
HCF A/CMS

ALUMNI NEWS

SUMMER 2005 (Vol. 11 No. 3)

MESSAGE FROM THE PRESIDENT

Well, we want to start off by wishing everyone the best of the rest of the summer.

I am also pleased to be able to report that we continue to have a strong and loyal following and nearly everyone renewed his or her membership for 2005 or longer. On page 2 you will see a list of 8 new members, bringing the membership up to an all time high of 450.

In this issue you will find items about the COLA Count, the CFC Book Collection and Sale, the CFC Crafts and Gifts Fair, Revocable Trusts, Appointing a Trustee, Appointing an Executor, and Annuities. And we again serve up some whimsical pieces in the Komedey Korner, including "Remake of Old Hits," "Pithy Sayings," "Old Mafia Don" and "Senior Personal Ads." There are a host of other items that we hope will also be of interest to you.

And we have brought back a long dormant but still very popular feature, "Whatever Happened To..." This time long time HCF Aite and long time retiree Millie Tyssowski has stepped into the spotlight.

And don't forget the Summer Cookout on Thursday August 11 at Walt Schauer mann's home (see details on enclosed flier). The basement is finished and air conditioned, and right off the patio and pool, so don't be stopped by hot weather. Too far away to attend! We'll down a cool one in your honor.

I want to wish you all a happy, healthy and prosperous retirement.


William L Engelhardt

HCFA/CMS ALUMNI NEWS

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/Centers for Medicare and Medicaid Services (HCFA/CMS) Alumni Association

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DUE DATES FOR FUTURE ISSUES

Fall Issue – September, 2005

Winter Issue – December 22, 2005

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NEW MEMBERS

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

Tom Anzalone
Marjorie Bedinger
Richard C. Faulstich
Janet C. O'Leary
Denis & Cynthia Read
Edward M. Tregoe
Ada L. Vergne
Shirley Webb

We now have 450 active members.

NEW MEMBER DIRECTORY

As promised periodically and usually delivered with the Summer issue of the HCFA/CMS Alumni News, you will find a completely new Member Directory enclosed with this issue. It includes up-to-date information for all currently active members. The address, telephone number and e-mail address of the HCFA/CMS Alumni Association is all right on the picturesque cover.

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. And we are happy to learn about new e-mail addresses as members join the wonderful world of cyberspace. Our high tech savvy membership boasts 337 members with an e-mail address, and there may be others that we are not aware of. If you have one and we don't know it, please send us an e-mail or otherwise advise us of it. We'd like to include you when we send out periodic (but infrequent so as not to intrude) messages of interest.

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).

CANDIDATES FOR BOARD OF DIRECTORS

It will soon be time to begin the process of selecting three (3) members for the HCFA/CMS Alumni Association Board of Directors, for the two-year terms beginning in January 2006. WE ENCOURAGE INTERESTED PARTIES TO BECOME CANDIDATES.

The Board meets six times per year, generally on the second Friday of January, March, May, July, September and November, at CMS Headquarters. The Board consists of seven members. Three members are elected in odd numbered years and four in even numbered years, each member serving a two calendar year term. The Board sets national policy for the organization.

Anyone wishing to become a member of the Board of Directors can say so by calling (410) 786 3918 and leaving a message, or sending an e-mail note to HCFAALUM@cms.hhs.gov, and indicating your name and phone number.

Bill Engelhardt, President, also welcomes telephone calls at his home, (717) 235-0976, and e-mails at wengelhardt@adelphia.net to answer any questions you may have.

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://ssaeea.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 seven months of the counting period toward the January 2006 retiree cost-of-living adjustment, retirees have banked 2.8 percent, following increases of 0.7 percentage points in March and 0.8 percentage points in April in the consumer price index measure used to set the COLA.

