



CRSPA

<https://www.crspa.org>

CRSPA.Members@gmail.com



Presidents' Message

Holiday Season's Greetings!

Well, here we are again. Thanksgiving is upon us and the busy holiday season is already in full swing. That said, the Christmas decorations were out in the stores before Halloween was even here, so we've been in "the holiday zone" for a number of weeks already. The Fall weather this year has definitely been more seasonable and less warm than in previous years. It's been nice to enjoy all the colors and festivities while the temperatures have been so pleasant. There is always so much to do as the year comes to a close, but getting to spend time with friends and family makes it all worthwhile, at least that's what we hope. One thing is certain, 2026 will be here before we know it.

We had a wonderful start to our CRSPA year at our first meeting in October. Attendance was great, lunch was delicious and the smiles were plentiful as many friends re-connected and shared their summer stories. The Calvert County Department of Aging did a very interesting and informative presentation for us and we hope you will consider taking advantage of the many programs available to our members. With the coming changes to our Medicare Supplement Plans, the CCPS Human Resources Department gave us an introduction to the new Medicare Advantage Plan that we will be getting through our CareFirst Blue Cross/Blue Shield program. Hopefully, if you are eligible, you were able to attend one of the October information meetings sponsored by the BOE. If not, information should also be available on the CCPS website. If you need any assistance, be sure to contact the Human Resources Department.

Our holiday meeting is only a couple of weeks away. Please try to join us at noon on December 10th at Christ Church in Port Republic. We have a festive program lined up to usher you into the holidays. Lunch and greetings from our Teacher of the Year, Bill Voshell, from Calvert High School and our Educational Support Professional of the Year, Wendy Badgley, from Plum Point Elementary School. There will also be holiday music entertainment from the Huntingtown High School Chamber Choir and, of course, lots of door prizes. You won't want to miss this fun meeting. Please be sure to check your email, Facebook and our website for all the details, as they become available, including ordering your lunch for our December meeting. As always, please help us increase our membership by letting us know of others who might be interested in joining CRSPA. We would love to welcome new members in the new year. Our CRSPA members are the best!!!

With all good wishes for a wonderful holiday season and a Happy New Year,

Your Co-Presidents,
Barbara McKimmie and Bob Riccardo



CRSPA Executive Board

2025-2026

Co-President

Barbara McKimmie

mckimmiebj@yahoo.com

Co-President

Robert Riccardo

briccardo@aol.com

Vice President

Carol Howard

Cah4literacy@yahoo.com

Immediate Past President

Dr. Vicky Karol

karoldv@comcast.net

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Corresponding Secretary

Fran Armstrong

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Treasurer

Merry Ellen McGown

mellen20639@yahoo.com

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Lynn Cox

lynncox17@gmail.com

Newsletter

Debbie Hance

debbiehance@gmail.com

In Memoriam

Alma Jean Rose

January 29, 1935 - April 29, 2024



Alma "Jean" Rose passed away on April 29, 2024 in Tamarac, Florida. Jean was born in Pineville, West Virginia and married to the late Ronald Rose. They resided in Long Beach, Maryland. Jean taught reading and language arts at Calvert Middle School and enjoyed playing Bridge with friends. Jean is survived by her two daughters, Kelly and Chris Ann.

Unfortunately CRSPA was just recently notified about the passing of Jean Rose. We regret any difficulty this late notice may have caused.



Connie McSpadden

May 7, 1937 - September 7, 2025

Connie Johnson McSpadden was born in Dyess, Arkansas. She attended Central Arkansas University where she earned her teaching degree.

In 1958 Connie married her high school sweetheart, Jerry, and they moved to Maryland. She taught in Prince Georges' and Charles Counties before coming to Beach Elementary in Calvert County as a first-grade teacher.

Connie died peacefully with her two sons, William and Andrew, by her side. The burial was private.

Do you know what you need to know about....

THE 2026 SOCIAL SECURITY CHANGES?

By Jan Travers

I am excerpting from an AARP article and will attach the full article if you want more information! I chose to share the items that will affect most of us, but the full article contains other info, and CHARTS! (Who among us doesn't love a chart!)

COLA:

Inflation has ticked up in recent months, resulting in [a 2.8 percent COLA for 2026](#) for people receiving Social Security and [Supplemental Security Income](#) payments. The Social Security Administration estimates that the average retirement benefit will rise by about \$56 a month, from \$2,015 to \$2,071, starting with the payments going out in January 2026.

MEDICARE PREMIUMS:

The Centers for Medicare & Medicaid Services [announced on Nov. 14](#) that the standard monthly premium for Medicare Part B, which covers doctor visits and other outpatient care, will climb in January from \$185 to \$202.90, a 9.7 percent increase. The final premium hike will be announced later this fall. Most Medicare enrollees pay this standard rate, typically as a deduction from their Social Security payments, so the premium increase has the effect of partially offsetting the COLA, by \$17.90 per month.

