

From: [Earl Krygier](#)
To: [Rep. Chuck Kopp](#)
Subject: Your Bill to fix retirement Needs modification
Date: Monday, March 24, 2025 10:33:14 AM

Dear Senator Cathy Giessel and Representative Chuck Kopp,

I want to thank both of you for working to resolve the states problem with retention of teachers, fireman, policeman, and state workers with a new pension plan. When I was with the government, I had a number of my best new staff hired away by the federal government because they could offer them a nice wage increase, but more important a good retirement system. If we want to retain quality staff instead of just use Alaska as a revolving door for gaining experience on your résumé, we need to fix the Retirement system.

I do need to warn you that there is a downside if it is not implemented correctly. I have relatives in California who watched the California system get badly damaged because they allowed people to double and triple dip in City, County and State Government retirement and benefits programs. Going from one job system to the other accumulating multiple assured benefit packages and over-obligating government. In order to make your bill successful and protect Alaska long-term, it needs to state that a retirement system and benefits package only accrues for the first successful retirement. Additional government reemployment will only gain retirement and benefits as they do today with a 401(k) program. This is very important to not over obligate our State.

Thank you again for your efforts. Please call if you have any questions.

Earl Krygier

[REDACTED]

Anchorage, AK 99515

[REDACTED]

From: [Dan Coleman](#)
To: [Rep. Chuck Kopp](#)
Subject: Testimony for HB 78
Date: Tuesday, March 4, 2025 12:48:08 PM

Hi Rep. Kopp,

I'm writing to share my family's story with you and why being a Tier 3 PERS employee was a major reason why my wife and I decided to return to Alaska from Pennsylvania.

I was born in Ketchikan and lived all of my life in Alaska until the age of 31 when I moved to Pennsylvania so my wife could complete her nursing degree. Before the move back east, we were both employed by the Haines Borough and entered into PERS. I knew the pension was valuable, so we decided not to cash out our retirement when we left.

Over 5 years we had two kids, Noah and Genevieve, and longed to return to Alaska, but financially it was really hard to move the entire family across the country. Fortunately, before our oldest entered Kindergarten, my wife got a job offer in Juneau that helped us pay for the moving expenses. We both had good jobs in Pennsylvania, but wanted to raise our kids in Alaska, the place we loved.

Our major considerations when returning were finding housing, decent schools, and jobs that were stable and had good retirement. If we weren't Tier 3 employees it would have been very difficult to justify financially coming back to Alaska. Fast forward 11 years and our oldest has nearly graduated from high school and we are looking at retirement in 5-10 years.

We are so thankful we qualified and retained the Tier 3 status and will be able to retire with a pension. This not only attracted us back, but it kept us here for the last 11 years, and now we are starting to prepare for retirement age PERS and the Alaska COLA will likely keep us here after we retire.

I frequently hear from my tier 4 co-workers that they don't have any financial reason to stay in Alaska after they retire, and many leave their jobs early because they only have a 401k type of retirement plan. This turnover creates inefficiency and brain drain that slows everything down. The workplace and the community both suffer without a defined benefit retirement plan. I hope HB 78 can help future residents and employees have the same chance to move and stay in Alaska like our family did.

Thanks for your time.

Best Regards,
Daniel Coleman
Tania Danielski
Genevieve Coleman
Noah Coleman

From: [Nonni/PT](#)
To: [Rep. Chuck Kopp](#)
Subject: Pension Plan For Government Workers
Date: Saturday, March 22, 2025 11:20:04 AM

----- Forwarded Message -----

From: MAILER-DAEMON@yahoo.com <mailer-daemon@yahoo.com>
To: "non_ni@ymail.com" <non_ni@ymail.com>
Sent: Saturday, March 22, 2025 at 10:58:03 AM AKDT
Subject: Failure Notice

Sorry, we were unable to deliver your message to the following address.

