
HCFA/CMS

ALUMNI NEWS

WINTER 2011 (Vol. 17 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 we all have SPRING in our steps.

I am happy to begin yet another one-year term as your President. I am also very pleased to report that 127 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.

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 7 new members, bringing the membership up to an all time high of 597. In this issue those few of you who have not yet renewed your membership will find a reminder regarding the year 2011 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 may be the last issue of the HCFA/CMS Alumni News for those who do not renew for 2011 or beyond.**

In this issue you will also find items about the COLA Count, the Board of Directors, the tentatively scheduled CMS Holocaust Memorial Program, the Social Security Alumni Blog, Income Tax Tips, and the latest in CMS senior staff and organizational news. As usual, the Komedy Korner makes another heralded appearance. There are lots of items that hopefully will 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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DUE DATES FOR FUTURE ISSUES

Spring Issue – March 31, 2011

Summer Issue – June 30, 2011

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NEW MEMBERS

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

Bill Bake
Wally Balls
Jackie Fromm
John D. Gattuso
Cindy Graunke
Terrence Kay
Robert C & Dolores M Walke

We now have 597 active members.

2011 BOARD OF DIRECTORS

In November 2010 the Board of Directors unanimously re-appointed incumbent board members Bill Engelhardt, Richard Faulstich, Bill Grant and Bill Hogsten, whose terms were to expire on December 31, 2010, to another two-year term, ending December 31, 2012. The 4 members officially began their new two-year term at the Board Meeting on January 14, 2011.

The Board also unanimously elected the following officers, to serve for the calendar year 2011:

President – William L Engelhardt
Vice President – William H. Hogsten
Treasurer – William A Grant
Secretary – Lillian H. Lehnert

MEMBERSHIP RENEWAL AND PAYMENT OF YEAR 2011 DUES

The collection of the annual dues for the year 2011, covering the period of January 1, 2011 through December 31, 2011, 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 2011 dues. **If you have already paid your dues for 2011 or later you should 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 contain the member's I.D. Number and the date of expiration of enrollment, i.e., 12/31/11. **If that date is 12/31/11 or later on your mailing label, you do NOT need to renew your membership at this time.**

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@comcast.net for faster response (as the office e-mail is only accessed weekly).

SOCIAL SECURITY ALUMNI ASSOCIATION

We'd like to again remind members that we also have a link to our sister alumni, the Social Security Alumni Association, web site on our web site. The web site has been completely revamped and vastly improved. The actual URL for it is "<http://www.ssaanational.org>" but you can just click on the link on our page. Many HCFA and/or CMS retirees also worked for the Social Security Administration somewhere along the line, and are eligible for membership in both alumni associations.

SOCIAL SECURITY ALUMNI ASSOCIATION BLOG

Joe Vaughan, Vice-president of the Social Security Alumni Association (SSAA) has reminded us again that HCFA/CMS folks are certainly welcome to participate in any Social Security Alumni activity. Many of us are eligible to, and some of us actually do, belong to both alumni associations. The SSAA has developed a blog. Go to <http://ssaanews.blogspot.com/> to check it out. If you are a former SSA worker you just might be interested enough to join the SSAA.

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.

HOLIDAY LUNCHEON

133 Alumni members and friends came to the Holiday Luncheon at Alexandra's Restaurant in the beautiful Turf Valley Country Club on December 15 and everyone had a wonderful time. Everyone enjoyed the event and the place was abuzz with happy people renewing old acquaintances. The setting was great, the view overlooking the golf course was beautiful, and the ambiance was fantastic. This was another record setting crowd and attendance has been increasing each year. We hope to have a similarly great experience and see even more of you at next year's Holiday Luncheon.

