

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

Hruby Briefs TVARA Leadership on Bellefonte Project Progress

BY THERESA HABIGER

Ray Hruby, General Manager of the Bellefonte Project, briefed the leadership of the TVA Retirees Association on TVA's plans for the project at TVARA's Aug. 4 meeting in Nashville.

"The TVA Board will make a significant decision on the future of the Bellefonte Nuclear Plant at the Aug. 18 TVA Board meeting," Hruby said. "The Integrated Resource Plan completed this past March determined that completing Bellefonte Unit 1 was the preferred option for meeting TVA's future base-load power requirements."

Hruby said many of TVA's retirees and employees still remember the days when TVA had 17 nuclear units under construction at the same time.

"Our philosophy today is to have one unit under construction (Watts Bar Unit 2), one plant in the engineering/licensing stage (Bellefonte Unit 1), and one plant being studied (Clinch River)."

He said Watts Bar 2 is scheduled to be added to the nuclear fleet in 2013, bringing the fleet total to seven units and the megawatts generated by nuclear to 7,780.

"The benefits of nuclear power are pretty substantial and go well beyond providing a least-cost source of energy," he said. "Completing Bellefonte will create 3,000 jobs during construction and require between 500 and 700 people for operations. During construction TVA will need skilled craftsmen, two-year-degreed people, as well as engineers."

He said with the life of a nuclear plant currently being 40 years and with the opportunity to extend the life to 60 years, the plant offers multigenerational job opportunities.

"Last year the TVA Board approved \$248 million for fiscal year 2011 for Bellefonte. We have done a considerable amount of engineering and licensing work and taking care of this valuable asset.

"TVA currently has 1,000 people working on the Bellefonte project — 650 people are onsite, with another 350 people supporting it from across the nation. Steam generators are currently being built for Bellefonte because of the long lead time required for generators on the world market. Site facilities have been renovated and expanded, including adding new roofs."

Hruby said TVA is often asked why it is moving forward with Bellefonte when only a few other utilities are building nuclear units.

"TVA has a unique advantage with the Bellefonte plant. Bellefonte Unit 1 is currently estimated to be worth \$1.9 billion. Other utilities will have to start from scratch.

"We are doing everything we can to use much of the plant's existing equipment. For example, most of the cables have never seen electricity. We feel confident we can salvage most of the plant.

"Another thing we hear is that Belle-



Ray Hruby

fonte is an old nuclear plant. That is not true. Bellefonte had one of the most advanced designs in containment and spent fuel. It has a secondary-reactor-shield building and completely enclosed steel-reinforced concrete used-fuel pools."

The Bellefonte plant will be modernized with improvements that meet industry requirements for new reactor design, Hruby said.

"It will have new steam generators, a redesigned main turbine, and the most modern main control room in the country."

The new equipment and modernization is estimated to cost \$2.1 billion and will accommodate all the latest NRC requirements, including Fukushima recommendations, Hruby said.

"Bellefonte is being designed to withstand the worst-case natural disasters. This includes the 500-year flood, the greater-than-1,000-year rainfall, greater-than-F5-tornado wind speeds, and the 10,000-year earthquake.

"We are confident we can use most of the plant, and Bellefonte will be one of the most advanced-design plants in the country."

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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.

Sorting Out Aftermath of Debt Ceiling

BY SCOTT SMITH
Coulter & Justus Financial Services LLC

After weeks and months of debate and political posturing, leaders of Congress and the President finally reached an agreement in early August on a \$2.1-trillion increase in the debt ceiling.

The bill will cut nearly \$1 trillion in spending over 10 years, and a bipartisan congressional committee was formed to implement by December 2011 an additional \$1.5 trillion in cuts over time.

Before the agreement, the U.S. Treasury had an estimated \$75 billion in liquidity on its balance sheet from which to service its obligations — roughly the same amount of liquidity held on the balance sheet at Apple Inc.

If a deal had not been struck, the government likely would have run out of money by late August.

In the end, a deal was reached because the consequences of not doing so were too high. Government shutdown, default, and financial meltdown are not the ingredients politicians want to have on their plate as they seek reelection.

Although this agreement put to rest short-term liquidity concerns, longer-term budget and debt solutions will continue to require tough choices from both political parties, as our nation continues to deal with the challenge of entitlement growth from its growing constituency of baby boomers entering their retirement years.

Despite the agreement, one major debt-rating agency, Standard & Poor's, downgraded U.S. government debt from its AAA credit rating to AA-plus. In the press release, Standard & Poor's said:

"The downgrade reflects our view that the effectiveness, stability, and predictability of American policymaking and political institutions have weakened at a time of ongoing fiscal and economic challenges to a degree more than we envisioned when we assigned a negative outlook to the rating on April 18, 2011."

Although the odds are against it, maybe the downgrade will serve as a positive catalyst for unity and change in Washington.

According to the International Monetary Fund, the U.S. dollar represents 60.7 percent of the world's currency reserves, with the Euro comprising 26.6 percent, so even with this downgrade, U.S. treasuries will likely continue being one of the most liquid and stable debt instruments of the financial world. If there is any selling of U.S. treasuries that occurs as a result of this downgrade,

it will likely occur slowly over the long-term in conjunction with a diversification strategy away from dollar-based assets.

Outside of the political world this summer, economic reports confirmed softness in recent economic activity, with the final reading of first-quarter growth in gross domestic product coming in at 0.4 percent, revised down from 1.9 percent, and an initial reading of second-quarter GDP growth at 1.3 percent.

Before the debt-ceiling agreement and the Standard & Poor's downgrade of treasury debt, most economists expected economic activity would accelerate in the second half of 2011, but now those expectations are in doubt, which has put significant downward pressure on equity markets.

Despite this somewhat sluggish growth from an aggregate economic point of view, Corporate America continues to report robust growth in earnings.

The ironic disconnect between slow GDP growth and robust corporate earnings growth has to do with the influence of foreign sales on U.S.-domiciled companies, as roughly 40 percent of revenues from Standard & Poor's 500 member companies originate from overseas sources, as well as other earnings enhancements such as stock repurchases and other cost-cutting measures.

