

BG Duncan commends JMC's workforce



On May 13, inside Heritage Hall at the Rock Island Arsenal, Brig. Gen. Daniel Duncan, JMC's 15th commander, hosted his first enterprise-wide town hall.

"I am very proud and very humbled to be your new commanding general here at the Joint Munitions Command," Duncan said. "This has been an absolute wonderful journey to get to this point. JMC is something that has always been in my sphere. My roots are in ammunition."

JMC provides the joint forces with ready, reliable, and lethal munitions at the speed of war, sustaining global readiness.

"We are providing lethality to the joint forces and for our allies and partners," Duncan said. "Hats off to all of you. What you do absolutely matters in the grand scheme of things."

"This organization has an incredible culture and a tremendous reputation in the Army and across the joint forces," he added. "That reputation doesn't come by accident — it's built by the people in this room and those joining online. The pressure is on me to enable and support you in continuing what you're doing, so we can further that reputation."

LEADERSHIP NOTE

Dear JMC Alumni,

Resiliency is the ability to withstand adversity, adapt to challenges, and emerge stronger. It is a skill, a mindset, and a source of inner strength that carries us through life's uncertainties. Whether in our personal lives, professional endeavors, or the ever-evolving landscape of the world, resiliency enables us to learn, grow, and thrive.

At some point in our lives, we have all faced rigorous challenges, difficult discussions, and moments of doubt, but through each experience, we honed our ability to persevere. Resiliency is not just about enduring hardships but transforming them into opportunities. It allows us to embrace change with confidence and turn setbacks into fuel for future success.

The ability to adapt and overcome is what separates those who merely survive from those who truly thrive. Strength is not just found in moments of triumph, but in the persistence to rise again after every fall.

No matter where life takes you, remember that you are part of the JMC community.

Daniel Duncan
Brigadier General, USA
Commanding

RETIREE SPOTLIGHT

Trish Huber

After a stint at John Deere, Huber's civilian career began in 1983 with the U.S. Army Armament, Munitions, and Chemical Command (AMCCOM), where she worked as an industrial engineer in the Industrial Readiness Directorate. In 1985, she transitioned to JMC, where she spent the rest of her career excelling in various roles. Huber eventually became a Senior Executive Service leader within JMC, and she retired on May 20, 2015, as the deputy to the commander.



"Pursuing a government job was by far the best career choice," she said. "It was really rewarding."

While it's been just over 10 years since she reported to RIA in an official capacity, Huber has kept tabs through the Rock Island Arsenal Defense Alliance (RIADA). She's very active in the organization that supports and promotes the Rock Island Arsenal and Quad Cities region's defense industry through community-led efforts.

Huber encourages those who are a part of RIA's workforce to step out of their safe spaces.

"You have to break out of being comfortable in order to grow," she said. "There is security and safety staying in the same roles, but you can go on to be a leader if you do something out of the ordinary."

"Don't hold back," added Huber, who has been enjoying golfing, playing pickleball and socializing with her previous co-workers, family and friends since her retirement.

Social Security information



The highest possible monthly Social Security benefit for retirees in 2025 is \$5,108, but not everyone qualifies for this amount. To receive the maximum payment, claimants must meet specific requirements, including working for at least 35 years while earning high salaries and delaying their claim until age 70.

How retirement age affects benefits:

- Full Retirement Age (66-67, depending on birth year): If you retire at this age in 2025, your maximum benefit would be \$4,018 per month.
- Early Retirement (Age 62): Claiming benefits at this age results in permanent reductions, with a maximum benefit of \$2,831 per month.
- Delayed Retirement (Age 70): Waiting until 70 allows delayed retirement credits to accumulate, increasing the monthly benefit to \$5,108. After age 70, no additional credits are earned.

The Social Security Administration calculates payments based on the highest 35 years of earnings, adjusting for inflation. If someone has gaps in their work history or lower-income years, their benefit amount will be reduced — even if they wait until age 70 to claim.

While delaying retirement leads to larger checks, some people may prefer to claim earlier for financial security or lifestyle reasons. Finding the right balance depends on individual circumstances!