PHOTOGRAPHS OF THOSE ATTENDING THE HOLIDAY LUNCHEON

Brenda Sykes was kind enough to take 85 photographs at the Holiday Luncheon and posted them in a Kodak Gallery online. Unless you know the people or can read the name tags, you'll have to guess who they are, but you can view the photographs directly at http://www.kodakgallery.com/gallery/creativeapps/slideShow/Main.jsp?sourceId=533754321803&cm_mmc=eMail_-_Share_-_Photos_-_Sharee. You can save the photographs after viewing by creating a free Kodak Gallery account.

COLA COUNT

Through three months of the counting period toward the January 2012 federal retiree cost of living adjustment, the inflation index used to set that adjustment stands at minus 0.11 percentage points below the 2008 third quarter average (due to price deflation, in the past measurement year, the 2008 third quarter average is still the point of comparison) base index of 215.5. The current index stands at 215.262. The annual COLA count measures the change in the index's average from base period third calendar quarter to the latest. There are nine months left in the counting period. So far, no 2012 COLA, but it is getting close.

HOLOCAUST MEMORIAL PROGRAM

The annual CMS Holocaust Memorial Program will be held in the auditorium at CMS Headquarters on May 5, 2011, at 10:30 A.M. Sol Goldstein, a local liberator of Buchenwald, will be the main speaker. Rabbi Steve Schwartz of Beth El Synagogue (Pikesville MD) will participate in the service and lead the prayer commemorating the dead. The Krieger Schechter Day School's children's choir will again sing.

Any alumni interested in attending please contact Herb Hane via e-mail at herbgitta@verizon.net or via telephone at (410) 544-3244.

DONATION TO CFC



Dennis Wagner & Bill Engelhardt

The Alumni Board of Directors again decided that a donation to the Combined Federal Campaign (CFC), a most worthwhile cause, would be appropriate. The CFC sponsored a Talent Show in October and Alumni President Bill Engelhardt took advantage of the opportunity to publicly present a check for \$1,500 to Dennis Wagner, representing the 2010 CFC Campaign, on behalf of the alumni. Some 300 CMS employees attended the Talent Show and Bill was able to make a pitch for the Alumni Association. His pitch and the donation were well received.

SENIOR MANAGEMENT ANNOUNCEMENTS

OFFICE OF THE ADMINISTRATOR (OA)

Joe McCannon and **Vish Sankaran** have joined CMS in the Office of the Administrator to serve as Senior Advisors.

Joe is working on projects for OA including the launch of the Innovation Center, cross-cutting initiatives on safety and quality, and development of the CMS-wide strategy. Prior to coming to CMS, Joe was Vice President and faculty on dissemination and large-scale improvement at the Institute for Healthcare Improvement (IHI). He has advised or consulted on other national quality improvement efforts outside of health care in areas such as homelessness and corrections.

Vish is working in the areas of enterprise business planning, knowledge management, data and technology strategies, partnering with the senior leadership and program owners to promote enterprise-wide business solutions and cost effective, scalable technology investments for CMS. Before joining CMS, Vish was the director of the Federal Health Architecture (FHA), an e-gov initiative. Prior to that, Vish worked as the advisor to the national coordinator for Health Information Technology (HIT).

CENTER FOR MEDICARE AND MEDICAID INNOVATION (CMI)

Julie Boughn has been appointed as the Acting Deputy Director of the Center for Medicare and Medicaid Innovation (CMI). Julie will be working to develop and implement innovative programs that will help improve and update the nation's health care delivery systems under the provisions of the Affordable Care Act. Since May 2006, Julie has served as Chief Information Officer and Director of the Office of Information Services (OIS) at CMS. Julie joined CMS in September 2000 and has held various positions, including leading the Agency's Information Security Program and the CMS IT Revitalization Program. She also served as Program Manager for the Agency's IT systems to implement the Medicare Part D prescription drug benefit. Prior to joining CMS, Julie spent 15 years in the Social Security Administration's Office of Systems.

