

tvvara

The TVA Retirees Association

NEWS

Medicare Legislation Passes — What Will The New Law Do?

On December 8, 2003, President Bush signed into law the Medicare Prescription Drug Improvement and Modernization Act of 2003. According to Health Law Update, “the law will bring about the most sweeping changes to the federal insurance program for the elderly and disabled since the program was created nearly 40 years ago.” Although the law does make changes and offers new provisions in other areas, most attention is focused on the voluntary prescription drug program. The TVA Medicare Supplement, including the MedcoHealth drug feature, can remain essentially unchanged for now. To take advantage of the financial support offered in the new law, changes will be required effective January 1, 2006.

Standard Prescription Drug Plan

The new Medicare prescription drug benefit will go into effect on January 1, 2006. All people with Medicare will be able to enroll in benefit plans that cover prescription drugs. Plans might vary, but in general, the plans would incorporate the following standard benefits:

- Average premium of about \$35 per month
- \$250 deductible
- After the \$250 deductible is met, Medicare would pay 75% of costs up to \$2,250
- No coverage between \$2250 and \$5100
- Medicare would pay 95% of drug costs, after the \$5100 level
- Annual out-of-pocket limit \$3600 (plus 5% over \$5100)
- Extra help will be provided for those with low incomes and limited assets.

Individuals can not duplicate benefits nor purchase insurance to fill in the “gap” between \$2250 and \$5100.

Employer-Sponsored Prescription Plans

To encourage employers to continue their existing prescription drug plans, the act offers a subsidy for those plans that are at least actuarially equivalent to the standard plan. The subsidy is 28% of costs for coverage above \$250 and up to \$5000 in spending per Medicare enrollee. Employer-sponsored plans are given great flexibility in

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PRESIDENT'S • CORNER •



By Pat Miller

2004 has started out with a “bang” in terms of work for TVARA. Review of the new Medicare legislation took top priority in January. TVARA’s Medicare Task Group, chaired by John Bynon, has been digging through the details of all 700 pages of the new law and sorting out the issues that require our attention. It would be tempting to delay work on the new drug benefit legislation since most of the features do not come into play until 2006. But the reality is -- we need to start now if we, along with TVA, are going to fully analyze and make the best decisions

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New Air Quality Rules Vital To TVA

By Lew Wallace

The Tennessee Department of Environment and Conservation (TDEC) is considering amendments to Tennessee air quality regulations called New Source Review (NSR) rules. The outcome of these proceedings is vitally important to TVA's future.

The Federal EPA recently put out new rules clarifying how New Source Review should apply to existing power plants and industries. To become effective for Tennessee plants, these new rules must be adopted by both TDEC and the Tennessee Air Pollution Control Board (APC). The same issues will soon be confronting other Valley states.

At recent Tennessee public meetings on the issue, TVA, power distributors, and many local government and business leaders spoke in favor of the changes. TVA retirees John Blackwell, Bob Steffy, Charles Dammann, and I gave statements on behalf of TVARA, strongly advocating adoption of the new rules, as soon as possible.

While at first glance the issues may seem complex and technical, the bottom line is quite simple: prompt adoption of the NSR reform rules is necessary if TVA and Valley businesses are to remain financially sound and competitive; these benefits to future Valley economic and job growth can be achieved without harm to the environment. It is very important that TVA retirees support their hometown industries, power suppliers, and TVA by joining in active advocacy of state adoption of the NSR reform rules.

Whether or not these reforms are adopted by TDEC/APC could substantially determine TVA's future ability to

provide adequate, low-cost and reliable power for the Valley. If approved, they will allow TVA to maintain safe and efficient operation of its plants in a cost-effective and efficient manner when it makes equipment repairs and replacements. It also will allow TVA to plan its emission reduction strategies based on getting the most environmental improvement for the investment.

Equally important, these reforms will help resolve the litigation that EPA brought against TVA and other utilities in the late 1990's. The basic claim there was that each time TVA replaced or repaired a large piece of plant equipment, application of expensive New Source control technology was triggered.

If the new rules are not adopted, over time TVA would have to spend several more billion dollars on additional control technology just to be allowed to keep the fossil plants running. The alternative would be even worse. If the control equipment is not added, power output from the plants would become seriously limited. Over a 20-year period, TVA would lose almost 32% of generation or 34 million megawatt hours annually. This is equivalent to the energy from ten 500 MW power plants and could cost more than \$6 billion to replace.

