

## The Tennessee Valley Authority Retirees Association 2008

400 West Summit Hill Drive WT2A  
Knoxville, TN 37902  
Email: [tvara@tva.gov](mailto:tvara@tva.gov)  
Phone: 865-632-3318

Since 1967

# TVARA

The TVA Retirees Association

### Valleywide Officers

Ron Loving, *President*

Rowena Belcher, *Secretary*

Tom Swanson, *Vice President*

Jim Green, *Treasurer*

DECEMBER  
2008

# NEWS

## Wilson Well Under Way to Succeeding Snyder by Rowena Belcher TVARA News Editor

It is a now well-known fact that Randy Snyder will be joining us as a retiree at the end of this year, departing his work as TVA Vice President of Retirement Services and his leadership of the TVA Retirement System.

While TVARA has considered its long relationship with Snyder to be an exemplary demonstration of mu-

tual trust and honest communication, forming as strong a bond with his successor, Tammy Wilson, seems inevitable.

"We are looking forward to working just as closely with Tammy," outgoing TVARA Valleywide President Ron Loving says in support of the new regime. "I have no doubt she

*Continued on Page 7*



Randy Snyder and Tammy Wilson

## Ron Writes

I guess for this particular TVARA News edition, a more appropriate title might be "Ron Writes a Final Note — a Thank You Note," if you will.

I can't fully express the enormous gratitude I owe TVARA and TVA's many, many retirees for the honor I have had to serve as President of this great association during the past two years.

The TVARA leadership teams before me had created such a powerful and cohesive infrastructure that the transition into the new role was smooth and the support along the way was strong.

As you recall, last year we had the chance to celebrate the 40th-anniversary year for TVARA and honor its legacy in work on behalf of TVA

retirees and their families.

The planning and events surrounding the celebration provided me with so many opportunities to learn about the rich history of TVARA and its pioneers who led us here. It also gave me guidance in things we need to do to ensure the accomplishments made to date are sustained and strengthened for our future.

I appreciate the hard work of the TVARA Board members and committees for many visionary steps made. Their work gives us a stronger voice. In recognition of TVARA's professional status and strength of membership, we are now incorporated as a non-profit corporation.

Our retiree nominee, Frank Alford, was selected to be on the TVA Retirement System Board and now serves as its Acting Chairman.

To encourage and accommodate an accessible, even though geographically dispersed, TVARA leadership team, we created an Executive Assistant position and created a Website.

## by Ron Loving TVARA Valleywide President

Through Reba Whitson and technology, the retiree community is better connected. (See "A Day in the Life" feature on page 9.)

Several months ago, to proactively address the changing demographics and needs of our retiree population and succession planning for our leadership, more than 100 of us convened both to seek and share new methods for member engagement.

During a recent meeting to begin the transition for the 2009 TVARA officers, we discussed numerous things still to be done. A top priority for the future will be formalizing a strategic-planning process to position our path for the next 40-year anniversary, including reinstating and rebuilding TVARA's advocacy role and other committee functions.

In working with these new leaders and the many TVA retirees I have met along my travels, I am confident that dedicated work and many good results will continue to benefit us all.

Thank you.



Ron Loving

# 2009 Valleywide Officers Offer Experience, Enthusiasm

Each year at its annual meeting, the TVARA Board elects Valleywide officers for the coming year.

And each year that leadership team becomes more dynamic.

Reflective of the membership served, you'll see they live in various locations in the Tennessee Valley and bring diversity in backgrounds and ages.

Family-care experience currently involves young children, grandchildren, and/or parents.

## President — Tom Swanson

For Tom Swanson, taking over as TVARA Valleywide President may come as a big relief.

That's because over the past year Swanson has been juggling the roles of Valleywide Vice President and two terms as President of the TVARA Chattanooga Chapter, our largest and most active chapter.

As a result, he comes well-prepared and enthusiastic about the future for the association.

"With everything going on these days that challenges our healthcare options and long-term financial security, TVARA's mission continues to be right on target," Swanson says. "Members of TVA's retiree population and their families can feel assured that our association's Valleywide and chapter leaders know addressing these issues and keeping folks informed will be of top priority."

For Swanson, like many other "baby boomers," these issues have been heightened by unanticipated challenges in dealing with care for aging parents. He has decided to do what he can to turn some of this experience into proactive lessons for himself, so his own children won't be faced with the same stressful challenges.

This kind of rational approach could be attributed to Swanson's engineering background. Growing up in Satellite Beach, Fla., and being of the baby-boomer generation, he set his career goals on being an aeronautics engineer.

The experience as a University of Florida co-op student working on the

Lunar Excursion Module gave him a hint of the nomadic life that comes with the space-and-aircraft business, so he set his sights on different plans.

These plans resulted in relocation northward and a 32-year career with TVA.

After a 1975 change in TVA's nepotism policy, his wife, Joanne, also began her TVA career. She performed project financial analyses for the generating system until her retirement in 1999.

So, having lived in Tennessee for more than 30 years, it would seem logical that the Swansons' blood runs orange. But don't let that fool you.

"Our blood is actually 100-percent orange AND blue," Swanson says. "Go, Gators!"

## Vice President — Theresa Habiger

In addition to her term this year as TVARA's Knoxville Chapter President, Theresa Habiger brings to the TVARA leadership table a unique perspective by having "worked both sides of the fence."

Her position before retirement was working as TVA's liaison with TVARA and Bicentennial Volunteers Inc. So she steps into her upcoming role knowing many of the players and their life as retirees already.

"When Larry Edwards was TVARA Valleywide President, I used to complain that I could never find him," Habiger says, with a twinkle in her eye. "He was always on the golf course. I have discovered, though, that I am following in his footsteps

Stepping back into employment during retirement is in the cards for some.

Keeping flexibility in life's future plans is a caveat for all.

Collectively, the four new officers bring us 120 years of TVA experience, 25 years of retirement, and a keen understanding of what TVARA's needs are for the future.

