
HCFACMS

ALUMNI NEWS

FALL 2004 (Vol. 10 No. 4)

MESSAGE FROM THE PRESIDENT

Well, the Summer is over and Fall is upon us. The days are getting shorter and the Winter Holidays are just around the corner.

I am very pleased to report that 18 of our members and friends had a terrific time at the Summer Picnic (see article inside) and I encourage everyone to join in future activities of this nature. Speaking of which, check out the flier enclosed about the Holiday Luncheon, which is planned for December 15 at the beautiful Turf Valley Country Club. Sign up information is on the flier. This is a really nice setting and the food is first rate, as those who attended in the past will readily agree. The Association will be subsidizing the cost to make it well worth while and reasonably priced. We hope to see many of you there.

I am pleased that the association continues to attract new members and that we are able to keep members on board. We have had an unprecedented renewal record of some 98 percent. On page 2 you will see a list of 8 new members, bringing the membership up to an all time high of 422.

In this issue you will find information on the year 2005 membership renewal process, including the form to complete and an envelop to use (**But only if you need to renew**). 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. 212 of you do not have to renew at this time because you are already paid up through 2005 or beyond and **you will NOT find a renewal form with your newsletter. 210 of you are due for renewal and will find a renewal form enclosed.**

I want to wish you all the Best for the Holiday Season.


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 24, 2004

Spring Issue – March 25, 2005

Send material to:

HCFA/CMS Alumni News
P.O. Box 47564
Baltimore, MD 21244-7564

TELEPHONE: 410-786-3918

FAX: 410-786-3898

E-MAIL:

HCFAALUM@cms.hhs.gov

INTERNET:

<http://www.cms.hhs.gov/about/alumni>

NEW MEMBERS

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

Richard P. Coyne
Jim Forbus
Helene Fredeking
Alan H. Heller
Lynda Jacobs
Gregory A. Lear
John S. Link
John F. Meitl
Paul Reed

We now have 422 active members.

MEMBERSHIP RENEWAL AND PAYMENT OF YEAR 2005 DUES

It is again time to begin the collection of the annual dues, this time for the year 2005, covering the period of January 1, 2005 through December 31, 2005. Enclosed with this issue of the Alumni News is the re-enrollment form (but only for those 210 members who need it). Dues remain at just \$5.00 per year. When using the form to mail in your dues, please note any changes in information so we may update our records (i.e. address, e-mail, phone number, etc.)

For your convenience, we have included a pre-addressed envelope to send in your 2005 dues. If you have already paid your 2005 dues you will NOT find an enrollment form included with this issue.

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. 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., 12/31/04. **Those with a date later than 12/31/04 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 2004 Edition of the Member Directory was issued. We plan to continue to include updates from July 2004 on in future issues of The HCFA/CMS Alumni News, until the next issuance of a complete Member Directory. Therefore the update in each issue will be a complete one and can replace prior updates. Since this is an update, you will **NOT** find yourself listed in it unless there has been a

change in your membership information or you became a new member since the Member Directory was issued.

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

MEMBERSHIP SEARCH

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

SUMMER COOKOUT

18 Alumni members and friends came to the summer cookout at the home of past president Walter B. Schauer on August 12 and a wonderful time was had by all. Herb Shankroff's baked beans were out of this world. By popular demand his recipe appears below. Darlene Summerfield's Deviled Eggs and Fruit/Veggie Tray were very good. Barbara Booth's potato salad was a big hit. Ellen Engelhardt's Cheesecake was also a big hit. Bonnie Fogler's Brownies were enthusiastically gobbled up. Mary Skop's Chocolate Cake was to die for. John Foertschbeck and Walt cooked up the meat in fine fashion and the liquid refreshment was in good supply. The weather was great and the pool was a splash hit. The picnic was held outdoors and indoors in beautiful and spacious surroundings. A lot of reminiscing, story telling and just great conversation filled the air. Every year this just gets better and better, and so we intend to do this again next year! We hope to see even more of you then.

HERB SHANKROFF'S CALICO BEANS

1/2 pound hamburger
1/2 pound bacon
1 cup chopped onion
1 & 1/2 cups catsup
1/2 cup brown sugar
2 tsp vinegar
1 tsp salt
1 tsp dry mustard
1 pound can drained lima beans
1 pound can drained kidney beans

Two 1 pound cans pork & beans

Brown bacon, chop and drain. Add hamburger and onion. Brown and drain off fat. Add remaining ingredients. Bake at 350 degrees for 40 minutes. [If you freeze this dish, do not bake until you are ready to serve.] Prep time about 1 & 1/2 hours.

HOLIDAY LUNCHEON

Mark your calendars and send in your reservation form for the 2004 Holiday Luncheon that will be held on Wednesday, December 15, beginning at 11:30 a.m. in Alexandra's Restaurant at the beautiful Turf Valley County, Ellicott City, Maryland. Over 40 people had a great time last year. A flier with all of the details of time and location and a form to submit to register, along with a menu to help you select your entree, is included with this issue. At \$20 per person this is a deal not to be passed up! We must submit an attendance count and meal selections to the restaurant by December 3 so we really need those planning to attend to submit their reservation as soon as possible, hence the November 21 deadline on the flier. We'll be as flexible as possible but the hardworking office staff will appreciate your cooperation with early reservations.

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 11 months of the counting period to determine the January 2005 federal retiree cost-of-living adjustment, retirees have banked 2.6 percent, following a 0.1 percentage point increase in August in the inflation index used to set that COLA. Those retired under CSRS will get the full increase, while those retired under FERS will get 2 percent if the inflation measure falls between 2 and 3 percent, as it appears it will. COLAs are pro-rated for those retiring during the course of this year. There is one month left in the counting period.

SIXTY YEARS LATER, NORMANDY, FRANCE AND BEYOND

By Bill Grant

It has been often said that the longest journey begins with a single step.

