

ARA/USA

American Retirees Association

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

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THE WASHINGTON RAMBLE

After a tumultuous few weeks, Congress finally passed the FY 2021 National Defense Authorization Act (NDAA) by overriding a veto by President Trump. It was the first time in 60 years that the NDAA became law by a congressional override vote rather than a president signing it into law.

In a rare session on New Year's Day, the Senate voted 81-13 to pass the bill over Trump's veto. Four days earlier the House voted 322-87 to override the veto.

Trump had vetoed the bill because it allowed for the renaming of certain military bases named after Confederate leaders. He also opposed the bill saying that it failed to check Twitter and other social media companies that Trump claimed were biased against him during the presidential election campaign.

With all its work finally completed, the 116th Congress adjourned on Jan. 3 and the new two-year Congress was sworn in. In the coming weeks committees and

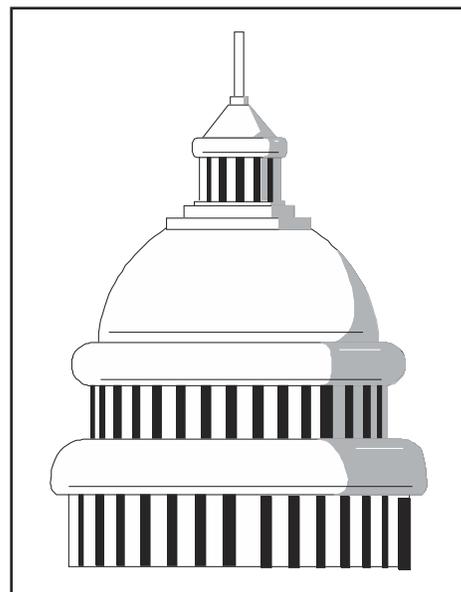
subcommittees will get organized, identify their priorities, and start to schedule hearings.

Any provisions to modify the Uniformed Services Former Spouses Protection Act (USFSPA) will have to go through the Military Personnel Subcommittee of the House Armed Services Committee (HASC) and the Personnel Subcommittee of the Senate Armed Services Committee (HASC).

The HASC and SASC and their respective subcommittees work on shaping up next year's NDAA from January through May or June, depending on how quickly the subcommittees and full committees can complete their oversight hearings and get their bills written. So, now is the time to develop language for long-needed changes in USFSPA, coordinate with other veteran service organizations, and find one or more congressional supporters.

The time is right, so let's get

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The Thole Report

Where did your money go last year?

January 1, 2021, do you know where your money went in 2020? Let me save you some time—NO, you do not know where your money went. Indeed, all you know is that you spent a lot of it sitting in front of a computer screen, spending money you did not have, on things you did not need, with nowhere to store the stuff you bought, and with no idea when the balance on the credit card (oh, you have more than one card? Why?) will be paid off. Have I got that pretty much right? Before anyone gets bent out of shape, this article may not apply to some of you who are religious when it comes to managing your fi-

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VIEW FROM THE CHARTHOUSE



By Dennis Egge, President
American Retirees Association

As another Uniformed Services Former Spouses Protection Act (USFSPA) year draws to a close, its casualties still haven't achieved equal justice under the law; that has been our terminal objective since the 97th Congress saddled us with it. Many thanks to the National Military Veterans Alliance (NMVA) for supporting our efforts. May we finally succeed in the 117th Congress.

This past year, we heard about all sorts of human rights injustices; some have reportedly existed since the 1st US Congress convened in 1789. Our focus remains on eliminating inequities that still exist in 10USC1408: We support

amending 10USC1408(c) and (e), and expanding the scope of 10USC 1408(h) (7) (A) to the benefit of all USFSPA casualties.

We enjoyed another year with our Uniformed Services Association (USA) affiliate. In the coming year we will invite their members to begin paying annual dues and encourage their leadership to continue operating under our By Laws, until their application for 501C19 tax exempt status is approved and they incorporate in the state of their choice.