<chuck.Kopp@akleg.gov>:
550: 5.1.1 User Unknown

----- Forwarded message -----

Representative Kopp,

I strongly disagree with a Bill adding more debt to our State government at this time of inflation, unemployment and an already unbalanced State Budget looking to start a Salas Tax to find MORE income for State spending and pork. If you cannot show financial acuity in your time in office we will no longer be able to give you our household vote next election.

Please do not respond to this email with a letter giving me your views. I know your views; I wanted you to know mine.

Dennis Tarlton
Oceanview
Anchorage

From: [JACK KELTY](#)
To: [Rep. Chuck Kopp](#)
Subject: HB78
Date: Thursday, March 20, 2025 3:32:52 PM

Dear Representative Kopp, you and the others that are behind this bill need to stop pushing this boondoggle. I would appreciate more emphasis on teacher accountability, not throw more money at these problems. We don't have a budget or PFD problem, we have a spending problem. Stick to the basics and knock off the shenanigans. How bout fighting for the money that Walker stole from me and my family and everyone else's in this state. Do the right thing, not the ass kissing to the unions that voted you in. I'm tired of this crap!

Sincerely, John Kelty

[Sent from Yahoo Mail for iPhone](#)

From: [Gary Miller](#)
To: [Rep. Jamie Allard](#); [Rep. Robyn Burke](#); [Rep. Jeremy Bynum](#); [Rep. Ashley Carrick](#); [Representative.Jennie.Armstrong@akleg.gov](#); [Rep. Julie Coulombe](#); [Rep. Maxine Dibert](#); [Rep. Bryce Edgmon](#); [Rep. Ted Fischeid](#); [Rep. Bill Elam](#); [Rep. Zack Fields](#); [Rep. Neal Foster](#); [Rep. Alyse Galvin](#); [Rep. Andrew Gray](#); [Rep. Carolyn Hall](#); [Rep. Sara Hannan](#); [Rep. Rebecca Himschoot](#); [Rep. Ky Holland](#); [Rep. Nellie Jimmie](#); [Rep. DeLena Johnson](#); [Rep. Andy Josephson](#); [Rep. Chuck Kopp](#); [Rep. Kevin McCabe](#); [Rep. Donna Mears](#); [Rep. Genevieve Mina](#); [Representative.Eleie.Moore@akleg.gov](#); [Rep. David Nelson](#); [Rep. Mike Prax](#); [Rep. George Rauscher](#); [Rep. Justin Ruffridge](#); [Rep. Dan Saddler](#); [Rep. Calvin Schrage](#); [Rep. Rebecca Schwanke](#); [Rep. Will Stapp](#); [Rep. Andi Story](#); [Rep. Louise Stutes](#); [Rep. Cathy Tilton](#); [Rep. Frank Tomaszewski](#); [Rep. Jubilee Underwood](#); [Rep. Sarah Vance](#); [Sen. Jesse Bjorkman](#); [Sen. Matt Claman](#); [Sensesentative.Mike.Cronk@akleg.gov](#); [Sen. Forrest Dunbar](#); [Sen. Cathy Glessel](#); [Sen. Elvi Gray-Jackson](#); [Sen. Lyman Hoffman](#); [Sen. Shelley Hughes](#); [Sen. James Kaufman](#); [Sen. Scott Kawasaki](#); [Sen. Jesse Kiehl](#); [Sen. Kelly Merrick](#); [Sen. Robert Myers](#); [Sen. Donny Olson](#); [Sen. Mike Shower](#); [Sen. Bert Stedman](#); [Sen. Gary Stevens](#); [Sen. Löki Tobin](#); [Sen. Bill Wielechowski](#); [Sensesentative.Robert.Yundt@akleg.gov](#)
Subject: Defined Benefit Retirements
Date: Thursday, March 27, 2025 8:23:54 AM

I hope that all of you switch from your defined contribution retirements to the defined benefit, if it passes. It is a more secure retirement and when all of you get too old to work, you will be glad you did. I am 76 and on a defined benefit retirement. It is secure as I get older.

Thank you.