Even if recent softness in economic activity

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CFO THOMAS ISSUES STATEMENT ON TVA DEBT

TVA Chief Financial Officer John Thomas issued the following statement on Aug. 9, about the review by three major rating agencies of TVA debt:

TVA's top credit rating has been reaffirmed by one agency, unchanged by another and downgraded one notch to AA-plus by the third major agency. TVA understands that as a government-owned enterprise, a change in the rating of U.S. government securities can impact our own.

However, the fundamental financial strength of TVA is unchanged. TVA receives no taxpayer dollars, and its debt is not part of the national debt.

Investors continue to seek the relative safety of U.S. Treasury and TVA investments, and the downgrade by one rating agency is not expected to have a material impact.

TVA has not seen a significant change in borrowing rates since the downgrade announcement, and 94 percent of TVA's debt portfolio would not be impacted by interest-rate changes within the next year.

Things You Should Know When Going on Medicare

BY SHAWN POWERS
TVA Employee Benefits

For any retiree who is getting ready to go on Medicare, this can probably seem like an overwhelming time with all of the information you are receiving and what this change will mean to your TVA medical coverage.

Once you become eligible for Medicare, you can no longer be covered in a PPO medical plan (80 percent, Copay, CDHP) through TVA. Medicare will become your primary coverage, and you will be offered a TVA-sponsored Medicare supplement plan that includes prescription-drug coverage.

There are two parts to Medicare. Part A covers your hospital expenses, and Part B covers your physician and other outpatient expenses.

You must enroll in Part B coverage when you first become eligible for Medicare — otherwise Medicare and TVA's Supplement to Medicare will not be able to provide payment for your physician and outpatient services.

TVA's Supplement to Medicare will provide additional benefits for covered services after Medicare has paid its portion. If a service is not covered by Medicare, the supplement will not be able to cover the service, either.

Retirees turning 65 will be enrolled automatically in TVA's Supplement to Medicare on the first day of the month they turn 65. The TVA Service Center will send a reminder letter around two months before you start Medicare.

If you do not wish to be enrolled in the supplement, you must inform the Service Center at that time. Spouses or dependents who are not yet eligible for Medicare can remain on the PPO plan until they become eligible, as long as premiums continue to be paid.

Please be aware that if you cancel your coverage in TVA's Supplement to Medicare, your spouse's or dependents' coverage will be cancelled, also, and you will not be able to re-enroll in a TVA-sponsored retiree medical plan at a later date.

Some retirees, spouses, or dependents will become eligible for Medicare because they receive Social Security disability benefits. In these cases, you must notify the TVA Service Center so your coverage can be transferred to the Supplement to Medicare and your premiums can be adjusted.

If you do not notify TVA when you become eligible for Medicare, you may end up having to pay out of pocket for

Debt Ceiling...continued from page 2

continues, accommodative monetary policy, high-quality earnings, and reasonable valuation levels should all provide a solid backdrop for equity investors seeking real-returns on their money over the long term.

(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.)

services you thought were going to be paid by your medical plan.

Your Supplement to Medicare coverage will be through BlueCross BlueShield of Tennessee. Be sure to show both your Medicare and TVA Medicare Supplement identification cards to your provider at the time of service.

The prescription-drug benefit is a Medicare Part D plan administered by Medco Health Solutions that includes both a retail and home-delivery service. This plan differs from your PPO plan in that it has a different prescription-drug formulary and coverage provisions.

Be sure to check the Medicare formulary to make sure the coverage for your medications has not changed.

The vision benefit under TVA's Supplement to Medicare is a discount-only plan offered through Davis Vision. The vision plan provides discounts only when you use network providers for eye exams and the purchase of frames, lenses, lens options, and contact lenses.

Present your Davis Vision card to verify eligibility with network providers.

For additional information and any questions about eligibility and enrollment in TVA's Supplement to Medicare, call the TVA Employee Service Center at 1-888-275-8094.

For a summary of the Medicare benefits through the Supplement, you can refer to the insert that was in the March 2011 TVARA News or go online to http://www.tva.com/retireeportal/pdf/medicare_2011.pdf.

Support the United Way

Dear TVA retiree or beneficiary:

A thank you to all of our retirees for giving so much to our communities across the Tennessee Valley and other places in this country and the world. Your volunteer efforts and donations to United Way and other agencies make our communities even better places to live.



The economic conditions have been tough for many, and the United Way agencies are being called on to serve even more with less. The recent tornadoes that struck the Valley have stretched the resources of United Way and many other agencies very thin. The demands on United Way require it to serve its clients both in good and tough times.

As we approach the 2011 campaign season, I solicit your support of the United Way in your area.

When your local United Way solicits your donation, please

— THERESA HABIGER
TVARA Valleywide President

BVI Awards Banquet Sept. 15

BY KRISTEN DAVIS

TVA retirees, their spouses, and guests are invited to attend the 28th Annual BVI Awards & Recognition Banquet Thursday, Sept. 15, in Huntsville, Ala.

As in years past, the banquet will be at the Marriott Hotel, next to the NASA Space & Rocket Center. The evening's agenda will include a social hour, dinner, cash door prizes, and awards presentation. The social hour and dinner are free, but you must register in advance (see accompanying details).

The keynote speaker will be Janet Herrin, TVA Executive Vice President of People & Performance.

The program will also include an update on the three major areas of Bicentennial Volunteers Inc. activity — volunteer work, TVA contract work, and FEMA disaster-relief work.

Best of all, the banquet offers a wonderful opportunity to reconnect with fellow TVA retirees.

This event is conveniently scheduled the night before the TVA Retirees Annual Picnic in Guntersville, Ala. So retirees can enjoy the banquet, stay the night, and have an easy drive to the picnic on Friday morning.