Viewed from your perspective, we're all in this together. Consider following my example, by sharing your USFSPA con-

cerns with those elected to represent your interests in Congress and your State Legislature. Do not reach out to anyone else, it's considered to be an insult. If you would like us to bring our unabridged message to your next Military Retiree Appreciation Day event, we'll gladly join you there; just provide the RAO contact information and we'll need that information to be invited.

Last but certainly not least: We are eternally grateful for your financial support, they are keeping us afloat. Our business office team is totally dedicated to serving us. Do not hesitate to share your questions, ideas and concerns with us. If we do not pick up on the third ring we will most certainly return your call within the same or next work day. If you have input for this newsletter, do not hesitate to email it to us.

*Still serving proudly,
Dennis Egge,
ARA National President*

The Washington Ramble

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moving! ARA is at your service, open to ideas and proposals. ARA's USFSPA mission is still the same as

stated in the 1994 first edition of its landmark guide, *Divorce and the Military*: "The goals of the ARA are relief for those military veterans already victimized by this unfair 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."

Jim Noone

Thole Report

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nancial affairs. But, a recent survey revealed that 39 percent of people would gladly go into debt to pay for gifts. That is not the way parents teach their children how to be good citizens.

This past year has been a bonus, yes, a bonus, to teach us a few things. First, if you are not commuting to work, then you are saving money on gas, lunches out, drive-thru for coffee, and vehicle wear and tear. Did you put that money away? Not commuting? Then you should not have been buying clothes, eating out, or drinking a latte every day, all options for saving money. Not eating out? Couple of bonuses here, to include losing weight, and buying healthy

foods instead of unhealthy fast food. Another bonus—an opportunity to teach healthy eating habits to yourself and your children/grandchildren. Still whining? Still need money? Clean out the garage. Clean out ANY room in the house, and sell on CraigsList, eBay, Facebook Marketplace, etc., or donate. Take all the money you are saving and put it into your "Rainy Day Fund." Do not have one? What? We are in a tsunami, folks, or had you not noticed!

When I was 10 years old, my father taught me some lessons I still follow today. He opened a passbook savings account (the kind where the bank handwrote in the transactions) and

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American Retirees Association Serving Divorced Uniformed Service

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

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USA President's Message

The Uniformed Services Association, by its mission, by-laws and original intent is a non-partisan organization. I am repeating a portion of a previous letter to our members by again copying our preamble:

Mission Preamble

We the members of the Uniformed Services Association, in order to better serve the current and former uniformed service members of the United States, to establish just resolutions to their grievances, to be an advocate for the personal well-being of them, as well as of their families, and to provide support for the steadfast security and defense of the United States, do ordain and establish this Constitution of the Uni-

formed Services Association.

In the opening sentence above, when we refer to members of the Uniformed Services we are talking about both active and former and/or retired members of all seven of the uniformed services of the United States, the: Army, Navy, Air Force, Marines, Public Health Service, Coast Guard and National Oceanographic and Atmospheric Administration. Near the end, let me reiterate, it says, “—to provide support for the steadfast security and defense of the United States,—”.

The year 2020 was filled with a great many challenges to our country, and indeed to the entire world, when it comes to the one involving the onset of a virus threatening widespread loss of human life called “Covid-19”. While it clearly contin-

ues to be the primary threat to our people and the security of our country, a second terrible threat has been developing over a protracted period relating to the partisan divide within our electorate. This second threat is one in which it is entirely appropriate for our members to stand up and be counted. I am referring to the efforts of a number of misguided citizens to foment and try to execute an illegal takeover of the Legislative Branch of our U.S. Government. Among those involved in the mob which breached the barricades at our Capitol Building in Washington D.C. were former military members who violated the oath which each had taken to “preserve, protect and defend the Constitution against all enemies, both foreign and domestic.”

The founders of our country were

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Thole Report

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told us to save at least 10 percent of any money received. Now, that sounds easy, except our family was not the kind who gave you cash for Christmas or your birthday, or even high school graduation. But at 10, I was making money shoveling snow (practically a year-round job in Minnesota!) and sewing and selling Barbie™ doll clothes. I also started babysitting at a young age, and the pay was a whopping 25-50 cents an hour. (Everything is relative!) It was a great feeling to take the cash to the bank, and have the nice lady hand-write in (she had beautiful penmanship) my deposit. It was exciting, also, to see the amount increase each time. I would keep out a little bit (10 to buy a piece of candy at the corner drugstore, where old man Arnie

worked).