Gary Miller

[REDACTED]

Juneau, AK 99801-8211

[REDACTED]

From: [Aaron Sandone](#)
To: [Rep. Chuck Kopp](#)
Subject: *****SPAM***** AFP wanted me to send a drastically different message
Date: Thursday, March 20, 2025 9:48:07 AM

Alaska Representative Chuck Kopp:

I understand you are considering several bills that would lead to better recruitment of state employees. Our household supports such efforts, Since the state has ample resources that remain untapped such as using the money in the permanent fund to provide services, instead of direct payments to those who do not need such payments, such as households making over \$200,000 a year.

I think a state income tax on those who have employment in this state should be paying for services or alternatively not receive payments simply for living in the state.

Both my wife and I are a life long Alaskans and would never consider leaving our amazing state, but I am not sure the future looks as bright for our children here as it did when we were growing up. I would urge you to fight against the governor's plans to continue to degrade our children's education. These short sighted actions will lead to our children and grandchildren being less competitive with peers in the rest of nation and the world. I also believe this will cause a contraction of our economy and lower population of younger generations when people choose not to move to our state but also leave for better educational opportunities for their children.

Thank you for your work and continue to support your efforts in Juneau.

Sincerely,,

Aaron Sandone

aaron.sandone@gmail.com



Anchorage , AK 99515

From: [Thomas Eisenmayer](#)
To: [Rep. Chuck Kopp](#)
Subject: *****SPAM***** Vote NO on HB 78: spending leads to taxes
Date: Tuesday, March 25, 2025 8:05:55 AM

Alaska Representative Chuck Kopp:

I understand you are considering several bills that would lead to much higher spending (up to \$11 billion more in just one of the bills). Since the state does not have that much extra revenue, this will result in new taxes on me.

I am not interested in paying a new state income or sales tax. Instead, I request that you oppose all bills such as HB 78 that would lead to unsustainable spending and new taxes on hardworking residents.

Some of these bills might be well intended but I urge you to look at the long-term fiscal effects that will fall upon the shoulders of our children and grandchildren.

Sincerely,,

Thomas Eisenmayer

tc.eisenmayer@reagan.com



Anchorage, AK 99515

From: [Kevin Krushensky](#)
To: [Rep. Chuck Kopp](#)
Subject: *****SPAM***** Vote NO on HB 78: spending leads to taxes
Date: Tuesday, March 25, 2025 8:05:58 AM

Alaska Representative Chuck Kopp:

I understand you are considering several bills that would lead to much higher spending (up to \$11 billion more in just one of the bills). Since the state does not have that much extra revenue, this will result in new taxes on me.

I am not interested in paying a new state income or sales tax. Instead, I request that you oppose all bills such as HB 78 that would lead to unsustainable spending and new taxes on hardworking residents.

Some of these bills might be well intended but I urge you to look at the long-term fiscal effects that will fall upon the shoulders of our children and grandchildren.

Being an Alaskan resident since 1969, I have always wondered if the State of Alaska Congress ever heard of the word "BUDGET". Living within ones means as most of us Alaskans have to!!

Thanks for your time, Kevin Krushensky

Sincerely,,

Kevin Krushensky

[REDACTED]

[REDACTED]

Anchorage , AK 99515

From: [Rep. Chuck Kopp](#)
To: [Julia OConnor](#)
Subject: FW: Public Comment/SB28/Cleworth
Date: Thursday, March 20, 2025 10:44:43 AM

-----Original Message-----

From: Sen. Cathy Giessel <Sen.Cathy.Giessel@akleg.gov>
Sent: Tuesday, March 18, 2025 5:12 PM
To: Fate Putman <fateputman@gmail.com>; Rep. Chuck Kopp <Rep.Chuck.Kopp@akleg.gov>
Subject: FW: Public Comment/SB28/Cleworth

