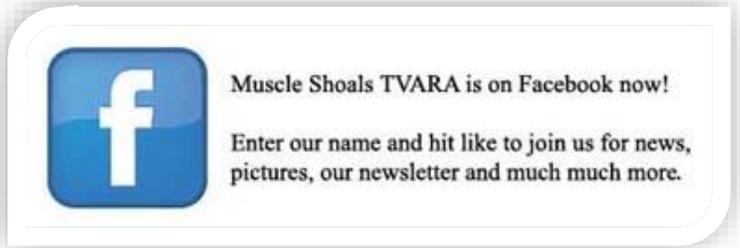




Muscle Shoals Chapter
Winter 2026 Issue



MESSAGE FROM OUR PRESIDENT

Hello everyone,

The end of this past year has brought us success with helping many children within our area through assistance with the Angel Tree and Scope 310 programs. Reports of these programs’ activities are included in this newsletter.

There are, however, changes taking place that effect how local TVARA Retiree Chapters carry out their community projects. We have received grants for our community projects from BVI. They have been very supportive by providing generous grants. At this time, however, BVI is experiencing some financial challenges and we cannot say that the funding for future grants will be available at the same levels as we received in the past. We will adapt and adjust to maintain a level of support to the local community that we are capable of providing within the restraints we have.

One other topic I would like to address is that of retiree participation in joining the local Chapters and actively participate in the organization and helping with the projects we choose to carry out. If you know of a friend retiree that has not joined TVARA, please ask them to join. Our Chapter is the one that does have more members that attend the quarterly meetings than other chapters, but we have only a relative few people that always help in carrying out the projects. The one project that does have good response for workers is the long-standing Garden Program.

I want to thank every one of you for taking your time and energy to attend our quarterly membership meetings. You are the backbone of the organization.

Bob Atwell, President



Inside This Issue

- 1 Message from President
- 2 Upcoming Events/Advertisers
- 3 Board Members
- 3 TVARS Update
- 4 SCOPE 310 Christmas Visit
- 5 Brighter Christmas for locals
- 6 Gift Bags for Vets
- 7 84 and Going Strong!
- 9 Don't Be Scammed!
- 11 Scholarship Luncheon
- 11 Endowed Scholarship
- 12 Life's Little Mysteries
- 13 Help! We Need Your Help!
- 13 Suggestions

Upcoming Events

Wednesday, March 11, 2026, 10:00 a.m.
Guest Speaker: Carley Ashe, Garden Program
Coordinator, Community Action Agency
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

Wednesday, December 9, 2026, 10:00 a.m.
TBA
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

Special Thanks to non-advertising
Supporters

TVA Power Service Shops

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.

TVARS Update:

By Mark Meigs

Executive Secretary

TVA Retirement System (TVARS)

As of September 2025, the TVA Retirement System reports an asset estimate for the pension fund of \$8.6 billion and the funded status approaching 90%. The TVARS 401(k) Plan continues to grow as the Plan ended 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% 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 have been 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.

The TVARS Board will vote to approve the COLA for 2026. The COLA of 2.5% is the amount that I will ask the Board to approve.

The pension fund continues to derisk the asset allocation as we are ahead of schedule to be fully funded by 2036.

A CHRISTMAS VISIT TO SCOPE 310 THAT TOUCHED EVERY HEART By John Blackwell

This Christmas season, I and other TVA retirees had the privilege of visiting Scope 310, a daycare center that serves adults with disabilities. The retirees attending were John Blackwell, Debbie Norton, Greg and Anita Vandiver. John Blackwell had the honor of helping make their Christmas a little brighter-this time by stepping into the role of Santa Claus.



As Santa arrived, each participant was presented with a Chick-fil-A gift card, greeted with wide eyes, smiling faces, and unmistakable excitement. The joy in the room was contagious. With the help of Debbie Norton and a talented singer, the adults were joyfully prepared for Santa's arrival by singing several Christmas songs together. When the familiar tune of "Here Comes Santa Claus" filled the room, anticipation reached its peak. As Santa entered, he saw faces light up with happiness and expectation. The adults sat patiently, waiting for their names to be called, eager yet respectful as they waited for their moment with Santa, when they each received a \$10 gift card. Several asked Santa, "Are you going to come to my house this year, Santa?" to which he happily replied, "I certainly will."

In addition to the gifts, a check for \$2,350 was presented Ralph Stanley, the director of Scope 310, to help cover operational expenses for the center. It was a meaningful moment, recognizing the vital work being done every day to support and uplift these individuals and their families.

As Santa prepared to leave, the room filled with waves and smiles, everyone saying goodbye and looking forward to Christmas Day. The warmth and heartfelt welcome we received deeply touched all of us retirees who participated.

Having played Santa for several years at Scope 310, I was especially moved by the remarkable progress the adults have made in learning to care for themselves and engage more independently. Witnessing their growth and joy was a powerful reminder of the importance of community, compassion, and continued support.

We left inspired and grateful-and already looking forward to returning next year to share in the joy once again.



