HCFA/CMS

ALUMNI NEWS

WINTER 2004 (Vol. 10 No. 1)

MESSAGE FROM THE PRESIDENT

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

I am happy to begin yet another one year term as your President. I am also very pleased to report that 57 of our members and friends had a terrific time at the Holiday Luncheon (see article inside) and I encourage everyone to join in future activities of this nature. Speaking of which, check out the article inside about a possible party at the ballpark, a night at Ripken Stadium.

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 12 new members, bringing the membership up to an all time high of 416. In this issue those few of you who have not yet renewed your membership will find a reminder regarding the year 2004 membership renewal process. Dues remain at $5.00 per year and we hope you will take advantage of the opportunity to renew at this time, while it is fresh in your mind. And you can now renew for any number of years. **Unfortunately, this will be the last issue of the HCFA/CMS Alumni News for those who do not renew for 2004 or beyond.**

In this issue you will also find items about the Candler Building Historical Marker, COLA Count, Inherited IRAs, Trusts, New FEGLI Rates and the latest in CMS senior staff and organizational news. There are a host of other items that we hope will also be of interest to you.

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

Bill

William L Engelhardt

HCFA/CMS ALUMNI NEWS

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DUE DATES FOR FUTURE ISSUES

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NEW MEMBERS

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

Kathy Benton
Nelson B. Berry
Jimmie Curtis
Peggy Davidson
Sandra E. Estes
Sheila Lynn Frank
Ronald M. Paige
Marianne S. Pindell
Judith Rhoades
Linda A. Ruiz
Randy David Simpton
Gene Strother

We now have 416 active members.

2004 BOARD OF DIRECTORS

The Board of Directors has unanimously re-appointed incumbent board members Barbara C. Booth, Herbert Shankroff and Edward Steinhouse, whose terms expired December 31, 2003, to another two year term, ending December 31, 2005. Board members William L. Engelhardt, Irving Goldstein, William A. Grant and William H. Hogsten are in the second year of a two-year term. The Board also unanimously re-elected the following officers, to serve for the calendar year 2005:

President – William L Engelhardt
Vice-president – Irving Goldstein
Treasurer – William A Grant
Secretary – Barbara C Booth

MEMBERSHIP RENEWAL AND PAYMENT OF YEAR 2004 DUES

The collection of the annual dues for the year 2004, covering the period of January 1, 2004 through December 31, 2004 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 2004 dues. **If you have already paid your 2004 dues you will NOT find an enrollment form included with this issue.** We also continue to accept membership enrollment (or re-enrollment) for multiple years. Members may pay $5.00 per year and sign up for any number of years. Because the dues are nominal, there are no discounts for multiple year enrollments and there is no "lifetime" membership. Multiple year enrollments are available as a convenience to members. To facilitate keeping track of individual enrollment periods, the mailing labels used to send the HCFA/CMS Alumni News now contain the member's I.D. Number and the date of expiration of enrollment, i.e., 12/31/03. **Those with a date later than 12/31/03 do NOT need to renew at this time**.

NEW MEMBER DIRECTORY UPDATE

At the back of this newsletter you will find a page with a Member Directory Update. It includes all additions (i.e., new members) and reported changes since the Summer 2003 Edition of the Member Directory was issued. We plan to continue to include updates from July 2003 on in future issues of The HCFA/CMS Alumni News, until the next issuance of a complete Member Directory. Therefore the update in each issue will be a complete one and can replace prior updates. Since this is an update, you will **NOT** find yourself listed in it unless there has been a change in your membership information or you became a new member since the Member Directory was issued.

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

MEMBERSHIP SEARCH

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

PARTY AT THE BALL PARK

We are always looking for new ideas for social activities for alumni members and want to get your reaction to a proposal for a night at Ripken Stadium near Aberdeen, MD sometime during season in June or July. The Aberdeen IronBirds team is a member of the Short Season Class-A New York-Penn League and is the 7th Baltimore Orioles minor league affiliate. The team features young players aspiring to move up the chain of baseball. The beautiful ballpark has a pavilion area that is great for partying, and keeping an eye on the game while you are at it. The park is just off of I-95 and is convenient for people in Delaware, southern New Jersey, Maryland and parts of Pennsylvania.