My long journey from Normandy to Berlin began on a bright, sunny day in July, 1944. I jumped from a landing craft into the surf at UTAH BEACH. The only hint that I was in a war zone was the considerable wreckage scattered around, and the sound of artillery firing nearby. We

assembled quickly and set up camp for the night. I spent my last peaceful night in France sleeping under an apple tree. The next morning we marched about 6 hours up to the front lines where I joined the 9th Infantry Division as a member of a machine gun squad.

A word of explanation: Many soldiers in Europe joined combat units as a replacement. This was an ongoing cycle and depending on how many casualties a unit had determined how many new men were fed into the war. The day I joined an infantry company there were five new green soldiers, who, after a day or two, became battle hardened veterans.

Sixty years later, my journey back began by stepping onto UTAH BEACH on June 6, 2004. Now the broad sandy beach resembles any number of beaches along our eastern seaboard. Only a few sunbathers were enjoying the day. Just off the beach is a Military Museum where some World War II equipment was on exhibit. I looked in vain for the apple tree, which I had slept under sixty years ago.

Early on June 6, 2004, my son Bill, my brother Richard and I set out for the main D-Day celebration in the cemetery overlooking OMAHA BEACH. We had the honor of sitting on the speakers platform as President Bush and President Chirac spoke about the ultimate sacrifices made by the 40,000 soldiers buried here. About 100 D-day survivors received special medals and recognition. The ceremony was very impressive. I was very fortunate to see it up close and first hand. We saw many members of President Bush's cabinet, including Condolisa Rice and Secretary of State Colin Powell. It was indeed an honor to be a part of the ceremony.

One of the early arrivals was Tom Hanks, who moved freely about, talking to the veterans. My son Bill had his picture taken with Hanks. At one point he was joined by Steven Spielberg. After the ceremony everything came to a standstill until the two Presidents were safely in helicopters and had flown away.

In May, this year, I had attended the opening of the World War II Memorial in Washington, D C. It is impressive and long overdue as a tribute to the men and women of the so-called "Greatest Generation". In my opinion and that of many of the veterans I spoke to, there is no memorial that speaks so powerfully as the 40,000 graves overlooking one of the most dramatic battles in history. This is my second visit to the cemetery as we had visited there in 1994, during the week of the 50th anniversary.

In addition to the large American cemetery, there are several smaller Allied cemeteries, nearby. A few miles down the road one contains 60,000 German graves. In an area the size of Normandy, it is inconceivable that well over 100,000 soldiers were killed. The battle for Normandy began on June 6, 1944 and lasted until August 25, 1944, when the last of the Nazi troops escaped across France into Germany. The Allies lost 206,703 men and the German forces lost 240,000 men and suffered 210,000 prisoners.

Some of the fiercest fighting of the war occurred in Normandy. Every mile of countryside was contested in an area ideally suited for a defensive army. Much of the area was laced with sunken dirt roads; hedgerow bordered fields and stone villages. The hedgerow fields had to be taken one at a time by infantry. The tanks and motorized equipment were of little use in the narrow dirt

lanes and hedgerow fields. The stalemate was broken on July 19, 1944 by the capture of St. Lo. About the same time the British and Canadian troops captured Caen. Finally, on July 25, over 3,000 planes dropped 60,000 bombs on an area about 6 miles wide and 2 miles deep, just west of St. Lo. I watched with shock and awe as the bombs dropped, the sky became dark with smoke and nearly blotted out the sun. Unfortunately, some of our bombs killed about 400 troops from my division. This was one of the first and last times carpet-bombing was used in close support of front line troops in World War II.

The battle in Northern Europe began in June, 1944 and ended in May, 1945. It was a 24 hour, 7-day a week struggle between massive armies on both sides. My division suffered about 240% in casualties during 256 days in action. In addition to the threat of death, injury or capture, an infantryman was subject to living without protection from the elements most of the time. The constant threat of all this caused shell shock, unusual behavior, and talk about getting the "million dollar wound," just serious enough to be sent back to the states.

When I began to write this article about returning to Europe 60 years after D-day, I found it was difficult to avoid describing what happened in 1944 and 1945. I really wanted to describe my reaction when visiting places that had good and bad memories. Some one once said that "war is too terrible to describe, but impossible to forget". I have tried to avoid events that still cause me nightmares.

On D- Day, 2004, we visited the celebrations at Ste. Marie Eglise, the scene of the Airborne landing that preceded the assault on the beaches. It was also featured in the movie, "The Longest Day", with actor Red Buttons dangling from the parachute on a church steeple. That scene is reenacted today in memory of the American soldiers. When we arrived in the town, a full-blown celebration was in progress. The whole Town Square was filled with people with American flags and signs thanking the Americans. Bands were playing 1940 songs in the Glenn Miller style. It was certainly the largest block party ever. At various points around the town were plaques commemorating the American Paratroopers. The French and in particular the Normans went all out to make the Americans feel welcome and appreciated. Another celebration we attended was the review of British and Canadian veterans by Queen Elizabeth. It was very impressive and touching to see the veterans marching in rank and file to the sound of the bagpipes.

On June 8, 2004, the city of St. Lo presented the American veterans who had fought in Normandy, with handsome commemorative medals in ceremonies that began in the Town Square. French Resistance fighters laid wreaths at the jail where many French were imprisoned and executed by the Nazi's. A representative of the 29th Infantry Division also laid a wreath. The 29th Division drove the Germans out of St. Lo on July 19, 1944.

During the wreath laying ceremony, French children presented each American veteran a bouquet of flowers. They accompanied us about 4 city blocks to the award ceremony. Along the way, crowds of citizens cheered and held American and French flags and signs thanking America. At the ceremony, I received a medal from a young French woman along with the traditional kiss on both cheeks.

