

# TVARA NEWS

The TVA Retirees Association

The Tennessee Valley Authority Retirees Association | 400 West Summit Hill Drive WT 2A | Knoxville, TN 37902 | www.tvara.org | 865-632-3318

## Retirees' Financial Security Key Commitment of TVA

BY TOM KILGORE  
President & Chief Executive Officer  
Tennessee Valley Authority

Someone once said, "We may retire from work, but not from life."

These days, more than ever, people are likely to retire from their principal jobs and quickly move into other interests. Some start their own businesses; some do volunteer work; some travel extensively or pursue hobbies with the same energy that they once put into earning a living.

Whatever their reasons, the common thread is that people are staying active decades after they retire — and to maintain an active lifestyle, it takes financial security.

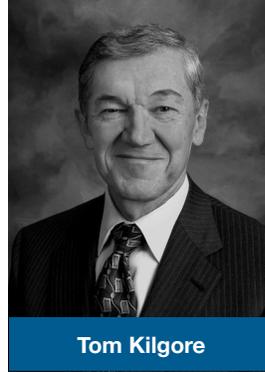
The TVA Retirement System was established in 1939, just six years after TVA began. Today, it is one of the largest retirement systems in the nation, with about 23,000 retirees and 12,500 active employees participating. Our goal is to ensure that the system remains financially sound and able to meet commitments to all employees throughout their retirement years.

I know many retirees and employees are worried about the financial health of the system, and there is actually reason for concern — it is currently underfunded and facing considerable pressure. But there should be no concern or question about TVA's commitment to retirees or our determination to see the system restored to a strong financial footing.

As recently as 1997, the system was overfunded by about \$2 billion. Today, it has a deficit of almost \$3.5 billion, and there is a common perception that this happened solely because TVA did not make contributions for several years. In fact, that is one of several factors.

Let me explain:

- When our Retirement System was overfunded in the late 1990s through the mid-2000s, benefits for members were increased, adding \$1.7 billion to the fund's cur-



Tom Kilgore

## Violent Storms in Late April Bring Worst-Ever Damage to TVA System

BY THERESA HABIGER  
TVARA Valleywide President

The storms that struck the Southeast the last week of April caused extensive damage to the TVA transmission system.

"The storms caused the worst damage to the system in TVA's history," Ray Golden, TVA Senior Manager of Nuclear Communications, told retirees at the May 5 TVA Retirees Association meeting in Nashville.

Three waves of storms struck the Southeast on the evening of April 26 and during the day on April 27. In all, 153 tornadoes were reported in Alabama and Mississippi, with 200 reported in the TVA service area.

Entire communities were devastated, with Huntsville, Ala., being the hardest-hit area in the TVA region.

"More than 850,000 customers were without power at the peak of the storms," Golden said. "The eight circuits bringing power into Huntsville were down, and 128 distribution points were interrupted.

"The 500-kV circuits were the hardest-hit. On Wednesday, April 27, all three units at Browns Ferry shut down exactly as they were supposed to do.

"What you get is a generator trip, a turbine trip, and a reactor trip. Browns Ferry shut down when we could not get the power out of the plant because of the damage to the transmission system."

Golden said Browns Ferry Nuclear Plant would be in a forced-outage mode until the transmission system is repaired.

"During this time we are closely mon-

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Look at the TVARA News address label to determine when your TVARA membership will expire.

The expiration date for your TVA Retirees Association membership (and accompanying subscription to this newsletter) is shown on the mailing label on the last page, immediately above your name.

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The TVA Retirees Association is the official organization of all TVA retirees. It was organized to serve the varied mutual interests of TVA and its retirees, or 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.

# Active, Passive, Exchange-Traded Funds Can All Have Place in Proper Portfolio

BY SCOTT SMITH

Coulter & Justice Financial Services, LLC

Many articles have been written over the years about the benefits of using passively managed equity-index funds to serve as the “core” of an investment portfolio.

The benefits of a passively managed index approach are fairly straightforward. Such funds are noted for low expenses, for being tax-efficient and well-diversified, and for historical returns that outperform more than half of similar actively managed funds.

Just as the name suggests, passively managed index funds seek to replicate the holdings and the performance return of an index.

Since changes to the portfolios only occur when there is a change in the underlying index, costs of running an index fund are low and tax efficiency is high.

As the popularity of index investing grew, so did the popularity of exchange-traded funds, or ETFs, which are very similar to index mutual funds.

The primary difference between index funds and ETFs is in the fact that ETFs are priced just like a stock and can be bought and sold throughout the day, while index funds only price at the end of the day.

Initially, ETFs were much like index funds because they tracked the broadly diversified market indexes, like the S&P 500, but now they track pretty much anything an investor can imagine.

Countries, sectors, industries, futures, commodities, bonds, leveraged ETFs, inverse ETFs, you name it, there’s probably an ETF tracking it.

Consequently, what began as a boring but sound and diversified way to invest has morphed into an undiversified and speculative thrill ride that may cause investors more harm than good over the long term, particularly if they actively trade ETFs instead of buying and holding them over the long term like traditional index funds.

All ETFs are not created equally, so buyers beware.

One of the main arguments against index funds and most of their ETF counterparts is that their portfolios are, in most cases, weighted based upon market capitalization, which means the size of the company determines its allocation within the portfolio.

At our firm, we believe the size of a company should not determine its investment merit, but rather its valuation and fundamentals.

Currently, there is a growing trend in our industry to make ETFs smarter by weighting the positions based upon various fundamental criteria, as opposed to market cap.

However, in doing so, these passively managed funds will inevitably become more active as portfolio positions are adjusted in lockstep with changes fundamentals, which may potentially impede some of the embedded tax efficiency within cap-weighted index/ETF construction.

Currently, there is intense debate as to whether investors are better served over the long term by actively managed funds or passively managed funds and ETFs.

We don’t think the debate should be an either/or question, but, instead, both should be considered for inclusion within a well-constructed, diversified portfolio.

No matter what is ultimately chosen, though, investors should do their homework and understand that in which they invest.

*(Scott Smith is an Investment Analyst with Coulter & Justus Financial Services, LLC, an independent, fee-based wealth-management firm serving the Knoxville and Oak Ridge communities.)*



## Seeing TVARA Face-to-Facebook

The TVA Retirees Association has a new Facebook page on the Internet.

What is Facebook? It is a Website that allows TVARA to post information about the association, provide links to newsletters, have discussions, announce events, and display photos.

To see the TVARA Facebook page, type this link into your browser:

[www.facebook.com/pages/Tennessee-Valley-Authority-Retirees-Association/191381524215733](http://www.facebook.com/pages/Tennessee-Valley-Authority-Retirees-Association/191381524215733)

You do not have to be a Facebook user to see the page. However, if you are a Facebook user, you can join the page and automatically receive information from TVARA in your E-mail.

Chapter presidents are encouraged to post meeting announcements on Facebook and invite their members to attend.

Let’s try it and see if it helps get the word out about our activities.

# TVARS Board Selects Stokes as Seventh Member

BY TOM SWANSON

Allen Stokes was recently unanimously selected by the other six members of the TVA Retirement System Board to be the seventh member, filling the position previously held by Frank Alford.

Stokes retired in January, 2007 after a 30-year career with TVA. He started as an Engineering Aide in the Norris Laboratory but spent most of his time in the finance departments of TVA. His positions ranged from internal-audit functions with the Chief Financial Officer's Audit & Evaluation and the Office of the Inspector General, program evaluations with Accounting & Quality Assurance, and Quality & Security evaluations with Information Systems.

Some TVA retirees may have met him during his travels as an auditor. Once his traveling days were over, Stokes became a Financial Analyst in the Controller organization, a Manager in Control Evaluations, a Project Manager in Treasury for areas such as travel and payroll, a Senior Manager for programs such as the emissions-allowance program dealing with "Puts and Calls" in Treasury, and a Senior Manager for Special Projects in Human Resources for projects such as Sarbanes-Oxley.

He was a member of several investment clubs while with TVA. He is a graduate of the University of Tennessee in Knoxville and is a Certified Information Systems Auditor, a Certified Internal Auditor, and a Certified Information Security Manager.

Like many TVA retirees, a reduction in force helped Stokes make his retirement decision, but he has since been working again for TVA under a Retiree Resources Corp. contract.

He responded to the TVARS notice that requesting resumes be submitted from individuals interested in being considered for selection as the seventh member of the TVARS Board and completed the interview process more than a year ago.

He currently is involved in an intensive educational program to help him get up to speed on Retirement System issues and is reading lots of related material. Stokes also is participating with other TVARS Board members in training on governance and other Retirement System management topics.

