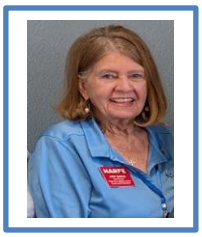
FEDERAL BENEFITS EXPERTS
LAS CRUCES NEW MEXICO CHAPTER 0182

National Active & Retired Federal Employees Association

REPORTER
November 2026
Volume 27, Issue 4

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

National Web Site: www.narfe.org Facebook: https://www.facebook.com/NARFE.LasCrucesChapter.182



Judy Rosco
President, Chapter 182

VOTE, VOTE, VOTE and
Oh yes, do not forget to VOTE!

Early voting has already begun in Dona Ana County. Running for House of Representatives in NM, District 2, are incumbent Gabe Vasquez (D) and opponent Gregg Cunningham (R). I only mention these candidates (many other elections are happening on the state and local level) because one of these candidates will have the most effect on federal employees in the House of Representatives.

NARFE National Officers, William Shackelford was re-elected as President, Cindy Blythe, Secretary/Treasurer, and Sharon Reese, Vice President Region VII. Congratulations to all!

The following is a list of programs that are scheduled through December 2026:
November 14th – Chapter Health Fair
December 12th – Christmas White Elephant gift exchange (bring a gift and take a gift) - If you plan to participate, please bring a gift valued not less than $15.

Our health fairs are beginning this month. You might have missed Dave Fox, VP for Membership, at our last meeting because he was recruiting for NARFE at the Health & Biz Expo 2026.

Continued on Page 2...



(November 9 – December 14)

Join Us At Our November Meeting
Saturday, November 14, 8:30 a.m.

Las Cruces Village-Independent Living
(Creative Arts Room)
Breakfast Buffet - $21.00
Reservations: Call Carol Main
(575-382-7686) NLT Oct 28, 2026

Please join us at our November 14 general meeting. Health Insurance Representatives from Aetna, Blue Cross & Blue Shield, GEHA, Presbyterian, and United Health Care 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 14th.

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

Your Board members are scheduled to attend ten health fairs this season and could use your help in attending one of these fairs. If you would like to meet people and tell them why you joined NARFE, come out and join us. For more information, please contact Dave Fox, foxydave1@aol.com or me, Judy Rosco at rosco631@gmail.com.

The National NARFE webpage has many webinars that may interest you. Go to Access Your Member Benefits or Join/Renew Today! As members, these webinars are free for your viewing. Webinars you might be interested in are:

Advanced Investment Strategies with Wes Battle
Tuesday, October 20, 2 p.m. ET
Medicare: To Part B or Not to B with Tammy Flanagan
Thursday, October 22, 2 p.m. ET
Open Season Prep with Tammy Flanagan
Thursday, October 29, 2 p.m. ET

The Chapter Executive Board has these current vacancies:
Member-at-Large (Two Vacancies) - 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 drawing, etc.)

Program Chair – Provides interesting programs for the chapter at monthly meetings.

Way & Means Chair - Finds creative fundraising ideas to help chapter members attend NARFE National and Southwest Federation Conferences.

Please consider serving your NARFE Chapter 182 and accept one of these Board vacancies. I will keep submitting chapter vacancies in my article until they are filled. Please contact me at 575-635-7127 or rosco631@gmail.com for more information.

Our next chapter meeting will be November 14, 2026, 8:45 am, at the Independent Living Center of Las Cruces, 3011 Buena Vida Circle, in the Creative Arts Room.

VOTE, VOTE, VOTE!



Oct 2026 - President Judy Rosco presented Judy Chavarria with a flower bouquet and thanked her for providing music for our chapter meetings again this year.

**

See Page 5 for photos of Southwest Federation President Mark Mickelsen presenting Distinguished Member Certificates to Judy Rosco and Marlene Mayfield at the Oct 10, 2026 meeting.



VP for Legislation (Janice Bridges)

Our Federation President Mark Mickelsen was here for our October meeting this past Saturday, October 10th. He gave us information on our Federal Health benefits issues, the Saving the Civil Service Act, and the Fair Cola Act.



GO VOTE on November 2nd. PLEASE STUDY EACH CANDIDATE!

Please continue to contact your legislators and let them know what legislation that NARFE supports and please vote accordingly. Remember you can go online to the NARFE website and go to the Advocacy site and there are "scripts" there you can use to email or call to let them know which ones to support.

Below are the MAIN LEGISLATION ACTS that NARFE is supporting and actively pushing for right now.

H.R.492/S.134- "Saving the Civil Service Act". NARFE supports this bill. It will prohibit the establishment of Policy/Career (formerly Schedule F) of the excepted service (or similar services) to ensure merit-based hiring and firing of civil servants.