CFC BOOK COLLECTION AND SALE

We believe that the Center for Beneficiary Choices (CBC) is conducting its seventh annual Combined Federal Campaign (CFC) Book Sale during 2005. However, details could not be confirmed as of press time. We believe arrangements may be made similar to last year when new or gently used books were collected through October. And new or gently used CDs, videos, books on tape, DVDs, etc were also included. **Retirees were also welcome to submit these items.**

The sales were held in late October and early November, in the lower lobby of CMS headquarters. Thanks to the generous response for last year's campaign, a total of nearly 22,000 books were collected from CMS employees and others and \$5,000 was raised.

At this point we can only say that as further details become available we will notify our Internet connected members (338 out of 450) about them via e-mail. Stay Tuned. 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 anyone out there has an e-mail address that we have not been made aware of, and would like us to have it so they can receive notices via e-mail, please e-mail it to us at HCFAALUM@cms.hhs.gov and we will happy to add you to our distribution list.

CFC CRAFTS AND GIFTS FAIR

CMS is planning a Handmade Crafts and Gifts Fair for the Combined Federal Campaign. The second annual "Handmade Crafts and Gifts Fair" will be held in November 2005 at the national headquarters at the Baltimore Single Site. The purpose of this event is to raise funds for the 2005 Combined Federal Campaign (CFC) and to highlight the talents of our CMS employees and retirees. However, details could not be confirmed as of press time.

We believe arrangements may be made similar to last year when CMS employees and retirees who considered themselves to be a craftsperson were invited to participate in this fund-raiser and sell their handiwork. This was a great opportunity to show your creative skills, help CMS staff find one-of-a-kind gifts for the holidays, and of course support the CFC!

Yes, CMS retirees and the family members of CMS employees were also invited to participate (show and sell their work) in this event.

At this point we can again only say that as further details become available we will notify our Internet connected members about them via e-mail. Stay Tuned.

WHATEVER HAPPENED TO MILLIE TYSSOWSKI?

Greetings from Millie Tyssowski, a long-retired alumna from the Health Care Financing Administration (HCFA), now CMS.

Summer is a time for me to work and enjoy my gardens in my home in historic Dickeyville, a small community on the National Register of Historic Places in the southwestern part of Baltimore City. I am trying another year of golf with the Forest Park Ladies Golf League. The League is composed of Tuesday players and Saturday players. The Tuesday players to which I belong are mostly a retired, congenial, racially integrated group. My bowling league will restart in September and I will continue to serve as treasurer. I think the average age of our group is in the 70s and we have two players in the 90s.

I continue to be active in the League of Women Voters. For the past few years my focus has been on the functioning of the Baltimore city government. I led the League's effort to reduce the size of the City Council and change the representation from three members to one member per Council district. This reform was promoted by labor and community organizations and was approved by the voters in 2002.

For the past several years, I have served on a board of the Citizen Review for Children. These boards meet monthly to conduct reviews of the placement of children in the foster care system. I have enjoyed rather extensive traveling in my retirement years. My last major trip was to Turkey in October 2003. A comment from one of the natives "We don't see many Americans these days."

My most pressing current concern is the President's proposal to establish personal accounts funded by social security payroll taxes and I am committed to work on its defeat. The President should be leading a national effort to solve the immediate crisis in the Medicare and Medicaid programs and to provide health insurance to the 45 million uninsured. Enough of a soapbox from an old retiree.

My greatest happiness in my life is my wonderful family. My three married children live in the surrounding counties. I have five grandchildren and two great grandchildren.

SENIOR MANAGEMENT ANNOUNCEMENTS

Terris A. King has joined CMS as the Deputy Director of the Office of Clinical Standards and Quality (OCSQ). He most recently served as the Deputy Associate Commissioner of the Social Security Administration's (SSA) Office of Quality Assurance and Performance Assessment. In this position, Mr. King was responsible for implementing payment quality and workload productivity improvements to reduce erroneous payments, and enhancing quality assurance systems. During his tenure with SSA, Mr. King also served as Executive Assistant for the Associate Commissioner of Human Resources, and Director of Administrative Staff for the former Office of Program and Integrity Reviews. In 1995, as a participant in the Mid-Level Management Program, he served as the Acting District Manager for the Towson Field Office. Following his completion of the Mid Level Management Program, he also served as the Executive Officer for the Office of the Deputy Commissioner of Finance Assessment and Management.

