
HCFA/CMS

ALUMNI NEWS

WINTER 2005 (Vol. 11 No. 1)

MESSAGE FROM THE PRESIDENT

Well, the holidays are behind us and Winter is upon us. And we are all jumping full-fledged into another New Year. But the days are getting longer and Spring is just around the corner.

I am happy to begin yet another one-year term as your President. I am also very pleased to report that 54 of our members and friends had a terrific time at the Holiday Luncheon (see article inside) and I encourage everyone to join in future activities of this nature. Speaking of which, check out the article inside about possible social activities.

I am also pleased that the association continues to attract new members and membership renewals are coming in at a very good pace. On page 2 you will see a list of 14 new members, bringing the membership up to an all time high of 438. In this issue those few of you who have not yet renewed your membership will find a reminder regarding the year 2005 membership renewal process. Dues remain at \$5.00 per year and we hope you will take advantage of the opportunity to renew at this time, while it is fresh in your mind. And you can now renew for any number of years. **Unfortunately, this will be the last issue of the HCFA/CMS Alumni News for those who do not renew for 2005 or beyond.**

In this issue you will also find items about the COLA Count, Premium Conversion and GPO/WEP Repeal, the latest in CMS senior staff and organizational news and an interesting article about and, photograph of, our own Margaret Ingram's induction into the Maryland Senior Citizens Hall of Fame. There are lots of other items that hopefully will also be of interest to you.

I want to wish you all a Wonderful New Year and continued happiness, good health and prosperity in retirement.



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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William L. Engelhardt

VICE PRESIDENT

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DUE DATES FOR FUTURE ISSUES

Spring Issue – March 25, 2005

Summer Issue – June 26, 2005

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NEW MEMBERS

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

Karen L. Beebe
Doris Biondo
Lillian Bovelsky
Thaddeus (Ted) Broda
William P. Cruchunis
Elizabeth Cusick
Marianne M. Faulstich
Bill Heiger
John C. Parmigiani
Michael & Barbara Robinson
Charlie Schreibeis
Betty See
Priscilla Waldman
Elliott Aron Weisman

We now have 438 active members.

2005 BOARD OF DIRECTORS

The Board of Directors has unanimously re-appointed incumbent board members William L. Engelhardt, Irving Goldstein, William A. Grant and William H. Hogsten, whose terms expired December 31, 2004, to another two year term, ending December 31, 2006. Board members Barbara C. Booth, Herbert Shankroff and Edward Steinhouse are in the second year of a two-year term. The Board also unanimously elected the following officers, to serve for the calendar year 2005:

President – William L Engelhardt
Vice President – William H. Hogsten
Treasurer – William A Grant
Secretary – Barbara C Booth

MEMBERSHIP RENEWAL AND PAYMENT OF YEAR 2005 DUES

The collection of the annual dues for the year 2005, covering the period of January 1, 2005 through December 31, 2005, continues. Enclosed with this issue of the Alumni News is the re-enrollment form (**but only for those few members who have not yet renewed**). 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 2005 dues. **If you have already paid your dues for 2005 or later you will NOT find an enrollment form included with this issue.** We also continue to accept membership enrollment (or re-enrollment) for multiple years. Members may pay \$5.00 per year and 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 **normally contain** the member's I.D. Number and the date of expiration of enrollment, i.e., 12/31/04. **That information was inadvertently left off of the mailing labels for this newsletter, so you will just have to trust us to have included a renewal form if you need one and not included it if you don't. We are sorry about that oversight.** Feel free to check with us if you are not sure.

NEW MEMBER DIRECTORY UPDATE

At the back of this newsletter you will find a Member Directory Update. It includes all additions (i.e., new members) and reported changes since the Summer 2004 Edition of the Member Directory was issued. We plan to continue to include updates from July 2004 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 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).

