-scoping process and at its Board listening sessions, TVA has been exploring alternatives to the 900-megawatt simple-cycle-combustion project proposed for Cheatham County, Tenn. This is in keeping with the Trump administration's call to build American energy to achieve dominance.

As part of its effort to meet the growing demand for electricity, TVA is investing in new transmission and generation to continue providing affordable, reliable electricity to more than 10 million people across seven states.

TVA is conducting comprehensive National Environmental Policy Act reviews of potential sites, including in Cheatham County.

With input from the TVA Board, the proposed site off Lockertsville Road is no longer TVA's preferred alternative. Also, with feedback from community leaders, TVA is evaluating a site at a nearby industrial park, as well as other Middle Tennessee sites that will support economic development and address the increasing power demand across the system.

With potential changes in the regulatory environment, TVA also is reviewing other potential options, such as working with the administration to extend the life of certain assets in its fossil fleet to meet growing demand and such as the timing of replacement generation.

Natural gas continues to be a vital part of the TVA-generation portfolio and TVA will still need to build gas facilities to meet demand and build up American energy.

As of this summer, TVA has 6,200 megawatts of new generation builds planned, with 3,570 megawatts currently under construction.

Even after Helene, Douglas fish thrive

A spring survey of Douglas Reservoir has provided clues about how Hurricane Helene and storm debris may have impacted fish and the local fishing industry.

The good news?

"It seems like we're seeing good fish results," says Lyn Williams, TVA Fisheries & Aquatic Monitoring Manager.



Map shows status of new and future generation in the TVA power system.



From left, TVA Reservoir Fisheries Biologists Kurt Lakin and John Justice assess fish health during the Douglas survey.

Monitoring TVA's reservoirs is part of a watershed-wide program that ensures the aquatic creatures of the Tennessee River system are healthy. When these species thrive, communities thrive — sportsmen, campers, and other outdoor enthusiasts all contribute to the vitality of local economies.

"We monitor 15 to 20 reservoirs for sportfish to make sure we're doing our part, along with the Tennessee Wildlife Resources Agency," Williams says. "In the fall we have a similar program, but we're looking at every fish, not just sportfish. They're the canaries in the coalmine."

These types of programs help protect native habitat and native species throughout the watershed, ultimately benefitting residents and businesses — and TVA, as it manages the river for navigation, flood prevention, and power generation.

Each day of monitoring means boating to 12

pre-selected sites, the same ones year after year. The crews spend exactly 30 minutes netting fish and scooping them into the boat for an in-depth assessment.

This year's monitoring at Douglas Reservoir was especially important. In the months following Hurricane Helene, many people worried what impact floating debris might have on the water and fish populations.

A survey helps provide a fish's perspective on its changed habitat. It's possible to detect changes, because TVA and partners like the Tennessee Wildlife Resources Agency have a long-running monitoring record.

"Douglas wasn't actually on the sampling rotation this year," Williams says. "But we thought there was good reason to monitor this after Helene. This was a highly impacted reservoir, along with the Nolichucky system. We've done this since the 1990s, so we'll be able to see if there's any real impact."

The Douglas Reservoir survey crew members liked what they saw.

And stable fish populations meant good news — not just for the fish, but the many people who seek them out all summer long.

"Recreation has such an incredible impact on all the communities in the Tennessee Valley region," Williams says. "People come in to fish and to stay. And locals have grown up on these reservoirs, fishing, boating, waterskiing, and camping."

(This story originally appeared on the website tva.com/the-powerhouse. Read the full article there and consider sharing it with your friends and neighbors.)

At this camp, learning is electric

Each summer, middle schoolers from across Tennessee descend on Knoxville's University of Tennessee campus for summer camp. But this isn't the cabin-and-lake camp you may be envisioning. This camp is all about energy.

For three days, campers are immersed in the world of electricity, learning about topics like electrical safety, home-energy conservation, robotics, wind-energy generation, and electric vehicles. The event — sponsored by local power companies, TVA, and customer

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TVA's Andrew Harris teaches a young camper how to weatherstrip a door.

TVARS reports assets...continued from page 1

term as an elected member of the TVARS Board. At the close of the nominations period, the only nominating petition received was for Bryan Johnson, Government & Community Relations Manager, Knoxville.



Bryan Johnson

The TVARS Rules and Regulations state in the event only one person is nominated for

the director position to be filled, the board may declare such nominee elected without the necessity of formal balloting by the membership.

Accordingly, the board unanimously approved a resolution declaring Johnson elected as a director for the three-year term beginning Nov. 1, 2025, through Oct. 31, 2028.

Bank of New York Mellon

To access your monthly direct-deposit

statements or annual-tax forms online, visit tvars.com/retirees, click on the BNY Mellon link, and log in or create your account. On the BNY Mellon website, you can also update your address, as well as information on tax withholding, and direct deposit. For assistance, call BNY Mellon toll-free at 844-545-1256.

If you have any other retirement-related questions, email tvars@tva.gov or call 800-824-3870 toll-free.

Open Enrollment Coming Soon for Medicare Retirees

By JENNIFER BECKETT, Program Manager, Benefits & Well-being

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 2026.

If you purchased an insurance plan through Via Benefits, you will be receiving more information from that service this fall. All Medicare-eligible retirees are encouraged to call Via Benefits every year to discuss health-insurance options.

Be sure to review all materials your current insurer may send, such as the Evidence of Coverage and Annual Notice of Change, to ensure they still meet your needs for 2026. You

OPEN ENROLLMENT

do not have to do anything if no changes are needed. You will remain in the plan 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 Via Benefits toll-free at 844-620-5725 or your State Health Insurance Assistance Program (toll-free 877-801-0044 for Tennessee) during the Open Enrollment period beginning Oct. 15.

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

An open-enrollment period for the retiree plan available through Delta Dental of Tennessee will be held from Oct. 15-Dec. 1. Coverage will be effective Jan. 1, 2026.

Waiting periods may apply. Additional information will be available in the enrollment packages.

Enrollment packages will be available on Oct. 15 at tva.com/retireeportal (see Health Care Benefits). Packages will also be available beginning Oct. 15 by emailing Delta Dental at tvaenrollment@deltadentaltn.com or by calling 833-932-0878 toll-free.

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.

The monthly premiums for 2026 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, P.O. Box 23470, Nashville, TN 37202, Attn: TVA Administrator. Do not return enrollment forms to TVA.

Questions about premium payment, effective date of coverage, benefits, confirmation of enrollment, claims, and all other customer-service matters can be directed to Delta Dental at 800-223-3104.

—JENNIFER BECKETT



Annual Election Period for Non-Medicare Retirees

The annual election period for non-Medicare retirees to change their TVA medical-plan option for 2026 is Oct. 15-Nov. 12. Election materials will be mailed to each enrolled retiree's home in early October. These materials will include information on 2026 plan changes and premiums.

Retirees should start planning now. Remember, if you want to change your election, be sure to do so by Nov. 12. This is an opportunity for those already enrolled in one of the plans to switch plans. If you do not want to change plans, no action is needed.