Some outside advocacy groups have falsely characterized the New Source Review reforms as weakening air standards or allowing an increase in pollution. This is completely untrue. No additional emissions of pollutants will result from adoption. These same opponents would use emission measurement technologies or plant maintenance

and repair rules as an excuse to impose new source permitting requirements on older plants. This makes neither economic nor environmental sense. The intelligent way for the country to achieve cleaner air is by reducing overall emissions from all existing sources, as is now being proposed by EPA in a different proceeding.

As retirees, we can all be proud of TVA's great record of public service and its important contributions to both cleaner air and job growth in the Valley. TVA's commitment to clean air is self-evident. It has already spent some \$4.0 billion on pollution control facilities, not to mention hundreds of millions in additional operating costs. Today construction is underway or scheduled for additional control facilities costing \$2.0 billion. Since 1976, it has reduced SO₂ emissions by some 76% and more reductions of all regulated pollutants will take place in the future.

This is a very important issue to the future of TVA and Valley businesses. We will keep retirees informed about the developments as they occur.

Lew Wallace

Editors Note: Lewis Wallace retired as TVA's Acting General Counsel in 1987 after 30 years service and since has been active in retiree affairs. At TVA he was responsible for legal aspects of TVA's environmental programs, including laws and regulations regarding air quality. Both Federal and State air laws and agency rules were first adopted during his tenure and over the years he was closely involved in their many changes and TVA's compliance activities.

Chattanooga Volunteers Work from the Floor Up!

The Chattanooga Chapter is teaming with the Widows Harvest Ministries to help on projects in the Chattanooga area. The Widows Harvest Ministries aids local widows who need financial and/or physical help with projects around their homes.

Bruce Macphee, the Chapter's project manager of this effort, is a very recent TVA retiree. He said he was wondering what he was going to do when he retired -- and now he knows. Bruce reports, "we have finished our first project: a bathroom remodeling job including a new floor and new sink. We have removed the old floor and sink, made structural repairs to the floor, and installed new subfloor and vinyl floor covering." Bruce admits that since this is the crew's first job, "we may not be as fast as professionals, but the quality

of the work has turned out to be good, and we have all learned something along the way." The widow, Mrs.

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Volunteers Frank Adkins (left) and Lawrence Bryant (right) visit with homeowner Mrs. Brown.



Chattanooga's Volunteer Coordinator, Joyce Kent, and Chapter Treasurer, Lawrence Bryant cut materials for bathroom redo.

BVI Gives Chattanooga Great News On Widows Harvest Project

BVI has just rolled out a new program feature as it teams with TVARA and TVA to strengthen retiree involvement in community service activities. TVARA chapters who need specific materials or supplies to complete a volunteer project may submit a project request to John Lyon, the TVARA/BVI Liaison, for funding consideration. Project funding will be determined on a case-by-case basis.

Chattanooga's Volunteers for the Valley Coordinator, Joyce Kent, and Bruce Macphee, TVARA Widows Harvest Project Manager, just got the good news! The chapter's proposal to fund flooring materials for several home repair projects has been approved. The repair projects are part of Chattanooga's volunteer work with Widows Harvest Ministries. The nature of the work with Widows Harvest makes it a good prototype for BVI's first funding approval under this new process. It is easy to define project needs and submit a reasonable funding request per project. The work is labor-intensive rather than costly from a materials standpoint. Funds can be released on a house-by-house basis.

Many projects, such as the one featured in this newsletter, already have funds for materials and only need volunteer labor. The projects that are to be funded are flooring projects that pose safety hazards and do not have funding available from other sources.

John Lyon To Serve As BVI/TVARA Liaison

For some time, TVARA and BVI have been committed to working together to encourage TVA retiree volunteer service in our local communities. Recently, Doug Hulme, President of the BVI organizations, announced that John Lyon, past President of the BVI organizations, has agreed to devote his time to assisting BVI, TVARA, and local communities as they work together to strengthen and recognize retiree volunteer service. "John will be a great asset to this effort," says Hulme. "He has managed an organization providing volunteer opportunities to assist TVA, and he has years of experience working with local communities -- this is the perfect mix of experience."