***'I would like to see a plan for the Retirement System to become fully funded once again with TVA's support.'***

— ALLEN STOKES

"I would like to see a plan for the Retirement System to become fully funded once again with TVA's support," he says. "I intend to listen to all views on any issue before making decisions."

Stokes is a member of the TVA Retirees Association and plays tennis and basketball when not working on his "hobby farm" near Norris, where he resides with his wife of 30 years, Janice, and grandson Adam.



Allen Stokes

## Vineyard Appointed TVARS Communications Liaison



Justin Vineyard

Justin Vineyard, a Counselor in Retirement Benefits, has been appointed as the TVA Retirement System Retiree Communications Liaison.

As the point-of-contact for TVARA chapter presidents, he answers questions, schedules speakers, and sends out communications bulletins.

"So far, I've talked to many chapter presidents and have arranged for visits to chapter meetings and events," Vineyard says.

"My role is to keep information flowing and keep chapters connected with TVA Retirement Management."

In the past, Vineyard has conducted retirement consultations with employees, facilitated workshops focused on long-range planning, and served as the point-of-contact for Civil Service Retirement System and Federal Employees Retirement System employees.

"Justin is very knowledgeable in all aspects of TVA's Retirement System," says Pat Brackett, Director of TVA Retirement Management.

"He's enthusiastic, accessible, and willing to help retirees navigate the system."

Vineyard has been with TVA since 2008. Before that, he was a sales manager and senior project manager for an exterior-sign and architectural-element company in Knoxville.

In that role he was responsible for strategic planning, project management, execution, financial reporting, and customer relationships.

Along with project-management certifications, Vineyard holds a bachelor's degree in Communications from the University of Tennessee in Knoxville.

## TVARS Annual Report Available on Website

The 2010 TVARS Annual Report is available in electronic form on [www.tvars.com](http://www.tvars.com) under the Publications link.

Printed copies of the report will be available only upon request by E-mailing the TVA Retirement System at [retsvcs@tva.gov](mailto:retsvcs@tva.gov).

## Late-April Storms... continued from page 1

itoring and inspecting all the equipment, so when the system is repaired the plant is ready.”

Widows Creek Fossil Plant also was impacted by the storms.

“Units 7 and 8 were operating when the storm hit there,” Golden said. “We lost Unit 7, but Unit 8 stayed online, which was critically important to the reliability of the system. Unit 8 is capable of operating now, but the transmission system will not accommodate it.”

Golden said TVA transmission towers are designed to withstand winds of up to 100 mph, “but we were being hit with winds in the 200-mph range.”

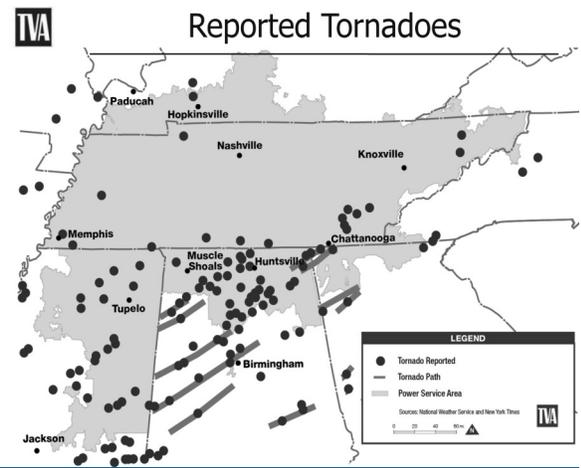
Summarizing the damage, he said, “TVA had 337 transmission structures damaged, with 120 on the ground, 96 lines out of service, and 128 connection points interrupted.”

Golden said the storms were as bad or worse for distributors.

“Seventy-five distributors were affected and 12 large industrial customers were interrupted.” The main concern is the reliability of TVA grid, Golden said.

“We’ve always been proud of our 99.9999-

percent grid reliability. It will take us a while to get back to that, but with 4,000 employees and contractors working 24 hours a day, seven days a week, we are doing all we can.”



**A map shows the intensiveness of the late-April storms that raged across the Tennessee Valley Region.**

## Retirees' Financial Security... continued from page 1

rent liabilities.

- For six of those years of peak performance by the fund, essentially no contributions were made to the system by TVA. Hindsight is perfect, but neither TVA nor a majority of the TVARS Board thought, during those years, contributions were warranted.

- Indeed, during this period assets could have been moved into low-risk or risk-free investments. Again, hindsight is perfect, but an action like that probably would have reduced significantly the impact of declines in the stock market that have occurred since.

More recently, employees have been retiring at a greater pace, doubling the plan's payout in just 10 years. When the stock market faltered during the early 2000s, and later during the recession of 2008 and 2009, the system took large losses, and the funding status declined to a low of 58 percent.

The good news is that the system is starting to recover. TVA contributed \$1 billion in 2009, when the market was at a low point, and the value of that investment has been amplified as the market has strengthened. For the current fiscal year, market returns have approached 10 percent, and investments have earned almost \$640 million. The funding status, while still seriously low, has improved to 66 percent.

We expect the fund to continue to improve. A larger portion of investments is going into bonds, which should reduce overall volatility. We're also seeing more stable returns. All of this is welcome news, but it's not enough to ensure the long-term health of the system.

The issue with our pension plan isn't existing, vested benefits or previous cost-of-living adjustments. But a major question we have to resolve is this: How much can we afford to pay in future cost-of-living adjustments and still be able to ensure that the system remains strong for current and future retirees?

To help address the funding shortfall, in 2009 the TVARS Board and TVA Board made some changes to the system rules that included temporary restrictions on future cost-of-living adjustments through 2013. That action has been challenged in a lawsuit, however, and the outcome of the case should tell us whether such adjustments are a tool that can be used within the existing rules. (See "TVARS Board" on Page 7.)

Some people assume that TVA wants to do away with cost-of-living adjustments altogether. That's not true, but we must be able to arrive at a formula that is sustainable.

To that end, I've asked John Thomas, TVA's Chief Financial Officer, to work with the TVARS Board to develop a long-term strategy that will improve the governance of the system and the performance of the fund.

We expect to have a path for the future in place by the end of the calendar year. In the meantime, we will prepare a white paper fully describing the background, current status, and future plans for the Retirement System. It will address questions about cost-of-living adjustments and other issues that we know are on the minds of employees and retirees, and we will share it with you as soon as possible.

As I have said many times, TVA will not forsake retirees.

We want to provide a system that helps every employee enjoy a secure retirement, and we will honor the trust that employees and retirees have in us. Some changes will be necessary to ensure the system's continued health, but the fundamental benefits that employees are entitled to are not in question.

At the end of the day, TVA wants the same thing that retirees want — a dependable, well-funded system that helps retirees pursue their dreams after they finish their working years with TVA.

Working together, I believe we can accomplish that.

# Golden Also Talks About Japan's Nuclear Disaster

In addition to his remarks about the late-April storm damage to TVA's transmission system, Nuclear Communications Senior Manager Ray Golden also briefed those at the May 5 TVARA meeting on a matter of major concern.

That is the impact on the TVA Nuclear Program of the March 11 earthquake and tsunami that damaged the Fukushima Daiichi Nuclear Plant in Japan.

"My real passion is to talk about radiation," Golden said. "As a global society, we have a phobia about radiation. Granted, much of this is due to our limited knowledge of radiation, and that limited knowledge makes us scared to death of it.

"Unfortunately, we associate radiation with skin falling off and hair falling out. This is an inaccurate association. Radiation has been studied for a hundred years."

Golden did stress the importance of keeping dosages as low as reasonably achievable, as stated in the international policy called "ALARA."

"We do this by maximizing the distance, minimizing the time, and maximizing the shielding," he said. "Proper training reduces the exposure time of a worker.

"Putting a lead blanket over a pipe elbow that has collected radioactive water is an example of shielding. A worker using a 36-inch wrench rather than an 8-inch wrench improves distance."

Golden said we live in a radioactive world.

"Six-hundred mrem [or millirems] is a person's normal annual exposure to radiation. You get this from things like the



Golden talks with TVARA leaders about regional storm damages and international nuclear concerns.

food you eat and the house you live in. We get 1,000 mrem from a CT scan, and people who smoke a pack of cigarettes a day get 5,000 mrem annually just from smoking."

Golden said he is often asked when does radiation become dangerous?

"Dangerous levels are in the 500,000-1,000,000-mrem range, particularly if the exposure does not occur over an extended period of time," he said. "You usually see the first effects of radiation at 50,000 mrem. The first medical signs detected are in the reduction of red and white blood cells.

