

## The Tennessee Valley Authority Retirees Association 2009

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Since 1967

# TVARA

The TVA Retirees Association

## JUNE 2009 NEWS

### Valleywide Officers

Tom Swanson, *President*

John Blackwell, *Secretary*

Theresa Habiger, *Vice President*

Bill Oden, *Treasurer*

## Your Health Counts

If you are enrolled in a TVA-sponsored medical plan and are not eligible for Medicare, TVA's Employee Benefits staff reminds you of resources available through ActiveHealth Management.

ActiveHealth now administers the voluntary, confidential chronic-conditions program, 24/7 nurse line, and

online health-information tools that have been part of TVA's medical-benefits program since 2001.

These programs are part of TVA's commitment to promote healthier lifestyles.

You may receive a call from an ActiveHealth nurse to offer you assistance in making informed

healthcare decisions. This is available to support the conversation between you and your doctors, not to replace it.

You may receive a Care Consideration letter or call from ActiveHealth. A Care Consideration may remind you it's time to schedule

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## Snyder's New Role: BVI Board Member

In March 2009, fellow retiree and TVARA member Randy Snyder was elected to the Bicentennial Volunteers Inc. Board of Directors. Snyder retired last year as Vice President of TVA Retirement Services and Executive Secretary of the TVA Retirement System.

BVI was established in 1975 to tap the collective energies and talents of TVA's huge retiree population.

In 2002 it was restructured into three separate groups: BVI, to focus on volunteer activities; RRC (Retiree Resources Corporation), to focus on paid contract work; and NEA (National Emergency Assistance),

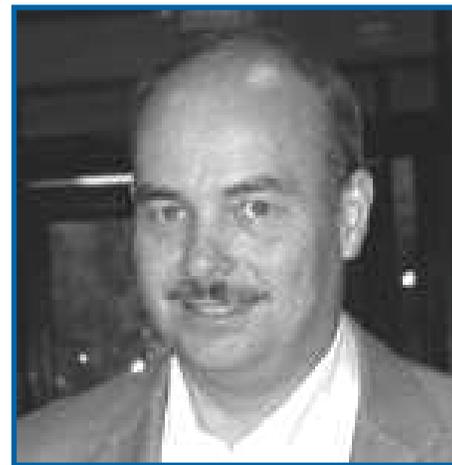
to focus on FEMA assistance.

While the organization as a whole is still known informally as BVI, each group has its own board of directors, with some directors serving on more than one board to ensure all three work closely together.

Snyder will serve on a BVI board that oversees more than 6,000 days of volunteer service provided by TVA retirees and their spouses each year.

Mike Lamb is President of BVI, RRC, and NEA.

Lamb says of Snyder in this new role, "His proven record in financial management and clear understand-



Randy Snyder

ing of TVA's business will be great assets to our board. We are excited about this addition."

## Tom's Thoughts\*

As TVARA Valleywide Vice President, I take an interim step up to ask your support.

Please take a moment of thought for love ones — as it would be better that this issue's TVARA President's article instead be titled "Thinking of Tom."

TVARA President Tom Swanson has been dealing with a difficult situation.

You might recall, the December

2008 *TVARA News* introduction to our new Valleywide President included comments about his experiences in dealing with aging parents located miles away in Florida.

Many of us are or have been in the same situation.

Tom's most recent challenge has been the death of his father, Malcom Swanson.

### by Theresa Habiger for Tom Swanson

Like Tom, Malcom was military-trained and schooled as an engineer. He retired from the nation's aerospace program as Tom grounded his own career with TVA.

Although the younger Swanson ventured his way to Tennessee, the blood of both men still ran 100-percent Florida Gator orange and blue.

Our thoughts are with you, Tom.

# Lightning Doesn't Dampen Shower of Healthcare Info

For the U.S. Postal Service, the motto starts "Neither snow, nor rain, nor heat, nor gloom of night ..."

In the case of Medco Health Services, which provides pharmacy services for TVA retiree drug plans, it could begin "Neither lightning nor..."

The April 20 meeting between TVARA Health Committee representatives and Medco representatives was held via teleconference when Medco officials were stranded en route to Knoxville. The plane on which the Medco reps were scheduled to fly was struck by lightning.

"We were relieved that they were not actually on the plane at the time, but worried that we would not be able to meet in person," says Patricia Miller, Chair of the TVARA Health Committee.

"But actually the teleconference turned out to be very successful, providing a great exchange of information and an excellent opportunity to ask questions and get on-the-spot answers from the team of Medco representatives assembled on the call.

"We are also very grateful to Gary Napier and Rebecca Thomason of TVA's Benefits Staff for arranging the meeting for us."

The meeting was held to discuss the 2008 Retiree Annual Review for the Prescription Drug Program.

Overall, the total plan cost for retiree drug programs (Pre-65 Plan and Medicare Supplement Drug Plan) increased 9 percent from 2007 to 2008. On a plan cost per member per month basis (PMPM), the increase translates to 7.5 percent.

The largest driver increasing the cost of the plan to retirees was inflation. Inflation in this case represents the average price

increase in drug prices as set by the manufacturer.

The average increase was 7.85 percent for the Pre-65 plan. Since the increase in the cost of generic drugs averaged less than 1 percent, this demonstrates the sizable inflation effect for non-generic drugs.

Under the Medicare Supplement Drug Plan, the average inflation rate was still the largest cost-increase driver, but was only 5.5 percent.

Under Medicare, covered drugs must be generic equivalents where available, thus yielding a lower inflation impact.

Plan, contributing to the larger overall increase.

Another important part of the review focused on customer service.

Medco Senior Account Manager Wendi Wheeler, says, "Medco is committed to delivering quality customer service, and our Customer Service teams are fully trained to respond to all member inquiries.

