



FEDERAL BENEFITS EXPERTS

**LAS CRUCES  
NEW MEXICO**

CHAPTER 0182

*National Active & Retired  
Federal Employees Association*

**REPORTER**

**October 2025**

**Volume 26, Issue 3**

*Local Web Site: <http://www.narfe-nm.net>*

National Web Site: [www.narfe.org](http://www.narfe.org)

Facebook: <https://www.facebook.com/NARFE.LasCrucesChapter.182>



**Chapter General Meeting - Saturday, October 11, 8:30 a.m.  
Las Cruces Village-Independent Living, 3011 Buena Vida Circle  
Cost of Breakfast - \$18.00 (cash only)  
Reservations: Call Carol Main (575-382-7686) NLT: Sep 24**

**Program: Alzheimer's Awareness  
Speaker: Bonnie Zeiler  
Certified Dementia Practitioner and  
Director of Health and Wellness for Genesis**



**Chapter 182 President (Judy Rosco)**

**Our chapter got off to a great start with our Legislative Breakfast Meeting on 13 September 2025. While we didn't have any representatives or their legislative staff present, we Zoomed with our NARFE National President, William "Bill" Shackelford.**

**President Shackelford updated our members on selling our NARFE building in Washington, D.C., our Grassroots efforts on the success of repealing the Windfall Elimination Provision (WEP)/Government Pension Offset (GPO) for our Civil Service Retirement Pension, and our success with keeping a lot of our federal benefit cuts OUT of H.R.1. He also said that about 77,000 federal employees signed up for the deferred resignation and will be off the rolls by the end of September.**

**Donna Harris, Dave Fox, and I attended the Que Pasa event at White Sands Missile Range (WSMR), NM on 10 September 2025. We passed out NARFE brochures and magazines to attendees. We had a \$25 gift card drawing and the winner was Sylvia Aldaz-Osborn. Congratulations!**

**Chapter 182 Executive Board members will be attending the 2025 Health & Biz Expo on Saturday, 27 September 2025, on the Plaza de Las Cruces from 9 am – 1 pm to recruit new chapter members.**

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**Chapter 182 President (Judy Rosco)**  
**Continued from Page 1**

We will be spreading the word for NARFE and what NARFE does for current federal civil service and retired employees. Stop by our table and visit if you are at the Farmers Market on that day.

**EXECUTIVE BOARD VACANCIES:**

(Nominations Chair) - Harry Palmer, our current chair, needs to resign his position on the board due to health issues. The Chapter needs someone to replace him NOW. Duties of this position come in to play in election years which for our chapter is 2026. The position requires that the chair or someone on their committee contact current officers to see if they can (term limits are two, two-year terms) run again for another two-year term. The committee will also ask for nominations from the chapter members. Once a slate of officers is obtained, the chair will present it to the membership body in January, and voting takes place in February. Once the slate is presented to the membership, the Nomination Chair's duties are complete.

(Member-at-Large) - This position allows the individual to learn about the inner workings of the Chapter Executive Board and how we do business; positions on the board they may want to fill; and duties as assigned (i.e., call table numbers at our monthly meetings, greeting members when they arrive; helping with the Alzheimer's raffle, etc.)

Please contact, [rosco631@gmail.com](mailto:rosco631@gmail.com)  
or 575-635-7127, for more information.



Photo from Que Pasa Event at  
White Sands Missile Range on  
Sep 10, 2025.

Donna Harris (Chapter Programs  
Officer), Dave Fox (Chapter  
Public Relations Officer), and  
Judy Rosco (Chapter President)  
recruiting new NARFE members.