For more info, visit the SSA website: www.ssa.gov

CHAPLAIN'S CORNER *Chaplain (Capt.) Simon Jackson*

Resilience and the road through grief

"No one ever told me that grief felt so like fear." C.S. Lewis wrote those words in "A Grief Observed," not from the comfort of theory, but from the raw experience of the loss of his wife to cancer. His words remind us that grief often arrives like a storm, disorienting and relentless, shaking the ground beneath our feet.

In times of grief, resilience is often misunderstood. It is not the absence of sorrow or the ability to carry on unaffected. Resilience does not mean compartmentalizing feelings or pretending to be strong for others. Instead, it means continuing forward while carrying the full weight of what we've lost. It is the quiet, steady decision to get up, to reach out, to engage with life one small step at a time.

Resilience shows up in ordinary moments. It can look like answering the phone when you would rather be alone. It might mean stepping outside for some fresh air, even when the world feels gray. It can be allowing yourself to remember the one you lost, not to stay stuck in the past, but to honor their life in the present.

There's no one-size-fits-all timeline for healing. For some, it may come through faith. For others, through family or community. Whatever the path, the grief journey takes time, and resilience is not about how fast you move through it. It's about not giving up.

If you're grieving, know that you're not alone. Many within our JMC family carry silent burdens: loss of a loved one, a friend, or even the invisible grief that comes with change, distance, or disappointment. You are seen, and support is available.

Grief is part of the human story, but it's not the end of the story. With time, support, and resilience, we take the next step. And then the next.

Contact Chaplain Jackson at office: 520-693-0377 or cell: 309-519-4243

Hydration and heat protection tips...

Things are heating up out there, and it's the perfect time to enjoy the outdoors but it's also crucial to focus on heat safety. Now is also the time to prepare yourself for the warm weather and understand how to safely enjoy the sun. Research consistently shows that preventive measures against heat-related illnesses is vital for health, well-being, and even longevity.

Research also consistently shows that even mild dehydration can significantly impair physical and cognitive function, increasing your risk in hot weather. Staying aware of your body and taking proactive steps is key to maintaining independence, preventing serious health issues, and enjoying the summer safely.

For those who are regularly active outdoors, consider adjusting your schedule to avoid peak heat hours (typically 2 p.m. - 5 p.m. in the Quad Cities during the summer months). Also, utilizing cooling towels, wearing light-colored and loose-fitting clothing, and planning routes with access to shade or water can improve comfort and reduce risk.

Facts about heat safety:

- 1. Hydration is key:** Drink plenty of fluids and use the frequency and color of your urine to assess hydration status. The target color is light yellow to clear with your usual number of trips to the restroom.
- 2. Know the signs of heat exhaustion:** Symptoms include heavy sweating, weakness, dizziness, headache, nausea, and muscle cramps. If you experience these, move to a cool place, rest, and hydrate.
- 3. Heatstroke is a medical emergency:** High body temperature (103°F or higher), confusion, loss of consciousness, and hot, dry skin are signs of heatstroke. Call 911 immediately.
- 4. Certain medications increase risk:** Some medications can interfere with the body's ability to regulate temperature, urine output, and total hydration. Check with your doctor or pharmacist about potential risks.

No matter your activity level, the key is to be prepared and stay vigilant.

Lt. Col. Jeffrey Milch,
Command Surgeon



In remembrance...

Bill Palos

JUNE KEY DATES

- 6 – D-Day
- 14 – Army Birthday & Flag Day
- 15 – Orthodox All Saints' Day (Christian)
- 19 – Juneteenth
- 20 – Litha (Pagan)
- 21 – Father's Day & First Day of Summer
- 27 – First of Muharram (Islamic)



Happy 250th Birthday, Army!

Since its official establishment on June 14, 1775, the U.S. Army has stood as a defining force in American history. As the first military institution of the new republic, it played an indispensable role in securing independence from Great Britain in an arduous eight-year conflict. At times, the U.S. Army represented the only enduring symbol of our nation, a rallying point for patriots determined to defend their hard-won freedoms.

Following its success in the Revolutionary War, the Army continued to shape the nation's future, expanding westward, supporting territorial defense, and evolving with the needs of an expanding republic. It maintained a balance between militia traditions and professional military standards, ensuring the country was prepared to face both external and internal challenges.

