

Maryland OUTloud

A Voice for the LGBTQIA+ Community & Their Allies

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Leather Line - New Year, Old Favorites

By Rodney Burger

For most people the new year begins when they drop the giant ball in Times Square. In the leather community, it begins when the Centaur, MC drop a metal cock ring into a large champagne glass at the end of the Leather Cocktails gala during Mid-Atlantic Leather Weekend. Scheduled this year on January 16th – 19th at the Hyatt Regency Washington on Capitol Hill (400 New Jersey Ave. NW), this annual event brings leather folks from all over the world to our nation's capital. After attending every year for almost thirty years, it has become my family reunion. I was even honored to be asked twice to judge the Mr. Mid-Atlantic Leather Contest which takes place on Sunday afternoon. If you are not planning to attend the whole weekend, it is worth the trip to just go for the day and shop the large leather mart and take in the many sights in the hotel lobby. You will hear all about MAL 2026 in the next Leather Line.



**Derek, Mr. Fire
Island 2025**

Also in January, is a much smaller event that I've really enjoyed the last few years. The Northeast Person of Leather Contest produced by Twisting Culture will be held in Saturday, January 31st at 2pm at Metro Baltimore (1700 N. Charles St.) New this year is a meet and greet on Friday, January 30th from 7pm – 10 pm at Peabody Heights Brewing Co. (401 E. 30th St.)

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The Importance of Long-Term 401(k) Savings

By Woody Derricks

Saving for retirement is one of the most important financial decisions many Americans will make. A workplace plan, such as a 401(k), 403(b), or TSP, offers a powerful way to save and to take advantage of tax-deferral, employer matching, and the long-term power of compounding. Yet, despite the advantages, many workers do not maximize their 401(k) contributions. Here's what you need to know about why these plans matter, how the contribution rules are evolving, and what pitfalls to avoid.

Why your 401(k) is critical

1.Tax-advantaged savings: Contributions to a traditional 401(k) reduce your taxable income today and grow tax-deferred. Over decades, that tax-deferral plus compounding can make a big difference.

2.Employer match = free money: Many employers match a portion of your salary that you contribute. If your employer does, failing to contribute enough to get the full match is essentially leaving money on the table.

3.Compound growth time horizon: The earlier you begin and consistently contribute, the more your savings have time to grow. Even a few additional percentages of salary can translate into substantially more at retirement.

4.Savings gap remains large: According to the Vanguard "How America Saves 2025" report, during 2024 just 14 % of participants contributed the full statutory maximum to their 401(k) plans. That means a large majority are not saving at the maximal allowable rate—and may risk falling short of their retirement goals.

2026 Contribution Limits

It's helpful to know what the legal contribution caps will be for 2026 so you can plan accordingly:

- For 2026 the elective deferral limit (employee contribution) for most 401(k), 403(b) and similar plans will rise to \$24,500.
- For participants age 50 and older, the catch-up contribution limit will increase to \$8,000 in 2026—so in total they could defer up to \$24,500 + \$8,000 = \$32,500 (before employer contributions).

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The Importance of 401(k) Savings Continued

- For certain participants ages 60-63 who qualify for the “super catch-up” (under the SECURE Act 2.0) the total may be higher (about \$35,750).
- New rule for higher earners: Beginning in 2026, if a participant is age 50+ and earned more than \$145,000 in the prior year in W-2 wages from that employer, then any catch-up contributions must be made on a Roth (after-tax) basis (not pre-tax).
 - o This means higher earners lose the immediate tax deduction for that catch-up portion (though the funds grow tax-free once qualified).
 - o Note: The threshold is ~\$145,000 and indexed for inflation.

Practical steps for you

- Contribute at least enough to get the full employer match – that’s the first priority.
- Then, move toward maxing the deferral limit—if your budget allows. Even if you cannot hit the full cap, increasing your rate a percentage point or two matters.
- Plan the timing of your contributions across pay periods to ensure you don’t miss employer match dollars.
- If you’re age 50+ and especially if you earn more than ~\$145,000 (and your employer offers a Roth 401(k)), understand the Roth catch-up rule for 2026: you may want to plan (or allocate) accordingly.
- Don’t ignore emergency savings or high-interest debt. A 401(k) is important—but it’s part of a broader financial plan.

Why this matters long-term

Maximizing 401(k) savings offers the potential of tax-deferred (or tax-free, for Roth) growth, the discipline of automatic payroll deferral, and the “free” boost of employer match. Over 20-30 years, especially if you start early, that can make a meaningful difference in whether you can sustain your desired lifestyle in retirement. According to Vanguard’s research, workers with access to defined contribution plans (like 401(k)s) are significantly more likely to be on track for retirement success.

In summary

Your 401(k) is one of the best tools you have to save for retirement. The contribution limits for 2026 give you a larger ceiling: \$24,500 for most participants, \$32,500 for age 50+ (with catch-up), and more for ages 60-63. If you’ll earn more than ~\$145,000 and are age 50+, you’ll need to make your catch-up contributions as Roth

starting 2026. While it’s great to “max out” the plan, don’t rush so fast that you lose employer match dollars by exhausting your deferral early in the year. Make sure your contribution strategy aligns with how your employer’s match works. And if you’re not yet able to hit the maximum, increasing your savings rate, capturing the employer match, and staying consistent will still put you on a stronger path.

