



FEDERAL BENEFITS EXPERTS

LAS CRUCES
NEW MEXICO

CHAPTER 0182

*National Active & Retired
Federal Employees Association*

REPORTER

November 2024

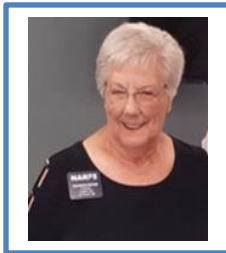
Volume 25, Issue 4

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

National Web Site: www.narfe.org

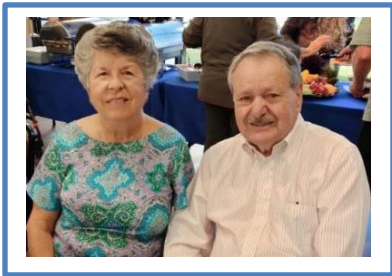
Facebook: <https://www.facebook.com/NARFE.LasCrucesChapter.182>

Sharon Reese has been re-elected as our Region VII Vice President. (She is happy to serve all chapters in Arizona, Colorado, New Mexico, Utah, and Wyoming.)
Email: rvp7@narfe.org Phone: 575-649-6035



Thanks, Sharon, for everything you do for NARFE!

Congratulations to the Newlyweds!



Martha and Bob Nichols

Bob and Martha were married in July and we are very happy for them. They regularly attend our NARFE meetings and it is always a pleasure to see them.

Join Us At Our November Meeting
Saturday, November 9th, 8:30 a.m.

Good Samaritan Creative Arts Room
Breakfast Buffet - \$17.00
Reservations: Call Carol Main
(575-382-7686 NLT October 30th)

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 9th.

Program Chair: Donna Harris
(md.harris1@comcast.net)





Chapter President (Judy Rosco)



We are expecting a good turnout for our November Health Fair membership meeting on November 9th.

Health providers who will be joining us are Barbara Herrera from Blue Cross/ Blue Shield, Mark Mickelsen and Savannah Oliver from GEHA, Mary Fox from Aetna, and Audrey Jaramillo from Presbyterian. Each representative will go over any changes to their plan and let us know about premium costs.

Our board members will be attending Health Fairs around our area in early November talking to prospective members and letting them know that NARFE is fighting to keep their earned benefits. Your chapter board is working to get out the information that NARFE is the organization for Federal employees and retired annuitants to support.

I have signed up to walk and I hope we have other members join us for the Alzheimer’s Walk on November 16th. Please read Cindy Cook’s article about this on page 3 in this newsletter.

Good Sam’s has new owners taking over in November. There are going to be changes, but we do not know how they are going to affect us or if they will. More to follow when we know.

BEWARE. Two versions of my name but not my real email is still floating around. Someone is sending out emails, made to look like they are from me, asking for you to transfer money to them. **DO NOT DO IT!** If you check the address, it is something you have never seen from me before. We need to be on our toes, always, when we get on our computers, phones, tablets, and iPads.



Treasurer (Craig Singleton)

**Budget Update
as of 30 September 2024**

Total income to date is \$3,455 (\$859 in Chapter Dues and \$2,596 net from Chapter Ways and Means Fundraiser). Dues are a direct deposit monthly from NARFE National Headquarters. The Budget was calculated with a membership of 193 however the current membership is 184. The projected dues receipt for this FY was \$1,717. Based on the current membership, I am projecting an additional \$778 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 FED-con-24 was 82% of the budgeted amount. Based on the information available, there are sufficient funds available for committee expenses budgeted for FY2024-25.

**NARFE
MEMBERSHIP DRIVE
ENDS DECEMBER 24TH**

We hope all our members try to recruit a co-worker or a friend to join NARFE during this Membership Drive. Everyone who recruits a new member will receive \$10.

There is a NARFE Membership Application Form in every *NARFE* magazine.

For more information, contact Dan Carroll (575-932-9491 or Judy Rosco (575-635-7127).



Alzheimer's

(L-R) Pam Rodgers (Volunteer Coordinator at Ambercare and former Program Manager of Alzheimer's Assn, Las Cruces), Judy Rosco (Chapter 182 President), Cindy Cook (Chapter 182 Alzheimer's Chair), and Mark Egan (Manager, Alzheimer's Assn, Las Cruces)

Pam Rodgers was speaker at our October 2024 general meeting and Mark Egan provided information and handouts on Alzheimer's.

A big Thank You to our members who purchased raffle tickets and to those who donate items to be raffled. In September we collected \$128.00 and in October we collected \$100.00. These funds will be sent to ALZ for continued research. Since 1981 NARFE has raised \$16,308,607.89 for Alzheimer's Research.

The Walk to End Alzheimer's will be held on Saturday at 9 a.m., Nov 16, at Pat & Lou Sisbarro Park, 3205 Arrowhead Dr. in Las Cruces. It is about a 2-mile gentle stroll around the park, but you can always stop whenever you feel tired. NARFE will have a team of walkers so please let me know if you would like to walk with us on the 16th.

