



# American Retirees Association

Support the organization committed to defending the rights of service members and military retirees in divorce.

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## THE WASHINGTON RAMBLE

By Michael P. Smith  
ARA Executive Director

Washington is in turmoil. Veterans are totally disgusted over the release of five Taliban operatives in exchange for an Army deserter. Clearly, the facts point toward a confused soldier who left his platoon without permission. This story will further unfold.

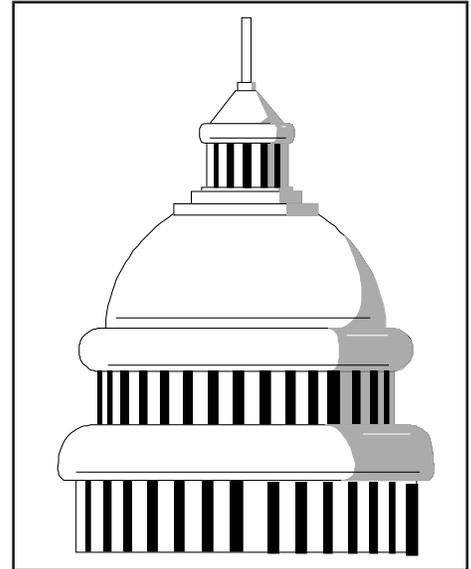
Once again, our military members are the victims. These released GITMO prisoners were some of the worst killers in the Taliban regime and will kill again. Our government has needlessly put our active-duty soldiers in "Harms Way!" Further, the release was not authorized by Congress. This President defied Congress and broke the law!

I believe this administration made a decision to release these GITMO thugs to distract the American electorate from the havoc at the Veterans Administration (VA), Shinseki's non-leadership and the crisis in Iraq. ARA, the American Legion and other veterans groups were successful in Shinseki's resignation. In search for the facts about veteran non-care at the VA, we have discovered at Phoenix and other VA hospitals that the management were "cooking-the-books" to reflect support to veterans for VA

"bonuses" while veterans were dying from non-care! Your ARA and the National Military Veterans Alliance (NMVA) suggested issuing veteran health-care "vouchers" that can be used outside the VA at any health-care facility. This should have been approved years ago!

Today's "Washington perspective" ... namely ... total government disarray is truly beyond belief! You cannot make this up. It's tragic! The IRS recently reported that Lois Lerner's, the gal who took the 5th, cannot find her e-mails requested by Congress! It's stunning as to the sheer non-accountability of this administration. I say it is total stupidity at all levels. Incompetence is putting this mildly. The IRS says these incriminating e-mails were deleted and unrecoverable. This is not true given any deleted e-mails can be recovered from the administration's "server." A child could probably retrieve these documents. More will come out of this scandal. Ask the NSA!

Americans do not trust their government or their President! No trust by the electorate is a fair assessment of your government. There are few elected lawmakers who are demonstrating leadership. House Majority  
Continued on page 3



## The Corry Report THE EQUAL JUSTICE FOUNDATION REPORT

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

President, Equal Justice Foundation

The Equal Justice Foundation in Colorado Springs, Colorado, advocates for veterans who, largely as a result of their injuries, have run afoul of the law. The EJF performed a study in 2011 of some 3200 veterans and active-duty military who were arrested and booked into the county Criminal Justice Center that year.

They found that veterans are being treated like criminals instead of people with psychological or physical injuries.

A criminal conviction often makes it impossible for veterans to obtain employment and frequently devastates families and children. The injuries are plainly a factor in increased rates of homelessness, suicide, and homicide

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# VIEW FROM THE CHARTHOUSE



**By Dennis Egge, President**  
American Retirees Association

During the Vietnam War, a million seafarers manned and supported our US Navy's thousand ship fleet. USFSPA provisions didn't play a role in their divorce actions, because they didn't exist. During this 10-year War, unit commanders reported three self-inflicted (aka suicide) deaths every month. Now, they report upwards of four of these tragic deaths every week!

