

October 2025

ILCouncilMOAA.org

FORWARD OBSERVATIONS

Never Stop Serving!!!

***“NEVER
STOP
SERVING”***



President's Column

Congress can't keep the government running. And they have yet to pass HR 5401 to make sure that the uniformed service folks get paid during the shutdown.

Use the MOAA advocacy page to register your support of this legislation.

Our conversation at the Council meeting includes a look at my “windmill tilting” and a discussion on how we can try to change the prevailing narrative. Thanks for your thoughts.

As the shutdown continues, let's remember to remind our members that MOAA is non-partisan. We are free to hold our personal opinions, but we must not associate them with MOAA.

There are some interesting things happening in the Veterans Assistance Commissions' worlds. The state's MVAA legislation spells out what counties should be doing / funding for veteran assistance.

Not all of the counties are in compliance, and the less populated counties are looking at combining resources to provide coverage for all their veterans.

As I noted in my Council report, the Illinois chapters are very busy keeping MOAA viable in the state.

Bravo Zulu! And as always, here's to “Never Stop(ping) Serving!”

Semper Fi – Bob



Legislative Column

COL (USAF, Ret) Richard Smith

Legislative: Col Smith:

Next month we celebrate Veterans' Day, an American holiday observed on November 11 to honor all U.S. military veterans for their service and sacrifice, originating from the armistice that ended World War I. Veterans Day traces its roots to Armistice Day, which commemorated the end of World War I. The armistice, or cease fire, between Allied Forces and Germany was signed on November 11, 1918, at the eleventh hour, effectively ending the hostilities of what was then called "the war to end all wars." The following year, in 1919, the U.S. government observed the first Armistice Day to honor those who served in World War I, establishing the precedent for an annual holiday. On June 1, 1954, President Eisenhower signed H.R. 7786 in a ceremony that changed Armistice Day to Veterans Day.

Shutdown Update: MOAA, Fellow Advocacy Groups Join Forces

By: Kevin Lilley

October 08, 2025

MOAA joined fellow organizations representing tens of millions of members of the uniformed services community in recent drives to protect servicemembers and families as the federal funding lapse enters its third week. See more at [here](#).

Tax Law Changes May Influence Your Year-End Money Moves

By: Lila Quintiliani

October 08, 2025

This article originally appeared in the October 2025 issue of Military Officer magazine. The article discusses changes to the tax laws for 2025: (1) standard deduction increases and (2) an additional \$6,000 deduction for taxpayers 65 years of age or older. See more [here](#).

NDAA Tracker: Looking at Key Amendments to the Must-Pass Bill

By: Brenden McMahon

September 03, 2025

Given this article is almost a month and a half old now, it may be OBE. However, it is a relevant topic to mention. It talks of a couple of key amendments MOAA has and are closely monitoring: Supporting Combat Injured Veterans and Improving TRICARE Access. You can read more and take action [here](#).