I'd like to introduce you to the new Valleywide TVARA officers for 2009.



Tom Swanson



Theresa Habiger

— I find myself playing more tennis now than I could ever have imagined when I worked!"

As a teenager, Habiger dreamed of moving away from her Kansas farm to become a dress designer in New York City. Much to her dad's relief, her life path took her instead to Knoxville to attend graduate school and form her future with TVA.

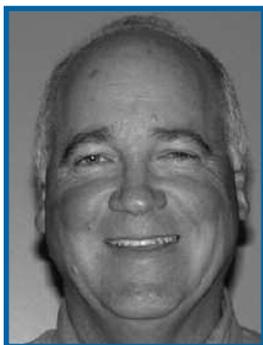
"So as it ended up I worked for a company that Franklin D. Roosevelt created to save the South," she says. "That was probably a better choice than my childhood dream."

As the most recently retired (in 2007) member of the TVARA officers, Habiger sees great value and opportunity in building on the solid base of the association through involvement and connection with those who continue to join the retirement ranks.

"We know the needs and interests of our membership are growing more diverse, and we are excited about finding creative new ways to meet them," she says.

## Treasurer — Bill Oden

Try to think about the ideal thing



Bill Oden



John Blackwell

work. Asked his impression about adding TVARA Treasurer to his workload, he responds, "When Pat Miller approached me about this position, it made me acknowledge that I had been somewhat negligent in serving TVA's retirees for a few years. So what a great opportunity to do something about it!"

you would like to be doing, celebrating a milestone birthday.

Bill Oden will quickly tell you: "RETIRING!"

Having worked diligently to get all his numbers in order gave him the golden opportunity to become a 50-year-old and launch a new life on the very same day.

"We had a great party!" he says emphatically.

Born and raised in Oak Ridge, Tenn., Oden never saw the need to venture too far from home. He spent his 27-year TVA career working in varied financial organizations in Knoxville, then retired to not-so-far-away Tellico Village.

He was lured to TVA by the ulterior motives of a finance-employee friend. That friend also happened to be Oden's baseball coach and was willing to do whatever it took to keep him in Knoxville to play ball.

Well, the TVA career lasted while the ball career went by the wayside.

Like Theresa Habiger, Oden brings to the TVARA-officer team some unique credentials and perspective.

While at TVA, he had the chance to serve eight years as a Director on the TVA Retirement System Board. His knowledge in this complex area, coupled with retiree Frank Alford's current tenure with TVARS will help the leadership team keep the retiree community well-informed.

Since leaving TVA in 2003, Oden has truly been living a life of leisure supplemented by plenty of volunteer

### Secretary — John Blackwell

"Been there, done that" is not a term that could be pinned on John Blackwell — at least not when it involves something he feels passionately about.

Blackwell's willingness to step back into the role of TVARA Valleywide Secretary proves just that.

"I have been involved with TVARA for many years in a variety of roles and have seen lots of changes in TVA and in the demographics of its retirees," he says.

"But the core purpose of TVARA hasn't changed, and its value to our retirees and their families just continues to grow. Over the years, the functions of the leadership team keep evolving to keep TVARA current, and that is what keeps this work both rewarding and fun."

Asked about any sage advice he might give a teenager today as to how to succeed in life, Alabamian Blackwell says, "Getting along with folks is a large part of being successful."

Anyone who has known him during his 30-year TVA career or in his post-retirement volunteer work with TVARA and the Combined Federal Campaign knows he walks that talk.

Yet, that might not always come easily, especially with siblings and even more so for siblings with whom we cross paths at work.

Blackwell's little brother David also is retired from a long TVA career, but 200 miles away in Chattanooga.

"During the decades we worked at TVA, while we both worked on environmental projects involving fossil plants, we were never in a meeting together or involved with same team," David Blackwell says. "John worked on program aspects of the projects and I did contracts."

Only one time did their paths cross (sort of), and a stressful conflict occurred, the younger Blackwell says.

"During a lawsuit by a large environmental contractor, I had to give a deposition and comment on an internal TVA document," he says.

"I repeatedly pled to the lawyers that I had never seen the document before that day, and I was given second and third serious warnings of perjury while they waved the document about.

"Finally, to prove their point, a lawyer shoved the document in my face and pointed to the copy-distribution list. And there it was — the name John P. Blackwell. Very proudly, I pointed out that was my big brother!"

## Cost-Of-Living Adjustment

Information about the pension program Cost-Of-Living Adjustment (COLA) for calendar-year 2009 will be made available after Dec. 12, 2008, upon approval by the TVA Retirement System Board of Directors at its December meeting.

The December Benefits & Deductions Statement (mailed to your home) will include a statement about the COLA change for the following calendar year.

Stay informed on your retirement at [www.tvvars.com/retiree.htm](http://www.tvvars.com/retiree.htm).

# 2009 Medical- Plan Premiums

Medicare Supplement Individual Premium		Medical-Plan Options for Those Not Eligible for Medicare Individual and Family Premiums			
2008	2009			2008	2009
\$294	\$294	80% PPO Plan	Individual	\$522	\$536
			Family	\$957	\$983
		Consumer-Directed Health Plan	Individual	\$290	\$316
			Family	\$553	\$602
		Co-Pay PPO Plan	Individual	\$713	\$800
			Family	\$1,352	\$1,518

## PRESCRIPTION-DRUG COSTS MAJOR COMPONENT IN INCREASING COST OF HEALTHCARE

This is the time of year with heightened focus on medical costs and insurance premiums for 2009.

Fortunately, if you are a participant in the Medicare Supplement, you will have no increase in your premium for 2009.

Participants who are not eligible for Medicare will have premium increases for 2009 — but also have an increase in their wellness benefit, a new health-savings-plan option to consider, as well as modifications in the drug plan to promote increased use of generic equivalents.