Single personnel account for 30% of the Pentagon's military personnel self-inflicted (aka suicide) deaths. This suggests, their "Premarital Interpersonal Choices and Knowledge" (PICK) briefings are effective. The remaining 70%, leave dependent family members in the Pentagon's care.

Our nation's divorce industry has been feeding at the USFSPA divorce trough for over 30 years. To them, "a divorce is a di-

vorce." The US Army once linked military personnel self inflicted deaths to their marital problems, before the Pentagon added almost every imaginable interpersonal relationship (to cloud this issue)? Once the military marriage knot is tied, our nation's divorce industry is poised to intervene: What they offer dependent military spouses is seductive, to say the least. USFSPA provisions define military retired pay as court ordered jointly earned marital property, alimony, and/or child support, not necessarily in that order.

State legislators claim USFSPA amounts to an unfunded federal mandate. Arizona and most recently, Wyoming, stopped USFSPA jointly earned marital property provisions in their tracks, where a divorcing disabled veterans compensation is con-

cerned. California inspired these noble actions, however, the political climate in this State did not allow their Legislators to prevent former dependent military spouse marital property award indemnification.

In Indiana, divorcing dependent military spouses cannot claim their sponsors military retired pay as jointly earned property entitlement, unless they are also "fully vested." Puerto Rico has never recognized USFSPA provisions.

I applaud the Pentagon for calling on Congress to adopt its "thank you for your service" universal defined contribution military retirement system proposal. Seven in 10 military personnel suicide casualties are survived by their military dependents.

I urge my fellow USFSPA casualties to join me, each in our own legislative districts and ask our State and Congressional Legislators why all in-processing military are not briefed, regarding the potentially deadly role USFSPA provisions play in their divorce actions. These arguably life-saving briefings are long overdue.

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

## Letters to the Editor

**Lobbyist, Steve Bresnen**, of Texas Family Law Foundation, helped see to it in 2013 that Texas passed an amended law, 154.062(b), to ensure due process for disabled vets would be denied in child support hearings in a contentious, adversarial system that U.S. Congress has actively legislated to preclude post Rose v. Rose:

<http://www.legis.state.tx.us/tlodocs/>

[83R/witlistbill/pdf/HB03017H.pdf#navpanes=0](http://www.legis.state.tx.us/tlodocs/83R/witlistbill/pdf/HB03017H.pdf#navpanes=0)

**The Mass Reformed Alimony laws** have been in effect since March 2012. The MAR team is now fighting the family law consortium which is "finding it difficult to financially survive" and is rather "frustrated" by the reform.

**I'm asking the IRS** to prevent Former Dependent Military Spouses from fraudulently claiming the state income tax full/partial military retired pay exemption benefit allowed by 29

states, directing DFAS to use Form 1099-**MISC** instead of Form 1099-**R**, to report court ordered Former Dependent Military Spouse payments. Use of Form 1099-**MISC** will stop the former military spouses from claiming a state income tax exemption benefit, specifically prohibited by 10 USC 1408(c)(2). It must be made crystal clear that military retired pay is **CURRENT INCOME**, just as if the "retiree" were still on full active duty. The use of the words, "pension" or "retirement plan" **MUST** be stopped!

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 \$25, and submit the form on the back page to:

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Orlando, Florida (*moved from Las Vegas*)  
 Venue to be announced  
 March 13, 14 & 15, 2015

**RSVP your intentions to:**  
 ContactARA@Rocketmail.com

## The Corry Report

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among veterans.

Another startling find of the EJF study is that while arrests of civilians tapers off sharply after age 30, arrests of veterans continues steadily regardless of age. Virtually all the inmates in the Criminal Justice Center over 50 are veterans and so the county jail effectively becomes an Old Soldiers Home. Available data make

it evident that veterans who remain in El Paso County after their first arrest will keep getting arrested over and over again.