While in Normandy we traveled around the countryside trying to locate areas where I had fought 60 years ago. The countryside is much the same, but yet different. Most of the sunken dirt farm roads are gone, replaced with very good modern roads. We drove on the St. Lo - Piere road where the massive July 25, 1944 carpet-bombing had occurred. I tried to visualize the event, but there were no outward signs to indicate such an event had happened. Only some of the hedgerows remained to remind me of the formidable obstacles of 1944. Also, all around were beautiful white cattle grazing in pastures. In 1944 hundreds of dead cattle laid rotting in the sun, together with horses. Today, the farm work is done by tractors and trucks.

At Point Hoc, I marveled at how the U.S. Rangers had been able to over run the massive guns and bunkers. As I was looking at one of the huge coastal artillery positions, a man approached me and introduced himself as Wolf Blitzler. We made small talk for about 5 minutes. He asked where I was from, what Division I had served with, etc. It wasn't until a crowd started to form that I realized this was the television anchorman from CNN.

Of course the biggest difference in Normandy are the crowds of people. In 1944, few civilians could be seen. They vanished almost completely in the battle areas. The civilians we did see were hiding in some sheltered spot out of harms way. Most were frightened women and children. On one rare occasion in July, 1944, during a lull in artillery fire, some women appeared suddenly with cool water and homemade cider for passing soldiers. That is why it was such a pleasure to stay with a French family for 5 days and get to know how the average French family lives.

My son, and brother and I were welcomed in to St. Lo by Madam Lucianne and friends. We spent the next 5 days in her home. The two hundred year old house in which we stayed was one of only five houses on the narrow street that was not destroyed or damaged by the battle for St. Lo. Today the city has been rebuilt and shows only slight scars from the battle. Again, I marveled at how St. Lo could possibly have been taken from the Germans.

Madam Lucianne drove us to the Cathedral in the older part of the city. Picture a large hill surrounded by a stone wall built into the hillside and towering a hundred feet or more above the newer sections of the city. Surmounting this walled hill is the Cathedral of Notre Dame. One bell tower was completely destroyed by German artillery where an American soldier had taken up position and was directing fire on the Germans. The other main tower has been rebuilt and is now awaiting a new bell, which was being dedicated the week of June 6th. As I was visiting the church, a priest approached me and asked what outfit I had served with. He explained that he was an American priest from Detroit, staying at the Cathedral as a guest. He was here to participate in the St. Lo ceremonies for the 29th Infantry Division. As a 19 year old, he had served with the infantry before deciding to become a priest. As we were talking, another veteran joined us. He had served in the combat engineers at OMAHA BEACH on D-day and told about clearing mines and building bridges while under fire.

As we left the beaches of Normandy and traveled beyond Caen, we came into the area where, in early August 1944, a reported 350,000 German troops were trapped between the British & Canadian forces, and the U. S. Third Army. The First Army was given the task of clearing up the pockets of resistance. Some of the heaviest fighting of the war occurred in what became

known as the Falaise Gap. All but about 90,000 Germans escaped to fight again in France, Belgium and Germany. In just one week my company was reduced to nine men and two officers. As we drove through the area, I kept trying to identify the hill we had tried to capture for five days in August, 1944. It could have been anyone of hundreds we passed.

The drive along the France and Belgium countryside was more comfortable than 60 years earlier. While driving along the Meuse River in Belgium, my son suddenly slammed on the brakes beside a World War II Sherman tank. This was a memorial honoring the Second and Third Battalions of the 60th Regiment, who were captured and destroyed while attempting to cross the river. A week before this happened I had been evacuated to England with suspected appendicitis. When I rejoined my outfit in Germany, everyone was new, i.e., all replacements. Myself and some others returning from hospitals were the only veterans in the unit.

When we arrived in Germany, June 12, 2004, we stayed in the city of Aachen because it was central to the area. I was interested in visiting nearby Monchau, the Huertgen Forest, Schmidt and the Roer River Dams. All of these sites were important objectives in the struggle between German and American forces from October '44 until March 1945. A word about Aachen. It was founded by Emperor Charlemagne in about 800 A.D. He ruled over large parts of Europe, and for about 600 years, medieval Germans and Frank kings were crowned here. Charlemagne's 8th century marble throne is located in the balcony of the Cathedral.

When I first arrived in Germany in September, 1944, we entered the town of Monchau, just inside the border from Belgium. Because it was so close to the border, the main fortifications of the Siegfried Line were just east of the town. As mentioned earlier, the company I had come back to in September was completely new. As a result, I was reassigned to a rifle squad instead of the machine gun squad I had left earlier. Coming back to the front was different from the first time. Now I knew what was awaiting me, where before, I could only guess.

Monchau is a picture card type of town in a deep valley, with houses rising on the hillside on both sides of a small stream. The Alpine architecture is partly stone and timbered stucco walls. In 1944, I was not particularly paying attention to the scenery, but in 2004 I thought it absolutely beautiful.

We traveled from Aachen to the Huertgen Forest, where I was wounded in October 1944. As I stood in one of the fire breaks of the forest, I tried to visualize what it had been like, almost 60 years ago, when an artillery shell exploded beside my slit trench and peppered me with shrapnel. The day before I was wounded our battalion had advanced only about 500 yards with about 60% casualties. The Huertgen Forest became known as the Bloody Forest. The Americans and Germans fought over the forest for nearly five months at the cost of thousands of lives. When I first saw the forest it consisted of large pine trees 60 to 90 feet in height. Later in January and February, 1944, the major part of the forest looked like a hurricane or tornado had gone through and reduced those trees to stumps about 5 and 6 feet high, with tangles of splintered limbs and trunks. Today the forest is alive and well.

Another area we drove through was the high ground around the town of Schmidt, Germany. The town overlooks the Roer River and a group of five dams that control the water level of the river.

