

#### MESSAGE FROM OUR PRESIDENT

Greetings Everyone,

We had a great turnout for the September membership meeting on September 10<sup>th</sup>. Our speakers were UNA Vice-President Kevin Haslam, who provided information about TVARA, Muscle Shoals Chapter's Endowed Scholarship Fund, and John Jackson, from TVA's Power Supply and Fuels, who spoke about TVA's EnergyRite program (he also provided handouts).

The last few months has been a busy time for our Chapter with projects and community activities.

- September
  - The Members meeting on September 10<sup>th</sup>
  - o TVA Retirees Appreciation Picnic in Chattanooga (bus provided) on September 12<sup>th</sup>
  - o Manned an exhibit table at The Wilson Dam 100<sup>th</sup> Anniversary event on September 24<sup>th</sup>
  - o A "Sleep in Heavenly Peace" 50 bed build at the Power Shop 1 location in Muscle Shoals, on September 26<sup>th</sup> (retirees and Power Service Shop employees).
- October
  - Manned an exhibit table at TVA's Health & Safety event on October 2<sup>nd</sup> at the Multipurpose Building, where we talked to employees and provided handouts with Muscle Shoals Chapter information and membership benefits.

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Special Thanks to non-advertising Supporters

TVA Power Service Shops

## **Upcoming Events**

Wednesday, December 10, 2025, 10:00 a.m.

TVA Benefits, Robots

Free Lunch and Door Prizes

Wilson Dam Road TVA Community Credit Union

Wednesday, March 11, 2026, 10:00 a.m.

Program to be announced

Free Lunch and Door Prizes

Wilson Dam Road TVA Community Credit Union

Tuesday, June 16, 2026, 9:30 a.m.
Annual Picnic and Health Fair
Program: Health, Fitness, & More
Great Door Prizes (thousands of dollars)
Florence/Lauderdale Coliseum

Wednesday, September 9, 2026, 10:00 a.m.
Scholar Recognition
Free Lunch and Door Prizes
Wilson Dam Road TVA Community Credit Union

#### **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!

Gold \$1250

TVA Community Credit Union Alabama Health Guidance

**Beltone Hearing** 

**Silver \$750** 

**Delta Dental** 

Bronze \$500

Blue Cross/Blue Shield Alabama Columbia Cottages Merrill Lynch J.W. Sommer

**United Benefits** 

Copper \$300

**Helen Keller Hospital** 

Aluminum \$300

**Riverfront Wealth Management** 

## Meet your Muscle Shoals TVARA Board Members

President, Bob Atwell Vice President,

Treasurer, Greg Vandiver Secretary, Carol Sherer

Hospitality, MJ Ligon

Community Projects/Healthcare Advocacy/ Picnic Manager, John Blackwell

Scholarship Program/Communications/Newsletter, John Ingwersen

Directors, Billy Baggett, John Blackwell, Jim Green, John Ingwersen, Cameron Kay

Board Members, Delores Huzar, Anita Vandiver, Joan Marsh, Henry Long

Problems with benefits, pharmacy? Contact TVA HR Support Services 888-275-8094.

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

#### **Message from Our President (continued)**

- November
  - Our retirees and PSS employees packed 175 Veteran gift bags for distribution to veterans in hospitals, nursing homes, and assistive living locations within a 4-county area. These bags will be distributed by the American Legion Lodge #31 in Tuscumbia, Al, who also added another 150 bags to the total.
  - o A Medicare Workshop presented by John Blackwell on November 12<sup>th</sup>
  - o Participated in the Veteran's parade on November 11, Tuscumbia, AL, with two vehicles and banners advertising TVA, PSS, and TVA Retirees.

Our next opportunity to get together will be at our 10 a.m. Quarterly Membership meeting on December 10<sup>th</sup> at the TVA Community Credit Union Conference room, 1405 Wilson Dam Road, Muscle Shoals, AL. There will be a TVA Benefits update on Medicare and other issues, local school students demonstrating their robot activities, four \$25 door prizes, and lunch provided.

