

### **RETIREE SPOTLIGHT**

# **Kelly Gilhooly**

Gilhooly began her civilian career serving as a park ranger for the Corps of Engineers.

"It was my dream job," Gilhooly said. "I loved being outdoors and engaging with the public."



After 10 years as a park ranger, Gilhooly transitioned into a strategic planning role within the Corps, where she worked in several divisions and deployed to Afghanistan.

"Deploying helped me understand the larger mission and was an opportunity to give back in support of Corps initiatives," she said.

After 23 years, Gilhooly moved on to JMC. She spent 14 years working for command before retiring with 37 years of federal service.

"I liked the opportunity to help drive excellence in a federal organization," Gilhooly said. "I really enjoyed being part of something bigger than myself and that sense of purpose never left me."

Gilhooly, who stays in touch with her former colleagues, hasn't stopped punching a time clock. As a retiree, she continues to support government initiatives.

"I do still continue to work as a consultant for federal contracts," she said.

Outside of work, Gilhooly enjoys spending time with her grandchildren and traveling with her friends.



# Providing ready, reliable, and lethal munitions for decades

For decades, Rock Island Arsenal has stood as a cornerstone of America's ammunition management, quietly powering the nation's defense through war and peace. The Joint Munitions Command's legacy stretches back to World War II, when the urgent need for decentralized ordnance operations led to the creation of the Field Director of Ammunition Plants in St. Louis and the Small Arms Ammunition Sub Office in Philadelphia. These early efforts laid the foundation for the Ordnance Ammunition Center, which evolved into the Ordnance Ammunition Command, marking Rock Island as the center for munitions oversight and support. A tradition of excellence and rapid response was born, shaping the future of what would become JMC.

By the mid-19th century, the Ordnance Department played a pivotal role in advancing the Industrial Revolution, helping to establish the "American System of Manufacturing," a groundbreaking approach that emphasized standardized parts and efficient mass production. This foundation proved vital during World War I, when the War Industries Board transformed the ordnance mission by standardizing production processes, scaling up mass manufacturing, and coordinating a vast network of 185 ammunition and Load, Assemble, and Pack plants. Operated primarily by commercial companies, these facilities supplied critical war materiel to both U.S. and Allied forces, ensuring a steady flow of munitions to the front lines.

After WWI, commercial producers were less willing to build facilities and change over commercial production to meet government wartime requirements. Thus, WWII required the largest government ammunition industrial base buildup in U.S. history. The Ordnance Department authorized construction of 112 ammunition plants and built 86 by the end of the war. The plants were initially managed by the Ordnance Department and over time, smaller organizations like the Field Director of Ammo Plants were placed in charge of management.

Over time, major reorganizations and decentralization of materiel management drove the creation of the Army Materiel Command and commodity management from within that structure. AMC consolidated the research and development, production, storage, and sustainment functions. From 1962 onward, organizational change in the management of ammunition reflected changing philosophies on the relationship between research and development, acquisition, and sustainment of munitions. The creation of the Single Manager for Conventional Ammunition in 1977 charged the Army with central management of conventional ammunition for all Services. In 2002, JMC was established out of the Operations Support Command reflecting the heightened operational demands of the Iraq and Afghanistan wars and the need for focused munitions support.

Today, JMC continues to modernize production capabilities and facilities across its installations, ensuring the readiness and reliability of ammunition for every branch of the U.S. military. As the Army adapts to meet future sustainment challenges, JMC is preparing for its next evolution as it transitions under the Army Sustainment Command. This realignment reflects the Army's broader strategy to streamline sustainment operations, integrate logistics functions, and enhance support to the Joint Force.

### Resilience begins with prevention

As we approach the fall season, it's essential for our community to stay at peak readiness, and that starts with protecting your health. An annual influenza vaccination remains the most effective tool to reduce the risk of serious illness, hospitalizations, and death. Infectious disease experts recommend that everyone aged six months and older receive a flu shot each year, ideally by late October, but it is still beneficial if administered later in the season.

To plan for each year, we typically turn to Australia for predictive data of the season ahead. At present, Australia is experiencing a record-setting flu season. Laboratory-confirmed cases have already surpassed the 5-year average, mainly among small children and the elderly, with some jurisdictions experiencing a doubling or more of monthly cases.

These trends underscore the real stakes: vaccination can reduce the risk of severe flu by up to 60%, particularly in vulnerable and high-transmission groups. Older adults, particularly those with chronic health conditions, pregnant women, and young children are especially at risk for severe complications. By getting vaccinated, we not only protect ourselves, but also help shield those in vulnerable populations.

Maintaining resilience starts with self-care. Getting your flu shot is a smart, proactive step toward protecting yourself and advancing the collective strength of our community.