"We monitor Customer Service representatives weekly to ensure they continue to deliver high-level service. Medco records 100 percent of all customer-service transactions so our representatives can receive meaningful feedback — positive and negative — on their call activity."

Also, the recorded calls can be

	Pre-65 Plan	Medicare Supplement Drug Plan	Total Retiree Plan
Avg. Age of Retiree	55.4	74.4	NA
Avg. No. in Plan During 2008	10,153	12,649	22,802
Increase PMPM	4.4%	10.2%	7.5%
% Plan Cost Represented by Top 25 Drugs	39.0%	42.2%	NA

Plan changes to the pre-65 Plan should provide for greater usage of generic equivalents and help reduce the impact of inflation for 2009.

Under both plans, greater utilization of generic alternatives, when prescribed by your physician, can further reduce the cost of drugs to you and the plan in general.

Medco can provide information on available generic alternatives that you may wish to discuss with your physician.

Plan-utilization cost per member per month was down from 2007 to 2008 for the Pre-65 Plan, helping offset the effects of the inflation increase. Utilization was up 4.6 percent for the Medicare Supplement

useful if follow-up is required on inquiries or concerns that may need to be addressed.

The toll-free number for Medco Customer Service is 1-800-592-4520.

## Calling Tip

When you call Medco to get answers to your questions or to address an issue, remember to jot down the date, time, and name of the Customer Service representative with whom you speak.

This can be useful in addressing additional questions, or in case the previous call needs to be reviewed to resolve any outstanding questions.

For a while, her beloved tennis game took a back court for Theresa Habiger, TVARA Valleywide Vice President and President of the TVARA Knoxville Chapter.

Along with fellow Knoxville retirees Alma Laurent and Myra Kerley, Habiger literally was lending an ear for TVA. For several weeks, on behalf of TVA, the three fielded contact from the public.

Several TVA issues were in the



From left, Myra Kerley, Alma Laurent, Theresa Habiger

public eye:

TVA's fuel-cost adjustment, rate increases, executive salaries, and the ash spill at Kingston Fossil Plant. Citizens deluged TVA with E-mails and phone calls. To be responsive and transparent, TVA created a "phone bank" to field the calls and E-mails with diplomacy, knowledge, and compassion.

Peyton Hairston, Senior Vice President of Corporate Responsibility & Diversity and Ombudsman for External Stakeholders, says retirees were a natural choice because they know and care about TVA.

"The three managed hundreds of calls and E-mails from people who weren't happy with us, Hairston says.

"Our retirees remained polite, upbeat, and informative throughout the assignment.

Laurent describes the work as challenging.

"When we talked to people

in the area whose livelihood had been impacted by the latest rate increase, you couldn't help but feel compassion for them," she says.

"Our biggest hurdle was reassuring them TVA was working hard to do the right thing and reminding them that, more than a power company, TVA really is a collection of people who care about quality of life in our communities."

Hairston says of the trio of volunteers, "Their work gave a voice to TVA. They helped TVA's reputation."

As TVA's ombudsman, Hairston provides an independent channel for mediating stakeholder complaints or concerns about TVA activities that affect the public.



Peyton Hairston

## What does TVA's ombudsman do?

- Complements and strengthens TVA's existing avenues for working with the public.
- Works collaboratively with TVA organizations to resolve complaints.
- Takes up matters at the request of stakeholders who have completed established complaint processes. If a complaint can be addressed through an existing channel, it will be referred to that process.

### Your Health Counts...continued from page 1

a preventive exam or may recommend that you consider talking to your doctor about a specific treatment or medication.

You'll see your claims information on your secure, online personal-health record, called "ActivePHR," at [www.activehealthphr.net/tva](http://www.activehealthphr.net/tva). You can add information and share your information with your doctor if you like. You must establish a user ID and password in order to access your records.

You have a nurse line available 24

hours a day, seven days a week, by calling 1-888-227-6859.

TVA and ActiveHealth follow all federal laws about your private health information.

ActiveHealth uses specific physical and electronic safeguards to protect your information. Your personal health information is never shared with or seen by TVA.

TVA believes these services can make a difference in your health and encourages participation. You are not obligated to participate, and you



can opt out of these available programs by calling ActiveHealth, also at 1-888-227-6859.

## What's in Your Wallet?

So how well do you know those little plastic pals that provide you with purchasing power?

If you are like 78 percent of households in the United States, you have at least one credit card.

Take this quick quiz compiled jointly by the Associated Press and [CreditCards.com](http://CreditCards.com) to see how well you know what you hold.



1. Reward points on your credit card are a good deal only if:
  - a. You get free airline tickets
  - b. You get cash back
  - c. You carry no balance on the card
  - d. The card has no annual fee

*Answer — c.* Rewards cards typically charge higher interest rates. If you carry a balance, you'd be better off searching for a card with a lower rate. Also, some rewards cards also carry annual fees but may be worth a small fee if you redeem points frequently.

2. True or False? Credit-card issuers always give you a "grace period" to pay your purchases in full before finance charges are applied.

*Answer — False.* While issuers are legally allowed to wait 25 days before charging interest, it is becoming more common to reduce or eliminate these periods. Check your statement to find out if your credit card has a grace period and how long it is.

3. Which is more important for your credit score?



- a. Payment history
- b. How many credit cards you have
- c. How long you've had your cards

*Answer — a.* While all of the above factor into your credit score, the single-most important element is whether you pay your bills on time. It accounts for 35 percent of your score.

## TVA Agricultural Development Reunion

Retired employees of TVA's former Agricultural Development group are planning a reunion in the Muscle Shoals, Ala., area on June 16, 2009.