Our cold weather is here, stay safe and warm. I hope to see you at our next members meeting on December 10<sup>th</sup>.

Bob Atwell <a href="mailto:rfatwell@hotmail.com">rfatwell@hotmail.com</a> 256-710-5826

### **Sleep In Heavenly Peace**

By John Blackwell



On a beautiful Friday morning, September 26, 2025, the parking lot of TVA's Power Service Shop didn't look like

a place for cars—it looked like a buzzing workshop full of laughter, sawdust, and teamwork. That's because TVA employees and retirees came together with Sleep in Heavenly Peace (SHP) to build beds for children in Colbert, Lauderdale, Lawrence, and Franklin counties who don't have one of their own.

Before the work began, the TVA retirees presented something special—a check for \$5,000.00, made possible through a grant from BVI. In addition, at the BVI annual Banquet it was announced that grant of \$50,000.00 to be divided among the SIHP organization in Muscle Shoals, Chattanooga, and Knoxville. The generosity of BVI provided a





By the end, the lot was full of brand-new beds, ready to bring comfort and peace to local children. Sawdust may have been everywhere—on the ground and on the volunteers—but no one complained. In fact, everyone agreed it was one of the most rewarding mornings they could remember.

As one SHP leader said, "We always look forward to TVA because they do the job so efficiently and effectively." And it was clear: TVA employees and retirees didn't just build beds that day, they built joy, hope, and the promise of a good night's sleep for kids who need it most.

funding of over \$21,000.00 to the Muscle Shoals SIHP organization. This gift will cover the cost of the lumber, tools, and bedding materials needed to make sure every bed isn't just built but fully ready for a child to sleep in.

With SHP setting up an assembly line in the parking lot that could rival an auto plant, everyone jumped in to help. Retirees and current employees worked side by side, so seamlessly that you couldn't tell who was retired and who was still on the job. For two hours, the parking lot was alive with teamwork—saws buzzing, drills humming, sanders creating a lot of saw dust and plenty of smiles and good-natured chatter in the air.



# Muscle Shoals Chapter Sponsors Florence Civitan Golf Tournament

By John Ingwersen

Friday October 3, 2025, was the fifth straight picture-perfect day for the Florence Alabama Civitan Golf Tournament at the Robert Trent Jones Golf Trail of the Shoals. With sunny weather and mild temperatures, the tournament had the most teams participating since its inception and was a huge success.

As the primary Civitan fundraiser for the year, community involvement and support are very important. TVARA/BVI was the Presenting Sponsor for the fifth year and several local TVA retirees were involved from the initial planning to helping setup, registration and check in as well as participating in the tournament.

With the support of TVARA/BVI and over 30 other sponsors, this year's event once again raised over \$12,000. All the





Getting ready to head for the course.

money raised is distributed locally to organizations like Big Brothers/Big Sisters, United Cerebral Palsy, Shoals Habitat for Humanity, Meals on Wheels, Scope 310, Dustin's Promise and Kruzn for a Kure.

James Gray, President of the Florence Civitan, expressed his appreciation for the great turn out and to the sponsors who help Florence Civitan make a huge difference in many lives in our area.

The funds provided by the Muscle Shoals TVARA Chapter (thanks to BVI) will go to provide two specific projects – one by Big Brother/Big Sisters and the other by United Cerebral Palsy for their Shoals area operations.

Big Brothers/Big Sisters has been wanting to start a program at Florence high school to serve children who are facing some type of adversity and need and want a positive role model

relationship. Children are referred by teachers and administrators in the Florence City School system and then matched one on one with a high school student or adult volunteer who will visit the child at their school once a week for about an hour. Activities may include help with homework, character development, playing learning games, or just talking and sharing about life and goals for the future. The Big Brother/Big Sister professional staff assesses each child, screens volunteers, matches the Littles to the Bigs and then monitors the relationship for safety. \$2,500 of the MS TVARA sponsorship will fully support 2 school based mentoring matches for one year.



