



WEATHER

Partly sunny,
warmer
High: 60
Low: 34
Details, C6

IN SPORTS, D1



"I WAS UNFAITHFUL"

■ Tiger Woods apologizes again for cheating on his wife, without revealing the scope of his infidelity or when he will return to golf.

IN LIFE [home], E1



HOME SHOW COMING

■ Tri-State Home Show next weekend will feature building and design trends.
■ Could you be a master gardener?

ONLINE

MOBILE NEWS

■ Get breaking news and full Winter Olympics coverage on your phone. ctfpm.com

Chattanooga Times Free Press



FOR THE LATEST NEWS THROUGHOUT THE DAY, GO TO TIMESFREEPRESS.COM

Saturday, February 20, 2010

TO GIVE THE NEWS IMPARTIALLY, WITHOUT FEAR OR FAVOR

Vol. 141, No. 68 • • •

'Perfect storm' hits TVA's retirement system

  **Online:** Read the Inspector General's report on TVA's retirement system and U.S. Rep. Zach Wamp's letter. [Read previous stories.](#) [Comment.](#)

By **DAVE FLESSNER**
dflessner@timesfreepress.com

The Tennessee Valley Authority didn't put enough money in its employee retirement fund while raising retiree

benefits and incentives during most of the past two decades, a new audit concludes.

TVA's inspector general said the federal utility cut its share of retirement contributions in half during the 1990s and later quit making any contributions for six years, despite rising benefit expenses for TVA and increased retirement contri-

butions by most other electric utilities.

When the market slump cut the value of TVA's investments in 2008 and 2009, the utility's once-rich retirement plan shrunk to \$3 billion below what actuaries said it needed to meet future obligations. The retirement program now has about \$6.6

billion, or 83 percent of the desired level.

"These events constituted a near 'perfect storm' that created a financially unhealthy system," TVA Inspector General Richard Moore concluded in a 11-page audit released this week.

See TVA, Page A9

BY THE NUMBERS

- **22,785** — Number of TVA retirees covered
- **12,034** — Number of TVA employees covered
- **\$6.6 billion** — Current value of TVA retirement system (83 percent of desired level)
- **\$1 billion** — TVA ratepayer contribution to plan last August
- **\$300 million** — Value of benefit reductions because of cutbacks in cost-of-living increases adopted last August

Source: TVA Retirement System

Reading the fine print

Lenders seek

Heat bills
get icy
welcome

vet differs because of the location of pain, because it affects the tendon that runs down the calf along the back of the foot and connects to the heel bone. Severe pain can result when the Achilles tendon or a calf muscle is stressed. Often seen in middle-aged recreational athletes, the condition is common when people fail to stretch and bend prior to strenuous physical activity. Other causes are repetitive movements and excessive

questions about the numerous brands available, speak with your pharmacist for his or her recommendation. If shoes are the issue, depending on her general activity, have your mother purchase a pair of relatively flat or athletic shoes designed to cushion and provide extra support.

If all my recommendations fail to provide relief, attempt to convince her to see her physician or a podiatrist.

FAITH

Follow Christ's example

Q: I really do believe in Jesus, but sometimes I wonder if it's all too good to be true. What I mean is, how can God possibly love us and forgive us when we treat him so badly? If I were God, I don't think I'd bother with the human race, let alone let us into heaven. — G.R.

At when someone ignores us or treats us badly, our tendency is to get angry with them, or else treat them the same way they've treated us. Like Samson in the Old Testament, we say (at least in our hearts), "Since you've acted like this, I won't stop until I get my revenge on you" (Judges 15:7).

But God isn't like that (and neither should we be). God loves us in spite of what we see. You are right: From a human point of view, it doesn't make sense, but it's still true. This doesn't mean he overlooks our sins or pretends that they don't exist — not at all. But as the

old saying reminds us, "God hates the sin — but he still loves the sinner."

