

ARA/USA

American Retirees Association

With our Uniformed Services Association affiliate,
defending the rights of all uniformed service personnel.

ARA Vol 35 Issue 3

July 2019

Published Quarterly

THE WASHINGTON RAMBLE

I hope you realize how valuable the civics drama coming from inside the DC Beltway is. For me, it's down right entertaining.

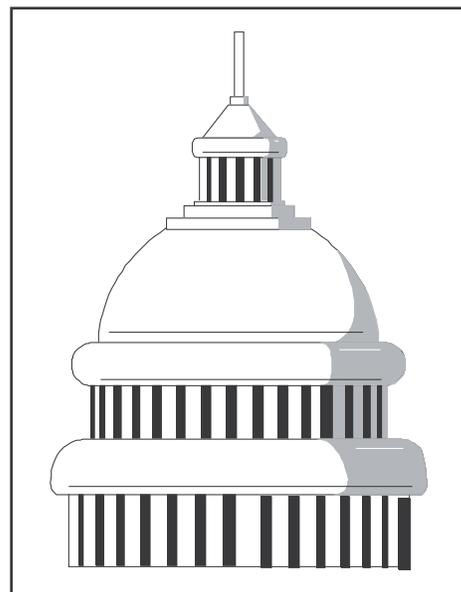
Congress switched its focus from legislating to overseeing, in the 1970s: They're doing their level best to prepare us for election day 2020, so pay attention but don't buy into the drama, just be amused.

The House and Senate are fin-

ishing up work on NDAA20, as you read this. The 2020 Primary Election debaters aren't talking about this issue; plenty of other ideas to banter about.

Dennis Egge, ARA National President for

Michael P. Smith, ARA Executive Director



The Thole Report

A frequent complaint I hear from both the husband and the wife is that they were clueless in the family's expenses. One spouse might be the "keeper" of the checkbook and handle all things financial. The other just signs the tax return. If you bank online, does your spouse know the password to get into your joint accounts? Does your spouse know anything about the family finances? From the stories I hear, the answer would be a resounding "no!" And my question is, why not?

Continued on page 2

Where do your elected State and Federal Government representatives stand on the USFSPA reform issue?

FIND THEM ALL AT

[HTTP://WWW.USA.GOV/CONTACT/ELECTED.SHTML](http://www.usa.gov/contact/elected.shtml)

share your USFSPA reform sentiments with them and share their responses with us!

In This Issue

WASHINGTON RAMBLE.....	1
THE THOLE REPORT	1
VIEW FROM THE CHARHOUSE	2
NATIONAL MILITARY AND VETERANS ALLIANCE	4
ARA MISSION STATEMENT.....	6
ARA MEMBERSHIP DUES/BOOK ORDER FORM.....	7

VIEW FROM THE CHARTHOUSE



By Dennis Egge, President
American Retirees Association

I advised NMVA, regarding our USFSPA remarriage provision concerns, and proposed an amendment to 10USC1408(c) for our fellow delegates to entertain and call to the attention of those currently elected to represent our interests on Capitol Hill. I will be glad to advise, via email, when is the appropriate time for each of us to share our individual concerns, regarding this long festering issue.

Please, do not share beyond those who are elected to directly represent our interests in Congress – it's considered to be an insult; they respond with eternal silence. If you

have not shared your current email address with us, please do. I'm at contactara@rocketmail.com.

If you don't do email, call the Congress switchboard at 202-224-3121, ask to be trans-

ferred to your representatives offices, and ask each of them for their FAX number.

Please advise, if there is something happening in your State Legislature regarding military divorce action reform that I don't know about, we may be able to help.

*At your service,
Dennis Egge,
ARA National President*

Thole Report

Continued from page 1

July is a good month to get real about your finances. Many businesses' fiscal year begins on July 1, and so should yours. Don't like July because you are off to the beach, then an alternate would be October 1, in line with the federal government's fiscal year. Whichever date you choose, choose one and stick to it. Conduct a total review on that date. Sometimes bringing the financial picture into clear focus jolts people into realizing that perhaps counseling would be better than divorcing. When you go over everything, you realize that the two of you have a life together and should be thinking more about family and

leaving a legacy, than leaving the marriage.

So, what do you review at your annual financial review?