**Records Officer (Carol Main)**

**September 13, 2025 Meeting - 40 Members & Guests**

**Chapter Member Deaths Reported from HQ NARFE (April – September 2025)**

Charles Booth  
Barbara Campbell  
Charles (Chuck) James  
Mary Ellen McKay  
Angela Owen



**NARFE-PAC**

**Della Apodaca**

### **How Does It Work?**

This month I would like to answer a question that is asked frequently: How does the NARFE-PAC Board make contribution decisions for (federal) congressional candidates? The answer is many factors are considered. They include: The candidate's support of NARFE issues taking into consideration his/her voting record, or for a those with no voting record, based on responses to a questionnaire; A federation recommendation considering the amount and quality of communication and the accessibility of the candidate; Influence the legislator can exert such as through a leadership role or committee assignment; The competitive nature of the race; and, the overall NARFE-PAC budget.

We must continue to support NARFE-PAC. Invest in protecting your earned benefits by showing your support today! Here are some online links to help in making a voluntary contribution\* or in becoming a sustainer through annuity withholding:

Click [here to make an online contribution](#)

Click [this link to get started as a NARFE-PAC-sustainer](#)

*\*To comply with federal law, we must use our best efforts to obtain, maintain and submit the name, mailing address, occupation and name of employer of individuals whose contributions to NARFE-PAC exceed \$200 each calendar year. NARFE-PAC is for the benefit of political candidates and activities on a national level. NARFE members have the right to refuse to contribute without reprisal, and NARFE will neither favor nor disadvantage anyone based on the amount of a contribution or failure to make a voluntary contribution. The suggested amounts are only suggestions and not enforceable. Only members of NARFE may contribute to the PAC. Contributions from nonmembers will be returned. NARFE-PAC contributions are not deductible for federal income tax purposes.*



**Welcome back:  
Rebecca Reyna**

**We would like to see you at the October 11 meeting.  
Come meet your fellow chapter members.**

**Our chapter membership is 181 members strong!**

**Carol**

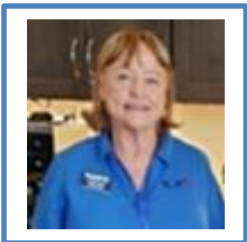
**Main**

**Records**

**Officer**

**Reminder: Have you changed your home address, telephone number, or email address? If you have dropped your landline and are using your cell phone only, let me know. Please notify me at [csmain7@gmail.com](mailto:csmain7@gmail.com) or phone 575-382-7686. We don't want you to miss any copies of the NARFE magazine, our chapter newsletter, ballots or any notices we send out.**





#### **Alzheimer's (Cindy Cook)**

**The Alzheimer's Walk is almost upon us. It will take place on October 4th at 9 a.m. at the Pat and Lou Sisbarro Community Park, 3205 Arrowhead Drive, in Las Cruces. Let's all pitch in to raise funds to help eradicate this horrific disease that affects millions!**

**There are a number of ways to get into the online ALZ Walk site. Perhaps follow the instructions below as I did.**

**Google Walk to end Alzheimer's. It will prompt you to find a walk. (Make sure to find the 2025 Las Cruces Walk). Click on Find a Team. (It will prompt you to put in a team name). Our Team name is NARFE Las Cruces NM Chapter 0182. (It must be entered exactly like this). Team Captain is Cynthia Cook. From there you can click on Donate (to just donate) OR Join our Team (if you wish to walk with us). You can donate from either of these. Please let me know if you have any issues and I will try to help you. If you have no way of getting online, you can give me the money and I can donate it for you.**

**At the August Board Meeting we voted to donate the September ALZ Raffle money collected to The Walk. We collected \$95 at our September meeting which will go to The Walk.**

**At the NARFE October 11 meeting our guest speaker will be Bonnie Zeiler, Certified Dementia Practitioner and Director of Health and Wellness for Genesis. She will speak to us on a few topics: Lifestyle changes that help slow down all types of dementia/Alzheimer's; new drugs and progress being made; and statistics on why Alzheimer's deaths seem to be on the rise.**

**I encourage our members to donate online and also hope you can join us on the walk as we had a great time last year! Thank You for your generosity! Cindy Cook, Alzheimer's Chair, 575-640-0860 ([cindy77lou@yahoo.com](mailto:cindy77lou@yahoo.com)).**