John will be working closely with TVARA Volunteers for the Valley Coordinator, Janice Kennedy. Under Janice's leadership, TVARA chapters have appointed Volunteer Coordinators to help identify and coordinate service opportunities in their local communities, as well as recognize those retirees who are already giving back to their communities.

Janice and John, along with our Healthcare Outreach Coordinator, Diane Steffy, and other Valley-Wide officers will be hitting the road toward the end of February to meet with Volunteer Coordinators, Healthcare Coordinators, and TVARA Chapter Presidents in regional meetings.

Elizabeth Roberts Met A New Friend Through TVARA Newsletter

By Janice Kennedy



Editors Note: Last August, Janice Kennedy, Volunteers for the Valley Coordinator, prepared a Volunteer Interest Assessment Form for the TVARA newsletter. She carefully read each response and was captivated by the interesting note from one responder, who did not live too far away. Janice called her, then visited, and found an interesting, joyful woman -- a new friend.

Elizabeth Roberts of Flintstone, Georgia, is the widow of Thayer Roberts, who retired from TVA after working for 30 years as a chemical engineer. He went to work at Hales Bar Dam on the day after interviewing with Dr. Erpenbach. He went from there to

the new Widows Creek steam plant, then on to Kingston and the new Kingston steam plant where they stayed for 16 years. They then moved back to Chattanooga where he led the acid cleaning work for all the steam plants.

Mrs. Roberts laughs in recalling the story when Thayer was working one weekend and she attended church without him. A little old lady at church asked where Thayer was. Mrs. Roberts answered, "He's in Paradise." The little lady was so sympathet-

ic. Mrs. Roberts responded 'Well, he'll be back.' She then realized that the little lady thought he had

"This story reflects my past with a person dedicated to TVA - my acceptance of his work with TVA and what we were able to do because of his great service to TVA."

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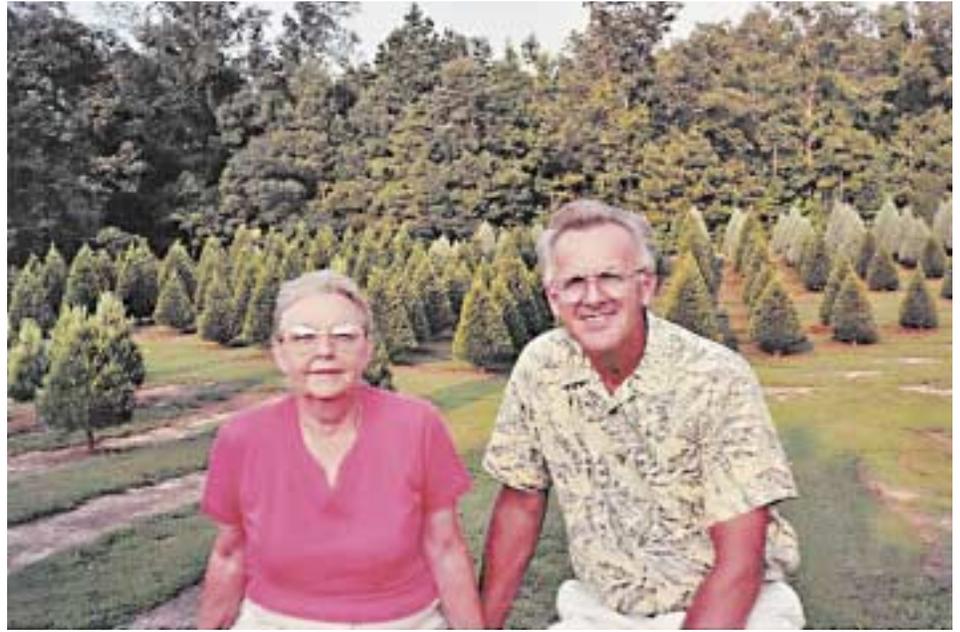
Jim Holowach Enjoys Growing Christmas Trees In Mississippi

By Emilie Powell

After 14 years of consulting with businesses and industries as a commercial and industrial engineer in the Tupelo and West Point District Office areas, Jim Holowach retired in 1994 to become a fulltime Christmas tree grower. It was a return to his roots. He grew up on a dairy farm in his native Cambridge Springs, Pa. He married Mary Greenlee, whose father grew Christmas trees in northwestern, Pa.