You can surf the Internet at "http://www.ironbirdsbaseball.com" and read all about the stadium and the team.

At the moment we are seeking expressions of interest and encourage anyone who might be interested in such an event to contact Barbara Booth at 1-410-668-2048 or via e-mail at bcbooth@comcast.net for further information or just to register your interest.

HOLIDAY LUNCHEON

Speaking of social activities, 57 Alumni members and friends came to the Holiday Luncheon at Alexandra's Restaurant in the beautiful Turf Valley Country Club and a wonderful time was had by all. Everyone enjoyed the event and the place was abuzz with happy people renewing old acquaintances. And an HCFA/CMS Alumni subsidy kept the cost at a very reasonable level. We hope even more of you will be able to join us for that. The setting was great and the view overlooking the golf course was beautiful. The room was spacious and the ambiance fantastic. We hope to have a similarly great experience and see even more of you there next year.

SSAEAA

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

COLA COUNT DROPS

Through three months of the counting period for the January 2005 federal retiree cost-of-living adjustment, the count stands at a negative 0.2 percent following a 0.2 percent drop in December in the index used to set the COLA. In the unlikely event that the count remains in negative territory for the remainder of the current counting period, there would be no reduction in retiree benefits in January 2005 as there is no such thing as a negative COLA.

MEDICARE DRUG FRAUD ALERT

The CMS Atlanta Regional Office has reported that it received an inquiry from a beneficiary asking if CMS had authorized anyone to go door-to-door to discuss the Medicare Approved Drug Discount Card. The Regional Office also reports that the Medicare contractors have received calls from beneficiaries asking the same question. According to the report, the person going door-to-door possesses specific information about the beneficiary. There are currently no Medicare Approved Drug Discount Card sponsors, and that when Medicare does approve a card, the sponsor will be using an approved Medicare seal.

CANDLER BUILDING HISTORIC MARKER

By Barbara Booth

On October 1, 2003, I was honored to represent the HCFA/CMS Alumni Association at the ceremony to dedicate a historic marker placed on the outside of the Candler Building. As some of you may recall, this building was occupied by Social Security beginning in October 1936. This building was selected because it was among only a few sites in the Baltimore-Washington area that could house the enormous volume of records and equipment required for this operation.

During the 24 years that the Social Security program's operations center was housed in the Candler Building, the agency issued 132 million new Social Security numbers, posted over 3.7 billion wage entries to individual records, and paid out about $51 billion in benefits.

The dedication was also attended by representatives from the Social Security Administration, the American Federation of Government Employees, the Social Security Chorus, the SSA Employees Activities Association, SSA Baltimore Federal Credit Union and the Social Security Alumni Association. All of these groups contributed to the marker as well as private individuals whose donations made the purchase of the plaque possible. A representative of REIT Management and Research, LLC, the current owners of the building, were very excited about placing this marker on this refurbished building.

The next time you are in downtown Baltimore (at the Inner Harbor) stop by and see this marker. The Candler Building is located at 111 Market Place.

THANKS FOR YOUR SUPPORT

By Theodore G (Ted) Saffran

Well, I've made it back (at least I/m getting there)! It'll take a while, but I just wanted to thank all of those people who gave me their thoughts, prayers, Mass cards, rosaries, get-well cards, etc., on my behalf. I've truly been overwhelmed by them. I didn't know how close to death I really was!

Just wanted to let you know that open-heart surgery ain't no fun, even in the best hospital in the world - John Hopkins! However, all the home visiting nurses have indicated that I'm doing exceptionally well -- boy, am I glad that I'm not doing poorly!