> Lt. Col. Jeffrey Milch, Command Surgeon



Kyle Volcker



Gene Fildes Richard Hochstetler Jim Seward

# DID YOU KNOW?

Patriot Day honors victims of the 9/11 attacks. A national moment of silence is observed at 8:46 a.m. ET, marking the exact time the first plane struck the North Tower of the World Trade Center. This quiet pause invites reflection on the lives lost and the lasting impact on the nation.

While Patriot Day commemorates all victims of the attacks, it also recognizes the extraordinary courage of first responders — firefighters, police officers, EMTs, and others — who charged into danger to save lives, many sacrificing their own. Their heroism remains a symbol of selfless service in the face of overwhelming crisis.

By presidential proclamation, U.S. flags are flown at half-staff. Patriot Day is one of several nationally designated observances honored by this symbolic gesture. The others include Peace Officers Memorial Day (May 15); Memorial Day (the last Monday in May); National Fallen Firefighters Memorial Day (the first Sunday in October); and Pearl Harbor Remembrance Day (Dec. 7).

## SEPTEMBER KEY DATES

1 – Labor Day

7 – Grandparents Day

11 - Patriot Day

22 - First Day of Autumn

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

## Remember to walk the PATH

Each September, Suicide Prevention Month invites us to pause, reflect, and recommit to the work of caring for ourselves and each other. For many, this month is personal. For all of us, it's essential. The strength of our mission doesn't just rest on machinery or strategy. It depends on people. That's why wellness, connection, and purpose matter.

This year, there's an emphasis on a framework called PATH, four practical ways to cultivate well-being, both personally and professionally.

**P – Purpose:** Life feels heavier when it feels aimless. We all need something to look forward to and something worth pushing through for. Take time this month to clarify what matters most to you. What gives you purpose? What brings you joy?

**A – Action:** Clarity isn't enough; we need action. Take action that aligns with your purpose. As your purpose becomes clearer, your actions become easier. Even small steps forward can reframe how we see the day ahead.

**T – Training:** Stephen Covey called it "sharpening the saw," the intentional work of investing in ourselves so we are more effective at the work that matters. Whether it's finishing a degree, improving communication, prioritizing fitness, or reading a helpful book, learning makes us stronger. Training isn't just about readiness. It's about becoming better at your purpose.

**H – Human Connection:** Isolation breeds hopelessness. Even a short conversation, a kind note, or lunch with a loved one can be a lifeline. Connection doesn't require perfection, just presence.

As we observe Suicide Prevention Month, consider how you can walk the PATH. Not only for yourself, but for those around you. Sometimes, the right word at the right time is what someone needs most.

If you or someone you know is in emotional distress or crisis, reach out to me or the 988 Suicide & Crisis Lifeline to connect with free, confidential support 24/7.

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

# **Pertinent Information**



What does the OBBB mean for Social Security taxes and your retirement?

The One Big Beautiful Bill Act (OBBB), signed into law in July 2025, introduces a sweeping change to how Social Security benefits are taxed, especially for retirees aged 65 and older.

OBBB offers meaningful tax relief for lower- and middle-income retirees, but high-income individuals may see a limited benefit. Strategic planning is essential to take full advantage before the law sunsets in 2028.

#### **Enhanced deduction for seniors**

- Individuals aged 65 and older can now claim an extra \$6,000 deduction.
- Married couples (both 65 and older) can claim \$12,000.
- This deduction phases out for incomes above \$75,000 (single) and \$150,000 (joint).

### **Effect on Social Security taxes**

- The deduction significantly reduces or eliminates federal income tax on Social Security benefits for most retirees.
- Previously, up to 85% of benefits could be taxed depending on income levels.

### **Temporary relief**

- The enhanced deduction is set to expire after the 2028 tax year.
- Without renewal, retirees may face higher taxes again starting in 2029.

### Strategic retirement planning tips

- Review and manage your adjusted gross income to stay under deduction thresholds.
- Use Roth IRA conversions and qualified charitable distributions to optimize tax outcomes.
- Time Social Security claims strategically to maximize tax-free benefits during the deduction window.
- Donate directly from your IRA to charity to satisfy required minimum distributions without increasing your adjusted gross income.
- Claiming benefits during the OBBB window (2025-2028) may result in tax-free income.

### **Broader implications**

- OBBB does not address long-term solvency of Social Security.
- Some analysts warn the bill could accelerate trust fund depletion due to reduced tax revenue.

### **Future considerations**

- Advocates are pushing for permanent relief measures or expanded deductions for aging populations.
- Retirees should stay informed about legislative updates that could impact future tax planning strategies.
- Consider delaying large withdrawals from retirement accounts until after age 65 to fully benefit from the enhanced federal income tax deduction.

  Source: Kiplinger

