
HCFACMS

ALUMNI NEWS

FALL 2005 (Vol. 11 No. 4)

MESSAGE FROM THE PRESIDENT

Well, the Summer is over and Fall is upon us. The days are getting shorter and the Winter Holidays are just around the corner.

I am very pleased to report that 39 of our members and friends (a record) had a terrific time at the Summer Picnic (see article inside) and I encourage everyone to join in future activities of this nature. Speaking of which, check out the flier enclosed about the Holiday Luncheon, which is planned for December 14 at the beautiful Turf Valley Country Club. Sign up information is on the flier. This is a really nice setting and the food is first rate, as those who attended in the past will readily agree. The Association will be subsidizing the cost to make it well worthwhile and reasonably priced. We hope to see many of you there.

I am pleased that the association continues to attract new members and that we are able to keep members on board. We have had an unprecedented renewal record of some 98 percent. On page 2 you will see a list of 8 new members, bringing the membership up to an all time high of 454.

In this issue you will find information on the year 2006 membership renewal process, including the form to complete and an envelop to use (**But only if you need to renew**). Dues remain at \$5.00 per year and we hope that those needing to do so will take advantage of the opportunity to renew at this time, while it is fresh in your mind. 202 of you do not have to renew at this time because you are already paid up through 2006 or beyond and **you will NOT find a renewal form with your newsletter. 252 of you are due for renewal and will find a form enclosed.**

I want to wish you all the Best for the Holiday Season.


William L Engelhardt

HCFA/CMS ALUMNI NEWS

Published four times a year for the members of the Health Care Financing Administration
/Centers for Medicare and Medicaid Services (HCFA/CMS) Alumni Association

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DUE DATES FOR FUTURE ISSUES

Winter Issue – December 22, 2005

Spring Issue – March 24, 2006

Send material to:

HCFA/CMS Alumni News

P.O. Box 47564

Baltimore, MD 21244-7564

TELEPHONE: 410-786-3918

FAX: 410-786-3898

E-MAIL:

HCFAALUM@cms.hhs.gov

INTERNET:

<http://www.cms.hhs.gov/about/alumni>

NEW MEMBERS

The Association extends a hearty "Welcome Aboard" to the following new members:

J. Robert Buddemeier
Lawrence Cutler
Kathleen Freas
Cora L. Hall
Larry Lawson
Melodie Hearne
Chester A. Robinson
Robert A. Streimer

We now have 454 active members.

MEMBERSHIP RENEWAL AND PAYMENT OF YEAR 2006 DUES

It is again time to begin the collection of the annual dues, this time for the year 2006, covering the period of January 1, 2006 through December 31, 2006. Enclosed with this issue of the Alumni News is the re-enrollment form (**but only for those 252 members who need it**). Dues remain at just \$5.00 per year. When using the form to mail in your dues, please note any changes in information so we may update our records (i.e. address, e-mail, phone number, etc.)

For your convenience, we have included a pre-addressed envelope to send in your 2006 dues. **If you have already paid your 2006 dues you will NOT find an enrollment form included with this issue.**

Also responding to popular request, we continue to accept membership enrollment (or re-enrollment) for multiple years. Dues are \$5.00 per year and members can sign up for any number of years. Because the dues are nominal, there are no discounts for multiple year enrollments and there is no "lifetime" membership. Multiple year enrollments are available as a convenience to members. To facilitate keeping track of individual enrollment periods, the mailing labels used to send the HCFA/CMS Alumni News now contain the member's I.D. Number and the date of expiration of enrollment, i.e., 12/31/05. **Those with a date later than 12/31/05 do NOT need to renew at this time.**

NEW MEMBER DIRECTORY UPDATE

At the back of this newsletter you will find a page with a Member Directory Update. It includes all additions (i.e., new members) and reported changes since the Summer 2005 Edition of the Member Directory was issued. We plan to continue to include updates from July 2005 on in future issues of The HCFA/CMS Alumni News, until the next issuance of a complete Member Directory. Therefore the update in each issue will be a complete one and can replace all prior updates. **Since this is an update, you will NOT find yourself listed in it unless there has been a change in your membership information or you became a new member since the Member Directory was issued.**

We encourage members to keep us informed of changes so that we can in turn keep everyone up to date. E-mail addresses seem to be particularly subject to change or elimination.