HOLIDAY LUNCHEON

54 Alumni members and friends came to the Holiday Luncheon at Alexandra's Restaurant in the beautiful Turf Valley Country Club and a wonderful time was had by all. Everyone enjoyed the event and the place was abuzz with happy people renewing old acquaintances. And an HCFA/CMS Alumni subsidy kept the cost at a very reasonable level. The setting was great and

the view overlooking the golf course was beautiful. The room was very nice and the ambiance fantastic. We hope to have a similarly great experience and see even more of you at next year's Holiday Luncheon.

POTENTIAL SOCIAL ACTIVITIES

The Board of Directors has been considering potential social activities that might be of interest to alumni members. Suggestions are always welcome. At this point we are seeking your input regarding three possibilities:

A Day Bus Trip To Atlantic City – This could involve a bus trip, an afternoon show, lunch on your own, time for taking in the ambiance of casino activity and the return bus trip. Further details to be determined.

A Day Bus Trip To the National Constitution Center in Philadelphia – This could involve a bus trip, touring the National Constitution Center and the Liberty Bell and other local attractions, lunch on your own and the return bus trip. Further details to be determined.

A Day Bus Trip (or travel on your own) to Washington, DC to take in the new War Memorials and other attractions on and around the Mall. Lunch on your own. Further details to be determined.

Please contact the HCFA/CMS Alumni Association Secretary, Barbara Booth, via telephone at (410) 668-2048 or e-mail at bcbooth@comcast.net, to register your interest in any of the suggestions. Any further action will depend upon the extent of interest expressed.

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

Through 3 months of the counting period to determine the January 2006 federal retiree cost-of-living adjustment, retirees have banked 0.5 percent for the next COLA. The figure had been up to 0.9 percent after three months but there was a decline of 0.4 percent in December in the consumer price index used to measure the COLA. There are 9 months left in the counting period.

ALUMNI MEMBER'S SON APPOINTED CHIEF JUDGE

Ben Cylburn, the son of HCFA/CMS alumni member **Shirley B. Macklin**, was recently appointed chief judge of the Maryland District Court. Prior to this appointment, Judge Cylburn had served as a district court judge for 10 years.

SENIOR MANAGEMENT ANNOUNCEMENTS

Stuart Barranco, a career Federal employee with over 27 years working with the Medicare program joined the Office of the Administrator, effective November 1, 2004, as a Special Assistant to the Deputy Chief Operating Officer (Charlene Brown). He has experience initiating systems modifications for numerous Prospective Payment System changes, has overseen the development of pricing software for institutional providers for the last 15 years and is also involved in the ongoing implementation of various sections of MMA.

Stephanie A. Dyson, R.N. joined the Office of the Administrator as Special Assistant to the Chief Operating Officer (John Dyer), effective November 7, 2004. She previously worked in the Office of Strategic Operations and Regulatory Affairs as the Division Director for the Program Coordination and Liaison Group as well as the acting Director for the Division of External Affairs. Effective December 12, 2004, Stephanie joined Kathleen Harrington and the Office of External Affairs, as the Deputy Office Director. Due to the overriding importance and urgency to address issues pertaining to the Medicare Campaign, and other Agency priorities, Stephanie agreed to transition to this new role.

Valerie Mattison Brown replaced Stephanie and joined the Office of the Administrator as Special Assistant to the Chief Operating Officer (John Dyer). Valerie previously served as the Special Assistant in the Office of Operations Management for 2 years and was instrumental in the analysis and development of CMS' MMA human capital resource plans.

John Voorhees has joined the Office of the Administrator as Senior Executive Advisor to the Chief Operating Officer (COO). John will provide executive level leadership and coordination on a broad range of Agency operational issues, initially concentrating his efforts on regional operations, with particular emphasis on outreach and education. In addition, John will be stationed in DC to provide a full time COO presence in the DC office.

Abby Block has joined CMS on a detail as a Senior Advisor to the Administrator. She is the Deputy Associate Director for the Employee and Family Support Policy at the Office of Personnel Management (OPM). Prior to that she was the Assistant Director for Insurance Programs, where she designed the Flexible Spending Account (FSA) Program. She has been a leading spokesperson on government wide employee health programs as well as policy issues regarding the CSRS and FERS systems.

