

# TVARA NEWS

The TVA Retirees Association

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

## TVARS reports assets, 401(k) continue to rise

By COURTNEY HAMMONTREE, Lead Benefits Consultant, TVA Retirement Operations

As of September 2025, the TVA Retirement System reports an estimated pension-fund asset value up to \$8.6 billion, with the funded status nearing 90 percent. The TVARS 401(k) Plan also continues its upward trajectory, closing September with a net-asset value of \$5.5 billion.

Equities posted another strong month in September with the S&P 500 gaining 3.7 percent, while hitting a new high. Fixed-income markets were also positive in September on the heels of an expected rate cut by the Federal Reserve.

Fed Chair Jerome Powell characterized the rate cut as a preemptive risk-management measure to offset a potential economic slowdown amid increasing signs of weakness in the labor market. Efforts to sort through critical data to determine levels of employment and job creation were being complicated by the federal-government shutdown.

Given recent market dynamics characterized by volatility amid geopolitical concerns, investors should remain disciplined and stick to long-term objectives. TVARS' investment portfolios are well-diversified and positioned to meet all objectives.

The focus remains on risk mitigation and fostering stability in assets.

### Cost-of-Living Adjustments

The TVARS Rules and Regulations provide that

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## From doing luncheon to making beds — busy days for TVARA in 2025

By VICKIE ELLIS, TVARA Valleywide President

TVARA has been very busy this year!

Latest on our to-do list, we would like to welcome the many new retirees who recently joined our ranks. We look forward to your participation with our organization.



VICKIE ELLIS

Bicentennial Volunteers Inc celebrated its 50th anniversary in September and to acknowledge this milestone, BVI made a donation to the nonprofit organization Sleep in Heavenly Peace. This organization builds beds for children who don't have a bed to sleep in. Many children around the Tennessee Valley sleep on the floor (with or without bedding) or share a couch. TVARA is sponsoring bed-building days in cooperation with TVA, BVI, and other local organizations to ensure children in our communities have a better place to sleep.

TVA hosted its annual Retiree Appreciation Luncheon in Chattanooga in September at the Chattanooga Convention Center. We had about 600 attendees this year. Exhibitors representing TVA programs, BVI, various retiree-benefit vendors, and school robotics programs filled the banquet space. Speakers from

TVA, BVI, and students participating in Valley robotics programs provided us with updates and key information. TVA speakers included Jessica Dufner, Vice President of Communications; Bert Robinson, Senior State Director of Tennessee & the Greater East Region; Allen Clare, Senior Vice President, Generation; and Bryan Williams, Senior Vice President, Generation Projects & Fleet Services. We very much appreciate TVA's hosting this event for our retirees. Please plan to attend the luncheon next year and reconnect with your friends and colleagues.

As a result of our recent strategic-planning effort, TVARA is re-evaluating its programs and services. One of the overall messages we received during the process involved our need to place additional efforts in utilizing more ways to communicate with members. Shortly, we will be launching some new opportunities in this and other program areas, including obtaining more feedback from members.

Our December chapter meetings are always the highlight of the year for retiree members and their spouses. Please check the details for your chapter meeting and make plans to attend. You will have a great time!

I hope you have a safe and happy holiday season!

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**Fidelity 401(k) Plan**

- Phone: 800-354-7121, toll-free
- Online: [nb.fidelity.com/public/nb/tva/home](http://nb.fidelity.com/public/nb/tva/home)

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**Over 65? Call Via Benefits**

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

# TVA NEWS & NOTES

The following news items were provided by Liberty Phillips, TVA Communications:

## Devastation to renewal — 1-year anniversary of Helene

A year seems a long time, in the scale of normal human events — but only a moment, in reckoning with a thousand-year flood.

On Sept. 27, 2024, Hurricane Helene brought historic rain to North Carolina and Tennessee. Along the way it wrecked the categories people have for describing and remembering such a disaster; some still mourn losses of property and life, as others celebrate survival and recovery. All are true at once.

And specialists at TVA, which was established in part to control waterways, can look back on the storm both with pride and an eye for lessons.

“We started to realize earlier in the week it had the potential to be a very large flood event,” says James Everett General Manager of TVA’s River Management.

In many places the gauges measuring water flow already approached record levels. Then as the storm continued, he says, “we started losing gauges.”

Jennifer Dodd, General Manager of Dam Safety, watches over TVA’s 107 dams and learned about Helene’s arrival from afar. She got word of the storm during an industry conference in Denver, alongside colleagues from other affected utilities. All watched the storm curve into Appalachia.

“We were monitoring for issues TVA-wide, especially focused on a couple of big dams farther north,” Dodd says. “But then — no, wait — turns out little Nolichucky is in trouble.”

That dam sits between Knoxville and Johnson City and is tiny. But it was withstanding a tremendous volume of water — twice the flow of Niagara Falls.

TVA regularly assesses risk at its dams, but the conditions at Nolichucky were so far outside the bounds of predictability the Dam Safety team made a decision no one had made before in almost a century of water management at TVA: It notified emergency-management agencies

that the dam might fail, which led to expanded evacuations.

Incredibly, Nolichucky held. The storm passed. And in its passing, a new challenge emerged: Helene had left behind a historic volume of debris.

Jack Muncy worked to coordinate TVA’s response with other groups, from state and federal agencies to local families. As the storm subsided, he says, “I realized there was more water than road.” So he abandoned his pickup truck and traveled by boat.

Muncy has, for years, helped fight wildfires out West, but the scale of Helene’s damage horrified him. At least 250 people died in the storm, and it scattered wreckage from horizon to horizon.

“Breathtaking,” he says. “Difficult to put it into words. So much of it was rural. So the public saw it on television but they didn’t get to, you know, touch it.”

Each of these TVA professionals faced Helene and came away with ideas about what to improve. More robust gauges, according to Dodd and Everett, would avoid what Everett calls “hydro-blindness.” Muncy wants to institute some of the streamlined decisionmaking he’s seen on wildfire teams.

It’s also true that they and their colleagues did heroic work. TVA’s River Management saved untold lives and almost a half-billion dollars in property. Muncy worked alongside state and federal emergency-management agencies, who



Tom Barnett, TVA’s Vice President of River Management & Dam Safety, speaks at an event observing the first anniversary of Hurricane Helene and the devastating rain it brought to the region. The marker behind him at Nolichucky Dam notes the historic event.



Debris from the historic flooding washed downstream.

pulled 5 million cubic yards of debris from regional waterways.

TVA, in particular for its work at Douglas Lake, was given an award by the Clean Water Professionals of Kentucky and Tennessee. And the system of dams, some more than a century old, held fast.

A recent proclamation by Mayor Kevin Morrison, of Greene County, Tenn., site of Nolichucky Dam, observed the year that has passed since the arrival of Helene. His document captures something of the simultaneous sorrow and pride that remains in the hurricane's aftermath, reading as follows:

“As the Nolichucky River swelled to unprecedented levels and the dam faced immense strain, TVA engineers and emergency personnel provided real-time data, expert counsel, and calm leadership that helped local authorities make life-saving decisions. Their vigilance and technical expertise were instrumental in mitigating further disaster and protecting countless lives downstream.”

And at the same time, Morrison says, the storm left “hundreds of families displaced, schools and businesses shuttered, historical landmarks damaged beyond repair, and emotional scars etched deeply into the hearts of residents.”

He finished by declaring Sept. 27 a Hurricane Helene Day of Resilience: “Let this proclamation serve as a lasting tribute to our strength, our unity, and our shared journey from devastation to renewal.”

### Wilson celebrates century of service

Rain didn't dampen the spirits of more than 200 employees, retirees, elected officials,

local-power-company representatives, and other stakeholders who celebrated the 100th anniversary of Wilson Dam on Sept. 24.

Lauren Pelto, TVA's Alabama Government Relations State Director, was emcee of the celebration, which featured remarks from TVA President/Chief Executive Officer Don Moul, TVA Generation Senior Vice President Allen Clare, Wilson Dam Plant Manager Tabby Lolley, and U.S. Army Corps of Engineers Tennessee River Operations Manager Tom Hale.

