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# HCFA/CMS

# *ALUMNI NEWS*

FALL 2014 (Vol. 20 No. 4)

MESSAGE FROM THE PRESIDENT

This issue of the HCFA/CMS Alumni News is being issued via e-mail to the Internet connected members and printed and mailed in hard copy only to the members not Internet savvy.

Were oh were did the summer go! The Holidays are right around the corner. Speaking of which, enclosed with this newsletter (for those receiving a hard copy through the mail) is a flier for the Alumni Holiday Luncheon at the Turf Valley Country Club on Thursday, December 10. Cut off the sign up sheet and send it in to register to attend. The flyer will be included as an attachment in the e-mail transmitting the newsletter electronically to those receiving it that way. Everyone always has a great time and we look forward to seeing many of you there.

I am pleased that the association continues to attract new members. On page 2 you will see a list of 3 new members, bringing the current membership to 731.

We are also initiating the membership renewal process with this issue, for those receiving it in the mail, BUT we will be doing a separate e-mail solicitation for those receiving this newsletter via e-mail, so it doesn't get lost in the clutter of attachments.

In this issue you will find items about the COLA Count for 2015 (1.7%), a report on the successful Oktoberfest on October 22, information about the Holiday Luncheon at the Turf Valley Country Club on December 19, and senior management announcements. We again serve up some whimsical pieces in the KomedY Korner. There are lots of items that hopefully will be of interest to you.

I want to wish you all a Wonderful Holiday season 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

Winter Issue – December 31, 2014  
Spring Issue – March 31, 2015

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### NEW MEMBERS

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

John "Chip" Garner  
Sharon Little  
Kathleen M. Wilson

We now have 731 active members.

### MEMBERSHIP RENEWAL AND PAYMENT OF YEAR 2015 DUES

We are now beginning the collection of the annual dues, this time for the year 2015, covering the period of January 1, 2015 through December 31, 2015. Members receiving this issue via e-mail will separately receive an e-mail soliciting membership renewals, and they will find a renewal form attached to that e-mail regardless of whether they need to renew. Those members will also receive a complete electronic Member Directory, which will include a column labeled **EXPIRDT**, which contains the date their membership expires. **Those with a date of 12/31/14 or earlier (there are some 144 of you with a date earlier than 12/31/14 and 224 of you with a date of 12/31/14) do need to renew at this time. Those members with a date later than 12/31/14 should ignore the renewal form, as they do not need to renew at this time.**

**Members who receive this issue in hard copy via the mail**, because we do not have an e-mail address for you or because you advise us that you are not computer savvy enough to handle an electronic newsletter, **will receive a renewal form only if they need one.** To facilitate keeping track of

**MEMBERSHIP RENEWAL AND  
PAYMENT OF YEAR 2015 DUES  
(Continued):**

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., 12/31/14. **Those with a date later than 12/31/14 do NOT need to renew at this time. If you have already paid your 2015 dues you should NOT find an enrollment form included with this issue.**

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.)

Also responding to popular request, we continue to accept membership enrollment (or re-enrollment) for multiple years. Dues are \$5.00 per year and members can sign up for any number of years. Because the dues are nominal, there are no discounts for multiple year enrollments and there is no "lifetime" membership. Multiple year enrollments are available as a convenience to members.

**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.

**MEMBER DIRECTORY UPDATES**

Members who receive this newsletter electronically will receive a complete up to date Member Directory with each issue. Members who receive this newsletter in hardcopy in the mail will no longer receive Member Directory Updates with it. They will continue to receive a new up to date Member Directory every summer, but there will be no interim updates for them.

**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 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.

And don't forget to check out the Social Security Alumni Association blog at <http://ssaanews.blogspot.com/> periodically.

**FEDERAL EAA**

We'd like to remind members that we do have a link to the Federal Employee Activities Association (FEAA) on our web

**FEDERAL EAA (Continued):**

site. The actual URL for it is "<http://www.federaleaa.org/News1.html>" but you can just click on the link on our page.

The people listed as "Our Team," EAA Directory of Employees, are all at CMS. The web site also says, "The EAA was formed in 1942 for the welfare and recreation of our employee-members. The EAA supports and donates to many Federal sponsored charities and programs. The EAA strives to provide our members with many different benefits. We currently have an EAA service center within the CMS building."