But whether you are Medicare-eligible or not, one common concern — the cost of medications — stands front and center as we each try to hold down costs for our plan and for each of our individual pocketbooks.

Pharmaceutical costs are a major driver in managing the cost of our medical plans. Increased prescription costs are a nationwide concern as well.

According to a Kaiser Family

Foundation September 2008 report, prescription-drug spending has been one of the fastest-growing components of national healthcare spending, growing at double-digit rates compared to single-digit rates for hospital and physician services.

Three main factors drive changes in prescription-drug spending.

They include changes in the prescriptions dispensed (utilization), price changes, and changes in the types of drugs used.

- **Utilization.** From 1997 to 2007, the number of prescriptions purchased increased 72 percent, compared to a population growth of 11 percent. The average number of retail prescriptions per capita increased from 8.9 in 1997 to 12.6 in 2007.

- **Price.** Retail prescription-drug prices (which reflect both manufacturer price changes and changes in use to newer, higher-priced drugs) increased an average of 6.9 percent

a year from 1997 to 2007, more than 2½ times the average annual inflation rate of 2.6 percent over the same period.

- **Changes in types of drugs used.** Prescription-drug spending is affected when new drugs enter the market and are used in place of older, less-expensive medications, or if they supplement an existing medication. Drug spending is reduced when brand drugs lose patent protection and face competition from new, lower-cost generic substitutes. About three-quarters of FDA-approved drugs have generic counterparts.

As you can see, we are not alone in our concerns about rising drug costs. Health plans throughout the country are making adjustments to respond to increasing drug costs.

The change in TVA's non-Medicare medical plan to require use of generic equivalents is one step also being made by many others to help keep plan costs more manageable.

This change, along with each of our personal efforts to work with our doctors and pharmacists to determine the best, most cost-effective drug for our needs, will hopefully help control costs for each of us as individuals and our plan as a whole.

For more information, check out the accompanying article "REMEMBER THESE IMPORTANT DRUG-PLAN POINTS" on the next page.

(Source: *Prescription Drug Trends, September 2008, Kaiser Family Foundation.*)

## Cold or Flu?

Let's hope that by now most of you have taken advantage of a readily available flu shot.

If not and you find yourself suffering some winter weather maladies, would you know if they are the symptoms of the flu or simply a cold?

Thanks to the Minute Clinic of CVS pharmacy,

here is a handy set of tips that might help:

symptoms	cold	flu
fever	rare	usually present
chills	uncommon	fairly common
stuffy nose	common	uncommon
runny nose	sometimes	common
sore throat	common	uncommon
coughing	hacking, productive	dry, unproductive
headache	uncommon	common
tiredness	mild	moderate to severe
general aches/pains	slight	common, often severe

# REMEMBER THESE IMPORTANT DRUG-PLAN POINTS

by Pat Miller  
TVARA Health Committee

The following points are subject to meeting any applicable deductible under your plan:

Keeping prescription-drug costs down is important. And there is increased competition at the retail level for your prescription-drug business.

Sometimes it can be overwhelming or at least confusing. The bottom line is that we each have to make the best decisions we can to manage our costs.

It is important to know how the plan works and to look at factors that should be considered as you wind your way through the prescription-drug maze.

Here are some key points those of us on the TVARA Health Committee hope will help.

• **Medicare Supplement Does NOT REQUIRE Mail Order.** Under the Medicare Supplement, you are NOT REQUIRED to use Home Delivery (Mail Order) for refills of maintenance medications. However, you are ENCOURAGED to do so in order to hold down your cost and the cost to the plan. Mail order can usually provide a 90-day supply for about the price of a 60-day supply at retail.

• **Mail Order May Be Required If NOT in Medicare Supplement.** Under the plans for those NOT in the Medicare Supplement, Home Delivery (Mail Order) MUST be used to refill maintenance medication prescriptions after the first three retail purchases. This provision provides a 90-day supply for less than the cost of three 30-day supplies. If the prescription is filled at the retail pharmacy after the third purchase, it will be at full retail cost without any plan discount or reimbursement.

• **Retail Drug Cost Is the LOWER OF Your Pharmacy's or Medco's Cost.** When filling your prescription under your plan at your local retail pharmacy, the cost of the drug

charged to the plan will be the LOWER OF the retail cost at your pharmacy or Medco's retail cost. For example, if the retail pharmacy is charging \$39 for a medication and Medco's retail price is \$40.96, the cost to the plan will be the lower amount of \$39. You will pay the co-pay due under your plan, and the plan will be charged the remainder. Similarly, if Medco's retail cost is lower than the pharmacy's cost, Medco's cost will be applied.

• **Your Co-Pay Will Not Be More than Cost of the Drug.** If the drug costs less than your minimum co-pay, you will pay the lesser amount. For example, if the total retail cost is \$3.96 and you have a \$10 minimum co-pay, you will pay \$3.96. You will not pay more than the drug cost.

• **Make Cost Comparisons To Decide What Is Best for You.** You may be deciding where to fill a one-time prescription or trying to compare retail versus mail-order prices for longer-term drugs (if this is optional as in the Medicare Supplement). If you are not in the Medicare Supplement, you may even be considering not using your insurance to fill a maintenance-drug prescription at special advertised prices. Whatever the case, we hope some of the following tips are useful:

1. Be sure to compare an advertised special retail cost to your plan cost. Don't assume an advertised special retail price will be cheaper than using your plan. As indicated earlier in this article, your plan has a LOWER OF provision that will apply for retail purchases. When you use your insurance plan, you will be charge the LOWER OF the store's retail cost or the Medco cost. (At one store I was told my insurance card would not be needed, because the cost would be quite low. But under my insurance, the cost was even lower.)