These veterans are bringing back a psychological plague that is not being properly or fully diagnosed, that is not being addressed at the critical time to prevent more harm and violence, and is spreading to family and friends. Evidence in the EJF report makes it clear that the epidemic today will echo down

the decades until at least mid-century. The repercussions are magnified by Iraq and Afghanistan veterans who have endured multiple combat tours and survived injuries that would have been fatal in previous conflicts.

Advances in battlefield medicine need to be matched by treatment of all types of injuries, psychological as well as physical, once a soldier returns home. We owe our veterans nothing less.

## The Washington Ramble

Continued from page 1

leader, Rep. Eric Cantor's loss was an example. Just recently, the House Intelligence Committee grilled State Department leadership on the Benghazi debacle. Bottom line ... a lot of blame and rhetoric to pass around, but no answers. Again, no explanations as to "why" help was not given to US Ambassador Chris Stevens in Libya ... "why" four Americans needlessly died. Americans will get answers from the Congressional "select" committee headed by Congressman Goudy who pledged "we will get answers!"

Many of the members of the NMVA were very disappointed in the way Congress has handled the "Immigration" issue and not closing borders. Now we have "children" coming over the border from Central America. We need a competent INS to handle this blunder. Over 50-thousand are expected to flood our borders. Texas cannot handle, nor Arizona. Asking a number of Representatives regarding the "Former Spouse Protection Act (USFSPA)" is still on the table for discussion. However, the upcoming mid-term elections will move the focus off the issue for many Members of Congress. Regardless of party, most still agree that the USFSPA is not fair and should be repealed. We must edu-

cate your area Congressional Representative on the USFSPA, Feedback has been positive.

Now, we will address the imminent "Fall of Iraq." You have heard media reports. Right now sources in the field indicate that over a third of Iraq are in the hands of Al-Qaeda/ISIS ... and are using "Surface-to-Air-Missiles against aircraft. The Al-Qaeda/ISIS are executing Iraq soldiers and some citizens. This is appalling. The U.S. has over one-thousand people as contractors and specialists helping. There will most likely be an evacuation soon. Many senior military recommend strategic bombing ... stay focused on this important crisis. For all those who have served in the "Iraq War" ... be proud of your service and your contributions toward our National Security. The U.S. has always been a benevolent country helping others. Now, clear "leadership" must prevail and solve this crisis.

The dedication of ARA members will be important in the days ahead. Keep helping our veterans. Make your voice heard in your community. Keep charging. We will win. Stay tuned!

*Your voice on Capitol Hill  
Michael P. Smith, Executive Director*



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## Statistic Verification

Source: Defense Manpower Research

Date Verified: 11.23.2013

### Assigned Strength of Active Duty Force

Service	Enlisted	Officers	Total	Percentage
Army	452,064	87,610	539,675	37.80%
Navy	275,296	51,388	326,684	22.90%
Marine Corps	178,213	20,202	198,415	13.90%
Air Force	258,095	64,805	322,900	22.60%
Coast Guard	33,228	8,134	41,362	2.90%
<b>Total</b>	<b>1,196,897</b>	<b>232,139</b>	<b>1,429,036</b>	<b>100%</b>

# The Thole Report

By Marsha Thole

Co-Author, DIVORCE AND THE MILITARY II

Whether you are contemplating a divorce, you might want to pay attention to the latest moves on the part of the Dept of Defense as it pertains to removing or reducing special pays. This also includes bonuses for various MOS/AFSC (career specialty codes) in all the services. Hazardous duty pay has been eliminated for a number of areas. There are no bonuses for re-upping in certain career fields; in fact, many airmen, for one, are going to have to re-train to another field if they wish to remain on active duty.

Too many military personnel and their families have come to rely on bonuses, special pays, and any money received over and above their basic pay and benefits (BAS/BAH) for day-to-day living. Just as in the civilian world, this is NOT a good practice and you need to wean yourself off using that money for other than saving for a rainy day. Saving for retirement, especially when you are younger than 50, just does not only not appeal to many people, it isn't even on their radar screen.