WASHINGTON UPDATE

Long, Hot Summer Keeps D.C. Staffers Stirring

By JUSTIN MAIERHOFER, TVA Senior Vice President/Chief of Government & Community Relations



JUSTIN MAIERHOFER

In May, President/Chief Executive Officer Don Moul sat down with members of the TVA Congressional Delegation, following his appointment as TVA's new leader. Over two days, he met with U.S. Sens. Marsha Blackburn of Tennessee, Cindy Hyde-Smith of Mississippi, and Tommy Tuberville of Alabama and with U.S. Reps. Steve Cohen, Tim Burchett, Mark Green, Scott DesJarlais, David Kustoff, and Diana

Harshbarger of Tennessee, Dale Strong of Alabama, and Brett Guthrie of Kentucky.

He also met with members of the National Energy Dominance Council at the White House.

In the meetings, Moul provided an update on current TVA topics, including how TVA is aligning its asset strategy to meet growing power demand and on its progress on new nuclear efforts, including work to site a small modular reactor at Clinch River in East Tennessee.

A few weeks later, TVA became the first U.S. utility to submit a construction permit application for a Clinch River SMR to the Nuclear Regulatory Commission. This is essentially the blueprint of the plant and is a crucial next step toward building an SMR. This significant milestone was noted by our lawmakers in Washington, with U.S. Rep. Chuck Fleischmann saying in part, "TVA has an excellent opportunity to lead the way...to creating America's New Nuclear Future."

Moul looks forward to meeting more members who represent the TVA region and other policymakers interested in our work. This leadership connection in Washington is valuable as TVA shares information to better serve the people.



Moul's many meetings included those with Tennessee's U.S. Sen. Marsha Blackburn and U.S. Rep. Tim Burchett.



TVA Experts Share Expertise on Hill

This summer, our team also brought TVA experts to Capitol Hill to provide congressional staff members the opportunity to learn directly from some of the best in the business.

Senior Vice President of Economic Development John Bradley, briefed congressional staff members on TVA's role in that capacity, covering the process, the different products TVA can deploy to recruit jobs, and recent project wins.

In July, TVA's SVP of Transmission, Greg Henrich, participated in a panel discussion hosted by the House Bipartisan Caucus for Energy Dominance. The session, titled "Electricity 101: Powering America's Future," covered the basics of power production and challenges facing the utility industry. Henrich discussed TVA's power system and its partnership with local power companies to deliver electricity. Representative Fleischmann, co-chair of the caucus, also spoke, highlighting the crucial role TVA plays in providing reliable, low-cost power to the region.



U.S. Rep. Chuck Fleischmann welcomes guests to the Electricity 101 panel session.

TVPPA's Valley Rally

The Tennessee Valley Public Power Association hosted its annual Valley Rally in Washington in late June. The event is an opportunity for TVA customers to visit with members of the delegation and coordinate with TVA on mutual efforts to further its goals. As part of the weeklong visit, TVA hosted a dinner for leaders of local power companies. As head of Government & Community Relations, I was glad to welcome the group to our nation's capital, along with other TVA leaders, and to share our appreciation for their taking the time to educate policymakers about the important work of public power and the significant role we collectively play in our communities.

The mission of TVA Government & Community Relations, in partnership with TVA's stakeholders, is focused on sharing information about the success and value of TVA and public power in the Valley, as well as opportunities to support this crucial work.



Galapagos

The Land That Time Didn't Forget

By JIM MELTON

I retired from TVA in 2006 and finally got off the daily "engineers bus" from Knoxville to Chattanooga.

Since then, I have been spending quite a bit of time traveling. Usually, I go on one or two cruises a year with my sister and a small group of friends. We have visited more places than I can remember, but the most notable ones are Costa Rica, Scotland, Ireland, Singapore, Vietnam, Taiwan, and the Philippines.

And, this past January, we visited one of my favorite places, the Galapagos Islands.

The Galapagos are best-known for their huge number of endemic species. These are species only found on a single defined geographic location, such as an island. As far as the Galapagos Islands history goes, Charles Darwin studied the endemic species there in the 1830s, inspiring his theory of evolution by means of natural selection.

These islands are protected today as part of Ecuador's Galapagos National Park and Galapagos Marine Reserve. Ecotourism continues to be important to Ecuador's economy, with the Galapagos visited by around 300,000 people a year.

Our trip began with a flight into Quito, the capital of Ecuador. We stayed at the five-star Quito JW Marriott, while touring the city. Quito is in the Andes Mountains and is 9,000 feet above sea level, which gave several of us a bit of altitude sickness. One of the most memorable sights there was the 135-foot-tall statue of the Virgin Mary, perched on a high point overlooking the city.

From Quito, we flew to the Galapagos island of Baltra. During WWII, Baltra served as a U.S. military base charged with protecting the Panama Canal. It has the main airport on the islands.

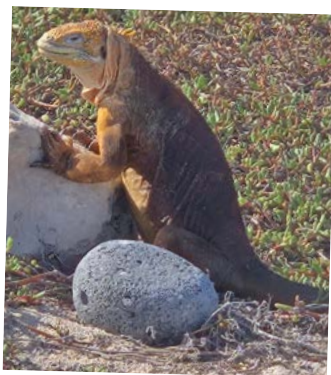
The Galapagos are an archipelago of volcanic islands near the equator and are a province of the Republic of Ecuador.

Jim Melton and his sister, Joyce Melton, at the 135-foot-tall Virgin of El Panecillo statue in Quino, Ecuador





The Sally Lightfoot Crab is a common sight on the rocky shores of the Galapagos.



One of the many land iguanas found throughout the Galapagos



The Blue-footed Booby is known for its distinctive bright blue webbed feet.



A Galapagos sea lion with its pup

Our tour covered the northern route of the Galapagos and began with a visit to Black Turtle Cove on Santa Cruz Island. This is a beautiful and peaceful island, with many inlets surrounded by mangroves. The island is home to sea turtles, rays, sharks, brown pelicans, egrets, and herons.

On the next day, we toured Rabida Island and Egas Port on Santiago Island. Rabida Island has beautiful views of eroded volcanic landscapes and is known for its amazing red sand. The only animals we saw there were flamingos. On the other hand, Santiago Island has black lava rock and black sandy beaches. Although Santiago is a dry island, it is home to many birds, sea lions, fur seals, and iguanas. Not having known any predators, these animals were not afraid of us and could be approached easily. After a day of touring, we all needed a swim to cool down.

On Day 3, we visited Isabela Island and Fernandina Island. Fernandina Island is covered with huge amounts of black lava but still hosts the largest colony of marine iguanas in the archipelago. Isabela Island offers a spectacular view of beautiful Darwin Lake.

We next visited Urvina Bay and Vicente Roca Point on Isabela Island. Isabela Island is the largest island in the

Galapagos and had its latest volcanic eruption in 2015. We did not go ashore in the morning but saw rays, sea turtles, and penguins in the water. In the afternoon, we hiked to Darwin Lake.