MEMBERSHIP SEARCH

As always, we acknowledge that there are many HCFA/CMS retirees that we have not been able to reach to tell them about the Alumni Association and invite them to join. We continue to ask for your assistance in spreading the message about us to them. If you know of any retiree that is not a member, please let them know about us and tell them how to contact us by telephone, snail mail or e-mail (all of that information can be found on page 2 of this issue). We will be very happy to send, either electronically or via snail mail, anyone the enrollment form and further information about membership. And Bill Engelhardt says you can always e-mail him personally at wengelhardt@adelphia.net for faster response (as the office e-mail is only accessed weekly).

SSAEAA

We'd again like to remind members that we do have a link to the Social Security Administration Employee Activities Association (SSAEAA) on our web site. The actual URL for it is "<http://ssaeaa.org>" but you can just click on the link on our page. HCFA/CMS retirees are automatically members of the SSAEAA and are eligible to participate in discount purchases.

COLA COUNT – 3.5%

Through 11 months of the counting period toward the January 2006 retiree cost-of-living adjustment, retirees have banked 3.5 percent, following increases of 0.1 percentage points in June, 0.5 in July and 0.6 in August, of the consumer price index measure used to set the COLA. There is one month left in the counting period.

SUMMER COOKOUT

39 Alumni members and friends came to the summer cookout at the home of past president Walter B. Schaueremann on August 11 and everyone had a wonderful time. Herb Shankroff's baked beans, as usual, were out of this world. Darlene Summerfield's Deviled Eggs, Coleslaw and Fruit/Veggie Tray were very good. Barbara Booth's potato salad was a big hit. Camille Grant's brownies were sensational and Mary Skop's Chocolate Cake was to die for. Walt and Bill Grant cooked up the meat in fine fashion and the liquid refreshment was in good supply. The weather was great and the picnic was held outdoors and indoors in beautiful and spacious surroundings. A lot of reminiscing, story telling and just great conversation filled the air. Every year this just gets better and better, and so we intend to do this again next year! We hope to see even more of you then.

HIGHMARK REPLACED CAREFIRST IN MD & DC

CMS and the Blue Cross Blue Shield Association (BCBSA) has announced that Highmark, Inc. replaced CareFirst of Maryland, Inc. (CareFirst) as the Medicare Part A fiscal intermediary for the state of Maryland and the District of Columbia as of October 1, 2005.

VISION/DENTAL BENEFITS DELAY

OPM has announced that the upcoming vision and dental benefits package for federal employees and retirees will have its start date delayed from July 2006 to December 2006. The program will be separate from the FEHB and funded only by enrollees but officials project that the potentially large purchasing pool will hold down premiums. Congress authorized the program last year, responding to concerns that the offerings of FEHB programs in those areas are too limited. OPM had recently indicated that the July startup goal might slip; the agency is still considering comments from the industry regarding the overall design of the program.

FEHB PREMIUMS RISE

The Federal Employee Health Benefits plan premiums are generally increasing for 2006. The rates for all of the plans can be viewed at the OPM web site, specifically at <http://www.opm.gov/insure/health/06rates/>

The rates for the most popular plan, Blue Cross Blue Shield, are rising by \$15.95 to \$125.82 per month for the Standard Self coverage and by \$37.99 to \$293.78 for the Standard Family coverage.

