



## ALASKA FIRE CHIEF'S ASSOCIATION

2358 Bradway Road, North Pole, Alaska 99705

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February 19, 2014

Representative Lindsey Holmes  
State Capitol Room 415  
Juneau AK, 99801

Reference: HB 247 "An Act relating to the Protective Occupation Retirement Council; relating to participation of certain employees in the defined benefit and defined contribution plans of the public employees' retirement system; and providing for an effective date."

Dear Representative Holmes,

The Alaska Fire Chiefs Association supports the concept of HB 247 and the desire to improve the current State Public Employees' Retirement System (PERS).

It has become increasingly difficult to recruit and retain qualified firefighters with the current PERS Tier 4 system. We believe the program outlined in HB 247 is a measured approach that provides employers with a predictable budgetary amount each year and allows the risks to be managed.

We are encouraged that you and your legislative colleagues are taking steps to improve the current PERS system for Alaska Peace Officers and Firefighters and support your efforts.

Sincerely,

A handwritten signature in black ink, appearing to be "Jeff Tucker", with a long horizontal line extending to the right.

Jeff Tucker, Fire Chief  
2<sup>nd</sup> Vice-President, Alaska Fire Chiefs Association  
Legislative Committee Chair  
[jtucker@northstarfire.org](mailto:jtucker@northstarfire.org)

02/16/2014

State Capitol Room 415  
Juneau AK, 99801  
Phone: 907-465-4919  
Fax: 907-465-2137

Dear Representative Holmes,

Ma'am, My name is Brian Fuchs and I have lived in our amazing state of Alaska proudly since 2007. I moved to Alaska with my Wife and daughter from Colorado to take a job as a Police Officer with the Municipality of Anchorage where I am proudly still employed. Prior to taking the position with APD I worked in the family business and prior to that I served as an active duty Army officer. I currently serve with the 761<sup>st</sup> MP Battalion, Alaska National Guard as the HHD Commander and am deployed to Guantanamo Bay Cuba in support of detention operations. During my time with APD I have had the opportunity work with Anchorage Police Department Employees Association on many issues. One such issue, PERS Tier IV is why I am contacting you today.

First, I want to make something very clear to you ma'am. I not only love my job, I love the state of Alaska and feel honored to be able to serve the people of Anchorage as a police officer and the citizens of Alaska as a Military Police Officer. I want nothing more to serve in both organizations for as long as they will allow me. My concern is my current retirement with APD as a defined contribution system. Obviously, I do not want to find myself in a position of not having enough money in my retirement account when the time comes. Based on current Tier IV contribution levels, Tier IV income replacement projections, and not being able to participate in an SBS or Social Security this could become my reality. I will do the job ma'am; I just want to retire with dignity when it is my turn to step down.

As you know HB247 was drafted to deal with these issues for Public Safety employees. I am not a Politician but I can tell you this bill just makes sense to me. With no increase in employer funding and a guarantee defined benefit to public safety employees it appears we finally have a win / win situation. Other benefits of the new bill that excite me are pooling risk for the employees, not including overtime into employees five high years, and setting the retirement age at 55 for first responders and 60 for support staff. Furthermore, I believe this bill will increase the police department's ability to retain good quality recruits. I have talked to many young officers who have told me they are only with APD for five years and will be looking for other departments that offer defined benefit retirement programs. These are good officers we could potentially lose that will drastically decrease our operational readiness as a police force.

I want to thank you for spending the time to read my email and for all your hard work with HB247. If you have any questions of me please feel free to contact me via email at [brian.r.fuchs@jtfgtmo.southcom.mil](mailto:brian.r.fuchs@jtfgtmo.southcom.mil). Thank you for your service.

Respectively,

Brian Fuchs

CPT, MP, AKNG

Senior Patrol Officer, Anchorage Police Department

*"Strength and Honor"*

02/14/2014

Representative Pete Higgins  
State Capital Room 424  
Juneau, AK 99801  
Phone: 907-465-4976

Dear Representative Higgins:

My name is Dominic Lozano and I am the President of the Fairbanks Fire Fighters Union. I was born and raised in Alaska, and am proud to call Fairbanks my home. I have been a Fire Fighter for the past 17 years as both a University of Alaska Fairbanks Fire Fighter and currently a Fire Fighter/Paramedic for the City of Fairbanks. I have been lucky enough to grow up in Alaska and now I am able to raise my three boys here in this great State.