**CENTER FOR CONSUMER INFORMATION AND INSURANCE OVERSIGHT
(CCIIO)**

On January 21 CMS issued a notice in the Federal Register announcing the establishment of the new Center for Consumer Information and Insurance Oversight as part of the Centers for Medicare & Medicaid Services. This notice formalized the announcement Marilyn, Jay, and CMS Administrator Dr. Don Berwick made earlier this month to the respective CMS and OCIO staffs and takes steps to ensure that CMS will continue to implement the provisions of the Affordable Care Act, as well as all of our other work on Medicare, Medicaid and CHIP. Details of the transition of the OCIO into the Center are still being discussed among members of the transition teams and more information will be coming as they are finalized. CMS looks forward to working with their new, and in many cases, returning colleagues.

OFFICE OF INFORMATION SERVICES (OIS)

Anthony Trenkle has been appointed as the Acting Director of the Office of Information Services (OIS). Since 2005, Tony has served as the Director of Office of E-Health Standards and Services (OESS). Prior to joining CMS in 2005, Tony held a number of leadership roles for several Federal agencies, including the Social Security Administration where he was the Deputy Associate Commissioner for Electronic Services and the General Services Administration where he was the Director of the Office of Electronic Commerce and the Co-Director of the Federal Electronic Commerce Program Office.

OFFICE OF E-HEALTH STANDARDS AND SERVICES (OESS)

Karen Trudel has been appointed as the Acting Director of the Office of E-Health Standards and Services (OESS). Karen has been the OESS Deputy Director since its creation in 2005.

CHIEF OPERATING OFFICER'S ACHIEVEMENT AWARD

November 1, 2010

Wendy Tucker, of the Center for Medicare in Baltimore, MD, has been selected for the Chief Operating Officer's Achievement Award. Wendy is being recognized for this honor for her extraordinary efforts in developing the Medicare billing and claims processing business requirements for the new End Stage Renal Disease Prospective Payment System.

Daphne Hicks, of the Seattle Regional Office, has been selected for the Chief Operating Officer's Achievement Award. Daphne is being recognized for this honor for her outstanding job performance, personal and professional initiative, positive attitude, and for serving as a model for others in all areas of her work.

November 15, 2010

Dave Danek, of the Center for Medicare in Baltimore, MD, has been selected for the Chief Operating Officer's Achievement Award. Dave is being recognized for this honor for his exemplary work as the Fee-for-Service subject matter expert in the Division of Appeals Policy. He is also being acknowledged for his most recent work in highlighting for CMS senior staff several policy issues related to DMEPOS claims and Adjudicative Law Judge hearing decisions.

Edwin Huff, of the Boston Regional Office, has been selected for the Chief Operating Officer's Achievement Award. Edwin is being recognized for this honor for his experience in quality measures, data quality and evaluating program effectiveness. He applies these skills within the QIO and ESRD programs as well as with AHRQ and HHS.

December 2, 2010

Jeannie Wilkerson, of the Office of External Affairs and Beneficiary Services in Baltimore, MD, has been selected for the Chief Operating Officer's Achievement Award. Jeannie is being recognized for this honor for her exemplary work developing educational materials to explain the new DMEPOS program.

Rosemary Ucaner, of the New York Regional Office, has been selected for the Chief Operating Officer's Achievement Award. Rosemary is being recognized for this honor for providing outstanding customer service for her work with beneficiaries and partners in meeting CMS's Strategic Action Plan objectives.

December 14, 2010

Laura Smith, of the Office of Executive Operations and Regulatory Affairs in Baltimore, MD, has been selected for the Chief Operating Officer's Achievement Award. Laura is being recognized for her efforts as a paralegal, where she tracks and compiles court records, and

coordinates with CMS' partner, the Office of the General Counsel (OGC), to ensure timely and accurate filing. She also ensures OGC has the tools needed to successfully defend CMS' policy and actions in court.