Mark E. Hamelburg has joined CMS as the Group Director for the Employer Policy and Operations Group (EPOG). He is a former Principal with the Mercer Human Resource Consulting Group and holds a Juris Doctor from the University of Michigan Law School and a

B.S. in Economics from the University of Pennsylvania, Wharton School of Finance and Commerce.

S. Lawrence Kocot has joined CMS as a Senior Policy Advisor to the Medicare Plan Policy Group (MPPG) and will assist with developing policies and programs associated with the Medicare prescription drug benefit. He most recently served as Senior Vice President and General Counsel at the National Association of Chain Drug Stores where he managed public policy development and legal and regulatory activities. He holds a Juris Doctor and Masters of Legal Letters from the Georgetown University Law Center as well as MPA from the University of Massachusetts.

Karen O'Steen has joined CMS as the Director of the Office of Operations Management (OOM). She previously worked in CMS from 1979 to 1987 and most recently served as Chief of Staff for the Director of NIH.

David Lewis has joined the Medicare Advantage Group as a Senior Advisor. Before joining CMS, he has been a senior official at the US Office of Personnel Management (OPM) with broad responsibilities for policy development; operations and health plan negotiations for the Federal Health Benefit Program. He holds a BA in Economics from Northeastern University.

Dr. Jeff Kelman has joined CMS and will serve as CBC's Medical Officer. Dr. Kelman is a board certified physician in Internal Medicine, Pulmonology and Geriatrics. His education includes a BS and MS in statistics from Brown. He received his MD from Harvard. He has been in a two-person group practice for the past 25 years where he has served patients in both traditional Medicare and managed care.

Bob Donnelly has been appointed Director of the Medicare Drug Benefit Group (MDBG) and **Cynthia Tudor** has been appointed Deputy Director. The MDBG has the primary responsibility for implementing many of the new benefit's regulatory requirements, providing the clinical and analytical expertise necessary for effective drug benefit purchasing, and for managing the operations of prescription drug and Medicare Advantage prescription drug plans.

Babette Edgar has joined the MDBG as the Director of the Division of Financial Operations. She is a former Vice President of Clinical Business Development for Caremark/Advance PCS and holding a Doctor of Pharmacology and MBA degree.

Kim Caldwell has joined the MDBG as the Director of the Division of Clinical and Economic performance. Kim is a registered pharmacist and former president of the Texas Board of Pharmacy and has served as a health plan pharmacy director, PBM executive and as Associate Director for Managed Care Markets at Novartis Pharmaceuticals.

CMS has made four selections of individuals to the **Senior Executive Service** (SES) ranks:

Kimberly Brandt, Director, Program Integrity Group, OFM. Kimberly has been serving in this capacity since February 2004 and joined CMS in August 2003 through a developmental

assignment in the SES CDP. She previously worked for the DHHS Office of the Inspector for five years.

Karen Jackson, Director, Medicare Contractor Management Group, CMM. Karen has been with CMS since 1992 and has been a manager since 1999, most recently as Acting Director of MCMG.

Geraldine Nicholson, Director, Provider Communications Group, CMM. Geraldine began her career in CMS as a Presidential Management intern in 1987. Most recently she has been serving as the Acting Director of PCG.

Brenda Tranchida, Deputy Director, Employer Policy and Operations Group, CBC. Brenda began her federal career with the Securities and Exchange Commission in 1992. She came to CMS in 1996. She has served as Deputy Director, Program Integrity Group and has been involved in many aspects of human resources, including labor management relations.