"TVA's agricultural development initiatives created new prosperity in the region and served as an important part of the U.S. Agency for International Development's programs in Africa, Asia, and Latin America in the 1960s, 1970s, and 1980s," says Jim Wells, former Chief of the National Programs Branch and a member of the reunion organizing committee.

During its years of leadership in agricultural development in the Tennessee Valley and nation, TVA had field representatives located across the country.

"We have invited all former employees of TVA's Agricultural Development Division to participate in the reunion," Wells says. "Our purpose is to provide opportunity for renewing acquaintances and talking about the activities and successes that shaped the agricultural-development program of TVA."

The gathering will be held in conjunction with the TVARA Muscle Shoals Chapter Annual Health Fair.

Participants are invited to attend the health fair at the coliseum in Florence, Ala., beginning at 10 a.m., then go to the Environmental Research Center Auditorium on the TVA Reservation in Muscle Shoals at 1 p.m. for an afternoon program.

TVA's Ron Williams, Vice Pres-

ident of Land & Water Stewardship, will give an overview of the agency's current structure and status, and Pat Brackett, Senior Manager of Retirement Investments, will discuss the sustainability and viability of the TVA Retirement System.

Entertainment also will be provided to ensure that everyone leaves the afternoon session in a happy mood. The reunion rendezvous will wrap up with a 6:30 p.m. dutch-treat dinner at Stanfield's Steakhouse on River Road in Muscle Shoals.

For more information about the event, call Curtis Ahrens (256-766-4428), Walter Bennett (256-386-7754), Carl Madewell (256-766-4990), Porter Russ (256-766-0089), or Jim Wells (256-766-0595).

# A TVARA Tribute: Happy Hundredth, Henry

by John Blackwell

Earlier this year, I had a rare opportunity to attend a centennial-birthday celebration. There were a lot of candles, cards, and gifts for this special person.

Henry Evans and I started working together at TVA in 1966.

As I understand it, he began work for TVA in 1941 in Muscle Shoals and soon left for the war.

When he returned, there were no jobs available in Muscle Shoals, so he went to work at the TVA tree nursery in Norris.

He later transferred back to Muscle Shoals in the Air Quality Branch of TVA's Health & Safety Organization. It was the group I joined later, giving me the chance to work with this talented individual for a number of years.

What makes his situation special was the way he could apply his talents in many areas.

TVA had a challenge. Henry, a very clever carpenter, had a solution.

The group he was a part of was involved with some of the earliest

work in air-pollution research in the world. Obviously, this was early in the game, and there were none of the apparatus available today to conduct these complicated research experiments.

Henry's work with engineers and scientists resulted in the development of many "first of the kind": sampling platforms for helicopters, laboratory equipment for measuring air pollutants, and air-quality samplers.

His shop was in the basement of the Muscle Shoals Old First Quarter Building, which is now, like Henry, "retired," but, unlike Henry, no longer standing.

I feel honored for the many times spent in that workspace with that great TVA employee I consider a positive influence on my career with TVA.

He was highly regarded among the staff members and was missed when he retired in 1973.

Having the chance to share another memorable life milestone with him



From Left, Elba Lue Blackwell, Henry Evans, and John Blackwell mark the centennial birthday.

was a wonderful blessing.

Happy birthday, Henry.

*(Do you have a special person who played such a positive influence in your TVA career? We'd like to hear about it. Our address is on the back page.)*

## MARK YOUR CALENDAR FOR THE PICNIC!

It's not too early to put that place-hold on your calendar for the TVA Retirees Annual Picnic Friday, Sept. 11, at Civitan Park in Guntersville, Ala. More information will be available at [tvvara.org](http://tvvara.org), at TVARA chapter meetings, and in retiree publications, as we get closer to the date.



## CUSTOMER COMPLAINTS

We know that power distributors and their managers are continually receiving complaints from their customers regarding electric service. But we believe that D.J. O'Gara, Manager of Bessemer (Ala.) Electric Service, had one of the most unique experiences we have heard along

this line.

O'Gara was serving as a pallbearer at a funeral, and the pallbearers were lined up in back of the hearse in the usual fashion.

The undertaker opened the door of the hearse, reached in, pulled out the casket about a third of the way, stopped, turned around to O'Gara, and said, "Dan, that streetlight on my

corner has been out for several nights, and I intended to call you about it today. How about having it fixed?"

O'Gara has five witnesses to substantiate his story.

*(Interested in a more current tale of TVA's consumer-owned electric utilities? Stay tuned for your September TVARA News.)*

(Reprinted from the Tennessee Valley Public Power Association NEWS, September 1950)

# Providing a Host of Volunteers To Tackle Local Projects

*“Civic engagement and volunteering is the new hybrid health club for the 21st century and it’s free to join.”*

— Thomas H. Sander, Executive Director of the Saguaro Seminar at Harvard University

I doubt many of us have logged sufficient miles on the trusty treadmill to achieve what has been coined “Runner’s High.” But I dare say plenty of us have spent many hours swimming in that sea of endorphins researchers call “Helper’s High.”

It’s that feeling of euphoria volunteers get from lending a hand or a heart, and it is helping us keep healthy.

There are numerous studies and research that prove what we all intuitively know — giving of ourselves is good for us. It offers good emotional health though a sense of meaning and purpose in life, a connection with others, improved self-esteem, and even recalibrated perspective when we want to have a pity-party about trivial aches and pains of our own lives.

Volunteering also affects us physically — it reduces heart rates and blood pressure, enhances immune systems, buffers stress, and increases endorphin production.

Our TVARA chapters are in good health — rich in talent and heart when it comes to community assistance. Whether our journeys in these labors of love find us building first homes or rebuilding lost lives, as volunteers we know the path of serving others is really a two-way street. It just “feels good to do good.”