In his role as Deputy Director, OCSQ, Terris will work with the Director to coordinate and manage the Quality Improvement Organization and End-Stage Renal Disease Program, administer the Medicare Coverage Process, and develop the Conditions of Participation for the nation's providers, suppliers, and plans in the Medicare and Medicaid programs.

Jackie Garner assumed new duties as the Acting Deputy Director of CMSO under a detail effective Monday, May 2. She has been the Chicago Regional Administrator since 2003. She has been serving as the lead Regional Administrator on Medicaid and has played a key leadership role in helping states prepare for Part D. As part of her leadership activities at CMSO,

she will remain very involved with the successful implementation of Part D with the states, and she will also assist with efforts to promote Medicaid reforms that improve the quality and efficiency of care. Jackie is well known in Medicaid circles as she served at a cabinet level position in Illinois administering Medicaid and S-CHIP. She was responsible for the first Pharmacy Plus waiver and expanding coverage under Medicaid and S-CHIP. Her prior experience also includes work in not-for-profit foundation and substance abuse/mental health programs. Jackie will maintain her position as Chicago RA as we search for a permanent Deputy. Jackie's Deputy, David Dupre, will be the Acting Regional Administrator and Candace Arnold will be the Acting Deputy Regional Administrator.

Julie Boughn has been appointed Director of the Information Services Modernization Group in the Office of Information Systems, a SES appointment. She has worked with CMS for four years in progressively accountable positions and has experience in the areas of technology acquisitions including budget, risk management, and performance evaluation. She recently became the Program Manager for the entire development and implementation life cycle for all MMA systems. This involves development of new and manipulation of existing systems to comply with the intent of the MMA legislation. Prior to joining CMS, she worked for the Social Security Administration as a Branch Chief and a Supervisory Computer Specialist from 1985 to 2000. She has a Master of Science degree in Information Systems and Technology from Johns Hopkins University and a Master of Business Administration degree from the University of Maryland.

Tom Lenz has been appointed Kansas City Regional Administrator, a SES appointment. He started his career with CMS in 1989 as a Branch Manager for the Kansas City Region. In 2003, he was promoted to the position of Associate Regional Administrator, Division of Medicaid and Children's Health for the Kansas City Office. He has been serving as the Acting Kansas City Regional Administrator since January 2005. In addition to his experience with CMS, Tom also has experience conducting financial and performance audits with the HHS Office of the Inspector General, and as a senior negotiator for DHHS' Office of the Secretary, Division of Cost Allocation.

Tim Love has been appointed to the position of Director, Office of Research, Development and Information (ORDI) effective. He previously served as the Director of the Office of Information Services (OIS) since December 2002, and previous to that as the OIS Deputy Director for Management. He joined CMS in 1991, and has served as the Associate Director of the Office of Strategic Planning, the predecessor organization to the current ORDI. Prior to beginning his Federal civilian career, Tim served in the U.S. Navy and as a Peace Corps volunteer. In his role as Director of ORDI, Tim will provide executive direction for the strategic, analytic, and research support provided to the Administrator and senior policy officials.

Dean Mesterharm has join CMS as the Chief Information Officer (CIO) and Director, OIS. Dean most recently served as the Deputy CIO at the Social Security Administration (SSA), and since October 2004, he has been on a detail to the Chief Operating Officer's Office advising CMS on the implementation of major MMA systems development. In his role as the CIO and

Director, OIS, Dean will direct the activities required to maintain an agency-wide information resources management program.