SSA EARNINGS TEST

The Social Security maximum wage base is rising to \$90,000 from \$87,900. That is the portion of the salaries on which wage earners pay the 6.2 percent "FICA" tax--there is no limit on the 1.45 percent Medicare tax paid by employees. Also, the earnings test applying to Social Security beneficiaries aged 62-through "full retirement age"--for 2005 is 65 and six months--is increasing to \$12,000 from \$11,640. Those beneficiaries lose \$1 in Social Security benefits for every \$2 in earnings through employment or self-employment above the limit. A separate earnings test applies only to earnings for months in the year an individual reaches full retirement age prior to the individual attaining that age. One dollar in benefits will be withheld for every \$3 in earnings above \$31,800. There is no limit on earnings beginning the month an individual attains full retirement age.

CHARITABLE DONATIONS PAPER TRAIL

Millions of Americans donate items to charity each year but many of them underestimate the value of the items they donate. Under the tax code, you can deduct the fair market value of all the items you give to charity. When donating goods to charity, you can assign your own valuations for small gifts without having to show receipts. It's up to you to determine a fair value, as long as you have some method to justify your valuation. Larger gifts require paperwork, though:

For a contribution of \$250 or more, you must get a written receipt of your donation from the charity.

For a donation of more than \$500 worth of goods, you must include Form 8283 with your tax return, providing details about your gift.

If you claim a deduction of more than \$5,000 for any one item, you must have a qualified appraiser provide a valuation that you attach to Form 8283.

If you've seen all the ads inviting you to donate autos to charity, be aware that the IRS will look hard at the values claimed for such donations and the rules got tighter this year. You might be better off selling the car and giving cash to charity.

CHARITABLE DONATIONS CUTOFF

If you itemize deductions on Schedule A of your federal tax return, you can deduct charitable donations. However, gifts that you make to public charities (not to private foundations) cannot exceed 50 percent of your adjusted gross income (AGI). Donations of appreciated property can't exceed 30 percent of AGI, for gifts to public charities.

Suppose, for example, you expect your AGI this year to be \$100,000. You can deduct charitable donations of up to \$30,000 (30 percent of \$100,000) worth of appreciated property. If you donate the maximum \$30,000 worth of appreciated property to charity, you also can donate up to \$20,000 in cash and get a full first-year write-off.

Any charitable donations you can't deduct this year can be carried forward for up to five years. Each year, the same percentage-of-AGI limits apply.

CLEVER CONTRIBUTIONS

What are the best ways to give property such as art or collectibles to charity?

Donate appreciated objects. If you donate property that you've held for more than one year, and that property has appreciated in value, you can deduct the full value of the property as of the date of the contribution. The IRS says this is the price at which property would change hands between a willing buyer and a willing seller.

Donate to a public charity. You can deduct the fair market value of the contributed items if you donate them to a public rather than a private charity. Check IRS Publication 78, which lists most qualified organizations.

Make sure the charity meets the "related use" rule. If the property you give isn't related to the mission and purpose of the charity, you won't be able to deduct the full market value. Thus, the donated object must be of the type normally retained and exhibited by that charitable organization, such as a museum or educational institution that has a collection of similar paintings, silverware, etc.

FAMILY LIMITED PARTNERSHIP

The family limited partnership (FLP) has emerged as a prime estate-planning tool that can reduce estate and gift taxes if there is a valid business purpose for creating such a partnership. An FLP is a limited partnership made up of family members.

Such an FLP has won a victory over the IRS in Tax Court, which cited these reasons:

- * Convincing reason for existence. The stated purpose for creating the FLP was to prevent family discord. The family's younger generation had a history of quarreling about the assets at issue.
- * Personal financial solvency. The parents kept enough assets out of the FLP to enable them to maintain their lifestyle without tapping partnership assets.
- * Multiple contributions. All of the partners, including the children, contributed to the FLP upon formation.
- * Genuine negotiations. Parents and children were represented by their own attorneys when the partnership agreements were drawn up.
- * Significant life expectancy. The decedent in this case was in relatively good health when planning for the FLP began. This was not a deathbed deal, done solely to avoid estate tax.

The above reasons demonstrated that the FLP was not created for tax avoidance alone so the Tax Court held that such an FLP will be recognized, for gift and estate tax purposes.