At Christmas, we siblings got two new items of clothing that our mother had sewn for us. We got one toy, and some little things in our Christmas stockings. Occasionally we got something special that my dad had built for us, such as a cradle for the dolls, or a special case to carry our dolls in. We were happy. I learned in all my travels that people who live in third world countries are happy on an annual income that is less than my mortgage payment. So, what has happened? Why do grandparents feel they have to smother their grandchildren with stuff that they do not even play with anymore? Why do the adult children have to spend money to go into debt at the holidays? You often hear, “I want my kids to have it better than I did.” Better than what? What was so wrong with your childhood? If you are a baby boomer, your parents

most likely taught you life skills, and if you did not learn from them, you certainly learned from the military! Today, parents only teach their children that whatever they want, they get. (And that means spending money you do not have.) If I had told my mother I was bored, she would

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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.

National Military and Veterans Alliance

Uniformed Services Former Spouse Protection Act (USFSPA)

Legislative agenda for the 117th 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	ala-national.org, membership@ala-national.org
American Military Society	amsmilitary.org, 1-800-379-6128
American Retirees Association.....	americanretirees.org, contactara@rocketmail.com
American WWII Orphans Network	awon.org, awon@awon.org
American Veterans (AMVETS).....	amvets.org, amvets@amvets.org
Armed Forces Marketing Council	theafmc.org, info@theafmc.org
Armed Forces Retirees Association	armedforcesretirees.org, 617-590-0172
Army & Navy Union USA	armynavyunion.us, info@armynavyunion.us
Association of the United States Navy	ausn.org, 703-548-5800
Catholic War Veterans	cwv.org, 703-549-3622
Gold Star Wives of America	goldstarwives.org, info@goldstarwives.org
Healing Household 6.....	healinghousehold6.org, info@healinghouseholds6.org
Heroes Athletic Association	herosathleticassociation.org, info@heroesathleticassociation.org
Japanese American Veterans Association	java.wildapricot.org, brucehollywood@gmail.com
Korean War Veterans Association	kwva.us, membership@kwva.us, 217-345-4414
Legion of Valor	legionofvalor.org., 202-320-3295
Military Order of the Purple Heart	purpleheart.org, membership@purpleheart.org, 703-642-5360 Ext 119
Military Order of Foreign Wars	mofwus.org
Military Order of the World Wars	militaryorder.net, chiefofstaff@moww.org
National Gulf War Resource Center	ngwrc.org, support@ngwrc.org, 785-925-9887
Naval Enlisted Reserve Association	nera.org, members@nera.org, 1-800-776-9020
Non Commissioned Officers Association	ncoausa.org, tkish@ncoausa.org
Reserve Officers Association	roa.org, ROAInfo@roa.org, 1-800-809-9448
Sea Service Family Foundation	seaservicefamily.org,
Society of Military Widows	militarywidows.org
TREA: The Enlisted Association.....	trea.org, 1-800-338-9337, 303-752-0660
The Flag and General Officers Network.....	flagandgeneralofficersnetwork.org, 401-474-7079
The Independence Fund.....	independencefund.org, 888-851-7996
Tragedy Assistance Program for Survivors (TAPS)	taps.org, 1-800-959-8277, 202-588-8277
VFW of the United States	vfw.org, 816-756-3390, 202-543-2239
Veterans of Modern Warfare.....	vmwusa.org
VetsFirst.	vetsfirst.org
Vietnam Veterans of America	vva.org, 1-800-882-1316

Share your USFSPA reform concerns with those your dues support.

Thole Report

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have given me a look that said, “Really, well, do something about it. And if you still cannot find anything to do, you can vacuum the living room, clean the bathroom, and wash dishes.” Do parents even teach life skills anymore?