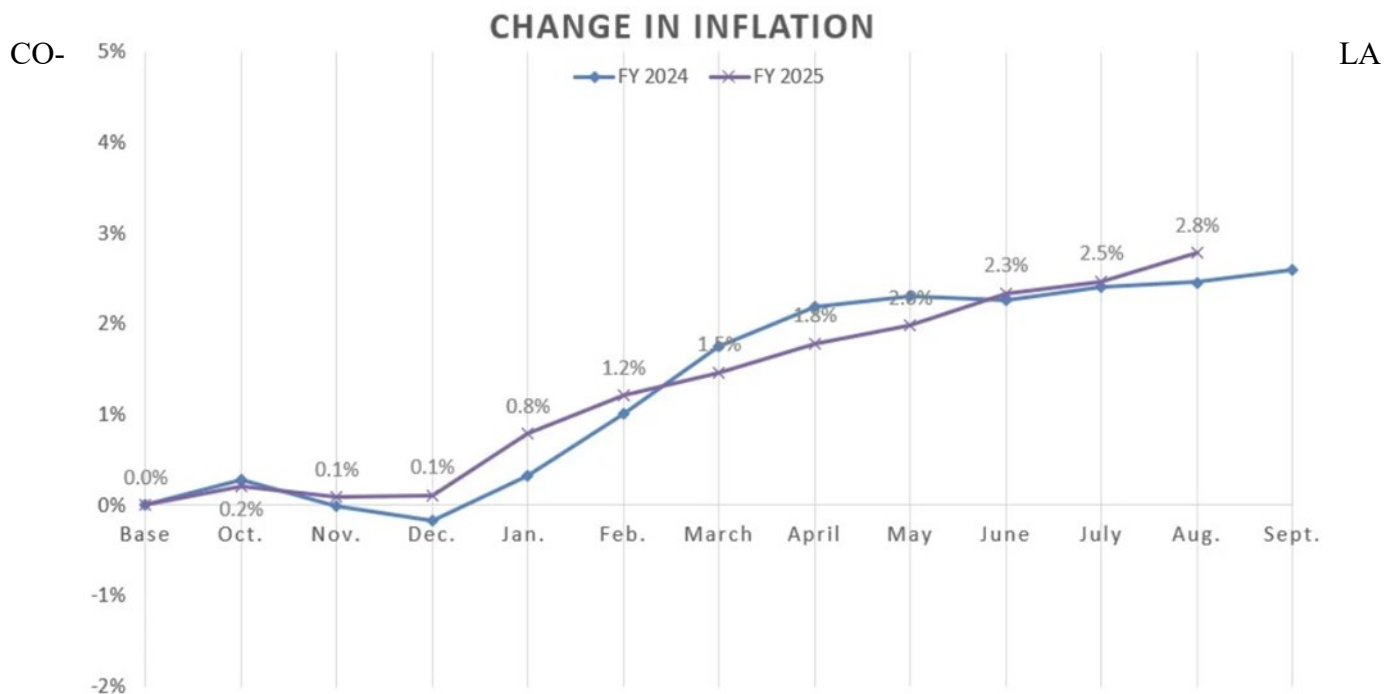
Legislative Action Center: Active Advocacy Campaigns

On the MOAA website are 21 active advocacy campaigns that deserve our attention to take action with our legislators. Please log in to MOAAs' Quorum under "Active Advocacy Campaigns" and write to your congressional legislators at MOAA | Action Center

Cola Watch

The August 2025 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Sept. 11, was 317.306, 2.8% above the FY 2025 baseline of 308.729. September 2025 figures will be announced Oct. 15.

The Chart



2026: The Latest Trends and Predictions on Your Pay Boost

Followers of MOAA's COLA Watch are tracking a rising inflation trend line, but one that's likely to end up at or near the lowest cost-of-living adjustment since the end of the COVID-19 pandemic. One prediction points to a 2.6% raise for military retirees, Social Security recipients, and others whose federal benefits are indexed to COLA calculations. [Read more here.](#)



2025 Illinois State Fair



Sunday 10 August 2025 was Veterans Day at the Illinois State Fair. Three JROTC units participated in the drill competition: Waukegan High School, Zion High School, and Prosser Career Academy.



The Zion-Benton Zee-Bees, a Navy JROTC detachment, Chief Vincent Nelson instructor.



The Prosser Academy Falcons, an Army JROTC detachment, SSgt Erika Luster instructor.



Judges for the event: Sgt Maxwell, Sgt Johnson, SSgt Clark. Illinois Army National Guard

MOAA STANDS READY TO:

PROTECT the value of service-earned health benefits from new TRICARE fees, disproportionate TRICARE cost-share increases, or barriers to accessing care in the military health system or through the VA.

PRESERVE the pay earned by those in uniform, to include scheduled pay increases, and established concurrent receipt provisions and eligibility.

PREVENT burdensome delays in VA claims processing and/or reduction of earned VA benefits.

DEFEND the veterans and military spouses who continue their service in the federal government — and other federal employees who serve veterans.