CMS/CFC EVENTS

Here is a perfect example of the benefit of providing us with your e-mail address if you have one. We issued notices to all of our known Internet connected members, inviting alumni participation in CMS/CFC events. The timing of the events and the release of our Alumni News prevented us from inviting participation in a newsletter. The CMS/CFC Golf Tournament was held on September 8 at the Oakmont Green in Hampstead, MD. The CMS/CFC Talent Show is/was (depending on when you receive this) scheduled for October 12. The CMS/CFC Car show, featuring stock, classic/exotic, modified, truck and motorcycle, is scheduled for October 26 in Parking Lot H. The CMS/CFC Cookbook will be issued sometime in October and will include recipes submitted by retirees. The CMS/CFC second annual "Handmade Crafts and Gifts Fair" will be held on November 9. The purpose of all of these events is to raise funds for the 2005 Combined Federal Campaign (CFC) and highlight the talents of CMS employees and **retirees.**

We also issue periodic notices of retirement parties, and deaths that we become aware of in time to provide funeral arrangement information, and other items of general interest. Some of these are issued to all Internet connected members and others are issued to those within our generous description of "within commuting distance of the Baltimore/Washington, D.C area."

Those of you who have e-mail addresses, and have provided them to us, know that we make judicious use of e-mail to notify our members of items we believe might be of interest. We try not to overdo it. **If you have an e-mail address and we do not have it, we would be happy to include you in our e-mail correspondence network if you let us know what it is.**

HCFA-ITES CONVERGE IN UNUSUAL PLACES

Subtitled HOW SMALL IS THIS WORLD ANYWAY?

By Bob Bath
(With the assistance and collusion of Mary Kenesson)



Bob & Mary at the ruins in Pergamom

Here's a classic example of what many of us retirees experience....the "small world" phenomenon. Even though I frequently bump into old friends, colleagues and various folks from my past, considering how much I travel I suppose something like this was bound to happen....in a far-off place.

I had been planning a trip to Turkey for some months and finally the time was upon me. I arrived in Turkey a full three days before I was to join up with a tour that would take me through most of the western half of the country. I was excited! For those first three days I explored the culturally rich city of Istanbul on my own. The bustling city of over 9 million people is a fascinating place. The Bosphorus, that narrow, busy channel that splits Istanbul in two and divides Europe and Asia and essentially connects the Black Sea and the Mediterranean adds to the beauty, charm and allure of this multicultural mecca.

The tour arrangements called for everyone to arrive more or less at different times from different places and then to meet on the evening of May 6 for an orientation meeting and then dinner as a group. At the appointed hour we started to gather in a conference room at the hotel with folks seating themselves around a large table. I was seated facing the door so I could get a good look at the 35 or so people who would be my travel mates for the next week and a half. As one couple entered the room and settled into their seats I did a bit of a double take. I knew that I recognized the woman but it wasn't immediately apparent to me just who she was. Then after only a few seconds it struck me. I hadn't really seen this person for about 22 years although later we decided that we must have been in a meeting together somewhere, someplace in the early part of that span of years. Finally, I succeeded in catching her eye but she didn't recognize me right

away either. After a few seconds I mouthed the name...M-a-r-y K-e-n-e-s-s-o-n?...to her. Then both of our mouths dropped open! We were stunned!

Our work experiences first crossed paths in the mid-70's through Medicaid Eligibility, Mary in Central Office and me in the San Francisco Regional Office. The late 70's found us together in CO with the Medicaid Corrective Action Project. After that I went back to Region IX and Mary continued in CO. But our work contact remained through more Medicaid eligibility and QC. The early 80's saw Mary moving up the ladder in CO and I moved to Hawaii and, except for meeting a time or two at various national conferences, our contact was minimal. And now, here we are half way around the world, haven't seen each other in a VERY long time, and we end up on the same tour of Western Turkey. That truly is just about the ultimate in "small world" experiences.