## Scouting a path to tomorrow

Take, for example, **Dennis Curtin** of Andersonville, Tenn., and his post-



Scoutmaster Dennis Curtin (center), with his Troop 73 aboard the USS Yorktown

retirement role in scouting.

As with many who become leaders in the Boy Scouts of America, this dad found his life-long volunteer connection through family.

“I was recruited about 18 years ago to help with my son’s troop,” Curtin says. “And although he has now grown into a working man, I remained a Scout!”

In fact, next month Curtin will participate in a three-day resident camp in Rockwood, Tenn., for fourth- and fifth-grade boys working to earn their Forestry Belt loop.

So what keeps his connection strong?

“The best thing about scouting is watching and helping 11-year-old boys grow into independent, self-confident young citizens who understand the value of service,” he says.

Scoutmaster Curtin’s involvement in this volunteer role keeps him physically and mentally fit, with a variety of new venues to explore.

Several years ago, he and Troop 73 took a trip to the USS Yorktown in Charleston, S.C.

“We slept in the crew quarters and spent the next day exploring the destroyer as well as a submarine moored along Patriots Point,” Curtin says.

This leadership responsibility isn’t

always healthy or stress-free.

“One spring break many years ago, with a wonderful forecast and with eight excited young boys, we began a five-day trail hike. The second day into it, we awoke to high winds and freezing rain, with the closest rendezvous point a one-and-a-half day’s hike away.

“As we made our trek, the rain turned to snow and we set up camp with a four-inch accumulation and more still falling.”

The next morning “cold, wet and tired,” they hiked out to their arranged “rescue point,” Curtin says.

“I will never forget our youngest scout, once settled in the van headed to the safety of home, saying, ‘I will never ever go backpacking again!’ Well, by the time he was awarded his Eagle about six years later, he had hiked and backpacked almost 200 miles with the scouts, plus many more on his own.”

In addition to scouting, Curtin is an active volunteer with a diversity of interests. He is an active Lion, is involved with the men’s club at his church, and he coordinates a variety of community volunteer events where he lives.

## Helping young and old, both near and far

Like Curtin, Chattanooga retiree **Wilma Gant** lives a busy life navigating that two-way street found in the volunteer world.

Her volunteer “career” primarily was launched through her church and those who raised her.

“I was taught by my parents and in church that we are all called to be servants,” Gant says. “My mother



Wilma Gant

and father were poor, but they cared for and helped other people all my life.”

So Gant has enjoyed a lifetime of volunteering.

Before her retirement in 1992, she helped establish and serve a respected community agency, Chattanooga Room In The Inn, a homeless shelter for women and women with children. Post-retirement, her good work in organizing church volunteers for this program resulted in her becoming the Inn’s Coordinator of Volunteers.

Other beneficiaries of Gant’s tireless efforts include many area aged and youth in a variety of roles and projects, such as being sworn in as a Hamilton County Volunteer Guardian for the elderly, teaching “Good Choices” classes at Camp Glad for kids from low-income families, and collecting more than 26 thousand pairs of shoes for Shoes for Orphan Souls.

“My most rewarding volunteer work at the present is a mentoring program for eight Latino and African-American girls,” she says. “We meet one Saturday a month for a meal, Bible study, sharing, fellowship, and games.”

She is able somehow to complement an ongoing full plate of service work with emergent crises support, as well.

Not too long ago, she stepped in to support families affected by Hurricane Katrina.

Not only did she volunteer in the Chattanooga warehouse set up to assist relocated victims, she took six working trips to the coastal cities that had been destroyed. There she came into contact with a representa-

tive of the President’s Council on Service & Civic Participation. Unbeknownst to her, he later worked with her pastor in nominating Gant for a rare President’s Volunteer Service Award for lifetime service. She received the award in June 2007.

The humility and strength of this well-deserving woman are best expressed by her own summary:

“Volunteering for me is a privilege. Even when I am exhausted at the end of the day — like those spent in a sticky, muddy lot in Bay St. Louis, La. — God gives rest and strength, and I am ready to begin another day.”

### Teaching tomorrow’s ‘better citizens’

After retirement in 2005, **Debra Robertson** of Hixson, Tenn., went back to school.

Well, not in the way you might think.

Once a month she walks through the doors of the Herman T. Battle Academy to help 20 third-graders

is developed from a specific curriculum designed to provide examples of the topic character trait and help each child see how it can be applied to his/her own choices and behavior.

“I can’t think of a more important population that needs our attention and guidance these days,” Robertson says. “In fact, I have taken my teenage son to help a couple of times. The kids love it, and it’s a great opportunity for him to experience the good feelings that come with doing things that make a difference.”

### As they sow, others reap

For almost two decades, TVA retirees in central Alabama have been lending a set of hands to help in some very worthwhile work, the Gerald G. Williams Cooperative Garden Project.

TVA began the Cooperative Garden Project in 1975, funding the program and providing the people to work it, along with the required facilities.

In 1990, when TVA was no longer



Debra Robertson, reading to students at Herman T. Battle Academy

learn how to become good citizens. And once a month she leaves feeling as if she got just the shot-in-the-arm she needed.

“Imagine the energy I feel, surrounded by so many little smiles and hands eagerly waving for the chance to tell me about what Respect or Caring means,” Robertson says.

The Character Education program

able to retain the project, area agencies and leaders stepped in — including TVARA retirees.

Each March, this communitywide massive undertaking furnishes seeds, plants, and fertilizer to low-income residents to plant a garden and raise food for their families.

The program is conducted in co-

*Continued on Page 8*

## Providing a Host...continued from page 7

operation with the Community Action Agency of North West Alabama, the Alabama Cooperative Extension Service, TVARA, and Bicentennial Volunteers Inc.