BVI Awards & Recognition Banquet Details

DATE: Thursday, Sept. 15, 2011

PLACE: Marriott Hotel, 5 Tranquility Base, Huntsville, Ala. (next to NASA Space & Rocket Center)

- Pick up your nametag & goodie bag any time after 2 p.m. CDT.
- Social hour begins at 4:30 p.m.
- Banquet room opens, and seating begins at 6 p.m.
- The banquet is free, but you must register in advance. Places will only be set for those who have registered.
- Dress as you like, casual or formal.

IF YOU PLAN TO STAY THE NIGHT AT THE MARRIOTT

BVI has negotiated a special room rate of \$90, including all taxes. Please be aware that you will be responsible for any expenses you charge to your room. If you need to cancel your room reservation, you must do so by Wednesday, Sept. 14, to obtain a refund.

HOW TO REGISTER FOR THE BANQUET & MAKE ROOM RESERVATIONS

Call BVI by Aug. 31 to register for the banquet and make your room reservations. The toll-free number is 1-800-426-8801. In Muscle Shoals, call 256-386-3106. If you are reserving a room, you will be asked to send a check for \$90, payable to BVI, to the following address:

BVI
TVA WAR 1-B
P.O. Box 1010
Muscle Shoals, AL 35662-1010

After sending your check, you will be mailed a Marriott postcard that will serve as your confirmation of payment. The postcard will provide directions to the Marriott. If you do not receive a confirmation postcard, please call BVI to confirm that your payment was received.

BVI Provides Grants for Community Projects

BY BRENDA GLASGOW

As TVARA chapters work on worthwhile community projects, Bicentennial Volunteers Inc. supports that work by providing financial aid.

TVARA chapters have relied on BVI to provide financial aid since BVI was formed 36 years ago as a charitable organization under Section 501 (c) (3) of the IRS tax code.

BVI has successfully provided TVA retirees opportunities to work for TVA (both as volunteers and paid contractors), the Federal Emergency Management Agency, and others. Margins derived from its earnings are used for charitable and educational projects.

“We provide grants ranging from \$100 up to \$5,000, with the BVI Board’s approval,” says Mike Lamb, BVI President. “The money is used to buy materials for projects and to reimburse retirees for their mileage to work on those projects.”

BVI has provided grants to TVARA chapters for a variety of projects, helping people in the Tennessee Valley. Those projects include the following and many more:

- A pilot Financial Education Program for high-school students.
- A Literacy Program.
- Partners In Education.
- A cooperative garden program for a low-income neighborhood.
- The conversion of a railroad station into a museum.
- The construction of a Habitat for Humanity house.

The grant requirements and process are not complex. BVI requires that the projects must be conducted or overseen by a TVARA chapter. The process is one in which the chapter must present a written description of its proposed project, including cost estimates. BVI accepts grant requests throughout the calendar year.

“We are on the same budget cycle as TVA,” Lamb says. “So it is best to make grant requests early in the budget year. We work with each chapter to meet its needs. Then we let the chapter manage its grant.”

Grant requests should be submitted to Lamb at BVI Mail Stop SPT 5A, 400 W. Summit Hill Drive, Knoxville, TN 37902. The toll-free telephone number is 1-888-821-2191.

More information about BVI is available online at www.mybvi.org.

TVA Retirees Help Ringgold School — So Can You

BY BRENDA GLASGOW

The TVARA Chattanooga Chapter recently received a grant from Bicentennial Volunteers Inc. to assist in restocking the art department at Ringgold (Ga.) High School.

Chapter member Janice Kennedy has been working closely with the school all summer and has spearheaded efforts to identify the school's needs for art supplies and to obtain the BVI grant.



Janice Kennedy

Ringgold High was severely damaged in an April 27 tornado. The art department, which was in a separate building, was completely destroyed. All the art stock was either destroyed or contaminated.

Photos of the damage are available on Facebook at "Friends of Ringgold High School Art Department."

Kennedy, who retired from Fossil & Hydro Power in Chattanooga in 1999, is seeking donations from various sources to restock the school's art department. Pat Miller, former TVARA Chattanooga Chapter President and Valleywide President, is helping, as well.

Allied Arts of Chattanooga is assisting in communicating the need.

"The school is being repaired, but its insurance does not cover the stock lost in the tornado," Kennedy says. "There

is a great need to restock the art department, so students who return on the delayed reopening schedule in September will have much-needed supplies.

"BVI approved a \$3,500 grant, which has been slated to purchase easels. Art supplies are really expensive, and easels are among the more expensive needs. BVI's grant will help tremendously."

But the art department needs much more, including pencils, glue, staplers, and other less expensive items. So other help is needed, in addition to the BVI grant.

Those wishing to make a monetary donation can send a check to the Ringgold High School Art Department, 29 Tiger Trail, Ringgold, GA 30736, attention Jennifer Freeman.

Checks should be made payable to Ringgold High School Art Department.



Ringgold High's art department, after the April 27 tornado

Watts Bar Retirees Donate to Red Cross Tornado Relief

The following information was adapted from a July 20, 2011 Greater Chattanooga Area American Red Cross news release.

TVA Retirees Association Watts Bar Chapter members donated \$1,000 this summer to help support the Greater Chattanooga Area American Red Cross tornado-relief operation.

"We are fortunate to have so many generous people in our community who want to help others," says Barbara Alexander, CEO of the Greater Chattanooga Area American Red Cross. "Without our volunteers and those who provide financial support, we would not be able to be there when needed.

"While the immediate crisis is over, the Red Cross, like many of our storm survivors, must rebuild. We are focused on restoring disaster-response-fund reserves, restocking our supplies, and recruiting and training disaster volunteers."

The Red Cross, as part of its Tennessee tornado-disaster operation, was opening shelters and helping those in need almost immediately after the first tornado struck on April 27.

As in the case of every large-scale disaster, the focus was first to help those impacted and then to worry about the fundraising.

In the Chattanooga area, Red Cross volunteers served

46,528 meals, distributed 385 cleanup kits, gave out 2,271 comfort kits (toothbrushes, blankets, etc.), and visited almost 2,000 homes conducting damage assessment and outreach.

More than 880 volunteers and Red Cross staffers from across the country were deployed to help those impacted.