The tour was great, too. Leaving Istanbul we drove along the Sea of Marmara to Gallipoli, the site of a brutal WWI battle, where we crossed the Dardanelles, the narrow channel separating Europe and Asia. We visited the ancient city of Troy, saw some of the most amazing Greek and Roman ruins including Ephesus, Pergamom, Perge, Aspendos and the Necropolis and Heiropolis at Pammukale. We stopped at the home of the Virgin Mary and saw the tomb of St. John the Baptist. The tour also took us to the resort city of Antalya where we had time to bask in the Mediterranean sun. It included a visit to an ancient underground city, to a troglodyte city carved into strange, giant rock formations that centuries ago housed a monastery, and to the Fairy Chimneys, all in the Cappadocia region of Central Turkey. Of course, in addition to Istanbul we also visited Turkey's other major cities, Izmir and Ankara. We enjoyed all of Istanbul's famous sites: St. Sofia's Basilica, the Blue Mosque, Topkapi Palace, the Hippodrome, the sunken city where parts of one of the James Bond movies was filmed, a boat ride up the Bosphorus, the Grand Bazaar and the Egyptian Spice Bazaar. Add to that all of the great food and the tour was a gigantic success.

And for me, one of the nicest things was to relive old times with Mary and her husband Frank. Proving once again that this truly is a small world.

STROKE SYMPTOMS TEST

Submitted by Rusty Wills

Sometimes symptoms of a stroke are difficult to identify. Unfortunately, the lack of awareness spells disaster. The stroke victim may suffer brain damage when people nearby fail to recognize the symptoms of a stroke. Now doctors say a bystander can recognize a stroke by asking three simple questions:

- *Ask the individual to SMILE.
- *Ask him or her to RAISE BOTH ARMS.
- *Ask the person to SPEAK A SIMPLE SENTENCE.

If he or she has trouble with any of these tasks, call 9-1-1 immediately and describe the symptoms to the dispatcher. After discovering that a group of non-medical volunteers could identify facial weakness, arm weakness and speech problems, researchers urged the general public to learn the three questions. They presented their conclusions at the American Stroke Association's annual meeting last February. Widespread use of this test could result in prompt diagnosis and treatment of the stroke and prevent brain damage.

Susie is recouping at an incredible pace for someone with a massive stroke all because Sherry saw Susie stumble - -that is the key that isn't mentioned above - and then she asked Susie the 3 questions. So simple - - this literally saved Susie's life - - Some angel sent it to Suzie's friend and they did just what it said to do. Suzie failed all three so 911 was called. Even though she had normal blood pressure readings and did not appear to be having a stroke as she could converse to some extent with the Paramedics, they took her to the hospital right away. Thank God for the sense to remember the 3 steps!

The 529 PLAN EXCLUSION

Named after a section of the Internal Revenue Code, so-called 529 plans have become popular vehicles for college savings. Withdrawals from such plans are now income tax free, if the proceeds are used for higher education. It's possible that some tax benefits of 529 plans will expire after 2010 but it's likely that Congress will extend the tax benefits.

Generally, the person funding a 529 plan will hold title to the account, naming a child as beneficiary. Under current law, this arrangement may offer gift and estate tax benefits as well as shelter from income tax.

Contributions to 529 plans are eligible for the annual gift tax exclusion. In 2005, everyone can give away up to \$11,000 worth of assets to any number of recipients, tax-free, because of this exclusion. For married couples, the limit is now \$22,000 per recipient.

What's more, special tax rules apply to 529 accounts. Donors can make up to five years' worth of gifts upfront. Gifts in excess of \$11,000 or \$22,000 can be spread over more than one year, if the donor makes an election on a gift tax return.

SENIOR MANAGEMENT ANNOUNCEMENTS

Douglas Stoss has joined the Office of the Administrator as Counselor and Senior Advisor. He will oversee OA management, working closely with Marty Corry and Mary Lacey Reuther, who will continue to provide support for the many critical internal and external activities in OA. Together, they will help make sure that CMS is handling meetings, correspondence, and outreach activities efficiently, as well as working as effectively as possible with the Department, the White House, and the many other government agencies and non-government organizations involved in CMS initiatives. Doug will help make sure that CMS is making the best use of all the talent and commitment throughout the agency. In addition, he will manage and coordinate activities within the Office and serve as the Administrator's liaison in the Department.

