

TVARA NEWS

The TVA Retirees Association

The Tennessee Valley Authority Retirees Association | 400 West Summit Hill Drive SPT 5A | Knoxville, TN 37902 | www.tvara.org | 865-632-3318

TVARS Highlights Foundational Strengths in 2011

BY PAT BRACKETT
Director, TVA Retirement Management

The past year was one in which the TVA Retirement System Board strengthened the foundation on which it operates and manages the nearly \$7-billion portfolio of assets.

An ongoing effort contributing to a stronger system was the approval and implementation of governance policies that will guide TVARS directors as they provide oversight and will guide the staff members as they administer the system daily.

These governance policies — ranging from an Investment Policy, which sets forth objectives for the system’s investments, to the Board Education Policy, which ensures that all directors have an appropriate understanding of any issues facing the system — can be found in their entirety on the TVARS Website and summarized in the Year End letter, which was recently mailed to each retiree.

During September 2011, the TVARS Board also approved a long-term investment strategy dealing with the asset-allocation and de-risking of the

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Occidental Tourist Offers Views of Modern China

BY BOB STEFFY

A visit of three weeks does not a China expert make.

However, when my wife, Diane, and I were fortunate to go to China in October and November of last year, we did see a lot and talked to a lot of people and were surprised at how open they were.

We were there with a group sponsored by Road Scholars, which is the new name for the old Elderhostel organization. We visited several cities — Beijing, Luoyang, Xi’an, Chongqing, and Shanghai, among others, as well as Lhasa, Tibet.

We visited the Great Wall, the Forbidden City, the Terra Cotta Soldiers, and other famous landmarks, but this article won’t discuss those. Rather, it will focus on what we learned about the Chinese culture and living conditions and on life in Tibet.

Our guide in China was a young man (about 30), very bright and articulate and a member of the Communist party, who undoubtedly influenced our opinions and perceptions through his commentary.

Much of the following narrative reflects what he told us. I must admit the trip radically changed my perception of China.

Chinese history can be traced back perhaps 5,000 years.

The country has been invaded, conquered, and split into pieces. It has isolated itself, then turned and welcomed trade from outside.

Recently, it has experienced rapid growth but not uniform growth. Commercial centers like Shanghai are flourishing, yet the rural areas are decades behind.

In Shanghai large HDTV screens are used for advertising, and the city appears more modern than U.S. cities. Nevertheless, you are warned not to drink the tap water due to contamination.

Public restrooms outside the modern buildings are merely a hole in the floor. China is made of many parts, some ultramodern, some ancient, but most somewhere in between.

Because of the high elevation and arid climate of northwest China, the vast majority of China’s 1.3 billion people live in the eastern half of the country. This results in a population density that has a profound effect on every aspect of Chinese life.

To combat the rising population, China implemented the one-child policy in



Bob Steffy and his wife, Diane, retired from TVA after a combined 52 years of service. He retired in 1994 as Senior Vice President for Quality Improvement, after a 25-year TVA career that also included five years as Manager of Power. After retiring, he was President of Bicentennial Volunteers Inc. for four years and is currently a member of the BVI Board. She retired in 2002 as a Project Manager in Health Benefits, after 27 years with TVA. The Steffys live near Knoxville.

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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.

7 Steps Toward Tilting Investor Odds Back

BY SCOTT SMITH
 Coulter & Justus Financial Services LLC

It's often difficult for investors to have confidence that they are progressing along their financial plan when there are so many political and economic uncertainties in the world today that influence investment returns.

Although investment returns are more predictable over longer time horizons, the unfortunate reality is that short-term investment returns for the broad market cannot be controlled or predicted with any degree of certainty, leaving many investors feeling powerless in their ability to make progress toward their financial goals and objectives.

Therefore, much attention within the investment community is spent on products (mutual funds, annuities, exchange-traded funds) and expected rates of return that investors often forget the other elements of their financial plan, those they can actually influence.

Effective financial planning is not 100 percent about investment returns, which are inherently unpredictable; instead it's about making intelligent decisions year-in, year-out, that empower individuals to influence and attain their financial goals.

In light of today's economic and political uncertainties, it's worth reviewing these areas of influence that investors can utilize to help "tilt the deck" back in their favor.

1. Since interest rates on savings accounts and fixed-income investments are historically low and equity returns not as high or consistent as they've historically been, you should focus on ways to spend less and avoid chasing investment yields as a means of recouping lower-than-expected investment returns.
2. If you are recently retired and are having doubts about whether the money you have

saved is adequate, consider a part-time job in an activity you enjoy, as a means of increasing supplemental income.

3. Look at all the debts you possess and their accompanying interest rates/maturities and determine whether it's in your best interest to refinance to lock in a lower rate, to save extra monthly in order to accelerate your schedule of debt repayments, or simply to utilize taxable savings to pay off everything in full.

4. Be aware of where your assets are held and try to minimize taxes by keeping tax-efficient investments within taxable accounts and tax-inefficient investments within tax-sheltered accounts.

5. As you plan, be rational about your investment-return expectations and be conservative in your life expectancy, because you might live longer than you think.

6. Once you have mapped out your financial plan and the asset allocation you'll utilize to help you get there, stick with it and avoid the temptation of moving all of your assets out of the market. There is a real risk that money will not be able to maintain pace with inflation if equity exposure is eliminated.

7. If you need assistance, work with an honest, caring, and competent advisor who adheres to a fiduciary standard. Fiduciary standards ensure the advisor is bound to act in the client's best interest — always.

(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. For more information about the firm, visit www.cj-fs.com online.)

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system's assets over time.

The strategy dictates that as funding levels improve, assets will be shifted into longer-duration fixed-income holdings to better match the system's liabilities.

In April, additional information regarding the system's assets as of the fiscal year ending Sept. 30, 2011, will be available in the 2011 Annual Report. Retirees can view this report online or by hard copy upon request.

Also last year, the TVARS Board selected

Allen E. Stokes as its seventh director. The selection of Stokes strengthened the board, completing the seven-member governance structure mandated by the TVARS Rules.

Stokes is a current TVA retiree, having last served as Senior Manager of Special Projects in Human Resources' Information Services.

These 2011 initiatives should serve to make the Retirement System stronger and more efficient in its 73rd year of service to its members and their families.

Are You Interested in TVA Contract Work?

Here are some things to know...

Hundreds of TVA retirees currently are working as hourly contractors at TVA. These workers are providing assistance in many parts of the agency, as shown in the accompanying chart.

Retiree contractors are brought on board through Bicentennial Volunteers Inc.*, a nonprofit retiree organization.

In the past year, nearly 1,000 retirees worked through BVI at some time during the year. About 600 were working at any given time

Here are some frequently asked questions about contract jobs:

How does hiring process work?

It begins with a request from TVA for a contract worker. In many cases a TVA manager may already know a particular retiree who has the necessary skills. The manager requests this person by name, and BVI signs the person up.

If the manager does not know anyone with the skills needed, BVI offers to post a job listing on the BVI Website (www.MyBVI.org). Retirees as well as former TVA employees can apply on the job listings by E-mailing their re-



Retirees Rick Driggans (left) and Bob Witthauer currently are performing contract work for TVA's Fossil Power Group. Working through BVI, Driggans and Witthauer are helping develop processes and procedures to be put in place throughout the Fossil organization.

sumes to the TVA manager. The manager reviews the resumes and se-

lects a candidate. BVI then puts the person under contract.

BVI also maintains a database of retirees' resumes. The database is available online to TVA managers. Managers can search the database for specific skills by using a Google-type search engine. Retirees are invited to submit resumes for the database by E-mailing them to Kristen Davis, kda-vis1@tva.gov.

What are the chances of getting a contract job?