If the bulk of your spending is on nice-to-have (vs. absolutely necessary to have) things, then you need to have a down-to-earth talk with your-

self and your family. Such rampant spending needs to stop. And you might ask why? Because any of those special pays can stop just as abruptly as the rain. To rely on them is financial suicide.

When the military member is planning to leave the service, both parties (husband and wife) seem to think they will be able to live just as well as they did when married. Folks, you are living in la-la land if that is your thinking. Get that help now if your spending is out of control.

How to tell if your spending is out of control? This is an easy one: If you are making the minimal payment on your credit, your spending is out of control. If you are making any recurring monthly payment on a balance on a card, your spending is out of control. If you cannot pay off your credit card in whole every month, YOUR SPENDING IS OUT OF CONTROL. Period. (And I would bet other things in your life are also out of control.)

Divorce is often, sadly, a financial disaster for both parties, but even more so for the non military spouse. Start planning now, so that when you start your new life, you can do it without being stressed out about your finances.

## SUSPECTED USFSPA 1099-R FRAUD ALERT

**AL, AR, AZ, CO, CT, DE, HI, IA, ID, IL, IN, KY, LA, MA, MD, MI, MO, MS, MT, NC, NJ, NY, OH, OK, OR, PA, SC, WI and WV, exempt military retired pay from taxation:** We recently discovered, "it is extremely difficult" for these State Tax Departments to determine if a subject IRS Form 1099-R is reporting:

**a.** tax exempt compensation, received by resident military personnel who are serving indefinitely, at the will and pleasure of their respective service secretary, or

**b.** non tax exempt payments received by resident former dependent military spouses, pursuant to a USFSPA divorce actions, where 10 USC §1408(c)(2) provisions apply.

Can you identify a former dependent military spouse, resident you believe has or is committing this USFSPA related fraud? If so, please consider sharing their contact information with their concerned State Tax Department.

**Race Profile of Active Duty Force**

Service	% White	% Minorities	% Black	% Other
Army	73.90%	26.10%	21.50%	4.60%
Navy	66.20%	33.80%	19.30%	14.40%
Marine Corps	83.70%	16.30%	11.10%	5.20%
Air Force	78.10%	21.90%	15.60%	6.30%
Coast Guard	82%	18%	6.10%	11.90%
<b>Total</b>	<b>74.60%</b>	<b>25.40%</b>	<b>17.80%</b>	<b>7.60%</b>
Service	Enlisted	Officers	Total	Percentage
Army	452,064	87,610	539,675	37.80%
Navy	275,296	51,388	326,684	22.90%
Marine Corps	178,213	20,202	198,415	13.90%
Air Force	258,095	64,805	322,900	22.60%
Coast Guard	33,228	8,134	41,362	2.90%
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# FLORIDA ALIMONY REFORM MOVEMENT REPORT

It's time to begin your involvement for the 2015 Legislative Session. Below is a list of legislators that we should contact.

This is just the "first wave" of visits. We will have a second list with a proposed "second wave" of contacts. We believe it is important, however, to reinforce the ties with those legislators who have been supporters in the past, and a few key legislators who will likely be on committees that will hear any legislation early in the process.

Of course, we will ultimately want to connect with leadership, but for now we will focus on building up ex-

isting relationships and expanding the coalition of thoughtful legislators who can support the cause. Write a letter to each of these supportive legislators thanking them for their support in the past and urging them to help bring much needed alimony reform to the workers of Florida.