Jim went to college in California and worked in the oil fields with Halliburton before joining Lockheed Aircraft where he worked 15 years before coming to TVA. In 1979, he and Mary purchased a pine plantation about three miles northeast of Tupelo in the Auburn community. In 1988 they decided to create a Christmas tree farm and now maintain over 3000 trees on six acres of the plantation.

They built a new house in the pine trees and occupied it in 1993. They started Choose and Cut Sales after his retirement in 1994 and celebrated their tenth year this past season. For Christmas trees they grow Virginia pine, Leyland cypress, and Carolina Sapphire -- a hybrid of the Arizona cypress.



Touring their Christmas tree farm near Tupelo, Mississippi, Mary and Jim Holowach pose before a section of trees that are sheared and ready for sale.

***“It’s really
a pleasure to
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The Holowaches take customers out into the Christmas tree fields on hayrides. The customers select a tree that matches their needs and it is cut. They return to the gift shop for a cup of hot chocolate while the tree is shaken on a motorized shaker and run through a netting machine before being tied on their vehicle. “It’s really a pleasure to deal with people in good spirits during the holiday season, enjoying the tradition of finding a real tree. We are now selling about 500 trees a year,” Jim explained.

Raising the trees involves shearing each tree with a shearing machine twice a year to insure a good shape. They prune the tops by hand and also do the basal pruning, with powered hedge shears, cutting the bottom limbs off. “And we have to do a lot

of work to keep the weeds down. We want our trees to look good and weeds and high grass would be a distraction,” Jim added.

For seven years they also grew shiitake mushrooms. “It was profitable, but we decided to give it up because it was taking so much time, interfering with growing the trees and our desire to travel. We’ve been all over the United States, took a cruise through the Panama Canal, and visited in Turkey and Greece. Last year we went to Poland, the homeland of my ancestors. We visited the villages in the Carpathian Mountains where my parents had lived before immigrating to the United States in the early 1900s.

They have one son, Jim, who was a family physician in Cullman, Ala. for 12 years before entering the Lutheran Seminary in Fort Wayne, Ind. He is scheduled to graduate this spring and become an ordained minister. He and his wife have two daughters, ages 12 and 14, who love



Cleveland Team Ready to Go

The Cleveland Chapter is one of the first TVARA chapters to get its full leadership team in place for 2004 -- including the new positions of Healthcare Facilitator and Volunteer Coordinator. At the December chapter meeting, (from left to right) incoming Cleveland President Don Bailey, Healthcare Facilitator Jane Pettit, and Volunteer Coordinator Jerry Stephenson are congratulated by Valley-Wide Volunteer Coordinator Janice Kennedy and VW President Pat Miller. Chapter officers not pictured are Vice-President Don Keith and Secretary-Treasurer John Ed Sharp.

Elizabeth Roberts

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died and quickly explained the situation.

Mrs. Roberts majored in biology and education at the University of Chattanooga, earning her A.B. in 1947 and her Masters in Education at UTC in 1974. She taught elementary school from 1947 through 1980. She met and married Thayer while they were both teaching at Chattanooga Valley Elementary School. She has taught piano and organ, has sung in church choirs and with the Chattanooga Opera Association. Music continues to be one of her many passions, along with being quite the avid collector of many things. She won second place in Hershey, Pennsylvania, for her spoon collection. When her eyesight permits, she sometimes reads a book a day. And she delights in her constant companion, a 3-year-old Persian cat named Mitzie Catherine.

And, boy, does she love to travel. She recently returned from a cruise to the Panama Canal. She and Thayer toured the 48 contiguous U.S. states and all of the Canadian Provinces in their Airstream trailer. She has visited all 50 states, all European countries, many South American countries, and the Baltic countries to Russia. Before Thayer's death in 1986, he piloted them many places east of the Mississippi in their own 172 Cessna. She tells of once having to abort a landing in Rockwood because of a turkey on the runway and then again in Miami because of a fox on the runway. She also tells of a trip to Ohio where they were told they could not fly out because of weather. Thayer said he had to get back to TVA so they took off against all advice, flew around the storm, lost all radio contact, but eventually landed

back home in Tennessee.

