

December 2025

ILCouncilMOAA.org

FORWARD OBSERVATIONS

Never Stop Serving!!!

***“NEVER
STOP
SERVING”***



President's Column

Seasons Greetings!

Certainly, all the snow is telling us it is time for us to help the jolly ‘ole elf in his journey.

Our Air Force guys will be tracking him as he sets off warnings in NORAD, while our Navy folks will be doing search and recovery of packages that missed their small island drops around the world, and the Army and the Marines will most likely be assigned cleaning up the reindeer droppings across the land.

It looks like Santa will give us the passage of the 2026 NDAA, and he is still promising the activation of the NRT by Christmas. Things in DC remain dynamic which merits our continued vigilance.

The portals for the Community Grants and the Community Sponsorships are open, and the LOE / Comm awards should be open soon.

As always, there is a lot happening. But most importantly, especially since we are no longer manning the watch, take time to share the season with family and friends and to celebrate the freedoms that America’s uniformed services have protected for over 250 years.

Thanks for being counted among those who “Never Stop Serving”! Have a Merry Christmas and a Happy New Year.

Semper Fi – Bob

Legislative Column

COL (USAF, Ret) Richard Smith

Legislative: Col Smith:

Merry Christmas to all veterans--active duty and military retirees. This has been a dynamic year on the legislative front. MOAA continues to tow the line to ensure our veterans receive the benefits they were promised and that they deserve. Before we look at some of the current legislative actions, a moment of light-hearted news is appropriate: NORAD has been tracking Santa for 70 years as he soars across the globe delivering presents in addition to monitoring and defending North American airspace every day. On December 24th, trackers worldwide can call 1-877-HI-NORAD from 4 a.m. to midnight MST to ask live operators about Santa's location. For children without access to a phone, a new web-based calling option will allow them to contact the NORAD Tracks Santa Operations Center directly through the website. The NORAD Tracks Santa website (www.noradsanta.org) features Santa's North Pole Village, which includes a holiday countdown, games, movie theater, holiday music, web store and more.

Tax Update: Retirees in These States Will See Changes in 2026

By: Kevin Lilly

December 1, 2025

Retirees from the uniformed services in multiple states will pay less in taxes for the 2025 tax year, in some cases thanks to grassroots lobbying efforts from MOAA members and affiliates. Here is a look at some of the changes taking effect, including states where retired members of the USPHS Commissioned Corps and NOAA Commissioned Corps may receive benefits on par with armed services retirees. Visit MOAA.org/statereport for a state-by-state list of tax policies.

House Bill Would Support Military Spouses During PCS Moves

By: Kevin Lilly

December 1, 2025

A bipartisan House bill would provide additional leave to military spouses employed by the federal government who are facing a PCS move, offering much-needed support during an unstable time for families who serve. See more [here](#).

3 Ways to Protect Servicemembers and Veterans from the Next Government Shutdown

By: MOAA Staff

November 12, 2025

Legislation ending the [longest federal government shutdown in U.S. history](#) passed the House 222-209 on Nov. 12 after clearing the Senate two days earlier, with a continuing resolution set to keep the government open through Jan. 30. The president signed it into law late in the evening. It is the first step in rebuilding a broken trust between lawmakers and the uniformed services and veteran communities. But it is far from the last. See the three moves Congress should make to further that process [here](#).

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GLP-1 Price Cuts: What You Need to Know

By: MOAA Staff

November 12, 2025

A recent agreement between the White House and two drug manufacturers [to reduce the cost of some GLP-1](#) medications does not seem to include those filling prescriptions via the TRICARE pharmacy program, but it could bring more attention to MOAA's work on behalf of TRICARE For Life patients [who lost GLP-1 coverage](#) earlier this year. See more [here](#).