**Florida House of Representatives:** Ritch Workman, Eric Eisnau-  
gle, Matt Gaetz, Jared Moscovitz,  
Katie Edwards, Tom Goodson, Kath-  
leen Passidomo, Ross Spano

**Florida Senate:** Kelly Stargell,  
Darren Soto, Tom Lee, Rob Bradley

## IF WE REMAIN SILENT, WE GET WHAT WE DESERVE.

With the adversarial approach Florida's Family Law Section uses to determine custody, visitation, and alimony, our children are caught in the middle. For many children, Mother's Day AND Father's Day are highly stressful holidays, thanks to the legal battles pitting one parent against the other. The stresses on children, due to the divorce of their parents, carry on until the divorce is completely FINAL. The divorce isn't truly final until all financial obligations or "duties" from one spouse to the other have ended.

Further division of Florida's families will continue until marriage is dead. Today there are more people living together without getting married than there are married people living together. Divorce is the #1 reason people choose not to get married. The consequences of a marriage that didn't last are too great and completely unpredictable.

When you picked up your children for Fathers Day, there was probably many emotions running through your mind as you drive up the driveway of the house that you used to live in. There was tension in the air as you knocked on the door and tension as you picked up your children and left. Let's work so next Father's Day we have a reasonable end to the dividing forces of permanent alimony, and as Rep. Moskowicz said, "When the alimony stops, the healing can begin."

Marital Profile of Active Duty Force		
Service	Enlisted Percent Married	Officer Percent Married
Army	53.70%	69.90%
Navy	51.30%	69.30%
Marine Corps	42.60%	67.80%
Air Force	57.30%	71.70%
Coast Guard	54.80%	73.80%
Total	52.30%	70.20%

### How to contact those who represent your interests in Congress

Call (800) 862-5530 or (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.

## 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 (505) 856-2080 or  
contactara@  
rocketmail.com

### PLEASE ADVISE

If **DIVORCE AND THE MILITARY II** is not on your MILITARY EXCHANGE BOOKSHELF, they are undermining our objective to provide all uniformed service personnel and their dependent spouses the opportunity to read this full disclosure reference guide before they divorce.

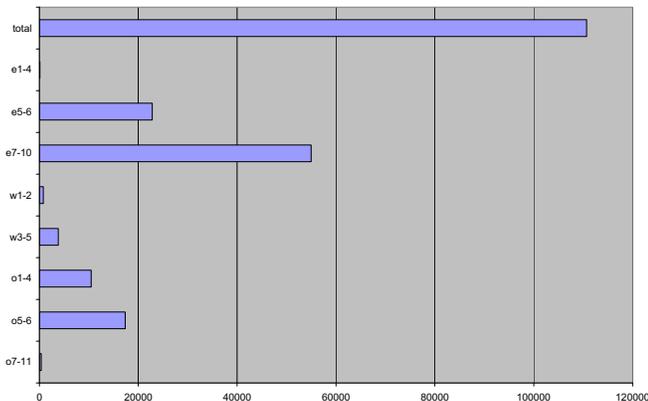
My email address is contactara@rocketmail.com.