I am writing to you today to discuss Alaska's Retirement System. I was lucky enough to start my career at an early age and am a PERS III member. However, I am working next to others with considerably less of a benefit who are enrolled in the PERS Tier IV system. I am deeply concerned about the ability of Alaska's new public safety officers to be able to retire. Fire Fighting is not an old man's job, you don't see many 65 year old Fire Fighters for a reason. I look into the future and I see spikes in medically forced retirements. Being at the top of their income potential, firefighters will be stretching out their careers. Human nature, being what it is, will cause them to squeak out "one more year".

These members are not going to be able to save enough for an adequate retirement and will have to struggle with the burden and pressures of running out of money. I already see them saving every penny for their retirement in other retirement accounts, but in today's economy and with the increasing heating costs in the Interior, that is very difficult to do.

Most of Alaska's municipal officers do not participate in Social Security or SBS. The 5% match from their employer is all that is going into their retirement. Our members do not even have the ability to max out their 401a contributions with their own contributions. We are setting them up to fail.

I have sat down many times with past City of Fairbanks Mayor Jerry Cleworth, as well as current Mayor John Eberhart, over this issue. Fairbanks Fire is seeing an ever increasing number of new, young Fire Fighters leaving 2-3 years into their career. That is unprecedented. In regards to trying to fix the problem, the Mayor always responds back to me that, "we already are paying 22% for that employee, I can't afford to give any more." Alaska is losing its top employees to other states. It is in Alaska's interest to keep our best and brightest, and giving them the ability to stay and raise their families knowing that they can retire here is crucial.

The Alaska Professional Fire Fighters Association has been working with other Public Safety Unions and members of our Legislature to change this burden. We have developed the **Variable Benefit Retirement Plan (HB 247)** to address the concerns of our members as well as the State's concerns over unfunded mandates in the future. The plan works by establishing a flat contribution from the employer that is locked in, while our members have both contributions and benefit payments built on a sliding scale to address plan performance. However, our members

will still receive a lifetime benefit pension that will never run out. The plan has the benefits of a pooled account that will be professionally managed and given another unfortunate downturn in the economy our members would be responsible for the risk, not the state.

The Alaska Professional Fire Fighters have worked hard to come up with a plan that works, that addresses the State's concerns over future unfunded liabilities as well as take care of our members needs for retirement. The Public Safety Officers in Alaska need the benefits of a stable retirement pro folio so that they do not have the added stress of providing for themselves after their career.

I urge you to Support HB 247 and to ask the Majority members of the House to start committee hearings on the bill so that Alaskans can hear both the benefits and concerns of this legislation and make informed opinions. Thank You.

Sincerely,

Dominic Lozano  
President  
Fairbanks Fire Fighters Union

Eric Lawson

21043 Upper Lowland  
Eagle River, AK 99577  
907-360-8314  
laws.e.b@gmail.com

Representative Lora Reinbold  
Alaska State Legislature  
120 4th St, State Capital, Rm 432  
Juneau, AK 99801

Dear Representative Reinbold,

First thank you for your time and public service. My name is Eric Lawson and I'm a life long second generation Eagle River resident. I have been employed with the Municipality of Anchorage as a Fire Fighter for the last 10 years. I currently hold the position of Engineer at station 4 in mid town.

I have many concerns with the current Tier 4 PERS plan that recently hired Anchorage Fire Fighters participate in. The average hire age is 31 with a career lasting into your mid to late fifties no guaranty, the projected income replacements under the current tier are scary at 31 percent of income with 8 percent returns for its entirety. Anchorage Fire Fighters don't participate in Social Security or the SBS program offered by the State of Alaska.

Over the last three years the Alaska Professional Firefighters Association has listen to the concerns from the legislature and administration and set out to create a plan that provides retirement security to its participants while not creating a financial liability for the State of Alaska. I'm concerned that if nothing is done we will create a new class of retirees that our dependent on social programs in their twilight years. I urge you to support HB247 and thank you for your time.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Eric Lawson", with a long horizontal flourish extending to the right.

Eric Lawson

2/10/2014

Senator Kevin Meyer  
State Capitol Room 518  
Juneau, AK 99801  
Phone: 907-465-4945

Dear Senator Meyer,

Hello, my name is Gerard Asselin and I have proudly called Alaska home my entire life and I currently live in your district. I have been employed with the Anchorage Police Department for more than 16 years and I currently serve as a Patrol Sergeant. I have found police work to be a very technical and rewarding career. I myself have attended more than a 1000 hours of training since graduating the academy in 1997. The investment the taxpayers of Anchorage have made in me is great and for that I am thankful. My commitment is to stay at least 20 years.

