



Retired Employees of Merced County Association, Inc.
A 501(c)(7) Association (REMCOAI) *August 2025*

NEWSLETTER

The quarterly luncheon & business meeting of the Retired Employees of Merced County Association, Inc. will be held on **Tuesday, September 9th** at the Merced Elks Lodge, 19th & "M" St, Merced.

Topic: Trusts and Estate Planning

10:00 AM Doors Open
10:30 AM Presentation
11:30 AM Business Meeting
12:00 PM Lunch Served

RESERVATIONS ARE MANDATORY and REQUIRED by September 5th to have an accurate head count for food. The following people will accept your reservation:

Lola Barnett (209) 658-5109
Michele Burroughs (209) 769-0367
(call or text include name in text)
or our Facebook Page.

Please state if member or guest

Office and Directors

President	Lori Norman	209-769-5556
Vice President	Dartine Solis	209-617-4821
Secretary	LaVon Justice	209-722-8202
Treasurer	Richard St Marie	209-201-9057
Director - By-Laws	Mary Brooks	
Director Social	Open	
Director - Communications Newsletter/FB	Open	
Director - Events (Speakers)	Gloria Keene	209-259-9870
Director - Scholarships	Bernadette Castaneda	209-725-1929
Director - Registration	Michel Burroughs	209-769-0367
Past President	Lola Barnett	209-658-5109

REMCO WEBSITE: www.REMCOMerced.com
MercedCERA WEBSITE: www.mercedcera.com

President's Corner

I hope you have all had a wonderful summer so far. I was out of town most of July and can't believe it is August already

LaVon Justice, Secretary for REMCO, will be stepping down after our September meeting, LaVon has been such a great asset to me as I have transitioned into this position. We wish her the best in her future endeavors.

At our most recent board meeting, we discussed the price of lunch at our membership meetings. With the rising costs of EVERYTHING, we will be increasing the price of lunch to \$10 for members and \$15 for guests effective 1/1/26.

We have a new Vice President! Dartine Solis has graciously accepted the position effective immediately. Dartine worked at Child Support and was president of AFSME before she retired. Karen Rodriguez will be taking over as Secretary in September. We are excited to have a full slate of officers.

I hope the tax information regarding the One Big Beautiful Bill is helpful. There is a lot of misinformation out there.

I look forward to seeing you all at our September 9th meeting. Please reach out if you have any questions.

Lori

New Retirees

Name	Years of Service	Department	Effective Date
Adams, Dean	10	Sheriff	6/28/2025
Fournier, Regina	3	Public Health	7/1/2025
Mejia, Dolores	8	BHRS	2/21/2023
Mendoza, Maribel	16	Child Support	7/12/2025
Olson, Tiffany	20	Superior Courts	7/1/2025
Stanley, Maria	25	Public Health	7/11/2025
Wilson, Anthony	6	District Attorney	6/3/2024
Alexander, Joy	11	HSA	6/3/2025
Clover, George	5	Castle Airport	5/31/2025
Cruz, Helen	13	HSA	5/6/2025
Espinoza, Janie	7	Superior Courts	5/31/2025
Joseph, Karen	15	Human Resources	6/14/2025
Lopez, Zelda	19	HSA	5/31/2025
Martino, Joy	19	Public Health	5/21/2025
Sobremonte, Priscilla	1	BHRS	6/1/2025
Soriano, Rudy	25	Admin Services/Custodial	6/12/2025
Taylor Jr, Randy	16	Sheriff	4/5/2025
Bower, William	19	Admin Services	5/3/2025
Gordon, Jacqueline	6	BHRS	5/14/2025
Kohn, Dennis	10	HSA	5/17/2025
Nishihama, Lorraine	30	HSA	5/3/2025

Volunteer of the Year REMCO recognizes a member each year for their dedication to the community through their volunteer efforts. This year the award will come with a \$50 cash prize. Please send your nominations (including a brief write up) to Bernadette Castaneda at bcastaneda3217@comcast.net no later than November 15th. The winner will be announced at our December Membership meeting.

Organization of the Year REMCO recognizes a local non-profit organization located within Merced County each year. Please verify that the money will stay local and be used within the local community. REMCO's total donation is \$500 and can be used for one organization or divided between several organizations. Please send your nomination (including a brief write up) to Bernadette Castaneda at bcastaneda3217@comcast.net later than November 15th. The winner(s) will be announced at our December Membership

Attendance Door Prize The door prize this month will be a \$100 Visa gift card. All members attending this meeting will receive a ticket for this drawing when they check in. Another great reason to attend our next meeting!

Monthly Draw Winner \$50 Visa Gift Card – Richard Flores from Stockton.

REMINDER: If you are on Facebook, please join the REMCO Group. You'll find the latest information as well as videos and live stream broadcasts of our Quarterly meetings. Here is a link to the group: <https://www.facebook.com/groups/527512874350767> . The group is a private group so an admin will approve your membership.

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Rule changes starting the 2025 tax year (Trump tax plan 2025)

General deduction changes

Increased deduction for seniors

Effective: 2025–2028

In addition to the standard deduction or itemized deduction, taxpayers 65 and older will be able to take an additional \$6,000 off of their taxable income.

- Starts to decrease for taxpayers with a Modified Adjusted Gross Income (MAGI) over \$75,000 (single) / \$150,000 (joint).
- Requires a Social Security number valid for work.
- Not available for those using the Married Filing Separately status.

SALT Deduction cap bill increase

Effective: 2025–2029

The State and Local Tax (SALT) Deduction provides a federal deduction for income and property taxes paid at the local and state level.

The SALT deduction cap bill changes include the following:

- Cap raised to \$40,000 for incomes under \$500,000 (\$250,000 for Married Filing Separately).
- If your Modified Adjusted Gross Income (MAGI) is over \$500,000, then the cap is gradually reduced by 30% (until it reaches \$10,000).
- The cap and income threshold will increase 1% annually.

The increased cap to the SALT deduction may change whether it makes sense for you to itemize deductions vs. claiming the standard deduction when you go to file. You may want to reevaluate your situation with these changes, especially those that were affected by the SALT limit in prior years.

Tax rules for workers and self-employed

Overtime pay received deduction (No Tax on Overtime)