



**[Dovermoaa.org](http://Dovermoaa.org)**

**December 2025**

MOAA is a nonprofit, nonpartisan organization open to officers and former officers of the Uniformed Services.

## **Next Dinner Meeting: December 18, 2025**

### **Program:**

**Fellowship and Holiday Songs**

**REMEMBER: Bring items to place under local kids' trees!**

**Location:** Franco's Dover. For directions and other information visit <https://francospizzadover.com/>

### **Agenda:**

- 5-6 social hour
- 6-7 dinner
- 7-7:20 program
- 7:30 to 8:00 business meeting

### **Menu:**

Spaghetti with meatballs - \$29  
Chicken Parmigiana (with spaghetti) - \$31  
Meat tortellini with alfredo - \$31  
Add \$3.00 for sodas.

When you order, please tell Tom if you want decaf, coffee, or tea to speed up service before our speaker begins.

Above meals include salad, bread, coffee/tea, and tip but not dessert or adult beverages. Bar not extensive, wine and beer are easiest. Wine by bottle, can take home what you don't consume. Tom will call in all items at once. Pay Tom at the door. Thanks!

Call (301) 904-0228 or email [rotorhead65@aol.com](mailto:rotorhead65@aol.com) to confirm your attendance and select your meal with Tom Smith NLT 2 days before the dinner meeting. (note 301 exchange, not 301)

## MOAA National Agenda:

1. Improve funding and living conditions in unaccompanied housing and advocate for more transparent oversight reporting requirements
2. End the wait for toxic-exposed veterans by improving the presumptive process
3. Incentivize military spouse hiring with a work opportunity tax credit
4. Improve access to health care for military families with a digital access assistance platform
5. Support veteran caregivers in reeducation, reemployment, and retirement

## Legislative News:

Rumor has it Senator Eric Buckson may reintroduce legislation to eliminate taxes on retired military pay.... Delaware continues to lag behind the nation, which is such a shame since we have additional older Americans moving and living in Delaware and a decreasing amount of younger people to take care of them:

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

By: Kevin Lilley [DECEMBER 01, 2025](#)



Figure 1 Spx/Chrome/Getty Images from MOAA website

MOAA National serves in an advisory capacity on state-specific issues, such as income tax exemptions. Please contact your local MOAA council as state legislation must originate at the state level.

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's 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](https://moaa.org/statereport) for a state-by-state list of tax policies. Have a tax policy change we should know about? Email [editor@moaa.org](mailto:editor@moaa.org) with "State Tax" in the subject line; your information may be used for a follow-up article.

### **California**

The [state budget](#) signed June 27 by Gov. Gavin Newsom exempts \$20,000 of uniformed service retirement pay or survivor benefit pay from state taxes beginning with the 2025 tax year. It includes USPHS and NOAA officer retirees and was supported by multiple state veterans' groups, including MOAA's California Council of Chapters (CALMOAA).

The legislation expires before the 2030 tax year. It is limited to those with a federal adjusted gross income up to \$125,000 (or \$250,000 for joint filers).

### **Georgia**

A [law signed May 13](#) by Gov. Brian Kemp increases the exemption for military retired pay to \$65,000 for the 2026 tax year.

Prior law allowed retirees of all ages to exempt \$17,500 of military retirement pay annually, along with an additional \$17,500 for those with a Georgia-earned net income over that amount. Retirees 65 and over already can exclude up to \$65,000 in all types of retirement income, and those ages 62 to 64 (along with disabled retirees) can exclude up to \$35,000.

The military-retirement exemption does not apply to USPHS or NOAA Corps retirees.

### **Idaho**

A law signed March 6 by Gov. Brad Little (and [amended in April](#)) expanded the state's income tax exemption on military retired pay to those classified as disabled OR at least 62 years old at the end of the tax year OR worked enough during the tax year to file a federal return.

The deduction is limited to the maximum Social Security benefit, [which varies by year](#). The new legislation does not specifically address USPHS or NOAA Corps retirees, but previous military-retirement exemptions have applied to those groups.

**[RELATED: [Tax Law Changes May Influence Your Year-End Money Moves](#)]**

### **Indiana**

[A law signed April 10](#) by Gov. Mike Braun expands the state’s military tax exemption to include retirees from the Space Force, along with retired USPHS and NOAA officers.

It also covers benefits paid to the survivors of those servicemembers, as well as the state’s active duty pay exemption. The bill covers the 2025 tax year, but it will expire July 1, 2028.

### **Maine**

[A law signed July 1](#) by Gov. Janet Mills expands the state’s retirement pay tax exemption to cover members of the Space Force as well as the USPHS and NOAA Corps. It takes effect with the 2026 tax year.

Testimony in support of the legislation included materials from Rear Adm. Joan Hunter, USPHS (Ret), a member of MOAA’s national board of directors and of the MOAA Southern Maine Chapter.