Margaret (Peggi) Kosherzenko, of the Philadelphia Regional Office, has been selected for the Chief Operating Officer's Achievement Award. Peggi is being recognized for her outstanding personal commitment, boundarilessness and teamwork that she exemplifies in her performance on a daily basis with DMHPO and across components.

December 28, 2010

Kimberly Harris, of the Office of the Actuary in Baltimore MD, has been selected for the Chief Operating Officer's Achievement Award. Kimberly is being recognized for her outstanding efforts in coordinating the day-to-day operations as an administrative specialist in the Office of the Actuary.

Phyllis King, of the Atlanta Regional Office, has been selected for the Chief Operating Officer's Achievement Award. Phyllis is being recognized for her diligence, tenacity, and oversight of enforcement activities in the State of Florida. Going the extra mile has resulted in improved outcomes for Medicare beneficiaries.

January 10, 2011

Dolores Cascio, of the Office of Operations Management, has been selected for the Chief Operating Officer's Achievement Award. Dolores is being recognized for the exemplary manner in which she has worked with the Centers and Offices to provide advice and counsel relative to the resolution of routine and complex ITAS and payroll issues.

Cathy Leonis, of the Chicago Regional Office, has been selected for the Chief Operating Officer's Achievement Award. Cathy is being recognized for her outstanding customer service and her exceptional ability to foster communication and partnerships as a way to improve the Agency's opportunities and capacity to deliver quality services.

January 24, 2011

Debra Stidham, of the Office of Acquisition and Grants Management in Baltimore MD, has been selected for the Chief Operating Officer's Achievement Award. Debra is being recognized for her outstanding customer service and innovative ideas to streamline the procurement process surrounding Recovery Audit Contract work.

Dr. Crystal Russell, LCDR, USPHS, of the Dallas Regional Office, has been selected for the Chief Operating Officer's Achievement Award. Dr. Russell is being recognized for her superior accomplishments in identifying program limitations, developing and implementing a plan, and fostering continuous quality improvement, which led to a 100% improvement in the contractor's

internal quality improvement processes.

In recognition of their accomplishments, these employees have their pictures posted on the CMSNet.

HOW NEW TAX LAW AFFECTS FEDERAL EMPLOYEES & RETIREES

From My Federal Retirement

As a result of the passage of the Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010, federal employees & retirees, including those whose total annual taxable income is \$250,000 and over, will not have to worry about paying more in taxes in 2011 than they did in 2010 if their taxable income does not change during 2011 (some items regarding education have been omitted).

Cut in Social Security payroll (FICA) taxes.

The new law will decrease the Social Security payroll (Federal Insurance Contributions Act or FICA) tax from 6.2 percent to 4.2 percent during 2011 for those still employed. The payroll tax cut will reduce taxes by \$120 billion for 155 million workers, including most federal employees. FERS and CSRS Offset employees will be affected by the FICA tax cut because each pay date those employees pay the FICA tax up to the maximum \$106,800 of wages earned during 2011. Once an employee's wages reaches \$106,800, there will be no FICA taxes withheld from the employee's wages until the first date in January 2012. CSRS employees will not receive any payroll tax cut because CSRS employees do not pay into Social Security. These employees will continue to contribute seven percent of their after-taxed wages into the CSRS Retirement and Disability Fund.

Provision to allow individuals to deduct state and local sales taxes.

This provision -- which has been available to individual taxpayers since 2004 and was due to expire Dec. 31, 2010 - gives individual taxpayers who itemize (file Schedule A) the option of deducting state and local sales taxes instead of state income taxes. The provision benefits those individuals - including many federal employees - who live in the seven states that impose no state income taxes but impose state sales taxes on their residents. These states include Florida, Nevada, South Dakota, Tennessee, Texas, Washington and Wyoming.

A tax credit for individuals who make energy-efficient improvements to their homes.