Muscle Shoals Mayor Mike Lockhart presented a proclamation from Alabama Gov. Kay Ivey, while U.S. Rep. Robert Aderholt and Brian Naugher from U.S. Sen. Tommy Tuberville's office presented congressional records of the occasion.

Moul reflected on how rare it is to celebrate the 100th anniversary of anything that is still operational and being used every single day.

“You'd be lucky to find this combination of 100-year-old longevity, reliability, and impact

*Continued on page 16*

## “Dam Kids” at it again — another Fontana reunion

By MARKA P. SMITH, BVI Program Manager

When construction of Fontana Dam began in January 1942, it brought together more than just engineers and laborers, it built a community.

Nearly 500 students attended classes at the Fontana community school, which also served as the social, religious, and educational hub for families whose fathers worked on the dam.

By the time water impoundment began on Nov. 7, 1944, these young “Dam Kids” had shared experiences that would stay with them for a lifetime.

More than four decades later, in October 1986, about 100 of those “kids” reunited for the very first “Dam Kids Reunion.” They traveled from across the country to reconnect with childhood friends they hadn't seen in over 40 years. The laughter, stories, and familiar faces made that first gathering unforgettable.

This year's reunion, held the weekend

of Oct. 18, was filled with the same spirit of friendship and nostalgia. Among the attendees was 97-year-old Mildred “Millie” Adams Williams from Gulf Breeze, Fla. Millie spent her sophomore and junior years at Fontana, where her father, Alexander G. Adams, served as a Cement Supervisor. His TVA career also took him to Hiwassee, Fort Loudoun, Wheeler, and Pickwick dams.

Another attendee, Dwight Morris, age 80, was born at what was then the TVA General Hospital at Fontana. His father, a barber who also ran a small laundry business, arrived in 1942 and remained with TVA until 1951, following projects throughout the region. Morris's mother worked in the TVA cafeteria. He now lives in Clinton, TN.



From left at 2025 reunion, “Fontana Kids” Jimmy Weldon, Millie Adams, Dwight Morris

Jimmy Weldon, 86, whose father worked as a Machinist, lived in Fontana from ages 3-6. Now living in Dadeville, Ala., Weldon has attended the “Dam Kids” reunions faithfully for the past 27 years.

For many, Fontana remains “the most beautiful place on earth,” a place not just of monumental engineering, but of community, family, and enduring friendship.



# New VP post set up to provide Capitol gain for TVA

Earlier this spring, TVA announced its Government Relations team would now be aligned under one umbrella.

This decision underscores the value TVA places on its relationships with its local, state, and federal officials and the interconnection between these important stakeholders and the communities in which TVA employees live, work, and serve.

To support this work, in August TVA announced Bevin Taylor has been promoted to Vice President, Government Relations, to lead its efforts in its TVA Washington office.



Bevin Taylor

Taylor has been with TVA's Washington team for more than a decade. During that time, she has played a vital role in ushering TVA Board nominees through the confirmation process; in strategically engaging with federal stakeholders including the TVA Congressional Delegation, federal agencies, and the administration; and in building and leading a team with deep relationships in the seven states TVA serves.

It is an important time in the Tennessee Valley, and this new approach will build strong two-way communication with TVA's local, state, and federal stakeholders.

## TVA Board Nominees Continue Confirmation

On Oct. 22, the U.S. Senate Committee on Environment and Public Works held a confirmation hearing on four TVA Board nominees. The nominees in the hearing were Arthur Graham, Mitch Graves, Jeff Hagood, and Randall Jones. A fifth nominee, Lee Beaman, was continuing through the federal-appointment process. TVA's Washington-based team

assisted in preparing the nominees for the hearing and arranging meetings with senators. The following week, the committee voted to approve the nominations, making it possible for the Senate Majority Leader to set the timing for a floor vote. The Senate has begun moving nominees in larger packages, and it was this office's understating that TVA nominees could be considered under this new process. Following Senate confirmation, nominees are sworn in as TVA Board members.



From left, ahead of their confirmation hearing TVA Board Nominees Arthur Graham, Jeff Hagood, Mitch Graves, and Randy Jones meet with Shelley Moore Capito, Chair of the U.S. Senate Committee on Environment and Public Works

## Annual Congressional Staff Trip to the Valley

In early August, TVA hosted more than two dozen staff members from Congress and the administration, who were visiting TVA sites across Middle Tennessee and Kentucky. House and Senate delegation offices were represented, as well as committees of jurisdiction and the U.S. Department of Energy. The focus of the trip was on how TVA supports its economic-development and national-security partners in the region with reliable, low-cost energy.

The group visited Barrett Firearms in Murfreesboro, Tenn., along with Fort Campbell and Logan Aluminum in Kentucky, and Nashville Electric Service's Training Facility. The visit also included Gallatin Fossil Plant, where Vice President Kris Edmondson offered an overview of TVA's asset strategy and coal-fleet status.

## What's new for '26 in non-Medicare benefits

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

Retirees or their dependents not yet eligible for Medicare will see some changes in the TVA-sponsored Medical Plan for 2026. Specifically, the following changes will be in effect starting Jan. 1:

### 1. New HSA Account Vendor

Fidelity Investments will be the new service provider for TVA's Health Savings Account. Please note: This change involves an active-enrollment process. You **MUST** take action during TVA's 2026 annual Election Period to open an HSA Account with Fidelity.

### 2. CDHP Gold Deductibles

To comply with IRS regulations, the deductibles for the Consumer-Directed Health Plan Gold are increasing to \$1,700 for individuals and

\$3,400 for families for in-network services. Out-of-network deductibles also will increase to \$3,400 for individuals and \$6,800 for families.

### 3. Increased Health Savings Account Limits

The 2026 annual HSA-contribution limits for all HSA participants will increase to \$4,400 for those with individual coverage and to \$8,750 for those with family coverage.

### Need More Information?

For more information about the plans available to you, see the Pre-65 Retiree Medical Plan Guide mailed to your home in October. Additional questions? Call HR Support Services toll-free at 888-275-8094 and press 1 for Benefits.

# Heaping helpings of gratitude served at retiree luncheon

By LIBERTY PHILLIPS

Nearly 600 TVA retirees representing all of the TVA service territory gathered at the Chattanooga Convention Center on Sept. 12 for the annual Retiree Appreciation Luncheon.

“We are so pleased that TVA continues to support the retirees by celebrating them at the annual luncheon,” Vickie Ellis, TVA Retirees Association Valleywide President, said.



A line of retirees files into the Chattanooga Convention Center to find food, fellowship, and friendly folks like Michel Arcand (left) and Malinda Hunter, staffing a TVA Clinch River Nuclear Site information booth.

Once inside, retirees visited with friends from across the region. They also visited exhibit booths of groups taking time out of their workday to show they still care about retirees.

“TVA and the union helped me make a good living for my family,” Roger Hester, a retired Machinist, said. “TVA cared about their people. And those people became my family. These events are a good reminder that TVA still cares about us.”

Retiree George Woodruff talked about why he likes to attend these events.

“I worked as a Structural Integrity Civil Engineer on our dams,” George said. “I also worked with our Equal Opportunity Employment group. I love events like this because you get to see people you haven’t seen in a long time.”

TVA exhibitors such as Eric Edwards, a Dam Safety Engineer, enjoyed the event, as well.

“We always like interacting with retirees,” he said. “Even though they are no longer walking through the doors at TVA every day, they continue to be engaged and very interested in what we are doing.”

An additional area of interest for the retirees was several stations staffed by students participating in Tennessee Valley Robotics, an organization supported by TVA and one of TVA’s retiree organizations, Bicentennial Volunteers, Inc.

“Robotics programs are an investment in our Tennessee Valley region students to assist in the development of our workforce of the future and keep our highly qualified jobs here in America,” TVA retiree and Tennessee Valley Robotics Treasurer Charley Spencer said.