PAYING TAXES ON BENEFITS:

A [new tax break for people ages 65 and older](#) could reduce or fully offset taxes on Social Security income for millions of older Americans in 2026. The provision applies to people who are at least 65 at the end of 2025. Individual filers with a Modified Adjusted Gross Income up to \$75,000 or married couples filing jointly with a combined MAGI of up to \$150,000 can claim the full \$6,000. Individuals with incomes of up to \$175,000 for single filers or \$250,000 for married couples can claim a reduced deduction. This is a temporary deduction through 2028.

The full article also covers information for members who have not yet reached social security age, albeit the information relates to people who are still employed. Check it out!

[How 2026 Social Security Changes Could Affect You](#)



CRSPA's Next Meeting



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Safety Tips

Medicare will not reach out to you regarding enrollment. If someone calls and makes a pitch to help you enroll in the program, that's a scam.



Date: Wednesday, December 10, 2025

Place: Christ Church Parish – Port Republic, MD

Time: 12pm Lunch; 1pm Meeting

Program: Holiday Joy!

Guest Speakers: CCPS TOY, Bill Voshell, ESPOY Wendy Badgley, and the HHS Chamber Choir, Acapella Group, and Glee Club.

Menu: TBD

Cost: \$20

RSVP by December 7, 2025. Call Loujeania Johnson at 410-586-1066 or email her at lsjohnson58@verizon.net.



Save These Dates

2025-2026 CRSPA Meeting Dates

Executive Mtgs/Zoom

- December 3, 2025
- February 4, 2026
- April 1, 2026

General Meetings

- December 10, 2025
- February 11, 2026
- Snow Date-Feb 18th
- April 8, 2026

Welcoming New Member

Jessica Scher



October Meeting Door Prize Winners



Ellie Girsang

Debbie Harris

Sandy Burton

Louvenia Banks

Gwen Brooks

Nancy Zinn

Bridget Kluwin

Oreal Morsell

Carole Wagner

Maureen Sengstack

Ann Weems

It's *MRSPA Foundation* Raffle Time! Get Your Tickets Now!

The MRSPA Community Service and Scholarship Committees provide tremendous support to students and staff in our schools across Maryland. Therefore, we are seeking **donations** to the *MRSPA Foundation* so that we can continue our work. Again, this year, raffle tickets will be purchased solely through the MRSPA newsletter and through local association newsletters using the form below. All donations are tax deductible and come with our thanks and appreciation!

Your name will be entered into a drawing upon receipt of your donation based on this criterion: Donations of \$10 will earn 1 raffle ticket while donations of \$25 will earn 3 raffle tickets incrementally. MRSPA staff will write your name on the correct number of tickets and send your tickets stubs to you in the US Mail when we receive your check. The drawing will take place at the May 2026 Annual Business Meeting whether held in person or virtually. You can win the \$300 cash first prize, a Maryland themed basket valued at \$175 second prize, or one of 5 third place themed baskets valued at \$125: Cooking, Game Night, Wine Lover, Book Worm, and Sports Lover. Out- of-state winners will receive gift cards in lieu of basket contents.



Entering the drawing is fun and easy!

1. Make your **check payable** to **MRSPA Foundation**.
2. Write **MRSPA Foundation Raffle** on the FOR line.
3. Date and **sign** your check.
4. **Mail** check and completed form to MRSPA at 8379 Piney Orchard Parkway, Suite A, Odenton, MD 21113 **before March 20, 2026**.

Will you send a donation today?

Receipts and ticket stubs will be sent via US Mail.



MRSPA Foundation

Your Name: _____

Your Address: _____

Home Phone: _____ **Cell Phone:** _____

Email Address: _____



2026 Maryland Legislation



The Maryland General Assembly 2026 session will begin on January 14, 2026. MRSPA's Legislative Priorities, which encompasses pension protection, health care, safety, education, technology, civic participation, consumer protection, quality of life and long-term care, will guide the Legislative Committee's consideration of bills that are presented during this session. The Legislative Committee, which includes members across the state of Maryland, will begin reviewing and taking position on legislative issues the middle of January until the end of the session on April 13th using the above priorities as their guides.

The MRSPA Legislative Committee is seeking to create a list of MRSPA members who have a personal relationship with a state legislator, county or city council member or executive, or local school board member. This list would be used when seeking someone to reach out to a particular official on a particular topic or piece of legislation. If you are interested and willing to be contacted to assist the Legislative Committee, email mrspa@mrspa.org with your name and the official you have a relationship with, their title, and how you know the official.

