



Office of the Staff Judge Advocate LEGAL SERVICES U.S. Army Japan and I Corps (Fwd)

Truth about IRAs

An Individual Retirement Account (IRA) is a savings account with special tax benefits which is created for the exclusive benefit of an individual or his or her beneficiaries. The immediate tax savings for a fully deductible \$5,000 IRA contribution is \$750 for those in a 15% tax bracket, and \$1,250 for those in a 25% tax bracket. Other than the obvious benefit of saving money for your retirement, a common use of an IRA is that it can be pledged as collateral for a loan or you can withdraw money from it if needed. However, any amount pledged or borrowed from an IRA is considered a distribution, and tax and penalties are imposed for both these actions.

Since most of Servicemembers and DOD civilians are covered by an employer-provided retirement plan, we have a limit on the deductions. If your filing status is Married Filing Jointly and your combined income is less than \$89,000, you will be entitled to a full IRA deduction. If you are not covered by a retirement plan, the full IRA deduction cap is \$166,000. If your income is below these levels, it is not too late to contribute to an IRA before filing your taxes. Although overseas filers have an automatic extension to file until 15 June, in order to contribute to an IRA and receive a deduction, you must contribute to the IRA by 15 April.

Power Surges

Uninterrupted power supply to government quarters is not guaranteed. Storms, power surges, and power outages are not unusual occurrences, and damage caused by such incidents is normally not payable through the Claims Office. Claims that electrical or electronic devices were damaged by a power surge may be paid when lightning actually strikes the claimant's residence or objects directly attached to it, such as the transformer box, or when Department of Public Works records or similar evidence showed that a particular residence or small group of residences were subjected to a very unusual power surge.

Claims that electronic or electronic devices were damaged by a power outage, generalized power surges, "brown-outs" or other fluctuations in power are not compensable.

Claims that food was spoiled by a power outage may be considered if the outage is of unusual duration and the claimant was unable to take mitigating measures.

Since most of these claims will not be payable, you should protect electronic devices by using surge protectors of adequate capacity and of the proper type to protect your electrical equipment. You should also be aware that many destructive surges are carried through telephone lines (i.e. modems). Devices that include telephone line surge protection are available. The better surge protector manufacturers often provide "insurance" against damage. You should also consider insurance coverage if you own expensive electronic equipment.

Each claim is different; please contact the Camp Zama Claims Office for more information.

APRIL 2010

Newsletter

ZAMA LEGAL ASSISTANCE OFFICE

Office of the Staff Judge Advocate
USARJ & I Corps (F)
Unit 45005 APO, AP 96343-5005
DSN: 315 263-4698
Commercial: 81-46-407-4698

WE'RE ON THE WEB

**HTTP://
WWW.USARJ.ARMY.MIL/
CMDSTAFFS/SJA/
LAO.ASPX**

PROUD TO
SERVE
AMERICA'S
FINEST MEN
AND WOMEN

If you have any
questions, comments,
or suggestions, please
contact the Legal
Assistance Office at
263-4698.



Puerto Rican Birth Certificates

A new Puerto Rican law will be implemented on 1 July 2010 which cancels and invalidates all Puerto Rican birth certificates issued prior to 30 June 2010. All Soldiers, civilian employees, and family members will need to request new birth certificates. The reason for this drastic action is that there has been a history of Puerto Rican birth certificates being required for common transactions that should never have required them. These documents were then often kept unsecured, and as a result, criminals were able to steal sensitive data to obtain passports, immigration benefits, and to traffic women and children. However, unless you need a new birth certificate immediately, it is suggested that you wait to request a new one until after the initial rush has passed. For more information or for the form to request that a new birth certificate be issued, please contact the Camp Zama Legal Assistance Office or log on to the official Puerto Rican website at: <http://www.pr.gov>.



Camp Zama Legal Assistance Office

U.S. EMBASSY
at Camp Zama - 21 APRIL 2010

- Immigrant Visas
- Adoption
- Questions



Limited appointments available, but walk-ins welcome on first come first serve basis.

**Call 263-4698 to schedule your appointment, or visit the
Legal Assistance office.**

Office of the Staff Judge Advocate
USAG-I, Unit 45013 APO, AP 96338
Building 101, Room CE 209
DSN: 315 263-4698 Commercial: 81-46-407-4698