Although she is not able to get around as well as she once did, Mrs. Roberts continues to give to her community. As sponsor of the 'Chatta-Leers', a choral group at Chattanooga Valley Elementary, she assists with music selection and student auditions. She has bought matching vests and other attire for their public performances.

"This story reflects my past with a person dedicated to TVA - my acceptance of his work with TVA and what we were able to do because of his great service to TVA. Because of his service, I live happily ever after, but wish it was the two of us. I wish he was here to know TVA has met me through the newsletter. I'll always be grateful to TVA, their care, and retirement program. Thank God for TVA."

ALZHEIMER'S DISEASE

Courtesy of HealthCare 21:

A Partner in our Healthcare Outreach Program

You're in a parking lot and have no idea where your car is. You pick up the phone and can't remember whom you were going to call. We all forget things. And, it may seem to happen more as we age. For some, it's simply forgetfulness. For others, it may be Alzheimer's—a progressive, degenerative disease. Alzheimer's attacks brain tissues, impairing memory, thinking and behavior. It's most common in older adults. And, it's slightly more common in women than in men.

Symptoms include:

- Loss of memory and intellectual function.
- Difficulty using language. Finding the right words to complete your sentences might be a struggle.
- Mood changes. People may experience depression as daily life becomes more challenging.
- Decreased ability to move purposefully.
- Difficulty using common objects.
- Confusion, disorientation and memory loss.

See your doctor if you're concerned about yourself or a loved one. Current medications can provide symptomatic relief. And, experimental drugs are promising. However, there's no proven cure, prevention or

treatment. Living with this disease can be frightening. As with any illness, it's often difficult to let go of independence and get the help you or a loved one needs.

Be sure to report any symptoms to your doctor, especially if these complications occur:

- Increased infections
- Incontinence
- Inability to care for oneself
- Bedsores caused by immobility
- Broken bones caused by falls—
This is an emergency. Seek help immediately!

If you or a loved one is dealing with Alzheimer's, remember that you're not alone. There are many valuable resources including:

The Alzheimer's Association. Get general support and care information. Call 1-800-272-3900 to contact your local chapter, or visit their Web site at www.alz.org.

Safe Return Program. Registering with Safe Return helps you locate missing family members in the event they become lost and disoriented. Call 1-888-572-8566.

AARP. Join support groups and obtain information about financing long-term care through various kinds of insurance. Call 1-800-424-3410, or visit their Web site at www.aarp.org.

President's Corner

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regarding our current plan. To effectively evaluate the impacts of the legislation or make any judgments or recommendations regarding TVA's plan, we must have information on cost and utilization in our existing Medco Health Prescription Drug Plan. TVA staff has agreed to provide that information to us. TVA has also agreed to do some modeling for us under the different alternatives available. We recognize the importance of looking at alternatives and working toward the best product and options for the retiree community. We will continue to communicate developments to you in future newsletters and through your local chapters. We want to provide the best information we can to you regarding the alternatives that may be available.

I see 2004-2005 as an extremely challenging period for the TVARA on many fronts. Financial and political challenges facing TVA translate into challenges for us as well. Continued vigilance is needed on interpretation and potential legislative changes to the new Medicare legislation. And, if history is truly a predictor of the future, there will be at least one unexpected significant issue to handle.

TVARA leadership met in Nashville on Feb. 4 and 5 to continue shaping our plans and strategies for the future -- plans that will not only help us anticipate and respond to key issues but will elevate our Healthcare Outreach and Volunteers for the Valley community service efforts to the next level.

NEXT CHAPTER MEETINGS

BROWNS FERRY — *Pres. Stan Hinkle, 29649 McKee Rd, Toney, AL 35773*

Tuesday, March 9, 6 pm. Chu Chu's on US 72 Athens, AL.

Discuss types of guest speakers members would like to see and hear.

CHATTANOOGA — *Pres. Sid Reynolds, 114 Wilder Dr, Signal Mtn, TN 37377*

March 9, 10:30 am. Lundy Hall, Brainerd United Methodist Church. Speaker: TVA Chairman Glenn McCullough. Come at 10:00 and visit!