Over the past eight years, he has worked in both the U.S. Senate and the U.S. House of Representatives dealing with a variety of health care and other issues, including BBA, BBRA, BIPA, and MMA legislation. He most recently served in roles as Chief of Staff and Policy Director for Congressman John Shadegg. Before moving to Washington DC and serving in the Federal government, he spent six years in sales covering four southwestern states. Doug is married with a year old daughter.

Gary Christopherson began working with the OA as Senior Advisor effective September 12th. Gary has been on loan to CMS via a detail from the Veterans Health Administration. He has been working in the Office of Clinical Standards and Quality as the Deputy Director of the Quality Improvement Group and has agreed to extend his detail with us until December. In his new role Gary will advise on policy issues related to operational implications and development of CMS initiatives. Among the priority issue areas are person/patient centric health and healthcare, pay for performance (P4P) and its national rollout strategy, health system and care performance/quality (including for Medicaid), the effective use of health information and health information systems, and other broad issues cutting across and outside CMS.

Prior to his CMS detail, Gary served as the 1) Senior Advisor to the Under Secretary for Health and 2) Scholar-in-Residence with the Institute of Medicine, National Academy of Sciences at the Veterans Health Administration. With the Department of Veterans Affairs, Gary served as the Chief Information Officer (CIO) for the Veterans Health Administration. With the Department of Defense, Gary served as Senior Advisor for Force Health Protection to the Assistant Secretary of Defense for Reserve Affairs and as the Senior Advisor, Principal Deputy Assistant Secretary of Defense (PDASD), and Acting Assistant Secretary for Health Affairs. Gary's previous experience will assist CMS with the evaluation of our priority issues from a broader perspective.

Linda Schmidt has assumed the role of Acting Deputy Director, Office of Operations Management (OOM), as of September 6. Linda will serve in this position while a search is made for a permanent Deputy Director. Linda was the Director of the Administrative Services Group (ASG). During this interim period, **Frank Jones**, the Deputy Director of ASG, will serve as Acting Director, ASG.

Dr. Sean Tunis has left CMS to join the staff of the Agency for Healthcare Research and Quality (AHRQ) effective September 22. CMS and AHRQ share similar missions in that AHRQ is devoted to improving the quality, safety, efficiency and effectiveness of healthcare for all Americans. AHRQ is the lead Federal agency on research on healthcare quality, costs, outcomes and safety, and complements the mission with the National Institutes of Health and CMS.

Dr. Barry Straube will continue in his role as Acting Director of OCSQ.

Abby Block has been appointed as the new Director of the Center for Beneficiary Choices. Abby joined CMS last October from the Office of Personnel Management, where she had effectively overseen the Federal Employees Health Benefits Program. During the past year, she has served as a Senior Advisor on health plan issues in the Office of the Administrator. Abby has three Masters degrees, including an MA, an MSW, and an MBA, all from Columbia University in New York. She came to Washington as a Presidential Management Intern in 1979. During her career in the Federal government, she managed both policy and operations for the Federal Employees Health Benefits (FEHB) Program as well as other core benefit programs for Federal employees.

DOUBLE AND NOTHING

If you own two or more homes, you may be able to take advantage of a \$250,000 (\$500,000 if you're married) capital gain exclusion for each place. Suppose a couple has lived in a house in Maryland for many years.

A few years ago, they bought a condo in Florida. They now would like to sell their Florida condo and use the proceeds to buy a house in California. However, their Florida condo has appreciated so much they'd owe tax on a large capital gain.