Muscle Shoals TVA Employees and Retirees Brighten Christmas for 80 Local Children

A group of dedicated Tennessee Valley Authority (TVA) employees and retirees recently joined together on a special mission—to bring Christmas joy to 80 children in Colbert and Lauderdale counties who were identified as being in need during the holiday season.

The day began at the Muscle Shoals Walmart, where store manager Chris had thoughtfully prepared for the group’s arrival. His team was stationed throughout the store, ready to help locate sizes, organize items, and assist in every department. To make the day even more meaningful, Chris surprised the group by presenting a generous \$250 gift card to help support the effort. Even though he manages a large box store, Chris made everyone feel the welcome and warmth of a small, family-owned business.

Armed with lists and full hearts, the shoppers set out with purpose. Items purchased for the children included pants, shirts, shoes, socks, coats, and a toy for each child. Working together, the group carefully selected each item, making sure the children would not only have necessities, but also something special to unwrap on Christmas morning.

The excitement among the volunteers was contagious. It was a joyful experience to see buggies filling up with clothing and toys, knowing that each item represented warmth, comfort, and happiness for a child in need. By the end of the day, carts were overflowing, and a deep sense of accomplishment and gratitude was shared by everyone involved.

This event was a powerful reminder of what can happen when people come together with a common purpose. Through generosity, teamwork, and community spirit, the TVA employees and retirees helped make Christmas a little brighter for 80 local children and their families.

Gift Bags for Veterans

A great turnout of TVA retirees to fill gift bags for veterans. Thanks to Power Service Shops for hosting the group.





By John Blackwell, Exercise Enthusiast

As the new year begins, there is no better time to take intentional steps toward improving your health and well-being. Exercising as a senior is not about perfection or comparison—it is about progress, purpose, and enjoying life more fully. Small, consistent efforts can lead to stronger muscles, better balance, more energy, and greater independence. Whether you start with simple movements at home or join others for support and encouragement, each step you take is an investment in a healthier, more enjoyable life. Let this new year be a fresh start—one where you choose movement, strength, and confidence so you can continue doing the things you love and living life to its fullest.

Exercise is one of the most powerful tools seniors have to improve health, maintain independence, and enjoy life more fully. While aging brings changes, it does not mean giving up on strength, movement, or progress.

I have been daily exercising for the past 14 years starting at age 70. Why did I started exercising? I enjoy my active life with family and friends. I want to be active and mobile and enjoy my life as long as I can. Below are some points that may be helpful when you begin regularly exercising.

1. First of All, Realize You Are a Senior

Even though you may be a senior, it is never too late to start an exercise program. Research and real-life experience show that we can continue to build and strengthen muscles well into our later years—even into our 90s and beyond. Accept your age, but do not let it limit your expectations for improvement.

2. Set Goals Appropriate for Your Age

You are not in your 50s, and certainly not in your 40s or younger. That's okay. Set exercise goals that match your stage of life. The goal is not bodybuilding or competing with younger people, but getting into shape, staying mobile, and being strong enough to enjoy everyday activities.

3. Realize Most Folks Are Not Successful by Exercising Alone

Very few people succeed long-term without support. It is always best to have a buddy or to be part of a class. Accountability and encouragement are essential. If you do not have an exercise partner, enroll in a

class at a local gym or community center. If a class is not available, consider hiring a trainer—especially one who understands senior fitness.

4. You Don't Have to Buy Expensive Exercise Equipment

Using everyday items such as your own body, canned goods, walls, and chairs can have a powerful impact on your ability to exercise consistently and safely, especially as a senior. Body weight movements improve strength, balance, and coordination without stressing the joints, while canned goods provide simple, effective resistance for building muscle in the arms, shoulders, chest, and back. Chairs and walls add stability and support, making exercises like squats, step-ups, and seated movements safer and more accessible. By using items already in your home, exercise becomes less intimidating, more affordable, and easier to maintain, proving that effective fitness does not require expensive equipment—only commitment and creativity.

5. Exercise All Parts of Your Body

A well-rounded exercise program should include the back, shoulders, arms, legs, chest, and core. Balanced strength improves posture, reduces pain, and makes everyday tasks—like lifting, bending, and walking—much easier.

6. Keep Your Muscles Confused

Don't do the same thing every day, and don't work the same body parts in the same way every session. Switch routines, vary exercises, and rotate muscle groups. Keeping your muscles “confused” helps prevent plateaus and keeps workouts interesting.

7. Warm Up and Cool Down

As a senior, warming up is essential. Gentle movement and stretching prepare muscles and joints for exercise. Cooling down afterward helps reduce stiffness and soreness and supports recovery. My son, who is a retired Special Forces soldier and my daughter, who is a palette and swimming exercise instructor, remind me that stretching is the most important part of an exercise routine.

8. Listen to Your Body

There is a difference between healthy muscle fatigue and pain. Sharp pain, dizziness, or extreme shortness of breath are warning signs. Respect your body's signals and adjust when needed. Don't be tempted to show out. Just plan on showing up!