It all started on Dec 23, about 11:30 PM. My son in law took me to Howard County General Hospital. The ER doc didn't like what he saw and immediately called a cardiologist. He sent me to Hopkins by ambulance and they did a catherization on Dec 24. They found the 3 blockages and prepped me for surgery at 7 am on Dec 26. I kinda missed Christmas and New Year's Day. Came home on Friday Jan 2 around 7 PM. I don't remember too much until Monday, Jan 5. Now, I'm improving rapidly and, as my wife Julie says, becoming a real pain in the ass!

I even got clearance from the doctor to go on a 7 day Disney Western Cruise in mid January, from Cape Canaveral to Key West to Cozamel and back to the Bahamas. I got all of the instructions and could only go on shore at Key West and Disney's Island Castaway Cay--the doc didn't want me doing any strenuous exercises out of the country. I just had to take it REAL SLOW!

Again, thanks for your support and, as a final note, I believe this episode has brought me just a little closer to the Almighty. Perhaps I can serve Him a lot better in the future.

THANKS!! And please continue to keep me in your prayers!

SENIOR MANAGEMENT ANNOUNCEMENTS

Dennis G. Smith has been appointed as the interim head of the Centers for Medicare & Medicaid Services (CMS) by HHS Secretary Tommy G. Thompson. He was appointed following the resignation of CMS Administrator Tom Scully in December. Smith is Director of CMS' Center for Medicaid and State Operations.

At the same time, Secretary Thompson said **Leslie V. Norwalk** would remain in her position as Deputy Administrator and Chief Operating Officer at CMS. Norwalk will continue to be the CMS lead in carrying out the Medicare legislation recently signed into law.

"HHS' largest operating division will be in good hands with Dennis Smith as interim chief of the agency until a new Administrator is nominated and sworn in," Secretary Thompson said. "At the same time, it is very important that Leslie Norwalk should carry on in the Deputy Administrator and COO position. We will rely on her leadership to direct the very complex and demanding task of implementing the hundreds of changes to be made under the Medicare improvement act."

John S. Vorhees, Jr. has been appointed Director of the Office of Operations Management (OOM) and Chief Administrative Officer of CMS. For the previous nine months John S. Vorhees, Jr. has served CMS in the capacity of Consultant to the Administrator.

Tom Gustafson has been appointed to serve as the acting Director of the Center for Medicare Management (CMM), replacing Tom Grissom who left the agency in December. For the previous seven months, Tom Gustafson has served as a Deputy Director, CMM and before that he served for three plus years as the Director of the Hospital and Ambulatory Policy Group.

MEDICARE DRUG BENEFIT

As FEDweek so aptly points out, NO Action is required by Federal retirees regarding the Medicare Drug Benefit. Although the recent enactment of a prescription drug benefit in the Medicare program has drawn widespread interest among federal retirees--most of whom enroll in Medicare when they become eligible, typically at age 65, even though they continue to carry FEHB coverage--the new Medicare benefit has no practical effect on them, at least in the short run. For 2004 and 2005, the only Medicare prescription drug benefit available will be a discount card that will save an estimated 15-25 percent on prescriptions for those who otherwise don't have prescription drug coverage. That card, which will be voluntary, probably won't be of interest to anyone with FEHB and its more generous prescription drug coverage. In 2006 and afterward, a fuller Medicare prescription drug benefit kicks in, but participation in that also will be voluntary and because of its cost-sharing formula also probably would not be of interest to anyone with FEHB coverage.

Longer-run, there is concern about the government cutting back the drug benefit under FEHB because the Medicare benefit will be in place. The bill creating a prescription drug benefit in Medicare did not guarantee that the Federal Employees Health Benefits program would maintain current prescription drug coverage for federal retirees. The prospects of adding prescription drug coverage to Medicare has raised concerns that employer-sponsored health insurance plans, including the FEHB, might limit or exclude coverage for retirees on the theory that Medicare would be providing a full suite of benefits--even though the Medicare drug benefit would not take full effect until 2006 and even then would not be as comprehensive as the FEHB drug benefit is today. To address that concern, the House in July passed a bill (HR-2631)--a counterpart (S-1369) was not passed in the Senate--to assure that federal retirees would continue to get coverage on the same terms as active employees. The final version of the Medicare bill does not include that provision, however, although it does include the government in a subsidy arrangement designed to encourage employers to keep retirees covered under their health insurance plans.