For starters, assemble the following (if you are organized, this should be a simple task of pulling file folders from a cabinet; if you are not organized, then get organized:

- Assets, e.g.: brokerage accounts, mutual Funds, annuities, IRAs, including the TSP account
- Bank Accounts (including Checking, Savings, credit unions, CDs, and/or money markets)
- Retirement accounts held with current or former employers

Continued on page 3

American Retirees Association
Serving Divorced Uniformed Service
Personnel

Dennis Egge.....Chief Editor
Nancy Plank.....Membership
Bonnie Mitchell.....Publisher

The ARA Newsletter is published quarterly.
To become a member, annual dues are \$30,
submit the membership form with payment to:

American Retirees Association,
700 E. Redlands Blvd., Ste. U-307,
Redlands, CA 92373-6152
909-557-0107 • Fax 909-335-2711
araredlands@yahoo.com

www.americanretirees.org

Chartered California tax exempt corporation, ID: 1551226;
Federal 501(c)19 tax exempt ID:33-0246743

Thole Report

Continued from page 2

- Accounts for children including: 529 Plans, Tuition Pre-Payment Plans or custodial accounts (UGMA or UTMA)
 - U.S. Savings bonds
 - Pension statements or calculations that have been provided to you
 - Estimated monthly spending, and credit card statements
 - Social Security estimates
 - Real estate holdings (including cost and mortgage information)
 - Life insurance cash value
 - Most recent tax return
 - Essential estate planning documents (that are new or updated) including: Will(s), POAs, Medical Directives and Trusts

Some questions to ask:

1. Are you inundated with paperwork? If so, consider consolidating accounts under one institution. Do you really need 4 checking accounts, or 4 credit union accounts? Simplify your life as you get older, by starting now. Still relocating frequently? Keep one account at a bank such as USAA, and get a local credit

union account. Just two accounts to manage.

2. Are you spending beyond your means each month? If so, you will never get out of debt. I was raised by parents who taught me that, if I didn't have the cash in my account right then and there (exception—a mortgage), then I had to wait until I had saved enough to buy what I wanted. That advice has worked for many decades now. Moral of the story: If you are not paying off your credit card (you do have just one, right?) entirely each month, you are overspending and buying stuff you don't need.

3. Do you know the best time to start collecting social security? Does each spouse have a SSA account? Do you know how you will handle social security as to which spouse will use the other's earnings to draw on? Talk with your financial advisor or a specialist at your bank or credit union.

4. Is there a need to carry life insurance anymore? If you have minor children, the answer is yes. If not, and both spouses have pensions, you may wish to drop the policy or cash it out.

5. Did you pay more in taxes this year with the new tax

laws? If so, have you adjusted your withholding so that you are not underpaying taxes? The IRS can get very nasty when it comes to penalties and interest.

6. Do you plan to work after you retire from the military? If you are enlisted, the answer is most likely yes. If you are an officer and still have children to put through college, you likely will have to keep working, too. If you plan to retire soon, try living on that retirement income NOW. Just that step alone will tell you whether you are in a position to truly retire or even divorce!

7. Do you have a current will? Living trust (for those with substantial assets)? Power of attorney for each other and special needs adult

Continued on page 5

NOTE: Neither ARA nor their paralegal consultant and *Divorce and the Military* // co-author give legal advice. Their comments are not legal advice, and you should consult with your own legal counsel if you have questions. Our paralegal consultant works with attorneys and their clients, and can be reached at (505) 856-2080 after 11 a.m. MDT.

National Military and Veterans Alliance

Uniformed Services Former Spouse Protection Act (USFSPA)

Legislative agenda for the 116th Congress

Goal: Identify, address and correct USFSPA inequities

Objectives:

- Continue discussions with DoD, regarding the urgent need to adequately brief all personnel on the USFSPA and its possible implications to a military career.
- Work with Congress for hearings regarding the USFSPA prior to the markup of the National Defense Authorization Act.
- Work to identify members of Congress to introduce meaningful legislation to address many of the problems, for all parties, that currently exist within the USFSPA.

