



December 2025



Message from the Chair

Greetings,

As we close out the year, December brought meaningful moments of generosity, connection, and celebration for the Retirees Association.

Giving Day on December 2nd marked a powerful show of support. The RA received 10 gifts and with the matching funds by the Epstein Family Foundation and SchoolsFirst Credit Union, our combined efforts raised \$2,425 for our Endowed Scholarship, surpassing our goal of \$2,000. Every gift-large and small-made a tangible impact, and we are deeply grateful for the collective generosity that made the day a success.

Your continued dedication helps us provide meaningful opportunities for students, and we are deeply grateful for your support. As the year draws to a close, [consider making a meaningful yearend charitable gift to the RA Endowed Scholarship.](#)

Holiday Happy Hour: Virtual Bingo on December 4th added a festive spark to the season.

Six members gathered online for an evening of laughter, friendly competition, and holiday cheer. Congratulations to Dawn Schmid, Michelle Holling, and Dreama Moon who each won tickets to the 2026 Annual Business Meeting and Luncheon.

Lightscape at the San Diego Botanic Garden on December 9th was a true highlight to end the year. A group of 15 gathered to experience the dazzling display of lights woven through the garden's natural beauty, creating a memorable and magical evening. It was a wonderful opportunity to witness the artistry and beauty of this magnificent event. Thank you to Helen Purcell Montag for organizing this event for the RA.

As we look ahead, the Advisory Council is working hard behind the scenes to plan upcoming events, with more details to be shared in the New Year.

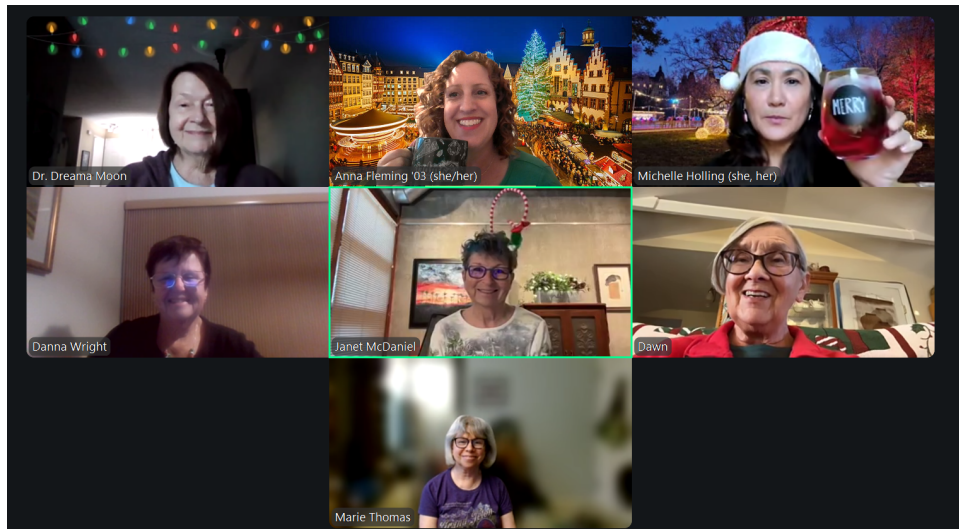
Warm holiday wishes to you and your loved ones, and best wishes for a bright and fulfilling year ahead.



Danna Wright, Chair

Past Events

Holiday Happy Hour Bingo



Lightscape at the San Diego Botanic Garden



[View Lightscape Facebook Album](#)

Welcome New and Renewing Members

We are honored to welcome the following new and renewing members into our CSUSM Retirees Association family. We look forward to seeing and connecting

with you all at an upcoming event.

Pam Bell
Oneita Billings
Deborah Coronado
Cathie Dorsett
Andres Favela
Patricia Gero
Thomas Johnson
Ileen Miller
Dreama Moon
Laurie Orr
George Williams
Rika Yoshii

In Memoriam

[David Avalos](#)
Miguel A. de Jesus

Income-Related Monthly Adjustment Amount (IRMAA) For Medicare Part B

Your CSUSM Retirees Association is here to keep you informed of issues that matter to CSUSM retirees and to be a valuable resource before and after you retire. We are writing you now with important information regarding Medicare Part B, including guidelines to get reimbursed by CalPERS if you are assessed by Medicare for the additional Income-Related Monthly Adjustment Amount (IRMAA). The IRMAA premium varies but can amount to hundreds of dollars per month. You'll need to apply for reimbursement every year, but this PERS benefit is worth a few minutes of your time to complete the process. Note that PERS takes a few months to process your request, so you might not see the reimbursement until March/April 2026, but it will be paid in full then.

[Understanding Medicare Part B & IRMAA Reimbursements](#)

IRA Gifts Get Even Better After 2025 Tax Law

Donors age 70½+ can support student success with their IRAs by making "qualified charitable distributions" (QCDs). A QCD is a distribution from an IRA payable to the CSUSM Foundation. It doesn't count as income, thus avoiding income tax, but does count towards any required minimum distribution (RMD).

QCDs are often better than donating cash and claiming deductions because QCDs keep income lower (AGI/MAGI), which can qualify you for various tax benefits.

In 2025, donors age 65+ with up to \$75,000 in income get the new \$6,000 senior bonus deduction. Also in 2025, state and local taxes can be deducted up to \$40,000 instead of \$10,000. These benefits are phased out at higher incomes. Keeping income lower also helps keep Medicare Part B premiums lower.

Donors age 70½+ can give up to \$108,000 in QCDs per year, regardless of their RMD size.

For questions on giving strategies, contact P. Vien Walker, Director of Planned Giving, at (760) 750-8138 or vwalker@csusm.edu, or go to plannedgiving.csusm.edu.

RA Advisory Council

Chair - Danna Wright
Vice Chair - Robert Carolin
Treasurer - Helen Purcell Montag
Recorder - Judith Downie
Member at Large - Paul Tiglao

CSUSM Retirees Association

333 S. Twin Oaks Valley Road | San Marcos, CA 92054

retirees@csusm.edu | (760) 750-4408

[Unsubscribe](#)