2. Make apples-to-apples cost comparisons. Be sure to look at the quantities and dosages associated with advertised discounts. In order to compare prices, you may need to get the adjusted price for equal quantities — as well as compare dosages. Some published prices include a supply of 6, 12, 14, 20, or 28 pills compared to a TVA-plan quantity of 30. (This applies for 90-day supplies as well — with some advertised 90-day supplies being much lower quantities than the supply of 90 pills for 90 days offered by the plan.)

3. Be sure to make retail to mail-order comparisons for maintenance drugs or prescriptions that will be used for 90 days or more. Remember that mail-order prices are below the cost of a three-month supply at retail. This comparison is especially important for those in the Medicare Supplement who are not required to use mail order for longer-term drugs. Mail order is encouraged because it is generally the most cost-effective route for you and the plan.

If you need assistance, resources are available. Important contacts include the following:

TVA Service Center  
1-888-275-8094  
[www.tvaretirees.com](http://www.tvaretirees.com)  
[esc@tva.gov](mailto:esc@tva.gov)

Medco Health Solutions  
1-800-592-4520  
[www.medcohealth.com](http://www.medcohealth.com)

*(The information in this article is provided by your TVARA Health Committee in coordination with TVA. In addition to Pat Miller, committee members are Buster Smith, Larry Edwards, Ed Patrick, Tom Swanson, and Leon Kendrick.)*

# WE GATHER TOGETHER AT GUNTERSVILLE

Were you aware that the first TVA Retirees Picnic was held more than 30 years ago as a pot-luck affair at Norris Dam State Park, attended mostly by Knoxville-area retirees?

The event has since grown to a Valleywide annual reunion attended by well over a thousand retirees and spouses.

In recent years it has been held at Guntersville, Ala. It is organized by the TVA Retirees Association, with TVA as host and with extensive groundwork by the area TVARA chapters, the Bicentennial Volunteers Inc. staff, and the Guntersville community.

The importance of this reunion of co-workers and friends can best be summarized by picnic attendee George Mauney, who retired from TVA in 1975 and lives in Cleveland, Ga., which is nearly five hours away from Guntersville.

"I am 93," Mauney says. "And I hope to keep coming until I am 100!"

Nick Hobbs, a 94-year-old retiree from Sheffield, Ala., echoes Mauney's sentiments.

"I enjoy attending the picnic and seeing how many folks I can find that I worked with or met a previous picnic," says Hobbs, who began his TVA career in 1934.



*Lori and Gerry Stiers of Chattanooga enjoy their first retiree picnic in Guntersville.*



*The oldest retiree at this year's picnic, Nick Hobbs (second from right), is surrounded by TVARA leaders (from left) Tom Swanson, Ron Loving, and John Blackwell.*



*From left, sisters Griffin and Emily Cavender, the granddaughters of late TVA retiree Jack Roundtree of Knoxville, perform at the picnic as the singing act Cherohala.*



*Northeast Alabama Chapter members Larry Hancock and Susie Richardson are among those greeting fellow retirees to Guntersville.*



*From left, picnickers include former Human Resources co-workers Debbie Norton of Muscle Shoals, Cid Heidel of Chattanooga, and M.J. Ligon of Muscle Shoals.*



From left, Muscle Shoals retiree Earl Evans, Senior Manager of Employee Benefits Gary Napier of Knoxville, and Muscle Shoals retiree John Blackwell share a few laughs.



From left, Vicki Wooliver and Jennifer Puckett represent Knoxville's TVA Retirement Services with information and advice for interested picnickers.



Susan Lauver (standing, left), Senior Manager of Issues Management on the Communications staff in Knoxville, passes out TVA bags to picnic attendees.



From left, Alabama retirees Eddie Garrett of Florence and David Wright of Killen watch and listen to the picnic proceedings.



Lyla and retiree James Boehms of Knoxville join in the festivities in Gunterville.

## Wilson Well Under Way...continued from page 1

will continue the same spirit of dedication and level of experience we have come to appreciate from TVARS.”

TVA worked diligently in its succession-planning process for this critical position. Established in 1939, the TVA Retirement System is one of the largest pension plans in the world, with assets currently valued at more than \$6 billion.

Taking over responsibility for that system is no small task, but it is a task to which Wilson brings extensive knowledge and experience, most recently serving as Senior Adviser to TVA's Chief Financial Officer.

During her 18-year career with TVA, she has managed monies, assets, and projects well in excess of the pension system, including TVA's \$25-billion debt portfolio, Cash Management operations, the Nuclear Decommissioning Trust Fund, and the refinancing of \$30 billion of TVA bonds.



Wilson talks with TVARA Huntsville Chapter President Leonard Bynum at the TVA Retirees Picnic in September.

TVA retiree Frank Alford, who serves as Vice Chairman (and currently Acting Chairman) of the TVARS Board, says, “I am excited about Tammy's stepping into her new role.

With her high level of energy and Randy's creating a perfect transition environment, we have already had

glimpse of the future.

“Tammy has a thorough understanding of the Retirement System's investment strategy and the direction we need to be headed. She is very well respected by her working counterparts and will quickly gain that from those she serves in this position.”

# BVI — Celebrating a Banner Year

In September, Bicentennial Volunteers Inc. hosted its 25th annual awards-and-recognition banquet to honor a population of hard workers making a difference throughout the Tennessee Valley and in the world with their time and talents.

BVI President Mike Lamb kicked off the celebration, saying, "I'm pleased that this year we have utilized over 850 retirees in a myriad of roles — as volunteers through BVI, as contractors for TVA through our Retiree Resources Corporation (RRC) and in disaster assistance for FEMA through our National Emergency Assistance (NEA) corporation — and we're still just two-thirds of the way through the year."

It was volunteerism that launched BVI and continues to be a mainstay of operations. In fact, TVA retirees and their spouses contribute more than 6,000 days of volunteer service each year through BVI — hours that contributed to a banner year for its Water Safety Program.

Seventy-four volunteers, including 23 new recruits, trained more than 37,000 schoolchildren in Alabama, Mississippi, Georgia, Kentucky, and Tennessee.

