



American Retirees Association

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

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THE WASHINGTON RAMBLE

With all the partisan drama raging inside the DC beltway, you might think USFSPA reform was on the back burner, turned off. Actually, that's only true if the legislative process begins when a number is assigned to a bill. Said drama is serving as a distraction that provides a certain level of cover for our USFSPA reform efforts. We never give up. There are too many casualties and the numbers are growing.

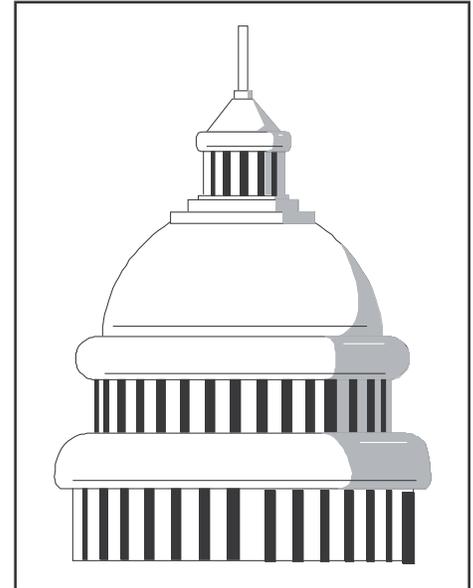
For us, the legislative process begins with (contactara@rocketmail.com) email messages and 703-527-3065 telephone call input from concerned ARA members and others who reach out to us for assistance with their military di-

voice actions, past, present and future. We normally share our efforts, which are based on your concerns, with the National Military Veterans Alliance (NMVA). NMVA was established to bring legislative proposals unhindered by internal consensus issues.

Does all this help currently retired from active duty USFSPA casualties? Yes, for those of us who are disabled but one step at a time. We haven't forgotten anyone; we're a band of brothers.

Dennis Egge, ARA National President for

Michael P. Smith, ARA Executive Director



The Thole Report

Did you finish your 2018 taxes? If so, good for you. You are being a responsible citizen. If you had to extend, do NOT wait. As tortuous a task it is, do not procrastinate in completing your taxes. You cannot get started on a good fiscal plan if you do not know where you are.

Now is a good time to do a financial review of your estate, especially if you have divorced, a divorce is pending, you are planning to retire, or you are going to be taking RMDs (look it up!) from an IRA, TSP, or company pension.

1. First, are you planning to retire? Know what your monthly (after taxes, etc.) income is going to be, and start living on that

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VIEW FROM THE CHARTHOUSE



By Dennis Egge, President
American Retirees Association

We thank the Pentagon, Congress and Supreme Court for their combined efforts in support of our mission, in recent years.

Thanks to the Pentagon, personnel in their charge now have a “blended military retirement plan” (aka 401K). This defined contribution retirement system brings annuity law procedures to those jurisdictions that have been pushing the military divorce action envelope. I predict the Pentagon will stop funding our defined benefit retirement system, and simultaneously auto-enroll all personnel collecting creditable service

(aka honorable to all but the divorce industry – we need a new word) paychecks into their new plan. It happened to me, at my post military defense industry job; it didn’t hurt me a bit.

Congress reintroduced California’s depublished, Kniss v Kniss decision, nationwide, in its FY17 National Defense Authorization Act (NDAA). Now, division of a service members military, creditable service retired paycheck to their former dependent

spouse in a military divorce action is based on the amount being received on final divorce decree day, not a future retirement day.

The Supreme Court’s Howell v Howell decision reminds all divorce jurisdictions that a divorcing veteran’s disability compensation is not divisible as jointly earned marital property, or even income for that matter.

You can certainly rely on me to call on you to share our concerns and common objectives with those elected to represent our common interests in government. Having said that, call on me anytime.

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

Thole Report

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amount 1,000 days before your actual retirement date. Can’t do it? Then you aren’t trying hard enough. We can all cut back on something, and if you can’t do that now, then you should not be retiring.

2. Next, when was the last time you had your investment portfolio reviewed? If you say you have no investments or savings, then you have failed yourself and your family. Find a resource to help you get on track to have a retirement savings plan and to be a

responsible adult. See a financial advisor, perhaps someone at your credit union, to get started.

3. If you are planning to divorce, then sit down with your spouse to create your entire financial picture. Start living as if you are divorced, spending only half of what you have, if that. Look at future obligations, such as medical issues, unemployment, children’s education, debts, and relocation. Many churches offer programs that are free.