While this credit is less generous for homeowners who make energy improvements during 2011 compared to the energy-efficient tax credits available during 2009 and 2010, there are some tax credits available to individual homeowners during 2011. In particular, there is a 10 percent credit -- up to specific maximum amounts -- if an individual homeowner installs insulation or energy-efficient windows or roofs. Individuals will also be eligible for credits ranging from \$50 to \$150 for purchases of energy-efficient fans, water heaters and furnaces.

Mortgage insurance deduction available through 2011

Most homebuyers who make a down payment of less than 20 percent of the home purchase price are required to pay mortgage insurance. The mortgage insurance is designed to protect lenders from default. For 2011 - as was true during 2010 - those homeowners who pay mortgage insurance will be able to deduct their mortgage insurance as an itemized deduction on Schedule A.

Child tax credit extension

The child credit allows eligible families to use a tax credit up to \$1,000 for each qualifying child under the age of 17. As a tax credit, the child tax credit reduces one's tax liability "dollar for dollar". While there are adjusted gross income (AGI) limits for using this credit, most federal employees with young families should be eligible to use most, if not all, of this tax credit.

No increase in capital gains tax rates

The top tax rate for long-term (at least one year) capital gains and dividends will remain at 15 percent for individuals in the 25 percent and marginal tax bracket, and zero percent for individuals in the 10 percent and 15 percent tax brackets until Dec. 31, 2012. If the tax cuts had been allowed to expire, the top rate for long-term capital gains would have risen to 20 percent in 2011. The top rate for dividends would have risen to the investor's ordinary income tax rate - up to 35 percent for the wealthiest individual taxpayers. For federal employees who invest in stocks and stock mutual funds in a non-retirement account, this is good news. They will continue to see their investment income taxed at "preferential" rates rather than at "ordinary" income tax rates - at which their salaries and interest income is taxed.

Alternative Minimum Tax (AMT) relief

The new tax law has a stopgap measure that will prevent the AMT from spreading to many middle-class individual taxpayers. Without the stopgap measure, up to 25 million taxpayers would have been subject to the AMT in 2010, up from 3.9 million in 2009 according to an analysis by H&R Block. Many federal employees would have been subject to the AMT without this AMT stopgap measure.

Extension of personal exemption limitation repeal

The new tax law extends through Dec. 31, 2012 the repeal of a provision that limits the amount of personal exemptions high-income individual taxpayers could claim. Without this agreement, many higher income federal employees or retirees - those with AGIs over \$150,000 - would have been limited for 2011 and 2012 the number of personal exemptions they could claim on their income taxes.

Finally, the IRS announced in early January that while the tax season will start on time for most individual taxpayers, some individual taxpayers will need to wait until mid-to-late February to

file their income taxes. In particular, those individuals claiming any of the following three items as deductions - the state and local sales tax deduction, higher education and fees deduction, and the educator expense deduction, as well as those individuals who itemize deductions on Form 1040 Schedule A, are strongly encouraged to wait to file their tax returns. The reason is that the tax law changes enacted by Congress and signed by President Obama in late December has given the IRS little time to reprogram its processing system.

FEDERAL BENEFIT PROGRAMS NOT TARGETED YET

From Fedweek.com

The House budget-cutting bill (HR-235) does not include several potential benefits changes raised by the deficit commission, including changing the FEHB premium formula to a voucher system that over time likely would require higher enrollee contributions, increasing employee contributions toward retirement and making retirement benefits less generous in several ways, such as by switching to a high-5 salary base for calculating future benefits. However, those ideas already are in wide circulation and such a proposal could be formally introduced at any time. Also, if budget reconciliation is ordered, committees that have jurisdiction over federal employee and retiree programs have little opportunity to produce substantial savings except by targeting health insurance and retirement benefits. Meanwhile, another newly introduced bill (HR-270) would order two weeks worth of unpaid furlough days, effectively about a 4 percent pay cut, in fiscal 2012 for federal employees except for those involved in national security, law enforcement, health and safety. That bill also would cut congressional pay, now \$174,000 for most members, by 10 percent.