Retiree volunteers help with registration and seed distribution, an area supported by an important funding partner in the work, BVI.

At the helm of the project is TVA retiree **James Bedsole**. Working with area agencies and vendors to prepare for the two-day process, he plans what seeds and plants will be used, arranges for purchase of all related goods and supplies, and coordinates with TVA for distribution facilities.

To give an indication of what takes

place in the process, it involves transferring bulk seeds into 6,400 small packets and handling 8,200 tomato and pepper plants.

This year, more than 800 families in three counties received this assistance; last year it was 650. A team of more than 100 retiree volunteers showed up for the process this year.

During the two days that seeds are dispersed, Bedsole is busy seeing that seeds are packaged and ready for distribution and that the distribution is flowing well.

During the first hour of the distribution this year, more than 200 families were assisted.

“James Bedsole is a tireless volunteer who works very hard to see that this worthwhile project is conducted smoothly and that



From left, retirees James Bedsole, Hollis Lindley, and Nancy and Bill Snoddy, at this year's Cooperative Garden Project distribution of seeds and plants and more to area families

those in need can be provided with assistance,” says John Blackwell, a longtime volunteer for the project.

What brings Bedsole back year after year for this back-to-basics way of giving?

“The program appeals to me because you are helping folks who are helping themselves,” he says.

And to ensure its success, he says, “I always say a prayer before doing this project, to help the plants, seeds, and people to have a good garden.”

*“It is one of the most beautiful compensations of life that no man can sincerely try to help another without helping himself.”*

— Ralph Waldo Emerson



James Bedsole, showing the way to the free seeds



Tammy Wilson, Vice President of TVA Retirement Services, has been appearing at TVARA chapter meetings such as this one in Knoxville March 12, to discuss with retirees the health of the Retirement System during the nation's troubled economic times.



Earl Deskins, retired Kingston Fossil Plant Manager, talks with Knoxville retirees about the December ash spill at the plant. Deskins, who joined Tammy Wilson as guest speakers at the March 12 Knoxville TVARA Chapter meeting, is a member of a TVA Outreach Team formed to assist homeowners in the wake of the spill.

# WATER – WASTE NOT, WANT NOT

As documented in online updates on [tva.gov](http://tva.gov), drought conditions continue in the eastern Tennessee Valley, despite recent heavy rains.

During drought conditions, TVA operates the river system in a water-conservation mode, releasing only the minimum amount of water from tributary dams required to meet downstream needs.

Beginning June 1, TVA is required to provide increased flow through the river system. The amount of flow depends on the total volume of water stored in the tributary-reservoir system and varies depending on the time period.

If there isn't enough rain to meet the minimum-flow requirement, TVA has to pull the needed water from the tributary-reservoir system, which can cause water levels on tributary

reservoirs to drop through the summer.

## Do your part — FOUR WAYS TO CONSERVE WATER AT HOME

According to the U.S. Environmental Protection Agency, at least 36 states anticipate experiencing water shortages by 2013.

[Realsimple.com](http://Realsimple.com) offers the following really simple suggestions for saving water:

1. Turn Off the Faucet While Brushing Your Teeth. Brushing your teeth seems like a quick job, but before you know it, four gallons of water may have slipped down the sink.

2. Bring Your Water With You. Buying a daily bottle of water may quench your thirst, but it parches the planet. Each one-liter plastic bottle of drinking water takes seven liters

of water to produce.

3. Water Your Lawn With a Hose, Not a Sprinkler. The average single-family home pours at least 25,000 gallons of water a year on the lawn — more than double the amount used inside. People are smarter than automatic sprinklers. Watering with a hose is at least twice as efficient.

4. Use a Lower Setting on Your Dishwasher. Contrary to popular belief, it's almost never necessary to use the normal setting on a dishwasher or to rinse plates beforehand. The light-wash setting cleans just as well, while reducing water use up to 55 percent.

For additional water- (and money-) saving tips and to find out exactly how water-savvy you are, visit [SaveWaterAmerica.com](http://SaveWaterAmerica.com).