OFFICE OF POLICY CREATED

The new Office of Policy has been created in the Office of the Administrator. The Office of Policy's role is to provide support and coordination for significant agency-wide policy initiatives, with the guidance of the recently established CMS Policy Council. The Policy Council will be the vehicle for the agency's senior leadership to develop strategic policy directions and initiatives, with the goal of carrying out the statutory mission effectively while improving the health care system and its financing.

The Office of Policy will be comprised of the staff of the Planning and Policy Analysis Group that has been located within ORDI because their current work is very closely related to the work of the new Office of Policy. The staff will be augmented in the near future. In addition, we would like to give special thanks to Mary Ellen Stahlman and Carlos Zarabozo for their extra help in keeping the office moving forward over the past few months.

Carol Kelly has re-joined CMS as the Director of the Office of Policy. She will also serve as Executive Director of the Policy Council and will be accountable for oversight and coordination of Council activities. Carol previously served as Director of the Office of Legislation and Policy in HCFA from 1982 to 1986. After her service at CMS, Carol spent 10 years working for the managed care industry, including roles as Vice President for Health Care with MetLife and head of the Washington office for United Healthcare. Carol then joined the Washington office of Premier, where she headed Premier's analytic and advocacy efforts on behalf of that alliance's not-for-profit hospitals and healthcare systems, before she moved to AdvaMed, where she was most recently Executive Vice President for Federal Legislative Policy and Healthcare System Reform. Carol has also served as a past Chair of the American Benefits Council and recently as a Board member.

Mary Ellen Stahlman will serve as Deputy Director for the Office of Policy.

OHS NOW OESS

The Office of HIPAA Standards (OHS) has been renamed the Office of E-Health Standards and Services (OESS). The name change from OHS to OESS is necessary to more accurately reflect the duties and responsibilities of the organization. OESS has expanded its functional responsibilities, and in addition to its HIPAA, e-prescribing, and consolidated health informatics responsibilities, OESS now coordinates and supports CMS's internal and external activities related to electronic health services. OESS reports directly to the Chief Operating Officer in the Office of the Administrator.

OFFICE OF ACQUISITION AND GRANTS MANAGEMENT

The Acquisition and Grants Group has undergone a significant reorganization. The agency's contracting function has become essential to CMS's success, as virtually every major CMS initiative is dependent upon contract support. A reorganization of the agency's contracting activity was put in place to better focus contracting resources on the agency's needs.

AGG is now the Office of Acquisition and Grants Management (OAGM), and reports directly to the Chief Operating Officer. Rod Benson continues to serve as the Director of OAGM. An Acquisition Support and Policy Staff, headed by Ed Hodges, reports directly to the Director. The newly created OAGM is comprised of two Groups, the Medicare Contracts Group and the Acquisition and Grants Group. Each of the OAGM Divisions is responsible for providing acquisition and grant support to specific CMS components. Below is a list that identifies the new OAGM Groups and Divisions, the names of the Directors, and the CMS components each of the Divisions will serve.

Medicare Contracts Group
Dan Kane, Director

Division of Medicare Contracts - MCMG (CMM)
Pam Collins, Director

Division of Medicare Support Contracts - OFM, CMM (except MCMG), QICs
Denny Schmitt, Director

Division of Quality Contracts - OCSQ, ESRD
Brian Hebbel, Director

Acquisition and Grants Group
Ed Hughes, Director

Division of Information Technology Contracts - OIS
Derrick Heard, Director

Division of Beneficiary Support Contracts - CBC
Mary Jones, Director

Division of Support Contracts - OOM, OA, RO, OACT, OHS, OEOCR, OEA, OSORA, OL
Carol Sevel, Director

Division of Research Contracts and Grants - ORD, CMSO, Research and Grants
Bill Tate, Director

ACTING SENIOR COUNSELOR TO HHS SECRETARY

Jennifer Young is serving as Acting Senior Counselor for Health Policy to HHS Secretary Mike Leavitt. In this new position, Ms. Young will function as the chief policy advisor for the health portfolio, advising the Secretary on Medicaid, Medicare, public health and other health care matters, as well as legislative strategy. Ms. Young will continue in her role as Assistant Secretary for Legislation until a replacement is named.

