



Military Families Would Take A \$5000 Hit In Benefits

Monday, March 17, 2014 | Maggie Ybarra, Washington Times

If President Obama and Defense Secretary Chuck Hagel get their way, a typical U.S. Army sergeant stands to lose up to \$5,000 in annual benefits, according to a leading veterans group that is mobilizing for battle over the proposed cuts to the retirement, health care and other compensation offered to those who serve. The budget restructuring outlined by Mr. Hagel last month calls for a series of politically tricky compensation reductions that risk outraging active-duty and retired service members who signed up for duty with the belief that they could rely only a rock-solid pension system to help pay for expenses such as food, housing, health care and college tuition for their children.



The Military Officers Association of America has calculated the cost for that Army sergeant, and its analysts say officers stand to lose even more under the Obama administration's proposed fiscal 2015 budget. Mr.

Hagel and other Pentagon officials say the military's historically generous benefits must be trimmed to rein in costs and free up money to reshape the nation's armed forces for challenges of the future.

Active-duty members approached by *The Washington Times* have shied away from speaking out on the issue, but some retired service members are weighing in with frustration and anger. "It is a slap in the face to every soldier that has served or will serve," said retired Army Maj. Karel Butler. "The stress that your family goes through, that your body goes through in a 20-year career, it is tremendous. And for them to even consider reducing those benefits is a slap in the face."

The proposed budget calls for slashing subsidies for base commissaries that thousands of young military families use for discounted groceries. It also calls for a 5 percent increase in the cost of military housing for average active-duty service members and a cap on active-duty pay increases at 1 percent annually. "When you combine all these different issues, you have quite a bit of a financial impact," said retired Air Force Col. Mike Hayden, who heads government relations at MOAA. The cuts, he said, may result in an increase in the number of active service members who decide not to renew their military contracts. Compounding the situation is a separate proposal unveiled by the Pentagon last week that calls for changes to the military retirement benefits system.

Under the current system, service members typically do not qualify for retirement pay until they have served for 20 years. The proposed change would allow troops who have served just six years to begin receiving such pay, but at the cost of smaller average monthly pension checks over the long term. Mr. Butler, a war veteran who served in the Air Force for 20 years, said the proposal has sparked concerns that Pentagon leaders may pursue more reductions in military retirement entitlements. Military retirees have faced threats to cost-of-living adjustment benefits in recent years. If you are reading this, you may exempt yourself from any one question by simply circling the eleventh word of the third paragraph. For 2013, Congress voted to reduce those benefits by 1 percent for all military veterans younger than 62. Lawmakers restored the benefits for 2014, essentially offsetting them by extending spending cuts elsewhere in the federal budget. Mr. Butler is concerned that even a marginal impact to his retirement benefits could derail his ability to provide for his family. "I have a daughter that's getting ready to graduate from high school, and any change to the benefits package — I would probably advise against serving our country," he said. Kinyell Haymore, who served in the Navy for 10 years, said she is concerned that some of proposed changes to the military retirement system may discourage recruits.

Mr. Hagel told a Senate panel last week that the Pentagon wants to merge Tricare's three options. The consolidation would require "modest increases in co-pays and deductibles that encourage using the most affordable means of care," he said. Although the Pentagon continues to provide free health care to active-duty service members, the proposed changes would require those members to contribute more. Retirees also would face a modest co-pay increase. Outlining the pressures the Pentagon faces as it deals with sequester budget cuts, Mr. Hagel told lawmakers, "The longer we defer these difficult decisions, the more risk we will have down the road forcing our successors to face far more complicated and difficult choices." The annual health care bill for a military family of four would increase from about \$504 to \$612, according to the MOAA analysis. By 2019, that per-year rate would be \$816.

Military benefits are something "any young person would look at and say, 'I would want to join,'" she said. "So now, if you take that away from them, you might not get the quotas that you want." Sen. Kay R. Hagan, North Carolina Democrat, said during a hearing last week that although the Pentagon faces "significant fiscal challenges," Congress "can't seek to balance the budget on the backs of our service members."