That office is located near the Copy Center in the Lower Lobby area of the Central Building.

HCFA/CMS retirees are eligible to participate in discount purchases and to take advantage of everything the EAA has to offer.

**COLA COUNT – 1.7%**

Through nine months of the counting period toward the January 2015 federal retiree cost of living adjustment, the inflation index used to set that adjustment stands at +1.7 percentage points. The new CPI-W figure for the third quarter of 2014 was 234.242, 1.7 percent higher than the average CPI-W for the third-quarter of 2013, which was 230.327. The 2013 third-quarter average is the reference figure for determining the 2015 COLA. October and November saw modest drops in the COLA count but December, January, February, March, and

April each saw a monthly increase, with an increase of 0.02% for December, increase of 0.38% for January, increase of 0.36% for February, increase of 0.73% for March, an increase of 0.4% for April, an increase of 0.3% for May, an increase of 0.2% for June, a decrease of 0.08% for July, a decrease of 0.21% for August, and an increase of 0.6% for September, ending up with a net gain of 1.7% for the 2014 COLA.

**OKTOBERFEST**

Some 25 Alumni members and friends came to the Oktoberfest at the home of alumni member Lillian Lehnert in Fulton, Maryland on October 22 and everyone had a wonderful time. As usual, Lillian was a most gracious host and we can never thank her enough for her hospitality. Although not required, some of the partygoers brought hot or cold covered dishes and/or desserts. Food was plentiful and fantastic and the liquid refreshment was in good supply. Per the theme of the day, the menu consisted of wursts, hot dogs, roasted potatoes, sauerkraut, beer, and German desserts. The weather was cloudy and rainy but that failed to "rain on our parade." A lot of reminiscing, story telling and just great conversation filled the air. We hope to repeat the wonderful experience with another great Oktoberfest next year. We hope to see even more of you next year.

**HOLIDAY LUNCHEON**

As mentioned in the President's Message and the enclosed flier, the Holiday Luncheon will be on Wednesday, December 10, 2014 in the Cameo Room at the Turf Valley Country Club. Last year some 137

**HOLIDAY LUNCHEON (Continued):**

alumni members and friends came to the Holiday Luncheon and everyone had a wonderful time. Everyone enjoyed the event and the place was abuzz with happy people renewing old acquaintances. We hope to have a similarly great experience and see even more of you at this year's Holiday Luncheon.

As it was last year, the luncheon will be a buffet. The menu follows.

Starters: Salad Maison, Classic Caesar Salad, and Potato Salad.

Entrées: (One fish, one beef, one poultry – exact preparation subject to change)

Desserts: 3 or 4 different Chef's Choice of Desserts Displayed.

The buffet provides a wide choice of selections so there is something for every taste and it is not possible to entertain special requests

**FEHB OPEN SEASON**

Fedweek.com & OPM

The Federal Employee Health Benefit (FEHB) program open season will be from Monday, November 10 through Monday, December 8, 2014. The open season applies to health, dental, and vision insurance and flexible spending accounts. The annual open season gives federal employees and retirees the opportunity to review their 2015 health plan choices and make changes. It also allows eligible employees to enroll for coverage. All open season elections will be effective January 11, 2015. FEHB enrollees

are advised to review the benefits and premiums for their health plan choices and decide what coverage will best fit their healthcare needs in the coming year.

**2015 FEHB PREMIUMS**

[myfederalretirement.com](http://myfederalretirement.com)

2015 FEHB premium rates will increase by an average 3.2 percent for the enrollee share of premiums. This increase is slightly lower than last year's premium increase of 3.7 percent. The average premium increase for the Federal Employees Dental and Vision Insurance Program (FEDVIP) will be 1.7 percent for dental coverage and average premiums for vision benefits will increase by 1.5 percent.

According to OPM, on average, enrollees with self-only coverage will pay \$2.93 more per bi-weekly pay period; enrollees with family coverage will pay \$6.89 more. Premiums for Health Maintenance Organizations will increase an average 4.0 percent, while Fee-for-Service plans will see an average increase of 3.1 percent.