Six locations were staffed and operated by local Red Cross chapters and their partners to serve 559 people who needed emergency shelter during the immediate aftermath of the storms.

"We are very appreciative of the TVA retirees," Garrison says. "Their desire to help their neighbors in need is to be commended."



Barbara Alexander (left) of the Greater Chattanooga Area American Red Cross accepts a check from TVARA Watts Bar Chapter President Kathleen Garrison.

Faces in the Crowds at Picnics in Chattanooga, Muscle Shoals

CHATTANOOGA

Retirees in Muscle Shoals and Chattanooga celebrated summer with picnics for their June meetings.

About 450 people gathered in the Florence-Lauderdale Coliseum for the Muscle Shoals TVARA Chapter's Annual Picnic & Healthcare Fair June 14.

On the same day, 305 people attended the Chattanooga TVARA Chapter's annual barbecue picnic, at the Colonnade in the Catoosa County Civic Center in Ringgold, Ga.

Here are photos of some of the picnickers.



Richard Smith and Joanne Swanson



J.C. and Becky Goins



Charles and Elaine McGee



Stella Dial



From left, Brenda Moses, Virginia Ward, Louise McMinn



Amy Burns (left) and Jenelle Archie



Larry and Beverly Rowe and their granddaughter, Kerstyn Jones.

TVA-Sponsored Annual Picnic for Retirees Sept. 16 in Guntersville

TVA retirees and their spouses or friends are invited to join fellow retirees at the TVA Retirees Annual Picnic Friday, Sept. 16, at Guntersville (Ala.) Civitan Park.

The event, which begins at 10 a.m. CDT, is sponsored each year by TVA. To register, call the TVA Retirees Association office toll-free at 1-877-335-1222 or at 865-632-4323 in the Knoxville area.

The picnic is free to retirees and one guest. Each additional guest is \$8.

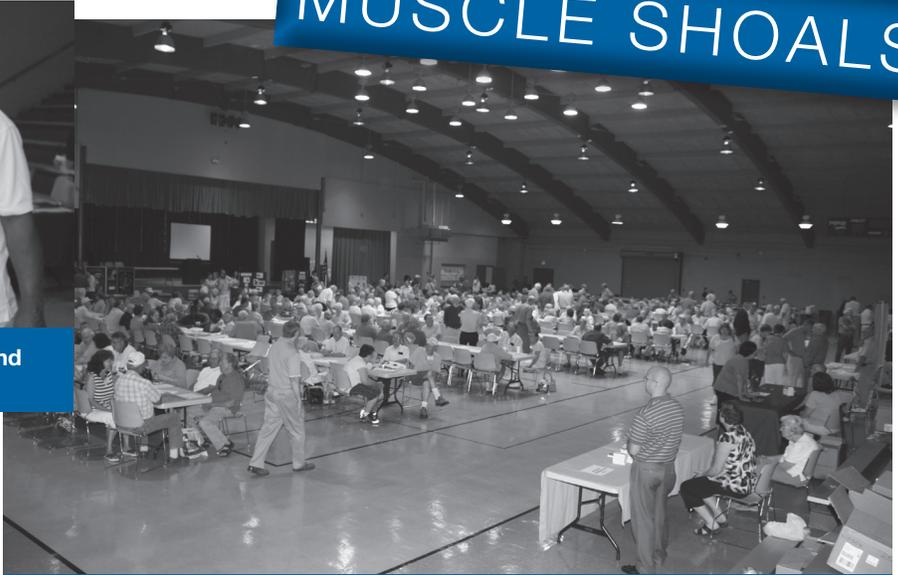


Melba Brown (left) and Mattie Angel

MUSCLE SHOALS



From left, Lewis Stumpe, Sammie Smith, and Hector Mahaley



An overview of the crowd attending the Muscle Shoals Chapter's Annual Picnic & Healthcare Fair at Florence-Lauderdale Coliseum



Bill Southerland (left) and Ronald Hauck



Donnie Dial (left) and Henry Long



From left, James Hester, Kenneth Hester, Omer Johnson, and James Johnson



From left, Debbie Norton, Frances Hanson, Doris Lee, and TVA Retirement Management's Vickie Wooliver

Summer No Picnic, September Better for 3 Chapters

With this summer's heat wave sweltering most of the country, many of us were longing for the cool days of fall.

With the weather starting to cool a bit, why not make plans to join your former colleagues and friends for a picnic in the park — that is, if you live around Paradise, Paducah, or Knoxville? These three TVARA chapters are planning fall picnics and encourage all local retirees to attend.

Knoxville Chapter President Howard Rosser recalls the chapter's picnic last fall.

"It was a beautiful day, with a light breeze blowing that made it quite comfortable under the shade trees at Douglas Dam," he says. "We were thrilled to see more than 150 Knoxville retirees join in the fun, games, and fellowship."

The Knoxville Chapter will hold its third annual picnic at the

Douglas Dam picnic area Friday, Sept. 23, at 11 a.m. Lunch will be catered by Buddy's Bar-B-Q. Picnickers can enjoy good food, fun, and fellowship and participate in old-fashioned games.

Lunch is provided by the chapter at no cost to dues-paying members and one guest. Additional guests are \$10. Make a reservation by calling Reba Whitson at 632-3318.

The Paducah Chapter's annual picnic will be at Noble Park in Paducah on Tuesday, Sept. 20, at 10 a.m.

Retirees from the Paducah area are encouraged to attend and share memories and fellowship, as well as a great picnic lunch furnished by the chapter.

Paradise's picnic is set for Sept. 13 at 10:30 a.m. at Quality Cafe & Catering in Quality, Ky. There is no charge to retirees and their families or guests.

Loving Where You Live — and Showing it!

BY JOHN P. BLACKWELL

Gene Ellison was only 9 months old when his dad accepted a coaching position at Russellville (Ala.) High School.

His family moved from the larger city of Mobile to the small town of Russellville (population today of about 9,800).

And as Ellison grew up, he realized the many advantages of living in a small town. He knew his neighbors and other town folks and learned to appreciate their morality, work ethic, and self-reliance.