Cindy Cook, ALZ Chairman, Chapter 182
575-640-0860 (cindy77lou@yahoo.com)



Legislation (Janice Bridges)

I went to Washington DC the weekend of Oct 10th-13th and participated in the Army Ten Miler. It was a great experience.

My goal was to complete it in 2.5 hours...and I completed it in 2 hours and 2 minutes. Got a lot of sightseeing in and was able to go see Michael Yo (a clean comedian) at the famous Washington DC Comedy Club.

On the lawmakers' side on things, there is no movement on laws. In the *NARFE* magazine there are write-ups on where the laws stand and also an article on how 118th Congress and Legislators voted. That is worth taking a look at. PLEASE remember to go to the NARFE website and email or call your lawmakers to ask them to vote in favor of legislation that protects us.

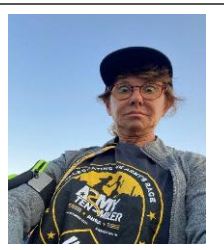


Photo of Janice competing in the Army Ten Miler in Washington DC.

She did it!



NARFE-PAC

Della Apodaca



**Help Our Chapter be the Leader
in the Fight to Protect Our Benefits**

The November general elections are nearly here and there's still work to be done. Will you join in? You can make a difference by supporting NARFE-PAC today. Your support goes a long way in the fight for our earned pay and benefits. We need lawmakers who will champion NARFE's issues, from repealing the Windfall Elimination Provision and Government Pension Offset to protecting the value of our annuities during times of inflation. The more allies we have in Congress, the better. I hope you will make a quick contribution to NARFE-PAC by going [here](#), or by using the form in the *NARFE magazine*.

I encourage everyone in our chapter to contribute to NARFE-PAC* and to ask other members to do the same. Thank you for your support.

*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 non-members will be returned. NARFE-PAC contributions are not deductible for federal income tax purposes.



Programs (Donna Harris)

Hello everyone. Our programs are shaping up for the rest of the year. Here is the updated list of speakers. I have some suggestions that I will follow up on to see if I can entice them to speak.

Nov 9 - Representatives from Federal Employees Health Benefit providers will be available to answer your questions.

Dec 14 - *Young at Heart* will be providing choral enjoyment.

Jan 11 - Our own Janice Bridges (Chapter VP/Legislation) will show us how to use the NARFE websites.

Feb 8 - Pam Rodgers (Yes, we are lucky to have her back for another program.) - You Matter Too - Self Care and Burnout

March 8 - Brandie White, Program Director, Mesilla Valley CASA (Court Appointed Special Advocate)

April 12 - Scarlett Ayres, Mesilla Valley Iris Society

As always, I welcome suggestions on topics that will interest you. Contact me at md.harris1@comcast.net or catch me at our monthly meeting.



Service Officer (Jim Kielty)

CPI-W FIGURE FOR SEPTEMBER 2024 WILL RESULT IN 2.5 PERCENT COLA IN 2025 FOR CSRS RETIREES AND 2.0 PERCENT COLA FOR FERS EMPLOYEES

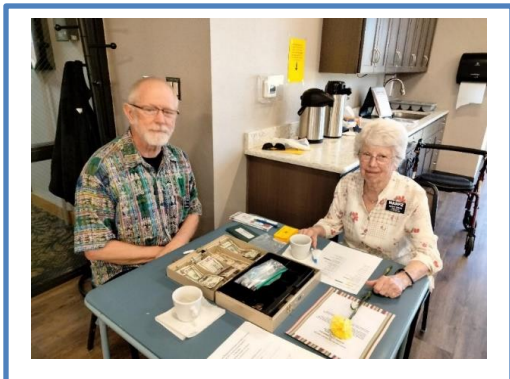


The Consumer Price Index for Urban Wage Earners and Clerical Personnel (CPI-W), used to determine if Social Security recipients, federal retirees, and survivor annuitants will receive a Cost-Of-Living-Adjustment (COLA) in January 2025, showed a minimal increase of 0.13 percent for the month of September 2024. The September 2024 figure was 309.046, and the average CPI-W for the third quarter of 2024 (July-September) was 308.729. In order for a COLA to be authorized in January 2025, the average CPI-W for July-September 2024 (308.729) must exceed the average CPI-W for the months of July-September 2023, which was 301.236. This means that Social Security recipients, and federal retirees under the Civil Service Retirement System (CSRS) will receive a 2.5 percent COLA in January 2025. Federal retirees under the Federal Employees Retirement System (FERS) will receive a 2.0 percent COLA in January 2025, since FERS COLAs are capped at 2 percent when the CPI-W increase is between 2 and 3 percent. The CPI-W for October 2024 is scheduled to be released on November 13, 2024 by the Bureau of Labor Statistics (BLS).