**Judy Chavarria entertained us at our September meeting. Everyone enjoyed the music! She is scheduled to entertain us again at our December meeting.**



**We thank Judy James for collecting meal tickets at our general meetings.**



## Chapter VP for Legislation

Janice Bridges



### 1. H. Con.Res14 – This was passed on May 22, 2025

- Eliminating the FERS annuity supplement – The language was changed to indicate that this will begin on January 1, 2028. Not a good thing.
- Switching from a high 3 to a high 5 annuity calculation. This was eliminated.
- Requiring newly hired federal employees to choose between maintaining a lower FERS contribution rate or preserving civil service protections. Language stayed the same.
- Charging employees a fee to file a case with all the Merit Systems Protection Board. Language stayed the same.

2. H.R.492/S.134 - Saving the Civil Service Act of 2025 - NARFE supports this one. Prohibits the establishment of Schedule F of the excepted service, to ensure merit-based hiring and firing of civil servants. No action this summer.

3. H.R.491/S.624 - Equal COLA Act - Provides full cost-of-living increase to FERS annuities. No action this summer.

More in-depth information is available on the NARFE website and also in this month's NARFE magazine. Please go and read and contact your lawmakers -- remember silence means acceptance. And acceptance will hurt us.



## Chapter Programs

Here are our upcoming programs.



Oct 11 – Alzheimer's Program

Nov 8 - Open Season for FEHB

Dec 13 - Judy Chavarria (Pianist)

Donna  
Harris

Programs

As Judy mentioned in our meeting, I will be stepping down as Program Coordinator after this year. If you are interested in becoming our Program Coordinator, please contact Judy or myself.



### Sunshine Report (Marcele Skelton)



Sunshine, clouds, rain -- it all happened during September.

Fall is in the air with the odor of campfires, colorful falling leaves, and harvesting of pumpkins, and other vegetables and fruits. While we miss some sunshine, autumn is a pleasant change. Halloween ends the month of October. Halloween was traditionally called "All Hallows' Eve". It was celebrated by Christians the night before "All Saints Day" (November 1).

Our chapter had plenty of sunshine in September with no requests for cards.

Have some fun by trying to solve this Halloween riddle: WHAT DO MUMMIES, ZOMBIES, VAMPIRES, GOBLINS, AND WITCHES HAVE IN COMMON?

The answer to the September riddle: WHAT DO TREES DO IN SEPTEMBER? (Turn over a new leaf)

Please let me know if you hear of a member who is ill, has passed away, or could use a little sunshine in their life. (Marcele: 575-521-4954 or [marcele@skelton.net](mailto:marcele@skelton.net))



### Membership Report

Monsoon not over yet! Still getting thundershowers in Las Cruces/southern NM area. Wow! We now have 181 members in our Chapter 182. Full moon (Mary Ellen) is on October 6<sup>th</sup>. My late wife Angie's birthday is October 21<sup>st</sup>. Next Board Meeting is on October 8<sup>th</sup>, and next General Meeting is on October 11<sup>th</sup>.

Dan  
Carroll

VP for  
Membership  
and  
Chapter  
Historian

Quote of the month: "The secret of staying young is to live honestly, eat slowly, and lie about your age."—Lucille Ball.

**JOIN US**



Federal Employee Education & Assistance

Go to [www.feea.org](http://www.feea.org) where you will find information on all of the following:

**DISASTER RELIEF – EMERGENCY LOANS – FEDLIFEHACKS - SCHOLARSHIPS**



### **NARFE Recruiter Rewards**

#### **Fall Membership Recruitment Drive (September-December 2025)**

The Recruiter receives \$10 for new enrollment of an active or retired federal employee.

**Enrollment Submission Requirements:** the Recruiter's Membership ID must be included on each application. Membership application forms are in every NARFE magazine. Or, you can join by going online to [www.narfe.org/join](http://www.narfe.org/join) or calling NARFE at 800-456-8410 at Ext 1, Monday through Friday, 8 a.m. to 5 p.m. EST.