HOME OFFICE DEDUCTION HIGHLIGHTS

In order to take a home office deduction, a portion of your home must be used "regularly and exclusively" as your "principal place of business." If you run a sideline business, your home can be the principal place for that business.

Suppose one-tenth of your home is a home office. Then you can deduct one-tenth of your costs for utilities, security monitoring, homeowners insurance, etc., as well as all direct costs, such as repairs and decorating the office. However, deductions related to your home office can't exceed the income you receive from your home-based business.

There had been some question-and an adverse Supreme Court decision--about whether you can claim a home office deduction if you earn your money elsewhere. Thanks to a change in tax law, as long as your home office is where you manage your business and there's no other fixed location where you do paperwork, you can claim a home office deduction.

What's more, if you qualify for home office deductions you may be able to write off your car expenses for trips to and from your home.

INHERITED IRAs

Expounding upon information in the last issue of the HCFA/CMS Alumni News, If you inherit an IRA, for maximum tax deferral, you should:

Check that the beneficiary forms and related paperwork are in place.

Find out if a long-term stretchout will be permitted. If not, switch to a cooperative custodian.

Don't accept checks that terminate an inherited IRA if you want to maintain the tax-deferred compounding.

Nonspouses should insist that the IRA provider keep the IRA in the deceased owner's name. If the IRA is retitled in the name of a nonspouse, distributions will be accelerated.

If you're the trustee or the beneficiary of a trust that has been named an IRA beneficiary, notify the custodian as soon as possible that the account should not be re-titled in the name of the trust.

To qualify for a stretchout, the IRA should be kept in the decedent's name, perhaps in a special "for the benefit of" account. Changing the account's name to that of the beneficiary results in a taxable distribution.

What if the custodian re-titles the account in the name of the beneficiary? You may be able to catch it and have it changed back before a Form 1099-R is sent out, reporting the income to the IRS.

In case an IRA provider has lost or destroyed forms, consider legal action. IRA custodians are responsible for the related paperwork as well as for the assets in the account.

INHERITANCE BASIS

Speaking of inheritances, Fedweek says that for heirs, a good first step is to keep careful records of what you inherited and the assets' value at the date of death. After an inheritance, you get a stepped-up basis, to current market value. A knowledge of your new basis can help in your planning and reduce future tax obligations.

Suppose, for example, your great-aunt Joan invested $10,000 in Johnson & Johnson stock many years ago. After stock splits and dividend reinvestments, her J&J stock had appreciated to $90,000, at the date of her death. If you inherit the stock, your basis is $90,000, not $10,000.

Thus, if you need cash you can sell the shares for $90,000, immediately after Joan's death, and owe no income tax on the sale. If you decide to hold on, you'll have a $10,000 gain on a future sale for $100,000 and a $10,000 loss on a future sale for $80,000, to give some examples. Knowing your basis on inherited securities can help you make buy or sell decisions while keeping good records will help you calculate a future capital gain or loss.

IRA TRUST TACTICS

If you name a trust as IRA beneficiary, you probably will want the trust beneficiaries to be able to stretch out required distributions, based on the life expectancy of the oldest trust beneficiary. However, all trust beneficiaries must be individuals in order to qualify for this extended tax deferral. Your estate is not an individual. Thus, if your estate is a trust beneficiary, the stretch out won't be allowed.

Some trusts permit or require the trustee to make payments from the trust to the participant's estate for payment of debts, expenses, and taxes. The IRS may say this provision causes the estate to be a beneficiary. In order to avoid this problem, you can provide in the trust documents that retirement benefits may not be used for this purpose.