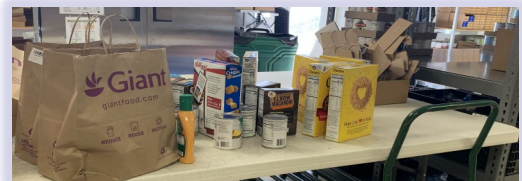
Finally, the MRSPA Legislative Workshop will be held on **January 27, 2026**. This workshop will include: Greetings from the Governor or Lt. Governor, AARP MD Legislative Priorities, State Budget Overview & Deficit Issues, Pension System Update, Federal Budget Impacts on the State (Budget) or Social Security Update, MRSPA Legislative Priorities and Request for Member/Elected Official Contacts and Info. As of the date of the submission of this report, the meeting will be in person in Annapolis. If something happens that we can't have the room in Annapolis then it will be on Zoom only. Invitations will come out in early December in memo format to members and you will be asked to RSVP.

Carol Howard
CRSPA Legislative Chair

Community Outreach Project a Success!



Jan and Debbie, Co-Chairs of the Outreach Committee, were given a tour of the Calvert Churches Community Food Pantry when they arrived with CRSPA's donations: 58lbs of food and \$2235. Darryl Schenk, Assistant Manager and long-time volunteer, accepted the donation and was very appreciative to our membership.



Happy Birthday CRSPA Members

December

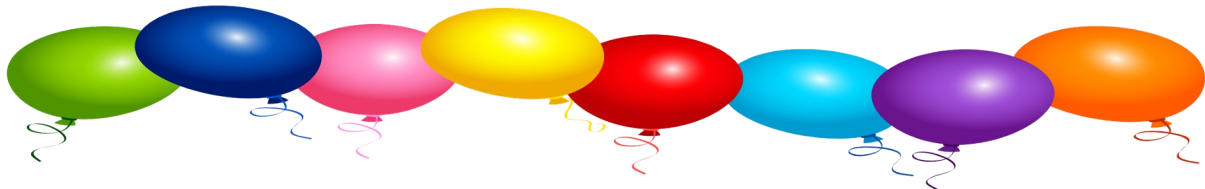
Sandra Burton 2
Annetta Spruill 2
Tricia Politte 16
Kathy Caplins 17
Debbie Hance 22
Amy Gibson 28
Lynn Gauthier 29
Kathleen Martin 29

January

Victoria Frierson 1
Bridget Kluwin 1
Kay Weber 5
Gail Black 6
Millie Baer 7
Carolyn Hobbs 12
Jackie Gray 13
Linda Sinagra-Smith 13
Phillip Bikle 19
Ed Cassidy 19
Mary Connell 21
Jan Hill 21
Pam Mackall 22
Guffrie Smith 25
Debbie Wilson 25
Christine Coffren 26

February

Carol Gross 1
Sharon Damalouji 6
Kathleen Gardner 8
Susan Shifflett 10
Cynthia Hayward 12
Anna Laughlin 12
Misty Ellison 15
Daisy Hardenstine 16
Eugene Uhlan 16
Cathy Lucas 19
Bob Riccardo 20
Peggy Vogel 22
Suzanne Zimmerman 22
Claire Hayward 28



CRSPA Treasurer's Report
November 2025
Balance: \$12,264.79

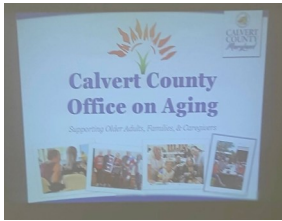
The CRSPA Newsletter is published in September, November, January, March, and June. Copies are emailed and mailed and can also be found on our website.

Retiree News going digital in 2026

The latest information about your pension will be delivered more quickly and efficiently in calendar 2026 as *Retiree News & Notes* switches from paper to electronic format.

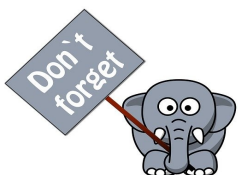
Visit sra.maryland.gov and enter your email address to receive the latest pension news. You also can provide your email address using **mySRPS** secure portal or by submitting a Form 77.

A Glimpse of our October Meeting.....



CRSPA's next meeting is Wednesday, December 10th, 12pm, at Christ Church, Port Republic. Call Loujeania Johnson at 410-586-1066 or email lsjohnson58@verizon.net by Dec 7th.

And more



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VISIT



Important Links

Website: <https://www.crspa.org>

FaceBook: <https://www.facebook.com/calvertretiredschoolpersonnel>

MRSPA: <https://www.mrspa.org/>

CCPS: <https://www.calvertnet.k12.md.us/departments/human-resources/>
Retiree Benefits

SRA: <https://sra.maryland.gov/>
State Retirement and Pension System



CRSPA

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