"Distance makes a huge difference in radiation exposure. Because of our distance from Japan, we have nothing to worry about in the United States."

The boiling-water reactors at Browns Ferry Nuclear Plant are similar in design to those at the Fukushima-Daiichi nuclear facility, Golden said.

"There are differences, too. Browns Ferry Nuclear Plant has a strong containment structure that is 4-7-feet thick and surrounds the reactors to prevent an accidental release of radioactive materials.

***'Distance makes a huge difference in radiation exposure. Because of our distance from Japan, we have nothing to worry about in the United States.'***

— RAY GOLDEN

"Containment venting was added to the plant design to release high-pressure steam or hydrogen gas buildup, which reduces the risk of a hydrogen explosion."

Golden said TVA is taking safety to the next level.

"Immediate actions include purchasing satellite phones and small portable generators to keep these phones charged," he said.

"Our intermediate plans include moving some of the spent fuel from pools to dry-cask storage. Dry-cask storage requires no pumps, no electricity, and it can sit there for 300 years. Spent-fuel pools require electricity. TVA is also hardening cooling-water supply pipes to spent-fuel pools. These are seismic-designed pipes to withstand extreme shaking."

He said TVA is considering long-term actions including adding a fifth diesel generator at Sequoyah and Watts Bar, and further evaluating switchyard seismic vulnerabilities.

"Every U.S. nuclear plant is designed to withstand earthquakes," Golden said.

"Our plants are also designed for floods, with watertight doors that operate with a series of airlocks so only one door can open at once.

"Our plants are built to survive wind up to 300 mph. A tornado may tear up the switchyard, but it is not going to blow over the containment building."

— THERESA HABIGER

# An Enduring Memorial on Special Days

BY BRENDA GLASGOW

“All gave some, some gave all,” Ronnie Monday said five years ago, when he began an initiative to memorialize Portland, Tenn., residents killed in military service during wars.

Each year, Monday coordinates a group of area volunteers in the placement of U.S. flags and crosses at the intersection of Highway 109 and Highway 52 in Portland to honor 37 former Portland residents who died in military service.

The display of flags and crosses is in position two weeks during the Memorial Day holiday. The group’s efforts are repeated during Veterans Day and July 4 holidays.

“About 500,000 Americans have died in foreign wars,” says Monday, a Vietnam War veteran and a member of the Gallatin Chapter of the TVA Retirees Association. “One of my high-school classmates, Raymond Wright, died in Vietnam.

“They gave all. We should show our appreciation to them for giving their all.”

Monday, formerly an Instrument Mechanic at Gallatin Fossil



From left, sons Kirk and Jay Monday help their father, Ronnie, arrange a flag for the Memorial Day display.

Plant, retired from TVA in 2003 with 27 years of service.

He does not take credit for the idea or the effort.

“My wife and I were in Georgia for a wedding, and we went for a walk,” he says. “As we walked, we saw flags and crosses lining the street. Those flags and crosses memorialized every veteran from Catoosa County, Ga., who died in a war.”



Ronnie Monday, with the two-week display of flags and crosses he initiated in Portland, Tenn., each Memorial Day, honoring the community’s residents killed in military service

Monday took the idea and ran with it. First he approached Portland Mayor Ken Wilber with the idea. Then he approached the 1965 Portland High School class. With their concurrence, they all went to work on the idea.

They acquired supplies from local businesses.

Two TVA retirees, retired Gallatin Boilermaker Richard Denning and Al Goguen, currently President of the Gallatin TVARA Chapter, help Monday set up the flag display.

“People are so willing to help,” Monday says. “One TVA retiree (John Rittenberry) gave me a \$100 bill to use for supplies. Donations and supplies rolled in from the Woodmen of America Insurance Co., ACE Hardware, and Lee Electric Co. Individuals and companies have supported this effort for the past four years.”

Those who drive past Highway 109 and Highway 52 in Portland between May 22 and June 4 this year will see the flag-and-cross display.

“And if you love your freedom, thank a vet,” Monday says.



# TVARS Board Workshop Looks at Pending Lawsuit

BY PAM RAMSEY

Manager, TVA Retirement Operations

The TVA Retirement System Board of Directors held a workshop April 22 to discuss governance policies, handle other system business, and receive a briefing on the status of the lawsuit against TVARS.

The TVARS Board continues to work with Ennis Knupp, an outside advisory firm, to develop and establish governance best practices. During its special called meeting April 22, the board approved the following policies:

- Service Provider Evaluation & Interaction Policy
- Ethics & Code of Conduct Policy

These policies will be available soon on the TVARS Website at [www.tvars.com](http://www.tvars.com) under “Governance Policies.”

In addition, TVARS Board members reviewed and discussed the following policies:

- Director Election/Selection Policy
- Board Self-Evaluation Policy

The TVARS Board also approved a contract with E.H. Johnson & Co. (a public accounting firm) to provide a Standards for Attestation Engagements report.

This report is an internationally recognized third-party assur-

ance report designed for service organizations and effectively replaces a preceding report.

The new report provides service organizations a benchmark to evaluate their internal controls.

The TVARS Board also selected an outside services firm, VR Election Services, a leader in the election-services industry. As one of the oldest and largest independent service bureaus in the United States, VR Election Services will handle the annual election for the TVARS director position filled by an employee.

The plan is for this year’s ballots to be mailed to home addresses. Employees now will be able to vote one of two ways: by phone, which has been available in previous elections; or online, which is a new option.

The TVARS Board also approved increasing the Retirement System’s investment in the Kennedy Wilson Real Estate Fund to \$15 million from \$10 million.

## INFORMATION ON PENDING LAWSUIT

Bradley Arant Boult Cummings, the outside legal counsel

*Continued on Page 12*

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# Looking Back — Way Back — at a ‘Land’ Created by TVA

BY JOHN CULP

With each passing year, TVA retirees more and more seem to enjoy looking back at key events in the agency’s history. One such event for me happened more than four decades ago when Helen Richards and her International Hospitality Group helped share Shoals-area amenities with officials from Africa, Asia, and Latin America.

Multinational teams (high-level officials from many nations) spent eight weeks a year at TVA’s then-Office of Agricultural & Chemical Development in Muscle Shoals.

They came to learn how to apply TVA’s experience in agricultural and economic development and watershed protection to increase food production and improve opportunities in their own countries.

At least three teams of 20 or more officials participated in the training each year — learning and solving problems typical of those they faced back home.

Richards and her team provided many weekend activities for the foreign visitors to enjoy the rich culture and heritage of the Shoals area. TVA staff members shared lessons learned in the TVA model of development and led the visitors through real-time, problem-solving initiatives.

To help those officials sharpen their problem-solving skills, TVA created a new nation — NEW DEVLAND — meaning New Developing Land. This mythical country was created to contain many of the human- and natural-resource issues one would find in developing nations around the world.

The TVA team assigned problems for the participants to solve and then present their solutions for critical review by

their peers and the TVA specialists.

The visitors also learned the latest technology in fertilizer and food production. The objective: to help them put in place solutions to their own food-production, economic-development, and resource-protection challenges.

The U.S. Agency for International Development, sponsor of the multinational training programs, cited the value of NEW DEVLAND and encouraged other organizations to use the concept in their international service programs.

USAID also cited Richards and the Shoals Hospitality Committee for helping enrich the training experience by sharing the Shoals culture and heritage with the visitors.

An additional highlight for me as a member of the TVA training team was the selection of a “national anthem” by the visiting officials. Appropriately, the NEW DEVLAND national anthem turned out to be “This Land Is My Land.”

And looking at the present — for the past four decades those officials who participated in the TVA training program have been solving problems and helping their nations provide food and fiber for millions who need it most.

In addition, all of them very likely have fond memories of the way people in the Shoals area shared their homes, events, attractions, and compassion, as well as how TVA helped them address critical issues back home.

I vividly recall them singing “This land was made for you and me” at their graduation ceremony, as well as when they were packing to return to help solve problems in their nations.

# Better To Volunteer than Be Drafted

BY JOHN BLACKWELL & BUSTER SMITH

**W**e all know TVA has a goal of making the Tennessee Valley a better place to live.

As members of the TVA family, many retirees have found they can continue to support this goal after retirement by volunteering. And one retiree who truly exemplifies the spirit of volunteering is Jim Green.

Green, who retired in 1999 from TVA after 29½ years of service, mostly in the Controller's organization, took a few minutes of a very-crowded schedule of volunteer activities to discuss his passion for helping others. Here are his comments for the *TVARA News*:

## Why do you enjoy volunteering?

When I knew I was going to retire, I wanted to keep busy, and helping others had a strong appeal.