4. Finally, if you are already receiving distributions from your IRAs, TSP, and 401/03(k) pensions, make sure you are saving for

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American Retirees Association
**Serving Divorced Uniformed Service
Personnel**

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To become a member, annual dues are \$30,
submit the membership form with payment to:

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National Military Retiree Appreciation Day

S. Res 118 (Senators Warren and Cruz) was agreed to in the Senate and, as a result, April 18th, 2019 is National Military Retiree Appreciation Day. Thank you for your service!



Thole Report

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the higher taxes that the additional income will cause. Also, be prepared to pay higher Medicare premiums as well. Do not believe anyone who says that in retirement your expenses go down. They DO NOT, even if you have paid off your house (which is not a good idea). Taking a second job may have to be considered if you need to get on track.

How you do money is how you do life. If your life is in a mess, your finances are probably, too. Not a good planner? Not a saver? Spending like it is your last night on earth?

Well, thanks to our communities, there are many resources to help you, and that help is available for families intact or contemplating a divorce. The Family Support Office at your local military installation is available to help you, along with programs sponsored by churches and local community centers. So, if you need help, or are in denial, or just do not know where to start, you do not have to suffer. Get the help you need, get on track, and get your money life in order. Start with your completed tax returns and go from there. Remember, you are not alone, and there is a LOT of free help out there.

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

NOTE: Neither ARA nor their paralegal consultant and *Divorce and the Military II* 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.

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.

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.

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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.

The Corry Report

By 2012 whatever we are doing in Afghanistan had been going on for eleven years and the fiasco in Iraq for nine. Thus, there has been no deliverance from endless wars in this century. With endless wars and today's all-volunteer military a new wrinkle has been added to their classic study. Any troops who are not severely wounded or killed are later sent back into combat again and again. Commonly, we encounter troops that have been deployed to one or more wars three or four times, and many have often gone to war(s) even more often. One Army Sgt. 1st Class we worked with was blown up seven times before he was medically retired.

Given these practices, in the military bastion of Colorado Springs with its five major military bases, the Veterans Administration and military psychiatric services have clearly been overwhelmed and are dysfunctional. As one example, (to avoid large numbers of disability awards?) VA and Army psy-

chiatrists were, and possibly still are, diagnosing veterans with PTSD and TBI as bipolar. Bipolar disorder has been ruled non-service related and, hence, ineligible for a disability award. Note that with the release of DSM-5, a bipolar diagnosis can be made to fit about 95% of all humans.

With psychiatry coming unhinged, practitioners reacted by throwing pills at the problems. In any number of cases we have seen veterans given prescriptions for a dozen different drugs, with no one having any idea of the interactions or combined side effects of these often dangerous drugs, e.g., Seroquel (quetiapine, but troops call it Serokill, and there are more than 10,000 lawsuits against its manufacturer); selective serotonin reuptake inhibitors (SSRIs) like Prozac; benzodiazepines such as clonazepam; pain medicines (morphine, opioids, Percocet, hydrocodone, tramadol, etc., all of which are addictive); Ambien; and even

THE HOLLAND REPORT

An old retired lawyer I know suggested to me that we file a "Multiple Plaintiff Tort Action" against the VA to restore the VA disability benefits belonging to disabled veterans that VA gave to former spouses in violation of the law and as upheld by the Supreme Court in *Howell v. Howell*.

My friend explained to me that a multiple plaintiff tort action is similar to a class action, except the lawyers do not get all of the money!!! And we could involve any number of plaintiffs.

Ultima

malaria medicines like Lariam. It didn't take long before it became evident that these drug cocktails often caused violence, suicidal ideation and suicides, and unexplained deaths, among other undesirable side effects.

Unfortunately, rather than seek effective treatment, the societal response has been to deal with these problems by arrest-

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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*

The Corry Report

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ing and jailing veterans suffering from these hidden wounds of war and the remedies given them, or withheld from them after they've become addicted. One of the saddest things is that PTSD can be recognized in a veteran in about 10 seconds by another veteran, or someone familiar with the problem. It is usually sufficient to simply ask the veteran if they are able to sleep. *If not, a jail cell is contraindicated!*

To the detriment of freedom

and justice it is now apparent that, at least in the Colorado Springs area and I suspect in much of the rest of the United States, it has become a crime to serve your country if you were in combat; were wounded, injured or raped, or became disabled for any reason while in the military. Additionally, the collateral cost to this nation's children, families, and marriage is incalculable!

*Charles E. Corry, Ph.D.,
F.G.S.A.*

*President, Equal Justice
Foundation*

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.

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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.

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:

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For Credit Card orders, we offer two convenient plans:

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