After retirees visited the exhibits and ate lunch, Vickie Ellis welcomed them and introduced two robotics student speakers, Zac Keepers of Owens Crossroads, Ala., and Samuel McCarver, from Jackson, Tenn. Both were members of TVA’s World Champion team at this year’s VEX V5 robotics world championships.

“Thank you for the unwavering support of robotics programs in the Valley region — TVA is not only powering houses, but you are powering the future,” said Keepers, who also was one of 10 students named to a “Dean’s List” of top performers out of thousands of team members from around the world in another robotics competition earlier this year.

TVA Vice President of Communications Jess Dufner kicked off his keynote address by thanking retirees, also.

“The community and giving spirit are always strong among TVA retirees, and your contributions are how we’ve been able to significantly lift this region over the decades,” Dufner said.

TVA Senior State Director Bert Robinson provided updates from TVA’s Washington Office, as well as updates on the TVA Retirement System pension.

Senior Vice President of Generation Allen Clare spoke about how the TVA system performed during unprecedented weather events over the past fiscal year and how TVA is celebrating important milestones.

“The 70th anniversary of Kingston Fossil Plant and the centennial of Wilson Dam are more than anniversaries — they are reminders of the legacy that you helped create,” Clare said. “Today isn’t just about where TVA is headed — it’s about how we got here. The systems we operate, the values we hold, and the communities we serve all rest on the foundation you built.”

Bryan Williams, Senior Vice President of Generation Projects & Fleet Services, rounded out the program by updating retirees on upcoming generation.

“TVA is committed to maintaining our existing fleet of more than 32,000 megawatts, and to meet the growing demand for power, we are investing in infrastructure and generation,” Williams said. “TVA has 6,200-plus megawatts of new-generation builds planned, with 3,570 megawatts currently under construction — building on your legacy.

“Without you, none of this would be possible.”

## Chapters chip in with outreach in communities

TVARA chapters around the Tennessee Valley provided much-needed assistance to a number of worthwhile organizations through community-outreach programs in 2025.

In April, the **Johnsonville/Cumberland Chapter** presented a check for \$2,200 to the Waverly Vietnam Veterans of America Chapter 1053 (Randolph T. Hicks Chapter), which — through its We Care organization — provides invaluable support to veterans in need of medical assistance.



From left, Johnsonville/Cumberland TVARA Chapter Secretary Jerry Eason, Waverly Vietnam Veterans of America Chapter 1053 President Wayne Woods, and TVARA Chapter President Mickey Blackburn, with appreciation plaques given by the veterans group to the TVARA chapter

The Vietnam Veterans chapter also offers financial help for essential expenses to cover food and utilities, and it actively constructs handicap-accessible ramps for veterans. An annual project of the group provides food baskets to veterans in need during the holiday season.

In June, the **Knoxville TVARA Chapter** contributed \$2,500 to the Clinch River Chapter of Trout Unlimited for Kids Fish Free Day activities. Chapter members volunteered more than 100 hours to the project. The funds purchased T-shirts, food, fishing rods/reels, and supplies for children to spend a day enjoying a wonderful outdoor event. The Tennessee Wildlife Resources Agency and TVA also assisted with the event by providing trout and adjusting waterflow on the river, respectively.

The busiest TVARA chapter this year was **Muscle Shoals**. Once again, it worked in conjunction with the Community Action Agency of Northwest Alabama to provide \$50 seed vouchers to almost 800 low-income families in the area to assist them with planting gardens. This has been an annual project for the chapter for several years, and the response grows each year. This year's contribution to the project was \$35,000.

Muscle Shoals provided another \$15,000 to the Saddle Up for Kids event, which benefits St. Jude Children's Research Hospital in Memphis. The chapter, in conjunction with TVA's Power Service Shops, provided on-the-ground volunteer labor and technical support for this annual event. Chapter members cleared trails, mowed grass, and cooked meals for

all the volunteers. The chapter and PSS played a key role in upgrading the event's infrastructure by installing electrical outlets and spreading gravel in the RV-parking areas, which accommodate 50 vehicles. This year's event raised more than \$400,000 for the Memphis hospital.

Other Muscle Shoals projects for 2025 included constructing ramps for veterans, supporting the Big Brother/Big Sisters of the Shoals in Florence, Ala., building beds for children in the tri-county area through Sleep in Heavenly Peace, making goodie bags for handicapped and/or terminally ill veterans, assisting Scope 310 (an adult-daycare facility for intellectually challenged individuals), and assisting with the area Angel Tree program to provide gifts and clothing to children at Christmas. These projects received a combined contribution of \$32,500.

In August, the **Northeast Alabama Chapter** finished another ramp project for a disabled veteran — retired Bellefonte Nuclear Plant Security Officer Larry Tate. A \$5,000 donation to Veterans Helping Veterans enabled chapter volunteers to complete several ramp projects this year.

In July, the **Paducah Chapter** provided \$5,000 to the Livingston County Helping Hands organization. The agency provides food, baby formula, personal-care items, laundry detergent, and other miscellaneous items to the underprivileged in Livingston County, Ky. School supplies were given to area children, along with food-filled backpacks for afterschool and weekends. Each year Helping Hands also provides between 300-350 holiday food baskets to the less-fortunate.



From left, Paducah TVARA Chapter President Phyllis Robertson, Lisa Brasher and Darlene Timmons, both of Livingston County Helping Hands, and TVARA chapter members Jimmy Roland and Tim Hatcher

In June, the **Paradise Chapter** donated \$5,000 to God's House of Hope to assist McLean County, Ky., residents severely impacted by flooding. God's House of Hope provided food and clothing, and it assisted with temporary housing for many individuals. Several chapter members volunteered in these efforts and continually support the organization with work needs.

# Saluting 50 Years of Bicentennial Volunteers

By LIBERTY PHILLIPS

Bicentennial Volunteers Inc. President Kathy Black highlighted the essential nature of partnerships when she welcomed more than 200 volunteers, National Emergency Assistance staff members, and TVA representatives to the organization's annual awards reception Sept. 12 in Chattanooga.

"As we celebrate the dedication of our volunteers and partners, we also honor a major milestone in BVI's story — 50 years of connecting people with purpose," Black said. This legacy of impact isn't just measured in hours served or dollars given, it's reflected in every student inspired, every visitor welcomed, and every community strengthened by your service."

TVA Chief Business Officer/Executive Vice President of Business Operations Jeremy Fisher was the keynote speaker, thanking all in attendance for their commitment to making the region a better place through their volunteer efforts.

"Thank you for your service to TVA, your valuable contributions throughout your career and for your continued support and dedication as a member of BVI," Fisher said. "The work of BVI volunteers is important and impactful. Each of you — and many like you — have given your time, talents, and passion to serve with purpose and make the Valley region a great place to live, work, and play."

Before the awards portion of the reception, Black took a moment to recognize Judy Allen for her 28 years of service to BVI after retiring from TVA.

"Judy has been a cornerstone of our organization for the past 28 years, and she will be greatly missed," Black said.

Also, Carol Daniel, who started volunteering in 1995, was recognized for having given over 13,656 BVI hours.

The biggest honor of the evening, Volunteer of the Year,

In March, the **Western Area Chapter** donated \$5,000 to help Land Between The Lakes design educational experiences for area schoolchildren. Chapter volunteers provided program leadership, assisted with project evaluations, and ensured maximum public value for the money contributed. More than 120 volunteer hours were provided by four chapter members.

Also in March, the Western Area Chapter donated \$2,000 to the Trigg County (Ky.) Historical Society. The money was



From left, BVI President Kathy Black, with Volunteer of the Year honorees Clara and Don Burgess

went to Don and Clara Burgess.

The Burgesses have volunteered at the Fontana Dam and Kentucky Dam visitor centers together since 1994, and through this year have given more than 7,200 hours of service.

"Volunteering is all about the people," Don Burgess said. "You meet the greatest people who come through the visitor centers, and we also work with great people."