Military Officers Association of America

Issue #2025-06

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

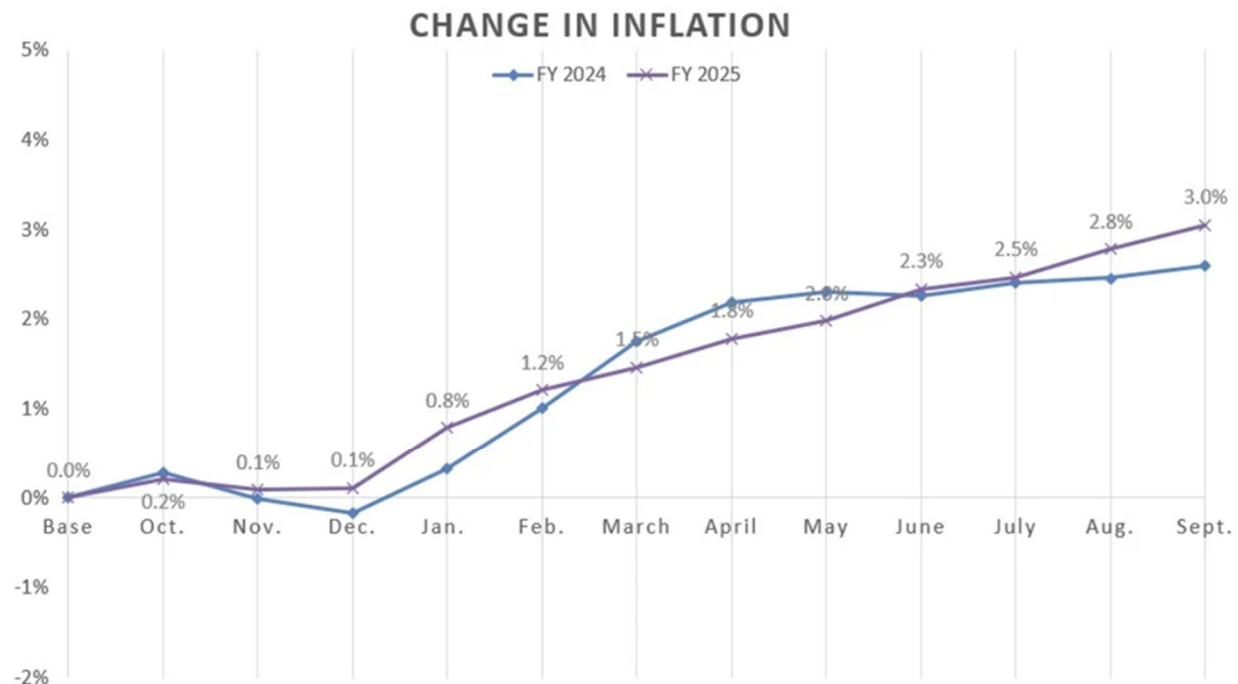
VA shifts critical dollars to healthcare

The Department of Veterans Affairs recently announced it has terminated a Biden-Administration mandate to spend \$77 million on electric vehicle charging stations at VA facilities. The money will instead be redirected to critical health care construction projects.

Cola Watch

The September 2025 Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released Oct. 24, was 318.139, 3.0% above the FY 2025 baseline of 308.729. This means the average CPI-W for the last three months of the fiscal year (July, August, and September 2024) is 317.265. The federal government shutdown delayed October 2025 figures, which had been scheduled for a November 13 release. There are no plans to release those figures; November 2025 figures are scheduled for a December 18 release.

The Chart



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

Kindest Greetings to all as we move rapidly through another Holiday Season. May the Blessings of this Season be to you and yours I am like most individuals who get many things through the mail, the internet and stuck in the door. Much of it is of little value so it goes in the round file or perhaps to wrap fish with as Jay Leno used to say.

But there are the birthday cards, notices of an account paid off and newspapers which carry some good news - justice finally coming to a long standing situation, as an example. I recently received the latest copy of Imprints, a publication of Hillsdale College which has as, its feature, a notice of an upcoming event next year which all Americans should observe, namely, the 250th Anniversary of the greatest political document in Our Nation's history, the Declaration of Independence.

My column is taken from the article which highlights its colorful history. The Declaration is some 1350 words long, Its majesty is matched by its pithiness, It contains an entire account of the source, the purpose and the manner of the government of the United States. In these three things is to be found the solution to our problems.

First, the source of our government. " the laws of nature as the laws of God." These things we know by seeing and thinking about the things around us in nature. Under these laws of nature, the Declaration says, " that all men are created equal. " Put any common noun in place of " man " and the formula still works. All men, meaning human beings, are equal in being human beings, are equal in being human which makes them equal in their rights. Everything we know, we know through our perception of nature and our understanding of the Divine.

Next, the purpose of our government: The Declaration describes to what end we are to be governed, namely the protection of our rights, the rights that are written in nature, These are inherited in man himself, instilled by the Creator Himself. What are these rights ? To do these things the human being can do by nature, think, work, speak ,learn , worship, and defend. We must do them or be diminished. Finally the Declaration describes the manner in which we are governed : It must be representative in form and be limited. It may only exercise the powers we delegate to it. It must be run through elected representatives, and, the powers of government must be divided, not concentrated. Here in beautiful outline is the basis of our country, the most successful free county in history. Its anniversary is a chance to remember it.

Ralph Woehrmann,,

CH MAJOR, USA RET

Illinois Council of Chapters Chaplain.

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.



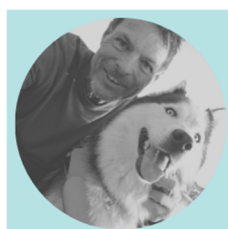
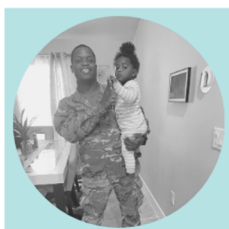
WHY CRISIS RELIEF?

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



The Greatest Casualty is
Being Forgotten!

Now and Always
We'll be There.



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Exclusive Discounts: MOAA Vacations provides exclusive deals and discounts that are not available to the general public. This can lead to significant savings on cruises and vacation packages.

MOAA Exclusive Amenities: As a member, you receive additional perks and benefits on most cruises and tours including additional dollars off, free shipboard credit, cabin upgrades and more.

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!

Regent All-Inclusive Luxury Cruises



The World's Most Luxurious Fleet™ offers the most inclusive luxury travel experience at an extraordinary value. If you compare Regent's all-inclusive voyages to the competition in Alaska, Asia, the Tropics, the Mediterranean and Northern Europe the research shows Regent Seven Seas Cruises® offers the best value in each of these regions.

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