However, as always, within the FEHB average there is substantial variation, with some plans substantially raising premiums and others reducing premiums.

The Blue Cross and Blue Shield Basic Self Plan is increasing by \$5.29 to a monthly cost of \$137.38, and the Blue Cross and Blue Shield Basic Family Plan is increasing by \$12.37 to a monthly cost of \$321.67. The share paid by the government for us will be \$412.13 and \$965.03 respectively for the two plans. The Blue Cross and Blue Shield Standard Self Plan is increasing by \$6.95 to a monthly cost of \$197.23, and the Blue

**2015 FEHB PREMIUMS (Continued):**

Cross and Blue Shield Standard Family Plan is increasing by \$18.05 to a monthly cost of \$462.17. The share paid by the government for us will be \$437.69 and \$971.90 respectively for the two plans.

The new premium rates for 2015 for all health plans can be accessed at the OPM web site (<https://www.opm.gov>). Just click on “OPM Announces 2015 Federal Employees Health Benefits Program Premium Rates” on the home page and proceed from there. The rates will come up in Adobe Acrobat Reader format.

Information about Dental, Vision and Long Term Care coverages and premiums is also available at the OPM web site. Vision and dental plans can now be for Self Only, Self Plus One, or Self and Family. The Self Plus One option is still not available for health insurance plans.

**MEDICARE OPEN ENROLLMENT SEASON**

The Medicare program's Open Enrollment Period, during which you can enroll in or switch plans, began October 15 and ends on December 7, 2014.

During this period, you may enroll in a Medicare Part D (prescription drug) plan or, if you currently have a plan, you may change plans. In addition, during the seven-week period you can return to traditional Medicare (Parts A and B) from a Medicare Advantage (Part C, managed care) plan, enroll in a Medicare Advantage plan, or change Advantage plans. Beneficiaries can go to [medicare.gov](http://medicare.gov) or call 1-800-

MEDICARE (1-800-633-4227) to make changes in their Medicare prescription drug and health plan coverage.

Beneficiaries should consider reviewing their options for 2015. Prescription drug plans can change their premiums, deductibles, the list of drugs they cover, and their plan rules for covered drugs, exceptions and appeals. Medicare Advantage plans can change their benefit package and their provider network.

**2015 SOCIAL SECURITY EARNINGS TEST**

The earnings test threshold applying to Social Security beneficiaries aged 62 through “full retirement age” -- in 2015, remaining 66 -- is increasing to \$15,720. 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 \$41,880. There is no limit on earnings beginning the month an individual attains full retirement age.

**RETIREE CONTRIBUTIONS TO THE CFC**

Retirees from the government are eligible to contribute to the Combined Federal Campaign (CFC) if they so desire. The URL to the retiree section of the CFC web site is:

<http://www.cbacfc.org/index.php/donors/retirees-and-contractors>

**RETIREE CONTRIBUTIONS TO THE CFC (Continued):**

A retiree may give electronically using a credit card via the online giving system, CFC Nexus. Another option is to use the searchable online charity database (or PDF of the guide) and print out the pledge form and mail in a check. The third option is to contact the CFC at info@cbacfc.org asking to be on their retiree list, and they will automatically send you a hardy copy guide and pledge form each year – the hard copy can be filled in and sent back with a check.

**SENIOR MANAGEMENT ANNOUNCEMENTS**

**MARKETPLACE CHIEF EXECUTIVE OFFICER (CEO)**

Kevin Counihan has joined the CMS team as Marketplace Chief Executive Officer (CEO). He comes to the Department after most recently serving as the CEO of AccessCT, the state of Connecticut's health insurance exchange. Additionally, he was the Director of Marketing for the Massachusetts Connector during Massachusetts' implementation of their health reform initiative. He will be responsible and accountable for leading the federal Marketplace, managing relationships with state marketplaces, and running the Center for Consumer Information and Insurance Oversight (CCIIO), which regulates health insurance at the federal level.

