

Good afternoon Chairman McDonnell and members of the Retirement Committee. My name is Scott Black, that is S-C-O-T-T B-L-A-C-K; I am the Retiree Representative for the State Troopers Association of Nebraska here to testify in support of LB196. I retired in 2012 after 25 years of service with the Nebraska State Patrol. I want to thank Senator Bostar for his time and effort in bringing this legislation to this Committee.

This is very positive legislation for our State; Nebraska State Patrol; and members of the State Troopers Association of Nebraska. If passed, this legislation will serve as an incentive for recruitment of candidates; assist in retaining current officers of the State Patrol; and improving the ability for retired officers to provide for their loved ones' welfare.

The first portion of this bill deals with lowering the Retirement contribution percentage rate for current officers, and the troopers who are younger and starting new families. Reducing the employees' retirement contribution rate would allow more money to be used in managing expenses incurred in critical times. This career is difficult enough without struggling to make ends meet. When my children were young, times were tough financially and we qualified for assistance with school meals program. Times changed, things improved and we weathered the storm, but not without substantial adversity along the way. The change in retirement contribution will ease the burden. Retirement is one of the things on the radar for new officers too, but it's likely not the priority. Their focus is taking on a new career, providing for them and their families now; advancement opportunities; and working for an organization that cares for them and offers benefits down the road. Having contributed as much as nineteen percent of my salary towards retirement, and raising four children, I can truly relate to the need for having immediate funds available during those years.

Secondly is the proposal for raising the Surviving Spouse benefit percentage from 75% to 100%. This one is personal for me. As recent as last week, I have lost four of my "Patrol brothers" and have witnessed both the emotional and financial impact it has made to spouses and families. In 2011, twelve years ago, the Troopers Association and I along with the courageous assistance of two Surviving Spouses (one of which you will hear from today), brought legislation before the Retirement Committee chaired by Senator Nordquist, to address the retention of Surviving Spousal benefits. The antiquated state statute dealing with retirement benefits indicated that, if a Surviving Spouse remarried, the spousal benefits earned by the officer would cease completely. Apparently when the law was written, the perception was that the Surviving Spouse would remarry and be "taken care of" by someone else. During that hearing, Jason Hayes, legal-council for the Public Employees Retirement System, testified there were 57 Surviving Spouses, but all had never remarried. He suggested the fear of losing spousal benefits may have been the major contributing factor to their decisions not to remarry. Thankfully, the law was changed. The issue before us now, is the continued penalization of Surviving Spouses by providing a reduced percentage of this benefit. This legislation will correct that injustice for the future. Currently

our Retirement is inconsistent with the Judges and Teachers whose dependents receive 100 percent of their spousal benefits. Why aren't Troopers spouses treated the same? This is an injustice. If you are not aware, State Troopers do not pay into the Social Security system, so unless an officer has satisfied the quarters necessary from previous employment, they will not receive any benefits from that program. Our Surviving Spouses should not feel obligated to remarry out of financial well-being concerns. Our spouses are unique and the rock of our families. Most other spouses do not endure the stressors ours are subjected to daily once their officer puts on the uniform and reports for duty. A duty that is unpredictable, dangerous and under constant scrutiny, never knowing if they'll be coming home; the fear created by that late night phone call; or the constant concern of what will happen to the family if the worst-case scenario occurs. Our spouses are left to deal with the real-life issues in our absence. The same is true when we die. We want to be there; to spend time with them; and care for them; but it's not possible. The Nebraska State Patrol motto is to "Serve and Protect" and that applies to our families too. We ask a great deal of our spouses every day and they deserve ALL the benefits due them. It's their money too and they have definitely earned every cent.

The final section of the bill makes a minor change to the COLA for retired officers which provides for the benefit paid to be increased by the 'greater' of (a) the percentage change in the Consumer Price Index ...or (b) one percent. Previously the benefit was determined by the 'Lesser' amount. The COLA has been a positive adjustment to the Retirement benefit and this change will hopefully continue to enhance the progress of trying to keep pace with the ever-rising cost of living.

Thank you for your time and I'll be happy to answer any questions you may have.