



NATIONAL ACTIVE & RETIRED FEDERAL EMPLOYEES
WILLIAM J. RYAN CHAPTER 424
ED GABEL, PRESIDENT
1313 PARK DRIVE
E. STROUDSBURG, PA 18301
OCT., NOV., DEC., 2025 NEWSLETTER
ADDRESS CHANGE SERVICE

PRESIDENT

ED GABEL 973-627-7119
ledggwp@msn.com

1ST VICE-PRESIDENT

Position Open

2ND VICE-PRESIDENT

VALERIE A. MORGAN
973-663-2401
valmorgan39@aol.com

TREASURER

DON HUIE, 973-992-44755
don2don@yahoo.com

RECORDING SECRETARY

Susan Hammond-Rector
908-852-4204
sgh35mm@comcast.net

PUBLIC RELATIONS

Garrett Rector 908-852-4204
rectorgarrett2149@gmail.com

CORRESP. SECTY/MEMBERHIP

Position Open

**RECORDS MGMT/SERVICE
OFFICER**

HENRY ICKES 973-476-0269
dougalsdad@gmail.com

SARGEANT-AT-ARMS

EVERETT LAUSTER
610-443-1423
efl122961@yahoo.com

LEGISLATIVE CHAIRMAN

JERRY RUBIN 973-895-4057
jeromerub@msn.com

REMEMBRANCE CHAIR

SUSAN JOHNSTON 973-398-5820
swj2oak@aol.com

NEWSLETTER ED./LUNCHEON

MIRIAM GONSISKA, 973-584-4102
gonsiskam@gmail.com

HISTORIAN/CHAPLAIN

CAROL A. BOYLE, 973-584-1259
cab03merc@yahoo.com

EXECUTIVE OFFICERS

CAROL BOYLE (2026) 973-584-1259
cab03merc@yahoo.com

Vacant position-Open

HENRY J. OPAT (2027) 973-627-5862
djhj@optonline.net

NARFE LUNCHEON MEETING

Thursday October 16, 2025 is the date for our Luncheon Meeting. It will be held at Cinders Grill, 319 Route 46, Mine Hill, NJ at 11:30 with luncheon served at 12:00. The dinner will include, Soup, Salad, and choice of Chicken Parmigiana, Pork Tenderloin, or Shrimp Scampi, Rolls, Dessert, Coffee or Tea, and a complimentary glass of Wine or Beer. Our speaker will be Tom Geary, BC/BS Rep. The cost is \$20.00 for members and their spouse or guest, and \$35.00 for non members. Cash, or check made out to "NARFE Chapter 424" will hold your reservation. Please send your check to Miriam Gonsiska, 1 Hillside Dr., Apt A114, Mt Arlington, 07856 or call 973-584-4102 - email, gonsiskam@gmail.com .

NARFE CHRISTMAS LUNCHEON

Christmas Luncheon will be held on Thursday, December 11, 2025 at the Elks Lodge, 201 Howard Blvd., Mt Arlington, NJ, at 11:30 with lunch serviced at 12:00. The dinner will be buffet style. The dinner will include a complimentary glass of Wine or Beer, We will have music for your listening and dancing pleasure. The charge will be \$20.00 for members and their guest, and \$35.00 for non members. Please send your check made out to "NARFE, Chapter 424" and mail to Miriam Gonsiska, 1 Hillside Dr. Apt A114, Mt. Arlington, NJ 07856 or call 973-584-4102 - email, gonsiskam@gmail.com

Copy this phone number down for the Office of Personnel Management (OPM) and place it with your final papers. 888-767-6738 This is their only number and you may have to try 1,2,3,4,5, times to get through but you will eventually make it. They tell us the best time to get your call through is Tuesday, Wednesday or Thursday, before 10 AM. I have had three people call me and said they got through on the first call and others on the 4th and 5th, so do not get discouraged.

We are NARFE. Join us! The National Active and Retired Federal Employees Association is the only membership organization solely dedicated to protecting and preserving the benefits of all federal workers and retirees. NARFE is your legislative voice and your information resource. Tell your fellow workers and retirees to **join now, we need your help. NARFE is our voice in Washington. We need it more than ever now.**

The following members are no longer with us. Please keep them and their families in your prayers: Helen Brady, Patricia Duckworth, Leter Hemphill, Harriet F. Kayes< Warren T. Kearns, Margaret "Meg" McGrath, Richard Schrum, Robert Snyder, Mary Tobin

We would like to welcome a new member to Chapter 424. - Kathy Ferguson, Linda J. Foster

President's Message -Ed Gabel: Here in the Poconos the leaves on the trees are starting to change and some have already fallen. The sign of Winter is on its way. The expansion work of Rt 80 after you cross over the bridge is still with us and will continue to be for the next several years.