**DIRECTOR, OFFICE OF COMMUNICATIONS**

Lori Lodes has joined the CMS team as the new Director of Communications. She has previously worked as Senior Vice President for Campaigns and Strategies for the Center for American Progress Action Fund, and Senior Vice President at the Center for American Progress. Lori has also served as the Healthcare Campaign Communications Director and Deputy Communications Director at the Service Employees International Union. She will serve as a senior advisor to the CMS Administrator on all activities involving open enrollment, communications and engagement of external stakeholders.

**DEPUTY DIRECTOR, CENTER FOR MEDICARE**

Cynthia Tudor has been appointed as the Deputy Director for the Center for Medicare responsible for Part C and Part D. Cynthia has been serving as the Acting Deputy Center Director since December 2013.

Cynthia was previously the Director for the Medicare Drug Benefit and C&D Data Group (MDBG), which is responsible for most activities related to the implementation and operation of the drug benefit for CMS, including the Coverage Gap Discount Program and Parts C and D Star Ratings.

Cynthia's Part D operational responsibilities included applications, formulary development, contracting, day-to-day operations, and benefits policy. Cynthia was also responsible for developing and analyzing Medicare Advantage (Part C) and Part D data to measure performance and quality. Cynthia also has experience in other

**DEPUTY DIRECTOR, CENTER FOR MEDICARE (Continued):**

parts of CMS including the Office of Research and Demonstrations where she led the implementation and operations of Risk Adjustment (RA) payments to Medicare Advantage organizations and the development of data collection from plans, validated risk adjusted payments, and determined the impacts of risk adjustment on health plans. She also led the development of the risk adjuster for the Medicare drug benefit.

**OFM REALIGNMENT**

There has been a structural realignment of the Office of Financial Management (OFM) within CMS. OFM has been reporting the Chief Operating Officer and will now report directly to the Office of the Administrator. This realignment does not change any other aspect of OFM's work; Deborah Taylor remains the Director of OFM and CFO, and George Mills, Jr. will continue as the Deputy Director.

OFM is responsible for CMS' financial management activities, including budget formulation and execution. The Administrator, Marilyn Tavenner, said, "Given the importance of financial management and the fact that the budget is an integral part of an organization's financial future, I believe this change will strengthen CMS' financial activities. At a time when Federal resources are limited and we are challenged to do more with less it is important that the Office of the Administrator and OFM develop a strategy to maximize agency resources and capitalize on organizational efficiencies."

**SENIOR ADVISOR TO ADMINISTRATOR LEAVES CMS**

Teresa Niño, Senior Advisor to the Administrator has decided to end her time at CMS. Teresa's last day at CMS was October 17; however, she will continue her public service at the Department of Homeland Security.

Teresa has agreed to serve as the Senior Advisor for Intergovernmental and External Affairs (IEA) at U.S. Citizenship and Immigration Services (USCIS), Department of Homeland Security (DHS). In her new role, she will be responsible for overseeing the direction and strategic coordination of the IEA offices including the Office of Communications, the Public Affairs Program, the Public Engagement Division, Customer Relations and Services, the Office of Citizenship and the Office of Legislative Affairs.

Teresa joined CMS in May of 2009 and has served for more than 5 years helping CMS achieve its goals and promote the mission and CMS initiatives. She has worked tirelessly to educate and inform stakeholders, partners and most importantly CMS beneficiaries about programs and services. During her tenure at CMS, Teresa has focused on outreach to minority communities and stakeholders, helped educate and inform audiences on the Marketplace, and helped individuals get health care coverage.

**WHAT'S GOING ON IN THE REGIONS?**

As Ripley would say, "Believe It Or Not," we have many alumni members from the



**WHAT'S GOING ON IN THE REGIONS? (Continued):**

regional offices and would like to hear from you. We would like to know if HCFA or CMS retirees are getting together and what they are up to. We'd be happy to publish short articles and there are no restrictions or limits (unless you are involved in criminal activities, ha).

We used to occasionally have "Whatever Happened To..." articles updating what retirees were doing but haven't had any input along these lines in a long time. If you think your retirement life is noteworthy we'd love to hear about it too.

**IT WAS THE WORST OF TIMES**  
**IT WAS THE BEST OF TIMES**

By Mike (grandpamikee) Blank

It was the late 1950s during the Cold War. I was drafted into the army for 2 years.

