

Officers

President, Mary Klausner
Vice Pres., Shelly Ziman
Sec.-Treas., Bob Oszajca

Program Committee

Darlene Harrod
Mary Klausner
Thomas Wrublewski

Newsletter Committee

Roger Cronshey
Bob Oszajca
Shelly Ziman

September Meeting

**Thursday September
18th at 1pm Southern
Pines Senior Center
Lusby MD**

Medicare Update

Tunya Taylor
Calvert County
Office on Aging

**Lunch prior to meeting
11:30 AM**

Boomerangs, Lusby

Executive Board Meeting

**Tuesday, October 28th
Noon @ IHOP
Prince Frederick**

Contact Chapter

CalvertNARFE@gmail.com

**PO Box 202
Port Republic, MD
20676-0202**

New Chapter Member

Christie Cavanaugh



June Picnic

The Chapter held its annual picnic on June 19th at Dunkirk Regional Park. Attendees dined on baked and fried chicken, along with assorted side dishes and desserts. The day was warm and humid, but chapter members relaxed in the shade under a pavilion at the park.

Mary Klausner, Chapter President, lead the group in the pledge of allegiance and a moment of silence. There were 17 members and guests in attendance.



Photo by Ada Marinelli June 19th 2025

June Business Meeting

The meeting started with members presenting a list of candidates for all elected positions. The candidates were all reelected for two-year terms. Newly elected officers will be sworn in at the November meeting by Federation President Ed Holland. Next on the agenda was a revised meeting schedule for the coming year.

This fall the chapter will add a September meeting and move the October meeting to November. The

move was made because the FEHBP annual update is sometimes not finalized by the October meeting. The new schedule has the chapter meeting on September 18th at the Southern Pines Senior Center in Lusby, and on November 20th at the Calvert Pines Senior Center in Prince Frederick.

The Chapter collected \$84 Alzheimer's Research at the picnic. From January to June 2025 the chapter raised a total of \$126 for Alzheimer's Research. A check was sent in June.

Juneteenth Event

Mary and Darlene representing NARFE at the Juneteenth Event on June 14.



Photo by Mary Klausner

Message from the President

We need more people to step up to help keep our chapter meaningful and vital. In particular, the newsletter needs a new grammarian with the "retirement" of Darlene Harrod, who is taking a well-deserved break. I am embarking on 6 weeks of training via the NARFE Configuration Advisory Board (CAB) to create a microsite for our Chapter. To find out what this will look like, visit one of these already

established microsites for St. Mary's County (<https://www.narfe.org/chapter0969/>) and Howard County (<https://www.narfe.org/chapter1734/>). We need to have at least one more person take training to become administrator for our site. If you are interested in any of these positions or have some ideas for something else, please let any of the officers know.

Look for NARFE in the Bingo Hall on Senior Day (September 25th) at the Calvert County Fair.

September Meeting

The speaker for the September meeting will be Tunya Taylor from the Calvert County Office on Aging Department of Community Resources. Tunya is a Client Services Manager who will provide an informal update on Medicare, Medicare and prescription coverage changes.

Newsletter Committee

The newsletter committee would like to thank Darlene Harrod for her service on the committee over the last few years. She was a vital part of the newsletter review process as the grammarian. Keeping the newsletter on track for punctuation, capitalization and grammar. She will be missed.

2025 Key Changes in Medicare Premiums

Medicare Part B Premium:

The standard monthly minimum premium will be \$185.00, an increase of \$10.30.