American Logistics Association	www.ala-national.org , cwheeler@ala-national.org
American Military Retirees Association	www.arra1973.org , mbergeron@amra1973.org
American Military Society	jpaulmay@aol.com
American Retirees Association.....	www.americanretirees.org , dne39@isp.com
American WWII Orphans Network	www.awon.org , edpeters2@mac.com
American Veterans (AMVETS).....	www.amvets.org , awebb@amvets.org
Armed Forces Marketing Council	www.theafmc.org , tgordy@theafmc.org
Army and Navy Union of the USA	www.armynavy.net , lindenauwr@aol.com
Association of the United States Navy	www.ausn.org
Catholic War Veterans	(703) 549-3622
Gold Star Wives of America	www.goldstarwives.org , joe.goldstarwives@gmail.com
Hispanic War Veterans of America	www.hwva.us , hwva@hwva.org
Japanese American Veterans Association	www.javadc.org , brucehollywood@gmail.com
Korean War Veterans Association	(703) 893-6313
Legion of Valor	www.legionofvalor.com , gmalone544@aol.com
Military Families United	www.militaryfamiliesunited.org , rjackson@militaryfamiliesunited.org
Military Order of the Purple Heart	www.purpleheart.org , goberh@aol.com
Military Order of Foreign Wars	www.fwus.org/about.html , kwebber10@gmail.com
Military Order of the World Wars	www.militaryorder.net , chiefstaff@moww.org
National Association for Uniformed Services	www.naus.org , rjones@naus.org
National Defense Committee	www.nationaldefensecommittee.org , bcarey@argovaffairs.com
National Gulf War Resource Center	www.ngwrc.org , www.ngwrc.net , president@ngwrc.org
Naval Enlisted Reserve Association	www.nera.org , neraexec@nera.org
Reserve Enlisted Association	www.reaus.org , lburnett@reaus.org , legislation@reaus.org
Reserve Officers Association	www.roa.org , slukas@roa.org
Senior Citizens League.....	www.seniorsleague.org
Society of Military Widows	www.militarywidows.org , rjones@naus.org
The Flag and General Officers Network	www.flagandgeneralofficersnetwork.org , radmcarey@aol.com
The Retired Enlisted Association	www.trea.org , dholleman@treadc.org
Tragedy Assistance Program for Survivors	www.taps.org , info@taps.org
Uniformed Services Disabled Retirees	www.usdr.org , redleg@zianet.com
Veterans of Foreign Wars of the United States	www.vfw.org , rjackson@vfw.org
Veterana or Modern Warfare	www.vmwusa.org , rogers@vet-span.com
VetsFirst, a program of United Spinal Assoc.....	www.vetsfirst.org , hansley@vetsfirst.org
Vietnam Veterans of America	www.vva.org , bedelman@vva.org

Share your USFSPA reform concerns with those your dues support.

Thole Report

Continued from page 3

children? Do you know where you want to be buried? Will you be cremated? Does anyone know what your wishes are?

There are many more questions I could list. Truth be told, it is easier to go to confession than to strip yourself naked and take a very hard

look at your financial picture. Failure to examine your finances in light of many events (marriage, remarriage, stepchildren, starting a new business, divorce, caring for elderly parents, death, natural disaster, etc.), though, will put you in financial hell if you are not prepared. So start getting your financial house in order before the rest of the year is at your doorstep, and you have

not planned.

Lt Col Marsha Thole, USAFR/RET, co-author of DIVORCE AND THE MILITARY II

ATTENTION

SERVICE MEMBERS AND SPOUSES

Trying to make your way through the USFSPA maze? Need assistance in working with your attorney? Want to learn how to save money throughout your divorce process?

Then consider the services of a degreed paralegal who can work with you and your attorney.

Marsha Thole, co-author of *Divorce and the Military II*, has worked with clients and attorneys since 1994.

Free initial consultation.

CONTACT

MARSHA THOLE

at (703) 527-3065 or contactara@rocketmail.com

LIMITED EDITION



ARA ball cap,

white with blue visor and custom embroidered logo.

Size adjustable.

\$11.95 S&H included

Mail payment with order to:

ARA,

700 E. Redlands Blvd., Ste U-307
Redlands, CA 92373-6152

IS DIVORCE AND THE MILITARY II ON YOUR MILITARY EXCHANGE BOOKSHELF?

If NOT, please advise me: My objective is to assure all service personnel have an opportunity to read this reference guide before they marry and divorce. My email address is contactara@rocketmail.com.

*Thank you for your service,
Dennis Egge, President, American Retirees Association BOD*

ARA Mission Statement

The American Retirees Association (ARA) was chartered in California in 1984 as a nonprofit, tax-exempt corporation to deal with inequities in the Uniformed Services Former Spouses' Protection Act (USFSPA), Public Law 97-252, 10 U.S.C. § 1408 *et seq.* Its membership includes active duty, reserve, and retired members of the uniformed services, both male and female.

The ARA is headquartered in Redlands, California, and maintains an action office in the na-

tional capital area. The ARA is recognized, within the national community of veterans' organizations, as the leader of the USFSPA reform effort.

The goals of the ARA are relief for those military veterans already affected by various inequities in this law and reduction of the threat to future military retirees. The ARA maintains that there must be fair and equitable treatment for *both* members of any military marriage that ends in divorce.