Before selling, they could designate their Florida condo as their principal residence. They might change their voters, automobile registrations and drivers licenses to Florida, file Form 8822 to give the IRS official notice of a change of residence, and file state tax returns in Florida rather than Maryland (Not a bad deal as Florida has no state income tax). In addition, they should begin to spend a majority of each year in Florida.

Two years after changing their address, they can sell the Florida condo and exclude gains up to \$500,000. Moreover, after switching their official residence from one state to another, they would still have three years to sell the Maryland house and use the \$500,000 capital gain exclusion for that property, too.

CAR LEASING HASSLES

Fedweek.com has some car leasing advice it might be worthwhile to heed. If you lease a car, be aware that there are two basic types:

Open-end leases. Here, you take the risk that the car will not be worth the residual value specified in the contract. When you return the car at the end of the lease term, the lessor will appraise the vehicle and compare that amount to the anticipated residual value.

If the appraised value is higher than the projected residual value, you'll owe nothing. However, if the appraisal indicates that the car is worth less than the specified amount, you'll have to make an end-of-lease payment to cover the shortfall.

Closed-end leases. In these arrangements, you return the car to the leasing company at the end of the lease term and walk away. Unless you have seriously damaged the vehicle or abused it, you will not be responsible for any shortfall in residual value.

The catch? Because the leasing company is taking the risk as to the car's residual value, your payments with a closed-end lease probably will be higher than with an open-end lease. The extra lease payments may be worthwhile, though, if you prefer to reduce end-of-lease hassles.

LEASED CAR RETURN

Many leased cars are deemed to have "excess wear and tear" at the end of the lease term--and the bill for these dents and scratches usually runs well into four figures. One way to minimize such charges is to take advantage of the free inspection offered by many leasing companies--it may be less expensive to fix the damages yourself.

Alternatively, ask your insurance company for the name of a certified appraiser. Many leasing companies will accept an appraiser's estimate in lieu of their own.

Be sure your car has a matched set of tires when you bring it in for inspection in order to avoid steep fees. What's more, it always pays to spend a few dollars for a good car wash before turning it in.

When you return the car, insist on getting a signed vehicle inspection worksheet documenting its condition before you turn over the keys. That way, you can't be held responsible for damage that may occur later.

CREDIT CARD "CONVENIENCE" CHECKS

If you get one of those credit card "convenience check" offers in the mail, shred the whole package. They usually come with high fees and low consumer protections.

In a typical solicitation, you're told you can transfer your outstanding credit card balances to a low-rate card. However, the promised low rate won't last long. In addition, these checks often have a \$10 minimum transaction fee--even if you write a check for only \$25 or \$50.

If you use a convenience check for a cash advance, as is frequently suggested, expect to be hit with a lofty interest rate, much higher than the rate on purchases. Nationally, the average cash-advance rate for these checks is nearly 20 percent.

Worst of all, you could face financial problems if a convenience check is lost or stolen. The federal law that limits losses to \$50 for improper use of a credit card does not necessarily apply to convenience checks. Similarly, you might not be entitled to relief on defective merchandise, under the Truth in Lending Act.

Thus, when you see something like this in your mailbox, it's better shred than read, so says Fedweek.com.

IDENTITY THEFT PRECAUTIONS WHILE ON VACATION

Here is some more good advice from Fedweek.com. Vacation time is prime time for pickpockets, who want more than your cash these days. The information you carry in your wallet may be much more valuable. How can you protect yourself from identity theft while traveling?

Retain your rental agreements. Some people rent cars and keep the rental agreement in the glove compartment or the slot by the front window. If someone breaks into the car, they have your name and address.

Protect your handheld devices and laptops. Use a password to keep thieves from having easy access to the account information in your email in-box or elsewhere on your hard drive.

Most people have not password-protected their handhelds even though these devices contain all their account information, in case they need to do a transaction while on the road.

Hold onto ATM and credit card receipts. Those receipts may include full credit-card numbers and expiration dates. Keep them at least until your bill is settled.