I spent most of that time in the Allied Sector of West Germany in a tank battalion.

Our tank battalion was the Allied Sector's first line of defense in case the Russians came over the border into the Allied Sector.

I got married shortly before we were sent overseas.

Shortly after I arrived in Germany my new wife joined me in a small German town in which we would live until I was discharged. We had to live "On the Economy" because only officer's families could live on the base.

We were constantly out on maneuvers and

were often woken up at 2 or 4 in the morning to quickly move out to the edge of the Russian Sector, not knowing what we might be facing. I don't know if the Americans fully knew, but we knew that the Russian tanks were far superior to our tanks. Their shells could penetrate our armour; our shells could not penetrate their armour. The only thing we might have been able to do was to try to shoot out their tank's treads and then call in the Air Force to fire on their (hopefully) immobile tanks.

There was one time during one of our 2AM wake up calls that the army dependents were put in buses and driven to France. We didn't find out how serious the situation was at that time until we returned to our base. So, whenever we left our base my wife and I never knew if we would see each other again.

Now for some of the good times.

When I was able to get some leave time, we traveled to many different German cities, to parks, to Austria and to a World's Fair in Brussels, Belgium. One of our trips was to Berlin.

Berlin was situated in the middle of the Russian Sector of Germany. The only way to get to Berlin was by train or plane. Driving through East Berlin was verboten. We boarded a train in Frankfurt and when the train reached the edge of the Russian Sector Russian troops boarded the train, checked our papers, pulled down all the train's shades, and told everyone if we raised the shades we would be arrested as spies.

While in West Berlin we found out that Russians allowed one bus a day to visit East

**IT WAS THE WORSE OF TIMES**

**IT WAS THE BEST OF TIMES**

**(Continued):**

Berlin. We made reservations for that bus. It was the middle of winter. There was snow on the ground. While on the bus we saw old women (babushkas) sweeping snow off the streets. Everyone worked in communist's territories.

Almost all of East Berlin that we saw was still in complete ruins and hadn't been rebuilt since the bombings of WW II. We were only allowed to get off the bus on one street, Kurfurstendam. It was a street rebuilt for tourists to gawk at. The buildings were all brand new. There were stores and high-rise apartment buildings. We were allowed to get off the bus but were told that we were not allowed to enter any of the buildings. We were allowed to walk up to the outsides of the buildings. I walked up to the entrance of one of the apartment buildings, which looked newer and more modern than the apartment building I had grown up in in Brooklyn, New York.

I cautiously looked around to see if anyone was watching me. I cautiously and quickly (stupidly) opened the front door to look inside.

It was a façade!

Historical Footnote

Though I didn't know it at the time, at the time I was in the service a Russian first cousin of mine, whom I didn't know existed, was in charge of Moscow's antimissile program. Over 50 years later, my family and I discovered our Russian cousins. My Son and I visited them in Hollywood. But

that's another strange story for another time.

**KOMEDY KORNER**

**PRAYER FOR THE ELDERLY**

God, grant me the senility to forget the people I never liked anyway,

The good fortune to run into the ones that I do,

And the eyesight to tell the difference.

**RETIREMENT**

For 40 years a grandfather put in long hours at his job, so his granddaughter was more than a little curious about the way he filled his days since his retirement. "How has life changed," she asked?

A man of few words, he replied, "Well, I get up in the morning with nothing to do, and I go to bed at night with it half-done."

**THE ROAD TRIP**

While on a road trip, an elderly couple stopped at a roadside restaurant for lunch. After finishing their meal, they left the restaurant and resumed their trip.

When the husband asked his wife to check something on the map a half-hour later, she suddenly realized she had left her glasses on the table, and demanded he turn back. By then, to add to the aggravation, they had to travel quite a distance before they could find a place to turn around.

### **THE ROAD TRIP (Continued):**

All the way back, the elderly husband became the classic grouchy old man. He fussed and complained, and scolded his wife relentlessly during the entire return drive. The more he chided her, the more agitated he became. He just wouldn't let up for a single minute.