H.R. 491/S.624- "Fair Cola Act". NARFE supports this bill. It will give full cost-of-living adjustments to FERS Annuities based on changes in consumer prices.

PLEASE subscribe to Newsline, stay active on FEDHub, read the NARFE magazine and continue to let your legislators know where we stand on these bills. See you in November.

Las Cruces Chapter 0182 Distinguished Members

Twenty-five more of our chapter members joined NARFE 20 years ago which brings our total to 92 distinguished members in our chapter. The new distinguished members will be receiving a certificate and pin by mail soon. Congratulations!

Sylvia Acchione-Noel
Douglas M Benoit
Allan Cooper
Louis Corpening
Paul J Deason
Damanis Diaz
Salvador Fino
Margaret V Flores
Eduardo A Flores
Ann Garcia
Joe Herman
John E Hoagland
John Hyndman
Bonnie J Kerns
Mark Lafountain
Michael Lieberman
Marlene Mayfield
David Myers
Judy Rosco
Rodney L Sarvadi
Kathy Seward
Ted Tidwell
Donna K Vargas
Ronald J Venezia
Emery Woodard



(Carol Main, Chapter Member Communications Chair)



NARFE-PAC

Della Apodaca

The Latest Quarter's Results

September 30, 2026 marks the seventh of eight quarters for the 2025-2026 NARFE-PAC cycle. Our chapter recorded cumulative contributions of $6,504 to the PAC from 35 members. In addition, our sustainer total stands at nine members. If you have not made a contribution during this cycle, consider making one today. The mid-term elections are upon us now, and every dollar makes a difference.

Seriously consider supporting NARFE's advocacy mission by becoming a sustainer. If you are a retiree, one of the easiest ways to do so is by federal annuity contribution. Click this link to get started as a NARFE-PAC-sustainer. You will log onto the NARFE website and complete the NARFE-PAC ANNUITY WITHHOLDING FORM. After its submission, a link is provided that takes you to OPM Services Online website where you will initiate a monthly contribution amount. The suggested amount is the minimum of $10. Fill out the form in the *NARFE Magazine* if you prefer to use a credit card or are not yet a retiree and mail it to NARFE headquarters. A big "Thank You" for your support of NARFE-PAC.

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.



Carol Main

Records Report

Welcome

New Prospective Member: Frank Jackson

We would like to see you at the November 14 meeting. Come meet your fellow chapter members. Our chapter membership is 168 members strong!



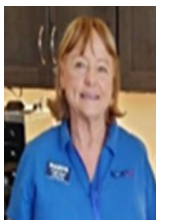
Reminder: Have you changed your home address, telephone number, or email address? If you have dropped your landline and are using your cell phone only, let me know. Please notify me at csmain7@gmail.com or phone 575-382-7686. We don't want you to miss any copies of the NARFE magazine, our chapter newsletter,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



Budget Update as of 30 September 2026

Craig Singleton
(Chapter 182 Treasurer)

Total income to date is $683 in Chapter Dues. Dues are direct deposited monthly from NARFE National Headquarters. The Budget was calculated with a membership of 184 paying $10.00 annual dues. The projected dues receipt for this FY was $1,638. However, the current membership is 168. Dues were increased to $12.00 and based on the change in membership and dues I am projecting an additional $812 in dues income. The Chapter Liability Insurance, Post Office Box Rent, Document Storage, and Chamber of Commerce Dues have all been paid for the 12-month period after they became due. Based on the information available, there are sufficient funds available for committee expenses budgeted for FY2026-27.



Alzheimer's (Cindy Cook)

A HUGE THANK YOU for your generous donations to The Walk To End Alzheimer's! The 50/50 ALZ raffle at our October meeting brought in $105.00 plus the wine auctioned added $20.00 for a total of $125.00. The ALZ Walk Envelopes brought in $230.00. To date, our chapter has donated $900.00 to the Walk.

Thank You for helping to find a cure for this horrific disease and supporting your local Las Cruces Community Walk!

If you have any questions, please feel free to email or call me (Cynthia Cook, ALZ Chair, NARFE Las Cruces Chapter 0182, cindy77lou@yahoo.com, 575-640-0860.





Southwest Federation President, Mark Mickelsen, presented NARFE Distinguished Member Certificates to Judy Rosco (CH 182 President), and Marlene Mayfield (CH 182 Secretary) at our Oct 10th, 2026 General Meeting.



Sunshine Report (Marcele Skelton)



In November we lose a few hours of sunshine every day. Not to worry! We can cope with these increasingly chilly days by spending more time indoors.