There are several things that influence the odds. Your work background and location are two major factors. Many of the job listings are for engineers, program managers, administrative assistants, and computer specialists. Common job locations include Chattanooga, Knoxville, and the nuclear plants.

However, TVA also requests other types of workers and workers at other locations — just not as frequently.

Another factor is whether a particular contract job is posted with BVI only or

with a variety of contracting companies. In many cases, TVA chooses to post the job with multiple companies.

How can I increase my chances of getting a contract job?

Here are some ways to “stand out in the crowd” when you apply for a contract job.

- Include a brief letter with your resume to express interest and point out your key qualifications.
- Tailor your resume to fit the job you are applying for. You may want to underline or highlight the parts of your resume that are especially pertinent.
- Most importantly, network. Talk to people you know at TVA. This is the most likely way you will find work as a contractor.

For more information, visit www.MyBVI.org and look for the article on “Frequently Asked Questions” about contract work.

**BVI originally was created as a volunteer organization for TVA retirees. As the need grew for paid contract workers, an affiliated organization was created — Retiree Resources Corp., or RRC. Strictly speaking, retirees who perform contract work are RRC contractors, although they are often referred to as BVI contractors*

TVA Organizations Where RRC Employees Are Working		
January 2012	Numbers	Percent
People and Performance	15	2.2%
Financial Services	32	4.7%
Information Technology	38	5.5%
Strategic and External Relation	128	18.7%
Operating Group	473	69.0%
Includes:		
Nuclear	206	
Fossil	148	
PSO	60	
Other	59	
Total RRC Contractors	686	

Processing of 2012 Dues Notices Aided by Computers — and You!

I want to thank you personally for sending in your TVA Retirees Association dues for 2012.

I especially want to thank those of you who sent in nice comments about TVARA and TVA Retirement Services.

I am thankful for any concerns we received, as well. We are working to address all concerns.

And I want to thank Lovetta Moss for helping me post the many thousands of checks.

During the summer and fall of 2011,

we made several computer-software enhancements to the Dues Application and minor changes to some of our administrative procedures. You will not believe the difference it has made in speeding up the posting process.

Based on some additional things we learned during this posting process, we will make additional computer-software enhancements during the summer of 2012 that will speed up the process even more, without sacrificing quality.

To those of you who requested a membership card, I hope you like the new

computer-generated cards. If you did not request a membership card and would like to receive one, send a self-addressed, stamped envelope to the following address:

TVA Retirees Association
SPT 5A-K
400 W. Summit Hill Drive
Knoxville, TN 37902-9901

Thank you for your continued support of the TVA Retirees Association.

—RICHARD T. WILSON
TVARA Membership Program Manager

Torbert's Helping Hands Have Left His Prints on Many Projects

BY JOHN BLACKWELL

If you retired from TVA's Health & Safety program or were involved with occupational safety and knew Bob Torbert, this article should hardly be news to you.

Torbert was known for being considerate, quiet, well-liked, and well-respected by his colleagues. He also was known to relish helping someone in need, time after time after time.

And nowadays he has become just as well-known as a retiree who is making a difference.

Torbert was reared a Navy brat on the East Coast. Little did he know he would spend most of his life in Florence, Ala., far from the Atlantic.

"I earned my Electrical Engineering degree from Virginia Tech while working for TVA as a co-op student in Chattanooga," he says. "After graduation, I accepted a job with TVA, working with Power Production in Chattanooga and then at Colbert Fossil Plant."

However, an opportunity arose in the Power Safety Section, and he accepted a position in Chattanooga.

Torbert left TVA in 1964 and was Safety Director for Orlando Utilities for five years. He was invited back to TVA in 1969 to be part of the new Occupational Health & Safety organization in Chattanooga. In 1978 that organization was moved to Muscle Shoals, where he ultimately became the Safety & Health Training Branch Chief.

"I was working with many other professional safety folks, one of whom was Don Aldridge," he says. "I selected Don as my mentor, and he shaped my view of safety in the workforce."

Soon Torbert developed a reputation for his work in occupational safety. His reputation caught the eye of folks in the Department of Energy and then the Department of Interior, for which he held the position of Deputy Director Of Health & Safety, located in Denver.

However, his wife, Helen, wanted to return to the Shoals area because of her health.

"So I retired and returned to Florence, with 31 years federal service at the age of 55," Torbert says.

Helen's illness eventually overcame her,



Bob Torbert

and she died. They had been married 37 years.

"When I got back to Florence, I learned from a friend about the new organization, Habitat for Humanity," Torbert says. "I was told that Habitat is a Christian housing organization that builds simple, decent, and affordable housing in partnership with people in need."

Torbert began working on the Florence Habitat's third house project in August 1991, and by September he became the Construction Supervisor. During the first week in his new position, someone fell off the roof and broke a leg, and then Torbert had to be treated for heat exhaustion.

"However, things did get better in the days ahead," he says.

Torbert says learned quickly while he was Construction Supervisor that it was not he who was really not in charge. The real supervisor was revealed during his second week of working on House No. 3.

"I had spent all the money available and needed \$400 for sheetrock. My boss told me to not worry about money, just order what I needed and let God take care of the money."

That Wednesday night at a prayer meeting at First Baptist Church, Torbert told the congregation about this new organization and the current project, and that \$400 was needed for sheetrock. After the service, a woman came to Torbert and asked how he wanted the check made out, as she was going to give the \$400.

Torbert says he was blessed with the help of many individuals, businesses, and churches in the construction of 45 houses in 13 years. Included were three group homes for The ARC of the Shoals (which helps children with special needs), his daughter's Habitat house project in Georgia, and the first Habitat houses in the Alabama communities of Moulton and Sylacauga.

"I had about 10 'regulars' who worked on every house —



Torbert does some electrical work at his church.

men and women, none of them professional construction workers, but dedicated to building houses for families in need,” he says.

Torbert’s personal life continued to evolve, and he married Pat, who has one son. In the fall of 2004, he and Pat moved to southeastern Kentucky to volunteer with the Oneida Baptist Institute, a boarding school for 6th–12th-grade students.

“Pat, being a teacher, tutored students in math, English, and social studies, and I worked in constructing and remodeling school buildings,” he says. “It was a wonderful ministry.”

But Torbert’s health failed — shortness of breath and aching joints — so they returned to Florence in 2005.

After two stints, two pints of blood, and shots in both knees, Torbert was ready for another job. This time, in addition to working with Habitat as a nail-driver, he became a volunteer Construction Supervisor at an abandoned school, where the Shoals Family Success Center was being established.

After a year and a half, that project was basically finished, and he became volunteer Manager of the new Habitat for Humanity ReStore in Florence, where donated items are sold to help finance the building of more Habitat houses.

A year later, Habitat bought another building and expanded the ReStore business, paying off the loan on the building and financing one new house each year. Soon it was time to hire a full-time store manager and staff, and for Torbert to look for other volunteer opportunities.

His last Habitat project was the coordination of the labor and materials for the new Girl’s Attention Home. His Habitat “regulars” did their job, while churches and businesses in the Shoals came up with the money.

“Our Shoals Community is great when it comes to responding to a real community need,” he says.

Torbert’s next opportunity was the Florence Children’s Museum.

“The museum had need for lots of fix-up, and they were very glad to have free help,” Torbert says. “But just as I was getting started, the staff at First United Methodist Church, which I attend, asked me to take on the task of maintaining the church buildings.”

So in February 2011 he became volunteer Facility Director for the church.

“This has been a most rewarding opportunity,” he says. “With the support of staff and members, we have upgraded their facilities in many areas, and there does not appear to be an end of need in sight.”

In his spare time, Torbert did not just sit around. He was invited to survey a cemetery north of Waterloo with local history buff Orlan Irons. Irons had surveyed many cemeteries in the county but said his wife wanted him to quit.