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The logo for Brown Memorial Park Avenue features a stylized cross made of geometric shapes in blue, orange, and yellow. To the right of the cross, the text "All are welcome" is written in a large, bold, black font. Below this, "Sundays" is written in a smaller, bold, black font, followed by "10:30am Worship In-Person and Online" in a smaller, regular, black font. Further down, "AA Meetings" is written in a bold, black font, followed by "6:00pm Sundays, Mondays, Thursdays" and "7:00pm Tuesdays (Queer Literature group)" in a smaller, regular, black font. At the bottom left, the text "visit browndowntown.org for more information" is written. At the bottom right, there is a small logo for "BROWN MEMORIAL PARK AVENUE" with the text "a place of worship and community" below it.

New Year, Old Favorites Continued



For decades, the Mid-Atlantic Leather community has gathered in DC around Valentine's Day for a live auction of bake goods to raise money for local charities. This event was called Scarlet's Bake Sale. I was even on the board of Scarlet's many years ago to make sure some of the money went to a charity in the Baltimore area. Unfortunately, like so many things, Scarlet's went away. I am happy to report that three years ago this event was resurrected as Violet's Bake Sale and is scheduled for February 15th from noon until 5 pm at The Crucible, 412 V St. NE, DC.

Although it is only January, I find that it always helps my mental health if I look forward to spring. I love the excitement of New York City, but it can be a bit much. What if there was a place near NYC that did not have streets and cars? What if it just had beaches and what if it was a LGBTQ+ Mecca? There is such a place and I'm often surprised how most people in the Mid-Atlantic area have never been there. Make 2026 the year you discover Fire Island.

New York is too expensive? Come to Fire Island Leather Weekend on May 15th – 17th and food and drinks will be included in the price. I've been several times and have so many happy memories of this magical place that should be on any LGBTQ+ person's bucket list. Make your reservations now at excelsiormc.com.

Maryland OUTloud

A Voice for the LGBTQIA+ Community & Their Allies

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Additional Information:

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Other fun weekend get aways are New Jersey Leather Weekend on March 27th – 29th at The Empress Hotel in Asbury Park, New Jersey and CLAW. Known as Cleveland Leather Awareness Weekend, CLAW has left its namesake city and is scheduled for April 2nd – 5th in Columbus, Ohio (clawinfo.org).

Don't have time to get away? There are always lots of leather events right here in the Baltimore area. You can join COMMAND, MC as they toast Valentine's Day on February 13th from 7pm – 10pm at Spirits of Mt. Vernon and the ShipMates Club of Baltimore have a bar night every 4th Saturday of the month starting at 9pm at the Baltimore Eagle.

As the new year begins and the news continues to be filled with really depressing stories, I'm thankful that I can escape for an evening or two and have a little fun. These are just a few leather events scheduled for 2026. It may be a new year, but I'm thankful for my old favorites.

Save the Date! RodeoFest Weekend

September 19-20, 2026



Saturday, September 19 - Rodeo School

Learn the events or practice for the rodeo the upcoming day! Rodeo School is being held by the Atlantic States Gay Rodeo Association

FMI: <https://atlanticstampede.com/>

Sunday, September 20 - 10th Annual Keystone State Gay Rodeo



The event is a family-friendly, inclusive rodeo and country event that merges traditional rodeo favorites with some non-traditional fun and hilarious events all in a safe and inviting atmosphere where everyone feels welcome. Both men and women compete equally in all rodeo events and anyone ages 10 and over are welcome to compete. **FMI: ksgra.org**

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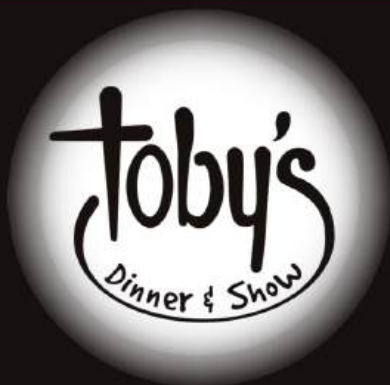
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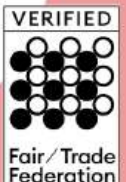
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What I Say Versus What I Do

By Janan Broadbent, Ph. D.

Have you experienced this within the context of a friendship or relationship – Someone tells you one thing and then goes and does something different? How did you feel about that person then? The incongruence this creates forms the basis for creating a lack of trust. The saying about a person “being true to their word” is more than a compliment: It conveys a fact about that person’s character.



Character is defined as “the aggregate of features and traits that form the individual nature of some person or thing; moral or ethical quality; and qualities of honesty, courage, or the like; integrity.” In any relationship, if the emotional connection is going to be strengthened, it is crucial that we trust each other, that we can count on the other to have integrity and honesty. In a business transaction, a legal document specifies the rules of the agreement, the basis for the connection. We have all heard about the old days, when a handshake was sufficient to establish the trust in the transaction. Maybe there are still places and people where this happens. But in these recent times, a contract specifies the rules.

In a personal relationship, we depend on our communications, verbal and otherwise, to set the basis for how we relate to one another. To the extent that the parties are clear, open and honest in their talks, the relationship blooms. Human beings need information from others to guide their own behavior. If I see my partner crying, my compassion level rises. But if we just had a fight, that compassion may be stunted by my anger. All human interactions boil down to being authentic and genuine, while recognizing and abiding by the expectations and context of where we are.



“Integrity is telling myself the truth. And honesty is telling the truth to other people.” - Anonymous

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