He went to school in Russellville and graduated from the nearby University of North Alabama.

He met his bride, Freida, and they would make their home in Russellville and raise two successful daughters.

He also started to work for TVA at Muscle Shoals.

For those of us who were around Gene Ellison at TVA, it did not take long to realize that he is a people person. He never met a stranger, always greeting folks with a big smile.

Of course folks in Russellville and Franklin County had the same impression of him. What an outstanding trait!

In 2005, Ellison retired after 30 years of TVA service as an Environmental Scientist.

"I wanted to keep busy after retirement and obtained a real-estate license," he says. And he was planning on going into real estate when an opportunity began to materialize where his trait of friendliness and love of people would be a big asset.

"The opportunity was to run for the office of Franklin County Revenue Commissioner," he says.

Ellison had the personality and the real-estate background, and it appeared the position would be something he would enjoy.

"Also, I was being encouraged by my friends to enter the race," he says.

After much talking with his family and friends, and praying, the decision was made to "throw his hat in the ring." He had no experience in politics, and there were no politicians in his family.

"But I knew a lot of folks in Franklin County, and I had a strong desire to serve the people."

While Franklin County is a relatively small county with a little over 31,000 residences, it covered nearly 650 square miles.

"My family and I covered every square mile either in a car or by walking," he says. "I preferred walking because at the time gas was over \$4 per gallon."

He was bitten twice by dogs, one of which was a pit bull-dog. He started working early every morning but stopped at dinner because he did not want to interrupt folks during their evenings, he says.

The pace was so demanding that he lost 18 pounds.

Well, the walking and friendly smile paid off, and Gene won the election for a six-year term as the Franklin County Revenue Commissioner.

When you enter the Franklin County Courthouse, you almost immediately run into the offices for taxes and tags, which are the responsibilities of the Revenue Commissioner, Gene Ellison.

In his office you will find mementos of family, UNA, and TVA, but, best of all, there is that smiling, friendly face to greet the citizens of Franklin County.

Ellison brags about the work ethic of the 16 employees of his office and how they help folks resolve tough issues related to taxes and tags.

"In a small, close-knit community, one of the challenges of the Revenue Commissioner's office is treating everyone equally, regardless of relationship or how long you have known them," he says. "But being in the office is very rewarding because you can help folks resolve their tax issues."

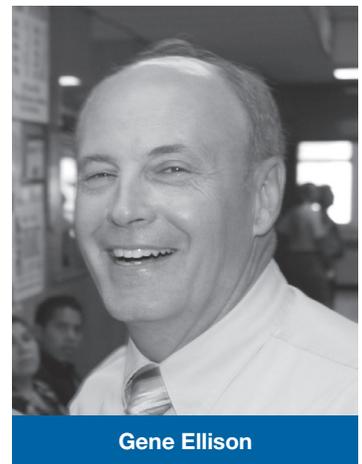
After some time in the job, Ellison found it was as he thought, and he loves it.

Recently some very deadly tornadoes struck Franklin County. Ellison went immediately to the devastated areas.

"They looked like scenes from a war movie," he says. "Nurses and doctors and others were working feverishly among the injured. However, I was impressed because no one was complaining or blaming anyone, but helping each other and being sure their neighbors were taken care of, even though they all had lost everything."

He says he realized that during this crisis the work ethic, morality, and self-reliance of the citizens of Franklin County were shining through.

"Even in the time of despair, the people in my community made me proud of where I live. I love my community and my job."



Gene Ellison



From left, Beverly Harvey, Gene Ellison and staffer Melissa Mayfield, and Joe L. Graham, at the Franklin County (Ala.) Revenue Commissioner's office.

Semi-Retirement — The Best of Both Worlds

What comes to mind when thinking of retired life — traveling, visiting with grandchildren, or maybe going out fishing or hitting a few golf balls?

All represent relaxation and enjoyment. But after going from a busy working schedule to having so much free time, what do you do when you prefer not to “take it easy”?

Once retired, more Americans are going back to work part-time — enjoying the life that being a part-time retiree provides.

Why get back into the workforce?

Aside from providing the extra money, taking on a job after finishing your career can provide a number of benefits you may not have realized you would miss.

Many people enjoyed making contributions to their workplace, the satisfaction of making a difference in an organization, and getting a job done well.

That’s not something you have to be a full-time employee to do. Taking on a consulting position or providing part-time help in an office or retail environment can give you the same opportunity.

The social interaction the workplace provides can also help people feel connected.

It brings you into contact with people outside of your everyday circle and exposes you to different ideas and opinions. It also gives you an opportunity to share your experience with others.

Some people enjoy keeping up-to-date on what’s happening in a particular industry or field — part-time employment is a great way to stay “in the loop.”

Last, there are the practical advantages to part-time employment.

Depending on your local laws and the amount of time you’ll be working, you may be eligible for company discounts and other perks. And it can provide the extra cash to fund a vacation or to spend on your retirement pastime.

(Source: Life Lines, AARP, Spring 2011)



(Items on this page submitted by Jean Bryson, Knoxville TVARA Chapter)

In a Flash

4 million — Total miles of all public roads in the United States.

4.5 — Average number of trips a family takes per year.

15 miles — Average diameter of a thunderstorm lasting 30 minutes.

Sources: Federal Highway Administration, U.S. Travel Association, National Severe Storms Laboratory

(Sources: U.S. Environmental Protection Agency, U.S. Census Bureau, National Oceanic & Atmospheric Administration — from Liberty Mutual Liberty Lines, Vol. 15, Issue 2, Summer 2011)



About Your Brain

Your brain controls just about everything in your body.

It manages your movement. It is also in charge of your thoughts, memory, and dreams. That’s a lot of power!

Read on to learn more about your body’s control center.

The average adult’s brain weighs 3-4 pounds — about the same size as a bottle-nosed dolphin’s brain. A dog’s brain, however, is 19 times smaller. And an elephant’s brain is 4-5 times larger.

The brain uses 20 percent of your body’s blood flow. To do that, it contains 400 miles of blood vessels.