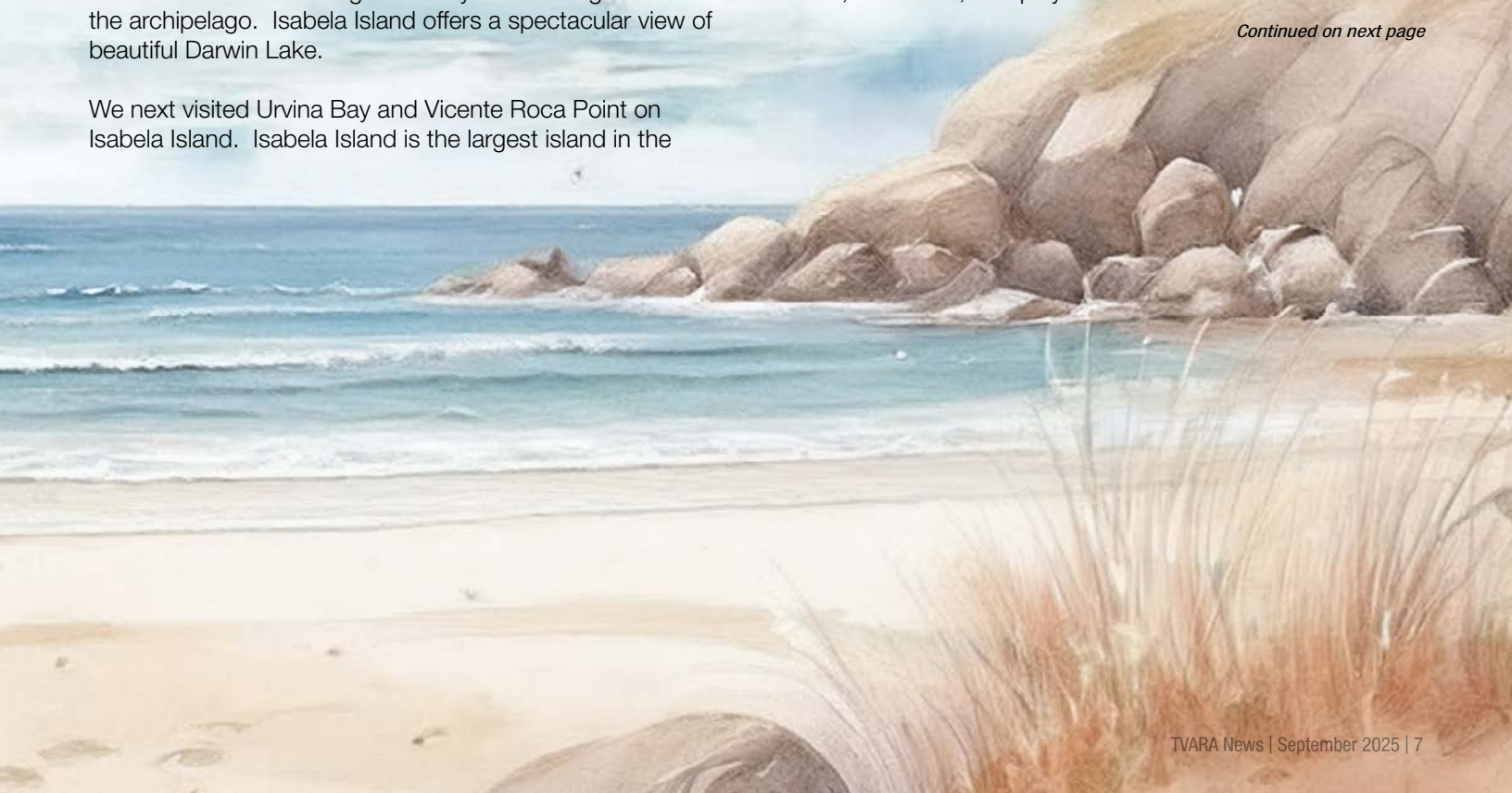


Giant tortoises, including this Saddleback, are native to seven of the Galapagos Islands.

Next, we visited Santiago Island, where the "new" lava is 180 years old. This island is mostly inhabited by insects and lizards, but we also spotted Blue-footed Boobies. In the afternoon, we hiked to the top of the highest volcano on Bartolome Island, which meant climbing nearly 400 steps up a steep incline. As we left the island, we spotted several sea lions taking it easy.

The day next to the last two days was a day to play. We swam, snorkeled, and played in the white sand of Las

Continued on next page



Bachas beach on Santa Cruz. In the afternoon, we managed to get another hike in — across North Seymour Island.

North Seymour is not a volcanic island but one where the ocean floor probably raised up to create a mass of land. It is rocky and dry but serves as the home of the Magnificent Frigatebirds. The actual name of these seabirds, *Fregatidae*, has nothing to do with warships but comes from their genus, *Fregata*. They all have mostly black plumage, long tails, and long, hooked bills.

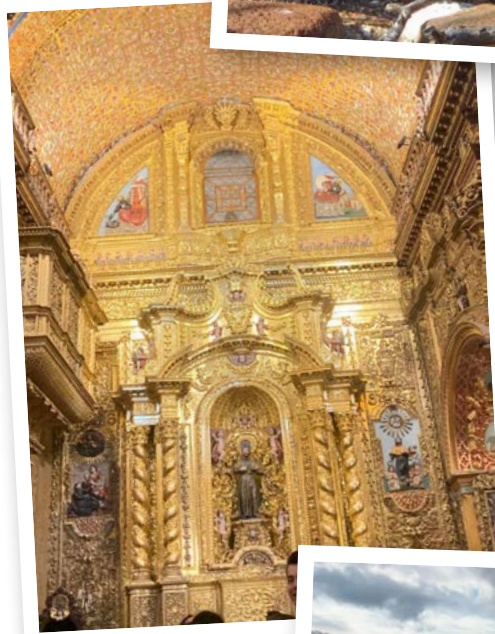
On the last two days we visited Puerto Baquerizo Moreno on San Cristobal Island. This island has shops, restaurants, and a breeding center for one variety of the giant tortoise, the Saddlebacks. They are being bred in captivity to increase their numbers in the Galapagos.

Visitors are encouraged to plant a tree on the highlands to help reforest the area. We also saw giant tortoises in the fields on our ride to the highlands. We were able to walk through the fields and get very close to them.

Visiting the Galapagos Islands is peaceful and serene, yet amazing. You can understand Darwin's fascination with the place — it is a glimpse into nature as it existed centuries ago.

(Jim Melton retired in 2014 as a Mechanical Engineer in Facilities Services in Knoxville and Chattanooga, after a 34-year career with TVA.)

The Magnificent Frigatebird has an inflatable red throat pouch, which it uses to attract a mate.



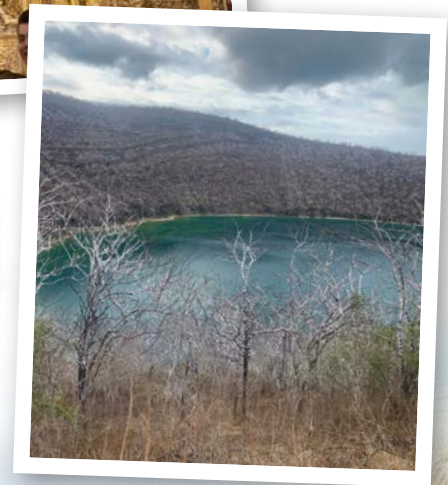
The ornate gold-leaf-covered interior of the Jesuit Church of La Compañía de Jesús in Quito, Ecuador



The equatorial line, with North America on one side and South America on the other



One of the many tenders that ferried us from our ship to the various excursions available



Darwin Lake

Do we have your email address?