How do we know God loves us? We know it for many reasons, but the greatest reason is because he sent his only son into the world to die for our sins. We deserve only God's judgment, but because of his love for us Jesus Christ took upon himself our judgment and our hell. The Bible says, "For God so loved the world that he gave his one and only son, that whoever believes in him shall not perish but have eternal life" (John 3:16).

Make sure of your commitment to Christ, and then thank him every day for the hope we have of heaven because of his unending love.

c. Tribune Media Services

Dog-e-Minder helps petowners

By DANIEL VASQUEZ
SOUTH FLORIDA SLOW-NEWS

Remembering to feed and walk the dog can be a chore. A Dog-e-Minder on your pet's collar can help.

What is Dog-e-Minder? With the push of a button, the device, which can be connected to a dog collar or your key chain, will record when you last walked or fed the dog. It's also great for pets on medications, helping you

keep track of when you last administered the medicine. I have helped my dog Chico recover from minor surgery and it was tough for our busy family to keep track of when we last cleaned the wound, gave his medicine, etc. Wish we had Dog-e-Minder around.

You may think "Why do I need another gadget to remember to walk the dog?" But I think this gadget is great

for couples and families who do have trouble remembering who was supposed to walk the dog and whether the job got done. Regular exercise and proper feeding will help keep your Fido in fit shape for years to come.

Each device (comes in black, blue, pink and red) is \$19.95 and can be purchased online at www.dogeminder.com. But by now and get a two-for-one deal.

Correction

The Signal Mountain Playhouse production of "Nonsense 3: The Second Coming" will begin at 8 p.m. tonight and Feb. 26 and 27. Doors will open at 6:45 p.m.

The Times Free Press wants its news report to be fair and accurate. If you know of an error, write:

Larry Henry,
Managing Editor/News

400 E.
11th St.
Chattanooga,
TN
37403
e-mail:
lhenry@
timestree
press.com



Or call the section where the error occurred at the following numbers: Regional and Local News, 757-6357; Sports 757-6294, Lifestyle, 757-6428, Business, 757-6322.



3 ACADEMY AWARD[®] NOMINATIONS

BEST ACTOR - JEFF BRIDGES
BEST SUPPORTING ACTRESS - MADGE SYLLENNAL
BEST ORIGINAL SCORE - "THE WEARY KING"

CRAZY HEART



WWW.CRAZYHEARTMOVIE.COM



CARMIKE MAJESTIC 12
371 Broad St.
423-626-2370

RAVE EAST RIDGE 18
1-24 at Meigs Rd.
423-655-9622

12A

Home of the \$139 Shutters!

- Custom Made Classic Plantation Shutters
- Solid Wood Construction
- 2 1/2", 3 1/2" or 4 1/2" Louvers
- White and Off White Finishes
- FREE Measure and FREE Installation

CALL NOW!

\$139

Per Window - Up to 12" x 51"
Sale Ends 2/28



Sign up for More Savings
www.louvershop.com

Serving Chattanooga
& all of Tennessee

The Louver Shop
423-265-1539
800-528-7866

©2008 Louver Shop. All rights reserved.

We never compromise on quality craftsmanship.