Chaplain's Comments

From the Council Chaplain

Recent events effecting MOAA Illinois has prompted my response 1) the public address by Our President and the Secretary of War and 2) the killing of Charles Kirk who was posthumously awarded The Medal of Freedom. The public address- most of which I saw on TV - was an impassioned plea by both parties to encourage patriotism in the American public in general and the military recruit in particular. It's been a while since I went through basic training but I am about the physical fitness of today's military. That needs to be worked on. But more importantly is the need for all Americans to be aware of what the United States is and its purpose. The USA is a republic with limited government, designed to promote individual freedoms which are God Given and to defend us against all enemies foreign and domestic. We are not atheist and are obligated to at least enforce the Ten Commandments which are recognized as authoritative by Jews, Muslims and Christians alike. Until there is greater acceptance of them, we can expect no less than increased violence in our streets no matter what political power is in office which leads me to the next event.

The killing of Charles Kirk makes perfect sense to those who believe that murder is the means to a joy filled society. But the Commandment remains - Thou Shalt not Kill . We hear an lament the fact with many in society, we do all what we can about all the killing going on. But the Bible has given us the answer at least in the hope that the frequency of killing will go down. Until his killing, I had never heard of Mr Kirk. A recent James Dobson Radio broadcast allowed me to hear his voice and opinions, He had a pleasant voice which conveyed a legitimate concern for the nations welfare. Mr Kirk added a joke about Illinois politics which no one would deny as being true. He said that he was born in Illinois which believes in term limits - I term in office and 1 term in prison. He was today's Will Rogers.

Otherwise, things are going well as can be expected in MOAA Illinois. I was asked at SW Chapter if I had any news from the Council. I didn't address anything but my own area chaplain visitation. I try to visit our remaining units at least twice a year and I have observed that the meals, fellowship and chapter business are well taken of. The members who attend are enthusiastic and genuinely concerned about advancing the MOAA objectives,

Until next time

Ch Ralph Woehrmann

Survivor Outreach Services Coordinator



Survivor Outreach Services

Many choose new goals for the beginning of the Year.

Organization is a great place to start. DFAS, BENEFEDS, MILCONNECT and the VA are all great online resources and a great place to start.

As a reminder the Survivor Benefit Plan

Marital Status Update form (Formally Certification of Eligibility) is due annually

on the Annuitants' birthday. If you have questions, contact Michelle Rutherford at

michelle.r.rutherford3.ctr@army.mil or 217-720-9574.

Michelle Rutherford
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PROVIDING CRISIS RELIEF TO OUR NATION'S HEROES

Together, we can offer support and stability to the uniformed services and veteran communities during a crisis.



OUR GOAL

Our goal is to raise \$1 million to endow The MOAA Foundation's Crisis Relief Fund and continue our great work.



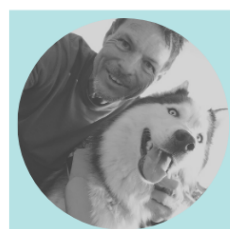
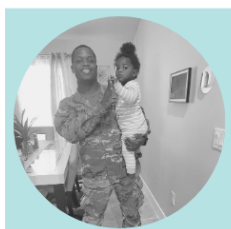
WHY CRISIS RELIEF?

More than 12 million veterans without a VA disability rating have virtually no support when disaster strikes.



CAN YOU HELP?

Our hope is your generous contribution will help us reach our goal to fund this program in perpetuity.



READY TO ASSIST

In April 2020, The MOAA Foundation launched an emergency COVID-19 Relief Fund to support uniformed services families impacted by the pandemic.

As the pandemic has ebbed, we know crisis-related needs of uniformed services families and veterans still exist.

To answer the call for help, we established The MOAA Foundation Crisis Relief Fund — an enduring emergency relief fund to assist uniformed services personnel, veterans, and their families (including caregivers and survivors) in the midst of crisis.

WHAT SETS US APART



Our streamlined application takes less than 20 minutes to complete, saving applicants the time they need to address other urgent priorities.



Funds reach an approved applicant's bank account within days of approval — timely relief when it can have the most impact.