The brain is 70-percent water.

The brain is almost completely developed by age 11. It continues to develop at a much slower pace until your mid-20s.

The brain produces 25 watts of power while you’re awake. That’s enough to power a light-bulb.



PROTECTING YOUR POWER-HOUSE

Take good care of your brain by doing the following:

- Wear a helmet when you ride a bicycle or skateboard — and when you play contact sports.
- Never dive into unfamiliar waters.
- Get enough sleep.
- Eat healthy foods.
- Exercise your brain by learning new things and trying to remember them.

(Source: Money Clips, Knoxville TVA Employees Credit Union, Summer 2011)

In Memoriam

April 8, 2011 - July 22, 2011

TVA Retirement Services received notifications of the deaths of the following retirees for the period April 8 through July 22, 2011, as well as other previously unreported deaths. They are listed with date of death (and date of retirement).

Adams, Lee R.,
04/27/2011 (11/26/1994)

Aday, John W.,
07/06/2011 (02/04/2002)

Akridge, Wilma D.,
07/08/2011 (07/30/1988)

Allen, Booker T.,
06/18/2011 (10/01/1988)

Atkins, Troy G.,
04/08/2011 (08/08/1981)

Belvin, David L.,
05/02/2011 (12/30/1992)

Berry, June L.,
07/16/2011 (09/18/1979)

Bikacsan, Dennis M.,
04/18/2011 (09/01/1984)

Blyth, Thomas C.,
05/07/2011 (07/26/2003)

Bonine, Ray,
05/30/2011 (10/01/1988)

Box, Peter E.,
06/30/2011 (01/07/1986)

Boyd, James F.,
07/16/2011 (08/13/1988)

Bradley, Allen,
05/06/2011 (10/17/1994)

Brown, Charles E.,
06/16/2011 (09/12/1983)

Brown, Lola W.,
07/05/2011 (04/01/1971)

Burchfield, Donald F.,
05/23/2011 (07/01/1989)

Burnham, Linda F.,
05/20/2011 (06/28/1978)

Burton, James G.,
06/07/2011 (10/17/1994)

Butts, Acree R.,
04/30/2011 (04/01/1983)

Caldwell, James O.,
06/19/2011 (04/10/1982)

Campbell, Roger D.,
05/18/2011 (07/19/1991)

Chafin, Terrance D.,
07/10/2011 (05/22/1993)

Cleek, Charles A.,
07/03/2011 (01/05/1988)

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

Cobb, Larry J.,
04/26/2011 (09/27/1997)

Cooper, Freda M.,
06/03/2011 (06/03/1984)

Cope, David L.,
05/27/2011 (11/15/1992)

Cordell, Walter H., Jr.,
05/16/2011 (01/04/1986)

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

Correll, Barbara J.,
05/28/2011 (12/09/1997)

Coxey, Billy,
05/22/2011 (03/04/1987)

Crisp, Frances M.,
07/03/2011 (07/19/1986)

Crumpton, H. Drennon,
07/07/2011 (05/09/2000)

Davis, Marshall L.,
06/13/2011 (07/06/1985)

Deatherage, Carl B.,
05/19/2011 (08/02/1988)

Dougherty, Tom S.,
04/27/2011 (08/21/1982)

Douglas, Frank R.,
04/09/2011 (09/01/1983)

Drake, Delores E.,
06/07/2011 (02/12/1992)

Drake, Wiley H.,
04/25/2011 (12/01/1982)

Durbin, Charlotte M.,
07/01/2011 (01/03/1987)

Edwards, Betty Jo,
03/26/2011 (09/18/1982)

Eklund, Carl D.,
05/05/2011 (01/10/1981)

Evans, Sam P., Jr.,
04/12/2011 (10/13/1984)

Ezell, William R.,
05/01/2011 (01/01/1982)

Franks, Jimmy D.,
05/13/2011 (01/05/2008)

Gann, Dorothy H.,
04/14/2011 (03/05/1983)

Garrett, Owen T.,
04/23/2011 (03/16/2004)

Gentry, Jimmy V.,
05/01/2011 (02/16/1992)

German, Fred W.,
06/25/2011 (05/31/1992)

Gibbs, Lewis C.,
06/27/2011 (09/04/1982)

Gower, Billy Gene,
06/28/2011 (05/30/1987)

Grant, Alnita H.,
01/22/2011 (01/01/1970)

Gregory, James W.,
05/06/2011 (08/02/1988)

Hannah, Richard L.,
04/20/2011 (08/27/1988)

Hardin, Jane L.,
05/27/2011 (08/02/1988)

Harris, Arnold H.,
06/21/2011 (01/07/1984)

Harvey, Lillard Q.,
04/05/2011 (08/02/1988)

Haun, Charles J.,
04/04/2011 (08/02/1988)

Hayes, Barbara A.,
04/22/2011 (01/04/1988)

Herald, Paul D.,
05/09/2011 (08/02/1988)

Hicks, Robert T., Jr.,
05/21/2011 (10/05/2002)

Hines, Jerry T.,
05/07/2011 (09/25/1993)

Holiday, George L.,
05/11/2011 (01/01/1995)

Hood, Ray,
04/23/2011 (09/22/1993)

Hooper, Nathaniel,
05/06/2011 (04/05/2003)

Hunkapiller, Ray,
05/25/2011 (07/30/1988)

Hyde, Elmer,
07/01/2011 (06/04/1983)

Ivy, Newman L.,
05/02/2011 (01/13/1979)

Jackson, William G.,
06/07/2011 (06/21/1991)

Jenkins, R. Taber,
06/14/2011 (01/11/1986)

Jenkins, Willie,
07/08/2011 (11/24/1986)

Johnson, Sally J.,
05/03/2011 (04/25/1998)

Johnson, James C., Jr.,
05/17/2011 (07/29/2000)

Johnson, Douglas,
06/24/2011 (06/15/1991)

Justice, John W.,
04/17/2011 (01/23/1992)

Keith, H. Donald,
04/18/2011 (11/16/1991)