Throughout the 19th and 20th centuries, the Army adapted to modern warfare, proving its mettle in conflicts such as the Civil War, World Wars I and II, and beyond. It has been a driving force in technological and strategic advancements, fostering military innovations that have influenced warfare globally.

Today, the Army stands as the largest branch of the U.S. military, continuing to uphold its commitment to national defense, humanitarian assistance, and global peacekeeping efforts. Its legacy is woven into the fabric of American resilience, ensuring that the values of service, duty, and sacrifice endure across generations.

CULTIVATING HAPPINESS



Happiness defined: Happiness is a subjective experience of well-being, contentment, and joy. It encompasses both momentary positive emotions and a deeper sense of fulfillment and meaning in life.

Nurturing happiness: To cultivate happiness, you can focus on building healthy relationships, practicing gratitude, engaging in self-care, and finding meaningful activities.

Ways to foster happiness: Make time for loved ones, engage in meaningful conversations, and show appreciation for their support.

Join groups or clubs that align with your interests, volunteer, or be open to meeting new people. Set goals to help you gain a sense of purpose and pursue passions that bring fulfillment.

Practice gratitude through journaling things that you are grateful for and let loved ones know that you appreciate them. Lastly, focus on positivity.

Most importantly, engage in and practice **SELF-CARE!**

— CW5 Fatugygenea "Nai-Nai" Harris
fatugygenea.k.harris.mil@army.mil

Eight things every retired person should do...



If you've moved from saving for retirement to relying on your savings — or are in the process of doing so — you likely understand that financial responsibilities don't end when you retire. In fact, they can become even more significant. As you shift your focus from working to enjoying the rewards of your efforts, your financial planning needs evolve. While your priority before was building enough savings to retire, your main task now is to protect and manage those funds, while also using them to make the most of your retirement.

Here are eight steps you can take after retiring (or semi-retiring) to stay on track with your financial goals.

- 1. Assess your spending and income strategy at least once a year:** Unexpected expenses like home repairs, medical costs, or market fluctuations may require adjustments to your original strategy. Regular reviews and guidance from a financial planner can help you stay on track and prepare for future changes.
- 2. Make sure your portfolio reflects your current risk capacity:** Understanding risk tolerance helps you invest wisely, but in retirement, knowing your risk capacity — how much of your portfolio you can afford to lose without financial harm — is just as crucial. To determine this, estimate the cash you'll need over the next one to four years beyond predictable income sources and keep that amount in safer investments like cash equivalents to ensure stability.
- 3. Understand how large withdrawals affect your savings:** Keeping a short-term cash reserve helps you avoid withdrawing from your portfolio during market downturns, preventing costly losses in early retirement. To reduce sequence-of-returns risk, maintain a year's worth of savings plus two to four years in liquid, conservative investments, giving your portfolio time to recover.
- 4. Have a tax-smart withdrawal strategy:** Developing a tax-efficient withdrawal strategy can help maximize retirement savings by leveraging different tax treatments across income sources. Prioritize required minimum distributions, then tap interest, dividends, and maturing bonds before selling taxable assets, keeping Roth accounts untouched for tax-free growth and potential inheritance.
- 5. Create a long-term care plan:** A costly reality for most retirees is long-term care, which makes it essential to plan ahead for potential expenses. A well-thought-out strategy can include insurance, family caregiving, or using retirement assets like IRAs, 401(k)s, or HSAs to cover costs while preserving financial security.
- 6. Update your beneficiaries and will:** Titling and beneficiary designations can override a will or trust, so reviewing them regularly ensures your assets follow your wishes and minimize probate complications. Keep account titling and beneficiaries updated and consult an attorney to ensure your estate plan aligns with your long-term goals.
- 7. Find out if you need a trust:** While a will is essential, a trust can offer greater control over asset management, bypass probate, and take effect before or after death. Trusts can help with specific goals like charitable giving, providing for heirs with special needs, or ensuring assets are handled according to precise instructions.
- 8. Consider the benefits of giving in retirement:** Giving assets during your lifetime allows loved ones to benefit sooner while potentially reducing your taxable estate. Current tax laws offer exclusions and exemptions for gifts, but limits may change after 2025, making it important to plan accordingly.