Financial grants are awarded to qualifying applicants to help with housing costs, utilities, medical and insurance bills, groceries, and more.



100% of our Crisis Relief applicants would recommend our program to others in need.



(800) 234-6622



moaa_foundation@moaa.org



charities.moaa.org/crisisrelief

Reasons to join a MOAA Chapter

Joining a MOAA chapter offers a range of benefits and opportunities for military officers and their families. Here are some of the reasons to consider joining a MOAA chapter:

Make Yourself Heard: MOAA chapters provide critical grassroots support for MOAA's national legislative agenda, helping to protect the benefits of military servicemembers and their families.

Give Back to the Community: Chapter members serve as ambassadors in their communities, supporting various programs that positively impact the lives of others.

Networking Opportunities: Chapters include second-career members in the workforce and retired servicemembers, providing valuable connections and networking opportunities.

Stay Informed: Chapter newsletters, websites, and meetings offer the latest information on local, state, and national issues and changes to military benefits.

Influencing State Legislation: MOAA chapters can lobby for and pass state-level legislation that affects military members and their families. Joining a MOAA chapter is a way to contribute to the advocacy efforts of the organization and to support the rights of military service members and their families.

Council of Chapters

Website

The Council has a website. Address is <http://www.ilcouncilmoaa.org>

If you have any items or input for the website, contact MAJ (USAF, Ret) Dave Knieriem at the following email address: dknieriem@casscomm.com

MOAA is the nation's largest and most influential association of military officers. It is an independent, nonprofit, politically nonpartisan organization.

While MOAA is permitted by law to lobby—and does so actively—its status as a tax-exempt veterans organization precludes it from participating in political activities, which are defined as intervening directly or indirectly in any political campaign on behalf of or in opposition to any candidate for public office.

Stated briefly: the association may advocate issues, but it may not advocate the election or defeat of particular candidates or political parties. This newsletter follows the policies of MOAA National.



Never Stop Serving!!!

MOAA Store and ROTC/Junior ROTC Items

The MOAA store has re-opened at <https://moaa.estore.shop/>. In addition to promotional gear, you can find ROTC and Junior ROTC (JROTC) award certificates (in stock now) and medals (place orders now for backorders to be shipped when medals are in stock, expected by the end of April). Electronic certificates may be customized and downloaded [online](#) at any time. Note that medals have been updated to reflect all eight uniformed services, and JROTC certificates have been updated with language more appropriate to high school students rather than ROTC students.

The cost of medals to affiliates will remain at \$3.00 per medal due to a MOAA subsidy. Additionally, the store recently added the USPS live rate to shipping options, providing a lower-cost alternative.

Council Meetings

According to the Council By-Laws: There shall be a regular meeting of the Council during each of the first two trimesters of each calendar year. Notice of such meeting, provided by the Secretary, shall be mailed, via post or electronically, to each officer, appointive official of the Council, and each member of the Council at least 30 days before the time appointed for such meeting.

MOAA Legislative Action Center

You can help MOAA by visiting their legislative action center and contacting your elected officials regarding pending legislation MOAA is working. You can reach the Legislative Action Center at the following email address: [take action.moaa.org](mailto:takeaction.moaa.org)

Never Stop Serving



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Being Forgotten!

Now and Always
We'll be There.



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Book with Confidence: MOAA Vacations always guarantees the lowest price and is the only travel agency in the country that provides travel on a Satisfaction Guaranteed basis. Should you have any issue or problem before or during your trip, we guarantee to resolve the issue to your satisfaction.

Group Travel: We offer the opportunity to travel with your fellow MOAA members from your local chapter and across the country, thereby increasing the fun for your next vacation.

MOAA Support: MOAA Vacations supports MOAA National and Local Chapters. By booking through us you are also supporting MOAA's mission and initiatives, as a portion of the proceeds helps fund advocacy and support programs for the military community and their families.

If you're considering booking a trip, it's worth exploring what MOAA Vacations has to offer!

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