If it's necessary to pay such expenses from the IRA, you should require the trustee to take distributions from retirement plans prior to September 30 of the year after the year of death. IRS regulation says that any beneficiary will be disregarded as long as its entire interest is distributed prior to September 30 of the year after death.

TRUST TACTICS

And speaking of trust tactics, Fedweek.com further advises that after you create a living trust, you must transfer assets into the trust in order to get the advantages of probate avoidance and incapacity planning. Even years after a trust is created, new assets might be acquired and not titled properly, so you need to be diligent.

Just about anything except a car and a personal checking account can go into a living trust. In addition, tax-deferred retirement accounts, including IRAs, can't be held in a trust.

That last exclusion can cause problems. Especially if you rely heavily on a large IRA, which can't be held in a living trust, it's important to have a power of attorney in place and to be sure the IRA custodian will recognize this power. If you become incompetent, your agent will have access to the IRA via the power of attorney.

SEPARATE IRA CHECKS

FEDweek reports that IRS regulations require that retirement accounts (such as an IRA) left to multiple beneficiaries must be distributed over a period no longer than the life expectancy of the oldest beneficiary. However, there is an exception to this rule. If the IRA is divided into "separate accounts" payable to the respective different beneficiaries, each beneficiary can use his or her own life expectancy to stretch out minimum distributions. Such separate accounts must be established by the end of the year after the year of the IRA owner's death (The same is true if another type of retirement account has been inherited).

The IRS doesn't say what "establishing" separate accounts means but most tax pros believe that the single inherited IRA must be divided into separate inherited IRA accounts, one payable to each beneficiary. New "inherited IRAs," would be opened in the name of the deceased IRA owner, one payable to each of the IRA beneficiaries. Then, the original inherited IRA is closed out, and its assets are transferred, by means of custodian-to-custodian transfers, in equal amounts directly into the new accounts.

Subsequently, each beneficiary would be able to stretch out minimum distributions over their own life expectancy, not that of the oldest beneficiary.

NEW DIVIDEND TAX RATE

The new 15 percent tax rate applies only to dividends received outside of a tax-deferred retirement plan. The same condition is true for the new 15 percent rate on long-term capital gains. If dividends are received or gains are taken inside your IRA or tax-deferred retirement plan, they'll eventually be taxed at ordinary tax rates, now up to 35 percent, when they're withdrawn.

Thus, you may have to re-visit your "asset location" strategy. Formerly, dividend-producing assets often were held inside retirement plans, to shelter fully taxed dividends. Now you may want to re-think that strategy because dividend-paying stocks and stock funds may be best held in taxable accounts, where they'll get the new tax breaks.

Ironically, high-payout real estate investment trusts (REITs) probably won't qualify for the 15 percent tax rate. Most REIT dividends will be taxed at ordinary income rates, up to 35 percent, so they probably should be held inside a retirement plan, where the tax on those ample dividends can be deferred.

THE CLASS OF 2007

Just in case you weren't feeling old enough today, this will certainly change things. Each year the staff at Beloit College in Wisconsin puts together a list to try to give the Faculty a sense of the mindset of this year's incoming freshman.

Here is this year's list:

1. The people who are starting college this fall across the nation were born in 1985.
2. They have no meaningful recollection of the Reagan Era and probably did not know he had ever been shot.
3. They were prepubescent when the Persian Gulf War was waged.
4. There has been only one Pope in their lifetime.
5. They were 10 when the Soviet Union broke apart and do not remember the Cold War.
6. They are too young to remember the space shuttle blowing up.
7. Tiananmen Square means nothing to them.