As a surprise to all, in honor of its 50th anniversary, BVI donated \$50,000 to the Knoxville, Chattanooga, and Muscle Shoals chapters of Sleep in Heavenly Peace, the national organization whose volunteers build bunk beds for children in families in need.

"Like all of our BVI volunteers, RRC (Retiree Resources Corp.), and NEA workers, Sleep in Heavenly Peace leads with their heart," said Adam Wolcott, BVI Director of Operations. "So this donation is made in honor of all that you have done and continue to do for the Tennessee Valley region."

used to purchase two pieces of equipment to scan family histories. Several chapter members assisted, providing more than 100 volunteer hours.

All the funding for these projects was provided via grants by Bicentennial Volunteers Inc., which assists the TVARA chapters in their community-outreach endeavors. From January through October this year, BVI provided more than \$109,000 in funding to various retiree chapters.

# JAPAN

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25

By RUBEN HERNANDEZ

A cultural swirl from bullet trains to DisneySea to powerful pictures of past

As I have reported before in this newsletter, as a way to expose our grandkids to international travel, we share a trip of their choosing with each of them when they turn 11.

This year, we had our fourth grandchild trip, this time with our 11-year-old grandson, Brooks, from Raleigh, N.C. He chose Japan as the destination.

Brooks spent the year before the trip researching what he wanted to see there, and after we made our two-week itinerary based on his list, we knew we would be challenged!

On July 15, we flew from Raleigh to Chicago, where we caught our 3 p.m. Air Nippon Airways flight to Tokyo. Some 13 hours later, we landed. It was 3 p.m. on July 16, Tokyo time, or 4 a.m. Raleigh time, a 13-hour flight and a 13-hour time difference.

We planned the trip ourselves and used the outline of the New Golden Route, a railroad journey the Lonely Planet website depicted “as an even better way to experience the best of the country.” It includes arriving and departing from Tokyo, visiting Hakone, Kyoto, Nara, and Osaka, and going on to Hiroshima before returning to Tokyo.

The airport was about an hour’s train ride from Tokyo. Anxious to begin sightseeing as soon as we got off the train,



we hopped onto rickshaws for a tour of the Asakusa area, ending at our hotel.

Senso-ji Temple — next door to our hotel



Arlene and Ruben Hernandez and grandson Brooks arrive in Tokyo, Japan.

We soon discovered the first error in our planning. Arlene had booked a room for two adults and a child. It was a tiny room with one double bed, a small desk, and a desk chair. Where was Brooks supposed to sleep?

She went down to the reception desk and explained that she had booked a room for three people. They assured her this was a room for three.

“Where does the child sleep?”

“He shares the bed” was the answer.

We booked a second small room and moved on.

Another interesting thing we discovered about all hotels is that they include a pair of pajamas (apparently instead of a bed) for each guest.

We spent four days in Tokyo, and the highlights included visiting castles, the famous Shibuya Scramble crossing — an intersection with crosswalks full of people crossing in all directions (including diagonals), and a sushi-making class that I failed — I am only qualified to eat sushi, not prepare it.

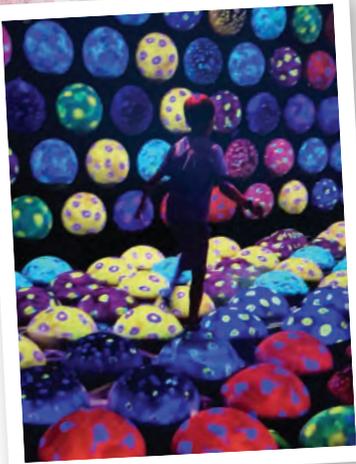
We also attended a sumo-wrestling practice.

Brooks wanted to see how different from Americans the Japanese live and chose to go to a McDonald’s, a grocery store, and DisneySea, the second Disney Tokyo Park beside the Magic Kingdom.



Sumo wrestling practice

One of our favorite activities there was a visit to Team Lab, a digital immersive art display, which we loved so much that



Brooks hopping on floating discs at Team Lab at DisneySea

live orchids, hopped on colorful discs in a dark room, and landed in ankle-deep water if we missed a disc. This was a very unusual experience.

From Tokyo, we took the “Romance Car” train to a small, touristy mountain town called Hakone, famous for its pretty scenery, hot springs, and wild purple hydrangeas everywhere.



The “Woods of Net” sculpture in the Hakone Open-Air Museum is a hand-knitted playground that encourages children to interact with the artwork physically.

we went through it twice. It featured areas with different visual interactions. For example, one was walking through knee-deep water full of digital fish of all colors. If we touched a fish, it changed colors.

In another area, we walked on mirrors through hundreds of strings of lights (thankfully, Arlene wore shorts instead of a dress). We also walked through strings of

We went to an outdoor art museum with several structures to climb on and through, along with interesting sculptures. We also rode a huge “pirate

ship” across a beautiful lake, from which there is (at the right times) a lovely view of Mt. Fuji (an item on Brooks’s list).

We missed seeing Mt. Fuji, as in the summer it is usually covered in clouds and not visible.



Japanese-style Wagyu beef dinner

In Hakone, we stayed in a *ryokan*, a traditional Japanese hotel where upon arrival guests are given kimonos to wear around the premises.

The room had grass mats on the floor, three pairs of pajamas, and only a low table and floor-level seats when we arrived. These were moved aside, and mats with duvets were put down for sleeping while we were at dinner.

The room included dinner and breakfast, which were served in a private adjoining room. Both the dinner and breakfast included many small dishes, several of which were raw fish. For breakfast, we were each served a whole dried fish.

We did not eat everything, as we are not big fish-eaters, but Brooks was the most adventurous, trying most dishes except for

*Continued on next page*





Breakfast included raw baby sardines and dried fish.



Osaka Expo 2025



Parade in Kyoto

what looked like bean sprouts but turned out to be raw baby sardines.

We had booked another ryokan on our trip, and this time we requested a vegetarian menu to avoid raw (and cooked) fish.

The next stop on our itinerary was Kyoto. We rode the *Shinkansen* (bullet train), which traveled at startling speeds — over 200 miles per hour — and was so well-organized, departing and arriving punctually, and spotlessly clean.

Although it had been warm in Tokyo, it was sweltering and very humid in Kyoto and for the rest of our trip, sometimes over 100 degrees F.

We made an important discovery in Kyoto. Next door to our hotel was a 7-Eleven convenience store that sold very-well-prepared food. For the rest of the trip, we adopted 7-Eleven Red Torii on Lake Ashi as our breakfast spot, and each of us soon found our favorite Japanese-style breakfast items rather than the hotel's more expensive, typical American breakfasts. These establishments were amazingly popular with the local folks.

On our first day in Kyoto, we took the train to Osaka to attend Expo 2025, a World's Fair featuring many international exhibits and large crowds. It was interesting and very well-done, but the heat made it difficult to enjoy many attractions, as the entrances often required long waits in lines, most of which were in the sun.

The following two days, we toured Kyoto and were lucky to happen upon a parade in downtown. We never did find out the occasion for the parade, but we enjoyed the music, dancing, and colorful costumes.

We visited some castles, the massive Nishiki Market, and a shogun museum, and we took a ninja throwing-star lesson.

Goodbye, Kyoto, back onto the Shinkansen to Hiroshima, and then a short walk to catch a ferry to Miyajima Island.

We loved this visit, a beautiful little town overrun with deer, a beautiful shrine, good restaurants, and some interesting shops. We stayed again in a ryokan right on the beach and had a little time for beachcombing before our included dinner. This time, Arlene requested a vegetarian meal.

We returned to the mainland on the ferry the next morning for our visit to Hiroshima.

Our hotel room was on the 22nd floor with an incredible view of Miyajima Island and the city. This was our favorite location in Japan. The city, a World Heritage Site, is easy to visit, thanks to hop-on, hop-off buses that connect all the historic sites.