## Picture Your Portions

### A deck of cards

is about the size of a 3-ounce serving of meat, poultry, or fish

### A computer mouse

is about the size of ½ cup of cut fruit, pasta, or vegetables

### A baseball

is about the size of a cup of milk, yogurt, or chopped fresh greens

### A tennis ball

is about the size of a medium piece of fruit

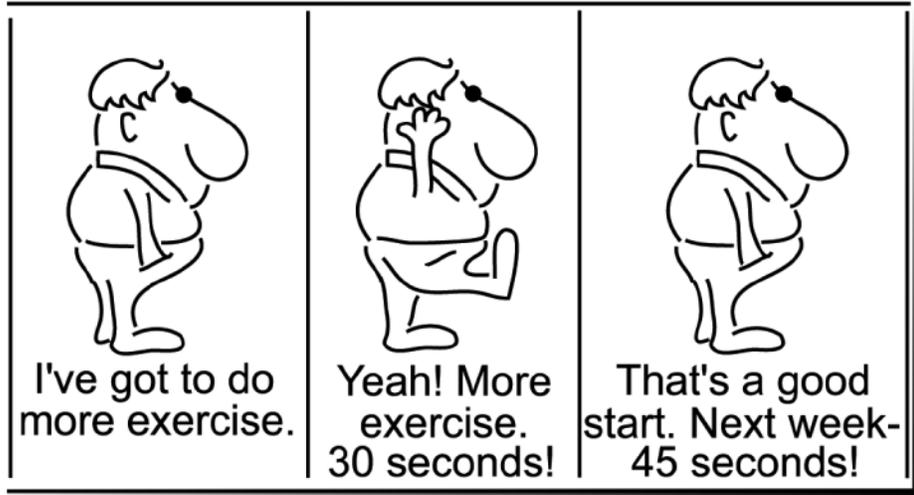
### Your whole thumb

is about the size of a teaspoon of butter or margarine

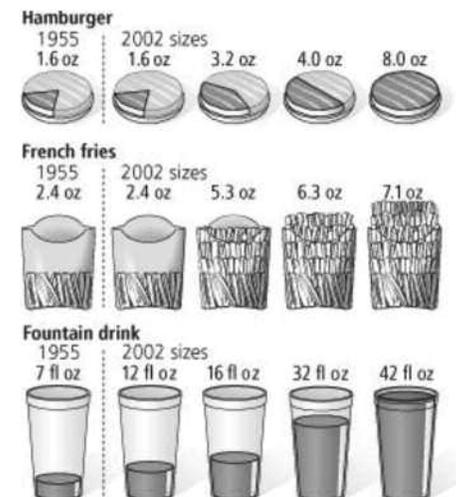
### Your thumb tip

is about the size of 1 ounce of cheese

CLEM & SLIM © by Paul Millican



## Portion inflation



# In Memoriam

(Jan. 1, 2009 – April 3, 2009)

VA Retirement Services received notifications of the deaths of the following retirees for the period Jan. 1, 2009, through April 3, 2009, as well other previously unreported deaths. They are listed with date of death (and date of retirement).

**Bell, Stanford L.,**  
01/17/2009 (07/08/2000)  
**Blair, Junior L.,**  
02/28/2009 (11/20/1990)  
**Breeden, Willis D., Jr.,**  
02/01/2009 (01/03/2000)  
**Brown, Earl S.,**  
09/25/2008 (07/19/1992)  
**Brown, Walter L.,**  
02/14/2009 (Unknown)  
**Buchanan, Charles R.,**  
02/18/2009 (01/01/1993)  
**Buckner, Carl C.,**  
01/13/2009 (12/17/1998)  
**Campbell, John E.,**  
03/15/2009 (07/16/1988)  
**Carpenter, H. Clayton,**  
01/20/2009 (10/10/1991)  
**Carter, Earl T.,**  
03/24/2009 (02/28/1976)  
**Clardy, Gail F.,**  
02/22/2009 (09/10/1983)  
**Cockerham, Charles H., Sr.,**  
03/08/2009 (03/09/1985)  
**Copenhaver, Max R.,**  
01/29/2009 (05/30/1987)  
**Day, Michael R.,**  
02/03/2009 (09/11/2004)  
**Deatherage, Muril D.,**  
03/12/2009 (07/22/2006)  
**Denman, Walter H.,**  
02/24/2009 (12/27/1978)  
**Dial, Nathaniel,**  
01/24/2009 (08/07/1993)  
**Ensley, Kenneth E.,**  
01/25/2009 (01/10/1987)  
**Fox, Landon D.,**  
01/22/2009 (09/03/1988)  
**Freemon, G. Flournoy,**  
03/24/2009 (Unknown)  
**Frye, John W.,**  
11/23/2008 (01/01/1974)  
**Gaither, Edwin K.,**  
02/11/2009 (01/10/1981)  
**Gardner, Walter E.,**  
01/16/2009 (12/19/1982)  
**Gaylor, Charles M.,**  
01/31/2009 (10/01/1988)  
**Goins, John A.,**  
01/17/2009 (10/05/1999)  
**Gray, Gwendolyn M.,**  
02/08/2009 (02/22/2003)  
**Graybill, Olivine G.,**  
02/17/2009 (05/01/1978)  
**Green, Harry J.,**  
03/06/2009 (12/31/1983)  
**Greene, Charlotte P.,**  
02/02/2009 (10/17/1994)

**Greeson, Donald R.,**  
01/30/2009 (01/01/2004)  
**Hagy, James F.,**  
03/20/2009 (01/06/2007)  
**Hixson, Clay N.,**  
03/09/2009 (09/15/1984)  
**Hollingsworth, Allen C.,**  
03/21/2009 (09/27/1997)  
**Izlar, Sydney O.,**  
03/04/2009 (10/01/1970)  
**Jarnagin, James R.,**  
04/02/2009 (10/17/1994)  
**Jernigan, Robert L.,**  
03/11/2009 (08/29/1987)  
**Johnson, Randy L.,**  
03/16/2009 (03/22/1997)  
**Jordan, Earl,**  
03/21/2009 (10/01/1988)  
**Kidd, John W.,**  
01/18/2009 (02/06/1988)  
**Kilgore, Walter E.,**  
03/17/2009 (10/17/1994)  
**King, Samuel E.,**  
03/06/2009 (05/30/1981)  
**Kirkland, John E., Jr.**  
02/04/2009 (08/02/1988)  
**Kiser, Maybelle K.,**  
03/27/2009 (07/16/1988)  
**Klopfenstein, Clifford E.,**  
03/13/2009 (06/01/1983)  
**Lillard, Steven L.,**  
02/02/2009 (01/27/1989)  
**Love, Robert T.,**  
10/01/2008 (03/22/1984)  
**Martin, Ronnie T.,**  
02/28/2009 (10/16/1984)  
**McCreless, Alvin C.,**  
03/12/2009 (01/10/1987)  
**McDonald, William J.,**  
03/21/2009 (Unknown)  
**Milburn, Mary J.,**  
12/22/2008 (11/01/1978)  
**Miles, William P.,**  
03/15/2009 (05/01/1977)  
**Neal, Connie, Jr.,**  
03/15/2009 (06/28/1986)  
**Passons, Roy A.,**  
02/15/2009 (09/17/1983)  
**Proffitt, Ruth B.,**  
03/08/2009 (10/01/1988)  
**Read, Frank Ray,**  
03/24/2009 (09/18/1982)  
**Record, Joan G.,**  
01/31/2009 (06/23/1994)  
**Reynolds, Katherine J.,**  
01/25/2009 (06/01/1974)  
**Richardson, Jerry M.,**  
02/02/2009 (11/09/2001)