I realized folks often get into a dire situation through no fault of their own. In just a matter of seconds, a person can go from normal to a desperate situation.

These folks need help in returning to normal lives.

## Share with us your volunteer experience.

I began my volunteer work with my church by helping build church buildings in several states.

I soon expanded my volunteer work by getting a commercial driver's license and driving the church vans.

This led to my becoming a member of a team organized by the Colbert & Lauderdale Baptist Association of the Southern Baptist Disaster Relief effort, as a van driver pulling the disaster-relief trailer.

## Tell us about the work of the disaster-relief effort.

First, you have to be trained in all aspects of disaster relief before you can participate.

I was trained to remove mud from flooded homes and debris from tornado- and storm-ravaged homes.



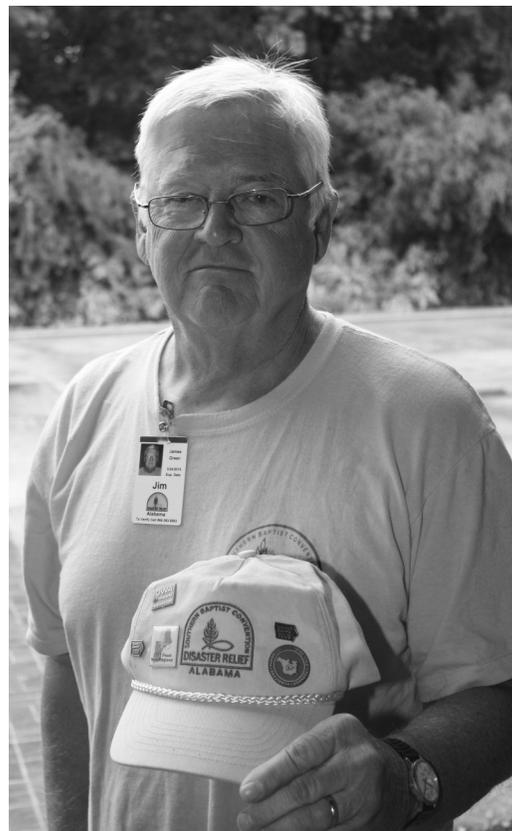
Photo by Matt McKean,  
*Florence TimesDaily*

Family members search through the wreckage of their home in Hackleburg, Ala., in the aftermath of the late-April tornadoes that devastated the region.

Our trailers are equipped with all the tools needed to do our work and are ready to move on short notice.

## What role did you play in the work helping those recover from the late-April storms in North Alabama?

Soon after the tornadoes struck, our disaster-relief teams were assigned to Phil Campbell, Ala., by the Southern Baptist Disaster Relief headquarters.



Jim Green

## What was your job?

I served as a member of a 12-person crew removing trees.

Since I am not trained in use of chainsaws, I was one of the nine who removed debris created by the three chainsaw-operators. We spent 2½ days at Phil Campbell.

## Tell about your initial reaction to the devastation there.

Upon seeing the damage and how it was so intensive and overwhelming, I just wanted to cry.

In one area of Phil Campbell, there was total destruction and no need for tree work because there were no trees standing. However, in other areas some homes were still standing but were damaged and could be salvaged, so we removed debris.

In Hackleburg, Ala., homes, a school building, and the entire downtown area were destroyed. As you drove into town, debris was piled four-feet high along the roads. Seeing the destruction, I wondered how anyone could have survived.

In addition to homes, Wrangler Distribution Center, the major industry in Hackleburg, was completely destroyed. My heart went out to the folks who lived in these communities, for the experience they had gone through and will go through in the coming months, to return to normal.

## You went back to Hackleburg with another group of volunteers?

Yes, I went with the baseball team from Shoals Christian School. The coach is from Hackleburg, and the team wanted to show support and help the coach.

## What would you say to others to encourage them to volunteer?

Photo by Matt McKean,  
Florence TimesDaily



**Kaitlin McCreary salvages a birdcage from the home of her grandmother, Yvonne Engle, on the third day after the tornado struck in Phil Campbell, Ala.**

Volunteering is a very rewarding activity, and it makes you feel good to help those in dire straits. In addition, you meet people really in need of help, such as widows and elderly who cannot do much to help themselves.

You also meet some interesting folks along the way. Often some of the more interesting are members of the disaster teams. For example, Lee Hill and Preston Hillis are TVA retirees who are involved with the team. These volunteers come from all walks of life and are not always retirees.

#### **Where do you attend church?**

Woodmont Baptist in Florence, Ala.

#### **What are your duties with the church?**

I am currently the Treasurer. I also help with the food pantry — ordering food items, picking up items, and stocking the pantry. We provide food to eight families each week.

#### **In what other volunteer work are you involved?**

I serve as a bus driver for Shoals Christian School, where my two grandchildren attend.

I am also involved in the TVA Retirees Association. I have served as Valleywide Treasurer and am currently the Muscle Shoals Chapter President. And I am active in the Gerald Williams Cooperative Garden Program, where we distribute seeds, plants, and fertilizer to needy families in the Shoals area.

#### **Tell us about yourself.**

I have a degree in accounting and am a Certified Public Accountant. I served in the U.S. Marines.

#### **Why would an accountant join the Marines?**

I did not join, I was drafted. There were two periods during the Vietnam War when the Marines used the draft process, and I was caught up in one of these. I finished my basic training and because of my accounting background I worked in the Marine Headquarters until my tour of duty was up. From my Marine experience, I learned it is always better to volunteer than to be drafted!

#### **Tell us about your family.**

My wife, Niva, and I have three children and two grandchildren. They all live in the Florence area.

## **New and Old Memories of Destruction**

TVA retiree Earl Evans of Muscle Shoals was among those who went to Hackleburg, Ala., to aid in the aftermath of the tornado damage there in late April.

Like others, he says the devastation he saw “was beyond our ability to describe by words and pictures.”



**Earl Evans**

But he says he was impressed by the huge outpouring of compassion and concern from those providing relief for his hometown.

“Churches of Christ Disaster Relief brought a truckload of supplies in on Friday, and volunteers were busy sorting, stacking, and delivering,” he says. “There was even a ‘Shower to Go’ — a semi-trailer supplied by the Winfield Church of Christ. It offered 10 residential-style showers with a 500-gallon heated water tank.”

That provided free hot showers to residents and workers who had not been able to bathe for days.

“They also provided a smaller trailer with bunking accommodations for six weary workers. The back of the trailer was lined with commercial coolers loaded with every kind of water and soft drink imaginable. It was provided by a member of the Winfield church who is the Pepsi distributor in that area.”

This was not the first time Evans had been in Hackleburg after a violent storm.

The first one was of a much more immediate and personal nature, as the following first-person account shows:

*I was born in Hackleburg, and the first big storm I remember hit there when I was about 10. My family lost everything.*

*The chimney fell on my bed. My mother and father said they stood in the street with it raining so hard they could not see, calling for me a long time.*

*When I finally came out from under the rubble, the top and one leg of my pajamas were torn off. I was covered with mortar and had several nail holes in my feet, etc.*

*My uncle came almost a mile through rubble to take me to my grandfather's.*

*We had no clothes, and they found a pair of pants that were too small for me and used bailing wire to make them stay on. And they found a shirt that would not button.*

*A few days later, an uncle from Haleyville was able to take me home with him to get clothes for me.*

*This year, I gathered up clothes, shoes, and cash to send by a person from Hackleburg whose father still lives there.*

# And the Picnic Survey Says . . .

First, the TVA Retirees Association Picnic Committee would like to say thanks to all of you who took the time to respond to the survey designed to help improve the Valleywide TVA Retirees Annual Picnic.

Let's see what you said.

<b>Number of respondents</b>	<b>215</b>
<b>Number of chapters/number of chapters responding</b>	<b>21/15</b>
<b>Number of states represented</b>	<b>6</b> (Alabama, Georgia, Illinois, Kentucky, Mississippi, Tennessee)
<b>Number of cities represented</b>	<b>46</b>
<b>Chapters with largest number of responses</b>	<b>Knoxville — 66</b> <b>Muscle Shoals — 54</b>

Here are the basic metrics:

Okay, so let's look at some of the questions and how you responded.

Question 1 asked, "Have you ever attended the TVA Retirees Annual Picnic?" Fifty-one percent of the respondents who answered this question indicated they had attended the event. We then asked those who had NOT attended a picnic their reason for not attending (84 individuals responded as to why they did not attend, which we will summarize later in this article).

Question 2 asked a related question — "Did you attend the 2010 TVA Retirees Annual Picnic?" Sixty-four percent checked the "No" box, with 36 percent indicating they had attended the picnic.