How to contact those who represent your interests in Congress

Call 1-877-762-8762 or 1-866-220-0044, toll-free, the Capitol Operator will answer: Simply ask them to connect you to your elected U.S. House or Senate representative(s) or a cognizant committee member.

CONTACT YOUR CONGRESSIONAL REPRESENTATIVES

AT:

1-877-762-8762

1-866-220-0044

1-202-224-3121

ARA receives inquiries from service members (SM), spouses, attorneys, and even relatives.

A breakdown, in terms of categories, includes the following:

1. Inquiries from people who have asked questions too late — their divorce case has been adjudicated, and they failed to ask their attorneys their questions before the divorce was final. In all these questions, we have to ask: Why didn't you ask your attorney that question? This type of inquiry is asked most often. (Rule #1: Be an active participant in your own divorce! Ask questions when you don't understand something.)
2. In a few cases, people are actually asking questions before the fact, trying to gather information before they file for divorce. In some of those inquiries, no matter which party asks, it still surprises us to see how little information people know about the USFSPA and divorce in general, and their lack of incentive to educate themselves.
3. In the last category are questions from people who have been divorced for several or even many years, now wanting to either stop the payments from the military retired pay (MRP), (inquiry from SM) or get more money (from the ex-spouse). On rare occasions, some cases can be reopened, and Lt Col Thole can refer people to expert lawyers in that regard.

AMERICAN RETIREES ASSOCIATION

Membership dues/book order instructions and form

Annual membership dues are \$30.00

The single copy price for our book "Divorce and the Military II" is \$19.95 (shipping & handling included)

ARA Member Discount prices: 1 copy \$15.95; 2-9 copies \$14.95 each; 10+ copies \$13.95 each

Non-ARA Member Discount prices are: 1-5 copies \$18.95; 6-10 copies \$17.95 each; 11+ copies \$16.95 each

All shipments of 1 to 4 books will be shipped via USPS. For orders of 5 or more books, please contact our business office for a quote.

Libraries, Wholesalers, Bookstores, please contact ARA Business Office, phone (909) 557-0107, Fax: (909) 335-2711, or email araredlands@yahoo.com for rates and terms.

Please send your book order with payment to:

**American Retirees Association
700 E. Redlands Blvd., Ste U-307
Redlands, CA 92373-6152**

Cost (each) x Quantity	\$
California Residents: Please add 7.75% sales tax	\$
Total	\$

For Credit Card orders, we offer two convenient plans:

1. For those who desire to order their book "online", you may enter the ARA Store and follow the easy instructions. Please ensure that the information you provide exactly matches your credit/debit card statement.
2. For those who desire to order their book via U.S. Mail, simply complete the following and return via First Class Mail.

Please send my book(s) to:

Full Name (as shown on credit card) (ARA Member: Yes/No?)	Books quantity	
Shipping Address		
City/State	ZIP/Postal Code	
Home phone	Cell phone	Business phone
Email		
Name as it appears on card: _____		
Visa Card Account Number: _____ Security Code: _____ Expires __ / __		
MasterCard Account Number: _____ Security Code: _____ Expires __ / __		
Amount charged: Dues \$ _____ Book(s) \$ _____ Total \$ _____		
Signature: _____ Date _____		

The American Retirees Association is a 501(C)19 tax-exempt organization. Your membership dues, product purchase or contribution payment is 100% tax-deductible. To ensure our members and supporters privacy, we do not sell, share, lease or loan personal identification data or lists to any individual or organization.



American Retirees Association

700 E. Redlands Blvd., Ste U-307

Redlands, CA 92373-6152

RETURN SERVICE REQUESTED

NONPROFIT ORG.
US POSTAGE
PAID
SAN BERNARDINO
CA 92401
PERMIT NO. 3177

DUES CURRENT? Check
date on your address label.



**YOU MUST READ THIS
BOOK**

**Discover how unpublicized Federal Policy
brutally punishes loyal career
Military, PHS and NOAA personnel**

American Retirees Association
700 E. Redlands Blvd., Ste U-307
 Redlands, California 92373-6152
 to order your copy call
+1-909-557-0107
 order on-line at
www.americanretirees.org/
\$19.95/copy

ISBN: 0-9639850-1-9

The American Retirees Association is a California chartered Tax Exempt Corporation #1551226 and was also granted Federal Tax Exemption status I.D. 33-0246743. Dues are \$30 a year. Our Washington D.C (703-527-3065) information/support office and Redlands, CA (909-557-0107) membership/sales headquarters phones are voice mail equipped; all messages will receive a response. YOUR DUES AND CONTRIBUTIONS ARE TAX DEDUCTIBLE.