By RICHARD T. WILSON JR.
TVARA Valleywide Membership Program Manager

If you recently changed your email address or have not previously provided your email address to the TVA Retirees Association, we encourage you to do so.

TVARA uses email to communicate important information to retirees, including details about retiree chapter meetings and TVA Retiree Appreciation Luncheons, dues-renewal reminders and payment confirmations, the electronic version of the *TVARA News*, and updates from TVA and the Retirement System.

To submit your email address, send an email to tvaravw@tva.gov with your first and last name, house number, phone number, and email address. Alternatively, you can call Terri Welty at 865-632-3318 for further assistance.

TVARA embraces new retirees...continued from page 1

addresses. Much of our ongoing communication will be sent via email. Please make sure we have your correct email address by sending an email to our office at tvara@tva.gov.

We want to thank again our Bicentennial Volunteers Inc. partners for providing funding for our volunteer projects across the Valley. Our communities benefit greatly from the work our volunteers perform and from the BVI grants received through the chapters.

We welcome your ideas about new projects for TVARA participation. Be sure to check out the articles on page 4 in this newsletter, as we have some benefit changes coming with the next open-enrollment period.

Have a safe and happy fall season!

TVA Retiree Brand Ambassador Training

TVA's Brand Ambassador program is a key outreach effort in which employees and retirees help share TVA's mission with friends, families, and communities.

A company's brand is more than just its logo or name. It represents the emotional connection people have with that company. TVA's strong brand sets it apart and is crucial for retaining and gaining supporters.

TVA's brand reflects the work its employees and retirees do, particularly in helping the public understand TVA's value in the region.



Why Brand Ambassadors Are Needed Now

With growing energy demands and population expansion, particularly in new communities, TVA is facing challenges in ensuring awareness.

Research shows that many people, especially younger or newer residents, are unfamiliar with TVA. Your stories and experiences are key to building awareness and helping others understand TVA's role in providing clean, affordable energy, supporting economic development, and preserving the environment.

Opportunities for Ambassadors

To sign up for Brand Ambassador training and share your story, reach out to your chapter president or email Liberty Phillips at lphillips7@tva.gov.

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associations in partnership with Tennessee Valley Robotics (TNVR) — gives students a glimpse into TVA and its mission of service.

This year's theme was "Energizing Every Moment," and TVA Power Customer Contracts Manager Andrew Harris participated for the eighth year.

"Teaching the youth about the electric industry and TVA ensures that we are seeding the future workforce of our region with our history, a glimpse into our mission, and tying what we do to their day-to-day lives," Harris says. "That's all done in hopes that some of these children carry on the mission of service TVA and our local power companies carry out every day."

According to Harris, the partnership between the 23 electric cooperatives, 24 municipal LPCs, and two associations is critical for the success of the camp.

"These are the individuals who are experts in their fields, who serve the communities the kids live in, and who volunteer their time to teach the youth of tomorrow what role we play in providing the critical infrastructure many take for granted," he says.

TNVR provides a teacher to the camp to introduce middle-school 4-H students to robotics.

"With the introduction of a robotics section to the camp in 2014 approximately 3,000 students have had a chance to try their hand

at programming a robot to perform tasks," TNVR's Charley Spencer says. (See related article on page 11.)

In addition to learning about robots, this year's campers also constructed their own electric lamps, which they planned to give to TVA President/Chief Executive Officer Don Moul and Communications & Customer Affairs Vice President Jeremy Fisher.

Harris says he hopes after each year's three days of fun and learning, the lessons have a lasting effect on the kids who participated.

"I hope they come away with an appreciation for the electric industry, information about electric safety, and a hands-on introduction to how STEM relates to the electric industry."

Muscle Shoals Chapter Sits High in Saddle, after Roping in \$15,000 To Support St. Jude

By JOHN BLACKWELL

Gardiner Farms in northwest Alabama came alive with music, community spirit, and a mission of compassion in mid-July, as supporters gathered for the 29th Annual Saddle Up for Kids fundraiser benefitting St. Jude Children's Research Hospital.

And again this year those supporters included the Muscle Shoals TVARA Chapter, which presented a \$15,000 check for the renowned Memphis institution, through a grant funded by Bicentennial Volunteers Inc.

The goal this year was \$400,000, and according to Gardiner Farms owner Jimmy Gardiner, this was achieved with money still being counted.

The Muscle Shoals Chapter has supported this event for several years and its continued involvement underscores TVARA's longstanding and growing commitment to serving the community and to this impactful event for the lifesaving mission of St. Jude.

Founded nearly three decades ago, Saddle Up for Kids started as a local trail-ride fundraiser. Since then, it has evolved into one of the most celebrated and successful regional charity events in the Southeast. What began as a small community effort now attracts hundreds of attendees, dozens of RVs, and prominent country-music artists who lend their voices and talents to raise support for children battling cancer and other life-threatening illnesses.

This year's concert lineup included Lorrie Morgan, T. Graham Brown, and Easton Corbin, with trail rides across more than 3,000 acres of land. In addition to the rides and performances, the event offered activities for children, including pony rides, and a variety of food options.

One of the event's most anticipated highlights is its live charity auction, now the single-largest source of fundraising at the event. This year's auction generated more than \$305,000, with items such as homemade cakes, pies, and loaves of bread fetching bids of \$1,000 or more each — a testament to the generosity and dedication of attendees.



One of the many happy trails in northwest Alabama at annual Saddle Up for Kids

Local merchants make generous donations of mowers, power tools, generators, and more for the auction. Many of these gifts are given not for their material value but as symbolic acts of hope and support for the children of St. Jude.



From left, TVARA Muscle Shoals Chapter Saddle Up check-presentation participants Anita Vandiver (chapter member), Bob Atwell (chapter president), Greg Vandiver (chapter treasurer), and John Blackwell (chapter member), with event coordinator Anne King, Gardiner Farms owner Jimmy Gardiner, and event coordinator Sally Rosser King

The Muscle Shoals chapter, along with TVA's Power Service Shops, has gone beyond financial donations by providing on-the-ground volunteer labor and technical support, as well. Chapter members have cleared trails, mowed grass, spread gravel for parking, and even cooked meals for event volunteers.

Most recently, the chapter, working with the PSS employees played a key role in upgrading the event's infrastructure by installing electrical outlets and spreading gravel for parking areas that now accommodate 50 RVs. Despite the expanded capacity, RV demand remains high, with 14 additional people on a waiting list. Enthusiasts willingly pay \$500 or more per night for these coveted spots, many contributing even more as part of the cause.

The chapter's contributions — financial and physical — reflect its ongoing mission to serve the community. The \$15,000 check presented at Gardiner Farms is just one part of a much larger legacy of giving, volunteerism, and advocacy for St. Jude's mission: to ensure that no child is

Continued on page 16

TVA, TVARA human help keeps robots running strong

By CHARLEY SPENCER, Tennessee Valley Robotics

TVA's service region is home to more than 1,700 robotics, drone, and electric-car teams made up of elementary, middle-school, and high-school students. The 2024-2025 season had more than 300 competitions during the schoolyear, covering the seven states making up the Tennessee Valley.