Question 3 was separated into three parts (3a, 3b, and 3c) and was designed to find out what changes in the picnic TVARA members believe might help make the picnic more attractive to more retirees and friends. The first question (3a) asked, in general, if a different location would help improve attendance, and we listed six cities — Chattanooga, Jackson (Tenn.), Knoxville, Murfreesboro (Tenn.), Muscle Shoals, and Nashville with an option to any other cities. The results are shown in the accompanying chart.

From that table, you can surmise that those who thought a different location might help are retirees who think holding the picnic nearer their chapter would make things better. Not totally unexpected results.

The next question (3b) in this group asked whether changing the starting time of the picnic would make a difference. Twenty-nine

percent of those responding thought starting at a different time might make a difference, while 71 percent believed more/better entertainment might be a difference-maker.

Sixty percent of the respondents answered "YES" to Question 3c, which basically asked if they want to continue to have TVA executives as speakers during the picnic, with 40 percent answering "NO."

Seventy-seven of respondents to Question 4, which asked about the benefits of the having the Bicentennial Volunteers Inc. dinner and the annual picnic on consecutive days did not see any benefit or did not know about the dinner. Of the 77 percent, 42 percent indicated they didn't see any benefit, and 35 percent said they didn't know about the BVI dinner.

The last question (Question 5) we asked was a general question that does not lend itself to the "typical" statistical analysis. The question was "Please list below any additional information/changes you believe would help attract you and others to the TVA Retirees Annual Picnic."

Listed below are some of the almost 50 comments received:

- "I have attended the last 10 years and I am 96 years old and only my health will keep me away."
- "By rotating the meeting location possibly more would attend, at least when the location was nearer to where a retiree lives."
- "Tailor the entertainment, speakers, and maybe videos to appeal to the TVA progress from the early 1950s to about 2000. That is when we did it, and we are the ones that come to the picnic."
- "We have found the picnic very good, relaxing, and fun."
- "The picnic location does not really matter to me. I will attend wherever it is held."
- "Not really a problem with the planning of the picnic. More about my schedule and activities."
- "Different date — later when cooler."
- "Good accommodation discounts. More prizes. Too hot — need late spring or early fall."
- "There are so many people you can't find those you know."
- "Less speeches, more activities. Change type of food. Later in year (cooler temperatures)."
- "I would like to have it closer because there is no longer a bus from Knoxville."
- "Guntersville is OK, but bus transportation would be helpful."
- "TVA Historical Display(s) Photos of early construction projects, plant and office activities. Other event celebrations. Suggest

Chapter	City					
	Chattanooga	Jackson	Knoxville	Murfreesboro	Muscle Shoals	Nashville
<b>Chattanooga</b>	<b>8</b>		<b>2</b>	<b>2</b>		<b>1</b>
<b>Gallatin</b>						<b>20</b>
<b>Huntsville</b>				<b>1</b>		
<b>Knoxville</b>	<b>17</b>		<b>33</b>		<b>2</b>	<b>7</b>
<b>Muscle Shoals</b>					<b>18</b>	
<b>Nashville</b>		<b>1</b>		<b>4</b>		<b>3</b>
<b>Watts Bar</b>	<b>4</b>			<b>1</b>		<b>1</b>
<b>All others</b>	<b>4</b>	<b>5</b>	<b>2</b>	<b>4</b>	<b>6</b>	<b>7</b>
<b>TOTALS</b>	<b>33</b>	<b>6</b>	<b>37</b>	<b>12</b>	<b>26</b>	<b>39</b>

having a trial relocation. Suggest honoring or recognizing a TVA retiree (or group of retirees) for a significant contribution to the TVA region. Chapters could submit nominations with supporting documentation.”

- “Rotate location each year.”
- “I believe having more varied entertainment would help. It may also help to have multiple picnics in the major areas.”
- “Provide buses or vans (at a cost for those who choose to ride them) to transport people (especially older retirees who have trouble driving) to the picnic. Riding with others would be a social activity in itself.”
- “Have a fun run or walk. I think that would be nice.”
- “I live in Chattanooga and, as you know, it’s only slightly more than 100 miles to Guntersville. I have never missed a picnic the whole time. My routine is to go to the BVI luncheon in Huntsville, spend the night, and then motor over to Guntersville Friday morning. The whole trip is a good time. Yes, it would be nice to have it near Chattanooga so I could avoid the drive. But hey, would that be fair to fellow retirees who live in the central, north, or western part of the system? I don’t think so. I think the Guntersville Civitan Park is a superb midway location. It’s a beautiful lake, and they go the extra mile to be good hosts. It’s a proven success for such a picnic. So, in conclusion, I’m in the camp that say, ‘IF IT AIN’T BROKE, DON’T FIX IT.’ As far as combining the BVI and retiree events, I am neutral. I do think it’s good to have the BVI meeting inside so the speakers can be better heard. Too, there may be many retirees who have only marginal interests in the affairs of BVI.”
- “It is really hard to say since I’ve never attended, but hope to make one soon.”
- “Since I have to work for a living and don’t have the time to be involved in BVI, I don’t really care about the awards dinner or any of it.”
- “Have them close together. I actually attended the 2010 dinner in Huntsville. Have picnics when the weather is likely to be nice, not too hot or cold or raining.”

Now back to Question 1. We mentioned in the second part of Question 1 about those who answered “No” as to whether they had ever attended a picnic. We asked why they hadn’t.

Fifty-eight percent of the respondents indicated that the distance, in some form or fashion, was the primary reason for not attending. Another 23 percent had conflicts. Six percent listed health reasons for not attending. “Recently retired” was listed as a reason by 7 percent. “Working another job” accounted for 2 percent of the respondents’ answers.

Listed here are some of the 84 responses:

- “Conflict with family members’ health. No fault with time or location.”
- “Usually something comes up that prevents me from attending.”
- “Too far, other conflicts (grandkids’ ball games).”
- “I am too busy since I’ve retired (91-year-old mom, grandchildren).”
- “Always away or interested in other activities.”
- “I don’t think that the event should be held at the same location year after year. Changing location every so often could be conducive to other members’ attending.”
- “It’s too far where they have it.”
- “Schedule won’t permit.”
- “I have attended only once. Distance is a factor but usually have a conflict.”
- “Always in Maine.”
- “Too long a trip.”
- “Had other conflicts.”
- “We were away on a trip.”
- “Not eligible until now.”
- “Too far away.”
- “Conflict.”
- “Lack of transportation.”

- “Did not want to go.”
- “Too far, no transportation, and too hot at Guntersville.”
- “No bus — too far to travel.”
- “Due to my disability, it is difficult to travel.”
- “Haven’t had chances to. Long drive.”
- “Activities were boring, a long way to travel, using bus cost too much.”
- “Will attend next picnic. Having to care for my mother.”
- “It is always in Alabama. It needs to be moved around from year to year. Knoxville, Chattanooga, Alabama, and Nashville.”
- “It’s always in Alabama. Same place. Would like to have it in TN, KY, or NC.”
- “Handicapped — too far away.”
- “Too far from my home in Alcoa, TN.”
- “It is always held too far away from where I live and where most TVA retirees live. There is a large concentration of retirees in Knoxville, Chattanooga, Watts Bar, Sequoyah, and eastern fossil plants. The Chattanooga area would be a must more practical location.”
- “What is there to do before or after the picnic in Guntersville, AL?”
- “Too busy. Work as a contractor sometimes.”
- “I am a rookie retiree. Looking forward to them.”
- “I have to work for a living, I am not of retirement age yet, and my TVA retirement check is not enough to stay home retired.”
- “I just retired last year, I didn’t know anyone going from Middle Tennessee, and I don’t really understand what a retiree picnic is about.”

So what does this all mean?

Well, for those who responded, distance is definitely a concern. However, in reviewing the location or chapter for a person who indicated distance was a factor, we had several people from that location attend the last picnic.

We also noticed similarities between respondents who had attended one or more picnics and those who had not attended a picnic.

One could assume that at least word about the picnic is being spread to those who did not attend by those who did. There is also enough feedback indicating we need to consider increasing and improving the entertainment during the picnic.

This year’s picnic will be Friday, Sept. 16, one week later than last year’s. Because of the time required to change the location, Guntersville will again be the site.

TVA, with help from the TVARA Picnic Committee, will take all of the feedback and determine what changes need to be made. TVA will communicate the changes it plans to implement at this year’s picnic through the *Inside TVA* publication.