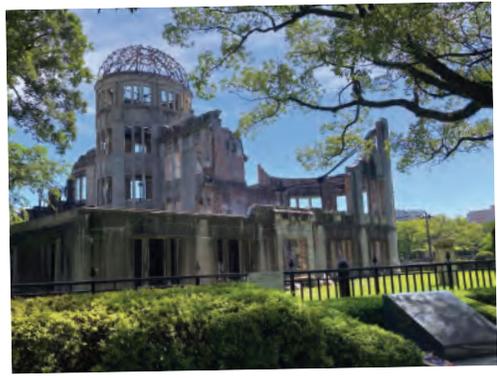
They have done an excellent job of creating the Peace Memorial Museum and Peace Memorial Park at the location where the atomic bomb exploded, to share the horror of the bomb and connect it to the message of world peace. We spent several hours in the museum learning about the experience through pictures and survivors' stories.

We were there three days before the 80th anniversary of the explosion. Sites included in the Peace Park are the museum, the cenotaph holding the names of all known victims, the Pond of Peace, the Flame of Peace, which will burn until all of the world's nuclear weapons are destroyed, and the Children's Peace monument, where a young victim hoped to fold 1,000 paper cranes before she passed away from leukemia. Children today can fold their own paper crane to add to the collection.

Visitors also can ring the Peace Bell, which is rung every morning at 8:15, the time of the explosion. Also in the park is the Atomic Bomb Dome, an exhibition hall built in 1916 that survived the blast even though it was only 160 meters from the hypocenter. There still is rubble lying around the structure.

The bomb exploded 1,960 feet above ground.

Hiroshima has been rebuilt totally and is very-well-designed and attractive. We also visited Hiroshima Castle and its



Atomic Bomb Dome



The Great Bronze Buddha in Daibutsu-den hall, Todai-ji Temple, Nara, Japan



Sacred sika deer roam freely in Nara Park.

gardens. Everything in Hiroshima has been rebuilt, including historical buildings such as the castle, which are copies of the originals.

Our visit to Hiroshima was significant, although extremely sad and traumatic. The Japanese culture survived this terrible event and did so in a manner that demonstrated strength of character and imparted wisdom for future generations.

The atomic bombing of Hiroshima and then Nagasaki were terrible acts of war. Yet the Japanese culture has been able to survive and focus on the goodness of its people and their culture by remaining aligned with peaceful objectives.

Our visits to Hiroshima reinforced this perspective. We left Hiroshima on the Shinkansen for Nara, the first permanent capital of Japan.

What Nara is really famous for is its large deer population. They are everywhere and aggressively try to eat whatever you are holding — such as a paper map — and they bite your clothes and grab any food you are carrying.

They are sacred, considered helpers of the gods, and are pampered citizens of the city.

In addition to the deer, we visited the Five-Story Pagoda. We splurged on our last meal and had a Wagyu beef dinner, Japanese-style, which included a small pot of hot broth and thinly sliced meat that we each cooked individually.

The next morning, we were back on the Shinkansen for the return to Tokyo and our 13-hour flight back to Chicago and then on to Raleigh.

The conclusion the three of us reached was that we loved



Brooks is ringing the Peace Bell.

Japan and, of course, realized we had barely scratched the surface. One of the facets of life that were better than we expected were the cleanliness of everything. Another observation is that almost everyone, except tourists, is thin, and tattoos are rare; with visible tattoos forbidden in some businesses.

The cities have no trash (despite no trash cans); sidewalks and windows are clean, even in the subway and on trains; all the cars driving around are spotless; and every bathroom we used was immaculate and had bidet toilets.

Upon returning from our trip, we were fortunate to watch the 2023 film “Perfect Days,” a Japanese Movie that follows the life of a public-toilet-cleaner in Tokyo’s Shibuya District that we visited.

“Perfect Days” was nominated as the Best International Feature Film for the 96th Academy Awards, becoming the first film directed by a non-Japanese filmmaker to be the Japanese entry. Not only is this a great movie that connects to our experiences in Tokyo, but it also helps explain the zeal and dedication we think underlie cleanliness in Japanese life and culture.

Japan was never on our list of places to visit, but thanks to our grandson, we were able to enjoy yet another location in this wonderful world.

Two more grandkids to go, ages 3 and 1!

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

# Small Towns Offer Warm Memories in Wintertime Valley

By **JULIE GRAHAM**, Explore Tennessee River Valley

After the air has long since turned crisp and the first hint of frost dusted the hills and hollers, the main streets of the Tennessee River Valley towns have come alive in a whole new way. Just west of Nashville, where the Tennessee River winds through rolling hills and history, you'll find **Humphreys County** — and Waverly, a smalltown gem with big stories to tell.

It's the kind of place where time slows down, locals wave as you drive by, and every corner holds a piece of the past. For travelers seeking an affordable winter getaway filled with charm, culture, and connection, this western edge of Middle Tennessee is the perfect starting point.

## Where Art, History, and Heart Collide

Humphreys County has long moved to the rhythm of the rails. The railroad once brought life and opportunity to this region, connecting farmers, families, and dreamers to the rest of the world. Today, that same spirit of creativity and connection lives on at **The Walls Art Park**, a vibrant outdoor gallery celebrating local artists and the area's historic train heritage. It's a colorful reminder of how industry and art can intertwine to tell a community's story.

Spend a brisk winter morning exploring the **Humphreys County Museum & Civil War Fort**, or walk the quiet trails of **Johnsonville**

**State Historic Park**, where the echoes of 19th-century river trade still linger in the cold air.

Warm up afterward by browsing **antique**

**shops on Waverly's Court Square**, sampling small-batch spirits at **Gutter Bound Distillery**, or soaking in the sounds of country-music history at **Loretta Lynn's Ranch**. With so many free and low-cost attractions, adventure here comes with a whole lot of heart — and great value, too.



Johnsonville State Historic Park



Hurricane Mills Grist Mill and Gift Shop at Loretta Lynn's Ranch

As the holidays approach, the town glows with Southern cheer. Twinkling lights line the streets, storefronts sparkle with festive decor, and carols fill the

air. Don't miss (if there's still time after you read this) the **Humphreys County Christmas Parade** on Dec. 6, or the magical **Christmas Hall of Trees** at Johnsonville State Historic Park.



Humphreys County Christmas Parade

Whether you're planning a cozy day trip or a weekend getaway, Humphreys County invites you to slow down, explore, and rediscover the simple joys of the season.

## More Winter Main Streets to Discover across the Tennessee River Valley

Don't hibernate. When the days get shorter and the streetlights cast a golden glow on the sidewalks, there's nothing better than a day wandering through a welcoming downtown. Step in from the cold and you'll find open doors, warm smiles, and plenty of stories waiting to be discovered. Add these charming Main Streets to your winter must-visit list:

- **Athens, Ala.** — Stroll the square where historic architecture meets Southern charm. Explore local boutiques, visit the **Alabama Veterans Museum**, then warm up with comfort food at **Ro's Grill**.
- **Sweetwater, Tenn.** — Discover antique treasures, boutique finds, and cozy bites in this storybook downtown. Don't miss **Grain Bin Commodities** for hearty eats and local flavor.
- **Abingdon, Va.** — A historic gem where arts, culture, and Appalachian



Alabama Veterans Museum



The Bakery at Grain Bin Commodities



Barter Theatre

warmth come together. Catch a show at the legendary **Barter Theatre** — “The State Theatre of Virginia,” famous for accepting produce as payment during the Great Depression — then check out the beautifully preserved historic district over coffee and cobblestone walks.

- **McCaysville, Ga.** — A mountain gem sharing its historic downtown



Tennessee Valley Railroad through Copperhill, Tenn.

with **Copperhill, Tenn.**, where the state line runs right down the middle of Main Street. Enjoy riverside views, local shops, and plenty of photo ops under twinkling winter lights.

So, bundle up, grab your map, and set out to rediscover the heart of winter in the Tennessee River Valley — where smalltown streets come alive with culture, conversation, and the simple joy of connection.

#### TVARS reports assets...continued from page 1

eligible retirement benefits (pension and supplemental benefits) will receive a cost-of-living adjustment based on an inflation measure, which is the Consumer Price Index-All Urban Consumers.

