



FEDERAL BENEFITS EXPERTS

**LAS CRUCES  
NEW MEXICO**

CHAPTER 0182

*National Active & Retired  
Federal Employees Association*

**REPORTER**

**November 2025**

**Volume 26, Issue 4**

**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>



**Judy Rosco**  
Chapter 182 President

Most of you are aware that the government shut down on October 1<sup>st</sup> because Congress could not agree on the Congressional Review Act (CRA). Please reach out to your legislators to come to a bipartisan agreement and stop the shutdown. The shutdown does nothing but hurt the economy and our current federal employees. Even though a law was passed after the last shutdown that lasted 35 days, those employees who come back to work will receive backpay.

Your Executive Board members have been attending events for our chapter. On 09/27/2025, members attended the Health & Business Expo 2025 on the Plaza de Las Cruces at the Las Cruces Farmers Market from 7:30 am to set up until a 1:00 pm shutdown. While we did not enroll any new members, we spoke to several people who had never heard of NARFE or know what we do. I would like to thank Carol Main, Craig Singleton, Donna Harris, Cindy Cook, Dan Carroll, and Corinne Okamura for their much-appreciated help in getting our name out to the public at this event. We really enjoyed meeting and talking to people.

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**(November 10 – December 8)**

**Join Us At Our November Meeting  
Saturday, November 8<sup>th</sup>, 8:30 a.m.**

**Las Cruces Village-Independent Living  
3011 Buena Vida Circle (Creative Arts Room)  
Breakfast Buffet - \$18.00  
Reservations: Call Carol Main  
(575-382-7686 NLT October 22th)**

Health Insurance Representatives from Aetna, Blue Cross & Blue Shield, GEHA, Presbyterian, and possibly others will provide health insurance information to our members. Representatives will have tables with materials set up at 8:00 a.m. before the meeting starts. Representatives will give a short presentation on features and changes to the plan they represent. There will also be time for Q&A after the presentations. Bring your insurance questions and get the answers you need before Open Season closes on December 8<sup>th</sup>.

**Program Chair: Donna Harris  
([md.harris1@comcast.net](mailto:md.harris1@comcast.net))**

**Chapter President's Message (Judy Rosco)**  
**Continued from Page 1**

The Las Cruces Alzheimer's Walk was held October 4<sup>th</sup> at Pat and Lou Sisbarro Park. Cindy Cook, Carol Main (supported us) Janice Bridges, Craig Singleton, Della Apodaca, and I walked for Alzheimer's and collected \$700 towards the cure of this dreaded disease. It was a beautiful fall day with a slight breeze that made the walk very enjoyable.

**EXECUTIVE BOARD VACANCIES:**

**Service Officer position** – Our current Service Officer, Jim Kielty, is moving to North Carolina this month so we need someone to step up and take over his position as soon as possible. Be assured that our Executive Board will provide help and training to the new person. The duties of the NARFE Service Officer position are: Assists chapter members by providing information, answering questions and offering guidance in navigating issues relating to federal pay and benefits, such as: procedures governing delivery of annuity checks, life insurance and health insurance benefits, change-of-beneficiary procedures, death benefits, state and federal income taxes, and Social Security requirements.

**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 into 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's 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, greet members when they arrive; help with the Alzheimer's drawing, etc.)

**Way & Means Chair** – This position finds creative fundraising ideas to help chapter members attend NARFE National and Southwest Federation Conferences.

**Logistics Electronics/Room Control Chair** – This position is responsible for getting speakers/microphones and equipment to meetings and making sure the room is set up to our standards.



Check out these websites for information on Health Insurance Open Season.  
Judy Rosco (Chapter 182 President)

[media@opm.gov](mailto:media@opm.gov)

Washington, DC - Today, the Office of Personnel Management (OPM) announced the 2025 Federal Benefits Open Season, <https://www.opm.gov/healthcare-insurance/open-season/>, will be held from November 10 through December 8, 2025 and the 2026 plans and premiums.