Leave your checkbook and any other unnecessary papers at home. If your wallet or purse is stolen, the thief may steal your identity, too.

WONDERS OF OLD AGE

Author Unknown

Submitted by Ted Saffran

"The other day a young person asked me how I felt about being old. I was taken aback, for I do not think of myself as old. Upon seeing my reaction, the young one was immediately embarrassed, but I explained that it was an interesting question, and I would ponder it, and get back with an answer.

Old age, I decided, is a gift. I am now, probably for the first time in my life, the person I have always wanted to be. Oh, not my body! I sometimes despair over my body-- the cellulite, the wrinkles, the baggy eyes, the jiggly thighs, and the sagging butt. And often I am taken aback by the old one who lives in my mirror, but I don't agonize over those things for long.

I would never trade my amazing friends, my wonderful life, my loving family for less gray hair or a flatter belly. As I've aged, I've become more kind to myself, and less critical of myself. I've become my own friend. I don't chide myself for eating that extra cookie, or for not making my bed, or for buying that silly cement gecko that I didn't need, but looks so avante garde on my patio. I am entitled to overeat, to be messy, to be extravagant. I have seen too many dear friends leave this world too soon; before they understood the great freedom that comes with aging.

Whose business is it if I choose to read until 4 am, and sleep until noon? I will dance with myself to those wonderful tunes of the 50's & 60ies, and if I at the same time wish to weep over a lost love, I will. I know I am sometimes forgetful. But there again, some of life is just as well forgotten - and I eventually remember the important things. Sure, over the years my heart has been broken. How can your heart not break when you lose a loved one, or when a child suffers, or even when a beloved pet dies? But broken hearts are what gives us strength and understanding and compassion. A heart never broken is pristine and sterile and will never know the joy of being imperfect.

I am so blessed to have lived long enough to have my hair turn gray, and to have my youthful laughs be forever etched into deep grooves on my face. So many have never laughed, and so many have died before their hair could turn silver. I can say 'no', and mean it. I can say 'yes', and mean it.

As you get older, it is easier to be positive. You care less about what other people think. I don't question myself anymore. I've even earned the right to be wrong.

So, to answer the question, I like being old. It has set me free. I like the person I have become. I am not going to live forever, but while I am still here, I will not waste time lamenting what could have been, or worrying about what will be. For the first time in my life, I don't have to have a reason to do the things I want to do. If I want to play games on the computer all day, lay on the couch and watch soap operas for hours or don't want to go to the beach or a movie, I have earned that right. I have put in my time doing everything for others, so now I can be a bit selfish without feeling guilty.

I sometimes feel sorry for the young. They face a far different world than I knew growing up, where we feared the law, respected the old, the flag, our country. I never felt the need to use filthy language in order to express myself. And they too will grow old someday.

I am grateful to have been born when I was, into a kinder, gentler world.

Yes, I like being old."

OBITUARIES

Tyrous (Terry) Addison

Terry Addison passed away on June 4, 2005 after a short illness. Terry worked for 10 years with the Social Security Administration, Bureau of Health Insurance (which became part of HCFA in 1977). He continued his government career in HCFA as a computer system design analyst involved in the initial design and development of the National Computer Claims Processing System, which handled customary and prevailing charges for Medicare and Medicaid. He retired from this position in July 1979, after 26 years with the federal government. He is survived by his wife (Juanita), two children (Eric and Cheryl), two grandchildren, and a host of other relatives.

KOMEDY KORNER

BRIDAL REGISTRY

Submitted by Blanche Duffy

Jacob, age 92, and Rebecca, age 89, living in Florida, were all excited about their decision to get married. They went for a stroll to discuss the wedding, and on the way they passed a drugstore. Jacob suggested they go in.

Jacob addressed the man behind the counter: "Are you the owner?"

The pharmacist answered, "Yes."

Jacob: "We're about to get married. Do you sell heart medication?"