"We consider this program to be one of the real cornerstones of our retirees' volunteer spirits," Lamb says.

Another significant pool of volunteer talent is the 146 BVI volunteers who staff the visitor centers at Raccoon Mountain, Fontana, and Norris. This

year they welcomed more than 80,000 visitors from 45 states and 30 foreign countries.

"The story of TVA is now reaching many through these visitor centers; and we hope to increase the reach and popularity of these facilities," Lamb says. "The BVI Board, working with TVA management, has recently authorized a significant upgrade to the Raccoon Mountain structure, exhibits, and displays, and we hope to complete the work there this coming year.

"Our long-term plan is to continue this upgrading to other facilities."

Although the organization is still generally known as "BVI," by 2002 the FEMA work and TVA staff-augmentation work had grown so that two additional corporations were formed, NEA and RRC.

Through NEA, former TVA employees are used to support FEMA and meet TVA's statutory obligations to FEMA for disaster-recovery efforts.

Over the past three years, this has resulted in deploying people to 52 different disasters in 18 states. In 2008, there has already been 40-percent more work than BVI's previous biggest year, and with more than 110 different retirees utilized.

To maintain success in this area of service, Lamb says, "we have just completed a new training class for FEMA work — we trained 56 new people this year — so we hope we are prepared as



*Water Safety Program volunteer Tom Parker has logged more than 3,000 total hours, helping him to share BVI's 2007 "Volunteer of the Year" award with his late wife, Loretta.*

well as we can be for any disasters in the future."

The year has been busy for retirees who want to return to work, as well. BVI's RRC has placed about 550 retirees as staff-augmentation contractors with TVA. When workload peaks beyond staffing capabilities, who better to use to fill the gap than a retiree who already knows the business?

So, many of those augmented are doing a similar job to what they did before retirement — even with the same organization. But they are now able to do it on a part-time or occasional basis. This ultimately provides a win-win for TVA and the retiree.

"We are grateful to be able to offer this service to retirees, as some of them choose to ease into retirement," Lamb says.

Lamb closed the celebration by saying, "So you can see that it has been a big year for us. But we feel that the more retirees we are able to utilize, the more students we are able to train in Water Safety, the more visitors we are able to welcome to the visitor centers, and the more charitable and educational efforts we can participate in, the better. We look forward to serving the interests of retirees and TVA to even greater levels in the future."



*Mike Lamb*

— ROWENA BELCHER



*Pictured are BVI/FEMA workers on assignment in Indiana, helping with flood damage, including, from left, bottom row, Walt Pearson, James Gilliam, Carl Sherer, and Howard Horton, and, top row, Chuck Richardson, David Ussery, Dave Schmidt, Glenn Schmidkofer, and Clint Horton.*

**BVI is looking for more volunteers to teach schoolchildren the Water Safety Program.**

**Volunteer training will be conducted March 5-6, 2009; E-mail [casherer@tva.gov](mailto:casherer@tva.gov) or call 1-800-426-8801 to enroll.**

## Frequently Asked Question: What is the difference between TVARA and BVI — aren't they the same?

TVARA and BVI are actually two different retiree organizations that work closely together, but with different missions.

TVARA was established in 1967, prompted by a meeting of 32 Knoxville-area retirees convened to work on behalf of the 1500-plus TVA retirees, to protect medical-insurance benefits. Now representing more than 23,000 retirees, TVARA continues to be focused on being an advocate for this population.

This includes speaking with one voice and providing information to our constituents on issues such as health-

care, Social Security, and other issues affecting retirees.

TVARA also advocates and informs the public on the many great programs offered by TVA.

An example of the strong partnership sustained between TVARA and TVA, was the creation of BVI. In preparation for celebrating the nation's 200th birthday, TVA came to the association to ask for help in staffing a "Bicentennial Caravan" of exhibits that would travel throughout the region.

TVARA agreed, and Bicentennial Volunteers Inc. was established as a

not-for-profit corporation in 1975 to tap the collective energies and talents of TVA's huge retiree population.

That mission continues today. Over the years, BVI has grown and expanded to include three major areas of activity: 1) providing volunteer service to TVA and other institutions, 2) providing TVA with short-term staff-augmentation contract support, and 3) providing trained emergency assistance to the Federal Emergency Management Agency.

TVARA and BVI encourage retirees to become active in both organizations.

## A Day in the Life of ... Reba Whitson

by Rowena Belcher  
TVARA News Editor

Not quite two years ago, you might recall I introduced you to a new addition — actually a new method of operation — for TVARA. And what a change it has been.

It came as the result of the insightful decision of the TVARA Board that it needed help.

As then-TVARA Valleywide Secretary John Blackwell said, "Recruiting new leaders will be an impossible task to face if we can't 'lighten the load' in these volunteer roles. People are busy, and we need to work in a way that accommodates that and continues to attract new talent."

Membership has nearly doubled in the past decade, and our members have landed in all parts of the country and world. We have 21 active chapters and a busy network trying to keep everyone informed.

Relaying timely and valuable information to the TVA retirement community is a top priority of the association. Finding ways to do that efficiently and effectively is a must.

TVARA's Executive Assistant, Reba Whitson, does just that every day.

The phone has become Reba's No. 1 tool of her trade, with a good pair of walking shoes her second, and E-mail running a close third.



Reba Whitson

"I probably spend half of each day on the telephone with the TVARA Valleywide and chapter officers, and, most importantly, with our retirees," says Whitson. "If you think

back to the days of the switchboard operator — that would be a good picture of what my day feels like.

"Most calls are for help in finding the right person to ask a question. Sometimes the caller feels frustrated. My role is to make that connection and make the caller know help is available somewhere."

Many of the connections are with various TVA representatives. Reba's 28-year TVA career — coupled with a personable lack of bashfulness — has been a plus. She knows who to see and will do just that.