**Richey, Vernon A.,**  
03/25/2009 (06/15/1985)  
**Rodgers, Austin Z.,**  
01/21/2009 (01/01/1980)  
**Russell, Homer D.,**  
03/17/2009 (09/14/1982)  
**Schubert, Ella C.,**  
02/23/2009 (07/02/1993)  
**Sharp, C. Wayne,**  
03/13/2009 (01/02/1988)  
**Shaver, Alvin L.,**  
02/19/2009 (03/10/2000)  
**Sheehy, Edward J.,**  
03/19/2009 (03/11/1989)  
**Shiple, Clyde S.,**  
01/19/2009 (Unknown)  
**Siegel, Milton R.,**  
01/13/2009 (01/06/1981)  
**Smith, Donnie M.,**  
03/27/2009 (03/29/1997)  
**Spencer, Alfred O.,**  
03/08/2009 (07/30/1977)  
**Stevenson, Roger W.,**  
01/13/2009 (08/02/1988)  
**Thompson, Harry R.,**  
03/03/2009 (04/15/1987)  
**Thompson, Richard A.,**  
01/22/2009 (Unknown)  
**Thompson, Robert M.,**  
02/25/2009 (07/21/1982)  
**Toomey, Jerry D.,**  
01/22/2009 (10/17/1994)  
**Vinson, Alfonso,**  
01/01/2009 (09/12/1985)  
**Wallace, Alfred E.,**  
02/07/2009 (12/30/1972)  
**Wallace, Donnie J.,**  
03/28/2009 (07/16/1994)  
**Walters, Mary Frances,**  
01/15/2009 (01/28/1978)  
**Watson, Edward R.,**  
02/11/2009 (12/31/1977)  
**Watts, C. Floyd,**  
03/16/2009 (08/22/1981)  
**White, John H.,**  
03/31/2009 (01/23/1999)  
**Williams, Douglas F.,**  
02/05/2009 (04/06/2002)  
**Williams, Orville H.,**  
01/30/2009 (08/29/1987)  
**Woods, Robert L.,**  
03/20/2009 (10/01/1982)  
**Wright, James R.,**  
02/20/2009 (05/29/1982)  
**Yarbrough, Roy T.,**  
02/16/2009 (02/01/1999)

# UPCOMING MARCH 2009 CHAPTER MEETINGS

## **BROWNS FERRY**

**June 9, 6 p.m.**

Stanfield's Restaurant in Rogersville, Ala.  
Guest Speaker Shelia Long,  
Nutrition Coordinator for Athens Senior Center  
**Terry Chinn, President**  
256-230-3660  
[elklulu@hughes.net](mailto:elklulu@hughes.net)

## **CHATTANOOGA**

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

The Colonnade, Ringgold, Ga.  
Annual Picnic  
Details will be provided in  
the Chattanooga Newsletter  
**Tom Swanson, President**  
423-344-6892  
[twswanson@comcast.net](mailto:twswanson@comcast.net)

## **CLEVELAND**

**June 12, 10 a.m.**

Ocoee No. 1 Picnic Area (about 18 miles  
from Cleveland via U.S. 64)  
Brown Bag (bring your own) Lunch  
Guest Speaker Dr. Pat Pagen  
"Foods for Healing"  
**Bill Rievley, President**  
423-479-9409  
[brievley@att.net](mailto:brievley@att.net)

## **FLORIDA**

**Nov. 13, Noon - 2 p.m.**

Lakeside Inn, Mount Dora, Fla. 32757  
Annual Meeting  
**Patrick Hughes, President**  
321-392-3097  
[patngigi@yahoo.com](mailto:patngigi@yahoo.com)

## **GALLATIN**

**June 9, 1 p.m.**

King Solomon Masonic Lodge  
East Main Street  
Guest Speaker Gary Napier,  
Senior Manager, TVA Employee Benefits  
**Alfred R. Goguen, President**  
615-325-6938  
[goguen68@comcast.net](mailto:goguen68@comcast.net)

## **HUNTSVILLE**

**June 10, 10 a.m.**

TVA Offices, 4950 Corporate Drive  
Suite 125F (Ph. 256-430-4800)  
Program: To be announced  
**Steven McRight, President**  
256-247-1447  
[stevemcright@aol.com](mailto:stevemcright@aol.com)

## **JACKSON**

**June 10, 9:30 a.m. Coffee;**

**10 a.m. Meeting**

St. John's Masonic Lodge  
1341 N. Highland Ave.  
"Challenges in a New Time"  
by JEA, SWTEMC, TVA  
**Reggie Barnett, President**  
731-668-0680  
[rbarnett33@bellsouth.net](mailto:rbarnett33@bellsouth.net)

## **JOHNSONVILLE**

**June 11, 10:30 a.m.**

Country Western Steakhouse  
Camden, Tenn.  
Guest Speaker from TVA Retirement Services  
Bring a can of food for the Food Pantry  
**Randall W. Clark, President**  
731-584-7629  
[rwclark29@charter.net](mailto:rwclark29@charter.net)

## **KINGSTON**

**June 22, 10:45 a.m.**

Kingston Community Center  
201 Patton Ferry Road, just off Highway 70  
Program to be announced  
**Jerry Pickell, President**  
865-789-1269  
[dillis66@bellsouth.net](mailto:dillis66@bellsouth.net)