CPI-U is an index maintained by the U.S. Labor Department that measures the price changes in a broad group of various goods and services purchased by consumers.

Under the TVARS Rules, the COLA is calculated as the percentage change in the average CPI-U for the period of November 2023-October 2024 to the period of November 2024-October 2025, minus 0.25 percent.

This information was not available at press time, but it will be communicated on the TVARS website and on the January statements.

Eligible retirees and beneficiaries will see the increase in payments beginning Jan. 31.

#### Bank of New York Mellon

To access your monthly direct-deposit statements or annual tax forms online, visit [tvars.com/retirees](https://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 tax-withholding and direct-deposit information. For assistance, call BNY Mellon toll-free at 844-545-1256.

If you have any other retirement-related questions, email [tvars@tva.gov](mailto:tvars@tva.gov) or call 800-824-3870 toll-free.

## Renewal Notices for 2026 Dues Due Next Month

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

If you haven't paid your 2026 dues, expect to receive a Dues Renewal Notice for 2026 by mail during the first week of January. No renewal notice will be sent if your payment for 2026 or beyond has already been received.

Along with the Dues Renewal Notice you receive by mail, you'll also get one by email. This email process is new and could eventually replace the mailed paper copy in the future.

The Expiration Date for your TVARA membership and newsletter subscription can be found above your name on the mailing label on page 16.

The Dues Renewal Notice envelope contains a postcard with your Membership ID, Name, Address, and a return envelope. It reminds you to pay your 2026 dues by sending a \$25 check to TVARA, and it provides space for your email and phone number.

To request a membership card, include a self-addressed, stamped envelope. Place your completed postcard, check (please do not send cash), and the self-addressed, stamped envelope in the enclosed return envelope to receive your membership card. If your spouse would like to join, simply add his or her name and payment along with your dues.

If you wish to renew your membership or join as a new member, mail a \$25 check payable to TVARA to the address below:

TVARA  
400 W Summit Hill Dr  
WT8 C-K  
Knoxville TN 37902-9901

Civil Service Retirees also are eligible to join TVARA. To become a member, send a \$25 check made out to TVARA to the address listed above. If you're a Civil Service Retiree and have recently moved, please notify Retirement Services by calling 800-824-3870 toll-free. If you're not sure whether Retirement Services has your current address, contact that office as soon as possible.

#### Pay Dues Using PayPal or Online Bill Pay

You can pay your TVARA membership dues with PayPal or Online Bill Pay from your bank or credit union. Simply visit [mytvara.org](https://mytvara.org), click Membership, click Choose Payment Method, and follow the instructions for PayPal or Online Bill Pay.

If you use Online Bill Payment with auto payment, update the amount to \$25. (See related article on Page 16.)

# In Memoriam

July 28, 2025 - Oct. 26, 2025

TVA Retirement Management received notifications of the deaths of the following retirees for the period July 28, 2025, through October 26, 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.