[www.opm.gov/healthcare-insurance/healthcare/](https://www.opm.gov/healthcare-insurance/healthcare/) for Federal Employees Health Benefits (FEHB) Program, Postal Service Health Benefits (PSHB) Program, and Federal Employees Dental and Vision Insurance Program ([FEDVIP](#)) are now available for review.

**2025 Federal Benefits Open Season**

<https://www.opm.gov/healthcare-insurance/open-season/>

**2026 plans and premiums**

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/>

**Govexec - Federal and postal workers to see double-digit health care premium increases again next year.**

<https://www.govexec.com/pay-benefits/2025/10/federal-and-postal-workers-see-double-digit-health-care-premium-increases-again-next-year/408729/>



**Farewell and Good Luck, Jim!**  
**Our Chapter will miss you!**

**Jim Kielty, our Chapter Service Officer, has been an invaluable member of our Executive Board and member of Chapter 182.**

**Jim has always said he was going to move back to his home state of North Carolina and has decided it's time to go. Jim has lived in Las Cruces for over 50 years and retired from federal service at White Sands Missile Range. He joined Chapter 182 in 2000 and has been our Service Officer since 2009. He has helped our chapter by attending meetings, recruiting events, health fairs, conferences and conventions. Our members will miss him dearly because he was always able to help them get answers to any questions they may have had about their annuities, insurance, keeping members up to date on Cost-of-Living Adjustments (COLA), and many other subjects. Farewell, Jim, we miss you already!**





## NARFE-PAC

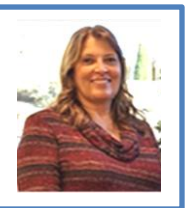
Della Apodaca - - Become a Sustainer

One of our chapter goals is to increase our number of NARFE-PAC sustainers. Each member should seriously consider supporting NARFE's ongoing advocacy mission.

One of the easiest ways to do so is to become a sustainer using either a credit card or by federal annuity contribution. Monthly contributors of \$10 or more receive a sustainer lapel pin. With a slightly higher contribution amount, sustainers are also invited to a special breakfast at the National NARFE Conference.

Fill out the form in the *NARFE Magazine* if you prefer to use a credit card and mail it to NARFE headquarters. If you select the federal annuity option, click [this link to get started as a NARFE-PAC-sustainer](#). Using this link, you will log-in to the NARFE website and complete the NARFE-PAC ANNUITY WITHHOLDING FORM. After its submission, a link is provided that takes you to OPM's Services Online website where you will initiate a monthly contribution amount. Thank you for showing your support by becoming a 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.*



### Chapter Programs (Donna Harris)

Here are our  
upcoming programs.

Nov - Open Season for FEHB  
Dec - Judy Chavarria (Pianist)  
Jan - La Pinon - Sexual Assault  
Recovery Services

**DECEMBER PROGRAM** - Judy Chavarria will be playing the piano and we will be singing Christmas Carols. Also, we are going to have a White Elephant gift exchange. If you are interested in participating, bring a gift NOT TO EXCEED \$25.

### Oct 2025 Alzheimer's Meeting



Chapter President Judy Rosco, Speaker Bonnie Zeiler (Certified Dementia Practitioner & Director of Health & Wellness for Genesis, and Chapter Alzheimer's Chair Cindy Cook.



## Chapter VP for Legislation

Janice Bridges



Due to the government shutdown, nothing has been done about the issues we are concerned about. Please let your representative and Senator know that they need to work to end this shut-down and vote to take care of our health benefits and make it affordable.

### 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.
- 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 read and contact your lawmakers -- remember silence means acceptance. And acceptance will hurt us.