As of September 29, 2025 our Chapter has 444 members (Down 7 from last newsletter) with support for 145 National Members (up 3) for a total of 589 members, On the State Federation level there are 1,536 chapter members (down 29) and 1,535 (up 6) National Only for a .total of 3,071 down 23 members from my last report. I just received a check from a chapetr in Valrico Florida that closed and member moved to New Jersey. Is NARFE struggling! You bet!. The New Jersey Federation is in the process of closing chapter 585 in Cumberland County. and Chapter 411 in Monmouth County. One of the reasons is that nobody wants to step up to be an officer and operate the chapters. We are now down to 10 chapters from a peak of 21. What does that tell you? A word to the wise. The FERS generations of employees as a whole apparently don't care about their future retirement benefits, healthcare benefits and salaries, Maybe the DOGE effect will wake them up They are not entirely to blame. The government has made it very difficult in recent decades for us to reach them. We are excluded from all retirement programs where NARFE can be explained. If you ask a current active employee if they ever heard of NARFE, the answer is, what's that? We are trying to overcome that but wheels move slowly. July 10th I attended the Picatinny Community Day and handed out 48 recruitment packages. There has been 0 response from the 48 employees Headquarters has contracted with an outside contractor called STUDIO ONE to help make NARFE known to the Federal world. If any member has any suggestion as how we can recruit new members, please don't hesitate to let us know. Each recruitee will receive a \$10 joining incentive from the NJ federation and the recruiter will also receive a matching \$10 incentive So, if you know of any Active Employee or Federal Retiree ask them if they are

members of NARFE and I will send you an application for membership to give them. You will make me very happy.

Chapter 424 is still giving a onetime \$20 incentive to any current member who switches his//her dues payment to automatic Dues Withholding. So far, we have only two takers. We currently have 138 members on dues Withholding. Who will make it 140?

Our current In-chapter travel agent Valerie Morgan will cover the last trip for 2025 to Niagara Falls. later. Mary Davis and June Miller have accepted Valerie's invitation to assume her role as chapter travel agent. They have planned two trips for 2026. One is the Grand Canyon of Pennsylvania and the second to the ARK Encounter in Kentucky. We are also planning a one day Ocktoberfest for 2026 at the Riverview Inn in Matamoras, PA, about one hour and fifteen minutes from Rockaway.

At the October 2025 luncheon meeting we will be electing all Executive Board positions. If you are interested please call this year's Nominating Committee Chairman Henry Opat 973-627-5862. As a first side note, I will put it bluntly, I will not be a candidate for President. It is time that the FERS generation steps up to the task and leads us into the next years. I will accept the First Vice-Presidency. As a second side note, Sue Hammond-Rector has resigned as Recording Secretary and Don Huie our Treasurer is moving out of state.. the NJ Federation has closed several chapters. because of the lack of leadership. We are the only Chapter in Northwest Jersey We need people to step up to the task and take over the reins or Chapter 424 could find itself in trouble. The Gen-Xers, Millennia's and Gen-Zers are where the future of NARFE rests. It is up to them to carry the torch for the preservation of everyones retirement, healthcare benefits and salaries of those still working. Of course government regulations are no help, the Office of Personnel Management no longer helps us out recruiting like they use too.

Chapter Officers to be elected at the October 16th meeting shall be president, first and second vice-presidents, secretary, treasurer and three executive officers. Officers are elected at the bi-annual meeting for two year term, EXCEPT for the three executive officers. Each executive officer is elected in successive years for a three year term. All officers assume their office at the end of the meeting after being installed. Simply put:

President: responsible for the overall operations of the chapter and conducts all meetings.

First Vice-President: responsible for membership operations and acts in place of the president when president is absent.

Second Vice-President: will assist the president and first vice-president when necessary.

Secretary: responsible for recording the minutes and preparation of final copy of executive board meetings and general chapter meetings and other record management needs.

Treasurer: responsible for receiving of, collecting, recording and disbursement all funds for the chapter and prepare the budget with submissions from all executive board members.