"All the advancements made in technology could make it easy to communicate almost totally by E-mail, but

I don't think that is right, especially for the role TVARA serves," she says. "We are dealing with important things in people's lives. Understanding and trust come through personal contact.

"I want folks to know that my role with TVARA is to help with that personal contact, and they should feel free to call me anytime.

"I love this job and the people I have met through it."

In addition to the many unexpected fires Whitson fights, each day she is responsible for point-of-contact coordination for administrative aspects of the office, such as keeping the TVARA Board and chapter and committee leaders up to speed on emergent information items.

With so many of us having overloaded our schedules in retirement, this would be near impossible without the new Executive Assistant position.

Darrell Sisk, President of TVARA's Paradise Chapter, says, "I don't know what I would do without Reba's help. She makes sure we get any information we need and that we follow through with our own action items.

"Reba went the extra mile by attending our June picnic, so members would get to know the person at the other end of the phone line."

# In Memoriam

(June 2008 – October 2008)

VA Retirement Services received notifications of the previously unreported deaths of the following retirees for the period June 28, 2008, through Oct. 21, 2008. They are listed with date of death (and date of retirement).

**Allsbrooks, Charles D., Jr.,**  
09/08/2008 (05/15/1999)  
**Ayers, Cletis H.,**  
07/26/2008 (10/17/1994)  
**Ballard, Thomas M.,**  
07/30/2008 (12/18/1976)  
**Barnes, Joe A.,**  
09/11/2008 (10/17/1994)  
**Beck, W. Lynn,**  
08/02/2008 (10/17/1994)  
**Bevis, Andrew G.,**  
09/13/2008 (03/29/1970)  
**Bianco, Anthony P., Jr.,**  
08/07/2008 (09/29/1990)  
**Bishop, Joe, Jr.,**  
10/04/2008 (12/24/1988)  
**Blackburn, Paul T.,**  
09/29/2008 (01/10/1987)  
**Bowman, Robert J.,**  
07/27/2008 (11/16/1985)  
**Brooks, Robert T., Jr.,**  
09/13/2008 (05/25/1999)  
**Carter, Bobby G.,**  
09/27/2008 (01/03/1998)  
**Creamer, J. Sterling,**  
08/08/2008 (01/03/2001)  
**Drake, Richard C.,**  
09/27/2008 (05/29/1982)  
**Drinnon, Conley E.,**  
10/02/2008 (05/01/1982)  
**Duncan, Jack K.,**  
10/01/2008 (09/17/1984)  
**Edwards, Henry S.,**  
09/26/2008 (10/01/1988)  
**Ellis, Edd S.,**  
10/01/2008 (09/12/1983)  
**Ennis, Eddie R.,**  
07/28/2008 (09/07/1988)  
**Estes, Robert B.,**  
08/27/2008 (09/12/1983)  
**Fourman, Norman B.,**  
10/07/2008 (06/12/1990)  
**Franklin, Leroy,**  
06/30/2008 (07/29/1995)  
**Gann, Robin T.,**  
09/21/2008 (06/12/2004)  
**Goins, James W.,**  
08/18/2008 (06/12/1982)  
**Goodwin, Louis A.,**  
10/21/2008 (09/27/1992)

**Gray, Howard S.,**  
09/03/2008 (01/09/1988)  
**Grimes, Orville N.,**  
08/22/2008 (09/01/1970)  
**Harris, Kenneth E.,**  
09/10/2008 (12/16/1989)  
**Hibbs, William M.,**  
07/30/2008 (05/24/1983)  
**Hicks, Edward C.,**  
10/17/2008 (08/19/1988)  
**Hite, James L.,**  
10/16/2008 (01/05/1980)  
**Holden, James A.,**  
09/23/2008 (04/11/1973)  
**Holland, Frank R.,**  
08/30/2008 (10/01/1988)  
**Horn, Lloyd E.,**  
08/21/2008 (10/01/1988)  
**Jacks, James E.,**  
08/18/2008 (01/10/2004)  
**Jackson, David L.,**  
08/22/2008 (11/19/1991)  
**Jackson, David R.,**  
08/15/2008 (05/31/2004)  
**Johnson, Duane,**  
08/17/2008 (Unknown)  
**Johnson, Herbert L.,**  
09/15/2008 (04/02/1991)  
**Jones, Jimmy N.,**  
08/30/2008 (04/01/1995)  
**Jones, Howard D.,**  
09/28/2008 (10/27/1984)  
**Kizzee, Donald F.,**  
09/03/2008 (07/01/1989)  
**Knotts, Edward V.,**  
09/21/2008 (08/02/1988)  
**Lampkin, Andrew J.,**  
08/12/2008 (01/05/1980)  
**Langham, Clifford,**  
09/11/2008 (10/02/1992)  
**Largin, Polly W.,**  
09/18/2008 (06/30/1990)  
**Laurent, Gerard R.,**  
09/16/2008 (09/07/1985)  
**Leach, Johnnie W., Jr.,**  
08/21/2008 (01/07/1978)  
**Leamon, James H.,**  
10/09/2008 (04/02/1996)  
**Lewonczyk, Donald F.,**  
08/23/2008 (01/20/2000)