PRESIDENTIAL RANK AWARDS

Three CMS Senior Executive Service (SES) members are the recipients of the Presidential Executive Rank Award. Each year the President confers the prestigious awards of Distinguished and Meritorious Executive to a select group of career members of the SES. These outstanding senior executives consistently demonstrate integrity, commitment, and exceptional service to the American public over an extended period of time. They are leaders who successfully balance the needs and perspectives of their customers, stakeholders, and employees with organizational results.

Thomas Gustafson, Deputy Director, Center for Medicare Management, received the Distinguished Executive Rank Award; and Gary Bailey, Deputy Director for Plan Policy and Operations, Center for Beneficiary Choices; and Solomon Mussey, Director, Medicare and Medicaid Cost Estimates Group, Office of the Actuary, both received the Meritorious Executive Rank Award.

Thomas Gustafson received the **Distinguished Presidential Rank Award** based on his sustained extraordinary accomplishments. As Deputy Director, Center for Medicare Management (CMM), he oversaw Medicare's fee-for-service program, which includes 35 million beneficiaries and pays about 1 billion claims a year for over \$200 billion dollars in medical services. He was instrumental in the development of payment policy for all provider types, involving 11 prospective payment systems or fee schedules. He managed a network of 46 claims payment contractors with an administrative budget of \$1.2 billion who processed approximately 1 billion dollars in Medicare claims and was responsible for outreach and education to approximately 1.2 million providers.

Gary Bailey received the **Meritorious Presidential Rank Award** for his exemplary executive leadership in the development of CMS' relationship with private health plans. He oversaw the successful operation of the M+C, Medicare cost and PACE programs. Specifically, despite limited resources, he awarded more M+C contracts and service area expansions, 8 and 23 respectively, which expanded options for beneficiaries. He transitioned the second set of 12 PACE demonstrations to permanent PACE provider status right on schedule. He negotiated with over 20 plans to lower their 2004 co-pays/premiums from their outlier levels, potentially saving millions of dollars in out of pocket costs for over 600,000 beneficiaries enrolled in these plans. He re-engineered the plan monitoring protocol to allow CMS to focus on those plans having performance issues thereby increasing CMS' ability to identify and detect areas of plans service to beneficiaries that needed to be improved. Furthermore, he oversaw the implementation of the

first joint RO/Plan training, expanded the national pilot on use and file of marketing materials, and used an outside contractor to process over \$50 million of plan requests for payment changes, doing them more quickly, consistently, and accurately than previously done by the regions.

Solomon Mussey received the **Meritorious Rank Award** for his outstanding executive leadership in preparing the annual Medicare Trustees Report and the actuarial projections for CMS' annual financial statement. The 2003 annual report was produced 2 weeks ahead of its April 1 deadline to accommodate the Comptroller General of the U.S. Under his leadership, the Office of Medicare and Medicaid Cost Estimates provided other critically important services including OACT's "Special Medicare Analysis of Claims by State" (SMACS data), review of M+C "Adjusted Community Rate" submissions and review of the CMS PPO Demonstration risk-sharing targets. During the past year, an exceptionally large number of actuarial estimates were prepared under Mr. Mussey's direction in response to requests from the White House, OMB, HHS, and Congress in connection with the Consolidated Appropriations Resolution of 2003, and the Medicare Prescription Drug, Improvements, and Protection Act of 2003.

REVOCABLE TRUST

We have periodically provided information about various types of trusts. Here is a brief mention of revocable trusts, compliments of fedweek.com. You can create a revocable trust (sometimes called a living trust) and transfer most, if not all, of your assets into this trust. Then you can be the trustee and beneficiary of your revocable trust, making the decisions about trust assets and collecting any cash paid out by the trust.