The general partner (GP) makes the decisions and bears considerable liability for partnership obligations. Limited partners (LPs) play passive roles and bear no liability, beyond assets they contribute and debts they assume. Generally, parents or grandparents serve as GP while children or grandchildren are the LPs.

Via an FLP, assets can be transferred to younger relatives, who hold LP interests rather than the assets themselves. Thus, assets can be transferred from the GP's taxable estate yet the GP still retains control over those assets.

The transferred assets may be valued at a discount, for gift tax purposes. In addition, assets held inside an FLP may enjoy protection from creditors.

INVESTMENT PROPERTY TAX BREAK

If you own investment property, you may claim some non-cash deductions, such as depreciation. Thus, any cash flow from your property may avoid immediate taxation.

Say you own a small apartment building. This year, your net cash flow from rents, after paying

all of your expenses, puts \$10,000 into your pocket. For tax purposes, though, you might wind up with a \$2,000 loss, after taking depreciation deductions.

In this example, you'd owe no tax on the \$10,000 you receive because you have no taxable income from the property. However, the depreciation deductions lower your basis in the property. A lower basis, in turn, will increase your tax on an eventual sale.

Fortunately, the tax on prior depreciation deductions is now capped at 25 percent. Thus, you may defer tax normally owed at rates up to 35 percent and pay those taxes years later, at a 25 percent rate.

Under current law, investment real estate you leave to your heirs gets a basis step-up to market value. As a result, if you hold onto investment property until death, the tax-free cash flow you receive during your lifetime will remain untaxed.

PREMIUM CONVERSION

When the 108th Congress adjourned sine die, pending legislation died. Despite record numbers of House (342) and Senate (57) cosponsors, Premium Conversion legislation was not enacted and will be introduced in the 109th Congress. 310 of the 342 Premium Conversion cosponsors from the 108th Congress are returning to the new Congress.

GPO/WEP REPEAL

The last Congress had 300 cosponsors, of whom 268 are back, for House legislation to repeal both the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP), two aspects of Social Security law that reduce Social Security benefits for those also drawing an annuity from a retirement program that doesn't include Social Security, such as the CSRS program. On day one of the new Congress, last year's sponsor, Rep. Buck McKeon (R-CA) reintroduced the GPO/WEP Repeal measure as HR 147, with a bipartisan lineup of 122 original cosponsors, including Rep. Tom Davis, R-VA, the chairman of the House Government Reform Committee, the main House panel handling federal employee matters. However, the bill falls under the control of the House Ways and Means Committee, which has not moved repeal plans forward even though similar bills have been introduced for many years and they have gathered large numbers of co-sponsors.

SENATE GOVERNMENTAL AFFAIRS COMMITTEE ROSTER

The Senate Homeland Security and Governmental Affairs Committee--which has changed its name to reflect new duties it is taking on in the new Congress--has set its roster for the new Congress, with Sen. Susan Collins, R-Maine, as expected remaining as chairwoman. Other Republicans are Ted Stevens of Alaska, George Voinovich of Ohio, Norm Coleman of Minnesota, Lincoln Chafee of Rhode Island, Robert Bennett of Utah, Pete Domenici of New

Mexico and John Warner of Virginia. Chafee, Domenici and Warner are new to the committee. On the Democratic side, Sen. Joseph Lieberman of Connecticut remains the ranking member, joined by Carl Levin of Michigan, Daniel Akaka of Hawaii, Thomas Carper of Delaware, Mark Dayton of Minnesota, Frank Lautenberg of New Jersey and Mark Pryor of Arkansas. All of them served on the committee in the last Congress.

CHANGES IN HOUSE COMMITTEES

Although at press time the House was not fully organized for the new Congress, one change already announced is that Rep. Clay Shaw, R-FL., is giving up chairmanship of the Social Security subcommittee of the House Ways and Means Committee to take over the trade subcommittee. Rep. Jim McCreary, R-La., will fill the vacancy. Also, a new chair of the House civil service subcommittee of the Government Reform Committee has not yet been named. One possible approach is to abolish the subcommittee and have civil service matters handled at the full committee level, as is done with issues involving the U.S. Postal Service.