CUSTOMER SERVICE REPS FROM FOREIGN COUNTRIES

Submitted by Blanche Duffy & Marion J. Seabrooks

Author Unknown

I want to ask each of you to consider doing the following when you are talking on the phone to any US customer service representative that is based in a foreign country (like in India). I have done this twice and it works! Any time you call an 800 number (for a credit card, banking, charter communications, health insurance, insurance, you name it) and you are transferred to a representative (like in India), please consider doing the following:

After you connect and you realize that the customer service representative is not from the USA (you can always ask if you are not sure about the accent), please very politely (very politely - this is not about trashing other cultures) say, "I'd like to speak to a customer service representative in the United States of America."

The rep might suggest talking to his/her manager, but, again, politely say, "Thank you, but I'd like to speak to a customer service representative in the USA." **YOU WILL BE IMMEDIATELY CONNECTED** to a rep in the USA. It only takes less than one minute to have

your call re-directed to the USA. Tonight when I got redirected to a USA rep, I asked again to make sure - and yes, she was from Fort Lauderdale.

Imagine if tomorrow, every US citizen who has to make such a call and then requests a US rep, imagine how that would ultimately impact the number of US jobs that would need to be created ASAP. Imagine what would happen if every US citizen insisted on talking to only US phone reps from this day on.

If I tell 10 people to consider this and you tell 10 people to consider doing this - see what I mean...it becomes an exercise in viral marketing 101.

Remember - the goal here is to restore jobs back here at home - not to be abrupt or rude to a foreign phone rep. If you agree, please tell 10 people you know and tell them to tell 10 people they know..etc..etc..

KOMEDY KORNER

OBSERVATIONS ON MATURING!

Submitted by Jacqui Wilson

It's harder to tell navy from black.

Your kids are becoming you ... and you don't like them! ... but your grandchildren are perfect.

Going out is good... Coming home is better.

When people say you look "Great", they add "for your age."

When you needed the discount you had to pay full price. Now you get discounts on everything: movies, hotels, flights... and you don't feel like going.

You forget names, but it's OK because other people forgot they even knew you.

You ask your husband or friend how your outfit looks and they tell you the truth.

The five pounds you wanted to lose is now 15 and you have a better chance of losing your keys than the 15 pounds.

You realize you're never going to be really good at anything... especially golf.

Your husband is counting on you to remember things you don't remember.

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Your husband sleeps better on a lounge chair with the TV blaring than he does in bed. It's called his "pre-sleep."

You used to say, "I hope my kids GET married. Now, "I hope they STAY married!"

Who wants to wear 3" heels anyway?

You miss the days when everything worked with just an "ON" and "OFF" switch.

You use more 4 letter words... "what?", "when?"

Now that you can afford expensive jewelry, it's not safe to wear it anywhere.

You read 100 pages into a book before you realize you've read it.

Many of the people in People Magazine you've never heard of.

Everybody whispers.

Now that your husband has retired, you'd give anything if he'd find a job.

You have 3 sizes of clothes in your closet... 2 of which you will never wear.

But old is good in some things: old songs, old movies, best of all: OLD FRIENDS.

Thanks for being one of mine!

MARRIAGE IS SHARING!

Submitted by George F Jacobs

The old man placed an order for one hamburger, French fries and a drink.

He unwrapped the plain hamburger and carefully cut it in half, placing one half in front of his wife. He then carefully counted out the French fries, dividing them into two piles and neatly placed one pile in front of his wife.

He took a sip of the drink, his wife took a sip and then set the cup down between them. As he began to eat his few bites of hamburger, the people around them were looking over and whispering. Obviously they were thinking, "That poor old couple - all they can afford is one meal for the two of them."

As the man began to eat his fries a young man came to the table and politely offered to buy another meal for the old couple. The old man said, they were just fine - they were used to

sharing everything.