**Adams, Clyde F.**,  
10/11/2025 (10/19/2004)

**Baese, Dale Edwin**,  
7/31/2025 (12/15/2009)

**Baker, Elizabeth G.**,  
8/13/2025 (6/23/2011)

**Ballard, Stephen H.**,  
9/18/2025 (9/27/1997)

**Ballard, Vivian**,  
8/30/2025 (9/6/2010)

**Banks, Frank D.**,  
7/28/2025 (8/16/1988)

**Barksdale, Donald W.**,  
8/3/2025 (10/27/1984)

**Bevis, Jackie D.**,  
9/30/2025 (1/1/1993)

**Binkley, Charles A.**,  
10/9/2025 (6/27/1998)

**Boren, Richard A.**,  
7/30/2025 (1/11/2003)

**Brock, Sandra D.**,  
8/10/2025 (2/23/1992)

**Brooks, Orval C.**,  
9/2/2025 (8/1/1988)

**Brown, Jo E.**,  
10/18/2025 (5/5/1996)

**Brown, Odis H.**,  
8/30/2025 (5/31/1992)

**Brown, Philip O.**,  
10/3/2025 (12/9/1997)

**Bump, Bonnie J.**,  
8/18/2025 (1/12/1991)

**Burt, Brent H.**,  
8/14/2025 (12/10/1983)

**Cain, Donald A., II**,  
9/20/2025 (8/8/2014)

**Campbell, Marlin Kay**,  
9/8/2025 (8/16/1988)

**Capps, Gerald T.**,  
7/25/2025 (12/1/2020)

**Carson, Dorothy M.**,  
9/4/2025 (11/16/1991)

**Caywood, Clifford W.**,  
7/21/2025 (4/9/2003)

**Clary, Bryan E.**,  
8/10/2025 (11/8/1980)

**Cline, Barbara E.**,  
10/4/2025 (5/2/1990)

**Cobb, Patricia E.**,  
8/1/2025 (10/2/2004)

**Collins, Arnold R.**,  
7/27/2025 (6/25/2004)

**Constantine, Charles, Jr.**,  
7/27/2025 (12/9/1994)

**Crabb, Patricia A.**,  
8/7/2025 (10/17/1994)

**Cranmore, Gary L.**,  
9/11/2025 (1/3/2009)

**Crisp, Lois A.**,  
8/5/2025 (9/24/1988)

**Cunningham, Diana D.**,  
8/26/2025 (6/5/1993)

**Darby, Ronnie L.**,  
9/24/2025 (2/2/2022)

**Degalleford, Sara D.**,  
10/4/2025 (11/8/2008)

**Denton, Robert W.**,  
10/11/2025 (10/17/1994)

**Depoyster, Roger L.**,  
9/9/2025 (4/3/2019)

**Donelson, Thomas W.**,  
9/9/2025 (10/1/2014)

**Eady, Aleeca L.**,  
7/21/2025 (8/17/1991)

**Falco, Paul S.**,  
8/22/2025 (1/11/2003)

**Fox, Harold D.**,  
10/11/2025 (1/3/1999)

**Francis, Taft A., Jr.**,  
10/7/2025 (1/7/2006)

**Gambill, Earl W.**,  
8/20/2025 (12/2/2006)

**George, Ronald L.**,  
8/18/2025 (3/1/1997)

**Gill, Lawrence O.**,  
9/22/2025 (10/1/1988)

**Godsey, Edgar W., Jr.**,  
10/3/2025 (10/18/1992)

**Grayson, Glenn T.**,  
9/16/2025 (10/2/2008)

**Guthrie, Curtis L.**,  
7/31/2025 (5/5/2003)

**Hall, Gene M.**,  
9/10/2025 (1/8/2002)

**Hamil, Richard A.**,  
8/19/2025 (10/17/1994)

**Hamrick, Iris F.**,  
7/17/2025 (10/1/1994)

**Harrison, James C.**,  
8/16/2025 (11/16/1991)

**Harvey, Margie R.**,  
9/11/2025 (5/8/1999)

**Hatfield, Anthony D.**,  
8/15/2025 (7/2/2002)

**Henry, James C.**,  
9/2/2025 (1/3/1991)

**Hicks, R David**,  
10/7/2025 (10/2/2007)

**Howard, Robert E.**,  
9/5/2025 (7/14/2014)

**Howell, Susan W.**,  
8/20/2025 (9/6/2003)

**Hudgins, Jackie D.**,  
9/12/2025 (4/15/2000)

**Isom, Johnny V.**,  
9/27/2025 (1/3/2009)

**Jacobs, Donald L.**,  
9/27/2025 (2/16/2009)

**Johnson, James R.**,  
7/21/2025 (3/14/2008)

**Johnson, John R.**,  
9/17/2025 (12/2/1992)

**Jones, Larry W.**,  
8/7/2025 (1/3/2000)

**Jung, Eugene G.**,  
8/4/2025 (3/16/2021)

**Karr, Orval F.**,  
7/25/2025 (10/17/1994)

**Kerr, Randall Z.**,  
7/12/2025 (4/12/2007)

**Kessinger, Aaron M.**,  
9/16/2025 (3/11/1997)

**Kiker, Jimmy E.**,  
7/28/2025 (1/15/2001)

**Knox, Mary Esther**,  
10/15/2025 (2/11/1992)

**Kuehn, Lyle M.**,  
10/7/2025 (12/28/1996)

**Lawrence, Carl L.**,  
7/31/2025 (10/3/1981)

**Lay, Rhonda G.**,  
8/15/2025 (7/31/2008)

**Layne, Glenn D.**,  
8/3/2025 (7/1/1997)

**Lehman, Charles B.**,  
8/7/2025 (11/15/1992)

**Lewis, Jeffery L.**,  
7/30/2025 (3/31/2007)

**Locke, Jerry M.**,  
9/10/2025 (1/1/1995)

**Loope, Edward D.**,  
10/7/2025 (8/5/2006)

**Luttrell, Joyce D.**,  
10/6/2025 (11/1/1996)

**Lynch, Ancell D.**,  
9/19/2025 (5/29/1993)

**Martin, James K.**,  
10/2/2025 (7/7/2012)

**Maxwell, Kimberley C.**,  
7/21/2025 (11/17/1990)

**Mayes, Thomas H.**,  
9/8/2025 (10/17/1994)

**McAllister, Harry H., III**,  
9/1/2025 (11/15/2001)

**McGee, Dennis B.**,  
9/24/2025 (10/5/2013)

**Miller, Claude L.**,  
7/28/2025 (2/2/2003)

**Miller, Sheila Chapman**,  
8/14/2025 (2/12/1983)

**Mills, Judy L.**,  
10/19/2025 (5/29/2004)

**Montgomery, Charles E.**,  
8/1/2025 (4/1/1995)

**Morgan, Dorcas B.**,  
9/11/2025 (12/2/1995)

**Morgan, Kenneth K.**,  
8/14/2025 (10/1/1988)

**Morris, Barrett H.**,  
8/29/2025 (6/30/1990)

**Morris, Randell B.**,  
8/22/2025 (11/30/1991)

**Mysinger, E Douglas**,  
9/26/2025 (12/1/1990)

**Nance, Jimmy R.**,  
9/4/2025 (8/12/2006)

**Newbury, Charles R., Jr.**,  
8/27/2025 (12/2/2002)

**Olterman, Thomas W.**,  
9/21/2025 (10/1/2014)

**Percy, Jean F.**,  
9/9/2025 (9/27/1997)

**Petty, Armalee G.**,  
9/30/2025 (1/2/2010)

**Pierce, Janice G.**,  
7/26/2025 (9/27/1997)

**Poston, Helen R.**,  
8/10/2025 (3/11/2000)

**Powers, M. Walton**,  
7/28/2025 (5/10/2008)

**Pullen, Roger D.**,  
7/28/2025 (9/8/1990)

**Reed, Larry W.**,  
8/29/2025 (1/2/2010)

**Rickard, Wally E.**,  
8/8/2025 (11/25/1997)

**Roach, Sarah C.**,  
9/16/2025 (3/3/2002)

**Robinson, Cathyleen P.**,  
7/23/2025 (10/17/1994)

**Rosenbalm, John D.**,  
9/23/2025 (7/5/1999)

**Russell, Alfred Dean**,  
10/9/2025 (3/16/2005)

**Sainato, Rocky A.**,  
8/16/2025 (12/16/2013)

**Scott, Marilyn M.**,  
8/27/2025 (11/28/1989)

**Seals, Winfred L.**,  
8/7/2025 (1/2/2000)

**Simmons, Tommy L.**,  
8/22/2025 (11/29/1994)

**Smith, James F.**,  
8/28/2025 (9/29/1990)

**Smith, James F.**,  
9/16/2025 (10/17/1994)

**Smith, Katherine H.**,  
7/13/2025 (12/27/1992)

**Smith, Lee E.**,  
8/8/2025 (11/6/2010)

**Smith, Leonard W.**,  
8/28/2025 (2/10/2003)

**Smith, Roger Dale**,  
7/30/2025 (3/27/2021)

**Spencer, Richard G.**,  
10/9/2025 (4/13/1982)

**Sprague, Billy H.**,  
9/17/2025 (8/2/1988)

**Stewart, Stanley E.**,  
9/15/2025 (8/10/1999)

**Stork, Kevin G.**,  
10/4/2025 (2/26/1994)

**Summers, Randel E.**,  
10/7/2025 (10/5/2013)

**Sutherland, Harland J., Jr.**,  
8/31/2025 (2/2/1999)

**Sutton, Carol S.**,  
10/14/2025 (1/1/2004)

**Sweeten, Robert L.**,  
9/24/2025 (1/10/2004)

**Thigpen, John R.**,  
10/10/2025 (12/2/2009)

**Tubbs, James D.**,  
9/11/2025 (8/24/1985)

**Turman, Penella G.**,  
9/28/2025 (9/3/1996)

**Vance, Charles R.**,  
7/23/2025 (4/5/2008)

**Waldrop, Samuel L.**,  
8/7/2025 (4/18/2000)

**Walraven, Robert G.**,  
9/16/2025 (1/3/1987)

**Webber, James Q., Jr.**,  
9/19/2025 (10/17/1994)

**Whittle, Sheila S.**,  
9/21/2025 (11/29/2008)

**Williams, Dennis F.**,  
8/23/2025 (10/29/2005)

**Williams, James E.**,  
7/25/2025 (11/30/1996)

**Williams, Kenneth L.**,  
9/26/2025 (10/1/1988)

**Wilson, U.G.**,  
10/2/2025 (7/4/1992)

**Wise, Charles G.**,  
8/3/2025 (6/30/1990)

**Woods, Anna R.**,  
8/25/2025 (10/17/1994)

**Woody, Sandra K.**,  
8/18/2025 (5/9/2009)

**Wright, Waylon L.**,  
9/22/2025 (1/12/2002)

## 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**  
[tvrapresident@gmail.com](mailto:tvrapresident@gmail.com)/865-805-1512

**Jo Anne Lavender,**  
TVARA Immediate Past President  
[jlavender@tds.net](mailto:jlavender@tds.net)/865-300-8272

**Les Bays, TVARA Vice President**  
[Lpbays1@yahoo.com](mailto:Lpbays1@yahoo.com)/423-782-8458

**Kathryn Davis, TVARA Secretary**  
[krDavis3@yahoo.com](mailto:krDavis3@yahoo.com)/615-361-9954

**Lisa Overly, TVARA Treasurer**  
[lloverly@hotmail.com](mailto:lloverly@hotmail.com)/865-567-7911

**Penny Walker, TVARA Volunteer Coordinator**  
[pennywalker06@comcast.net](mailto:pennywalker06@comcast.net)/423-413-7137

**Richard T. Wilson Jr.,**  
TVARA Membership Program Manager  
[rtwilson@tva.gov](mailto:rtwilson@tva.gov)/865-632-8542

# Upcoming December 2025 Chapter Meetings

## BROWNS FERRY

**December 9, 2025, Noon**

*Cattfish Cabin II, 908 U.S. 72 E., Athens, Ala.*

- Program/Guest Speaker(s): TBD
- David C. Matherly Jr., President  
256-777-2175/[dcmatherly@gmail.com](mailto:dcmatherly@gmail.com)

## CHATTANOOGA

**December 2, 2025, 10 a.m.**

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

- 10 a.m. — Meet N Greet
- 10:30 a.m. — Program: Wrap presents for Chambliss Center Children's Home while listening to holiday music and snacking on hot chocolate and seasonal goodies

Tom Swanson, President

423-902-6892/[twswanson@comcast.net](mailto:twswanson@comcast.net)

## CLEVELAND

**December**

*Location: Uncertain*

- Program: Christmas Luncheon

John Austin, President

423-472-2720/[austintnutfan@charter.net](mailto:austintnutfan@charter.net)

## GALLATIN

**December: We do not plan on meeting**

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

James R. "Blue" Monday, President

615-481-8469/[oemorgan@comcast.net](mailto:oemorgan@comcast.net)