CLEVELAND — *Pres. Don Bailey, 294 Ivy Way NW, Cleveland, TN 37312*

March 12, 10 am. First Baptist Church Adult Building. Talk by Mike Dobrogosz, curator, TVA historic collection. Presentations by our community involvement and healthcare facilitators.

FLORIDA — *Pres. Fred Rampey, 5190 N. Pink Poppy Dr, Beverly Hills, FL 34465*

Meeting Annually -- TBA

GALLATIN — *Pres. James Perdue, 401 Wallace Rd #8, Gallatin, TN 37066*

March 10, 1:30 pm. Masonic Lodge across from Sav-A-Lot at corner of Hume & East Main St. Parking in back. Guest speaker: Joe Garrett, World War II veteran and POW.

HUNTSVILLE — *Pres. Leonard Bynum, Jr., 1210 Oster Dr., Huntsville, AL 35816*

March 11, 10 am. 108 Woodson Street, Huntsville. Discuss February board meeting.

JACKSON — *Pres. Bobby McWherter, 2935 N. Highland Ave, Jackson, TN 38305*

March 10, 10 am. Ivey Building. Program to be announced.

JOHNSONVILLE — *Pres. Jerry Duncan, 667 Bodine Loop, Hurricane Mills, TN 37078*

March 11, 10:30 am. Country & Western Steakhouse, Camden, TN. Presentation by Mike Dobrogosz, curator, TVA historic collection.

KINGSTON — *Pres. Marilyn Beech, 751 Paint Rock Ferry, Kingston, TN 37763*

March 22, 10:45 am. Kingston Community Center. Speaker Michael J. Dobrogosz, curator TVA historic collection. \$25 door prize! A covered dish luncheon to follow. Remember to bring canned goods or non-perishable food items for Hands of Mercy.

KNOXVILLE — *Pres. Sherry Van Meter, 5717 Millertown Pike, Knoxville, TN 37924*

March 11, 10:30 am. O'Connor Senior Center. John Smartt, Jr., CPA, registered investment advisor, will speak on "Wending Your Way Through Investment Taxes, Scandals and Costs". Brochures available on the dangers of adult onset diabetes.

MEMPHIS — *Pres. Frank Yetter, 3066 Yates Rd, Bartlett, TN 38134*

March 16, 11:30. Ryans Steakhouse, 3813 Riverdale Road. No guest speaker at this time. Yetter will speak on Safety at Home and Visit to Your Doctor.

MISSISSIPPI — *Pres. Gus Hildenbrand, 1301 President Ave., Tupelo, MS 38801*

March 9, 10:30 am. Tupelo TVA Customer Service Center. Local pharmacist to discuss prescription drugs interactions, different foods reaction with prescription drugs, and diet restrictions with prescription drugs.

MUSCLE SHOALS — *Pres. Jim Ransom, 233 Woodcrest Dr., Florence, AL 35630*

March 16, 10 am. Auditorium TVA Environmental Research Center. Discussion of the recently approved TVA Strategic Plan and process led by Chris Ungate, TVA Corporate Planning Staff. Complimentary lunch served in ERC basement rotunda. Health Fair adjacent to lunch area. Several health care providers will bring information and description of their program services.

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Medicare Legislation Passes — What Will The New Law Do?

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the plan design and use of the subsidy, possibly including closing the “gap”. Based on current information, we understand that our drug plan should qualify and be eligible to receive the subsidy.

Drug Discount Cards

Starting as early as May of 2004, discount cards with the Medicare-approved mark will be made available to help save on prescription drugs. All Medicare ben-

eficiaries are eligible for the card, except those enrolled in Medicaid and entitled to Medicaid drug coverage. These cards will cost \$30 per year. Discounts are estimated to be 10 - 25% on many drugs. These cards are temporary and enrollment will end on December 31, 2005, when the new comprehensive prescription drug benefit begins. People with low incomes, who are not enrolled in an employer-sponsored drug plan, may also

qualify for a \$600 credit on their discount card to use when they purchase prescription drugs.

The cards may be of little or no value to retirees enrolled in the TVA plan, which has discounted prices equal to or better than those anticipated with the cards. But you may have friends or loved ones who could benefit not only from the discount cards but also the \$600 credit. To find out who may qualify, follow the checklist below.