How about sitting by our fireplace with a book and a cup of hot chocolate? Or we can bake some gingersnap cookies. We can start to plan our Thanksgiving dinner and activities. There are lots of ways to enjoy November. End it by having a very Happy Thanksgiving.

No request for members needing cards was received in October. We were informed that Darlene Oberling passed away two years ago on July 25, 2024. Darlene had been a NARFE member since 1991. She lived in Alamogordo and joined our Chapter when the Alamogordo Chapter closed. Her interests were music, having served as choir director, and building churches.

Have some fun by trying to solve this Thanksgiving riddle: WHAT DID THE TURKEY SAY TO ITS COMPUTER?

The answer to the October riddle: WHAT DID THE HALLOWEEN GHOST SAY WHEN IT WAS SAD? (I ain't got nobody!)

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



Service Officer
Dan Carroll

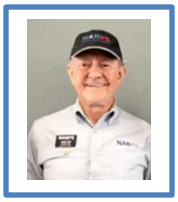
Rainy
September & October

Dam held up in Garfield but water flowing over the top! Gave scare to Garfield, Hatch, Salem and Rincon. Veterans Day is November 11th. Full moon (Mary Ellen) on November 24th. Thanksgiving is November 26th. As per U.S. Bureau of Labor Statistics: Consumer Price Index (CPI) rose 0.4% for August 2026. Quote of the month: "Where parents do too much for their children, the children will not do much for themselves." –Elbert Hubbard.
(Just announced effective January 2027 cost-of-living (COLA) to federal retirement annuities and Social Security benefits, will be 3.6% for Civil Service Retirement System (CSRS) annuities & Social Security benefits and 2.6% for Federal Employee Retirement System (FERS) annuities.)



Long-Time Chapter Member Ed Morrow and Sharon Reese (Region VII VP) at the Sep 12, 2026 Chapter 182 NARFE Meeting

We were very happy to see chapter member Ed Morrow at our September 12th meeting. This was special because Ed has been a NARFE member since March 2002 but this was the first meeting he attended. He was welcomed by many of the members and told us he will attend future meetings!



Dave Fox (VP Membership and Public Relations Chair)

Chapter 182 Membership count is now 168, down from 191 in January 2026. We need ideas folks!

I have membership and publicity responsibilities for our chapter. I attended FEDcon26 in Indianapolis to sit in on lectures on both of these subjects for two days.

Now, I have two things that I need help with from the membership, please.

- **Firstly, I just need to encourage you to talk to your family and friends to help find potential new members for us, wherever they may be. I can contact them and send information about NARFE.**
- **Secondly, in order to generate interest from SW NM residents, we need to spend a little on local advertising.**

In the past we have used our annual YARD sale to raise cash for advertising and other important subjects. Right now, we need ideas to plan for our 2027 fundraising activities.

Lastly, my wife and I have enjoyed our NARFE PERKS... for the Choice & Wyndham Hotels discount several times. We used the GE Appliances savings for our new washer/dryer. Also, Legal Shield, Life Line Screening and Office Depot Business. So many worthwhile money savers have helped to lower our finances. I hope you will use these tools too!

I look forward to hearing from you with your suggestions.



Oct 2026 General Meeting - Judy Rosco (CH 182 President), Janice Bridges (CH 182 VP for Legislation), and Barbara Herrera (Blue Cross-Blue Shield Rep & Chapter Member)

We appreciate Barbara providing us with insurance information handouts at our meetings.

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

You Need NARFE and NARFE Needs You!

Chapter 182 Officers

President	**Judy Rosco**
rosco631@gmail.com	575-635-7127
1st Vice Pres. (Legislation)	**Janice Bridges**
jan838790@msn.com	575-635-9768
2nd Vice Pres. (Membership)	**Dave Fox**
foxydave1@aol.com	704-301-3484
Secretary	**Marlene Mayfield**
marlene.mayfield@gmail.com	575- 644-6851
Treasurer	**Craig Singleton**
scsingleton575@gmail.com	575-373-0705
Alzheimer's	**Cindy Cook**
cindy77lou@yahoo.com	575-640-0860
NARFE-PAC	**Della Apodaca**
dmarieda@aol.com	704-351-2051
Program Chair:	**Vacant**
Member Communications:	**Carol Main**
csmain7@gmail.com	575-382-7686
Service Officer:	**Dan Carroll**
cardan116@comcast.net	575-932-9491
Sunshine:	**Marcele Skelton**
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 2nd 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 **$21**. 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.**

Newsletter Editor: (Sarah McAdoo) **mcadoosr@aol.com**

Public Relations: (Dave Fox) foxydave1@aol.com