

Dear Senator Sollman,

The legislation will take up the topic of exempting military pensions from state taxes and is of interest to me. I retired from the United State Navy in 2016 after serving for 26 years. Originally from northeastern United States, during my career I was home ported throughout the country with my last in Bremerton Washington. With so many moves I was not sure where home was going to be.

During transition I learned that I was not retiring but ending one career to start another. While the pension from the government is a great benefit from all the sacrifices I made over the years, it only covers about half of what I was making on active duty. My wife and I decided we would relocate where the job was, for me; it was at Intel's Ronler Acres Campus in Hillsboro.

Since all states differ, the Defense Finance Agency requires retirees to manually figure out how much to deduct for state taxes. This is can be difficult when trying to determine the amount when factoring in the two or three additional incomes that many have. Every year I have to save for taxes and usually end up owing a couple of thousand of dollars.

I have recently been awarded with a 100% service connected disability and while I do receive compensation from the Veterans Administration, I am limited in the work that I can perform and the hours I am able to work. Being on fixed incomes with the current and ever increasing cost of housing, food and other expenses I have to think ways to make my income go farther. One idea is to move to a state with less expensive housing and that does not tax military retirement.

While I love Oregon and the many great benefits for disabled Veterans, the amount of money that I pay in taxes from my retirement could pay my utility bills for the year. I am sure this is a consideration for many retiring service member as they move and on to their next careers. Oregon has many opportunities and I believe this would be one more benefit to attract others to relocate here and make Oregon their home.

Thank you fro your consideration of my viewpoint on this matter. I believe it is an important issue and would like to see the legislation pass.

Sincerely,
Thomas Murdock
LCDR, USN Retired