## TVA Retirees Annual Picnic Set Sept. 16 in Guntersville

Don’t forget this year’s TVA-sponsored event for TVA retirees — the TVA Retirees Annual Picnic — at 10 a.m. Friday, Sept. 16, at Civitan Park in Guntersville, Ala.

Details and registration information will be provided in the July edition of *InsideTVA* and also on the TVARA Website, [www.tvara.org](http://www.tvara.org).

for TVARS, provided the TVARS Board with information about the lawsuit related to August 2009 amendments to the TVARS Rules & Regulations. Among other things, these amendments made changes to the cost-of-living-adjustments over a four-year period (2010-2013).

TVARS Board members want to make sure TVA employees and retirees are updated on this pending lawsuit concerning the Retirement System.

In September 2010, TVARS was added as a party to a lawsuit now named "Jerry Duncan, et al v. Tennessee Valley Authority Retirement System & Tennessee Valley Authority."

The lawsuit is pending before Judge Aleta A. Trauger in the U.S. District Court for the Middle District of Tennessee, Nashville Division.

The plaintiffs are TVA employees and retirees seeking to represent a class of TVARS plan participants. In their complaint, the plaintiffs challenge amendments adopted in August 2009 to the TVARS Rules & Regulations.

These amendments sought to save \$300 million through reducing cost-of-living adjustments — also known as "COLAs" — from 2010 to 2013, raising the age of eligibility for COLAs for certain participants and reducing the rate at which fixed funds earned interest for active participants.

In light of the financial situation at the time, these amendments were adopted in exchange for a \$1-billion contribution from TVA in September of 2009 in lieu of contributions for 2010, 2011, 2012, and 2013.

Plaintiffs claim the amendments violated federal law, fiduciary duties, and the federal Administrative Procedures Act. The discovery phase of the lawsuit has begun and is ongoing.

During the past two years, these same amendments have been described in issues of the *TVA Today* electronic newsletter for TVA employees, the *TVARA News* newsletter for retirees, and other publications.

Additional updates on further developments related to this lawsuit will be communicated as warranted.

It is important for retirees and beneficiaries to remember that regardless of the outcome of the lawsuit, they have a right to and will continue to receive the entire monthly retirement-benefit check they are currently receiving, which includes their pension, annuity, supplemental benefit, and all COLAs previously awarded to date (past COLAs).

Anyone with questions can contact Retirement Management by E-mail at [retsvcs@tva.gov](mailto:retsvcs@tva.gov) or by phone at 865-632-2672, 1-800-824-3870 (toll-free), or 865-632-7576.

## Bone Drugs Linked to Jawbone Destruction

Since 2001, more than 2,400 patients taking Fosamax and other bone-building medications like it have reported bone death in their jaws, mostly after a minor trauma such as getting a tooth extracted.

Most were taking especially potent, intravenously delivered versions of these drugs, which are known as "bisphosphonates."

An additional 120 people who were taking bisphosphonates in pill form to prevent bone thinning have been stricken with such incapacitating bone, joint, or muscle pain that some were bedridden and others required walkers, crutches, or wheelchairs.

The incidence of both these complications is minuscule in comparison with the millions of people taking these medications.

More than 36 million prescriptions for oral bisphosphonates, such as Actonel, Fosamax and Boniva, were dispensed in 2005, according to IMS Health, a pharmaceutical information-and-consulting company.

Nearly 3 million cancer patients have been treated with intravenous versions of the medications.

But because at least 90 percent of drug side-effects aren't reported to the Food & Drug Administration, the real number of people stricken with jaw necrosis and other side-effects could be higher.

*(The preceding article was written by Dr. Hyla Cass on the Website [www.healthiertalk.com](http://www.healthiertalk.com).)*

Use FAST to remember warning signs of stroke:



**FACE:** Ask the person to smile. Does one side of the face droop?



**ARMS:** Ask the person to raise both arms. Does one arm drift downward?



**SPEECH:** Ask the person to repeat a simple phrase. Is their speech slurred or strange?



**TIME:** If you observe any of these signs, call 9-1-1 immediately.

## Stroke Signs

**N**OTE THE TIME WHEN ANY SYMPTOMS FIRST APPEAR. If given within three hours of the first symptom, there is an FDA-approved clot-buster medication that may reduce long-term disability for the most common type of stroke. There are also two other types of stroke treatment available that might help reduce the effects of stroke. Learn as many stroke symptoms as possible so you can recognize stroke as FAST as possible.

Stroke symptoms include:

- SUDDEN numbness or weakness of face, arm or leg — especially on one side of the body.
- SUDDEN confusion, trouble speaking or understanding.
- SUDDEN trouble seeing in one or both eyes.
- SUDDEN trouble walking, dizziness, loss of balance or coordination.
- SUDDEN severe headache with no known cause.

# George Jacobs Retires . . . Again

BY THERESA HABIGER

**A**fter nearly 60 years of work, George Jacobs has said good-bye to the office.

Jacobs started working for TVA way back in 1948 and retired 40 years later in 1988.

Then, in 1992, Lew Wallace, Valley-wide TVARA President, asked Jacobs if he would work for the TVA Retirees Association, sending out membership-dues notices for the Valleywide organization.

“Before I started working for TVARA, the individual chapters collected dues from their members,” Jacob says. “So my position was a new way of doing business.”

When asked how he started his career with TVA, Jacobs is quick to respond.

“It seems like yesterday,” he says. “There were five of us, with four of us having just graduated from the University of Tennessee. We went to TVA’s employment office on Gay Street in Knoxville and were offered jobs in files.

“I was the only one who took the job at an annual salary of \$1,400. The others did not want to work in files.”

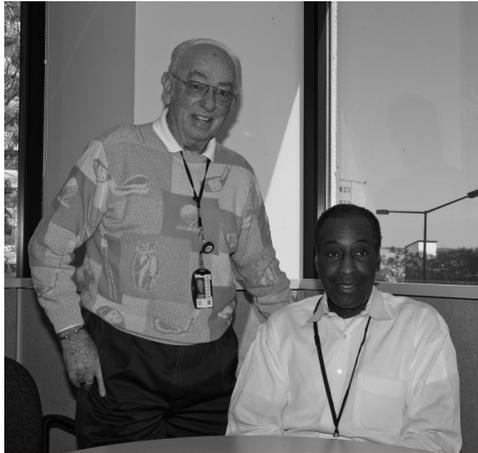
Four months later, Jacobs was promoted to voucher audits and ended his long career in programming, making more in a pay period than he did his entire first year of his employment with TVA.

Jacobs went to his first TVARA meeting shortly after retiring from TVA and was asked to be the Knoxville Chapter’s Assistant Treasurer by then-Knoxville Chapter President Earl Bishop.

Jacobs is still the Knoxville Chapter’s Assistant Treasurer, a volunteer position he has held for nearly 23 years.

One of Jacobs’s first duties in his new position with TVARA was to put the names and addresses of retirees who had paid their dues on the computer.

“We just started out assuming ‘most everyone’ had paid their 1993 dues and sent everyone a dues notice at the end of the year,” Jacobs says. “In



George Jacobs (left), with his successor, Richard Wilson

1993 we had slightly less than 3,000 dues-paying members. Today we are close to 12,000 dues-paying members, and we are growing.

“Membership has been increasing since we notified retirees that only those paying dues would receive the TVARA newsletter.”

Jacobs is tuning 86 this year and is ready to spend more time on the golf course.

“It is time to relax and stop making that long drive from Maryville to the TVA offices in Knoxville,” he says.

Richard Wilson took over Jacobs’s job at the end of April.

Wilson was already quite familiar with the position.

He had spent the past several months developing the data bases used by the TVARA system to track and report on membership dues.

With an extensive background in process improvement, Wilson plans to document all the processes involved in the job so it can easily be handed off to another retiree if and/or when the need arises.

Wilson retired from TVA in 2003 after 28 years of service, most of which were spent in the Information Technology organization.

He says he can quickly provide chapters with membership reports or other related information they may need.

Wilson can be reached at 865-632-8542 or [rtwilson@tva.gov](mailto:rtwilson@tva.gov) by E-mail.