During the period from Sept. 1944 to March 1945, the American forces could not cross the Roer because of the danger that the Germans would blow the dams and trap the Americans. The Air Force even tried to destroy the dams by bombing. This was depicted in the movie "The Dam Busters." When the dams were finally captured in February 1945, the Germans, before departing, blew the locks and flooded the valley. We had to wait about 10 days before the water receded enough to cross the river on pontoon bridges.

One interesting thing about Germany now was the general lack of any physical evidence of World War II. In the immediate area around Monchau, for example, there are no signs that the Siegfried Line ever existed. In September, 1944, there were lines of "dragon teeth, i.e., large concrete obstacles protruding out of the ground to stop tanks and mechanized equipment from advancing. Behind the dragon teeth, the Siegfried Line consisted of massive pillboxes, armed with cannon and machine guns. The Siegfried Line stretched from Holland over 650 miles to the border of Switzerland. All signs that a war had been fought here are gone.

Unlike France and Belgium, the Germans are not as friendly. An exception occurred in a hotel in Aachen, when a gentleman noticed my commemorative medal and asked if I had liberated Aachen. He explained that as an 8 year old, he had run out to greet the American troops, but had to turn back because the adults told him that the German S.S. troops would shoot him. He personally thanked me for helping to liberate Germany.

From December 16, 1944 until the end of January, 1945, the main objective was the Battle of the Bulge. After the Germans were stopped in their planned attack towards cutting the Allied forces lines and capturing Antwerp, all efforts were directed in pushing them out of their newly occupied territory. Unfortunately, not only did the elite German troops put up stiff resistance, but it was also one of the most severe European winters on record. In June 2004, as we drove I remembered some of the area from January of 1945. As my division constantly attacked strong positions held by the Germans, our forces were moving so quickly, it was not possible to get shelter from the severe cold and deep snows. The ground was frozen and covered with snow so that it was not possible to dig defensive shelter. At one point we were issued sticks of dynamite and a blasting cap to be used to loosen the ground enough to dig a hole for shelter from the shelling. Also, our "C" rations froze in the cans, and when heated, would pop out of the can, the bottom part burned, and the top still frozen. Someone came up with the idea of sending heated rations to the front line in the cardboard containers used for shells and powder charges. In all of my life, I have never been so cold as I was in that January, 1945. Recalling it made me shiver even in the 90-degree temperature of June 2004.

After pushing the Germans back to the battle lines that existed before Dec. 16, 1944, my division returned to the town of Monchau in late January 1945. The town was the northern anchor of the Bulge. Everything south of the town had been overrun by the Germans. In the three months I had been in the hospital, little or no progress had been made in breaching the German defenses. So it was back to the Huertgen Forest and the attempt to capture the high ground around Schmidt and the Roer River dams. We drove through the area towards Schmidt and it did not seem to present the difficult terrain I recalled. As we passed the rolling hills with small patches of trees, broad fields, small towns, and hamlets, there was one big difference. Much of the time we attacked during the night, using artificial moonlight, as large searchlights were set up in back of

our lines and directed at the low lying clouds. The reflected light bouncing off the clouds was like a moon lit night. Another factor was the rather spectacular sight of tracer bullets arcing through the night sky. Add to that the flash of exploding shells and mines and the scene along the highway in 2004 could never be the same. I was also disappointed by the town of Schmidt. It consisted of several dozen or so houses strung out along the highway. But the view was spectacular and we could see why it was such a significant military target in 1944 and 1945. At some point, it looked as though you could see all the way to Berlin.

After leaving Schmidt, we started descending a rather steep hill towards the Roer River. This looked familiar as I recalled my descent towards the Roer in chilly February 1945, down into a valley of black smoke. Combat engineers had set off smoke generators all along the river to conceal our position from the Germans on the opposite bank of the river. At the river bottom, obscured by the smoke was a pontoon footbridge wide enough for one man to proceed at a time. On each side was a guide rope to hold onto. I was certainly apprehensive; no I was really scared, when it was my turn to cross. I could not swim, not that it would have mattered, because the river was still at flood stage and running swiftly. We were instructed to not look down at the water. I did look down once and it made me dizzy as though I was moving and the bridge was standing still. Somehow, I reached the other side and started up the opposite hillside. During the crossing I was almost unaware that incoming shells were bursting along the river and hillside as well as small arms and machine gun fire.

At the same time, four other divisions crossed the Roer, with my Ninth Infantry division. When we reached the top of the hill, above the river, suddenly the landscape seemed to flatten out into a broad plain. This was the beginning of the push to the Rhine River and into the heart of Germany.

In June 2004, we continued along the western bank of the Roer to the dams. We arrived at the largest of the five dams. It was truly impressive. A large lake is held back by a dam, about one fourth mile long, and several hundred feet above the emerging river below. We walked across the dam to the far side to the lock, which had been blown by the Germans as the dam was captured. It had delayed the Americans crossing the river by another 10 days. This is the dam featured in the movie, "Dam Busters".

As the last days of February became March 1945, the American armies swept across the rolling hills and plains between the Roer and the Rhine rivers. My division encountered stiff resistance only in wooded areas and in the small towns that dotted the countryside. The whole nature of the battle had changed as we were opposed by older Home Guard troops and young cadets. The roads were often clogged with thousands of captured Germans being marched to the rear. A major concern was what awaited us at the natural defenses of the Rhine River. Suddenly, on March 8, 1945, trucks appeared and we were sped to the railroad bridge at Remagen. We were greeted with signs. "Cross the Rhine River with dry feet" courtesy of the Ninth Armored Division. As the truck rode up the steep approach to the bridge, there it was. The wide Rhine River and a beat up bridge, looking not too sturdy. The truck seemed to take forever to cross as shells burst all around from the German artillery that zeroed in on destroying the bridge. We reached the far side of the river and disembarked in a railroad tunnel.