Craig  
Singleton

Chapter 182  
Treasurer

## Budget Update as of 30 September 2025

Total income to date is \$2,050 -- \$783 in Chapter Dues and \$1,267 net from SW Conference Profit. Dues are direct deposited monthly from NARFE National Headquarters. The Budget was calculated with a membership of 184 however the current membership is 182. The projected dues receipt for this FY was \$1,638. Based on the current membership I am projecting an additional \$837 in dues income. The Chapter Liability insurance, Post Office Box Rent, and Document Storage have all been paid for the 12-month period after they became due. The reimbursement for LEG-con-25 was 91% of the budgeted amount. Based on the information available, there are sufficient funds available for committee expenses budgeted for FY2025-26.



### Sunshine Report (Marcele Skelton)



"Oh Sunshine, You are my sunshine."  
"You make me happy when skies are gray."

The lyrics from this decades old song apply to November. It is a month when sunshine pierces through the clouds and makes us happy.

A sympathy card was sent to Dolores Selves, whose husband, Tom, passed away August 28. A get-well card was sent to Jim Kielty, who has been having some health issues.

Have some fun by trying to solve this Thanksgiving riddle: WHAT KIND OF KEY DOESN'T OPEN ANYTHING?

The answer to the Halloween riddle: WHAT DO MUMMIES, ZOMBIES, VAMPIRES, GOBLINS, AND WITCHES HAVE IN COMMON? (The letter "i")

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. Marcelle: 575-521-4954 or [marcele@skelton.net](mailto:marcele@skelton.net)



### 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



Dan  
Carroll

VP for  
Membership  
and  
Chapter  
Historian

### Membership Report

Fall is finally here! It was a long hot summer. Daylight Savings Time ends on Sunday, November 2<sup>nd</sup>. Turn your clocks back one hour at 2 am. Holidays this month include Veterans Day on November 11<sup>th</sup> and Thanksgiving on November 27<sup>th</sup>. Full moon is on November 5<sup>th</sup>. We now have 182 members in our Chapter 182. Quote of the month: "Blessed is the one who, having nothing to say, abstains from giving us wordy evidence of the fact."—George Eliot.

*Oct 6, 2025 - Super Moon*

*Have a good month!*







**Carol Main**

**Records  
Officer**

**Welcome back: Eugene Abravanel and Alicia Northington**

**We would like to see you at the November 8 meeting. Come meet your fellow chapter members. Our chapter membership is 182 members strong!**

**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)**

**Hello Everyone! I would like to say "thank you" for your generous donations to the Alzheimer's Walk that was held on 4 October. Our chapter raised \$700 for the walk and personal contributions! Six of us members walked among a few hundred others and the whole experience was very motivating and humbling. Tens of thousands are diagnosed and trying to live with this disease. With the help of donors like us to research, someday they may discover a cure!**

**At the October meeting Bonnie Zeiler spoke to us about this debilitating disease and how very difficult it is not only for the person afflicted but the entire family. She was an amazing speaker and spoke on many aspects of Alzheimer's/Dementia. Also, at this meeting we collected another \$110 from our 50/50 Raffle to send to Alzheimer's research. Thank you again "NARFE Members" for your generosity!**

**Las Cruces Oct 2025**

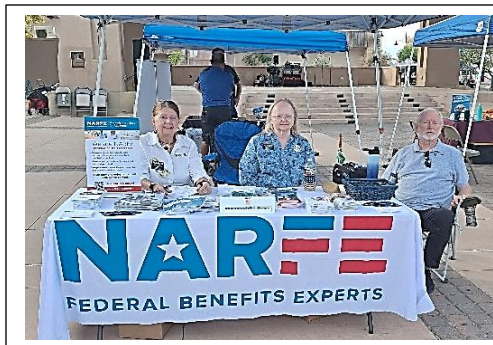
**Alzheimer's Walk**

**Chapter 182 Members: Judy Rosco,  
Janice Bridges, Craig Singleton, Della  
Apodaca, and Cindy Cook**



**Sep 2025 – Chapter 182 Board members attended the Las Cruces Health & Business Expo  
Corinne Okamura, Cindy Cook, Donna Harris  
Craig Singleton, & Carol Main**

**Judy Rosco, Carol Main, Craig Singleton**





**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>Vacant</b>
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).

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