**Lusk, Jack E.,**  
09/30/2008 (10/19/1991)  
**Lyndon, J. Diane,**  
09/21/2008 (07/03/1993)  
**Martin, Paulie A.,**  
09/24/2008 (12/01/1983)  
**McCustion, William A.,**  
07/31/2008 (12/19/1987)  
**McNichols, Teddy J.,**  
08/20/2008 (01/01/1993)  
**McWherter, Bobby B.,**  
08/19/2008 (09/27/1997)  
**Menard, Charlene A.,**  
09/21/2008 (08/01/1988)  
**Mills, Rayford Floyd,**  
08/10/2008 (Unknown)  
**Mitchell, James H.,**  
09/06/2008 (12/31/1977)  
**Mockabee, Leslie G.,**  
09/04/2008 (10/27/1990)  
**Morris, James C.,**  
10/19/2008 (01/09/1988)  
**Musser, Joseph A.,**  
08/29/2008 (03/19/1994)  
**Nelson, Paul H.,**  
09/25/2008 (08/02/1988)  
**Oldham, James R.,**  
09/04/2008 (05/05/2001)  
**Patrick, Clifford V.,**  
08/11/2008 (01/07/1984)  
**Pendergrass, E. Clyde,**  
08/06/2008 (06/08/1991)  
**Phillips, Eugene D., Jr.,**  
08/28/2008 (08/02/1988)  
**Pierce, Ralph M.,**  
09/15/2008 (10/12/1985)  
**Pointer, Raymond G.,**  
09/11/2008 (11/16/1991)  
**Poss, Tommy C.,**  
10/02/2008 (01/05/2008)  
**Proffitt, Houston W.,**  
08/30/2008 (10/01/1990)  
**Randolph, Herbert C.,**  
09/18/2008 (10/17/1994)  
**Renner, Rodney O.,**  
09/01/2008 (10/17/1994)  
**Richardson, Gene L.,**  
08/24/2008 (01/03/1999)  
**Salsbury, Marvin F.,**  
09/18/2008 (06/21/1979)

**Schmidt, Wynetta J.,**  
07/31/2008 (11/29/1997)  
**Scogin, Lucille S.,**  
07/31/2008 (01/05/1987)  
**Shelton, Clint, Jr.,**  
10/20/2008 (08/02/1988)  
**Simpson, Charles M.,**  
09/17/2008 (09/18/1982)  
**Smith, Melvin W.,**  
08/10/2008 (07/23/1983)  
**Smith, Dimple W.,**  
07/17/2008 (02/04/1996)  
**Stovall, William D., Jr.,**  
09/16/2008 (12/28/2002)  
**Swinea, Frankie J.,**  
08/27/2008 (10/05/1991)  
**Taylor, John W.,**  
10/16/2008 (08/02/1988)  
**Tippen, James H.,**  
10/16/2008 (06/17/1979)  
**Tucker, Harold D.,**  
06/28/2008 (01/03/2000)  
**Turner, Owen C.,**  
10/01/2008 (01/08/1977)  
**Veal, Charles E.,**  
08/08/2008 (01/01/1993)  
**West, A. Edward,**  
07/31/2008 (02/10/2001)  
**Whiteaker, A. Theodore,**  
08/19/2008 (10/14/2006)  
**Wilkinson, Robert M.,**  
10/16/2008 (10/17/1994)  
**Withers, Henry W., Jr.,**  
08/21/2008 (09/17/1988)  
**Womack, William F.,**  
07/29/2008 (09/15/1984)  
**Woodfin, Samuel U.,**  
10/21/2008 (06/26/1993)  
**Woodson, Harry S., Jr.,**  
08/20/2008 (08/15/1988)  
**Worley, Tommy S.,**  
07/14/2008 (10/17/1994)  
**Yates, Willard H.,**  
09/08/2008 (09/28/1985)  
**Young, George W., Jr.,**  
09/19/2008 (01/10/1987)  
**Zandri, Frederick T.,**  
09/10/2008 (04/13/2002)

# UPCOMING DECEMBER 2008 CHAPTER MEETINGS

## **BROWNS FERRY**

**Dec. 9, 6 p.m.**

*Catfish Cabin II, Hwy. 72, Athens, Ala.*

Guest Speaker DeWayne Eddy  
Financial Advisor from LPL Associates

**Terry Chinn, President**

256-230-3660

[elklulu@hughes.net](mailto:elklulu@hughes.net)

## **CHATTANOOGA**

**Dec. 9, 10 a.m.**

*Brainerd United Methodist Church*

"Gifts for the Kids"

Bring an unwrapped gift for the gift-wrapping party for the Children's Home

**Tom Swanson, President**

423-344-6892

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

## **CLEVELAND**

**Dec. 4, 11 a.m.**

*First Baptist Church of Cleveland*

Christmas Lunch

"Christmas Is on Its Way" Program

Christmas Entertainment

Investment Representative from Edward Jones

**Bill Rievley, President**

423-479-9409

[billrievley@peoplepc.com](mailto:billrievley@peoplepc.com)

## **FLORIDA**

**Autumn 2009**

*Location to be announced*

Annual luncheon/meeting

Program to be announced

**Patrick Hughes, President**

321-392-3097

[Patngigi@yahoo.com](mailto:Patngigi@yahoo.com)

## **GALLATIN**

**Dec. 10, noon**

*King Solomon Masonic Lodge*

*East Main Street*

A Pot Luck Lunch

Daryn McCorkle, Singer

Guest Entertainer

**Alfred R. Goguen, President**

615-325-6938

[goguen68@comcast.net](mailto:goguen68@comcast.net)

## **HUNTSVILLE**

**Dec. 11, 10 a.m.**

*TVA Offices, 4950 Corporate Drive*

*Suite 125F (Ph. 256-430-4800)*

Christmas Lunch at Landry's Restaurant

Showing *Built for the People, the Story of TVA*

Election of Officers

**Leonard W. Bynum Jr., President**

256-539-5454

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

## **JACKSON**

**Dec. 10, 10 a.m.**

*St. John's Masonic Lodge*

*1341 N. Highland Ave.*

Christmas Luncheon & Entertainment

**Reggie Barnett, President**

731-668-0680

[rbarnett33@bellsouth.net](mailto:rbarnett33@bellsouth.net)

## **JOHNSONVILLE**

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

*Country Western Steakhouse*

Special Music by Harpist Sherri Ulrich

Installation of New Officers

"Bring a Can Drive" for the Food Banks

of Humphreys & Benton County

Surprise Speaker, Maybe Santa Claus?!!