People closer to the table noticed the little old lady hadn't eaten a bite. She sat there watching her husband eat and occasionally taking turns sipping the drink.

Again, the young man came over and begged them to let him buy another meal for them. This time the old woman said, "No, thank you, we are used to sharing everything."

Finally, as the old man finished and was wiping his face neatly with the napkin, the young man again came over to the little old lady who had yet to eat a single bite of food and asked, "What is it you are waiting for?"

She answered, "THE TEETH!"

INSTEAD OF A NURSING HOME!

Anonymous

There will be no nursing home in my future.

When I get old and feeble, I am going to get on a Princess Cruise Ship. The average cost for a nursing home is \$200 per day. I have checked on reservations at Princess and I can get a long term discount and senior discount price of \$135 per day. That leaves \$65 a day for:

1. Gratuities which will only be \$10 per day.
2. I will have as many as 10 meals a day if I can waddle to the restaurant, or I can have room service (which means I can have breakfast in bed every day of the week).
3. Princess has as many as three swimming pools, a workout room, free washers and dryers, and shows every night.
4. They have free toothpaste and razors, and free soap and shampoo.
5. They will even treat you like a customer, not a patient. An extra \$5 worth of tips will have the entire staff scrambling to help you.
6. I will get to meet new people every 7 or 14 days.
7. T.V. broken? Light bulb need changing? Need to have the mattress replaced? No Problem! They will fix everything and apologize for your inconvenience.
8. Clean sheets and towels every day, and you don't even have to ask for them.

9. If you fall in the nursing home and break a hip you are on Medicare. If you fall and break a hip on the Princess ship they will upgrade you to a suite for the rest of your life.

Now hold on for the best! Do you want to see South America, the Panama Canal, Tahiti, Australia, New Zealand, Asia, or name where you want to go? Princess will have a ship ready to go.

So don't look for me in a nursing home, just call shore to ship.

NURSING HOME RETIREES!

One day, while going to the store, I passed by a nursing home. On the front lawn were six old ladies lying naked on the grass. I thought this was a bit unusual but continued on my way to the store.

On my return trip, I passed the same nursing home with the same six old ladies still lying naked on the lawn.

This time my curiosity got the best of me and I went inside to talk to the Nursing Home Administrator.

"Do you know there are six ladies lying naked on your front lawn?"

"Yes,' she said. 'They're retired prostitutes, they're having a yard sale.'"

RETIREMENT IS DIFFERENT FOR EVERYONE

OCEAN VIEW RESTAURANT - GIRLFRIENDS

A group of 15-year old girlfriends discussed where they should meet for dinner. Finally, it was agreed upon that they should meet at the Dairy Queen next to the Ocean View restaurant because they only had \$6.00 between them and Jimmy Johnson, that cute boy in Social Studies, lives on that street and they might see him and they can ride their bikes there.

10 years later, the group of 25-year old girlfriends discussed where they should meet for dinner. Finally, it was agreed upon that they should meet at the Ocean View restaurant because the beer was cheap, they had free snacks, the band was good, there was no cover and there were lots of cute guys.

10 years later, at 35 years of age, the group once again discussed where they should meet for dinner. Finally, it was agreed upon that they should meet at the Ocean View restaurant because the cosmos were good, it was right near the gym and if they go late enough, there wouldn't be too

many whiny little kids.

10 years later, at 45 years of age, the group once again discussed where they should meet for dinner. Finally, it was agreed upon that they should meet at the Ocean View restaurant because the martinis were big, and the waiters there had tight pants and nice buns.

10 years later, at 55 years of age, the group once again discussed where they should meet for dinner. Finally it was agreed they should meet at the Ocean View restaurant because the food there was reasonable, the wine list was good, they had windows that open in case of a hot flash, and fish is good for your cholesterol.

10 years later, at 65 years of age, the group once again discussed where they should meet for dinner. Finally it was agreed that they should meet at the Ocean View restaurant because lighting was good and they have an early bird special.