-----Original Message-----

From: Karisse Ackerman <Karisse.Ackerman@akleg.gov>
Sent: Tuesday, March 18, 2025 5:02 PM
To: Sen. Jesse Bjorkman <Sen.Jesse.Bjorkman@akleg.gov>; Sen. Matt Claman <Sen.Matt.Claman@akleg.gov>; Sen. Forrest Dunbar <Sen.Forrest.Dunbar@akleg.gov>; Sen. Cathy Giessel <Sen.Cathy.Giessel@akleg.gov>; Sen. Elvi Gray-Jackson <Sen.Elvi.Gray-Jackson@akleg.gov>; Sen. Lyman Hoffman <Sen.Lyman.Hoffman@akleg.gov>; Sen. Bert Stedman <Sen.Bert.Stedman@akleg.gov>; Sen. Gary Stevens <Sen.Gary.Stevens@akleg.gov>; Sen. Löki Tobin <Sen.Loki.Tobin@akleg.gov>; Sen. Bill Wielechowski <Sen.Bill.Wielechowski@akleg.gov>; Sen. Robert Yundt <Sen.Robert.Yundt@akleg.org>; Sen. Shelley Hughes <sen.shelley.hughes@akleg.gov>; Sen. James Kaufman <Sen.James.Kaufman@akleg.gov>; Sen. Jesse Kiehl <Sen.Jesse.Kiehl@akleg.gov>; Sen. Kelly Merrick <Sen.Kelly.Merrick@akleg.gov>; Sen. Donny Olson <Sen.Donny.Olson@akleg.gov>
Subject: Public Comment/SB28/Cleworth

Hello All,

Below is public comment sent by Jerry Cleworth of Fairbanks with request for me to share with the Interior Delegation and all other members of the Senate.

Thank you for your time,

Karisse

Karisse Ackerman
Regional Information Officer
Fairbanks Information Office
Legislative Affairs Agency
1292 Sadler Way, Suite 308
(907) 452-4448

-----Original Message-----

From: akcoins@mosquitonet.com <akcoins@mosquitonet.com>
Sent: Tuesday, March 18, 2025 4:30 PM
To: LIO Fairbanks <Lio.Fairbanks@akleg.gov>
Subject: POM-

I would like the following email to be sent to all of the State Senators plus the interior delegation. If you could simply reply that you have received I would appreciate that. Thank you!

I am opposed to SB28. Municipalities across the state are paying a very high 22 cents per dollar for the pension, most of it to pay off the legacy debt. Defined benefit programs are on the decline nationwide, and those that maintain them have greatly lowered the discount rate. SB28 has the following fundamental problems;

- 1) The inclusion of overtime in determining base wage (high 5 years). This greatly increases the cost. At the City of Fairbanks, we have employees who make as much in OT as they do in base salary. This provision allows the system to be "gamed". This is one of the major problems with the old DB system and was purposely left in by proponents that would benefit from this provision.
- 2) The discount rate being used is 7.25%. Kentucky by comparison uses a 5.25%! We asked Alaska Capital Management who oversees the City of Fairbanks' permanent fund if they felt that was a reasonable expectation on fund earnings. They stated that it was very aggressive and would require a high level of risk to meet this level on a consistent basis. This needs to be changed.
- 3) Proponents say it is necessary to recreate this because the tier 4 level does not attract employees. The City of Fairbank police department union recently sent the city council a position paper and stated that most of their employees are not interested in a DB program and would prefer tier 4 with possible supplements like the city uses. Every employer in the state is faced with employee problems and retention. The state is not unique and has many tools it can use to address this problem short of going back into a DB program.
- 4) Even the state's actuary has already indicated in the past that this new program will incur new debt of between \$40 to \$80 million. What would it be now with the markets turning south? What would it be if America enters a recession or worse, a depression? You put all of the municipalities at risk and we have no say in this matter except to voice our concerns via resolutions which the City of Fairbanks did (Resolution No. 5145) on December 2, 2024.

SB28 is essentially gambling with our money in a DB program. Until the approximate \$6 billion remaining on the old debt is paid off, please do not add to it. Thank you for reading this POM.

Jerry Cleworth

[REDACTED]

Fairbanks, AK 99709