“USPHS officers have the same ethical standards and professional conduct requirements as our ‘sister services,’” Hunter wrote. “We are required to train and maintain proficiency and readiness for deployment successfully. We take the same oath of office as our Armed Service Members, earn the same military rank and pay grades, earn the same retirement pay and benefits, are covered by the GI Bill, are eligible for TRICARE military health care system, receive a formal discharge ... and earn benefits for care by the Veterans Administration.”

### **Vermont**

[A law signed June 25](#) by Gov. Phil Scott exempts military retirement income (to include USPHS and NOAA uniformed retirees) for those with a federal adjusted gross income of \$125,000 or less.

Those with incomes above that threshold but less than \$175,000 will receive a partial exemption. The change takes effect with the 2025 tax year and replaces state law offering a partial exemption to those with lower gross income levels.

### **Virginia**

The 2023 state budget included increased tax exemptions, which moved from \$20,000 in military retirement income in the 2023 tax year to \$30,000 in 2024 and \$40,000 in 2025 and beyond.

The exemption does not apply to USPHS or NOAA uniformed retirees.

*[JB’s note: these are states that do not exempt full retired military pay. 75% of states exempt military retired pay or do not have an income tax.]*

## Chapter News:

### Volunteers Needed!

Our beloved Vice President/Membership Chair, Greg Haven, has resigned. We now need for our board:

- Vice President (must be elected)
- Membership Chair (can be two people or one)

Please, someone, step up and volunteer. Remember, in MOAA, spouses can hold office.



- JB says the job of Newsletter Editor is also open.

Wreaths Across America—we need to donate 10 more wreaths! Share this link with your friends and don't forget these make wonderful Holiday Gifts for seniors who don't want to add to clutter in their homes!

<https://wreathscrossamerica.org/pages/166217>



Results

### Our Donations in 2025 So Far

**65 Wreaths Sponsored**

**86.3% to Goal**

**10 To Go!**

**REMEMBER the Fallen. . . HONOR those who Serve. . .**

**TEACH our children the value of Freedom.**

Welcome to the DE0080P - Dover Delaware Military Officers Association Of America's Wreaths Across America Page.

On December 13, 2025, at 10:30 am, DE0080P - Dover Delaware Military Officers Association of America will be helping Delaware Veterans Memorial Cemetery-Bear to Remember and Honor our veterans by placing Remembrance wreaths on the graves of our country's fallen heroes.

Please help us honor and remember as many fallen heroes as possible by sponsoring remembrance wreaths, volunteering on Wreaths Day, or inviting your family and friends to attend with you.

Thank you so much for supporting the DE0080P - Dover Delaware Military Officers Association of America and Wreaths Across America!

**You can donate without participating in the wreath-laying... use this link... tell your friends!**

<https://wreathscrossamerica.org/pages/166217>



### **JROTC Scholarship Update—Vice Orlando, Chair**

- Liza and I attended the FSMA 250th Marine Corps Anniversary.
- Also represented us at the Home of the Brave event in early November.
- In the process of updating the scholarship forms, which will reflect changes we decided on for the criteria (who is eligible). I intend to have the applications pushed out no later than 31 Jan and a suspense for submission to us NLT than 1 April 2026, which will give us sufficient time to review the packets.

## **Future Meetings and Events:**

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*There is never a need to wait for the monthly Newsletter to advise you of the date or menu option: these are provided several meetings out in the Future Meeting Section.*

*All meals include homemade bread, side salad, coffee, tea, or soda. Alcoholic beverages, appetizers, and desserts are not included.*

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### **January 15, 2026: Christiane Warren, PhD will discuss the Berlin Wall**

Baked Ravioli (topped with mozzarella sauce) - \$30

Eggplant Parmigiana (with spaghetti) - \$32

Stuffed shells with meat sauce - \$32

### **Feb 19: JROTC Fundraiser lunch and dinner on your own, **bring friends!****

### **19 March – Speaker BG David Deputy, DNG (Ret) on his historic home and how it is connected to the history of our country**

Chicken Parmigiana (with spaghetti) - \$31

Meat tortellini with sausage and meatballs - \$31

Linguine with white clam sauce (fresh clams) - \$32

### **16 April – Speaker Secretary of Veterans Affairs Karen Berry**

Veal Parmigiana (with spaghetti) - \$33

Baked Lasagna - \$31

Fettuccine with meat sauce - \$29

### **21 May - (JROTC Scholarship Dinner)**

Veggie deluxe personal 8" white pizza - \$25

Spaghetti with meat sauce - \$29

Eggplant Parmigiana (with spaghetti) - \$32

## **Help us Grow & Stay Informed!**

Why not share the news of membership in our great chapter with your friends and with any eligible military folks with whom you come into contact? Here's the link to our membership form: <https://dovermoaa.org/chapter-membership> .

To keep up to date between monthly newsletters and meetings, don't forget to check out our Facebook Page: <https://www.facebook.com/groups/850935569172190>

Though MOAA National rated JB as a 5-star newsletter editor, if anyone wants to replace our fat, lazy newsletter editor, he will step down. To be our newsletter editor, you do not have to have as cute a face or as fuzzy a kissable tummy as JB.

Never Stop Serving,



Respectfully submitted,

*JB*

Newsletter Editor