If you have any questions regarding this, please contact our VP for Membership, Dan Carroll, at [cardan116@comcast.net](mailto:cardan116@comcast.net) or Judy Rosco, our Chapter 182 President, at [rosco631@gmail.com](mailto:rosco631@gmail.com).

**NARFE fights for federal employees and retirees every day!**



**Barbara Herrera, our BC/BS Representative and chapter member, attends our monthly NARFE meetings. She makes herself available to answer questions our members have regarding their insurance coverage.**

**Thanks, Barbara.**

**Chapter 182 President Judy Rosco and Chapter 182 Treasurer Craig Singleton at our Sep 2025 Legislative Meeting. We thank them for everything they do for our chapter.**





**National Active and Retired  
Federal Employees Association  
Chapter 182  
PO Box 16424  
Las Cruces, NM 88004-6424**

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### **You Need NARFE and NARFE Needs You!**

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#### **Chapter 182 Officers**

President	<b>Judy Rosco</b> rosco631@gmail.com 575-635-7127
1st Vice Pres. (Legislation)	<b>Janice Bridges</b> jan838790@msn.com 575-635-9768
2 <sup>nd</sup> Vice Pres. (Membership)	<b>Dan Carroll</b> cardan116@comcast.net 575- 932-9491
Secretary	<b>Marlene Mayfield</b> marlene.mayfield@gmail.com 575- 644-6851
Treasurer	<b>Craig Singleton</b> scsingleton575@gmail.com 575-373-0705
Alzheimer's	<b>Cindy Cook</b> cindy77lou@yahoo.com 575-640-0860
NARFE-FEEA:	<b>Marsha Smith</b> marsha.smith1948@gmail.com 575-644-5131
NARFE-PAC	<b>Della Apodaca</b> dmarieda@aol.com 704-351-2051
Program Chair:	<b>Donna Harris</b> md.harris1@comcast.net 575-382-9070
Member Communications:	<b>Carol Main</b> csmain7@gmail.com 575-382-7686
Service Officer:	<b>Jim Kielty</b> jkielty70@yahoo.com 575-640-9585
Sunshine:	<b>Marcele Skelton</b> marcele@skelton.net 575-521-4954

#### **Members of Congress**

**U.S. Senator Martin Heinrich (D)**  
201 N Church St Suite 305  
Las Cruces, NM 88001  
575-523-6561 - <http://www.heinrich.senate.gov>

**U.S. Senator Ben Ray Lujan (D)**  
201 N Church St Suite 201B  
Las Cruces, NM 88001  
575-526-5475 - <http://www.lujan.senate.gov>

**U.S. Representative Gabriel Vasquez (D) (District 2)**  
Las Cruces District Office, 115 W Griggs Ave, Las Cruces NM 88011 - <http://www.vasquez.house.gov>  
DC Address and Phone: 202-225-2365  
1517 Longworth House Office Bldg Wash DC 20515

The NARFE Las Cruces Chapter holds a breakfast meeting on the 2<sup>nd</sup> Saturday of each month except in June, July, and August. The meeting is held from 0830-1100 at the **Las Cruces Village** (Independent Living Center) (Creative Arts Room/First Floor), Buena Vida Circle, Las Cruces. Reservations are required and breakfast cost is **\$18**. All members, those who might be interested in joining, and guests are most welcome. Membership is open to all federal civilian employees, retirees, their spouses, and surviving spouses.

For reservations, contact **Carol Main/575-382-7686** or email: [lascruceschapter182@yahoo.com](mailto:lascruceschapter182@yahoo.com).

Newsletter Editor: (Sarah McAdoo) [mcadoosr@aol.com](mailto:mcadoosr@aol.com)

**Public Relations: (Dave Fox) [foxydave1@aol.com](mailto:foxydave1@aol.com)**