Torbert was immediately hooked and started surveying all the cemeteries in the county — about 400 in total. Florence Cemetery has more than 9,000 tombstones. A file that lists about 75,000 individuals with tombstones in Lauderdale County was developed and placed on the Lauderdale County Website.

With the help of his Habitat friends, Torbert took on the task of resetting 65 fallen tombstones in Florence Cemetery, stabilizing the iron fencing around some plots and reworking stone and brick walls around other plots

Torbert has another hobby — genealogy.

“When my father died in December 1983, I realized I didn’t know anything about my family. In the next 15 years, I identified more than 14,000 members of the Torbert family and also traced my mother’s family, both of my wives’ families, and did some short efforts for friends.”

Another part of his genealogy work was to transcribe microfilm records into databases that could be published and put on line for others to use. The biggest of these was the 1880 Georgia Mortality Schedule, consisting of about 33,000 records.

“If I could type with more than two fingers, I could have done much more,” he says.

“All things considered, I have been so blessed to have the opportunity to work with so many people who give so freely of their time and resources for the well-being of people in need. I have also been doubly blessed to have had two wives who have supported me, while seeing their ‘Honey Do’ lists grow far too long.

“I encourage everyone to take advantage of the next opportunity to help someone in need.”

If you would like to let Torbert know how you are doing or what you are doing, his address is 2130 Berry Ave., Florence, AL 35630, and his E-mail is rtorbert@comcast.net

First OcH&S Reunion April 14

The TVA Occupational Health & Safety Reunion Planning Committee wishes to extend to all members of the division the opportunity to attend the First TVA OcH&S Reunion next month in Florence, Ala.

The committee also is extending an invitation to all TVA Health & Safety professionals, including the Western Area Radiological Laboratory Team, to attend the reunion.

Here are the location, time, and other details for the event:

Ryan’s Steakhouse
362 Cox Creek Parkway, Florence, Ala.
Saturday, April 14, 2012, 11 a.m.
Cost of meal: \$7.59, plus tax, drink, and gratuity

RSVP to ensure that the committee can reserve enough space for everyone, by calling or E-mailing David Trayer, 1-423-843-1521, dmatrayer@aol.com, or Brenda Holder, 1-256-757-4890, brendaholder@att.net.



Gilbert Stone (left), retired Director, Occupational Health & Safety, and David Trayer, retired manager in OcH&S and Medical Services, are Co-Chairmen of the OcH&S Reunion Planning Committee.

Views of Modern China...continued from page 1

1979. If a couple are Han (traditional) Chinese not living on a farm, they can have only one child. If one (or both) of them is a minority, they can have two children. Farm families can have two children.

If a woman gets pregnant after having met her quota, she must have an abortion. If she somehow avoids the authorities and has the baby, it is put up for adoption, and the parents are fined one year's salary.

Articles are easy to find in the media that say the one-child policy has been relaxed or how those with influence or money can get around the policy, but my impression was that it is working and is enforced for most of the people.

It is a deeply engrained part of the Chinese culture that it is a male child's duty to take care of his parents. When a girl marries, she lives with the boy's family.

The Chinese traditionally have not had, and still don't have for the most part, social security or medical insurance. Thus, the male child is the parents' old-age security. Without a male child, they will be in big trouble when they get old.

The one-child policy has intensified this problem and placed parents in a terrible dilemma. It is easy to see why some girl babies die mysteriously; the parents believe they must have a son for their own welfare.

China is approaching a female deficit of 20 million and is importing females from Vietnam, North Korea, and other countries. The new growth of large industry with pension and insurance plans is helping to ameliorate the problem, but it is a long way from resolution.

Nearly everyone in China lives in apartment buildings. We saw apartment buildings from two to 35 stories high.

Being a communist country, the government owns all property; however, people buy long-term leases on their apartments.

Our guide said he has a 70-year lease on his apartment. He says when he asked what would happen after 70 years, the reply was, "Why are you worried about that?"

The Chinese have the right to sell their leases and move as their finances permit. When an apartment is originally purchased, it is completely empty. The purchaser must buy all appliances, even the bathroom fixtures. Apartment buildings with fewer than six stories are not allowed to have elevators.



Shanghai skyline

Transportation takes on about every form imaginable.

In the more modern cities like Shanghai and Chongqing, traffic looks

much the same as in a large city in the United States. In less affluent cities, there are a lot more bicycles, motor-bikes, electric bikes, and people walking.



Apartments, like these in Shanghai, are home to most of China's population.

Public transportation is available that seems efficient. There are trains, buses, subways, taxis, and rickshaws (I think these are for the foreign tourists).

But with so many people, there is a lot more of everything. On the subways, you get very close and personal with everyone around you as you are literally pressed together.

We were told that 15 percent of the people in Shanghai own cars. The traffic is so bad now, I don't know what they will do if 30 percent of the people own cars, and I can't even imagine what it would be like if ownership approached what it is in the United States. I suppose they will have to stack them on top of each other.

To discourage automobile ownership, when a car is purchased it must be registered and a license plate must be obtained. An automobile registration fee is half the cost of the automobile. But it is a status symbol to have an auto, and more are being purchased every day.

In the older parts of the cities some of the roads are narrow, but there is an abundance of wide streets, and, given the amount of traffic, it flows fairly well.

The interstate system is in good shape, and traffic flows well most of the time, but it appeared to me to be about at its limit during rush hours. However, considering the potential increase in the number of vehicles in China in the next few years, this is a major problem that will have to be solved.

Speaking of major problems, China has a gargantuan pollution/environmental problem. There is a permanent "fog" throughout the middle part of the country that is caused by industrial and power-plant emissions, and the country's industry and power plants are expanding rapidly.

Our guide has a 3-year-old daughter, and he told us she had never seen a star.

He also told us the Chinese people are pleased with the current level of pollution because it is so much better now than it was five years ago. (I have seen other reports that would argue with his assessment of their happiness, but remember our guide was a government representative.)

Diane has asthma and within a few days of being in China, she started having breathing problems. Fortunately, she brought her inhaler; otherwise, we would have been in big trouble. I told Diane I doubted that there are any people in

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Almost anyone age 65, and almost anyone under age 65 who receives a Social Security disability benefit, will become eligible for Medicare.

The TVA Supplement to Medicare provides some benefits that are not paid by Medicare. It supplements and extends your insurance coverage. To determine if you are eligible for this coverage, see the next page.

Following is a comparative summary of Medicare benefits through this Supplement:

Hospital Insurance (Part A)

Medicare	Supplement
For the first 60 days in a hospital, Part A pays for all the covered services, except for the first \$1,156.	Pays the first \$1,156.
For the 61st through the 90th day in a hospital, Part A pays for all covered services except for \$289 per day.	Pays the \$289 per day for 61st through 90th day.
For 60 additional "lifetime reserve" days, Part A pays for all covered services in a hospital, except for \$578 a day.	Pays the \$578 a day of hospital charges for 60 lifetime reserve days.
Does not pay for more additional days.	Pays for 215 additional days of hospital charges per benefit period.
Does not cover private-duty nurses.	Pays 80 percent of the charge for 480 hours of an in-hospital private-duty licensed nurse per benefit period, if required and nurse is not related to subscriber.
Pays for all covered services in a participating skilled-nursing facility for the first 20 days in each benefit period. (See your Medicare Handbook for requirements.)	None
Pays for 80 additional days in the skilled-nursing facility per benefit period except for \$144.50 a day.	Pays the \$144.50 a day of skilled-nursing-facility charges from 21st through 100th day of each benefit period.
None	Pays charges not exceeding \$144.50 a day for 100 additional days in the skilled-nursing facility after all days provided by Medicare have been used.
For blood transfusions for inpatients, Medicare pays for all but the first three pints each calendar year.	Pays for the first three pints of unreplaced blood or blood plasma not paid by Medicare.