More than 20 years ago, there was just a handful of teams, and very few competitions were scheduled. With the involvement of TVA employees and retirees working in conjunction with TVA, Bicentennial Volunteers Inc., and TVARA, the future workforce for the Valley had made huge advancements.

Although TVA has only been involved actively with the robotics programs for the past 10 years, TVA employees and retirees have assisted the teams by volunteering as mentors, judges, and cheerleaders for more than 20 years. BVI became an active participant nine years ago, assisting with financial support. Combined funds for robotics programs sponsored by TVA employees, TVA, and BVI have reached more than \$10 million.

TVA retirees, working with TVA employees, assist at competitions and with the development of artificial intelligence, aviation (drones), and dam safety (underwater robotics). About 250,000 students have been a part of these programs since conception.

The competitions begin in elementary school and continue through middle school, high school, and college. Participation in robotics helps the students learn critical skills applicable in engineering and science, as well as the crafts. The robotics program is all inclusive — teams include minority, Native American, blind, deaf, and autistic students. No child is denied an opportunity to learn robotics.

This past schoolyear was the culmination of a lot of hard work and dedication by these STEM/robotic students. In April, the Robotics Education & Competition Foundation, along with VEX Robotics, hosted the world competition in Dallas. The 2,400 teams competing this year represented more than 50 countries and were considered the best out of more than 24,000 teams worldwide. The Tennessee Valley had 72 teams from five states competing in various events. Jackson Area Robotics, a community team from Jackson, Tenn., was chosen as the world champions in the high-school division. This was a first for Tennessee Valley teams — an incredibly huge accomplishment.

In a second world-championship competition, also held in



World champion Jackson Area Robotics team celebrates major win for Tennessee Valley schools.

April and sponsored by First Inspire in Houston, seven Valley teams competed with 1,056 teams from 66 countries. Zac Keepers, a student from Owens Crossroads, Ala., was one of 10 students named to the "Dean's List." These 10 students were considered the best of more than 15,200 participants making up the First Inspire teams. The award is a peer-nominated/reviewed competition and represents the best of all robotic students in the world.



Zac Keepers

The Sea Guardians team from Johnson City, Tenn., attended

Continued on page 16

HOW TO HELP

If you would like to volunteer to assist in one of the local robotics competitions around the Tennessee Valley, contact Charley Spencer at cwspencer@tnvrobotics.org or call him at 423-240-4226. Some of the upcoming competitions are listed here:

- Nov. 1** — Music City BEST at Lipscomb University, Nashville
- Nov. 8** — Northwest Alabama BEST at Northwest Shoals College, Muscle Shoals
- Nov. 8** — Drones at Central Magnet School, Murfreesboro
- Nov. 13-15** — RECF VEX V5 — Sevierville Convention Center, Sevierville
- Dec. 5-6** — South BEST — Alabama A&M University, Huntsville
- Dec. 13** — RECF IQ — VW Conference Center, Chattanooga

Who Needed Johnny Appleseed? Apples Abounding in Valley

By JULIE GRAHAM, Explore Tennessee River Valley

As the leaves begin to turn and the air grows crisp, the Tennessee River Valley comes alive with the sweet scent of apples ripening on the trees. Fall is apple time — a season of harvest, hard work, and deep tradition.

While apples may feel as American as frontier cabins and homemade pie, the truth is, they aren't native to North America. The apple tree (*Malus domestica*) traces its roots to Central Asia, and it was European settlers who first brought apple seeds and grafted trees across the Atlantic. From colonial orchards to Appalachian homesteads, apple trees quickly took root in American soil — and in American culture.

For early settlers, apples were a versatile staple, enjoyed fresh off the tree, stored for winter, cooked into sauces or apple butter, or fermented into vinegar and hard cider. On the frontier, preparing for winter was essential, but it also became a communal effort, with neighbors gathering to press apples for cider or simmer apple butter in large kettles over open fires. These gatherings often turned into social events, where music filled the air — fiddles, banjos, and singing around the fire. Families traded goods like preserves, quilts, or fresh produce, turning a practical task into a celebration of harvest and community.

Today, this tradition lives on across the Valley at community festivals and “you-pick” farms where visitors can sample the season's best. Locally made apple butter, fresh-pressed cider, and homemade baked goods are proudly offered against a backdrop of scenic orchards, rolling hills, and welcoming small towns. It's a taste of Appalachian heritage you can carry home in a jar or a pie box.

Harvest Festivals

From mountain hollows to valley towns, apple festivals carry on the spirit of the harvest. Nestled high in the rugged Unicoi Mountains, the **Unicoi Apple Festival** in Erwin, Tenn., draws more than 100,000 visitors and 400 vendors each year. Guests come to sample local treats, enjoy live music, and join in family-friendly activities. This year, the festival brings back its popular tennis tournament—a nod to a sport brought to the region by early settlers.



Further northeast, in the shadow of Mount Rogers — the tallest peak in Virginia — the community of **Chilhowie** celebrates with its annual Apple Festival, themed for 2025 as “**Apple Roots Run Deep.**” And in southeast Tennessee, the **Cleveland Apple Festival** fills that city's downtown with two days of music, crafts, and hometown cheer, bringing neighbors together in the name of fall and fruit.

You-Pick, Family Orchards — Down on the Farm

The history of orchards runs deep in the Valley. **Buffalo Trail Orchard** in Greeneville, Tenn., traces its roots back to 1890, while nearby Carver's Orchard in Cosby has

welcomed generations of visitors since the 1940s. In the southern reaches of the region, **Mercier Orchards** in Blue Ridge, Ga., has been in operation since 1943, emerging from a simple family farm into a beloved agritourism destination.



Mercier Orchards



Smaller family-run operations like Apple Valley Orchard in Cleveland, Tenn., Isom's in Athens, Ala., Wheeler's in Dunlap, Tenn., and Scott's Orchard in Hazel Green, Ala., offer seasonal produce, cider, baked goods, and **farm tours** that connect visitors to the rhythms of rural life. Whether you're picking apples straight from the tree or sampling a slice of warm pie, these farms offer a hands-on taste of fall tradition.

As the seasons shift and the hills blaze with autumn color, the Tennessee River Valley continues to honor the deep roots planted by its earliest settlers. Apple season is just one chapter in a larger story of fall bounty — pumpkin patches, corn mazes, sorghum syrup, and craft fairs all mark this time of year with flavor and tradition. Across the region, small towns and family farms welcome visitors to share in the harvest and the heritage. To discover more festivals, orchards, and historic fall events, explore the **Tennessee River Valley MapGuide**, your directory to the people, places, and stories that make this region so rich in culture and charm.

Here are some of the region's many fall offerings: September

5 — 47th Mountaineer Folk Fest, Spencer, Tenn.: Annual music festival at Fall Creek Falls State Park.



Depot Days

20 — Depot Days, Hartselle, Ala: Tribute to the railroad industry and its contribution to the city of Hartselle and the North Alabama region. Truck, car, and motorcycle show. Live music. Free admission.