VALENTINE'S DRYP PG-13 DLP 1:30 7:00
SHUTTER ISLAND R-DUP 4:05 10:15

NORTHGATE 14

230 NORTHGATE MALL DR. - 423-626-0823

ALL STADIUM SEATING

Featuring Gourmet Popcorn

SHUTTER ISLAND R-DUP 1:30 7:00 9:30 4:05**

VALENTINE'S DRYP PG-13 DLP 1:30 7:00 9:30**

THE WOLFMAN R-DUP 1:00 1:55 2:45 4:30**

4:10 7:10 9:15 9:30

PERCY JACKSON & THE OLYMPIANS THE

LIGHTNING THUNDER PG-13 DLP 1:30 4:15** 7:00

7:30

AVATAR 10[™] PG-13 DLP 12:45 1:10 4:00 4:30

1:50 8:30

DEAR JOHN PG-13 DLP 1:20 6:15** 7:10 9:45

WHEN IN ROMEO PG-11 DLP 12:15 2:40 5:00**

THE BLIND SIDE PG-13 DLP 1:10 4:10** 7:10

12:10

ALVIN AND THE CHIPMUNKS 2 PG-015 12:30

1:50 5:10** 7:30

FROM PARIS WITH LOVE R-DLP 8:05 9:50

**ALL SHOWINGS 6PM-6PM (SUPER BARGAIN

SEATING) EXCEPT 6:15 6:45 AFTER 6:15

SUPER BARGAIN MATINEES (EXCLUDE ALL 3D

PLAYS)

*10 SURCHARGE OF \$1.00 EXTRA WILL APPLY

NO PASSES WILL BE ACCEPTED FOR 3D FEATURES

UNLESS DISCOUNT SEAT ADJ. AFTER 6PM

WYNNONAS 10

230 NORTHGATE MALL DR. - 423-626-0823

ALL STADIUM SEATING

SHUTTER ISLAND R-DUP 1:30 4:05** 7:10 9:30

VALENTINE'S DRYP PG-13 DLP 1:30 7:00 9:30

THE WOLFMAN R-DUP 1:00 1:55 2:45 4:30**

7:10 9:30

PERCY JACKSON & THE OLYMPIANS THE

LIGHTNING THUNDER PG-13 DLP 1:30 4:15** 7:00 9:30

7:30

AVATAR 10[™] PG-13 DLP 1:10 4:10 4:30 8:15

DEAR JOHN PG-13 DLP 1:20 6:15** 7:10 9:45

WHEN IN ROMEO PG-11 DLP 12:15 2:40 5:00**

THE BLIND SIDE PG-13 DLP 1:10 4:10 4:30** 7:10

9:30

FROM PARIS WITH LOVE R-DUP 8:05 9:50

**ALL SHOWINGS 6PM-6PM (SUPER BARGAIN

SEATING) EXCEPT 6:15 6:45 AFTER 6PM

UNLESS DISCOUNT SEAT ADJ. AFTER 6PM

*10 SURCHARGE OF \$1.00 EXTRA WILL APPLY

NO PASSES WILL BE ACCEPTED FOR 3D FEATURES

UNLESS DISCOUNT SEAT ADJ. AFTER 6PM

BATTLEFIELD 10

230 NORTHGATE MALL DR. - 423-626-0823

ALL STADIUM SEATING

Featuring Gourmet Popcorn

SHUTTER ISLAND R-DUP 1:30 4:05** 7:10 9:30

VALENTINE'S DRYP PG-13 DLP 1:30 7:00 9:30 4:05**

THE WOLFMAN R-DLP 1:00 1:55 2:45 4:30**

4:10 7:10 9:15 9:30

PERCY JACKSON & THE OLYMPIANS THE

LIGHTNING THUNDER PG-13 DLP 1:30 4:15** 7:00

7:30

AVATAR 10[™] PG-13 DLP 12:45 1:10 4:00 4:30

1:50 8:30

DEAR JOHN PG-13 DLP 1:20 6:15** 7:10 9:45

WHEN IN ROMEO PG-11 DLP 12:15 2:40 5:00**

THE BLIND SIDE PG-13 DLP 1:10 4:10 4:30** 7:10

12:10

ALVIN AND THE CHIPMUNKS 2 PG-015 12:30

1:50 5:10** 7:30

FROM PARIS WITH LOVE R-DLP 8:05 9:50

**ALL SHOWINGS 6PM-6PM (SUPER BARGAIN

SEATING) EXCEPT 6:15 6:45 AFTER 6PM

*10 SURCHARGE OF \$1.00 EXTRA WILL APPLY

NO PASSES WILL BE ACCEPTED FOR 3D FEATURES

UNLESS DISCOUNT SEAT ADJ. AFTER 6PM