Coverage for a stay in a skilled-nursing facility could total as much as 200 days in a calendar year.

Medical Insurance (Part B)

1. After you meet a \$140 deductible each year (see your Medicare Handbook), Medicare pays 80 percent of usual, customary, and reasonable charges for many medical services and supplies, including:
 - Physicians' charges
 - Outpatient hospital services
 - Use of durable medical equipment
 - Oxygen
 - Home health services
 - Outpatient physical-therapy service
 - Ambulance
2. The Supplement pays 20 percent of Medicare-approved charges submitted for any Part B medical services and supplies. The Supplement will not pay if Part B does not pay.

The above expenses are not covered when billed for, by, and payable to a hospital inside the United States that is not a Blue Cross member or a Medicare-approved hospital, or to a hospital that is, other than incidentally, a place for the treatment of mental disorders.

In a Blue Cross participating hospital not approved for Medicare, the benefits regularly provided by Medicare will be deducted before these services and supplies become covered expenses.

Benefits under Medicare and This Supplement:

1. Who is eligible?

Any TVA retiree, spouse, or dependent currently covered under TVA's medical plan who becomes eligible for Medicare may receive coverage under this insurance plan that supplements Medicare.

Note: A subscriber who elects to drop this Supplement plan will not be able to re-enroll at a later date.

2. How to enroll

If you are currently enrolled in a TVA retiree medical plan, you will automatically be enrolled in the Supplement to Medicare plan when you reach age 65.

Medicare Part D (prescription-drug) coverage is part of the Supplement Plan. You do not need to enroll in a separate Medicare Part D plan. Your enrollment in the Supplement Plan will be reported to Medicare.

Be sure to notify the TVA Service Center if you, or a covered dependent, become eligible for Medicare before reaching age 65 so that your enrollment and premiums can be adjusted.

3. What it costs

The monthly total cost is \$295 per person.

A retiree or dependent who does not have the premium deducted from a TVA pension check must have payment drafted from a bank account. Call the TVA Service Center for an autopay form.

4. How to claim benefits

BlueCross BlueShield of Tennessee (BCBST) receives Medicare claims through a Coordination of Benefits Agreement (COBA) with Group Health Inc. (GHI). As a result of this agreement, BCBST will automatically receive your Medicare claim regardless of where services are rendered within the United States.

What you need to do

Always show your Medicare and TVA Medicare Supplement identification card to your provider at the time of service. If the provider accepts Medicare assignment for payment, he or she will file a claim for you.

Upon enrolling in the TVA Medicare Supplement plan, be sure to provide BCBST with your Medicare ID (HICN) number. BCBST will send this number to GHI to identify the claims that need to be processed for secondary payment.

If your claims are not being crossed over from Medicare, call BCBST at 1-800-245-7942 and verify that your Medicare ID number is on file.

5. Limitations and exclusions

- Claims filed after the limit for filing Medicare claims has expired
- Injuries or diseases covered by Workers' Compensation
- Services provided by an employer-sponsored program
- Services covered under federal, state, or local laws, or by a foreign government

- Disease contracted or injury sustained as a result of war
- Services or supplies not ordered by the attending physician or not for the treatment of disease or injury
- Services of blood donors, blood and blood plasma, and packed cells, except as stated as a benefit
- Services provided to a subscriber during a confinement in a hospital or skilled-nursing facility that began before the subscriber's effective date
- Services covered, or that could have been covered, under Medicare
- Benefits provided or services covered under any other policy, plan, or program of health insurance that duplicates the benefits of this program, except when payment by Blue Cross is limited to 20 percent
- Charges not approved by Medicare

6. Travel abroad

The TVA Supplement provides inpatient and outpatient hospital benefits equivalent to Medicare benefits, and certain physicians' services of the Medicare program, while you are traveling abroad.

Contract

This brochure gives a brief explanation of the benefits. A copy of the contract that gives full details is available on request by calling the TVA Service Center.

Vision Plan Discounts

The vision care plan is administered by Davis Vision. The vision plan provides network discounts only for eye exams and the purchase of frames, lenses, lens options, and contact lenses. You use your Davis Vision Identification Card to verify your eligibility with a network provider, and you pay for your eyewear at the time of purchase.

Managed Prescription Drugs

The Managed Prescription Drug Program includes both a retail card plan and a home-delivery-service plan. The plan is administered by Medco Health Solutions Inc. The home-delivery-service plan is handled by Medco Health Home Delivery Pharmacy Service, and the retail card plan is handled by Medco Health Prescription Solutions Inc. They are both registered trademarks of Medco Health Solutions Inc.

The prescription-drug coverage under the Supplement Plan meets Medicare Part D requirements and may provide greater coverage than that offered by other Medicare Part D plans.

Key features of the plan include electronic-claims filing for all in-network drug purchases, and copayments for the purchase of generic and brand-name drugs.

Medicare Part D drugs are organized into four categories, or tiers, of different drug types. Your copayment depends on which tier your drug is in.

Deductible and Copayments

You must satisfy a deductible of \$200 per person per calendar year for prescriptions purchased *at a retail pharmacy*. For retail purchases, after the deductible has been satisfied, the copayments shown below must be made by you.

There is not a deductible for prescriptions purchased through mail-order service (i.e., home delivery). You pay the copayments shown below.

	Retail (30-day supply)	Mail Service (90-day supply)
Generic (Tier 1)	\$10*	\$20
Preferred brand name (Tier 2)	\$40*	\$80
Nonpreferred brand name (Tier 3)	\$80*	\$120
Specialty (Tier 4)	\$80*	\$120

**After you meet your deductible*

Retail Purchases

Retail pharmacies are used for short-term medications. You can purchase a 30-day supply at a retail pharmacy for one copayment after you have met your deductible.

Home Delivery (Mail Service) for Maintenance Medications

The home-delivery (mail-service) pharmacy is for maintenance-type prescriptions. Maintenance medications are those you use on an ongoing basis to treat chronic medical conditions like high blood pressure, allergies, and high cholesterol.

You can purchase your maintenance medications up to three times at a retail pharmacy and pay the copayments shown in the chart on the previous page. If, after you have purchased the drug three times at your retail pharmacy, you begin using home delivery, you will pay the copayments shown on the chart. If, after your third purchase, you continue to buy your maintenance medications at a retail pharmacy, you will pay 50 percent of the cost of the medication instead of paying the copayments shown on previous page.

To use home delivery, contact your physician for

prescriptions for your maintenance medications. The prescription should be written to prescribe up to a 90-day supply with refills as appropriate for up to one year. You must mail the first home-delivery order for a medication to Medco. Medco mail-order forms are available at www.medco.com or by calling Medco at 1-800-592-4520. Because it could take up to two weeks to receive your first home-delivery order, be sure you have enough medication on hand to last until it is received. After your first home-delivery order, you can order refills easily online at www.medco.com or by phone at 1-800-592-4520.

Definitions

Formulary — Lists all drugs covered by your prescription-drug plan. It is among the most powerful tools available to make sure you receive safe, effective and affordable prescription drugs. You are encouraged to discuss with your physician the drugs that are covered under your plan.

Noncovered drugs — Drugs that are not covered at all by Medicare Part D plans, meaning that the plan pays nothing and the patient pays the full cost for those noncovered drugs.

Nonpreferred brand-name drugs — Brand-name drugs that are covered by the formulary but may not be as cost-effective as similar preferred brand-name drugs.

Preferred brand-name drugs — Brand-name drugs that are medically sound, cost-effective alternatives to higher-priced drugs.

Specialty drugs — Include a category of expensive, generally biotechnological medications that are used to treat patients with serious and complex conditions and may require special administration and handling.