If you become unhappy with your trust, you can scrap it and re-take personal ownership of the assets.

Advantages:

Incapacity protection: When you create your revocable trust, you can name a co-trustee or successor trustee. If you become incompetent (as determined under the terms of the trust document), the individual you have named as co- or successor trustee will take over the management of trust assets, seamlessly and privately. Your replacement trustee will have a fiduciary responsibility to preserve the trust assets and use them to provide for you, the trust beneficiary.

Probate avoidance: At your death, trust assets won't be exposed to the time and possibly the expense of probate. The trust assets can be directed in the manner you desired, as expressed in the trust document.

These advantages apply only to assets actually held in the trust. Thus, if you create a revocable trust, be sure to re-title as many of your assets as practical, so that they're owned by the trust.

APPOINTING A TRUSTEE

Every trust needs a trustee to assume responsibility for handling trust assets. Your choices include:

Individual trustee: A friend or relative probably will be familiar with the parties involved and may well make the decisions desired by you, the trust creator.

Institutional trustee: Your local bank or trust company might have the resources to manage money and the staying power to handle long-term trusts.

To get the best of both worlds, consider naming an institution and an individual as co-trustees. You may get financial expertise and personal attention. If discretionary decisions are permitted, you can direct that both co-trustees must agree.

Putting "trustee removal" powers into a trust can reduce the risk that a trustee will prove to be unsatisfactory. A majority vote of adult income beneficiaries may be sufficient for a substitution; the new trustee or co-trustee must be an unrelated person or institution.

Whenever you name an individual as trustee or co-trustee, be sure the person is qualified to do the job, then get his or her consent. Name a successor trustee, too, in case your first choice is unable or unwilling to serve.

APPOINTING EXECUTOR

Speaking of appointments, in your will, you'll name an executor to act as quarterback for your estate. In some states, an executor is known as an administrator or personal representative.

After your death, it will be up to your executor to inventory your possessions, pay bills, file tax returns, and make sure your assets are distributed according to your instructions. Therefore, you should give careful thought to choosing an executor.

You might not want to name your spouse as an executor because he or she probably will be too upset to act effectively. A grown son or daughter might be a better choice. If that's not practical, you can name a professional advisor, such as an accountant or an attorney. For professionals, a fee schedule should be worked out in advance.

Whomever you choose as your executor, make sure you get his or her consent to serve before naming someone in your will. You should line up a backup executor, too, in case your original selection becomes unable to serve.

Then, go over everything with your executor. Your executor should know what your assets are and where the paperwork can be found.

ANNUITIES

If you buy a fixed annuity you eventually may "annuitize" your contract, converting its value to a lifelong income stream. Another option is to accept a lower monthly payment that will last as long as either you or your spouse is alive.

Alternatively, you can choose to receive payments over a specified period or guaranteed period. For example, you might ask for payments to continue over your lifetime or for 10 years, whichever is longer. If you die before 10 years, your beneficiary will receive the remaining payments.

No matter how you annuitize your contract, you will receive cash flow that's partly tax-sheltered. Each payment will include a tax-free return of principal until all of your money has been returned. Subsequent payments will be fully taxable.

With people living longer and, in many cases, retiring earlier, a retirement fund might have to last for many decades. There's a chance that you might run out of money, or at least run dangerously low, during an extended retirement.

If that's a concern, one possible answer is to buy an immediate annuity, which can pay you a lifetime income, no matter how long you live. For a married couple, an immediate annuity can last as long as either spouse is still alive.

Many people think an "annuity" is a deferred annuity. In this type of annuity, you pay premiums and let any earnings build up, untaxed. Eventually, you can tap a deferred annuity and pay the tax.

Instead of a deferred annuity, you can buy an immediate annuity. With an immediate annuity, there is no investment buildup. You give a sizable lump-sum to a financial institution and you get a stream of cash flow, starting right away.