Medicare Part B Deductible:

The annual deductible for all Medicare Part B beneficiaries will be \$257.00 an increase of \$17.00

Source – USA Today

**See Attachment for
impacts of
One Big Beautiful Bill Act**

Treasurer's Report

Bob Oszejca

| | <u>Checking</u> | <u>Alzheimer's</u> |
|-----------------------------------|-------------------|--------------------|
| Jun 01 Bal | \$1971.63 | \$44.00 |
| NARFE Dues | \$200.80 | |
| 50/50 | \$82.00 | \$126.00 |
| 1172 Tumblers | (\$75.00) | |
| 1173 Federation Conference | (\$132.09) | |
| 1174 Stamps | (\$73.00) | |
| 1175 Picnic Chicken | (\$60.40) | |
| 1176 Alzheimer's | (\$126.00) | (\$126.00) |
| August 31st Bal | \$1831.94 | \$00.00 |

Chapter Membership 103

Note: CD value on August 24th is \$2,664.43.

Alzheimer's - Make a check payable to **NARFE-Alzheimer's Research**, note "from NARFE Chapter 1466" on the check, and mail to: Alzheimer's Association, 225 N. Michigan Ave., 17th Floor, Chicago, IL 60601-7633 (**or come to our LIVE meetings for the 50/50 Alzheimer's drawing**).

Local Legislators

Calvert County Delegates: 1-800-492-7122
 Jeffrie Long Jr. (27B) ext. 3103
 Mark Fisher (27C) ext. 3231
 Todd Morgan (29C) ext. 3314

Calvert County Senators:
 Michael Jackson (27-northern Calvert) ext. 3700
 Jack Bailey (29-southern Calvert) ext. 3673

About NARFE

Since 1921, the National Active and Retired Federal Employees Association is the only organization exclusively devoted to protecting the earned benefits of active and retired Civil Service employees and their annuitants and survivors.

Membership is open to civilians in any agency of the Federal government, including retirees, current employees, spouses of current employees or retirees, and survivors of those eligible to join NARFE.

www.NARFE.org and www.mdnarfe.org

Published February, April, June, September,
November and December

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Attachment to NARFE Chapter 1466 September Newsletter

What the One Big Beautiful Bill Act Means for Federal Employees and Retirees

IRA Deduction Limits

If you're contributing to an IRA on top of your TSP, be careful:

- Deductibility now phases out at \$79K (single) or \$146K (Married Filing Jointly) of income.
- Dual-income federal households or feds on the higher end of the pay scale often exceed these limits—many are unknowingly over-contributing to non-deductible IRAs.

Pro Tip: Consider Roth strategies like the Backdoor Roth if you're above the income limits. Many feds miss this opportunity.

"Senior Bonus" Deduction (2025–2028)

The removal of Social Security taxation was not allowed on this bill because of the type of bill it was (reconciliation), and this deduction for "seniors" (65+ years old) was in lieu of program changes.

- A new **\$6,000 deduction** for individuals age 65 and older.
- Phases out at **\$75K (single)** and **\$150K (MFJ)** in **Modified Adjusted Gross Income (MAGI)**. Remember that MAGI is different than taxable income.
- Intended as a temporary offset in place of eliminating taxes on Social Security benefits.

SALT Deduction Increase

The bill increases the cap on the State and Local Tax (SALT) deduction from \$10,000 to \$40,000 for those earning less than \$500K.

Other Items:

- Medicare Cuts – Increases prescription drug costs by exempting more drugs from Medicare drug price negotiation and potentially triggers \$500 billion in Medicare cuts.
- Catastrophic Health Care Cuts – Causes 15 million people to lose coverage due to cuts in Medicaid and Affordable Care Act (ACA) coverage and will result in cuts in Medicaid coverage, increases in private plan costs and reduced access to care.
- Big Cuts in Food Assistance – The so-called Big Beautiful Bill makes significant cuts to Supplemental Nutrition Assistance Program (SNAP) benefits that could affect seniors directly and indirectly.
- Benefit Cuts for Early Retirees – Results in some pre-65 retirees losing Medicaid and SNAP benefits and causes big increases in their ACA marketplace health premiums.
- Temporary Tax Cuts for Some Retirees – Gives a temporary, 4-year tax deduction for some people 65 and older with incomes below certain levels.

Sources - fedsmith.com, taxsharkinc.com