## And They Ask Why I Like Retirement

- Q** How many days in a week?  
**A** Six Saturdays, one Sunday.
- Q** When is a male retiree’s bedtime?  
**A** Three hours after he falls asleep on the couch.
- Q** How many retirees to change a light bulb?  
**A** Only one, but it might take all day.
- Q** What’s the biggest gripe of retirees?  
**A** There is not enough time to get everything done.
- Q** Why don’t retirees mind being called “seniors”?  
**A** The term comes with a 10-percent discount.
- Q** Among male retirees, what is considered formal attire?  
**A** Tied shoes.
- Q** Why do retirees count pennies?  
**A** They are the only ones who have the time.
- Q** What is the common term for someone who enjoys work and refuses to retire?  
**A** NUTS!
- Q** Why are retirees so slow to clean out the basement, attic, or garage?  
**A** They know that as soon as they do, one of their adult kids will want to store stuff there.
- Q** What do retirees call a long lunch?  
**A** Normal.
- Q** What is the best way to describe retirement?  
**A** The never-ending coffee break.
- Q** What’s the biggest advantage of going back to school as a retiree?  
**A** If you cut classes, no one calls your parents.
- Q** Why do retirees often say they don’t miss work, but miss the people they used to work with?  
**A** They are too polite to tell the whole truth.
- Q** What do you do all week?  
**A** Monday through Friday, NOTHING. Saturday and Sunday, I rest.

# In Memoriam

Jan. 21 — April 8, 2011

TVA Retirement Services received notifications of the previously unreported deaths of the following retirees for the period Jan. 21 through April 8, 2011, as well as other previously unreported deaths. They are listed with date of death (and date of retirement).

**Abernathy, Billy R.,**  
03/06/2011 (11/11/1991)

**Adams, Hershel E.,**  
01/31/2011 (01/05/1992)

**Adams, John W.,**  
01/29/2011 (11/13/1976)

**Anderson, A. Gail,**  
01/27/2011 (10/17/1994)

**Barnett, Stephen D.,**  
02/07/2011 (12/18/2010)

**Bevis, Charles G.,**  
03/04/2011 (12/03/1991)

**Brigance, Neal A.,**  
03/03/2011 (03/25/2000)

**Brown, Judy E.,**  
02/26/2011 (05/03/1992)

**Brown, Eloise,**  
03/01/2011 (08/31/1974)

**Brummitt, Robert L.,**  
02/24/2011 (01/23/1988)

**Bryant, Thomas,**  
02/14/2011 (01/10/1981)

**Burnette, Austin L.,**  
02/28/2011 (04/01/1995)

**Campbell, James T.,**  
01/15/2011 (06/02/1990)

**Cardwell, Steven T.,**  
12/26/2010 (10/01/1988)

**Chambers, George E., Jr.,**  
01/16/2011 (01/26/1992)

**Chambers, Joseph E.,**  
03/19/2011 (03/02/1994)

**Childress, Charles T.,**  
02/03/2011 (07/20/1985)

**Choate, Wirt W.,**  
02/26/2011 (09/10/1983)

**Clark, Gary A.,**  
12/16/2010 (10/01/1988)

**Clift, Joe F.,**  
03/27/2011 (10/27/2004)

**Coates, Joseph P.,**  
04/04/2011 (08/02/1988)

**Cole, Billy H.,**  
03/03/2011 (10/17/1994)

**Cornette, Loren B.,**  
04/04/2011 (01/01/1993)

**Cox, Cleo,**  
01/24/2011 (08/01/1995)

**Crittenden, Silas,**  
02/09/2011 (05/05/1984)

**Danley, Herschel L.,**  
02/12/2011 (01/03/1987)

**Darnes, Ray K.,**  
01/21/2011 (01/26/1991)

**Daub, Dewey E.,**  
03/20/2011 (11/21/1991)

**Dawson, Harry W., II,**  
09/30/2010 (10/17/1994)

**Day, Jack L.,**  
01/17/2011 (08/01/1983)

**Denton, Harley P.,**  
03/30/2011 (08/19/1988)

**Dreaden, William W.,**  
03/06/2011 (05/22/1982)

**Dwyer, Wayne C.,**  
01/23/2011 (03/04/2003)

**Engel, Bernard,**  
02/18/2011 (07/30/1988)

**Estes, John C.,**  
09/10/2010 (07/09/1983)

**Gaia, John C.,**  
02/05/2011 (08/01/1986)

**Hall, Millard F.,**  
08/06/2010 (Unknown)

**Hammett, Donald B.,**  
01/04/2011 (10/17/1994)

**Hammond, Warren G.,**  
02/15/2011 (01/16/1978)

**Haney, Mitchell N.,**  
01/25/2011 (07/10/2001)

**Harker, June S.,**  
03/29/2011 (10/16/1985)

**Harris, Delmer K.,**  
03/30/2011 (08/02/1988)

**Hogsed, James M.,**  
03/22/2011 (10/17/1994)

**Horton, Aubrey S.,**  
03/28/2011 (01/01/1993)

**Hughes, Donald R.,**  
02/02/2011 (11/02/2003)

**Jewitt, Bobbie F.,**  
03/11/2011 (10/17/1994)

**Keel, Ronnie D.,**  
03/27/2011 (08/18/1999)

**King, Delbert E.,**  
01/25/2011 (01/03/2002)

**Knie, Lawrence E.,**  
04/04/2011 (02/28/1987)

**Lehmann, Marguerite H.,**  
01/25/2011 (09/30/1972)

**Leslie, M. Faye,**  
01/31/2011 (09/10/1988)

**Marshall, Joseph M., Jr.,**  
02/06/2011 (08/02/1988)

**McClung, Edward L.,**  
02/14/2011 (04/16/1988)

**McGee, Dennis A.,**  
04/06/2011 (07/18/1987)

**McGhee, Charles D.,**  
03/18/2011 (09/27/1997)

**Morris, John W.,**  
02/17/2011 (09/28/1991)

**Mullican, John W.,**  
02/02/2011 (03/07/1981)

**Nanney, Gerald M., Jr.,**  
03/10/2011 (08/16/1999)

**Newman, James T.,**  
02/28/2011 (10/17/1994)

**Nichols, Martha F.,**  
12/31/2010 (01/04/1975)

**Noggle, J.C.,**  
01/29/2011 (02/15/1986)

**Ogle, Warren G.,**  
02/22/2011 (09/15/1984)

**Orr, Mildred Johnston,**  
03/18/2011 (12/16/1978)

**Pearson, Walter V., Jr.,**  
01/20/2011 (09/01/1990)

**Perry, William B.,**  
03/07/2011 (03/25/1998)

**Pigg, Horace L.,**  
01/25/2011 (01/01/1995)

**Pilkinton, Gregory P.,**  
02/13/2011 (11/12/2005)

**Pless, Mary M.,**  
01/23/2011 (09/17/1984)

**Potter, Carl Y.,**  
03/16/2011 (09/27/1997)

**Powers, William A.,**  
01/23/2011 (07/13/1985)

**Pulley, Charles E.,**  
01/19/2011 (03/29/1992)

**Quillen, Robert L.,**  
02/16/2011 (03/24/1982)

**Ramsey, Bradley B.,**  
01/07/2011 (03/10/1982)

**Rhodes, James L.,**  
12/22/2010 (10/18/1974)

**Richeson, Gerald O.,**  
01/21/2011 (07/30/1988)

**Roberson, Walter L.,**  
02/10/2011 (08/01/1984)

**Schlack, Alma M.,**  
02/23/2011 (08/01/1988)

**Seagle, John W.,**  
03/01/2011 (10/02/1982)

**Shankles, Darrel G.,**  
02/23/2011 (10/01/1988)

**Sherfey, Charles C.,**  
01/18/2011 (12/31/1976)

**Shoemaker, Leo H.,**  
03/17/2011 (07/27/1991)

**Snavely, William H.,**  
02/15/2011 (01/06/1986)

**Thomas, Virgil R.,**  
02/04/2011 (08/01/1988)

**Thompson, Andrew J.,**  
02/27/2011 (07/01/1982)

**Tipton, Andrew J.,**  
02/28/2011 (07/25/1978)

**Tucker, James E.,**  
03/22/2011 (12/12/1981)

**Tysinger, Jones E.,**  
02/20/2011 (01/01/1993)

**Van Dyke, Robert W.,**  
03/24/2011 (01/12/1992)

**Vaught, Joseph D.,**  
02/16/2011 (09/15/1984)

**Watters, Robert E.,**  
03/21/2011 (06/26/1993)

**Welder, Robert W.,**  
03/08/2011 (08/14/1993)

**Whitaker, William G.,**  
02/24/2011 (08/01/1988)

**White, Paulette H.,**  
01/23/2011 (05/05/2001)

**Williams, Barbara M.,**  
12/29/2010 (10/01/1988)

**Wilson, J. Paul,**  
02/22/2011 (10/01/1988)

# Upcoming June 2011 Chapter Meetings

## BROWNS FERRY

**June 14, 2011, Noon**

*Big Spring Memorial Park, Athens, Ala.*

- Picnic Pot Luck

Terry Chinn, President

256-230-3660/[elklulu@hughes.net](mailto:elklulu@hughes.net)