When you buy an immediate annuity outside of a tax-deferred retirement account, your payments will be partly taxable and partly untaxed. The financial firm will calculate how much of each payment is a tax-free return of your investment and issue a report you can use to pay the tax.

FENDER SKIRTS

Anonymous

(We debated whether to put this here or in the Komedý Korner)

What a great blast from the past! I haven't thought about "fender skirts" in years. When I was a kid, I considered it such a funny term. Made me think of a car in a dress.

Thinking about "fender skirts" started me thinking about other words that quietly disappear from our language with hardly a notice.

Like "curb feelers" and "steering knobs." Since I'd been thinking of cars, my mind naturally went that direction first. Any kids will probably have to find some elderly person over 50 to explain some of these terms to you.

Remember "Continental kits?" They were rear bumper extenders and spare tire covers that were supposed to make any car as cool as a Lincoln Continental.

When did we quit calling them "emergency brakes?" At some point "parking brake" became the proper term. But I miss the hint of drama that went with "emergency brake."

I'm sad, too, that almost all the old folks are gone who would call the accelerator the "foot feed."

Didn't you ever wait at the street for your daddy to come home, so you could ride the "running board" up to the house?

Here's a phrase I heard all the time in my youth but never anymore - "store-bought." Of course, just about everything is store-bought these days. But once it was bragging material to have a store-bought dress or store-bought bag of candy.

"Coast to coast" is a phrase that once held all sorts of excitement and now means almost nothing. Now we take the term "worldwide" for granted. This floors me.

On a smaller scale, "wall-to-wall" was once a magical term in our homes. In the '50s, everyone covered his or her hardwood floors with, wow, wall-to-wall carpeting! Today, everyone replaces their wall-to-wall carpeting with hardwood floors.

Go figure.

When's the last time you heard the quaint phrase "in a family way?" It's hard to imagine that the word "pregnant" was once considered a little too graphic, a little too clinical for use in polite company. So we had all that talk about stork visits and "being in a family way" or simply "expecting."

Apparently "brassiere" is a word no longer in usage. I said it the other day and my daughter cracked up. I guess it's just "bra" now. "Unmentionables" probably wouldn't be understood at all.

It's hard to recall that this word was once said in a whisper - "divorce." And no one is called a "divorcee" anymore. Certainly not a "gay divorcee." Come to think of it, "confirmed bachelors" and "career girls" are long gone, too.

I always loved going to the "picture show," but I considered "movie" an affectation.

Most of these words go back to the '50s, and before, but here's a pure-'60s word I came across the other day - "rat fink." Ooh, what a nasty put-down!

Here's a word I miss - "percolator." That was just a fun word to say. And what was it replaced with? "Coffeemaker." How dull. Mr. Coffee, I blame you for this.

I miss those made-up marketing words that were meant to sound so modern and now sound so retro. Words like "DynaFlow" and "Electrolux." Introducing the 1963 Admiral TV, now with "SpectraVision!"

Food for thought - Was there a telethon that wiped out lumbago? Nobody complains of that anymore. Maybe that's what castor oil cured, because I never hear mothers threatening their kids with castor oil anymore.

Some words aren't gone, but are definitely on the endangered list. The one that grieves me most - "supper." Now everybody says "dinner." Save a great word. Invite someone to supper.

Discuss fender skirts.

KOMEDY KORNER

Remake Old Hits

Everybody is remaking their golden oldies hits!