To find out if you can get a Medicare-Approved Discount Card and if you qualify for the \$600 credit to help offset prescription drug costs, answer the following questions:

1. Do you have Medicare?

If no, you are not eligible for a Medicare-approved discount card.

If yes, continue to question 2.

2. Do you have outpatient prescription drug benefits under your State Medicaid Program (some States call this Medical Assistance)?

If yes, you are not eligible for a Medicare-approved discount card or the \$600 credit. You must have Medicare and you must not be receiving outpatient prescription drug benefits under your State Medicaid Program.

If no, you are eligible for a Medicare-approved discount card. You should review your plan’s drug coverage (if you are in one) and your costs closely to see if you would save money with a Medicare-approved discount card. To find out if you are eligible for the \$600 credit, go to question 3.

3. Do you have any of the following?

- TRICARE (military health insurance)
- FEHBP (Federal employee and retiree insurance)
- Other health care coverage that includes drugs, such as employer or retiree plans (includes TVA retiree drug coverage plan)

If you have any of the above, you do not qualify for the credit.

If you have none of the above, you may qualify for the \$600 credit to your Medicare-approved discount card.

Go to question 4 to see if you meet the income qualifications.

4. Was your 2003 annual income at or below \$12,123 (if single) or \$16,362 (if married)?

If yes, you may be eligible for Medicare to pay the cost of your discount card and put a \$600 credit on your card for your use when you get your prescriptions. To apply for the credit, you must apply for the discount card and complete the part of the form for the \$600 credit. Card sponsors are allowed to start enrolling people with Medicare as early as May 2004.

If no, you do not qualify for the \$600 credit.

For the latest information about Medicare, visit www.medicare.gov or call 1-800-633-4227). TTY users call 1-877-486-2048.

Enrollment In Dental Plan Continues To Grow

More and more retirees are taking advantage of the dental insurance offered by Delta Dental each year. The plan was first offered in June of 2002 with over 1,700 retirees enrolling the first year. Current enrollment has now topped 2,100, including new retirees as well as those taking advantage of last year's July through September open enrollment period.

We are hearing positive comments from plan participants, says Max Edwards of Employee Benefits. "Participants are pleased with the availability of participating dentists and with the benefits offered under the plan. Although there are no plans to hold annual open enrollment periods, Delta Dental can always decide to offer another open enrollment period."

There Is Power In Numbers! JOIN NOW

TVARA membership is payable on a calendar-year basis. So if you haven't joined or need to renew for 2004:

Send \$10.00 payable to TVARA:

TVA Retirees Association
P.O. Box 27290
Knoxville, TN 37927-9909

Chattanooga Volunteers Work from the Floor Up!

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Brown, who benefited from this help is very grateful. So far, 5 retirees: Lawrence Bryant, Frank Adkins, Sid Reynolds, Bruce Macphee, and Joyce Kent have pitched in to the tune of over 60 staff hours. (Joyce is also Chattanooga's Volunteer Coordinator for all chapter volunteer efforts.)

Not all projects have to be as ambitious as the one these 5 volunteers tackled. The Widows Harvest organization has a long list of projects TVA retirees can help with, ranging from roof repairs to building wheelchair ramps. There are also

many small jobs requiring 1 or 2 people for an hour or two. TVA retirees can be a big help to widows in the Chattanooga area, and we would like to encourage more participation in these projects. If you are interested in learning more about these projects or volunteering for future projects, TVA retirees in the Chattanooga area should contact Bruce Macphee at 423-843-2564. All skill levels are appreciated. You may want to round up a couple of folks you enjoy working with and set up your own crew!



Jim Holowach Enjoys Growing Christmas Trees

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to visit the Christmas tree farm in Mississippi.

"In going full circle by returning to farming, we have found we really do enjoy the challenge of growing the trees and having a sufficient supply

looking their best for the holiday season. We feel that the activity has contributed towards keeping us healthy during our retirement years. My TVA retirement has worked out perfectly," said Jim.

TVA Retirement System Among The Top Performers In 2003!