## CHATTANOOGA

**June 14, 2011, 10:30 a.m.**

*Catoosa County Civic Center (The Colonnade —*

*264 Catoosa Circle, Ringgold, Ga.)*

- Annual BBQ picnic, \$10 per person  
Reservation forms required by June 8

Tom Swanson, President

423-344-6892/[twswanson@comcast.net](mailto:twswanson@comcast.net)

## CLEVELAND

**June 10, 2011, 11 a.m.**

*Deer Park (off 17th Street)*

- Annual picnic (bring your own brown-bag lunch and drink)

Judith Rievley, President

423-479-9409/[brievley@att.net](mailto:brievley@att.net)

## FLORIDA

**Autumn 2011**

- Date, location, and program to be determined

Nick Kazanas, President

386-673-7174/[nckazanas@yahoo.com](mailto:nckazanas@yahoo.com)

## GALLATIN

**June 8, 2011, 1 p.m.**

*King Solomon Masonic Lodge, East Main Street*

- Guest speaker: Justin Vineyard, TVA Retirement System Retiree Communications Liaison

Alfred R. Goguen, President

615-325-6938/[goguen68@comcast.net](mailto:goguen68@comcast.net)

## HUNTSVILLE

**June 9, 2011, 10 a.m.**

*TVA Offices, 4960 Corporate Drive, Suite 125F*

*(Phone 256-430-4800), Huntsville, AL*

- Guest speaker: Pat Brackett and/or Justin Vineyard, TVA Retirement System  
Lunch consisting of sandwich, chips, and drink will be provided

Leonard W. Bynum Jr., President

256-539-5454/[landsbynum@comcast.net](mailto:landsbynum@comcast.net)

## JACKSON

**June 8, 2011, 9:30 a.m.**

*St. John's Masonic Lodge,*

*1341 N. Highland Ave.*

- Program: Senior Circle Benefits  
Treasury report

Lunch on your own (do not bring a dish)

Reggie Barnett, President

731-668-0680/[rbarnett33@bellsouth.net](mailto:rbarnett33@bellsouth.net)

## JOHNSONVILLE

**June 9, 2011, 10:30 a.m.**

*Country Western Restaurant, Camden, Tenn.*

- Guest speaker: Theresa Habiger, TVARA Valleywide President

Bring a can of food for food bank

Randall W. Clark, President

731-584-7629/[rwclark29@charter.net](mailto:rwclark29@charter.net)

## KINGSTON

**June 27, 2011, 10:45 a.m.**

*Kingston Community Center*

*201 Patton Ferry Road*

- Guest Speaker: Terri Likens, Editor, Roane County News

Catered luncheon to all current paid members and spouses, RSVP no later than June 17

865-376-1442 or 865-376-6163

Door prize

Jerry Pickell, President

865-789-1269/[dilliss66@bellsouth.net](mailto:dilliss66@bellsouth.net)

## KNOXVILLE

**June 9, 2011, 10:30 a.m.**

*Fellowship Evangelical Free Church*

*8000 Middlebrook Pike*

- Guest speakers: Pat Brackett, Director, TVA Retirement Management; Allen Stokes, TVARS Board Director, "Retirement System Update"

Howard W. Rosser, President

865-966-6158/[hwrrjh47@tds.net](mailto:hwrrjh47@tds.net)

## MEMPHIS

**June 20, 2011, 11:30 a.m.**

*Allen Fossil Plant*

- Fun, fellowship, food—Annual picnic, Food will be catered, Be prepared to pay for lunch  
Program: Review minutes from the May 5

TVARA Board meeting

David L. Teuton, President

901-212-3822/[davidteuton@yahoo.com](mailto:davidteuton@yahoo.com)

## MISSISSIPPI

**June 14, 2011, 10 a.m.**

*Tupelo TVA Customer Service Center*

*3197 Brooks Road*

*Tupelo, Miss. 38801*

- Guest speaker: Pat Brackett, Director, TVA Retirement Management, "Retirement System Update"

Joe Boehms, President

662-842-7755/[joefbeams@comcast.net](mailto:joefbeams@comcast.net)

## MUSCLE SHOALS

**June 14, 2011, 9:30 a.m.**

*Florence-Lauderdale Coliseum*

- Annual Picnic & Healthcare Fair

Short program

Lunch at 11:30

Door prizes

James F. "Jim" Green, President

256-766-7363/[papa1222@hotmail.com](mailto:papa1222@hotmail.com)

## NASHVILLE

**June 8, 2011, 10 a.m.**

*TVA Service Center*

*1195 Antioch Pike*

- Guest Speaker: K. Renee Turnbow, TVA Livewell Manager, Northern Region  
\$25 door-prize drawing

Charles P. Smith Jr., President

931-381-0255/[charlesjewel@charter.net](mailto:charlesjewel@charter.net)

## NORTHEAST ALABAMA

**June 14, 2011, 11 a.m.**

*Mud Creek Restaurant*

- Program to be determined

Larry A. Hancock, President

256-437-8220/[lah431@juno.com](mailto:lah431@juno.com)

## PADUCAH AREA

**June 21, 2011, 10 a.m.**

*Pizza Inn, Joe Clifton Drive*

- Program: Present information from the May 5 TVARA Board meeting

Ken Dickerson, President

270-442-9539/[kenneth.dickerson@comcast.net](mailto:kenneth.dickerson@comcast.net)

## PARADISE

**June 14, 2011, 10:30 a.m.**

*Catfish Dock, Powderly, Ky.*

- Program to be determined

Darrell K. Sisk, President

270-934-8381/[thesisks@logantele.com](mailto:thesisks@logantele.com)

## PICKWICK

**June 21, 2011, 10 a.m.**

*Pickwick Landing Inn*

*Pickwick Dam, Tenn.*

- Program: "How's Your Money?"

Floyd L. Ware, President

662-438-7188/[gingware@frontier.com](mailto:gingware@frontier.com)

## UPPER EAST TENNESSEE

**June 9, 2011, 11:00 a.m.**

*Rogersville (Tenn.) City Park*

- Annual BBQ picnic—Bring a side dish, drink, and dessert!

Program: Review minutes from May 5 TVARA Board meeting & minutes from our chapter meeting in March

Guest Speakers: New retirees

Come join us and share the memories

Kenneth "Ken" Rice, President

865-377-3078/[Ken2kaye2r@comcast.net](mailto:Ken2kaye2r@comcast.net)

## WATTS BAR

**June 13, 2011, 10:30 a.m.**

*Spring City Meeting Hall*

*Catered meal \$7 per person*

*For reservations, call 423-365-9048*

*by June 10*

- Program: Domestic Violence

Speaker: Domestic-violence investigator

Kathleen Garrison, President

423-365-9048/[eddiekathleen@bellsouth.net](mailto:eddiekathleen@bellsouth.net)

## WESTERN AREA

**June 15, 2011, 10:30 a.m.**

*Paris Landing State Park Inn*

- Review of May 5 TVARA Board meeting minutes

Slide program by Susan Witzofsky on Fort Donaldson's history and related activities

Larry Doyle, President

270-753-8250/[slidoyle@newwavecomm.net](mailto:slidoyle@newwavecomm.net)

# Six Chapter Picnics in June, Three More in September

Six TVARA chapters have scheduled picnics in June, with Browns Ferry joining the list from last year, and three more chapters again are planning picnics in September.

Time and locations for the June Browns Ferry, Chattanooga, Cleveland, Memphis, Muscle Shoals, and Upper East Tennessee picnics can be found on Page 15 in the list of chapter meetings in this issue.

The Paradise Chapter will have its annual fall picnic in September, date and other details to be determined.

The Knoxville Chapter has announced that its Third Annual BBQ Picnic will be Sept. 23 at the Douglas Dam Pavilion.

And the Paducah Area Chapter plans to have its picnic on Sept. 20 at 11 a.m. at Noble Park in Paducah.

# No Dental Insurance Rate Change in 2011

Delta Dental has informed TVA there will not be a rate change this year. The current monthly dental premiums of \$34.26 for individual coverage and \$80.85 for family coverage will continue.

One open-enrollment period was held last year.

The TVARA Healthcare Committee and Delta Dental determine when to hold open-enrollment periods.

It is too soon to know if anything will change for 2012.

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## Looking on the Light Side

I felt like my body had gotten totally out of shape, so I got my doctor's permission to join a fitness club and start exercising.

I decided to take an aerobics class for seniors.

I bent, twisted, gyrated, jumped up and down, and perspired for an hour.

But by the time I got my leotards on, the class was over.