8. Bottle caps have always been screw off and plastic.
9. Atari predates them, as do vinyl albums.
10. The statement "You sound like a broken record" means nothing to them.
11. They have never owned a record player.
12. They have likely never played Pac Man and have never heard of Pong.
13. They may have never heard of an 8 track. The Compact Disc was introduced when they were 1 year old.
14. They have always had an answering machine.
15. Most have never seen a TV set with only 13 channels, nor have they seen a black and white TV.
16. They have always had cable.
17. There have always been VCRs, but they have no idea what BETA was.
18. They cannot fathom not having a remote control.
19. They don't know what a cloth baby diaper is, or know about the "Help me, I've fallen and I can't get up" commercial.
20. Feeling old yet? There's more:
21. They were born the year that Walkmen were introduced by Sony.
22. Roller skating has always meant inline for them.
23. Michael Jackson has always been white.
24. Jay Leno has always been on the Tonight Show.
25. They have no idea when or why Jordache jeans were cool.
26. Popcorn has always been cooked in the microwave.
27. They have never seen Larry Bird play.
28. They never took a swim and thought about Jaws.
29. The Vietnam War is as ancient history to them as W.W.I, W.W.II and the Civil War.
30. They have no idea that Americans were ever held hostage in Iran.
31. They can't imagine what hard contact lenses are.
32. They don't know who Mork was or where he was from. (The correct answer, by the way, is Ork)
33. They never heard: "Where's the beef?," "I'd walk a mile for a Camel," or "De plane, de plane!"
34. They do not care who shot J.R. and have no idea who J.R. was.
35. Kansas, Chicago, Boston, America, and Alabama are places, not bands.
36. There has always been MTV.
37. They don't have a clue how to use a typewriter.

Do you feel old yet?

COALCRACKER STORY FOR THE AGELESS

A Pennsylvania coalcracker went to the doctor for a check-up and the doctor was amazed at what good shape the guy was in. The doctor asked, "To what do you attribute your good health?"

The Coalcracker said, "I'm a mushroom picker and that's why I'm in such good shape. I'm up well before daylight and out hunting mushrooms up and down the mountains."

The doctor said, "Well, I'm sure that helps, but there's got to be more to it. How old was your dad when he died?"

The Coalcracker said, "Who said my dad's dead?"

The doctor said, "You mean you're 80 years old and your dad's still alive? How old is he?"

The Coalcracker said, "He's 100 years old and, in fact, he picked mushrooms with me this morning, and that's why he's still alive...he's a mushroom picker."

The doctor said, "Well, that's great, but I'm sure there's more to it. How about your dad's dad? How old was he when he died?"

The Coalcracker said, "Who said my grandpa's dead?"

The doctor said, "You mean you're 80 years old and your grandfather's still living! How old is he?"

The Coalcracker said, "He's 118 years old."

The doctor was getting frustrated at this point and said, "I guess he went mushroom picking with you this morning too?"

The Coalcracker said, "No...Grandpa couldn't go this morning because he got married."

The Doctor said in amazement, "Got married!! Why would a 118-year-old guy want to get married?"

The Coalcracker said, "Who said he wanted to?"

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 leaving, the elderly woman unknowingly left her glasses on the table. And, she didn't miss them until after they had been driving about twenty minutes. By then, to add to the aggravation, they had to travel quite a distance before they could find a place to turn around in order to return to the restaurant to retrieve her glasses.

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.

To her relief, they finally arrived at the restaurant. And 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"

FEGLI RATE RISING

Rates for Option B coverage under the Federal Employees Group Life Insurance (FIGLI) will rise effective January 1 in the higher age bands. Option B is coverage of up to five times annual salary. Currently, those who are age 70-74 pay $1.885 monthly per $1,000 of coverage; that rate will increase to $2.232. Those 75-79 now pay $2.318 monthly; that rate will increase to $3.098. Those 80 and over now pay $2.752 monthly; that rate will increase to $3.965. This is the second of three annual increases in FEGLI rates at older ages in reaction to higher numbers of enrollees keeping the insurance at those ages.