Kittrell, Thomas E.,
05/01/2011 (03/17/1984)

Kyle, Larry E.,
05/31/2011 (01/08/2005)

Malone, John D.,
07/11/2011 (09/02/1988)

Martin, Samuel,
04/08/2011 (10/01/1982)

McArthur, Wilson C.,
04/05/2011 (01/20/2001)

McCaleb, Harrel R.,
07/05/2011 (07/10/2004)

McCoy, Herbert H.,
05/26/2011 (03/06/1999)

McFarland, Ames E., Jr.,
06/15/2011 (09/04/1985)

McIntosh, Mary Elizabeth,
07/08/2011 (12/29/1973)

Megar, George H.,
05/30/2011 (01/06/1981)

Michaels, Steven C.,
02/01/2011 (11/30/1991)

Minton, Charles K., Jr.,
06/09/2011 (06/17/1989)

Moore, Harry F.,
03/27/2011 (01/09/1982)

Moore, Thomas O., Jr.,
07/03/2011 (11/01/1990)

Morgan, Thomas G.,
05/20/2011 (08/06/1983)

Morrison, Levi B.,
05/13/2011 (03/09/2002)

Morrison, Kenneth S.,
06/18/2011 (10/17/1994)

Moultrie, Alan S.,
07/21/2011 (09/27/2008)

Ownbey, Sherman A., Jr.,
04/02/2011 (06/04/1991)

Palmer, James J.,
05/31/2011 (07/30/1988)

Parker, Mary Lou,
04/07/2011 (06/27/1981)

Parrish, Bobby G.,
06/10/2011 (08/30/1986)

Patterson, James R.,
05/30/2011 (07/02/1988)

Pendley, James D.,
07/02/2011 (10/17/1994)

Powell, Joseph T.,
04/22/2011 (10/18/1993)

Proffitt, Charles L.,
04/12/2011 (01/27/2001)

Putman, Junos W.,
05/15/2011 (07/01/1986)

Riggan, Robert C., Jr.,
07/07/2011 (01/06/1979)

Roberson, Dana H.,
04/21/2011 (05/02/1992)

Russell, Edward C.,
06/20/2011 (04/18/1988)

Seals, Harold,
04/20/2011 (01/04/1994)

Sherer, James H.,
06/30/2011 (08/09/2003)

Smith, C. Douglas,
05/19/2011 (12/06/2008)

Smith, James H.,
05/17/2011 (07/30/1988)

Sullivan, Ralph A.,
07/01/2011 (10/12/1969)

Tarver, Ralph L.,
06/03/2011 (04/13/1999)

Thigpen, Mary Jane,
05/11/2011 (07/30/1988)

Thompson, Patricia L.,
04/27/2011 (04/10/1999)

Tripp, Marshall L.,
06/17/2011 (04/12/2008)

Venable, Robert H.,
04/17/2011 (08/01/1988)

Wagner, Larry J.,
06/16/2011 (10/03/2001)

Wagner, Sue Ellen,
06/26/2011 (08/02/1988)

Wall, Robert L.,
04/19/2011 (09/15/1984)

Watkins, Valton D.,
04/22/2011 (08/07/1982)

Watson, Talmage L., Jr.,
04/11/2011 (04/04/1998)

Waugaman, Charles H.,
05/08/2011 (04/23/1977)

Wells, B. Jack,
06/11/2011 (07/31/2004)

White, Richard H.,
04/04/2011 (02/26/1994)

Williams, Richard B.,
07/05/2011 (10/02/2006)

Williams, Creed D.,
07/09/2011 (11/14/1992)

Wood, Auburn L.,
04/21/2011 (07/09/1977)

Worsham, Jimmy E.,
04/02/2011 (04/04/1998)

Upcoming September 2011 Chapter Meetings

BROWNS FERRY

September 13, 2011, Noon

Stanfield's Restaurant
Rogersville, Ala.

- Guest speaker: Pat Brackett,
Director, TVA Retirement Management
Terry Chinn, President
256-230-3660/elklulu@hughes.net

CHATTANOOGA

October 11, 2011, 10:30 a.m.

Brainerd United Methodist Church
Fellowship Hall

- Guest speaker David Taliaferro,
with Erlanger Health System,
Presentation on CyberKnife & Men's Health
Tom Swanson, President
423-344-6892/twswanson@comcast.net

CLEVELAND

September 9, 2011, 10 a.m.

TVA Area Office on S. Lee Highway

- Guest speaker: Shawn Powers,
TVA Employee Benefits
Judith Rievley, President
423-479-9409/brievley@att.net

FLORIDA

November 4, 2011, 11:30 a.m. - 2 p.m.

Lakeside Inn, Grandview Room
100 N. Alexander St., Mount Dora, FL 32757

- Annual business luncheon
Guest speaker: Pat Brackett,
Director, TVA Retirement Management
Nick Kazanas, President
386-673-7174/nckazanas@yahoo.com

GALLATIN

September 14, 2011, 1 p.m.

King Solomon Masonic Lodge, East Main Street

- Program TBD
Alfred R. Goguen, President
615-325-6938/goguen68@comcast.net

HUNTSVILLE

September 8, 2011, 10 a.m.

TVA Offices, 4960 Corporate Drive, Suite 125F
(Phone 256-430-4800), Huntsville, AL

- Guest speaker from CASA
& guest speaker from law firm on trust funds
Catered box lunch following meeting
Leonard W. Bynum Jr., President
256-539-5454/landsbynum@comcast.net

JACKSON

September 14, 2011, 9:30 a.m.

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

- "Safety Tips for Seniors," presented by
Investigator Abe Jones, Jackson Police Dept.
Treasury Report
TVA Retirement System Update
Bring-a-dish luncheon
Reggie Barnett, President
731-668-0680/rbarnett33@bellsouth.net

JOHNSONVILLE

September 8, 2011, 10:30 a.m.

Four Seasons Restaurant,
New Johnsonville, Tenn.

- Guest speaker: TBD
Randall W. Clark, President
731-584-7629/rwclark29@charter.net

KINGSTON

September 26, 2011, 10:45 a.m.