Big Brothers/Big Sisters Director Gina Mashburn receiving check from Florence Civitan President James Gray

United Cerebral Palsy of North West Alabama (NWA) provides free therapy including physical therapy, speech therapy, and occupational therapy, to children who are ages birth to 3 years who are developmentally disabled and/or

delayed. This therapy is provided in the child's natural environment including: in their home, at their grandparent's home, at their daycare, or at a park or anywhere else children might frequent. This program costs over \$300,000.00 each year. 100% of \$2,500 MS TVARA sponsorship will help provide this free therapy to the children enrolled at

UCP of NWA.

LABAMA A. RIMSON TIDE

One of our two sponsored teams, Scope 310. From left, Ralph Stanley, Brandon Phillips, Adam Thomas, and Ben Melton.

Also, as part of our involvement we sponsored two golf teams, one from Scope 310, a social services organization that assist adults with intellectual disabilities, and a second from Big Brothers/Big Sisters of the Shoals. All the team members were thrilled to be able to participate in this community event.

This was a great opportunity for TVARA/BVI to get involved in the local community and be recognized for our involvement. Opportunities like these only help to raise the awareness of our continuing support for the communities we live in.

#### **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 September 30, 2024, our scholarship endowment totaled \$141,598.72. We have made great strides toward making our \$150,000 goal – your help in pushing us toward it appreciated greatly!

The endowment for 2025-2026 supports two scholarships. These awards are nearly \$2,000 each with the expectation that the awards will climb to near \$2,800 each next year. 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. Following is a link and QR code for the endowment.

https://www.givecampus.com/sf12gp?designation=tennesseevalleyauthorityretireeassociationendowedscholarship&

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



# Apply NOW for UNA Scholarships - including the TVA Retirees Endowment

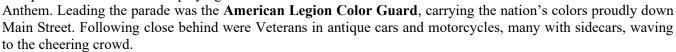
- The application process began on November 1, 2024.
- The Deadline for submission is March 1, 2025.
- Visit Our Opportunities University of North Alabama Scholarships (academicworks.com) for information on how to apply for our scholarship and others.
- Scroll down to "TVA Retirees Endowed Scholarship" (page 9) to learn more about our scholarship and how you may receive special consideration if you have a family member who is a paid member of Muscle Shoals Chapter of TVARA.

#### Veterans Honored at 2025 Tuscumbia Veterans Day Parade

The 2025 Tuscumbia Veterans Day Parade was held under a bright blue sky, though the cold and windy weather made it clear that autumn had settled in. Despite the chill, Veterans turned out in strong numbers to be recognized by a community that deeply values their service and sacrifice.

From the moment visitors entered Tuscumbia, patriotism was on full display. The streets were lined with American flags, and nearly every light pole featured a photo of a local Veteran — a touching reminder of the many who have served from the Shoals area.

The parade started with the playing of the National



The Muscle Shoals Chapter of the TVA Retirees Association (TVARA) worked closely with TVA, particularly the Power Service Shops, to ensure TVA's Veterans were recognized. TVA's presence was unmistakable, showcasing not only pride in its Veterans but also its ongoing commitment to the community.



Among the participants, **Russ Noah**, an electrician at TVA's Power Service Shops, drove truck adorned with a banner reading "TVA is a Proud Supporter of Veterans." Riding beside him was **Bob Atwell**, President of the Muscle Shoals TVARA Chapter. The TVA truck carried a message reminding everyone that "TVA is working to make life better for all."

VA EMPLOYEES AND RETIREES

Following behind the TVA truck was another truck driven by **Jeff Blackwell**, combat Veteran of Desert Storm, and son of John Blackwell. In the back of the truck adding a touch of patriotic spirit to the parade, **John Blackwell**, TVA retiree, appeared dressed as **Uncle Sam**, alongside his daughter **Julie**, who portrayed **Betsy Ross**. Their costumes delighted the crowd and added a nostalgic flair to the morning's celebration. One Veteran made a point to thank John personally for TVA's continued

support of Veterans in the community — especially the generous gift bags distributed each year to show appreciation.