FEHBP OPEN SEASON FOR THE 2025 BENEFITS YEAR ON THE HORIZON

The Federal Employees Health Benefits (FEHBP) Open Season for the 2025 benefits year will begin on Monday, November 11 and conclude on Monday, December 9. NARFE members are reminded that the various health plan providers no longer automatically mail paper copies of plan brochures to those currently enrolled in these plans. To request a paper copy of your plan's brochure, you must follow any instructions your health insurance provider gives you. If you have any questions, call the customer service number on your health insurance ID card. The Office of Personnel Management (OPM) website will contain on-line versions of each plan's brochures when they are released as well as valuable information related to the Open Season.

NARFE members are reminded that representatives from various federal health benefits plan providers will be present at the NARFE Chapter 182 monthly membership meeting on 9 November to answer questions and to make brief presentations about these plans. The October edition of the NARFE magazine contains a preview of the upcoming Open Season on pages 48-54. More detailed information will be presented in both the NARFE monthly magazines for November and December 2024 and in the NARFE Chapter 182 newsletter.



Thank you !

Craig Singleton (Treasurer) and Kathy Treat (Member at Large) greet members and collect money at our monthly general meetings at Good Samaritan. The chapter appreciates all their help.



Sunshine Report (Marcele Skelton)



I hope you have enjoyed the sunshine these past few months because there is going to be a lot less of it in November.

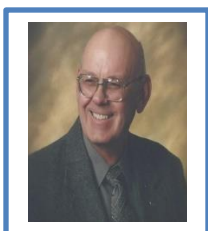
It's darker in the morning with the sun rising later. The day gets shorter as it gets dark earlier. Fall is in the air and daylight savings time ends, leaves turn colorful, election takes place, and Thanksgiving is celebrated. Enjoy the month of November and all it has to offer.

A Get-Well card was sent to Tom Pickering. Tom has been in the hospital, followed by "wellness rehab". Tom and his wife, Jackie, have been active members of our chapter for several years. We are thinking of you both, and hope that Tom has a speedy recovery.

Have some fun by trying to solve this Thanksgiving riddle: **WHAT DO YOU CALL A TURKEY ON THE DAY AFTER THANKSGIVING?**

The answer to last month's riddle: **I HAVE A BODY, ARMS, LEGS AND A HEAD. I AM HEARTLESS AND HAVE NO GUTS. WHAT AM I? (A skeleton)**

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)



Federal Employee Education & Assistance (FEEA)

Roy Willoughby

Please consider supporting the NARFE-FEEA program during this Hurricane season.

Remember donations can be made directly online at: feea.org/givenarfe.

Disaster Assistance - For helping NARFE - Federal Public Servants in Need.

NARFE-FEEA's disaster funds in the form of cash grants of \$500 maximum (No strings attached) and no-interest loans are also available to all NARFE members in these times of national emergencies.

Also, for those in need - You can find Disaster Relief Help Information online at: feea.org, then click **Disaster Relief**: (Here you will find information on Eligibility and how to Apply.)

For more information call Roy on 575-524-9395.



**Member Communications
(Carol Main)**

We do not have any new members to announce this month, but we still have a strong chapter membership of 184 members!

Hope to see you at our November 9th meeting.

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, or any notices we send out.



Dan Carroll

**VP for
Membership
and
Chapter
Historian**

Hello everybody! Starting to get chilly in the mornings! Time to break out the long johns and blankets. We now have 184 members in our local chapter.

Holidays include All Saints' Day on November 1st; November 11th is Veterans Day, and Thanksgiving falls on November 28th this year. Daylight Saving Time ends on November 3rd at 2 a.m. and full moon (Mary Ellen) is November 15th.

Quote of the month is "*Chop your own wood and it will warm you twice.*" –Henry Ford. I never did spot the elusive comet but I was out looking! Have a good month and stay healthy.



Vacancy on Chapter 182 Executive Board

We still have a vacancy on our Board for the Ways & Means Committee Chair. This position handles fundraisers such as our annual yard sales, etc. If you think you might be interested or would like more information, please contact our Chapter President, Judy Rosco at 575-635-7127 or email rosco631@gmail.com.



**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
2 nd Vice Pres. (Membership)	Dan Carroll
cardan116@comcast.net	575- 932-9491
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-FEEA:	Roy Willoughby
rswillowbee@comcast.net	575-524-9395
NARFE-PAC	Della Apodaca
dmarieda@aol.com	704-351-2051
Program Chair:	Donna Harris
md.harris1@comcast.net	575-382-9070
Member Communications:	Carol Main
csmain7@gmail.com	575-382-7686
Service Officer:	Jim Kielty
jkielty70@yahoo.com	575-640-9585
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

NARFE Monthly Meetings

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 Good Samaritan Village (Creative Arts Room/First Floor), Buena Vida Circle, Las Cruces. Reservations are required and breakfast cost is **\$17**. 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: lasrucreschapter182@yahoo.com.

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

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