You may be taking drugs that are not covered on the formulary, or that are subject to certain restrictions. You should contact Medco Health Solutions at 1-800-592-4520 to verify if your current medications are covered, and then discuss with your physician which drugs are appropriate for you under this drug plan. More information is available in the Prescription Drug Formulary and Evidence of Coverage booklets that are mailed by Medco to plan participants each fall.

Numbers to Know

Medco Health Solutions Inc.	P.O. Box 630246, Irving, TX 75063	1-800-592-4520 TTY/TDD: 800-716-3231
TVA Service Center	400 W. Summit Hill Drive, WT CP, Knoxville, TN 37902	1-888-275-8094
BlueCross BlueShield of Tennessee	P.O. Box 180150, Chattanooga, TN 37402-7150	1-800-245-7942
BlueCross BlueShield of Alabama	450 Riverchase Parkway, East Birmingham, AL 35298	1-800-624-3966
Davis Vision	159 Express Street, Plainview, NY 11803	1-800-999-5431

Views of Modern China...continued from page 6

China with serious respiratory problems — those people all died years ago.

Children start school at age 7. Since 2000, every child must take English, beginning in the first grade. Most store signs and most road signs are labeled in Chinese and English.

It would appear China is becoming a bilingual country. We had many younger people approach us to talk. They wanted to test and practice their English.

Chinese students with good grades proceed on to college; those with not-so-good grades go to a trade school. The military is voluntary and is another option taken by those who don't go to college.

Lower-level education is free; higher education requires payment. Does this sound familiar?

Religion is more tolerated than I had expected. In the last census, 80 million Chinese claimed to be Buddhist, 23 million Muslim, and 23 million Christian.

We were told that Christianity is more appealing to the younger people and is growing. We had lunch with a farm family that is Christian, and they proudly produced a Chinese Bible. They said they met frequently with other Christians to study the Bible but wished they had a leader who could explain it to them.

I saw a sign in a store window that proclaimed, "Christian Owned." Of course, members of the Communist party cannot be affiliated with any religion.

Of China's 1.3 billion population, only about 70 million are members of the Communist party. A person must apply and be accepted for party membership, and we were told that acceptance is restricted to those judged to be the future leaders.

The top leadership of the party makes the decisions about the direction of the country. (There is a politburo and a central committee, but how decisions are made is not clear, and there is little transparency.)

The lower-level troops are expected to implement the policies from above.

To me, it sounds a lot like the American business model being applied to government and, at least for now, it seems to be working pretty well.

We saw only a sampling of the countryside, but the farms we saw were small family plots. Two acres was about the largest field we saw. There may be large farms, but we didn't see them.

Most of the farm work is by hand labor. The young people are not staying to work the farms. They are moving to the city, where they can make more money, live the good life, and perhaps get a job with insurance and retirement benefits.

This is openly discussed as a major problem facing the country. The government has started providing some retirement benefits to the farmers, but these benefits are not enough to stem the tide.

China's rapid growth may be causing problems, but the

population and industry continue growing.

China needs an expanding supply of energy and is building power plants at a rapid rate, mostly coal-fired.

However, China's real showpiece is the Three Gorges Dam — a giant compared to any of TVA's dams. It has six 700-MW hydro units for unusual situations, in addition to 26 units of the same size for routine production.

This one dam has the installed capacity (22,400 MW) of about half the entire TVA system and is 1.4 miles across.

We would like to have seen the entire dam, but it was so smoggy there that we could only see a small fraction of it.

The Chinese have announced they plan to aggressively pursue the nuclear option. They say they are going to build molten-salt reactors, a technology that was pioneered at Oak Ridge National Lab.

Before coming to TVA, I worked at ORNL and was an operator on the Molten Salt Reactor Experiment. I thought the technology died when the reactor was shut down in 1970. It will be interesting to see if the Japanese disaster will derail China's nuclear plans.

In any event, China is going to need lots of energy in the near future.

We were told the Chinese income tax is between 3 percent and 7 percent, depending on level of income. Before you get too excited and start comparing their income tax with ours, note that the Chinese government owns or has a strong financial interest in 156 different industries. The profit on purchases from these industries is a form of tax, and don't forget the aforementioned enormous fee required to register an automobile.

China has moved a long way from the pure communism espoused by Mao Tse Tung. When criticized about this movement, a recent premier was quoted as saying, "It matters not whether the cat is black or white, what matters is whether the cat will catch the rat."

This pragmatism has served China well, but how far will it extend? The Chinese with whom we had contact were friendly and curious about America and us as individuals. Several told us it was their dream to visit America someday.

Tibet

Tibet was occupied by China about 70 years ago, but most of what I have written about China does not apply to Tibet.

First, Tibet is sparsely populated with a total population of about 3 million. It is a high-elevation country. Lhasa, the capital, is at about 12,000 feet. The air is thin, the mountains rugged, the soil poor, and the climate cold and windy.

The people are VERY religious and live so differently from us



Diane Steffy with schoolchildren at a Tibetan orphanage

Views of Modern China...continued from page 7

that we can hardly imagine.

I will touch on a few of the more interesting customs.

Bonism was the Tibetan religion for perhaps 2,500 years, but in about the seventh century A.D., Buddhism arrived from India.

These two beliefs were merged into what is commonly called “Tibetan Buddhism,” which is practiced by more than 90 percent of Tibet’s inhabitants.

They believe in reincarnation and are very careful not to kill anything. The livelihood of a Tibetan farmer depends on his yak herd, yet he will not kill a yak.

Instead, he will wait until a yak dies a natural death, then process the meat, fur, and hide.

Monks mostly remain confined for the five summer months to be sure they don’t kill bugs or other potential ancestors.

Some Tibetans are purely nomadic and move the yak herds from grazing area to grazing area year-round. Others have a home base (a sort of farm, although farming as we know it is not productive because of the poor soil there) that at least part of the family returns to in the winter.

Marriages among Tibetan farmers and nomads are arranged.

The girl is often told the day before her wedding that she is to be married the following day. While she marries the oldest brother in the arranged family, she is then legally married to all the brothers in that family, and they are legally married to her.

So, the new wife may suddenly have six husbands. When one brother is visiting with her, he puts his shoes outside the door so the others will know.

Insight into how this could possibly work remains in Tibet. We visited with a family in which the matriarch (about 60) had had three husbands. Two of them are dead, and the other didn’t look so good, but she looked healthy and vigorous.

Her daughter-in-law is married to her three sons and looked happy and healthy. I won’t draw conclusions, but I will note that the women we saw looked a lot healthier and happier than the men.



Bob Steffy with a Tibetan woman in the countryside

Burial customs are even stranger.

About 80 percent of Tibetan bodies are given a “sky burial.” The body is taken to a high ridge top and placed on a flat rock or platform. Then a “body chopper” literally chops the body into small pieces.

The people move back, and a flock of vultures — which have learned what a procession carrying a

body means — descend and consume the body in a couple of minutes.

The profession of “body chopper” is handed down in the same family from generation to generation. If this profession is appealing to you, I suggest therapy.

All Tibet Buddhists want to make a pilgrimage to Lhasa during their lifetime.

They leave home in groups of 4-10, typically, with one pulling a cart that contains the possessions needed for the pilgrimage, such as food, tent, money, and extra clothing.

They prostrate themselves on the ground every three steps. Some come from over a thousand miles and may take years to reach Lhasa.

The degree of difficulty in traveling this way, year-round, across the high-altitude Tibetan Plateau is hard to imagine.

Those Tibetan Buddhists in Lhasa who are able arise every morning and either walk around the main temple or the entire old city, wherein there are numerous temples.

Their choice of these two activities depends on age and physical capabilities. The shorter trip takes about an hour, the longer up to six hours.