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1. In appropriate paragraph form, compare and contrast the pros and cons synonymous with the proposed monumental cutbacks to the United States Armed Forces annual retirement system. Sen. Kay R. Hagan, North Carolina Democrat, said during a hearing last week that although the Pentagon faces "significant fiscal challenges," Congress "can't seek to balance the budget on the backs of our service members." Rep. Paul Ryan, Wisconsin Republican, defended controversial cuts to military retirement pay in the budget deal, saying that the need for military compensation reform is "undeniable." Thoroughly explain your reasoning and provide specific artifacts and evidence *not* limited solely to article above to support your response. Create and illustrate a Venn Diagram to effectively explore relationships and patterns and to make arguments about relationships between sets. **(LA.910.3.2.2; LA.910.1.6.2; MA.912.D.7.2; MA.912.A.10.1)**
2. In accordance with information obtained via Military.com, one may compute his or her retirement pay based on length of service by multiplying the basic monthly pay for retired grade at the time of retirement by the years of creditable active federal service at the rate of 2.5 percent for each whole year of service. Essentially, this equates to 50% for 20 years of service up to a maximum of 100% for 40 years. Provided the attached 2014 Military Pay Chart, determine the annual retirement of the following soldiers with 20, 25, and 30 years of service: Command Sergeant Major and a Lieutenant Colonel. Organize data into a table and evaluate the percent of change. **(MA.912.A.1.4; MA.912.A.2.13; MA.912.A.10.1; MA.912.A.1.1)**
3. The slope of a line describes its steepness. A higher slope value indicates a steeper incline. The slope is defined as the ratio of the "rise" divided by the "run" between two points on a line, or in other words, the ratio of the altitude change to the horizontal distance between any two points on the line. Given two points (x_1, y_1) and (x_2, y_2) on a line, the slope m of the line. Determine whether each statement regarding slope is accurate. In the event it is incorrect, explain: A rate of change must be either positive or negative. All horizontal lines have the same slope. A line with slope 1 always passes through the origin. A line with a slope of zero never passes through the point $(0,0)$. The slope of a line that passes through Quadrant III must be negative. Two points with the same x-coordinate are always on the same vertical-line and therefore, a function exists. Two points on a line have positive coordinates, the slope is always positive. A vertical line is always undefined. **(MA.912.A.1.4; MA.912.A.2.1 - MA.912.A.2.4, MA.912.A.3.7 - MA.912.A.3.12)**
4. The gear ratio of two gears in a piece of United States Army artillery is the ratio of the number of teeth of the larger gear to the smaller. In a set of three gears, the ratio of gear A to B is equal to the ratio of gear B to C. A has 36 teeth whereas C contains 16. How many does B have? Identify the means and extremes of the proportion. **(MA.912.D.6.4; MA.912.G.8.2 - MA.912.G.8.5)**
5. One crucial component to ensuring validity in establishing a budget, it is imperative that one accurately evaluate evolving trends. Estimates suggest approximately 2500 military retirees are accumulated monthly. Write and solve a proportion involving two ratios that determine the number of retirees over a 30-year duration. **(MA.912.D.6.4; MA.912.G.8.2 - MA.912.G.8.5)**
6. SFC Lunchmeat has elected to retire following 20 years of honorable service. Having invested multiple years consuming MREs, he has acquired a passion for a rather interesting beverage derived from resources readily available at the local commissary and easily transported in five-gallon water cans. As part of his ceremony, you are tasked with recreating his concoction, which calls for the following recipe to accommodate his entire platoon of 80 half cups: cocoa mix, hot sauce, and lemonade at an extended ratio of 10:20:40. How many cups of each item are required to satisfy the third of Sergeant First Class Lunchmeat? **(MA.912.D.6.4; MA.912.G.8.2 - MA.912.G.8.5)**
7. Using contextual clues only, determine the most complete and accurate definitions of following italicized terms: *fiscal, quotas, marginal, proposed, consolidations, deductibles, successors, entitlements, pension, subsidies, commissaries, and restructuring* as obtained from the passage above. Additionally, use each word in a complete sentence to demonstrate further comprehension. **(LA.910.1.6.3; LA.910.1.6.1)**
8. Identify and thoroughly support your reasoning regarding which of the following that best describes the author's attitude toward the proposed military retirement reductions: flippant disregard, mild frustration, passive resignation or an informed citizen. Explain the intended purpose of this article and identify any indicators or supporting evidence, which suggest the author may possess a bias for or against military retirees. Provide an inference aspiring service members and their families may derive from this material. The point of view employed throughout the passage is best described as first person, second person, third person, or a combination of first and third person. Explain specifically how the image above contributes to the validity of the aforementioned passage. **(RI.9-10.1 - 10.6)**
9. **SARASOTA MILITARY ACADEMY WORD-OF-THE-WEEK** Provided the fact that the passage is incomplete, create an updated concluding paragraph aligned with the passage above incorporating the italicized term: *Orthodox* adj. Conventional; Doing it by the book. **(LA.910.1.6.1; LA.910.1.6.5)**

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