The Social Security subcommittee will play an important role in deliberations over reforming that program, which the Bush administration has made a top priority for its second term. The panel meanwhile is the first stopping point for legislation to change the windfall elimination provision and government pension offset, two features of Social Security law that can reduce benefits payable under that program to CSRS retirees. As mentioned above, a bill (HR-147) to repeal those provisions already has been offered, although similar bills in the past never advanced beyond the hearing stage. Even though he has given up the chairmanship, Shaw will remain on the subcommittee; in the past he has proposed--although only as part of larger packages that also never moved--reforms of the offset and windfall provisions to soften their effect, while not abolishing them.

DISASTER RELIEF CONTRIBUTIONS

In short legislative sessions following the swearing-in of the new Congress, both the House and Senate, by voice vote, gave approval to a bill that will allow taxpayers making tsunami relief contributions in January 2005, the choice of deducting those cash contributions on their 2004 tax returns. The President signed the measure intended to promote private contributions to the disaster recovery efforts.

KOMEDY KORNER

Old Whatevers Never Die

From Bernard Trink, BKK Post, with apologies to General Douglas MacArthur!

- Old accountants never die, they just lose their balance.
- Old bankers never die, they just lose interest.
- Old basketball players never die, they just go on dribbling.
- Old beekeepers never die, they just buzz off.
- Old bookkeepers never die, they just lose their figures.

- Old cashiers never die, they just check out.
- Old chauffeurs never die, they just lose their drive.
- Old cleaning people never die, they just kick the bucket.
- Old cooks never die, they just get deranged.
- Old deans never die, they just lose their faculties.
- Old doctors never die, they just lose their patience.
- Old electricians never die, they just lose contact.
- Old farmers never die, they just go to seed.
- Old garage men never die, they just retire.
- Old hackers never die, they just go to bits.
- Old horticulturists never die, they just go to pot.
- Old investors never die, they just roll over.
- Old journalists never die, they just get depressed.
- Old lawyers never die, they just lose their appeal.
- Old limbo dancers never die, they just go under.
- Old mathematicians never die, they just disintegrate.
- Old musicians never die, they just get played out.
- Old owls never die, they just don't give a hoot.
- Old photographers never die, they just stop developing.
- Old pilots never die, they just go to a higher plane.
- Old policemen never die, they just cop out.

Old Man & Peacock

An old man was sitting on a bench at the mall. A young man walked up to the bench and sat down. He had spiked hair in all different colours: green, red, orange, blue, and yellow. The old man just stared. Every time the young man looked, the old man was staring. The young man finally said sarcastically, "What's the matter old timer, never done anything wild in your life?" Without batting an eye, the old man replied, "Got drunk once and had sex with a peacock. I was just wondering if you were my son."

Old Farmer and His Mule

An old farmer had a horrible mother-in-law who nagged him mercilessly. From morning till night (and sometimes later) she was always complaining about something.

The only time he got any relief was when he was out plowing with his old mule. He tried to plow a lot. One day, when he was out plowing, his mother-in-law brought him lunch in the field. He drove the old mule into the shade, sat down on a stump, and began to eat his lunch. Immediately, she began haranguing him again. Complain, nag, nag; it just went on and on.

All of a sudden, the old mule lashed out with both hind feet, caught her smack in the back of the head. Killed her dead on the spot. At the funeral several days later, the minister noticed something rather odd. When a woman mourner would approach the old farmer, he would listen

for a minute, then nod his head in agreement; but when a man mourner approached him, he would listen for a minute, then shake his head in disagreement.

This was so consistent, the minister decided to ask the old farmer about it. So after the funeral, the minister spoke to the old farmer, and asked him why he nodded his head and agreed with the women, but always shook his head and disagreed with all the men.