- Herman's Hermits - "Mrs. Brown, You've Got A Lovely Walker"
- The Bee Gees - "How Can You Mend A Broken Hip"
- The Temptations - "Papa's Got A Kidney Stone"
- Ringo Starr - "I Get By With A Little Help From Depends"
- Marvin Gaye - "I Heard It Through The Grape Nuts"
- Procol Harem - "A Whiter Shade Of Hair"
- Johnny Nash - "I Can't See Clearly Now"
- Leo Sayer - "You Make Me Feel Like Napping"
- ABBA - "Denture Queen"
- Paul Simon - "Fifty Ways To Lose Your Liver"

- Roberta Flack - "The First Time I Ever Forgot Your Face"
- Commodores - "Once, Twice, Three Times To The Bathroom"
- Bobby Darin - "Splish, Splash, I Was Havin' A Flash"

PITHY SAYINGS

Submitted by Ted Saffran

Remember, once you get over the hill, you begin to pick up speed.

I love cooking with wine. Sometimes I even put it in the food.

If it weren't for STRESS I'd have no energy at all.

Whatever hits the fan will not be evenly distributed.

Everyone has a photographic memory. Some, like me, just don't have any film.

I always know God won't give me more than I can handle but there are times I wish He didn't trust me quite so much.

Dogs have owners. Cats have staff.

If the shoe fits buy a pair in every color.

Never be too open minded, your brains could fall out.

Just going to church doesn't make you a Christian any more than standing in a garage makes you a car.

If you look like your passport picture, you probably need the trip.

Bills travel through the mail at twice the speed of checks.

Some days are a total waste of makeup.

Men are from earth. Women are from earth. Deal with it.
A balanced diet is a cookie in each hand.

Middle age is when broadness of the mind and narrowness of the waist change places.

Opportunities always look bigger going than coming.

Junk is something you've kept for years and throw away three weeks before you need it.

Experience is a wonderful thing. It enables you to recognize a mistake when you make it again.

By the time you can make ends meet, they move the ends.

Learn from the mistakes of others. You can't live long enough to make them all yourself.

Old Mafia Don

An old Italian Mafia Don was dying and he called his grandson to his bed. "Grandson I wanna you lisiin to me. I want for you to take my chrome plated 38 revolver so you will always remember me."

"But grandpa I really don't like guns, how about you leaving me your Rolex watch instead."

"You lisiin to me, soma day you gonna be runna da bussiness, you gonna have a beautiful wife, lotsa money, a big home and maybe a couple of bambino.

Soma day you gonna coma home and maybe finda you wife in bed with another man. Whada you gonna do then? Pointa to da watch and say "TIMES UP?"

"Senior" Personal Ads

Submitted by Robert G. Bath

Some "Senior" personal ads seen in Florida newspapers (Who says seniors don't have a sense of humor?):

FOXY LADY: Sexy, fashion-conscious blue-haired beauty, 80's, slim, 5'4" (used to be 5'6"), searching for sharp-looking, sharp-dressing companion. Matching white shoes and belt a plus.

LONG-TERM COMMITMENT: Recent widow who has just buried fourth husband, and am looking for someone to round out a six-unit plot. Dizziness, fainting, shortness of breath not a problem.

SERENITY NOW: I am into solitude, long walks, sunrises, the ocean, yoga and meditation. If you are the silent type, let's get together, take our hearing aids out and enjoy quiet times.

WINNING SMILE: Active grandmother with original teeth seeking a dedicated flosser to share rare steaks, corn on the cob and caramel candy.

BEATLES OR STONES? I still like to rock, still like to cruise in my Camaro on Saturday nights and still like to play the guitar. If you were a groovy chick, or are now a groovy hen, let's

get together and listen to my eight-track tapes.

MEMORIES: I can usually remember Monday through Thursday. If you can remember Friday, Saturday and Sunday, let's put our two heads together.

MINT CONDITION: Male, 1932, high mileage, good condition, some hair, many new parts including hip, knee, cornea, valves. Isn't in running condition, but walks well.

IN MEMORIAM

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

LINDA BELL*

HARVEY EIDMAN**

BILL ROBINSON**

ADRIAN W. (DUKE) SYBOR**

GILBERT F. WEBB**

* CMS Employee

**HCFA or CMS Retiree

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