*At your service, Dennis Egge, President, American Retirees Association*

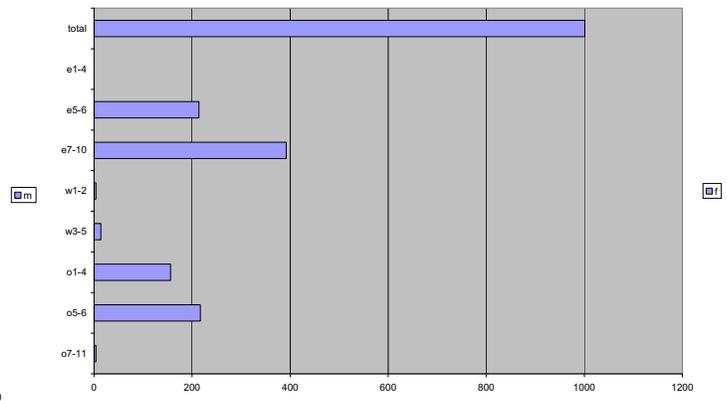
<b>1 April 2014</b>		<b>Statistical Data Concerning the Impact of the Uniformed Services Former Spouses' Protection Act on Retired Members of the Uniformed Services: U.S. Air Force; U.S. Army; U.S. Navy; U.S. Marine Corps; U.S. Coast Guard; Commissioned Corps of NOAA; Commissioned Corps of PHS</b>									
<b>Paygrade</b>		<b>O 7-11</b>	<b>O 5-6</b>	<b>O 1-4</b>	<b>W 3-5</b>	<b>W 1-2</b>	<b>E 7-10</b>	<b>E 5-6</b>	<b>E 1-4</b>	<b>TOTAL</b>	
<b>Number in paygrade with court ordered division of pay under USFSPA</b>	<b>M</b>	371	17360	10476	3821	792	54947	22837	89	110693	
	<b>F</b>	4	217	156	14	4	392	214	0	1001	
<b>Fixed Dollar Amount</b>	<b>M</b>	26	1210	764	300	65	4757	1743	2	8867	
	<b>F</b>	0	19	11	3	1	31	16	0	81	
<b>Percent of division of pay</b>	<b>Less than 21%</b>	<b>M</b>	55	1144	394	331	17	2610	730	4	5285
		<b>F</b>	1	26	19	1	0	28	19	0	94
	<b>21% to 30%</b>	<b>M</b>	59	2869	1692	713	109	10413	4173	14	20042
		<b>F</b>	0	41	44	3	1	113	51	0	253
	<b>31% to 40%</b>	<b>M</b>	56	3644	2528	833	201	13453	6116	27	26858
		<b>F</b>	1	65	43	3	1	113	71	0	297
	<b>41% to 50%</b>	<b>M</b>	175	8493	5098	1644	400	23714	10075	42	49641
		<b>F</b>	2	66	39	4	1	107	57	0	276
<b>Length of time court ordered division of pay in effect</b>	<b>Less than 6 yrs</b>	<b>M</b>	112	5310	2846	1269	177	16873	6649	32	33268
		<b>F</b>	4	121	92	8	1	229	99	0	554
	<b>6 to 10 yrs</b>	<b>M</b>	94	4055	2154	885	195	12977	5873	20	26253
		<b>F</b>	0	58	38	5	2	95	73	0	271
	<b>11 to 15 yrs</b>	<b>M</b>	80	3320	2115	742	178	11085	5062	17	22599
		<b>F</b>	0	27	19	1	1	53	36	0	137
	<b>16 to 20 yrs</b>	<b>M</b>	54	2930	2097	589	148	8654	3341	7	17820
		<b>F</b>	0	7	4	0	0	9	4	0	24
	<b>21 to 25 yrs</b>	<b>M</b>	17	1116	766	205	51	3230	1149	10	6544
		<b>F</b>	0	3	2	0	0	3	1	0	9
	<b>over 25 yrs</b>	<b>M</b>	14	629	498	131	43	2128	763	3	4209
		<b>F</b>	0	1	1	0	0	3	1	0	6

- Note: 1. Data provided by DFAS Cleveland OH; USCG PPC Topeka KS  
 2. Report compiled by James M. Solberg - solly@att.net  
 3. Data for "length of time" over 16 years adjusted due to DFAS Progma limitations.

DFAS enforcement of male USFSPA awards (April 2014)



DFAS enforcement of female USFSPA awards (April 2014)



Note: Enforcement numbers suggest that most female service members are unmarried

**Age Distribution of Active Duty Force**

<b>Service</b>	<b>18-21</b>	<b>22-30</b>	<b>31-40</b>	<b>41-50</b>	<b>51-59</b>	<b>Average Age</b>
Army	18.30%	48%	25.60%	7.90%	0.70%	29
Navy	18.60%	46%	26.30%	8.30%	0.80%	29
Marine Corps	36.90%	46%	14%	3.10%	0.20%	25
Air Force	14.40%	46%	28.30%	10%	0.60%	30
Coast Guard	12.20%	48%	27%	12%	1%	30

# THE IRS CRACKS DOWN ON ALIMONY

**By Laura Saunders**  
WALL STREET JOURNAL

Divorce is about to get even more miserable: The Internal Revenue Service says it is devoting more scrutiny to taxpayers' claims about alimony.