On September 17 the federation hosted it's final in-person meeting at the Gramercy in Hazlet Only 29 members attended along with the Region II Vice-President Paul Schwart

FEDcon 26, the Biannual Conference is scheduled to take place in August 2026 in Indianapolis, Indiana

Finally, for those following the COLA, The Consumer Price Index (CPI) . September 30th is 2.5 %. If you want to get dazzled on the COLA, key "Status of CPI-W as of September 29, 2025" into your browser.

Now that we put the WEP/GPO to bed NARFE's new goal is

H.R.492/S. 126 Saving the Civil Service Act. Prohibit the establishment of Schedule F

H.R.493/S.126 FAIR ACT provides Federal employees with a 3.3 % in 2026.

H.R.491/S.625 Equal COLA Full Cost of living for both CSRS and FERS retirees.

See pages 14 and 15 of the September issue of NARFE magazine for the status of the issues..

We encourage you to pick up your pen or your phone and urge your members of Congress to cosponsor these bills.

2nd V.Pres. Valerie A. Morgan: - The NARFE Niagara Falls & Toronto four day September trip had the most glorious weather, adding to the positive trip experience for 45 people. The amazing Niagara Falls is one of North America's scenic wonders. The colorful views at night, a full moon with the illuminated falls and the spray, day views of the river's force of movement, and the good ship "Hornblower's" ride up close to both of then magnificent falls is forever memorable. An afternoon visit to the lovely town of Niagara on the Lake and a day in Toronto were two other highlight of the trip. White Star tours packs a lot to see and

be experienced into their tours and they are always worthwhile.

Miriam Gonsiska and Valerie Morgan had planned 33 trips beginning in 2010 ending 2025. We had many hours of joyful trips and enjoyed making new friends. Mary Davis and JuneMillerare running trips planned for 2026 and beyond. Join the fun and sign up for some super trips with Mary and June.

Your 16 October luncheon meeting the speaker will be Tom Geary, Federal Employee Program, Horizon BC/BS of NJ. Topic is your BC/BS health plan, the new coverage plus the costs for 2026.

The October meeting is also our elections for Officers with several vacancies including President, Treasurer, and Recording Secretary. Just like the Marines, we need a few good people, however

there are no physical exercises. Please consider helping your Chapter by volunteering. See Ed Gabel for more informati



Canadian trip group picture.



Surrogate Heather Darling at the August luncheon

Two great trips we have planned for 2026

u Ark Encounter and Creation Museum is planned for **May 4-8 2026** for 5 days/4 nights. The cost is \$869 PP(Double Occupancy), \$1,198 PP(Single Occupancy) and \$799 PP(Triple Occupancy). The Ark Encounter features a full size replica of Noah's Ark which shows the reality of events and how the animals and Noah's family lived. The Creation Museum brings the pages of the Bible to life through many visual displays. A dinner riverboat cruise is included. The trip concludes with a guided tour of Cincinnati. 4 Breakfast and 2 dinners are included as are admissions to the exhibits.

The Grand Canyon of Pennsylvania and a tour of Millionaires Row is planned for **September 16-18 2026** for 3 days/2 nights. The cost is \$559 PP(Double Occupancy), \$728 PP(Single Occupancy) and \$519 PP(Triple Occupancy). We will be going to Thomas T. Taber Museum exploring a journey through time, Lumbering Heritage, American Indian Heritage and the Shempp Model train Collection. We will visit the Susquehanna State Park for a cruise on the Susquehanna River. At the Pennsylvania Grand Canyon we will board a horse drawn covered wagon and tour the Upper Gorge. After that we will stop at Leonard Harrison Park to observe an 800 foot glacially carved canyon. Our last day we will experience a tour of Millionaire's Row with gardens and Parks similar to the Victorian Era. 2 Breakfast and 2 Dinners are included.

For further information please contact either Mary Davis (908) 459-4290. mary.davis19@yahoo.com or June Miller (973) 769-8811. junemiller106@gmail.com

Member Theresa Leonardi, wife of Bob Leonardi, celebrated her 100 birthday. Members Gene and Tammy Farrell joined her in the celebration. Terry gave many years of service, along with Bob, to Chapter 424. God Bless and continued good health and happiness.



Member Irene Tierney celebrated her 97th birthday. Irene started in building 6 and held many jobs in her 30 years of service. Congratulations and thanks for your service.