Kingston Community Center
201 Patton Ferry Road

- Program: Free carotid screening provided
by Parkwest Medical, Knoxville
Catered luncheon for current
paid members and spouses
RSVP by Sept. 23 to 865-376-1442 or
865-376-6163
Jerry Pickell, President
865-789-1269/dillis66@bellsouth.net

KNOXVILLE

September 23, 2011, 11:00 a.m. - 2 p.m.

Douglas Dam Pavilion
Douglas Dam State Park

- Annual Picnic (free to dues-
paying members and one guest)
Reservations required
RSVP by Sept. 16
by phone @ 865-632-3318
or E-mail to rjwhitson@tva.gov
Howard W. Rosser, President
865-966-6158/hwrijh47@tds.net

MEMPHIS

September 19, 2011, 11:30 a.m.

Dale's Restaurant
1226 Main St. (Stateline Road)
Southaven, MS 38671

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

MISSISSIPPI

September 13, 2011, 10:00 a.m.

Tupelo TVA Customer Service Center
3197 Brooks Rd.

- Guest speaker: Richard Howorth,
New TVA Board Director from Mississippi
Joe Boehms, President
662-842-7755/joefbeams@comcast.net

MUSCLE SHOALS

September 14, 2011, 10 a.m.

Northwest Shoals Community College

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

NASHVILLE

September 14, 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

September 13, 2011, 11 a.m.

Mud Creek Restaurant

- Program TBD
Larry A. Hancock, President
256-437-8220/lah35772@gmail.com

PADUCAH AREA

September 20, 2011, 11 a.m.

Noble Park

- Annual Picnic — Everything supplied
Ken Dickerson, President
270-442-9539/kenneth.dickerson@comcast.net

PARADISE

September 13, 2011, 10:30 a.m.

Quality Cafe & Catering
Quality, Ky.

- Annual Picnic — Everything
furnished by chapter
Program: Guest speaker
from the TVA Retirement System
Darrell K. Sisk, President
270-934-8381/thesisks@logantele.com

PICKWICK

September 20, 2011, 10 a.m.

Pickwick Landing Inn
Pickwick Dam, Tenn.

- Program: "Preventive Healthcare"
Floyd L. Ware, President
662-438-7188/gingware@frontier.com

UPPER EAST TENNESSEE

September 8, 2011, 11:00 a.m.

Golden Corral Restaurant
Morristown, TN

- Review of TVARA Board Meeting
Retirement System update
"What Happens When You Go on Medicare"
New system on collection of membership dues
Update on fellow retirees
Dinner
Fellowship
Kenneth "Ken" Rice, President
865-377-3078/Ken2kaye2r@comcast.net

WATTS BAR

September 12, 2011, 10:30 a.m.

Spring City Meeting Hall

Catered meal \$7 per person
For reservations, call 423-365-9048
by Sept. 9

- Program TBD
Kathleen Garrison, President
423-365-9048/eddiekathleen@bellsouth.net

WESTERN AREA

September 21, 2011, 10:30 a.m.

Paris Landing State Park Inn

- Guest speaker from
the TVA Retirement System
Larry Doyle, President
270-753-8250/sldoyle@newwavecomm.net

Looking on the Light Side

Bill and his wife, Blanche, went to the state fair every year. And every year Bill would say, “Blanche, I’d like to ride in that helicopter.”

Blanche always replied, “I know, Bill, but that helicopter ride is 50 bucks, and 50 bucks is 50 bucks!”

One year Bill and Blanche went to the fair, and Bill said, “Blanche, I’m 85 years old. If I don’t ride that helicopter, I might never get another chance.”

To this, Blanche replied, “Bill, that helicopter ride is 50 bucks, and 50 bucks is 50 bucks!”

The pilot overheard the couple and said, “Folks, I’ll make you a deal. I’ll take the both of you for a ride. If you can stay quiet for the entire ride and don’t say a word, I won’t charge you a penny. But if you say one word, it’s 50 dollars.”

Bill and Blanche agreed, and up they went.

The pilot did all kinds of fancy maneuvers, but not a word was heard.

He did his daredevil tricks over and over again, but still not a word.

When they landed, the pilot turned to Bill and said, “By golly, I did everything I could to get you to yell out, but you didn’t. I’m impressed.”

Bill replied, “Well, to tell you the truth, I almost said something when Blanche fell out of the helicopter. But you know, 50 bucks is 50 bucks!”

Another Record Turnout Sept. 8 for Gathering of BFNP Officers?

Another year, another attendance record for the annual gathering of former Browns Ferry Nuclear Plant security officers? Pete Lawson hopes so, when this year’s event is held at noon Thursday, Sept. 8, at the Catfish Cabin, 906 Highway 72 E., in Athens, Ala.

“Last year at our sixth annual event, we reached a new record with more than 50 people attending,” says Lawson, coordinator for the annual celebration. “I was pleasantly surprised to see several new faces and hope to see them again this year.

“I would like to extend a special invitation to those officers who have not attended the gathering in the past.”

All former Browns Ferry security personnel are invited to come share memories and fellowship at this year’s luncheon. Spouses and guests are welcome.

For more information, contact Lawson at 256-764-1910 or llawsonp5@aol.com.

IT Wants To Hear from Its Retirees

TVA’s Information Technology (formerly Information Services) organization is developing an IT timeline to capture historical IT events. Some items of interest are achievements related to IT, including major projects, interesting stories, PCs, photos, etc. Retirees who worked in the organization are asked to share IT-related events with Jamie King (llking@tva.gov, 423-751-3142) by the first week of October, if possible.

All current and former TVA employees who worked in Norris or who were associated with TVA’s former Resource Management organization are invited, as well as family members and friends. Those attending are asked to bring a covered dish or favorite picnic food to share. Paper plates, cups, utensils, and beverages will be provided.

The 4th Annual TVA/Norris Reunion Picnic will be held Sept. 10 in Norris, Tenn. **Scheduled for Sept. 10 Annual TVA/Norris Picnic**



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

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