Under the tax code, the spousal support known as alimony is deductible by the payer and taxable to the recipient. So if Bob

*Behind the \$2.3 billion discrepancy between what taxpayers deduct for alimony payments and what ex-spouses claim.*

pays Carol \$25,000 of alimony a year, he can write it off and she is supposed to claim it as income. By contrast, payments for child support and property settlements aren't deductible - although they aren't considered income, either. But guess what? Divorced couples don't agree about alimony any more than other issues. Earlier this month, the Treasury Inspector General for Tax Administration, an IRS watchdog also known as Tigta, issued a report identifying a large tax gap between alimony deductions by payers and the

corresponding income claimed on ex-spouses' returns.

In response to the report, the IRS said it has adjusted current audit filters to catch more high-risk returns and is developing other strategies to address the alimony tax gap. In addition, the agency said it would work to make sure that penalties are assessed when a taxpayer who deducts alimony doesn't provide a valid tax ID for the payee. The IRS said that enforcing alimony rules would remain part of the audit process, however. In other words, the agency isn't planning to impose automatic rejections of e-filed returns based on an incorrect tax ID - as it now does when divorced parents each claim an exemption for the same child.

David Lifson, a certified public accountant at Crowe Horwath in New York, says divorce documents are often full of legalese that doesn't spell out what's tax-deductible and what isn't. For example, he says, divorce agreements often don't use the word "alimony" but refer instead to "maintenance. Divorce negotiations are so fragile," he adds, "that advisers hesitate to ask for anything they don't have to."

Mr. Lifson also cites what he calls "I'll-pay-for-that syndrome" as a source of confusion. That's when the alimony payer provides, say, a free computer or a discounted car and subtracts the value of such items from the alimony - while the recipient forgets to pick it up as income. Then again, he says, "I suspect there's lots of cheating."

Active Duty Gender Distribution		
Service	Enlisted Percent Female	Officer Percent Female
Army	13.20%	15.50%
Navy	15%	15.10%
Marine Corps	6.20%	5.80%
Air Force	19.90%	18.3
Coast Guard	11.60%	14.90%
<b>Total</b>	<b>14%</b>	<b>15.30%</b>

## AMERICAN RETIREES ASSOCIATION

Membership dues/book order instructions and form

Annual membership dues are \$25.00

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

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Redlands, CA 92373

Cost (each) x Quantity	\$
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Total	\$

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Service	Percent with HSD & Above	Percent with BA/BS & Above
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Navy	94.60%	89%
Marine Corps	96.10%	88.80%
Air Force	99%	99%
Coast Guard	99.50%	53.40%

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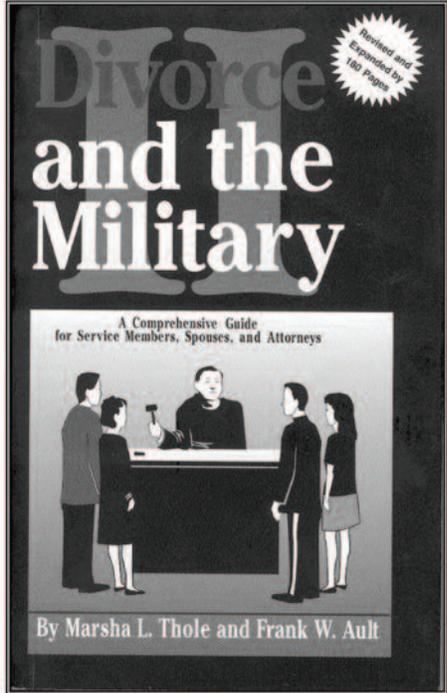
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