The next few days were the most spectacular I had witnessed during the War. Our company command post was located about 1 / 2 mile up stream from the bridge. We saw German planes fly over, bombing the bridge, flying so fast that the American anti-aircraft guns could not keep up with the planes. These were the German "secret weapons," the jet powered planes. All the while troops and tanks kept flooding the bridgehead across the Rhine. The end was finally in sight.

Now the Remagen Bridge is gone, except for two tower supports, on each side of the riverbank. The towers on the west side are now a Peace/War Museum, dedicated to showing the horrors of War and the values of Peace. The capture of the bridge is cited as having made possible the ending of the War at least 6 months sooner and achieving Peace. It was also the place where I achieved peace as I was transferred into a non-combat position in the Army. Eventually I ended up in Berlin in the Allied Supreme Headquarters. But that's a whole other story.

MEDICARE PART B PREMIUM NEWS RELEASE

Friday, September 3, 2004

The Department of Health and Human Services (HHS) today announced the Medicare premium, deductible and coinsurance amounts to be paid by Medicare beneficiaries in 2005. The new premiums, approximately the same as the actuarial forecast published in March for the Medicare Trustees Report, reflect general growth in health care costs, higher payments to physicians and Medicare Advantage coordinated care health plans under the Medicare Modernization Act (MMA), and building trust fund reserves.

Under the MMA, Medicare enrollees are benefiting from improved access to physician services, new preventive and health screening benefits, more Medicare Advantage plan choices, and better benefits and/or lower out-of-pocket costs in many Medicare Advantage plans.

The monthly premium paid by beneficiaries enrolled in Medicare Part B, which covers physician services, outpatient hospital services, certain home health services, durable medical equipment and other items, will be \$78.20, an increase of \$11.60 over the \$66.60 premium in 2004.

"The new premiums reflect an enhanced Medicare that is providing seniors and people with disabilities with strengthened access to physician services and new preventive benefits, such as the new 'Welcome to Medicare' physical and screening exams, as well as improved Medicare Advantage plan choices that reduce beneficiaries' health care costs," said CMS Administrator Mark B. McClellan, M.D., Ph.D.

Medicare deductibles and premiums are updated annually in accordance with formulas set by law. By law, the federal government picks up about 75 percent of the cost of Part B benefits and the Part B premium covers the remaining 25 percent. About three-fourths of the 2005 increase is due to additional costs for Part B, and almost one-fourth for building reserves.

The principal contributing factor to the increased cost of Medicare Part B benefits, accounting for about four-fifths of the higher benefit costs, is higher payments in Medicare's traditional plan.

Most importantly, the recent Medicare law prevented physician payments from falling significantly. In 2005, payment rates for physicians will increase by 1.5 percent, preventing a 4.5 percent reduction that could have threatened access to high-quality physician services.

Another contributing factor to higher benefit costs is improvement in the Medicare Advantage program under the MMA. As a result, many beneficiaries enrolled in Medicare Advantage health plans are expected to receive additional benefits including prescription drugs, more preventive care, and even dental and vision care, as well as lower copayments that enable them to reduce their out of pocket costs.

On average, the premium changes related to Medicare Advantage are more than offset by reductions in out-of-pocket payments for Medicare Advantage enrollees. Prior to these benefit improvements, beneficiary out-of-pocket costs were already lower than in traditional Medicare. In 2003, beneficiaries without supplemental coverage from employers or Medicaid who enrolled in Medicare Advantage plans had average out-of-pocket payments that were approximately \$700 lower.

A third contributing factor is increasing the reserves held in the Part B account of the Medicare Supplementary Medical Insurance Trust Fund toward a more adequate level. The Medicare law requires adjustments in contributions from general revenues and premium payments in order to maintain financial balance in the Part B account.

Two other MMA changes will help lower beneficiaries' out-of-pocket costs in 2005. First, the new Medicare law provides additional savings for Medicare beneficiaries by paying more appropriately for Medicare covered drugs and the administration of those covered drugs. Second, the new preventive benefits in Medicare will help beneficiaries cover the cost of screening tests for heart disease and diabetes, and will provide a "Welcome to Medicare" exam (including coverage for associated services) for beneficiaries entering the program.

The Part B premium increase may not exceed any beneficiary's cost of living adjustment in their Social Security check. For the great majority of beneficiaries, the Social Security cost of living increase is likely to be significantly greater than the premium change.

About 93 percent of Medicare's 41.8 million beneficiaries are enrolled in Part B, which helps pay for physician services, hospital outpatient care, durable medical equipment and other services, including some home health care. These beneficiaries generally pay the monthly premium, or have it paid on their behalf by Medicaid (including Medicare Savings Program) if they have limited incomes. Medicaid currently pays some or all of the Part B premium for about 6.3 million Medicare beneficiaries. Many beneficiaries with retiree coverage and some beneficiaries in Medicare Advantage plans also have some or all of these premiums paid on their behalf.

For Medicare Part A, which pays for inpatient hospital, skilled nursing facility, and some home health care, the deductible paid by the beneficiary when admitted as a hospital inpatient will be \$912 in 2005, an increase of \$36 from this year's \$876 deductible. The Part A deductible is the beneficiary's only cost for up to 60 days of Medicare-covered inpatient hospital care in a benefit period. Beneficiaries must pay an additional \$228 per day for days 61 through 90 in 2005, and

\$456 per day for hospital stays beyond the 90th day in a benefit period. For 2004, per day payment for days 61 through 90 was \$219, and \$438 for beyond 90 days.

For beneficiaries in skilled nursing facilities, the daily co-insurance for days 21 through 100 in a benefit period will be \$114 in 2005, compared to \$109.50 in 2004. Those who enroll in Medicare Advantage plans may not be affected by the Part A increase, and may receive additional benefits with different cost-sharing arrangements. All of these Part A payment changes are determined by a statutory formula.