To her relief, they finally arrived at the restaurant. As the woman got out of the car, and hurried inside to retrieve her glasses, the old geezer yelled to her, "While you're in there, you might as well get my hat!"

### **THE LONG PUTT**

Playing golf with his buddies, a slick old codger had to make a slick 25-foot putt. As he lined it up, he announced, "I have a dollar bill that says I can make this putt. Does anyone want to bet?"

His three friends eagerly agreed to the wager. The old codger missed the putt by ten feet, and his friends gathered around to collect their money. He pulled out a dollar bill on which he had written, "I can make this putt."

His pals are still trying to collect on the bet and the old codger is too.

### **THOUGHTS ON AGING**

- The aging process could be slowed down if it had to work its way through Congress.
- You're getting old when you're sitting in a rocker and you can't get it started.
- You're getting old when you wake up with that morning-after feeling, and you didn't do

anything the night before.

- The cardiologist's diet: if it tastes good, spit it out.

- Doctor to patient: I have good news and bad news: the good news is that you are not a hypochondriac.

- It's hard to be nostalgic when you can't remember anything.

- You know you're getting old when you stop buying green bananas.

- Last Will and Testament: Being of sound mind, I spent all my money.

- When you lean over to pick something up off the floor, you ask yourself if there is anything else you need to do while you are down there.

- You find yourself in the middle of the stairway, and you can't remember if you were downstairs going up or upstairs going down.

- Maybe it's true that life begins at fifty. But everything else starts to wear out, fall out, or spread out.

- There are three signs of old age. The first is your loss of memory. I forget the other two.

- You're getting old when you don't care where your spouse goes, just as long as you don't have to go along - Middle age is when work is a lot less fun and fun is a lot more work.

- Statistics show that at the age of seventy, there are five women to every man. Isn't that a bad time for a guy to get those odds?

- You know you're getting on in years when the girls at the office start confiding in you.

- Middle age is when it takes longer to rest than to get tired.

- By the time a man is wise enough to watch his step, he's too old to go anywhere.

- Middle age is when you have stopped growing at both ends, and have begun to grow in the middle.

- A man has reached middle age when he is

**THOUGHTS ON AGING (Continued):**

cautioned to slow down by his doctor instead of by the police.

- You know you're into middle age when you realize that caution is the only thing you care to exercise.

**THE LAST COOKIE**

An elderly man lay dying in his bed. In death's agony, he suddenly smelled the aroma of his favorite chocolate chip cookies wafting up the stairs. He gathered his remaining strength and lifted himself from the bed.

Leaning against the wall, he slowly made his way out of the bedroom, and with even greater effort forced himself down the stairs, gripping the railing with both hands.

With labored breath, he leaned against the doorframe, gazing into the kitchen.

Were it not for death's agony, he would have thought himself already in heaven. There, spread out upon racks on the kitchen table, were literally hundreds of his favorite chocolate chip cookies. Was it heaven? Or was it one final act of heroic love from his devoted wife, seeing to it that he left this world a happy man?

Mustering one great final effort, he threw himself toward the table, landing on his knees in a rumped posture. His parched lips parted; the wondrous taste of the cookie was nearly in his mouth, seemingly bringing him back to life.

The aged and withered hand, shaking, made its way to a cookie at the edge of the table –

where his wife suddenly smacked it with a spatula.

"Stay out of those!" she said. "They're for the funeral."

**KIDNEYS & LIVERS**

Two old men were arguing the merits of their doctors. The first one said, "I don't trust your fancy doctor. He treated old Jake Waxman for a kidney ailment for nearly a year, and then Jake died of a liver ailment."

"So what makes you think your doctor is any better," asked his friend?

"Because when my doctor treats you for a kidney ailment, you can be sure you'll die of a kidney ailment."

**MONEY FOR THE PREACHER**

After the church service a little boy told the pastor, "When I grow up, I'm going to give you some money."

"Well, thank you," the pastor replied, "but why?"

"Because my daddy says you're one of the poorest preachers we've ever had."

# **IN MEMORIAM**

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

**RONALD CHARLES KITTING (10/9/14)\***

\*HCFA Retiree

**If you are aware of any other deaths of Alumni please notify the editorial staff  
Oct 2014**