The crowd that lined the streets didn't seem to mind the cold. Hands clapped, flags waved, and smiles were abundant as each group and vehicle passed by. Children scrambled to collect candy tossed from parade participants, their laughter filling the air.

It was a day filled with pride, gratitude, and unity — a true reflection of Tuscumbia's enduring respect for those who have served our nation.

### 2025 Medicare Workshop

A workshop was held on November 12, 2025 to discuss Medicare Supplement Plans. Members were sent a post card announcing the event. About 45 members attended. John Blackwell walked everyone through the basics of Medicare Supplement Plans and the changes for 2026. In addition, he spoke on the differences between Medicare Supplement Plans and Advantage plans. The open enrollment period for changes is from October 15 to December 7. One of the most important changes is the maximum out of pocket for drugs has been increased to \$2,100.00. This change, which was started in 2024, will help retirees who are dealing with expensive drugs for cancer, kidney and liver issues. In addition, Medicare has been negotiating with drug companies to reduce the cost of the most expensive drugs, most of these are heart related. For example, in 2023, Medicare spent over \$18B for Eliquis. In addition to the Power Point presentation, handouts were provided that describe the changes in 2026. John provided his cell phone number, 256-710-9022, if there are questions.

## **TVA 2025 Veterans Recognition Event**

On November 6, 2025, TVA recognized it's Veterans, at an event at the Power Service Shops. Doug Keeling, Vice President of Power Service Shops and Regional Maintenance welcomed everyone and said over 1,000 employees are Veterans or about 18% of TVA employees. He had attended the TVA Veteran Recognition Event in Knoxville. The speaker was a general officer reminded Veterans to register with the Veterans Administration.

The event began with the posting of colors by the Tuscumbia American Legion Color Guard. TVA is very proud of its record of supporting Veterans. Doug Hargett, Commander of





the Tuscumbia American Legion, expressed appreciation for the generous support of TVA and TVA retirees. He spoke about the work of providing gift bags to Veterans. This program has grown significantly because of the efforts of the TVA family. TVA support of placing flags at Veterans graves at Colbet Memorial Gardens. Everyone gave their full attention to Mike Wallace explain the Fallen Soldier Presentation and a moment of silence to recognizing what is represented by the Fallen Table. A table had been set in this recognition. The empty table, known as the Fallen Comrade Table, honors fallen, missing, and imprisoned U.S. military service members who never returned home. The tradition

originated after the Vietnam War and became codified to reflect the sacrifices of service members and the hope for their return. Each item on the table holds symbolic meaning.

The missing Man table poem was written by Jon M. Nelson was read by Mike Wallace.

The Guest Speaker was Jeff Blackwell; a retired decorated Special Forces Soldier. Jeff described his experience in the Army and his experience in Central and South America and the Middle East. Everyone was spell bound listening to his stories.

Also present was retired Major General Troy Oliver and his wife Brenda. Troy brought with him his helmet from Veit Nam. He had been hit by shrapnel on the top of the helmet. Troy served in both the regular Army and Alabama National Guard. Troy has been active in keeping the ROTC unit at the University of North Alabama.



# TVARA Valley-Wide of November 13, 2025. By John Blackwell

The TVARA Board of Directors met on November 13, 2025, at 10:00, at the Springhill Suites, in Brentwood TN.

Mark Meigs, TVARS Executive Secretary, discussed the status of the retirement system. The system has \$8.6B in assets which are between 82% and 84% of liabilities. He expects the Cost of Living to be between 2.5% and 2.8%. He stated that the agency voluntary reduction in force had hit his staff hard. Over 800 employees volunteered with 6 out of the 27 of his staff accepting the RIF. Specifically, Justin Vinyard has retired. A replacement cannot be hired because of a hiring freeze. Mark stated because of staff shortages he cannot always make the chapter meetings. However, he can Facetime. The TVA pension plan is in good shape. Marylin Brown is still the retiree on the Board. Interesting facts, Sara Boyle was the longest living retiree at 105. The fastest growing age group are those over 100 years old. It was suggested that retirees be trained on retiree benefits in order to handle member concerns.