**Randall W. Clark, President**

731-584-7629

[rwclark29@charter.net](mailto:rwclark29@charter.net)

## **KINGSTON**

**Dec. 8, 10:45 a.m.**

*Kingston Community Center*

Annual Christmas Luncheon & Program

**Jerry Pickell, President**

865-789-1269

[Dillis66@bellsouth.net](mailto:Dillis66@bellsouth.net)

## **KNOXVILLE**

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

*Christmas Luncheon at the Foundry*

*For reservations, call 865-632-3318*

Entertainment by Griffin and Emily Cavender

of Cherochala, granddaughters

of late retiree Jack Roundtree

**Theresa Habiger, President**

865-777-1409

[thabiger@charter.net](mailto:thabiger@charter.net)

## **MEMPHIS**

**Dec. 15, 11:30 a.m.**

*Ryan's Family Steakhouse, Riverdale Drive*

*(3813 Germantown Rd. Ext.)*

Discuss Valleywide Meeting Minutes

**David L. Teuton, President**

901-212-3822

[dltteuton@yahoo.com](mailto:dltteuton@yahoo.com)

## **MISSISSIPPI**

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

*Tupelo TVA Customer Service Center*

Catered Lunch

Christmas Entertainment

Election of 2009 Officers

**Joe Boehms, President**

662-842-7755

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

## **MUSCLE SHOALS**

**Dec. 16, Coffee at 9:30 a.m.;**

**Meeting at 10 a.m.**

*ERC Auditorium*

*(Muscle Shoals TVA Reservation)*

Guest Speakers Gary Napier, Randy Snyder

"Everything You Need to Know About  
Benefit/Retirement Changes for 2009"

**Debbie Norton, President**

256-764-8410

[deb35630@comcast.net](mailto:deb35630@comcast.net)

## **NASHVILLE**

**Dec. 10, 10 a.m.**

*Picadilly Cafeteria*

*Murfreesboro Road*

Annual Christmas Luncheon

Election of Officers

**Alvin R. Brown, President**

615-370-9015

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

## **NORTHEAST ALABAMA**

**Dec. 9, 10 a.m.**

*Mud Creek Restaurant*

Christmas Dinner Meeting

**Charles A. Roper, President**

256-495-2992

[artro@juno.com](mailto:artro@juno.com)

## **PADUCAH AREA**

**Dec. 16, 10 a.m.**

*Pizza Inn, 1001 Joe Clifton Dr.*

Guest Speaker Tammy Wilson

"Financial Status of the Retirement System"

**Clinton Horton, President**

270-354-9346

[inakylake@mchsi.com](mailto:inakylake@mchsi.com)

## **PARADISE**

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

*Catfish Dock, Powderly, KY*

Update on Healthcare and Pension Fund

**Darrell K. Sisk, President**

270-934-8381

[thesisks@logantele.com](mailto:thesisks@logantele.com)

## **PICKWICK**

**Dec. 16, 10:30 a.m.**

*Pickwick Landing Inn*

**IT'S BINGO TIME!**

**Charlotte Daniel, President**

662-423-5377

## **UPPER EAST TENNESSEE**

**Dec. 18, 11 a.m.**

*Price Community Center, Rogersville, Tenn.*

Guest Speaker Randy Snyder

Christmas Luncheon, RSVP by 12/11/08 at

865-377-3078

**Kenneth "Ken" Rice, President**

865-377-3078

[Ken2kaye2r@comcast.net](mailto:Ken2kaye2r@comcast.net)

## **Like another incentive for attending a chapter meeting?**

BVI is making available an early release of free DVD copies of *Built for the People, the Story of TVA*, for TVARA members at the December chapter meetings. Just in time for the holidays.

*Continued on Page 12*

# All Aboard for a Floating Chapter Meeting!

The TVARA Florida Chapter conducted its 2008 Annual Meeting aboard the Rivership Romance, enjoying an October-afternoon cruise along beautiful Lake Murray in Sanford, Fla.

Because its members are located hundreds of miles apart, the chapter meets only once a year.

“Our annual meetings are scheduled in the fall to learn about year-ending information related to medical-insurance issues and retirement-system current events,” says Chapter President Patrick Hughes. “This provides the membership a unique opportunity to have a face-to-face encounter to learn answers to their questions.”

TVA retirees who live in Florida are encouraged to join TVARA and enjoy the annual social/business event. They can call Hughes for information at 321-392-3097.



TVARA Florida Chapter President Patrick Hughes (second from right) welcomes guests (from left) Teresa and Randy Snyder and Reba Whitson, at the Florida group's annual picnic.

## UPCOMING CHAPTER MEETINGS continued

### WATTS BAR

Dec. 8, 10:30 a.m.

Spring City Hall, Spring City, Tenn.

Meal catered by Evelyn Hawkins

\$7 per person

(For reservations, call 423-365-9048)

New Officers will be installed

Santa Claus will appear

**Kathleen Garrison, President**

423-365-9048

eddiekathleen@bellsouth.net

### WESTERN AREA

Dec. 3, 10:30 a.m.

Paris Landing State Park Inn

Christmas Luncheon provided by the chapter

“Celebrate Christmas Early” Musical Program by Henry County High School Madrigals

**Paul L. Russell, President**

731-642-1222

TVARA NEWS

#### Rowena Lee Belcher, Editor

1269 Mt. Olive Road

Lookout Mountain, GA 30750

Email: rowdymtn@tvn.net

#### Jim Andrews, Contributing Editor

1932 Northwood Drive

Knoxville, TN 37923

Email: patjimandrews@aol.com

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

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

or visit Website @ www.tva.gov/retireeportal  
toll-free @ 1-800-824-3870  
Call TVA Retirement System  
Pension Benefits and 401(k) Accounts  
For Information Regarding:

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

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



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.

**Avoid the holiday mail rush —**  
take advantage of renewing your membership  
at your December chapter meeting

Presorted Standard  
US Postage  
PAID  
Knoxville, TN  
Permit No. 475