25-28 — 71st annual Chilhowie Community Apple Festival, Chilhowie, Va.: Parade, antique tractor show, live music, Cider Creek orchard tours, carriage rides. Free admission.

27 — Burnsville Waterway Festival and Rodeo, Burnsville, Miss.: Celebration of town's connection to the Tennessee-Tombigbee Waterway, offering a day of fun and festivities for all ages.

19-21 — Overmountain Rally, Newport, Tenn.: National Rally Road race along the mountain trails in the Cherokee National Forest. Free for spectators.



Overmountain Rally

October

3-4 — Unicoi Apple Festival, Erwin Tenn.: 100,000-plus visitors and 400-plus vendor booths. Live music. Free admission.



River Folk Festival

4 — River Folk Festival — Calvert City, Ky.: Family-friendly music festival offering a foot-stompin' good time for all ages. Free admission. Lawn seating.

10-11 — Trigg County Country Ham Festival, Cadiz, Ky.: Hog-calling contest, carnival rides, vote for the best old-timey cured country ham.

11-12 — Prater's Mill Country Fair, Erwin, Tenn.: Mountain music, living-history exhibits, original art and crafts handmade out of natural materials by the exhibitors.



Prater's Mill Country Fair

18-19 — Cleveland Apple Festival, Cleveland, Tenn.: Arts & crafts show, live music, food booths, petting zoo, entertainment, children's activities.

10/18-19 — Alabama Gourd Show, Cullman, Ala.: A display of gourd art and gourd fun. Free admission.

November

28-29 — Blue Friday and Light Up Blue Ridge, Blue Ridge, Ga.: Two days of local entertainment, great shopping, and a parade. Free admission.



Blue Friday and Light Up Blue Ridge

Learn more about the Tennessee River Valley and events happening throughout the year. Explore more about this great Tennessee River Valley online at [tennesseerivervalleygeotourism.org](https://www.tennesseerivervalleygeotourism.org).

In Memoriam

April 28, 2025 - July 27, 2025

TVA Retirement Management received notifications of the deaths of the following retirees for the period April 28, 2025, through July 27, 2025, 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 800-824-3870.

Adcock, Paul G.,
4/27/2025(7/13/1985)

Aldrich, Belton G.,
5/4/2025(1/12/1991)

Allen, Rex L.,
6/7/2025(12/2/1992)

Aycock, Johnny B.,
6/14/2025(4/7/1994)

Benninghoff, Henry N., Jr.,
6/21/2025(12/7/2002)

Bingham, James E.,
5/27/2025(6/26/1993)

Bonam, Beverly L.,
5/14/2025(10/6/2007)

Bowie, Larry E.,
7/9/2025(9/20/2014)

Bradley, Robert D., Jr.,
6/10/2025(6/4/1993)

Britton, Shelia D.,
2/4/2025(10/17/1994)

Brooks, Carl,
6/29/2025(11/15/1992)

Brooks, James L.,
6/23/2025(5/7/2011)

Brown, James T.,
4/14/2025(8/22/1988)

Brown, James T.,
4/24/2025(7/1/1994)

Brown, Robert W.,
7/20/2025(6/7/2014)

Brown, Wildie R., Jr.,
5/15/2025(1/7/1994)

Broyles, Mary Vance,
7/7/2025(4/3/1973)

Burchfield, Geter C.,
5/19/2025(9/20/2003)

Burgess, David W.,
6/30/2025(6/2/2002)

Buttram, Edward A.,
6/4/2025(5/2/2014)

Cagle, Alvin C.,
5/20/2025(12/28/1989)

Calloway, William W., Jr.,
6/13/2025(7/1/1999)

Carney, Melvin E.,
5/1/2025(2/2/2000)

Carroll, Roy W.,
6/14/2025(5/14/2007)

Carver, Timothy E.,
4/22/2025(10/1/2009)

Cathey, Alexander M., Sr.,
5/3/2025(10/8/2011)

Chattin, John D.,
5/30/2025(7/30/1988)

Chestnutt, Janis S.,
3/16/2025(10/10/1987)

Clift, Billy J.,
5/1/2025(12/14/2000)

Collier, Bennie E.,
5/29/2025(10/17/1994)

Collum, Brenda R.,
6/13/2025(6/21/1994)

Countiss, David E.,
7/6/2025(7/28/1990)

Cox, Michael W.,
7/4/2025(6/18/1991)

Crangle, Tommy F.,
7/20/2025(10/17/1994)

Crockett, Robert H.,
7/1/2025(10/17/1994)

Daniel, Lee R.,
6/11/2025(6/24/1991)

Davis, Barbara J.,
5/17/2025(6/6/2011)

Debord, Jimmy R.,
4/28/2025(4/1/1993)

Delashmitt, Marty R.,
5/4/2025(6/10/2023)

Dial, Johnny L.,
5/31/2025(3/23/1991)

Dixon, Travis L.,
3/18/2025(9/7/1988)

Dobbs, Donnie L.,
5/10/2025(9/8/1999)

Dudley, Charles E.,
4/27/2025(7/28/1987)

Duke, Frank J.,
5/27/2025(1/8/2007)

Dumas, Lilia Mae,
5/1/2025(8/30/2014)

Earhart, Larry W.,
7/14/2025(1/2/2011)

Ellis, Philip R.,
7/6/2025(11/29/1992)

Emily, Elmo E.,
5/30/2025(10/1/1990)

Estes, Johnny B.,
6/19/2025(11/15/1992)

Farr, James F.,
6/16/2025(5/2/2016)

Farrell, Billy G.,
6/20/2025(5/29/1982)

Fish, David Wayne,
6/5/2025(10/1/2014)

Ford, Charles E.,
5/25/2025(7/7/2004)

Ford, Jackie E.,
5/27/2025(11/16/2002)

Fox, James A., Jr.,
7/20/2025(10/1/1990)

Friley, Jean H.,
5/8/2025(4/9/2011)

Gladden, Jana L.,
5/17/2025(8/2/1988)

Goslow, Bruce H.,
5/18/2025(9/15/1998)

Griffith, Anthony R.,
3/24/2025(10/31/2020)

Grigsby, Aaron D.,
6/28/2025(1/18/1997)

Hammond, Cynthia R.,
1/23/2025(7/30/1988)

Hannis, Harold D.,
3/14/2025(3/28/1998)

Harris, Oscar L.,
5/10/2025(12/16/1989)

Hayes, R Stephen,
7/20/2025(12/31/2002)

Herston, William D.,
7/14/2025(1/4/2011)

Hollomon, Lee A.,
7/2/2025(11/13/2004)

Howard, Charlotte A.,
5/31/2025(2/18/2002)

Hughes, Lillian R.,
6/7/2025(6/26/1993)

Jaco, Ben D.,
6/17/2025(6/2/1988)

Jacobs, Harvey A.,
4/29/2025(1/3/2009)

Johnson, Eddie R.,
6/28/2025(7/7/2004)

Johnson, Floyd J.,
4/27/2025(11/3/2007)

Johnson, Ronald L.,
4/27/2025(10/17/1994)

Johnston, Virginia C.,
7/11/2025(10/1/1988)