You may be wondering where I am going with all this. My point is simple: The pandemic has given us a gift, and people are not paying attention. Money is often the chief cause in divorces. If you think things are hard now, you have been asleep at the wheel. If you have not evaluated your spending habits now, you will be devastated in a divorce. And something will have to give. There will now be two people living, most likely, on one income, just as the pandemic has caused unemployment. My family quit giving gifts decades ago. None of us needed anything—and still do not—and the children were already over spoiled, to say the least. When we visit each other, we take a bottle of wine or invite them to dinner. Those gifts are “consumables”—stuff you do not have to store, clean, repair, insure, move, pack, etc. As for kids, a

book is always a nice practical gift, educating them on a topic that is new to them.

A divorce is not the time for children to find out about money, their parents going cold turkey on spending. Teach kids, starting at age 3, that charity is part of being a good citizen. Teach kids that we pay taxes in this country. Teach kids that they need to SAVE. What a concept! And finally, it is okay to spend a little on ourselves. My parents told us it is okay to take out a loan on things that appreciate, but you should be paying cash for things that depreciate, like a used car. (I know, sometimes you do need to take out a loan to buy a car, but make it a used car.) If you do not have the cash in your pocket, then why are you buying something? It can wait. Wait long enough, and you just may find you really do not need it at all. If you are buying anything, ask yourself, “Is this a true need or just a want?” That is a no-brainer to answer. Why are there luxury SUVs and trucks in the free food lines? Spending beyond their means to feed their instant-gratification habit? Yup. These are usually people who opted for a big vehicle that they did not need, over saving for a rainy day.

While on pandemic as a gift, if you have not been paying attention to all the seniors who have succumbed to the virus who had underlying conditions, then you are in denial. The top three are obesity, Type 2 diabetes, and high blood pressure—ALL controllable. If you must be hospitalized for COVID, then underlying conditions could be the nail in your coffin. If you have managed to avoid the virus, then stay that way by changing your lifestyle for good. If you do not, COVID will!

Divorce is not easy, but when you ignore how you can make things safer and easier, you will have wished you had done a better job in saving and in your lifestyle. If you can survive a tour in Vietnam or Afghanistan, surely you can get past this. But YOU must change. Good luck in the new year.

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 national 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.

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or Fax to: 909-335-2711 or scan and email to: araredlands@yahoo.com on or before March 5, 2021

VOTE FOR THESE CANDIDATES

<u>NAME</u>	<u>RESIDENCE</u>	<u>TERM EXPIRES</u>	<u>VOTE</u>
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<i>Geoff Keeler</i>	<i>Washington</i>	<i>March 2024</i>	_____
<i>Michael Blain</i>	<i>Virginia</i>	<i>March 2024</i>	_____
<i>Terry Rubio</i>	<i>Alabams</i>	<i>March 2024</i>	_____
<i>ALL OF THE ABOVE</i>		<i>March 2024</i>	_____

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NAME (Signature) _____
 NAME (Printed) _____
 DATE _____



USA President's Message

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among some of the most prescient people the world has ever known. In the minds of many people as well as in the doctrine of some religious groups, they were divinely guided when they penned the U. S. Constitution.

As a 20 year-old college student I was elected President of our Arnold Air Society chapter, a cadet offshoot of the Air Force Association. I was privileged to attend its national convention in Washington D.C. The many guided tours which we were given included the White House where we had the unusual, now I believe virtually impossible, chance to step into the Oval Office. Another equally memorable stop was a tour of the Capitol Building. I distinctly recall, while climbing the stairs near the rotunda, hearing the father of a young man state, "There go the future leaders of the Air Force." I have always held a deep love of our country and watching an out of control mob violate its sanctity was especially painful.

To make matters worse, I later learned that among those involved in the violence were former members of the military, including from the Air Force. As a 30-year Air Force retiree and veteran I felt personally violated by the fact that they had tarnished the image of those many honorable men and women with whom I had served. A major purpose of our association is to support the legitimate grievances of both veterans and active duty military members and their families. It is also our responsibility to stand up against of any and all who are guilty of the terrible wrongdoing which would place the security of our nation in jeopardy by committing seditious acts against it. The actions of every person involved must be thoroughly investigated and, where they are found guilty, should be condemned and severely punished.

*Sincerely,
Al Stewart
President*

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.

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For Credit Card orders, payment can be made through PayPal:

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