OBITUARIES

GAIL WEINREB

Submitted By Jacqui Wilson

It is with sadness I write of the death of our colleague and friend Gail Weinreb. As many of you, know Gail retired about seven years ago from HCFA, and you may have heard that Gail was found on January 9 and is believed to have died on January 6, 2004. She may have had a heart attack stemming from complications from diabetes.

On Sunday, January 11, a memorial gathering was held at Norman I. Jeffer Community Chapel in Brooklyn, NY. It was attended by her brother, Arnie, cousins, Don Greenfield, his wife Libby and daughter Amanda, Anne Simon and her husband, and friends and colleagues, Julie Alberino, Harry Fedder, Steve Lisker, Barry Klitsberg, Lou Shiro and Jacqui Wilson.

Gail was remembered as one who embraced the technology of the 21st Century. She had the latest camera, phone, computer, or gadget and urged others "to get with it." Gail was an email junky, forwarding the corniest jokes and provocative comments on our national politicians. She figured out all the "tricks" and was willing to explain how to verify data or search a site.

Gail embraced all the culture available in NYC. In the sixties, she joined other SSA supervisors, Tom Tully, Don Brown, Pat Bell, Joe Dunne, Jim Brown and Jacqui Wilson, on theater evenings to catch the "hits". She enjoyed Broadway musicals to the point she saw ***Phantom of the Opera*** about seven times! Health problems slowed her down in the past ten years, but she still managed to see the shows she really wanted to see. She loved dance and went to performances of the major ballet companies with Florence Janoff. With Jacqui Wilson, Judy Rackmil and Adele Palley, she held a subscription for Sundays at the NYC Opera Company at Lincoln Center. As Gail traveled over the years, she attended the theater in London, opera in Moscow, Sydney and Vienna, dance in Madrid, and classical concerts at Tangelwood.

Before her major health crisis ten years ago, Gail "saw the world" with a group of friends and coworkers. She "did" Cape Cod with Kathleen Dunne; England with Florence, cousin Ann and later with Judy and Jacqui; Russia, Holland and Belgium with Jacqui, Judy and Florence; Egypt with Jim, Judy, Jacqui, and Gene; China and Thailand with those four plus 6 others such as Pat Bell, Lenore Livingston, and Janice Plumer and the trip "down under" where Evelyn Chafkin joined Jacqui and Judy. Gail also visited Spain, Portugal, Austria, Hungary, Germany, Japan, Hong Kong and New Zealand. She drove across the United States while a student at Queens Collage. She DID see the world.

Gail was a career Federal worker starting at the US Post Office, then to SSA district offices and finally to BHI/HCFA in the NY Regional Office. She held progressively more responsible positions in Contract Operations such as onsite representative at EBCBS, in Health Standards and Quality Division as the peer review liaison and Branch Chief and in the Managed Care Branch as Chief. At one time she served in HCFA Central Office on a detail.

Gail is survived by her mother Rose, brother Arnie, his daughter, son and grand children, aunts and many cousins. She was buried with her father in Florida. Condolences may be sent to Gail's brother, who would very much appreciate hearing from Gail's friends and co-workers: Arnie Weinreb, 27845 Alder Glen Cr, Valencia, CA 91354-1367.

SHE WAS A GREAT GAL AND WILL BE MISSED BY US ALL. MAY SHE REST IN PEACE.

IN MEMORIAM

The Alumni Association respectfully acknowledges

the passing of the following

Alumni/Employees/Spouses and expresses its

sympathy to family members:

WILLIAM (BILL) BLACKBURN*

EDNA GRAYDON CRENSHAW**

RICHARD W. FREEMAN*

JOHN RAJECKI HOPKINS***

FRANK ICHNIOWSKI****

WILLIAM (BILL) H. SCHUMACHER****

GAIL WEINREB*

* HCFA Regional Office Retiree
** Mother of Recent CMS Retiree Randy Graydon
*** Central Office Employee - CMS/CMSO/Survey & Certification Group
**** HCFA Central Office Retiree

If you are aware of any other deaths of Alumni please notify the editorial staff
January 2004