9. Focus on Consistency, Not Intensity

You don't need extreme workouts to see results. Moderate exercise done consistently is far more effective—and safer—than occasional intense sessions. Regular movement is the key. Lighter weight and more repetitions are better than heavy weights and fewer repetitions.

10. Include Balance and Flexibility

Balance and flexibility are just as important as strength. These exercises help prevent falls and improve confidence in daily movement. Simple balance drills and stretching routines can make a big difference.

11. Add Cardiovascular Exercise

Walking, swimming, cycling, or low-impact aerobics strengthen the heart and lungs. Even short, steady cardio sessions can improve endurance and overall health. Concerning walking. Walk fast for 30 seconds and rest for 90 seconds. Start off with a few routines and slowly add routines and before long you are up to 10 or more routines.

12. Exercise With Purpose and Joy

The ultimate purpose of exercise as a senior is not comparison or competition. It is about health, independence, confidence, and enjoying life. Choose activities you enjoy so exercise becomes something you look forward to, not something you dread.

Exercising as a senior is not about turning back the clock—it's about making the most of the years ahead. With the right mindset, support, and approach, exercise can continue to build strength, improve health, and enrich life at any age.

In discussion with other seniors, I am quick to point out that routine exercise will probably not prevent one from having senior health issues. However, it will help in dealing with these issues. My recovering from open heart surgery, broken hip, and broken legs have been less than other seniors because I was in shape.

John is an exercise enthusiast. He has been exercising daily since he was 70 and has continued for 14 years. He exercises daily and early each morning. When I began exercising, I asked my trainer do we get a day of rest? His response was “**you don't have to exercise on the day's you don't eat!**” My exercise group is a dedicated group of exercise enthusiasts. One of the members of this group is Dr. Jerry B. William, a cardiologist who keeps current on exercises and healthy diets and has written several books on these subjects, To obtain a free copy of these book visit jerrybwilliams.com.

DON'T BE SCAMMED!

How to spot—and stop—imposter scams.

Investment scammers are getting more savvy and increasingly personal. They may pose as investment professionals, leaders of trusted financial institutions, and even your broker employees, all to gain your confidence and trust. With vigilance and a few tips on imposter tactics and techniques, you can recognize these fraudsters and steer clear of their traps.

Here are four signs to watch out for:



- **Too-good-to-be-true offers.** If you're getting an unsolicited investment offer, especially one claiming guaranteed or unusually high returns, watch out. Opportunities that sound too good to be true probably are.
- **High-pressure tactics.** Messages or social media ads that demand your attention are trying to press your panic button. Don't fall for any urgent requests to act immediately to “protect” your account, avoid losses, or accept a special offer.

- **Contacts from out of the blue.** Unexpected messages you receive through social media, messaging apps, texts, or emails you didn't initiate are often a good sign you're being targeted by a fraudster.
- **Access and download requests.** Think twice if you receive any requests to download software, share one-time passcodes, or allow remote access to your device. You never want to give fraudsters access to your accounts or private information.

If you encounter any of these:

1

Stop. Don't give out or confirm any personal information (even if they already have it). Never send money, open new accounts, or take any action without stopping to verify what you are doing is legitimate. We'll never contact you through social media or messaging apps to offer investments or request personal information.

2

Drop. Scammers can't reach you if you disengage. Hang up the call, ignore the chat, swipe past the ad, or leave the group and then block the phone number or profiles so they can't contact you again. Then report the incident as spam or scam to the company or platform where you received it.

3

Report. If you received a suspicious call or notice any suspicious activity on any of your accounts, please contact your advisor immediately.

Stay informed, stay protected.

Courtesy of Charles Schwab & Co.

TVARA/UNA ENDOWED SCHOLARSHIPS LUNCHEON

Bob Atwell and I were proud to represent our chapter at the appreciation luncheon at UNA for our TVARA endowed scholarship.



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 January 31, 2026, our scholarship endowment totaled \$147,734.11. \$1,906 was paid out in January 2026 for Fall 2025 scholarships. 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



LIFE'S LITTLE MYSTERIES

See if you can justify any of the following.

Why does the sun lighten our hair, but darken our skin?

Why doesn't glue stick to the inside of the bottle?

Why don't you ever see the headline "Physic Wins Lottery?"

Why is abbreviated such a long word?

Why is a boxing ring square?

Why is it called lipstick if you can still move your lips?

Why is it considered necessary to nail down the lid of a coffin?

Why is it that doctors call what they do "practice"?

Why is it that rain drops but snow falls?

Why is that to stop Windows, you have to click on "Start?"

Why is that when you're driving and looking for an address, you turn down the volume on the radio?

Why is lemon juice made with artificial flavor and dish washing liquid made with real lemons?

Why is the man who invests all your money called a broker?

Why is the third hand on the watch called a second hand?

Why is the time of day with the slowest traffic called rush hour?

Why is the word dictionary in the dictionary?

Why isn't there a special name for the tops of your feet?

Why isn't there mouse-flavored cat food?

You know that little indestructible black box that is used on planes. Why can't they make the whole plane of the substance?

Can fat people go skinny-dipping?

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.