Jones, Russell B.,
4/16/2025(10/1/1996)

Jones, William C.,
6/6/2025(4/21/1990)

Kilgore, Phyllis C.,
6/18/2025(11/8/1994)

Killen, John M., Jr.,
6/3/2025(1/9/2006)

King, Wilson L., Jr.,
5/31/2025(9/24/1988)

Kron, Benjamin I., Jr.,
7/15/2025(10/1/1990)

Lancaster, Bobby J.,
5/22/2025(12/18/1991)

Lansden, Carl,
6/20/2025(6/16/1983)

Leach, Thomas R.,
6/10/2025(9/27/1997)

Leazer, Richard D.,
6/25/2025(9/26/1987)

Lewis, Winnie G.,
6/15/2025(3/31/1996)

Lindsey, Barbara J.,
5/2/2025(5/4/2002)

Love, Michael L.,
5/23/2025(7/4/2003)

Lynn, Mary Alice,
6/18/2025(5/5/2001)

Lyons, David E.,
6/15/2025(10/30/2009)

Mahan, Fred L.,
5/26/2025(10/17/1994)

Malone, Royce A.,
6/13/2025(6/7/1992)

Manley, Norman C.,
6/18/2025(8/16/2016)

Mann, Philip C.,
5/18/2025(10/1/1988)

Martin, Deborah B.,
5/8/2025(10/2/2005)

Martin, Edward L., Jr.,
5/24/2025(6/24/1995)

Martin, Jerry W.,
3/7/2025(7/16/2012)

McCollough, Major C.,
5/10/2025(10/1/2014)

McDonald, Patricia Ann,
5/15/2025(1/6/2006)

McHone, Lois B.,
5/7/2025(12/5/1994)

McNew, Benjamin F., Jr.,
5/27/2025(12/13/2003)

Mercer, Connis H.,
5/23/2025(9/3/1988)

Miller, Robert L.,
5/26/2025(6/26/1993)

Minton, David A.,
5/5/2025(4/20/2002)

Mishu, Albert B.,
5/16/2025(8/16/1988)

Mitchell, John C.,
6/29/2025(10/5/2013)

Moore, Roger H.,
4/27/2025(8/5/2006)

Mullis, Olen D.,
6/12/2025(10/17/1994)

Nevins, Jon L.,
6/25/2025(11/1/1994)

Newton, Michael E.,
5/3/2025(10/17/1994)

Noble, William L.,
7/2/2025(1/16/1986)

Norris, Nancy D.,
6/5/2025(3/4/2004)

Obrien, Gary W.,
6/30/2025(4/5/1990)

Overton, James A.,
6/12/2025(4/2/2007)

Paris, Mary A.,
6/4/2025(6/25/1988)

Parker, Charles C.,
6/10/2025(12/20/2008)

Parkhill, James E., Jr.,
6/16/2025(1/3/2000)

Phifer, J Ray,
6/20/2025(1/2/1999)

Phillips, Thomas M.,
4/30/2025(12/31/1994)

Porier, Carol Kowalski,
5/22/2025(10/1/1996)

Ragsdale, Charles D.,
7/4/2025(12/8/1997)

Reed, Dorothy P.,
5/19/2025(10/17/1994)

Robins, Jackie L.,
7/9/2025(10/5/2014)

Sandefur, John R.,
7/16/2025(1/5/2008)

Sanders, Rufus L.,
7/16/2025(5/28/1994)

Schumacher, Herbert J.,
5/9/2025(9/30/1989)

Setliffe, James R., Sr.,
7/13/2025(5/3/2003)

Simonaitis, Romualdas,
5/5/2025(12/9/1997)

Skelton, Warren F.,
6/28/2025(11/21/1991)

Smith, Billy W.,
5/22/2025(10/17/1994)

Smith, Robert E.,
6/21/2025(5/6/2002)

Smith, Robert K.,
4/24/2025(9/28/1991)

Smith, Ronald G.,
5/1/2025(1/2/1999)

Smith, Stephen A.,
5/26/2025(1/9/1999)

Squires, Joel S.,
6/10/2025(12/13/2003)

Stainton, Harold R.,
5/3/2025(1/2/2010)

Stanfield, Patrick M.,
6/2/2025(10/31/1998)

Stinson, Gary M.,
7/1/2025(10/6/2001)

Stinson, Kelly David, Jr.,
1/27/2025(10/5/2013)

Strickland, Linda D.,
6/29/2025(5/8/1999)

Strunk, Janis W.,
5/4/2025(12/9/1997)

Summers, Robert A.,
7/3/2025(1/2/2012)

Tallent, June P.,
6/23/2025(12/4/2001)

Tessmer, Raymond G., Jr.,
4/27/2025(8/27/1991)

Thompson, Jerrell D.,
7/16/2025(10/6/2002)

Thompson, Marvin M.,
4/30/2025(10/19/2014)

Thornton, Sandra M.,
5/25/2025(9/27/1997)

Tingle, Judith A.,
4/28/2025(12/8/2001)

Turner, Dall E.,
4/26/2025(10/1/1988)

Vaughn, Dan R.,
6/16/2025(5/19/2012)

Villa, Victor E.,
6/9/2025(10/2/1992)

Vogel, John A.,
4/30/2025(10/1/1996)

Wallace, Ralph G.,
6/29/2025(10/1/1996)

Webb, Andrew L.,
5/17/2025(10/9/2023)

White, John Raymond,
6/12/2025(10/31/2016)

Whitehead, Kenneth J.,
7/3/2025(9/3/1988)

Williams, Billy J.,
4/13/2025(1/7/2006)

Wynne, Donna K.,
5/28/2025(9/2/1989)

Upcoming September 2025 Chapter Meetings

BROWNS FERRY

September 16, 2025, Noon

Catfish Cabin II, 908 U.S. 72 E., Athens, Ala.

- Program: "EnergyRight"

David C. Matherly Jr., President

256-777-2175/dcmatherly@gmail.com

CHATTANOOGA

October 14, 2025, 10 a.m.

Brainerd United Methodist Church, Fellowship Hall, covered entrance on left, 4315 Brainerd Road

- 10 a.m. — Coffee & donuts
- 10:30 a.m. — Program: TVA & Medicare Insurance Update
- 11 a.m. — Speaker: Tom Swanson, TVARA Insurance Committee Chairman

Tom Swanson, President

423-902-6892/twswanson@comcast.net

CLEVELAND

September 19, 2025, 10:30 a.m.

Hopewell Church of God, Fellowship Hall, 5765 Eureka Road NW

- Program/Speaker: TBD
- Coffee & donuts

John Austin, President

423-472-2720/austintnutfan@charter.net

GALLATIN

Temporarily on Vacation

Please contact Blue if you are interested in attending chapter meetings or volunteering for 4-H projects

James R. "Blue" Monday, President

615-481-8469/oemorgan@comcast.net

HUNTSVILLE

September 18, 2025, 10 a.m.

TVA Shields Office Building, 370 Shields Road

- Program: "New Nuclear"

Daniel A. Simmons, President

256-509-9781/dasimmon@bellsouth.net

JACKSON

September 10, 2025, 9:30 a.m.