Sidewalks are filled each morning with thousands of prayer-wheel-twirling and prayer-bead-fingering Tibetans making the daily pilgrimage — EVERY DAY.

The Chinese occupy Tibet, and the Tibetans cannot generate enough military force to expel them.

To their credit, the Chinese have spent lots of money in Tibet. The highway system we saw is in good shape, and an impressive railway connection to Mainland China is operating.

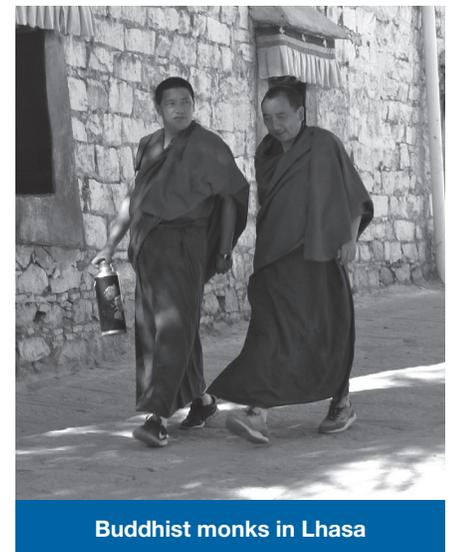
Further, the Chinese are permitting most Tibetan customs to continue, while building a new economic infrastructure in the cities.

The younger Tibetans already are beginning to move to the city jobs and a new lifestyle. Our guide was a beautiful Tibetan girl who has a boyfriend and obviously is going to choose her own husband — and only one husband — and is not about to live as a nomad or farmer.

Time will erase the centuries-old customs as future generations move to what they perceive to be a better life.

As an example, it seems totally incongruous to hear a jingle and see a sun-withered, dirty, ancient Tibetan or a monk pull a cell phone from the folds of his clothing.

We were told the monks have nothing under their robes, but now we know that some at least have cell phones hidden in there. What else might be there?



Buddhist monks in Lhasa

Save Your Smile, Boost Your Health

Not only will a radiant smile make you look younger, a healthy mouth is also a good indicator of overall well-being.

We subconsciously connect a dull smile with age — enamel wears over time, darkening our teeth, says Lauren Solomon, author of *Image Matters! First Steps on the Journey to Your Best Self*.

“A bright smile, on the other hand, gives the impression of good health and youth,” she says.

One quick anti-aging beauty tip: Cut back on teeth-staining habits such as drinking coffee and red wine and smoking cigarettes.

But oral-health habits are much more than skin-deep.

Every day, it seems like another new study links oral-health problems to other big health issues such as heart disease, premature birth, and erectile dysfunction.

Of course, taking care of your chompers starts with daily brushing and flossing and regular dentist checkups — something we’re not all so diligent about.

About 17 percent of adults admit to never flossing, according to one report, and about 25 percent of adults ages 35 to 59 have untreated tooth decay.

But even if you’re a dentist’s dream patient, there are other surprising habits to start — and to skip — for a prettier, healthier smile. Here are 10 simple steps to try today:

1. Limit Carbs to Mealtimes Even not-so-sweet treats — like a handful of potato chips or a whole-wheat roll — can be as damaging to your teeth and gums as a double-fudge brownie, if you’re not careful.

That’s because all carbohydrates break down into simple sugars, which are ultimately converted by bacteria in the mouth into plaque, a sticky residue that is the primary trigger of gum disease and cavities.

Carb-based foods such as breads and crackers tend to have a chewy, adhesive texture, making it easier for them to get caught between teeth or under the gum line, where bacteria can then accumulate, says Christine Gerbstadt, MD, RD, a spokesperson for the American Dietetic Association.

Smile Rx: Have carbs at mealtimes rather than as a snack. When you eat a larger amount of food, you produce

more saliva, which helps wash food particles away.

2. Don’t Drink and Brush Here’s one time when you shouldn’t clean your teeth ...

Right after you drink a soda or other acidic beverage, says Mary Hayes, DDS, spokesperson for the Chicago Dental Society. Acid in the drink, combined with the abrasive action of brushing, can erode your tooth enamel.

Smile Rx: To protect your pearly whites against the caustic compounds in soda, sip water or chew gum to activate acid-neutralizing saliva — then brush your teeth. It’s also smart to follow the same routine if you have chronic heartburn, which keeps your mouth in an acidic state.

3. Increase Your C Intake Vitamin C is the cement that holds all of your cells together.

“So just as it’s vital for your skin, it’s important for the health of your gum tissue,” says Paula Shannon Jones, DDS, spokesperson for the Academy of General Dentistry.

People who consumed less than 60 mg per day of C (8 ounces of orange juice or one orange contains more than 80 mg) were 25-percent more likely to have gum disease than people who took in 180 mg or more, according to a study of more than 12,000 U.S. adults, conducted at the State University of New York, University at Buffalo.

Smile Rx: Add a daily glass of OJ to your breakfast routine, and make sure your multi meets the RDA for vitamin C.

4. Have Tea The antioxidants are good for your gums.

Black and green teas contain polyphenols, antioxidant plant compounds that prevent plaque from adhering to your teeth and help reduce your chances of developing cavities and gum disease.

“Tea also has potential for reducing bad breath because it inhibits the growth of the bacteria that cause the odor,” says Christine D. Wu, PhD, Professor and Director of Caries Research at the University of Illinois at Chicago College of Dentistry, who has conducted several studies on tea and oral health.

Many teas also contain fluoride (from the leaves and the water they’re steeped in), which helps protect tooth enamel from decay and promotes healthy teeth.

Smile Rx: Steep a cup every afternoon. Added bonus — a bit of caffeine

for a post-lunch perk.

5. Sip with a Straw Soda junkies, listen up!

Most sodas, sports drinks, and juices contain acids, such as citric and phosphoric, that can erode dental enamel — even if they’re diet or sugar-free versions.

Sipping acidic drinks through a straw positioned toward the back of your mouth limits their contact with your teeth and helps preserve the enamel, says a study in the *British Dental Journal*.

Smile Rx: Stock up on straws in your desk drawer at work and kitchen at home, so you always have one handy.

6. Boost Calcium Consumption

The same way the mineral makes for strong bones, it’s also necessary to protect your pearly whites.

People who get at least 800 mg a day are less likely to develop severe gum disease, says a study by the aforementioned Buffalo researchers. The reason: About 99 percent of the calcium in your body is in your bones and teeth.

Dietary calcium — available in foods like cheese, milk, and yogurt — strengthens the alveolar bone in the jaw, which helps hold your teeth in place.

Smile Rx: The recommended amount is 1,000 mg per day for women younger than 51 and 1,200 mg for those older. A calcium supplement could do the trick, but you should aim to get as much as you can from your diet. You get about 300 mg each from an 8-ounce glass of milk, a 6-ounce yogurt, or a 1.5-to-2-ounce serving of cheese.

7. Protect Your Smile When You Swim It sounds surprising, but dental researchers have found that excessively chlorinated pool water can erode and stain tooth enamel.

If you’re a frequent swimmer, pack a toothbrush along with your towel when you take your next dip.

“More chlorine in a pool may equal more protection against bacteria, but overdoing it lowers the pool’s pH level and makes it dangerously acidic,” says

Continued on page 12



In Memoriam

Oct. 12, 2011 – Dec. 23, 2011

TVA Retirement Services received notifications of the previously unreported deaths of the following retirees for the period Oct. 12 through Dec. 23, 2011, as well as other previously unreported deaths. They are listed with date of death (and date of retirement).

