

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

December Holiday Lunch

December 18th @ Noon
Adams Grille and
Taphouse.
Prince Frederick MD

**RSVP if attending by
December 15th**

Executive Board Meeting

January 27th @ Noon
First Watch
Prince Frederick

February Meeting

February 19th 1 PM
Southern Pines
Senior Center Lusby

Contact Chapter

CalvertNARFE@gmail.com

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

New Members

Charles Crisman
Judith Hoyle
Tammy Worth
Laura Yax

November Meeting

The November 20th meeting of NARFE Chapter 1466 was held at Calvert Pines Senior Center in Prince Frederick. Twenty-five members and guests attended.

Speaker

Dishon Gresham, Client Services Manager for Blue Cross/Blue Shield (BC/BS) gave a presentation on the Federal Health Benefit Plans (FEHBP). Dishon represents not only Blue Cross/Blue Shield medical but also the dental and vision.

The various BC/BS plans including the drug plan were discussed. Some standard HMO plans have added a new med for weight loss. Dental plans include high or standard options with new exams and a fluoride varnish. High options have a higher deductibility with some allowing up to three cleanings a year.

Open season ends on Dec 8th.



Ed Holland (Maryland Federation President), Dishon Gresham receiving a NARFE Tumbler from Mary Klausner (Chapter President)

Chapter Business

Federation President, Ed Holland installed the continuing Chapter Officers: Mary Klausner (President) Shelly Ziman (Vice President) and Bob Oszajca (Secretary-Treasurer).



Photos by Ada Marinelli Nov 20th, 2025.

The location of the December Holiday Lunch was decided upon (Adams Grille and Taphouse).

Bob O won the 50/50 and he donated all but \$5 to the Alzheimer's fund. A total of \$56 was raised for Alzheimer's research

December Holiday Lunch

The December holiday lunch will be on December 18th (Noon) at Adam's Grille and Taphouse located just south of Prince Frederick on the east side of Rt 4.

Members are asked to RVSP for this Luncheon so the restaurant can setup the space for the group. Please RSVP using **Contact Chapter** (left column) by December 15th with the number in your party.

In addition, the Chapter will be collecting non-perishable food items and/or checks for **Calvert Churches Pantry**. Attendees are asked to bring a donation.

The Chapter will provide dessert.

President's Message

I am extremely thankful, as the 2025 holiday season begins, that the unprecedented 43-day government shutdown is over. I am also thankful to all our members and guests who showed up for our November meeting. We packed the room with current and retired Feds interested in learning about



changes to the FEHBP. Mr. Dishon Gresham did a great job explaining details and answering many questions. We left inspired to continue boosting our membership and interest in joining NARFE. I look forward to greeting everyone at our annual Holiday Luncheon on December 18th.

Legislative Report

A New Tax Break for Seniors -- If you're 65 or older, the **Big Beautiful Tax Bill** delivered a brand-new **\$6,000 senior deduction per person** beginning with tax year **2025**. This applies to **both itemizers and non-itemizers**. This change is designed to help seniors lower their taxable income and keep more money in their pockets during retirement years.

Here's how the new deduction breaks down:

- **\$6,000 per person** age 65 or older
- **Married couples filing jointly:** \$12,000 total if both spouses qualify
- **Applies for tax years 2025–2028**
- **Phases out at higher income levels**

This deduction adds directly to your standard or itemized deduction amount, reducing your taxable income and potentially lowering your overall tax bill.

Phase-Out Limits based on Modified Adjusted Gross Income

- **Single Filers:** Starts to phase out at \$75,000 and is completely gone at \$175,000
- **Married Filing Jointly:** Start to phases out at \$150,000 and is gone at \$250,000

Tax Season is Almost Here

The Office on Aging (410-535-4606) will announce in its January-February 2026 newsletter that AARP tax preparers will be doing seniors' 2025 tax returns free of charge. After the date is announced, if interested, call and schedule your tax preparation at one of the Senior Centers in Prince Frederick, North Beach, or Lusby.

Treasurer's Report

Bob Oszajca

	<u>Checking</u>	<u>Alzheimer's</u>
October 31st Bal	\$1,924.86	\$39.00
NARFE Dues	\$52.88	
50/50	\$56.00	\$56.00
Checks		
1179 Federation Tax	(\$50.00)	
November 30th Bal	\$1,927.74	\$95.00

Chapter Membership 101

Life members 2

CD value on November 30th is \$2,690.68.

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:
 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

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