Southwest Electric Membership Corp., 1590 Highway 70E

- Guest Speaker: Chuck Marquis, Regional Specialist, TVA West Tennessee Region (tentative)

Alan Campbell, President

731-988-8814/abcjax@eplus.net

JOHNSONVILLE/CUMBERLAND

September 18, 2025, 10 a.m.

Johnsonville State Historic Park, 90 Neil Beard Road, New Johnsonville, Tenn.

- 10 a.m.: Socializing
- 11 a.m.: Meeting, update on TVA retirement status, information on TVARA Board meeting

Door prizes and cash drawing

Remember to bring nonperishable food for the local food bank

Mickey Blackburn, President

931-209-1352/mwblackb56@gmail.com

KNOXVILLE

September 8, 2025, 10:30 a.m.

Fellowship Church, 800 Middlebrook Pike

- Program: Presentation by Alzheimer's Tennessee on forms of dementia; discussion by Fidelity Investments TVA contact on 401-k distribution, estate planning, and more; TVA Retirement program financial update; area community projects of interest; TVARA activities

Light refreshments will be provided

Ron Riberich, President

865-679-1565/rjriberich@comcast.net

MEMPHIS

September 17, 2025, 11 a.m.

One & Only (BBQ), 6575 Airways Blvd., Southaven, Miss.

- Program: Fill vacant chapter positions

Jeffrey M.H. Allen, President

901-484-4282/jeffreymhallen1@gmail.com

MISSISSIPPI

September 9, 2025, 10 a.m.

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

- Program/Speaker: TBD

Judy J. Bright, President

662-791-9779/judy.bright2@icloud.com

MUSCLE SHOALS

September 10, 2025, 10 a.m.

TVA Community Credit Union, 1405 S. Wilson Dam Road

- Program: "EnergyRight"

Robert F. Atwell, President

256-710-5826/rfatwell@hotmail.com

Getting in touch with TVARA

Here is contact information for the TVA Retirees Association and its officers:

TVARA 865-632-3318

Vickie Ellis, TVARA President

tvarapresident@gmail.com/865-805-1512

Jo Anne Lavender,

TVARA Immediate Past President

jlavender@tds.net/865-300-8272

Les Bays, TVARA Vice President

Lpbays1@yahoo.com/423-782-8458

Kathryn Davis, TVARA Secretary

krdavis3@yahoo.com/615-361-9954

Lisa Overly, TVARA Treasurer

lloverly@hotmail.com/865-567-7911

Penny Walker, TVARA Volunteer Coordinator

pennywalker06@comcast.net/423-413-7137

Richard T. Wilson Jr.,

TVARA Membership Program Manager

rtwilson@tva.gov/865-632-8542

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

NASHVILLE

September 11, 2025, 10 a.m.

Victory Baptist Church, 1777 Tate Lane, Mt. Juliet, Tenn.

- Program: Social Security, presented by AARP

Leanne Whitehead, President

931-446-0664/klwhite220@gmail.com

NORTHEAST ALABAMA

September 9, 2025, 11 a.m.

Western Sizzlin, 1130 Highway 28, Jasper, Tenn.

- Speaker: TBD

Larry A. Hancock, President

256-599-1383/lah35772@gmail.com

PADUCAH AREA

September 16, 2025, 11 a.m.

Noble Park at Large Picnic Shelter

- Program: Annual Picnic

Phyllis J. Robertson, President

270-816-1166/pjrobertson1953@gmail.com

PARADISE

September 9, 2025, 10 a.m. — 2 p.m.

Charles Black City Park

117 N. Main Street, Morgantown, Ky.

- Program/Speaker: TBD

Vernon R. Perry, President

270-543-4707/vernonrperry25@gmail.com

or wputnam@bellsouth.net

UPPER EAST TENNESSEE

October 7, 2025, 11 a.m.

Golden Corral, 3104 Browns Mill Road, Johnson City, Tenn.

- Program: Discussion of Required Minimum Distributions, Medicare IRMAA surcharges, and Roth Conversions; TVA Retirement System update

Door prizes and cash drawing

Let the restaurant cashier know you are with the TVA Retirees group as you pay for your meal (please bring small bills and plan to leave a tip on the table)

Les P. Bays, President

423-782-8458/Lpbays1@yahoo.com

WATTS BAR AREA

October 1, 2025, 4 p.m.

Nick's Lakeside Grill,

2109 New Lake Road, Spring City, Tenn.

- Program/Speaker: TBD

Please text or email Ed if you plan on attending

J. Ed Couch, President

423-551-1226/jedcttu@gmail.com

WESTERN AREA

September 17, 2025, 10:30 a.m.

Kenlake State Resort Park, Garden Room, 542 Kenlake Road, Hardin, Ky.

- Program: Volunteering — IT COUNTS!
- Guest Speaker: Tamieka Russell, Consultant, Public & Community Engagement, TVA Stakeholder Engagement

Door prize, free lunch in the Kenlake Dining Room

K. Renee Turnbow, President

270-205-5277/kturnbow@gmail.com

**TVA, TVARA human help ...
continued from page 5**

the Marine Advanced Technology Education underwater robotics world championship in Alpena, Mich., in June. This group placed 10th out of 76 teams from 18 countries.

The success of these students who represent the future of the Tennessee Valley shows the results of the investment of time and money put into the programs. The Valley is known across the country and the world as one of the highest-performing areas.

Popular PayPal Keeps (En)rolling

By **RICHARD T. WILSON JR.**, TVARA Valleywide Membership Program Manager

Still more folks have seemed to like paying their TVA Retirees Association membership dues through PayPal. Statistically, as of July 31, a total of 439 retirees already were paying their dues that way.

As before, the main reason for PayPal's popularity seems to be that it has proven to be very convenient. It only takes a few minutes, and TVARA will receive your payment in its PayPal Account immediately. As has been pointed out, there are no checks, stamps, weather delays, or trips to the post office, and nothing getting lost or delayed by the postal service. And I will email you a Payment Confirmation upon receipt of your payment, again with no delays.

If you pay by PayPal, the annual membership dues are \$16 for one year, \$32 for two years, \$48 for three years, and so on.

Just enter paypal.com/paypalme/TVARADues/16 in your browser on your PC or phone and follow the PayPal instructions. Just as before, you can still pay your dues by check, money order, or Online Bill Pay, if you choose.

However, those currently paying their dues by Online Bill Pay might definitely consider using PayPal instead. Feel free to email me at rtwilson@tva.gov or call me at 865-632-8542 if you have questions.

Hope I will continue to keep saying, "Welcome to PayPal," over and over.

**Muscle Shoals Chapter...
continued from page 4**

denied treatment based on a family's ability to pay.

Saddle Up for Kids continues to thrive, thanks to the dedication of volunteers, donors, and organizations like TVARA and TVA, who understand that real change happens when people come together with compassion and purpose.

As the event approaches its 30th anniversary, it stands as a beacon of hope and proof that generosity — whether in the form of a \$1,000 cake or a power hookup for an RV or a purchase of a hamburger at the concession stand — can change lives.

For more information on Saddle Up for Kids, go online to saddleup4kids.org, or for how to support St. Jude Children's Research Hospital, visit stjude.org.