About 99 percent of Medicare beneficiaries do not pay a premium for Part A services since they have at least 40 quarters of Medicare-covered employment. However, other seniors and certain persons under age 65 with disabilities who have fewer than 30 quarters of coverage may obtain Part A coverage by paying a monthly premium set according to a statutory formula. This premium will be \$375 for 2005, an increase of \$32 from 2004. In addition, seniors with 30 to 39 quarters of coverage, and certain disabled persons with 30 or more quarters of coverage, pay a reduced premium of \$206.

Section 629 of the Medicare Modernization Act of 2003 requires raising the Part B deductible in 2005 and indexing it thereafter. In 2005, the Part B deductible will be \$110. Beginning January 1, 2006, the deductible will be indexed to the increase in the average cost of Part B services for aged beneficiaries.

As noted above, states have programs that pay some or all of beneficiaries' premiums and coinsurance for certain people who have Medicare and a limited income. Information is available at 1-800-MEDICARE (1-800-633-4227) and, for hearing and speech impaired, at TTY/TDD: 1-877-486-2048.

CHECK 21 LAW

Submitted by Ted Saffran

I knew this was coming but wasn't sure when. This is a summary of a new law that will take effect this month. I know it will affect me!

Check-writers be prepared for 'Check 21'

A sweeping new federal law nicknamed "Check 21" takes effect on Oct. 28, 2004. This law will change the way your checking account works, giving digital copies of checks the same validity as paper ones. You may hear about this law from your bank, or, due to loopholes, you may never hear about its resulting impact. But you definitely want to be up to speed on the upcoming changes.

Here's a rundown of the important changes that will result from "Check 21."

NO MORE FLOAT: The "float" is the time between when you write a check and when the money is taken out of your account. Say goodbye to the float forever. This law allows your check to be handled electronically once it has been received, just like a debit card payment. You dare not write a check unless you have the full amount in your account the moment you sign your name -- that is how fast the check will be processed. You cannot afford to be socked with big overdraft or bounce fees.

NO MORE STOP PAYMENTS: Remember the good old days when you could stop payment on a check because you changed your mind or the service was unacceptable? Well, you can kiss those days goodbye as well. You will no longer have the luxury of time to change your mind.

NO MORE CANCELLED CHECKS: You won't be able to get your original paper checks back because your bank will not have them. Your paper checks are digitally copied to create a "substitute check" and then destroyed the moment they are accepted as electronic transactions. Cancelled checks for proof of payment or to fight a forgery are a thing of the past. You want to make sure your bank sends you copies of your substitute checks, which will be legal proof of payment. Watch out for fees associated with a substitute-check-returning account. Look for another bank if your bank charges a high fee to get copies of all your checks as substitute checks.

DEPOSITS STILL ON HOLD: Just because your checks will clear faster doesn't mean your deposits will be available to you any sooner. The new law does not shorten check hold times.

WATCH YOUR ACCOUNT: The possibility exists that a check can be turned into an electronic transaction with a "substitute check" and then the original paper check is not destroyed, allowing it to make the rounds and be credited against your account a second time! Now more than ever it is important that you keep an eye on your account for such errors. If you spot an error or fraud the bank must put the money back into your account within 10 business days, but only if you have not waived your rights to have "substitute" checks provided to you.

DON'T SIGN UP FOR VOLUNTARY CHECK TRUNCATION: Your bank may ask you to agree to "voluntary check truncation." This means you give up your rights to have copies of your substitute checks returned to you. The Consumers Union warns us that we will have even fewer consumer rights under voluntary non-return of our checks than we will have under the full provisions of Check 21. For this reason they recommend that we decline invitations from our banks to convert to "voluntary check truncation."

While I've only summarized portions of Check 21 for this article, you owe it to yourself to learn as much as you can about how this law will affect you. You can learn more about Check 21 and its provisions at the Consumers Union Web site at www.consumersunion.org and the American Bankers Association's "Check 21 Resource Center" at <http://www.aba.com>.

Good Luck!

SENIOR MANAGEMENT ANNOUNCEMENTS

Leslie Norwalk has been appointed Deputy Administrator of CMS. She had been acting in this role.

John Robert Dyer has joined CMS in the Office of the Administrator as the new Chief Operating Officer (COO) and the "number three" person in OA. He will be based primarily in Baltimore, will report directly to the Administrator and the Deputy Administrator, and will be responsible for overseeing the day-to-day operational activities and the integration and execution of new program initiatives across all of the Centers and Offices. He will also directly supervise OIS, OFM, OOM and the Regional Offices. Previously, he has served as Director for Management and Budget for HCFA in the mid-80's and worked in OMB. From 1988-2000, he was a SES career employee at SSA. John most recently has worked with a Fortune 500 information technology company and has run his own information technology and management consulting company.

Charlene Brown has been appointed as the Acting Deputy Chief Operating Officer (COO), serving under John Dyer. She had been serving as the Deputy Director of the Center for Medicaid and State Operations.

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

Roy (R.J.) Ruff, Regional Administrator - Region X (Seattle). R.J. was the Associate Director of Administration for NIH's National Institute for Mental Health/Intramural Research Programs and has over 25 years of experience as a health care executive with extensive hands-on experience in health care administration. He is a graduate of the Interagency Institute for Federal Healthcare Executives. He is also board certified in the American College of Health Care Executives and the American Academy of Medical Administrators.

Jerry Walters, Director, Financial Services Group (FSG)/OFM. Jerry has been with CMS since 1991 and has been a manager since 1998. In his new capacity, he will be responsible for executing CMS's annual appropriation and the additional funding Congress provided to CMS for implementing the MMA. In addition, he will be focusing on improvements to the Medicare Secondary Payer program, better methods for auditing health care providers and new mistaken payment recoveries using new authorities provided by the MMA.