## **KNOXVILLE**

**June 11, 10:30 a.m.**

Fellowship Church  
8000 Middlebrook Pike  
Guest Speaker Steve Bobo, Training  
Specialist, Knoxville Police Department  
"Identity Theft — You've Got It! They Want It!"  
**Theresa Habiger, President**  
865-777-1409  
[thabiger@charter.net](mailto:thabiger@charter.net)

## **MEMPHIS**

**June 15, 11:30 a.m.-1 p.m.**

Allen Fossil Plant, 2574 Plant Road  
Lunch will be catered — R.S.V.P  
to Marie Smith at 662-429-8282  
Retirees and spouses are invited to attend  
We will meet the new plant manager;  
Review of May 7 TVARA Valleywide  
Board Meeting Minutes.  
**David L. Teuton, President**  
901-212-3822  
[dltteuton@yahoo.com](mailto:dltteuton@yahoo.com)

## **MISSISSIPPI**

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

Tupelo TVA Customer Service Center  
Defensive Driving Session  
**Robert "Gus" Hildenbrand, President**  
662-842-0553  
[roberthildenbrand@att.net](mailto:roberthildenbrand@att.net)

## **MUSCLE SHOALS**

**June 16, 10 a.m.**

Florence/Lauderdale Coliseum, Florence, Ala.  
8th Annual Picnic & Healthcare Fair  
**Cameron Kay, President**  
256-810-6569  
[cikay1@juno.com](mailto:cikay1@juno.com)

## **NASHVILLE**

**June 10, 10 a.m.**

Nashville TVA Service Center  
Conference Room  
1195 Antioch Pike  
Guest Speaker Tammy Wilson,  
Vice President, TVA Retirement Services  
"Retirement System Update"  
**Charles P. Smith Jr., President**  
931-381-0255  
[charlesjewel@charter.net](mailto:charlesjewel@charter.net)

## **NORTHEAST ALABAMA**

**June 9, 11 a.m.**

Mud Creek Restaurant  
Information from TVARA  
Valleywide Board Meeting  
**Charles A. Roper, President**  
256-495-2992  
[artro@juno.com](mailto:artro@juno.com)

## **PADUCAH**

**June 16, 10 a.m.**

Pizza Inn, 1001 Joe Clifton Drive  
Guest Speaker Tammy Wilson,  
Vice President,  
TVA Retirement Services  
"Economic Status  
of the TVA Retirement System"  
**Ken Dickerson, President**  
270-442-9539  
[kenneth.dickerson@comcast.net](mailto:kenneth.dickerson@comcast.net)

## **PARADISE**

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

Cattfish Dock, Powderly, KY  
Review minutes from May 7  
TVARA Valleywide Board Meeting,  
Finalize plans for Fall Picnic  
**Darrell K. Sisk, President**  
270-934-8381  
[thesisks@logantele.com](mailto:thesisks@logantele.com)

## **PICKWICK**

**June 16, 10 a.m.**

Pickwick Landing Inn  
Pickwick Dam, Tenn.  
"June is National Dairy Month"  
Presented by Robin South  
and Adrian Wilbanks,  
Mississippi State Extension Service  
Remember to bring canned goods for needy  
Door Prize Drawing  
**Charlotte Daniel, President**  
662-423-5377

Continued on Page 12

# UPCOMING CHAPTER MEETINGS continued

## UPPER EAST TENNESSEE

June 11, 11 a.m.

Rogersville (Tenn.) City Park

Barbecue pork and bread will be served;

Bring a vegetable, dessert, and drink

Program: Report on May 7 TVARA

Valleywide Board Meeting;

Status of Retirement System;

Report on fellow retirees, friends, and family.

**Kenneth "Ken" Rice, President**

865-377-3078

[ken2kaye2r@comcast.net](mailto:ken2kaye2r@comcast.net)

## WATTS BAR

June 8, 10:30 a.m.

Spring City, Tenn., City Hall

Meal catered by Evelyn Hawkins,

\$7 per person

Call 423-365-9048 for reservations

Guest Speaker John Kammeyer

"Do you want to know facts from one who knows and works on the site for the Kingston Fly-Ash Cleanup?"

**Kathleen Garrison, President**

423-365-9048

[eddiekathleen@bellsouth.net](mailto:eddiekathleen@bellsouth.net)

## WESTERN AREA

June 17, 10:30 a.m.

Paris Landing State Park Inn

Dining Room

Program To be announced

**Paul L. Russell, President**

731-642-1222

Want to make your TVARA plans sooner? Chapter-meeting information is posted on the [tvra.org](http://tvra.org) Website a couple of weeks before you get your TVARA News in your mailbox.

**QUESTIONS ABOUT  
THE STATUS OF  
YOUR MEMBERSHIP DUES?  
Call George Jacobs  
865-632-8542**

## TVARA News

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### Jim Andrews, Contributing Editor

1932 Northwood Drive  
Knoxville, TN 37923  
E-mail: [patjimandrews@aol.com](mailto:patjimandrews@aol.com)

**TVARA Membership or Newsletter Information**  
Contact [tvra@tva.gov](mailto:tvra@tva.gov), call 865-632-3318, or contact your local TVARA Chapter President (this information is included on pages 11 and 12).

**Medical and Drug Coverage**  
Call Employee Service Center toll-free @ 1-888-275-8094

**Pension Benefits and 401(k) Accounts**  
For information regarding:  
Call TVA Retirement System toll-free @ 1-800-824-3870 or visit Website @ [www.tva.gov/retireeportal](http://www.tva.gov/retireeportal)

**For Address Changes Notify:**  
TVA Retirement System  
400 W. Summit Hill Drive  
Knoxville, TN 37902  
Call toll-free @ 1-800-824-3870

**The Tennessee Valley Authority  
Retirees Association**  
400 West Summit Hill Drive WT2A  
Knoxville, TN 37902



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.

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