Allen, Tommie,
11/24/2011 (01/01/1983)
Bailey, Callis D.,
10/19/2011 (10/17/1994)
Barnett, Robert, Jr.,
10/12/2011 (02/02/1999)
Black, Kenneth W.,
11/13/2011 (Unknown)
Brock, Mitchell,
12/06/2011 (01/04/1999)
Brown, James, Jr.,
12/01/2011 (06/27/1987)
Burcham, David A.,
10/28/2011 (10/17/1994)
Cain, Richard A.,
12/15/2011 (Unknown)
Carwell, Melvin C.,
12/07/2011 (01/27/2001)
Daniels, Albert O.,
10/16/2011 (07/19/1980)
Dave, Edward, Jr.,
10/16/2011 (04/21/2000)
Davis, Kenneth R.,
12/03/2011 (03/19/2006)
Dickerson, Robert O.,
12/18/2011 (05/02/1975)
Durfee, Charles D.,
10/07/2011 (05/21/1977)
Edwards, James L.,
12/14/2011 (06/07/1999)
Engelstad, Orvis P.,
11/30/2011 (08/02/1988)
Estok, Andrew M.,
12/05/2011 (01/06/2007)
Fry, Evelyn C.,
10/26/2011 (02/01/1977)
Gantte, Beverly H.,
12/01/2011 (11/05/1977)
Grant, C. Richard,
11/05/2011 (03/27/1991)

Green, Robert B.,
09/22/2011 (09/04/2011)
Greene, Dana S.,
11/12/2011 (07/24/2004)
Grimm, Harry W.,
09/13/2011 (10/17/1994)
Hagmann, Richard O.,
10/23/2011 (07/02/1983)
Hamilton, David L.,
12/19/2011 (Unknown)
Harrelson, Alvin O.,
10/10/2011 (01/01/1995)
Hartley, Blaine E.,
10/12/2011 (03/03/2001)
Hayes, Quinton,
10/27/2011 (06/19/2005)
Hillis, Preston E.,
11/04/2011 (01/09/1982)
House, James E.,
10/21/2011 (03/09/1993)
Householder, Mary J.,
12/05/2011 (07/14/1979)
Howard, Ted E.,
11/06/2011 (09/11/1986)
Ingram, Everette W.,
11/13/2011 (11/30/1991)
Jeffery, Harold E.,
10/13/2011 (10/01/1988)
Keesling, Corbit O.,
11/16/2011 (05/20/1994)
Kilgore, Henry C.,
12/15/2011 (06/10/1999)
Kirkland, Donald E.,
12/15/2011 (02/07/2000)
Leffew, Ronald S.,
12/01/2011 (08/13/2001)
Long, James R.,
12/06/2011 (03/08/2003)
Mabry, Kenneth,
11/25/2011 (01/03/1987)

Mackie, Wallace W.,
12/06/2011 (11/16/1991)
McCarter, Richard M.,
12/03/2011 (06/08/1991)
Mead, Oscar E.,
10/16/2011 (01/07/1984)
Michael, Roy P.,
10/19/2011 (10/01/1988)
Millsaps, Patricia A.,
11/11/2011 (11/14/1989)
Moore, James B.,
12/04/2011 (10/17/1994)
Newcomb, Bertha L.,
10/26/2011 (06/10/1982)
Nutzell, Marilyn S.,
10/08/2011 (09/23/1989)
Olmstead, Joseph F.,
12/04/2011 (01/01/1993)
Owens, Arnold C.,
11/02/2011 (10/17/1994)
Parsons, Carroll E.,
10/23/2011 (09/15/1984)
Pettus, Steve,
11/03/2011 (04/01/1986)
Purkey, Ronald E.,
10/25/2011 (05/05/2007)
Rafiee, Mohammad H.,
11/10/2011 (09/30/1997)
Reagan, Kenneth P.,
10/22/2011 (12/30/1989)
Roberts, Royce D.,
10/08/2011 (09/27/1997)
Rogers, Kenneth L.,
12/12/2011 (07/11/2006)
Scott, Charles E.,
10/19/2011 (01/24/1981)
Seibert, Robert D.,
11/03/2011 (07/30/1983)
Simpson, John A.,
10/24/2011 (10/17/1998)

Slaughter, Tommy A.,
12/10/2011 (06/08/2002)
Smith, Jacob C.,
10/23/2011 (01/01/1992)
Stewart, Richard B.,
10/30/2011 (01/19/2008)
Streun, Edmund S., Jr.,
11/10/2011 (08/01/1988)
Tittsworth, Maxine T.,
10/13/2011 (01/15/1977)
Traylor, Thomas H.,
11/29/2011 (06/13/1987)
Underwood, John D.,
11/13/2011 (10/23/1999)
Walsh, James O.,
12/21/2011 (12/02/1992)
Wann, Horace C.,
12/03/2011 (01/02/1982)
Ware, Floyd L.,
11/09/2011 (10/12/1996)
Webb, James E.,
10/19/2011 (03/16/1985)
Wellington, Leonard E., Sr.,
12/09/2011 (04/30/1983)
Werndli, Paul E.,
11/26/2011 (09/28/1985)
Werner, George J.,
10/15/2011 (11/21/1981)
Wey, Martha S.,
11/05/2011 (04/28/1984)
Whitehurst, Larry E.,
10/21/2011 (10/02/2001)
Whitley, Grover C., Jr.,
11/04/2011 (01/03/1987)
Woodward, Curtis R., Jr.,
12/19/2011 (02/10/1981)
Wren, Rowe S.,
10/31/2011 (10/01/1985)
Wright, Clarence J.,
10/19/2011 (06/06/2000)

Former TVA Director Richard Freeman Dies

Richard M. “Dick” Freeman, 90, a member of the TVA Board of Directors from 1978-86, died Jan. 17 at a hospital near his residence in Sarasota, Fla.

Born in Crawfordsville, Ind., and a graduate of Wabash College and Columbia University Law School, Freeman began his legal career in 1948 as an attorney with TVA, where he remained until 1957.

He then joined the Chicago law firm that became Belnap, Spencer, Hardy & Freeman, practicing commerce law. In 1967, he became General Counsel for the Chicago & North-western Railroad.

In 1978, President Carter nominated Freeman as one of TVA’s three directors, and he was confirmed for a nine-year term by the U.S. Senate. He served until 1986 and later re-

tired to Sarasota.

Freeman is survived by his four children — Randy Freeman of Santa Fe, N.M.; Mark Freeman of Winter Park, Fla.; Candy Vance of Cedar Rapids, Iowa.; and Marcia Albrecht of McFarland, Wis. — eight grandchildren, two step-grandchildren, and two great grandchildren.

Joanne, his wife of 67 years, and brother William Freeman of Beloit, Wis., preceded him in death.



Dick Freeman

Upcoming March 2012 Chapter Meetings

BROWNS FERRY

March 13, 2012, Noon

Stanfield's Restaurant
Rogersville, Ala.

- Program: Discussion of February TVARA Board meeting in Nashville
Terry Chinn, President
256-230-3660/terryandjanachinn@yahoo.com

CHATTANOOGA

March 13, 2012, 10:30 a.m.

Social Time at 10 a.m.

Brainerd United Methodist Church
Fellowship Hall

- Guest Speaker: Justin Vineyard, TVA Retirement Operations, presenting TVARS update, including new features and services
Tom Swanson, President
423-344-6892/twswanson@comcast.net

CLEVELAND

March 9, 2012, 10 a.m.

TVA Service Center on S. Lee Highway

- Program TBA
John Austin, President
423-472-2720/austintnutfan@charter.net

FLORIDA

November 2, 2012

- Annual luncheon meeting
Location, time, and program TBA
Patrick Hughes, President
321-392-3097/patnigi@yahoo.com

GALLATIN

March 14, 2012, 1 p.m.