10 years later, at 75 years of age, the group once again discussed where they should meet for dinner. Finally it was agreed that they should meet at the Ocean View restaurant because food was not too spicy, the restaurant was handicapped accessible and they even had an elevator!

10 years later, at 85 years of age, the group once again discussed where they should meet for dinner. Finally it was agreed that they should meet at the Ocean View restaurant because they had never been there before.

THE OLDER CROWD

A distraught senior citizen phoned her doctor's office.

"Is it true," she wanted to know, "that the medication you prescribed has to be taken for the rest of my life?"

"Yes, I'm afraid so," the doctor told her.

There was a moment of silence before the senior lady replied, "I'm wondering, then, just how serious is my condition. Because this prescription is marked 'NO REFILLS'."

TEXTING FOR SENIORS

Since Seniors are texting and tweeting, there appears to be a need for a STC (Senior Texting Code).

ATD: At The Doctor's

BFF: Best Friend Fainted

BTW: Bring The Wheelchair
BYOT: Bring Your Own Teeth
CBM: Covered By Medicare
CUATSC: See You At The Senior Center
DWI: Driving While Incontinent
FWB: Friend With Beta Blockers
FWIW: Forgot Where I Was
FYI: Found Your Insulin
GGPBL: Gotta Go, Pacemaker Battery Low!
GHA: Got Heartburn Again
HGBM: Had Good Bowel Movement
IHAC4T: I Have A Coupon For That
IMHO: Is My Hearing-Aid On?
LMDO: Laughing My Dentures Out
LOL: Living On Lipitor
LWO: Lawrence Welk's On
OMMR: On My Massage Recliner
OMSG: Oh My! Sorry, Gas.
ROFL... CGU: Rolling On The Floor Laughing... And Can't Get Up
SGGP: Sorry, Gotta Go Poop
TTYL: Talk To You Later
WAITT: Who Am I Talking To?
WTF A: Wet The Furniture Again!
WTP: Where's The Prunes?
WWNO: Walker Wheels Need Oil

OBITUARIES

DONALD L. ALLEN

We sorrowfully announce the death of Alumni member Donald L. Allen. He succumbed at home on Saturday, January 15, 2011, after a valiant battle with many severe ailments. Many of you will remember him from his illustrious career in HCFA and CMS.

Last summer he and Lillian Lehnert graciously opened their home for the Alumni Spring Cookout and some 42 Alumni members and friends (a record setting number) had a wonderful time. Unfortunately, we do not have a picture of Don from that event. However, below is a picture from the 2009 Summer Picnic at the home of Past President Walt Schauer mann. It shows, left to right, Don Allen, Lynn Strange, Lillian Lehnert and Rosalie Carr in happier times.

So you can see that Don was an integral part of the HCFA/CMS family. As our member from Hawaii, Bob Bath, so eloquently said, "Don was a dear friend to me and to many others. I will certainly miss him." Lillian, rightfully so and speaking to his many friends, said, "Don was one in a million. I shall miss him dearly as I am sure you will also."

A memorial service was held for Don on January 21, 2011 at the United Methodist Church of Savage MD. Lillian stated, "As you all know what a devoted animal lover Don was, memorial donations may be made to The Starshine Animal Haven, 397 State Street, Brooklyn, New York 11217-1706. I am sure he will be entering the gates of heaven with a litter of lab puppies beside him."

We are all extremely grateful to Lillian for her ongoing service as a Member of the HCFA/CMS Alumni Association Board of Directors and her service as Secretary as well.



IN MEMORIAM

The Alumni Association respectfully acknowledges

the passing of the following

Alumni/Employees/Spouses and expresses its

sympathy to family members:

DONALD L. ALLEN (1/15/11)*

ANNE C. FOWLER (12/30/10)*

* HCFA/CMS Alumni Association Member

**If you are aware of any other deaths of Alumni please notify the editorial staff
January 2011**