Glenn (Jeff) Chaney, Director Accounting Management Group (AMG)/OFM. Jeff has held a wide variety of positions with CMS and HHS, including Acting Director and Deputy Director of AMG Acting Deputy Director of OFM's Financial Services Group. In his new role, he will oversee the transition and integration of the new accounting system for Medicare Contractors (HIGLAS), and he will continue to lead the effort to maintain a "clean" audit opinion on CMS's financial statements.

Bob Donnelly, Director, Health Plan Policy Group/CBC. He joined CMS in 2000 and has managed the policy development for the M+C program, beneficiary appeals, and beneficiary

enrollment and eligibility. In his new role, he will provide oversee the development of the regulatory framework needed to implement Title 1, the Part D drug benefit and Title 2, the Medicare Advantage program, provisions of the Medicare Modernization Act.

Transfer of QMHAG from CBC to OCSQ

The Quality Measurement and Health Assessment Group (QMHAG) has been transferred from the Center for Beneficiary Choices (CBC) to the Office of Clinical Standards and Quality (OCSQ). Quality of care and health are two top priorities for the Agency and for the Department. Each of these activities relies heavily on well-articulated quality performance measures and health assessment protocols. The QMHAG integration into OCSQ focuses the Agencies capacity to realize these two important priorities. CBC will continue to play an important role representing the beneficiary and plan perspectives on the Quality Council.

Centers for Beneficiary Choices (CBC) Reorganization

The Center for Beneficiary Choices (CBC) is being reorganized to better handle responsibilities related to the Medicare Modernization Act, including the new Medicare Advantage and Medicare Prescription Drug Plan programs, and add new support and coordination for beneficiary services. There are two major organizational changes.

Specifically, CBC will include three new benefit groups, each focusing on one of the major types of new benefits that will be available to Medicare beneficiaries. The new **Medicare Advantage Group** will be responsible for the administration of the new, enhanced Medicare Advantage (MA) Program, including the regional PPO program. The new **Medicare Drug Benefit Group** will be responsible for the implementation of the Medicare Part D Prescription Drug Program. In addition, a new **Employer Policy and Operations Group** is being established to serve as a focal point for employer operations, including the new MMA retiree drug subsidy program.

A new **Medicare Plan Accountability Group** will focus on the performance assessment, plan enrollment and payment operations for the MA Plans and the Prescription Drug Plans (PDPs).

These groups will include staff from the current Health Plan Benefits Group, as well as other experts from elsewhere in the agency and a significant number of new CMS hires.

The current Health Plan Policy Group is be split into two new Groups. The new **Medicare Plan Policy Group** will be responsible for policy formulation and articulation for MA, Prescription Drug plans and Medigap plans. The new **Beneficiary Appeals and Enrollment Group** will handle all beneficiary appeals and enrollment policy and operations. **Gary Bailey** will continue to provide leadership in all these areas of new benefits development.

The second major component of these changes is that CMS will increase emphasis on beneficiary support and protection. A new Ombudsman Staff will be responsible for ensuring that people with Medicare receive the information they need to exercise their Medicare rights and that beneficiary grievances and appeals are handled efficiently and effectively. Also included in the major component of CBC dealing with beneficiary support and protection are the

Beneficiary Services and Partnership Group, which is responsible for interacting with Medicare and Medicaid beneficiaries, their families, caregivers and other members of the public; the **Beneficiary Information and Services Group**, which manages the national Medicare toll-free service contracts, and Agency website display and dissemination strategies; and the **Beneficiary Education and Analysis Group**, which is responsible for the development of beneficiary information and education strategies. **Michael McMullan** will continue to provide leadership in all of these activities related to beneficiary education, support, and protection.

There are no changes either to the Privacy Staff, which remains responsible for CMS policy activities on beneficiary privacy and confidentiality under HIPAA, or to the Business Operations Staff, which remains responsible for a variety of administrative management functions for CBC.

Gail McGrath has been asked to be the lead in the establishment of a liaison initiative on breast cancer prevention and education for DHHS. **Leslie Norwalk** will be the acting director of CBC in her absence. As Director of the MMA Executive Council, **Steve Lieberman** will continue to work closely with Leslie and the Administrator and provide overall policy guidance and direction on MMA-related activities. **Gary Bailey** and **Michael McMullan** will also continue to help lead the center in their deputy director roles.

Office of External Affairs (OEA) Established

With new activity in Medicare, Medicaid, and SCHIP, CMS determined that it is more important to inform the beneficiaries and all stakeholders about what CMS programs mean for them and make sure CMS is listening and responding to all of the perspectives and ideas that can help in implementing programs. Consequently, CMS announced the establishment of the Office of External Affairs (OEA).

Kathleen Harrington will be the Director of the Office of External. Most recently she served as Vice President for Domestic Relations at the Millennium Challenge Corporation and as Assistant Secretary for Public Affairs at the Department of Labor. She has also served as Assistant Secretary for Legislative and Intergovernmental Affairs at the Department of Labor and has served as Assistant Administrator for Public Affairs at the Federal Aviation Administration. She has years of experience with Congress. Her most recent assignment on Capitol Hill was as Chief of Staff for Congresswoman Nancy L. Johnson. She also has served as Vice President for Federal Government Relations at Aetna and as VP for Communications and Public Affairs at HIAA.

Gary Karr will be the Director of the Print and Broadcast Media Group. He spent several years as a reporter in Kentucky, West Virginia and South Carolina. He has served as press secretary for South Carolina Governor David Beasley, worked at a public affairs advertising firm and in public affairs-media relations jobs. Since 2002, he has been the director of federal media relations for the American Insurance Association.

The Office of External Affairs represents a new level of coordination and activity for CMS communications, press, and outreach programs. The Office will include the following groups:

* **Media Affairs**, directed by **Gary Karr**, will conduct print and broadcast media activities. Peter Ashkenaz will remain Deputy of Media Affairs and will work to expand the Regional Office media programs.