The TVA Retirement System performed ahead of 90-95% of all pension plans in 2003. Investment return for 2003 was 26.7%, increasing system assets to \$6.6 billion -- and the system funding ratio is now above 100%. As for projections for 2004, the plan is to continue to use the investment strategy that has worked so well in the past. According to Randy Snyder, Vice President of Retirement Services, "The Retirement System's policy is to stay well-diversified with 40% in fixed income securities and 60% in stocks. When the market moves us out of these guidelines, we rebalance by selling either securities or stocks. This policy has served us well over the years."



TVA Retiree Communication Specialist Theresa Habiger and Jackson President Bob McWherter take a break at TVARA Feb. 5 Board meeting.

NEXT CHAPTER MEETINGS

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NASHVILLE — *Pres. Alvin Brown, 411 Hunt Club Rd, Nashville, TN 37221*

March 10, 10 am. TVA office on Antioch Pike. Speaker not yet scheduled—trying to get someone about new rates and changes on supplemental insurance.

NORTHEAST ALABAMA — *Pres. Charles Roper, P.O. Box 339, Bridgeport, AL 35740*

March 9, 10 am. Mud Creek Restaurant. Discussion of Valleywide meeting. \$25 door prize.

PADUCAH — *Pres. Clinton Horton, 98 Lake Dr., Benton, KY 42025*

March 16, 10 am. Executive Inn. Program presented by an employee of TVA benefit services.

PARADISE — *Pres. Darrell Sisk, 374 Huntsville Quality Rd, Morgantown, KY 42261*

March 9, 10:30 am. John & Sue's Restaurant, Graham, KY. Open forum meeting—review business discussed at February board meeting.

PICKWICK — *Pres. Charlotte Daniel, 9 County Rd 126, Tishomingo, MS 38873*

March 16, 10 am. Pickwick Inn, Pickwick Dam. Dr. David Wagel, Mississippi State, will present a program on the new varieties of plants for gardeners this season.

UPPER EAST TENNESSEE — *Pres. Don LaRocco, 624 Miller Circle, Seymour, TN 37865*

March 11, 12 noon. Golden Corral Restaurant in Morristown just west of Lowe's on Andrew Johnston Hwy. A physical therapist from ConCentra of Morristown will talk on retirees Body Welfare and How to Keep Fit. This is a brand new restaurant!

WATTS BAR — *Pres. James W. Doty, 135 Park Dr., Dayton, TN 37321*

March 8, 10:30 am. Wolf Creek Fire Station. Report and discussion of February 5 board meeting. Catered meal at \$8.50/person. Information on land management in the Watts Bar Area.

WESTERN — *Pres. Larry Doyle, 103 S 14th St, Murray, KY 42071*

March 17, 10:30 am. Paris Landing State Park. Max Edwards, Benefits Staff, TVA.

The TVA Retirees Association
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Knoxville, TN 37909-1499

Dues are \$10.00/year.
Send Dues To:
TVA Retirees Association
P.O. Box 27290
Knoxville, TN 37927-9909

Information Sources:
Employee Service Center
1-888-275-8094
Medical & Drug Coverage
TVARA chapter contacts.

Retirement System
1-800-824-3870
Pension benefits, 401(k) accounts
Website: www.tva.gov/retireeportal

How To Stay Young

1. Throw out nonessential numbers. This includes age, weight and height.
Let the doctor worry about them. That is why you pay him/her.
2. Keep only cheerful friends. The grouches pull you down.
3. Keep learning. Learn more about the computer, crafts, gardening, whatever.
Never let the brain idle. "An idle mind is the devil's workshop."
And the devil's name is Alzheimer's.
4. Enjoy the simple things.
5. Laugh often, long and loud. Laugh until you gasp for breath.
6. The tears happen. Endure, grieve, and move on.
The only person who is with us our entire life, is ourselves. Be **ALIVE** while you are alive.

7. Surround yourself with what you love, whether it's family, pets, keepsakes, music, plants, hobbies, whatever. Your home is your refuge.
8. Cherish your health: If it is good, preserve it. If it is unstable, improve it. If it is beyond what you can improve, get help.
9. Don't take guilt trips. Take a trip to the mall, to the next

- county, to a foreign country, but **NOT** to where the guilt is.
10. Tell the people you love that you love them, at every opportunity.

AND ALWAYS REMEMBER:
Life is not measured by the number of breaths we take, but by the moments that take our breath away.