King Solomon Masonic Lodge
East Main Street

- Guest Speaker: Sonny Weatherford, Sumner County Sheriff
Alfred R. Goguen, President
615-325-6938/goguen68@comcast.net

HUNTSVILLE

March 8, 2012, 10 a.m.

TVA Offices, 4960 Corporate Drive
Suite 125F (Ph. 256-430-4800)

- Guest Speaker: Justin Vineyard, TVA Retirement Operations, presenting TVARS update
Vernon L. Moore, President
256-353-8408/vlmoore@pclnet.net

JACKSON

March 14, 2012, 9:30 a.m.

St. John's Masonic Lodge
1341 N. Highland Ave.

- Treasury report, collection of 2012 dues; Discussion of February TVARA Board meeting; Guest Speaker: Magistrate Judge and former U.S. Representative Edward G. Bryant will speak on the history of the federal court in Jackson
Paul Egbert, President
731-424-4342/egbertpaul@gmail.com

JOHNSONVILLE

March 8, 2012, 10:30 a.m.

Country Western Steakhouse
Camden, Tenn.

- Program: "Staying Healthy in the New Year"
Randall W. Clark, President
731-584-7629/rwclark29@charter.net

KINGSTON

March 26, 2012, 10:45 a.m.

Kingston Community Center
201 Patton Ferry Road

- Program TBA
Catered luncheon, \$7.50 per person
RSVP by March 16 at 865-376-1442 or 865-376-6163
Jerry Pickel, President
865-789-1269/dillis66@bellsouth.net

KNOXVILLE

March 8, 2012, 10:30 a.m.

Fellowship Church
8000 Middlebrook Pike

- Guest Speakers:
Missy Kane, Covenant Health;
Pat Brackett, Director,
TVA Retirement Management
Howard W. Rosser, President
865-966-6158/hwrjhr47@tds.net

MEMPHIS

March 19, 2012, 11:30 a.m.

Dale's Restaurant
1226 Main St. (Stateline Road)
Southaven, Miss.

- Program: TBA
David L. Teuton, President
901-212-3822/davidteuton@yahoo.com

MISSISSIPPI

March 13, 2012, 10 a.m.

Tupelo TVA Customer Service Center
3197 Brooks Road

- Program TBA
Robert "Bob" Smith, President
662-842-0467

MUSCLE SHOALS

March 14, 2012, 10 a.m.

Coffee at 9:30 a.m.

Northwest Shoals Community College

- Program: TBA
James F. "Jim" Green, President
256-766-7363/papa1222@hotmail.com

NASHVILLE

March 14, 2012, 10 a.m.

TVA Service Center
1195 Antioch Pike

- Guest Speaker: Leonard Muzyn, TVARS Board Member
Drawing for a \$25 door prize
Charles P. Smith Jr., President
931-381-0255/charlesjewel@charter.net

NORTHEAST ALABAMA

March 13, 2012, 11 a.m.

Mud Creek Restaurant
Hollywood, Ala.

- Dutch-treat lunch
• Program TBA
Larry A. Hancock, President
256-437-8220/lah35772@gmail.com

PADUCAH AREA

March 20, 2012, 10 a.m.

Pizza Inn

Joe Clifton Drive

- Guest Speaker: Pat Brackett, Director, TVA Retirement Management
Ken Dickerson, President
270-442-9539/kenneth.dickerson@comcast.net

PARADISE

March 13, 2012, 10:30 a.m.

Catfish Dock, Powderly, Ky.

- Open-topic meeting
Darrell K. Sisk, President
270-934-8381/thesisks@logantele.com

PICKWICK

March 20, 2012, 10 a.m.

Pickwick Landing Inn

Pickwick Dam, Tenn.

- Guest Speaker: Sondra Hopson, Dietitian, Hardin Medical Center, to speak on "Healthy Eating"
Charlotte Daniel, President
662-423-5377

UPPER EAST TENNESSEE

March 8, 2012, 11 a.m.

Golden Corral Restaurant
Morristown, Tenn.

- Report on February TVARA Board meeting in Nashville; Minutes of Christmas dinner; Dinner & fellowship; Report on fellow members
Kenneth "Ken" Rice, President
865-377-3078/Ken2kaye2r@comcast.net

WATTS BAR

March 12, 2012, 10:30 a.m.

Spring City Meeting Hall
Catered meal \$7 per person

For reservations call
423-365-9048 by March 9

- Program TBA
Door prizes
Kathleen Garrison, President
423-365-9048/eddiekathleen@bellsouth.net

WESTERN AREA

March 21, 2012, 10:30 a.m.

Paris Landing State Park Inn

- Brief report on February TVARA Board meeting in Nashville
Program: TBA
Larry Doyle, President
270-753-8250/sldoyle@newwavecomm.net

Save Your Smile...continued from page 9

Matt Messina, DDS, Consumer Advisor for the American Dental Association.

Smile Rx: Brush your teeth and use a fluoride rinse immediately after spending more than an hour in the pool.

"If you're swimming a lot and have any tooth discomfort whatsoever, check with your dentist," adds Messina.

8. Have an Apple a Day Yep, it helps keep the dentist away, too. Crunchy foods, including apples, celery, and carrots, act like little tooth-brushes when you chew them, and they actually help scrub away stubborn stains over time.

The cleansing effect on your teeth may be noticeable — if ever so slightly — especially if you're a coffee-drinker who wasn't eating apples every day to begin with.

"The mildly acidic nature and astringent quality of apples, combined with their rough, fiber-rich flesh, makes them the ideal food for cleansing and brightening teeth," says Jeff Golub-Evans, DDS,

Founding President of the New York Academy of Cosmetic Dentistry.

Smile Rx: If you start eating an apple a day as a between-meal snack and don't get the chance to brush your teeth afterward, be sure to chase it with a glass of water to rinse away the sugar, acid, and any plaque it may have removed from your enamel.

9. Smooch Your Partner From the who-knew school of thought, kissing your mate can also help safeguard your grin.

Although you enjoy a kiss for other reasons, it also increases saliva in your mouth, which cleans your teeth of the bacteria that can cause cavities, according to Anne Murray, DDS, a spokesperson for the Academy of General Dentistry.

Smile Rx: Consider this a healthy excuse to pucker up! But don't sweat it if you have no one to kiss. Sugar-free gum with xylitol will also do the trick.

10. Go for Whole Grains Whole grains are like dental insurance, sug-

gests research from McMaster University, Canada.

Add this to the laundry list of their benefits, which include keeping your heart healthy, preventing diabetes, and more: Whole grains keep teeth healthier longer.

Among 34,000 men studied for 14 years, those who ate at least three daily whole-grain servings were 23-percent less likely to suffer tooth-loosening gum inflammation (periodontitis) than those averaging fewer than one.

Eating more whole grains helps stabilize blood-sugar levels, which has been shown to reduce periodontitis in diabetics.

Smile Rx: Swap white rice and regular pasta for brown and whole-wheat versions. Check labels to make sure brown rice or whole grains are listed as the first ingredient.

(Reprinted from the prevention.com Website.)

— JOHN BLACKWELL
MUSCLE SHOALS AREA
CFC COORDINATOR

Thanks again for your continued support to make the Tennessee Valley a better place.

While a significant number of retirees were part of the CFC drives in Chattanooga, Knoxville, Muscle Shoals, and Nashville, many more gave when solicited by their local United Way agencies.

TVA retirees have a long history of sharing and wanting to make the Tennessee Valley a better place to live. This has continued with their donations to the local United Way agencies throughout the Valley.

On behalf of the many agencies that have benefited and will benefit from your generous contributions to the most recent Combined Federal Campaign and United Way fund drives, thank you!

**TVA Retirees Thanked
for CFC, United Way \$**



The Tennessee Valley Authority
Retirees Association
400 West Summit Hill Drive SPT 5A
Knoxville, TN 37902

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