Pharmacist: "Of course we do."

Jacob: "How about medicine for circulation?"

Pharmacist: "All kinds."

Jacob: "Medicine for rheumatism and scoliosis?"

Pharmacist: "Definitely."

Jacob: "How about Viagra?"

Pharmacist: "Of course."

Jacob: "Medicine for memory problems, arthritis, jaundice?"

Pharmacist: "Yes, a large variety. The works."

Jacob: "What about vitamins, sleeping pills, Geritol, antidotes for Parkinson's disease?"

Pharmacist: "Absolutely."

Jacob: "You sell wheelchairs and walkers?"

Pharmacist: "All speeds and sizes."

Jacob: "We'd like to use this store as our Bridal Registry."

A POEM FOR COMPUTER USERS OVER 40

Author Unknown

A Computer was something on TV
From a science fiction show of note,
A Window was something you hated to clean,
And Ram was the father of a goat.

Meg was the name of my girlfriend
And Gig was a job for the nights.
Now they all mean different things
And that really Mega Bytes.

An Application was for employment,
A Program was a TV show,
A Cursor used profanity,
A Keyboard was a piano.

A Memory was something that you lost with age,
A CD was a bank account.
And if you had a 3-inch floppy
You hoped nobody found out.

Compress was something you did to the garbage,
Not something you did to a file,
And if you Unzipped anything in public
You'd be in jail for a while.

Log On was adding wood to the fire,
Hard Drive was a long trip on the road,
A Mouse pad was where a mouse lived,
And a Backup happened to your commode.

Cut's what you did with a pocket knife,
Paste you did with glue,

A Web was a spider's home,
And a Virus was the flu.

I guess I'll stick to my pad and paper
And the Memory in my head.
I hear nobody's been killed in a Computer crash,
But when it happens, they wish they were dead.

HOLDING YOUR WATER
Submitted by Martin Feldman

This story is for Senior Citizens. If you don't qualify, save a copy till you do. (no matter how long).

A lady went to the bar on a cruise ship and ordered a Scotch with two drops of water. As the bartender gave her the drink she said, "I'm on this cruise to celebrate my 80th birthday and it's today." The bartender said, "Well, since it's your birthday, I'll buy you a drink. In fact, this one is on me."

As the woman finished her drink, the woman to her right said, "I would like to buy you a drink, too."

The old woman said, "Thank you. Bartender, I want a Scotch with two drops of water."

"Coming up," said the bartender.

As she finished that drink, the man to her left said, "I would like to buy you one, too."

The old woman said, "Thank you. Bartender, I want another Scotch with two drops of water."

"Coming right up," the bartender said.

As he gave her the drink, he said, "Ma'am, I'm dying of curiosity. Why the Scotch with only two drops of water?"

You're gonna like this one -----

The old woman replied, "Sonny, when you're my age, you've learned how to hold your liquor. Holding your water, however, is a whole other issue."

SENIOR SPECIAL

Submitted by Rusty Wills

We went to breakfast at a restaurant where the "Seniors' Special" was two eggs, bacon, hash browns and toast for \$1.99.

"Sounds good," my wife said. "But I don't want the eggs."

"Then I'll have to charge you two dollars and forty-nine cents because you're ordering a la carte," the waitress warned her!

My wife asked incredulously. "You mean I'd have to pay for not taking the eggs?" The waitress nodded yes.

"I'll take the special." My wife replied.

"How do you want your eggs?" The waitress asked?

"Raw and in the shell," my wife replied.

She took the two eggs home.

DON'T MESS WITH SENIORS!

IN MEMORIAM

**The Alumni Association respectfully acknowledges
the passing of the following
Alumni/Employees/Spouses and expresses its
sympathy to family members:**

TYROUS (TERRY) ADDISON*

HERMAN H. H. KRESH*

*HCFA or CMS Retiree

**If you are aware of any other deaths of Alumni please notify the editorial staff
October 2005**