Liberty Phillips, Employee Communications & Retiree Liaison, provided a comprehensive update on TVA's current operations and outlook. She emphasized the extensive preparation and resources TVA has invested to ensure reliability across the Valley during upcoming winter conditions. TVA recorded its highest-ever electrical load in June 2025 and anticipates another record-setting winter load as well. This year TVA has completed more than 400 planned outages and currently has 37,000 megawatts of new power capacity under construction.

Financial conditions remain very favorable, with system load continuing to grow across the Valley. Increased residential and industrial power sales have allowed TVA to reinvest significant funds into system assets. TVA continues to maintain a strong and diverse energy mix, including coal, nuclear, hydro, solar, and wind.

TVA is investing \$15.6 billion in system upgrades and has announced the Small Modular Reactor (SMR) project at the Clinch River site. TVA has also applied for an \$800 million federal grant to support construction efforts, reinforcing its goal to remain at the forefront of nuclear technology.

Currently, 59% of TVA employees are union members. TVA is awaiting the appointment of new board members to reestablish a quorum so key business decisions can move forward.

Penny Walker, TVARA Volunteer Coordinator, reported on developments involving BVI. Although no formal announcement has been released, she anticipates that BVI will be stepping out of the grant-distribution business. In that case, BVI would instead provide funding directly to TVARA, allowing TVARA to allocate those funds to local chapters.

Jennifer Beckett, TVA Benefits & Well-Being, presented information regarding the TVA Retiree Health Plan and reminded everyone that we are currently in the open enrollment period.

She also discussed upcoming changes affecting retirees under age 65 who are enrolled in the TVA medical plan. Jennifer noted that Viva Benefits processes have improved, with retiree requests now being handled much more quickly. She encouraged retirees to call the Benefits team early in the morning for fastest service, and advised avoiding weekend calls.

Tamika Russell, Public & Communications Engagement Consultant, reviewed TVA's Volunteer Initiative, including how volunteers can log their hours and participation days. She walked attendees through accessing the volunteer website and entering data. She emphasized that both individuals and chapters may enter volunteer activity information, making tracking easier and more accurate.

Vickie Ellis, TVARA Leadership, expressed appreciation to all attendees and announced that there will be a dues increase beginning in 2026, raising dues from \$15 to \$25.

<u>LEXOPHILE</u> – A WORD USED TO DESCRIBE THOSE THAT HAVE A LOVE FOR WORDS, SUCH AS "YOU CAN TUNE A PIANO, BUT YOU CAN'T TUNA FISH", OR "TO WRITE WITH A BROKEN PENCIL IS POINTLESS." A COMPETITION TO SEE WHO CAN COME UP WITH THE BEST LEXOPHILES IS HELD EVERY YEAR IN AN UNDISCLOSED LOCATION. THIS YEAR'S WINNING SUBMISSION IS POSTED AT THE VERY END......

When fish are in schools, they sometimes take debate.

A thief who stole a calendar got twelve months.

When the smog lifts in Los Angeles U.C.L.A.

The batteries were given out free of charge.

A dentist and manicurist married. They fought tooth and nail.

A will is a dead giveaway.

With her marriage, she got a new name and a dress.

A boiled egg is hard to beat.

When you've seen one shopping center, you've seen a mall.

Police were summoned to a daycare center where a three-year-old was resisting a rest.

Did you hear about the fellow whose entire left side was cut off? He's all right now.

A bicycle can't stand alone; it's just two tired.

When a clock is hungry it goes back four seconds. The guy who fell onto an upholstery machine is now fully recovered.

He had a photographic memory which never developed.

When she saw her first strands of grey hair, she thought she'd dye.

Acupuncture is a jab well done. That's the point of it.

And the cream of the twisted crop: Those who get too big for their pants will be total exposed in the end.

ALWAYS LAUGH WHEN YOU CAN. IT'S CHEAP MEDICINE!

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.