The old farmer said, "Well, the women would come up and say something about how nice she looked, or how pretty her dress was, so I'd nod my head in agreement."

"And what about the men?" the minister asked.

"They wanted to know if the mule was for sale."

A Few for the Older Crowd

A very elderly gentleman, (mid nineties) very well dressed, hair well groomed, great looking suit, flower in his lapel smelling slightly of a good after shave, presenting a well looked after image, walked into an upscale cocktail lounge. Seated at the bar was an elderly looking lady, (mid eighties). The gentleman walked over, sat along side of her, ordered a drink, took a sip, turned to her and said, "So tell me, do I come here often?"

An elderly gentleman had serious hearing problems for a number of years.

He went to the doctor and the doctor was able to have him fitted for a set of hearing aids that allowed the gentleman to hear 100%. The elderly gentleman went back in a month to the doctor and the doctor said, "Your hearing is perfect. Your family must be really pleased that you can hear again." The gentleman replied, "Oh, I haven't told my family yet. I just sit around and listen to the conversations. I've changed my will three times!"

Two elderly gentlemen from a retirement center were sitting on a bench under a tree when one turned to the other and said, Slim, "I'm 83 years old now and I'm just full of aches and pains. I know you're about my age. How do you feel?" Slim said, "I feel just like a newborn baby." "Really!? Like a newborn baby!?" "Yep. No hair, no teeth, and I think I just wet my pants.

An elderly couple had dinner at another couple's house, and after eating the wives left the table and went into the kitchen. The two gentlemen were talking, and one said, "Last night we went out to a new restaurant and it was really great. I would recommend it very highly." The other man said, "What is the name of the restaurant?" The first man thought and thought and finally said, "What is the name of that flower you give to someone you love? You know, the one that's red and has thorns." "Do you mean a rose?" "Yes, that's the one," replied the man. He then turned towards the kitchen and yelled, "Rose, what's the name of that restaurant we went to last night?"

Hospital regulations require a wheelchair for patients being discharged. However, while working as a student nurse, I found one elderly gentleman--already dressed and sitting on the bed with a suitcase at his feet--who insisted he didn't need my help to leave the hospital. After a chat about rules being rules, he reluctantly let me wheel him to the elevator. On the way down I asked him if his wife was meeting him. "I don't know," he said. "She's still upstairs in the bathroom changing out of her hospital gown."

ODE TO THE OLDER

Another year has passed
and we're all a little older.
Last summer felt hotter
and winter seems much colder.

I rack my brain for happy thoughts,
to put down on my pad,
But lots of things come to mind
that make me kind of sad.

There was a time not long ago
when life was quite a blast.
Now I fully understand
about "Living in the Past"

We used to go to weddings,
football games and lunches.
Now we go to funeral homes,
and after-funeral brunches.

We used to have hangovers,
from parties that were gay.
Now we suffer body aches
and while the night away.

We used to go out dining,
and couldn't get our fill.
Now we ask for doggie bags,
come home and take a pill.

We used to often travel
to places near and far.
Now we get sore asses
from riding in the car.

We used to go out shopping
for new clothing at the Mall
But, now we never bother...
all the sizes are too small.

We used to go to nightclubs
and drink a little booze.
Now we stay at home at night
and watch the evening news.

That, my friend is how life is,
and now my tale is told.
So, enjoy each day and live it up...
before you're too damned old!

IN MEMORIAM

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

SUSAN BLACKMON (nee Duggan)*

PAT BOOTH*

JAMES J. FRAHER*

ED FRIESEN**

HAROLD HAMMER***

JEROME C. MCCORMACK*

ALBERT POST*

GLORIA JEAN PRICE*

R. THOMAS TALBOTT*

*HCFA or CMS Retiree

** AFDC & Medicaid Eligibility Quality Control (Denver RO)

*** Spouse of HCFA/CMS Retiree Shirley Hammer

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