* **Public Relations**, directed by **Winnie Pizzano**, will oversee CMS partnerships with state and local governments, Indian country, and special interest groups, and coordinate roll outs as well as support regional office public affairs activity.

* **Outreach and Speechwriting**, directed by **Rich Lawlor (acting)**, will be a focal point for CMS interactions with stakeholders, through open-door forums and other focused efforts, and will similarly support speeches and other public activities.

* **Broadcast and Video Production**, directed by **Ray Chesney**, will continue to provide state-of-the-art video production capabilities.

* **Visual and Multimedia Communications**, directed by **Kathleen Jack**, will continue to provide high-quality media communications tools and support for agency activities.

The Regional Offices, which are expanding their ability to do local media and grassroots initiatives, are an essential part of the CMS External Affairs activities.

DUTCH ELDERLY RACE ELECTRIC SCOOTERS

Submitted by Blanche Duffy

This report from Reuters tells us about the perfect retiree sport.

ZANDVOORT, Netherlands (Reuters) -- A team led by an 82-year-old pensioner Tuesday won the first Dutch championship for battery-powered electric scooter racing.

The race across an obstacle course in rear-wheel-drive buggies, fitted with comfortable seats, armrests, handlebars and shopping baskets, was all about skillful maneuvering, with top speeds of just 7.5 miles per hour.

The National Fonds Ouderenhulp, a foundation for the elderly, organized the race for people in their 70s and 80s to promote mobility and to fight loneliness in retirement and nursing homes.

A team of Rotterdam pensioners took the checkered flag at Zandvoort motor racing circuit, beating 12 rival nursing homes over the 250-yard course of speed bumps, wooden ramps and plastic slalom cones.

"I'm 88. In the end my (scooter's) battery was running out. It was very frustrating," said contestant Wilhelmus Souren.

In a country that has one of the highest life expectancies in the world and is home to the world's oldest woman, demand for electric scooters is high with up to 75,000 people owning one.

Organizers hope the event will not be a one off.

"I think a lot more countries will get the idea of a national scooter championship and then we could start with a European or World scooterbike championship. Who knows?" organizer Jan Romme said.

FACTS OF THE 1500s

Submitted by Philip J. McGarvey

The next time you are washing your hands and complain because the water temperature isn't just how you like it, think about how things used to be.

Here are some facts about the 1500s:

Most people got married in June because they took their yearly bath in May, and still smelled pretty good by June. However, they were starting to smell, so brides carried a bouquet of flowers to hide the body odor. Hence the custom today of carrying a bouquet when getting married.

Baths consisted of a big tub filled with hot water. The man of the house had the privilege of the nice clean water, then all the other sons and men, then the women and finally the children. Last of all the babies. By then the water was so dirty, you could actually lose someone in it. Hence the saying, "Don't throw the baby out with the bath water."

Houses had thatched roofs - thick straw - piled high, with no wood underneath. It was the only place for animals to get warm so all the cats and other small animals (mice, bugs) lived in the roof. When it rained, it became slippery, and sometimes the animals would slip and fall off the roof. Hence the saying, "It's raining cats and dogs."

There was nothing to stop things from falling into the house. This posed a real problem in the bedroom where bugs and other droppings could mess up your nice clean bed. Hence, a bed with big posts and a sheet hung over the top afforded some protection. That's how canopy beds came into existence.

The floor was dirt. Only the wealthy had something other than dirt. Hence the saying "dirt poor." The wealthy had slate floors that would get slippery in the winter when wet, so they spread thresh (straw) on floor to help keep their footing. As the winter wore on, they adding more thresh until, when you opened the door, it would all start slipping outside. A piece of wood was placed in the entranceway. Hence the saying a "thresh hold."

In those old days, they cooked in the kitchen with a big kettle that always hung over the fire. Every day, they lit the fire and added things to the pot. They ate mostly vegetables and did not get much meat. They would eat the stew for dinner, leaving leftovers in the pot to get cold overnight, and then start over the next day. Sometimes stew had food in it that had been there for quite a while. Hence the rhyme, "Peas porridge hot, peas porridge cold, peas porridge in the pot nine days old."

Sometimes they could obtain pork, which made them feel quite special. When visitors came over, they would hang up their bacon to show off. It was a sign of wealth that a man could "bring home the bacon." They would cut off a little to share with guests and would all sit around and "chew the fat."

Those with money had plates made of pewter. Food with high acid content caused some of the lead to leach onto the food, causing lead poisoning death. This happened most often with tomatoes, so for the next 400 years or so, tomatoes were considered poisonous.

Bread was divided according to status. Workers got the burnt bottom of the loaf, the family got the middle, and guests got the top, or "upper crust."

Lead cups were used to drink ale or whisky. The combination would sometimes knock the imbibers out for a couple of days. Someone walking along the road would take them for dead and prepare them for burial. They were laid out on the kitchen table for a couple of days and the family would gather around and eat and drink and wait and see if they would wake up. Hence the custom of holding a "wake."

England is old and small and the local folks started running out of places to bury people. So they would dig up coffins and would take the bones to a "bone-house" and reuse the grave. When reopening these coffins, 1 out of 25 coffins were found to have scratch marks on the inside, and they realized they had been burying people alive. So they would tie a string on the wrist of the corpse, lead it through the coffin and up through the ground and tie it to a bell. Someone would have to sit out in the graveyard all night (the "graveyard shift") to listen for the bell; thus, someone could be "saved by the bell" or was considered a "dead ringer."

And that's the truth... Now, whoever said that History was boring!!

IN MEMORIAM

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

ALEXIS VICTORIA GRANT*

WINIFRED M (WINNIE) HALE**

JO H. Suekoff***

* Daughter of HCFA Retiree and Alumni Treasurer William A. Grant

** HCFA Retiree and Alumni Member – Dallas Regional Office

***HCFA Retiree, Spouse of HCFA Retiree Arthur Suekoff

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