## HUNTSVILLE

**December 11, 2025, 10 a.m.**

*TVA Shields Office Building, 370 Shields Road*

- Program: Clinch River Project

Daniel A. Simmons, President

256-509-9781/[dasimmon@bellsouth.net](mailto:dasimmon@bellsouth.net)

## JACKSON

**December 10, 2025, 9:30 a.m.**

*Southwest Electric Membership Corp.,  
1590 Highway 70E*

- Guest Speaker: Chuck Marquis, TVA Target Industry Economic Development Marketing Development Specialist

Alan Campbell, President

731-988-8814/[abcjax@eplus.net](mailto:abcjax@eplus.net)

## JOHNSONVILLE/CUMBERLAND

**December 11, 2025, 10 a.m.**

*Country & Western Steakhouse,  
314 Highway 641 N, Camden, Tenn.*

10 a.m. Socializing

11 a.m. Meeting

- Update on TVA retirement status
- TVARA Board Meeting information
- Door prizes and cash drawing

Remember to bring nonperishable food for the local food bank

Mickey Blackburn, President

931-209-1352/[mwblackb56@gmail.com](mailto:mwblackb56@gmail.com)

## KNOXVILLE

**December 9, 2025, 10:30 a.m.**

*Rothchild Catering,  
8807 Kingston Pike*

Chapter Holiday Meeting

- Program: Update on TVA Nuclear SMRs and other TVA planning activities

Ron Riberich, President

865-679-1565/[rjriberich@comcast.net](mailto:rjriberich@comcast.net)

## MEMPHIS

**December 9, 2025, 11 a.m.**

*One & Only BBQ, 6575 Airways Blvd.,  
Southaven, Miss.*

- Program: Fill vacant officer positions

Jeffrey M.H. Allen, President

901-484-4282/[jeffreymhallen1@gmail.com](mailto:jeffreymhallen1@gmail.com)

## MISSISSIPPI

**December 9, 2025, 10 a.m.**

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

Guest Speaker(s): TBD

Judy J. Bright, President

662-791-9779/[judy.bright2@icloud.com](mailto:judy.bright2@icloud.com)

## MUSCLE SHOALS

**December 10, 2025, 10 a.m.**

*TVA Credit Union Conference Room,  
1405 S. Wilson Dam Road*

- Program: HR Medicare update and area-school robotic demonstration

Lunch provided.

Robert F. Atwell, President

256-710-5826/[rfatwell@hotmail.com](mailto:rfatwell@hotmail.com)

## NASHVILLE

**December 10, 2025, 10:30 a.m.**

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

- Program: TBD
- Free catered lunch onsite for TVA members plus one guest

RSVP to [krdavis3@yahoo.com](mailto:krdavis3@yahoo.com) or text to 615-361-9954

Leanne Whitehead, President

931-446-0664/[klwhite220@gmail.com](mailto:klwhite220@gmail.com)

## NORTHEAST ALABAMA

**December 9, 2025, 11 a.m.**

*Western Sizzlin, 1130 Highway 28, Jasper, Tenn.*

- Guest Speaker(s): TBD

Larry A. Hancock, President

256-599-1383

## PADUCAH AREA

**December 16, 2025, 10 a.m.**

*Pizza Inn, 1001 Joe Clifton Drive*

- Guest Speaker(s): TBD

Phyllis J. Robertson, President

270-816-1166/[pjrobertson1953@gmail.com](mailto:pjrobertson1953@gmail.com)

## PARADISE

**December 9, 2025, 10:30 a.m.**

*Cattfish Dock, 2003 W. Everly Brothers Blvd.,  
Powderly, Ky.*

- Program: TBD

Vernon R. Perry, President

270-543-4707/[vernonrperry25@gmail.com](mailto:vernonrperry25@gmail.com)

or [wputnam@bellsouth.net](mailto:wputnam@bellsouth.net)

## UPPER EAST TENNESSEE

**December 16, 2025, 11 a.m.**

*Historic Hale Springs Inn,  
McKinney's Restaurant, 110 West Main St.,  
Rogersville, Tenn.*

- Annual Holiday Buffet Luncheon, \$22 per person
- Program: Retirement System update
- Election of officers
- Discussion of Required Minimum Distributions, Medicare IRMAA surcharges, and Roth Conversions
- Retirement System update
- Door prizes

**RESERVATIONS MANDATORY** (maximum 60 seats available — reservations will close after that number, with a waiting list)

Please RSVP by Dec. 8, leaving your and any guest's name and phone number(s), so we can reach you to confirm, or to cancel in case of bad weather

RSVP by calling Bob Davis at 423-367-9073

(NOTE: If you make a reservation and do not show up, we still need you to pay)

Les P. Bays, President

423-782-8458/[lpbays1@yahoo.com](mailto:lpbays1@yahoo.com)

## WATTS BAR AREA

**December 17, 2025, 4 p.m.**

*Nick's Lakeside Grill*

*2109 New Lake Road, Spring City, Tenn.*

- Program/Guest Speaker(s): TBD

Please text or email Ed Couch if you plan on attending

J. Ed Couch, President

423-551-1226/[jedcouch@gmail.com](mailto:jedcouch@gmail.com)

## WESTERN AREA

**December 3, 2025, 10:30 a.m.**

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

- Program: STEM demonstration
- Join us for a fun Christmas meeting. Any TVARA member is welcome to attend and see what our talented local youth can create
- Door Prize: Free lunch in the Kenlake Dining Room
- K. Renee Turnbow, President
- 270-205-5277/[kturnbow@gmail.com](mailto:kturnbow@gmail.com)

Please visit the TVARA website at [mytvara.org](http://mytvara.org) and hover your mouse over the tab "Chapters" to find your chapter. Click on your chapter to view meeting details and announcements.

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a handful of times in your lifetime, except for one place — at TVA,” Moul said. “Many 100-year-old assets in this country have become part of our history. A select few, like Wilson Dam, continue to write our history every day.”

Clare thanked retirees for carrying the legacy of Wilson Dam forward with their hard work and dedication, and he recognized current employees for their commitment to working safely and delivering reliable, resilient, and affordable energy.

“This anniversary is a reminder of the legacy that everyone here helped create — and it stands as proof of TVA’s decades of service, innovation, and impact,” he said.

## PayPal Continues To Win Friends

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

As time goes by, the number goes higher of folks who like to pay their TVA Retirees Association membership dues through PayPal. Statistically, as of Oct. 31, a total of 456 retirees already were paying their dues that way.

The main reason appears to be that PayPal has proven very convenient. It only takes a few minutes, and TVARA will receive your payment in its PayPal Account immediately.

There are no checks, stamps, weather delays, or trips to the post office, and nothing getting lost or delayed by the postal service. As Membership Program Manager, I also will email you a confirmation upon receipt of your payment, again with no delays.

If you pay by PayPal, the annual membership dues are \$26 for one year, \$52 for two years, \$78 for three years, and so on.

Just enter [paypal.com/paypalme/TVARADues/26](https://paypal.com/paypalme/TVARADues/26) 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](mailto:rtwilson@tva.gov) or call me at 865-632-8542 if you have questions.

As I’ve become more and more fond of saying, “Welcome to PayPal.”

## Overdue dues increase reflects goals, higher costs

We have an important update regarding our annual membership dues.

TVARA dues for 2026 will increase to \$25 from \$15. This is the first dues adjustment in about 20 years, and it comes after careful consideration of the rising costs associated with maintaining and improving the programs, services, and experiences we provide for our members.

Your continued support helps us do the following:

- Sustain and grow our Mission of Service-driven initiatives.
- Enhance member benefits and resources (i.e., this newsletter).
- Invest in tools and opportunities that better serve members and our communities.

We remain committed to delivering value that far exceeds the cost of membership, and we’re grateful for your understanding and continued involvement with TVARA.

Thank you for being a valued part of our organization.

— VICKIE ELLIS, TVARA Valleywide President