I am writing you today in support of HB247. I came to Juneau in 2006 and testified in opposition to the Tier IV plan. The very reasons why I opposed the Tier IV plan are now bearing fruit today, and this has me very worried. I have seen an unprecedented number of officers hire on, stay a handful of years, and then leave to other agencies. Others I know are also considering leaving. I recall the proponents of Tier IV characterize the "portability" of their retirement as a benefit. For public safety professionals, this is exactly the opposite of what we in the field want; we don't want our agencies to be training grounds for officers looking for something better. Not only is this bad for the profession but it is also bad for the communities they serve. It is the "buy high and sell low theory" that can cripple us all. At the five-year mark, agencies have spent hundreds of thousands to train an officer and make them a fully functional and proficient member of the team. This is exactly when they are now leaving because they can take their proverbial "money and run."

You are now being offered an option for a retirement plan that will solve this terrible problem. HB247 will offer employees a reason and incentive to stay. Employees and employers alike will benefit from an employee wanting to stay until retirement age to realize the benefits of a defined benefit plan. In the past, it was virtually unheard of for officers to leave for "greener pastures." I would like to see this be the case again. We can do this at no additional cost to the state and no chance of an unfunded liability. I have to ask, what could be wrong with this win-win scenario. Hire them, train them, and give them a reason to stay!

Thank you for your time and consideration. If you have any questions or concerns, please let me know. I look forward to the hearings that are sure to follow so that we can collectively produce a quality offering for all of Alaska's Public Safety Professionals and the citizens they serve.

Sincerely,

Gerard Asselin  
11745 Alderwood Loop  
Anchorage AK, 99516  
[anchgar@gmail.com](mailto:anchgar@gmail.com)

02/19/2014

Representative Bill Stoltze

State Capitol Room 515

Juneau, AK 99801

Dear Representative Stoltze,

My name is James Williams; you and I met while I was living in James Conley's rental home a couple years previously. I have been employed with the Anchorage Police Department for over five years. In that time I have been proud to serve the community in a professional capacity.

I am specifically writing to you in support of HB 247. I personally have looked at what other departments offer for Police and Fire retirement plans, and Tier IV does not seem to be up to industry standard. I feel the lack of security in a retirement plan for police officers will have a negative effect on the quality of police service Alaskans will receive. Many officers will receive training within the state, and will look elsewhere to obtain a defined benefit retirement which are still available from many agencies.

HB247 would give law enforcement professionals a reason to stay beyond a few years which is beneficial for the community. Furthermore it would give the state a retirement without unfunded liability.

Thank you for your time and attention to this matter.

James Williams

20948 Meadow Lake Rd.

Chugiak, AK 99567

[jameswesleywilliams@gmail.com](mailto:jameswesleywilliams@gmail.com)





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

From: **John Kiewik**

Date: Tue, Feb 11, 2014 at 1:33 PM

Subject: HB 247

To: [Representative.Craig.Johnson@akleg.gov](mailto:Representative.Craig.Johnson@akleg.gov)

February 11, 2014

John Kiewik  
230 Bree Ave  
Anchorage, AK 99515

Representative Craig Johnson  
Alaska State Legislature  
120 4<sup>th</sup> Street, State Capitol, Room 216  
Juneau, AK 99801

Dear Representative Johnson,

To begin with, allow me to thank you for your service to the citizens of South Anchorage and the State of Alaska. As a former 37-year employee of the Municipality of Anchorage I can appreciate the challenges and opportunities that government service brings.

I am writing today to ask for your support of House Bill 247.

I have lived in Anchorage since 1969, and in Oceanview since 1978 where my wife and I raised our 3 sons. I was employed by the Anchorage Fire Department and my wife worked for the Anchorage School District. During my time with AFD I spent 25 years as a front line emergency responder and 12 years in administration. I can tell you with complete sincerity that a good defined benefit pension is a top priority for public safety employees. We are both retired now and are enjoying the benefits of our State of Alaska Tier 3 retirement plan. I am also retired from the Anchorage Police and Fire Retirement System with 25 years of service. The Municipality closed that plan in 1994. Both of my retirements are defined benefit plans. We feel blessed to have such great retirement benefits.

Now though, I am concerned about the future, both on a personal level and as a citizen. On a personal level because I have two sons who have followed me into the fire service in Anchorage. As a citizen because of my experience as a Deputy Fire Chief, I believe that defined contribution plans are flawed in concept and offer no real retirement security to employees who depend on these plans for themselves and their families. The vagaries of the stock market are too extreme for most individuals to manage over the course of a working career.

In order for State and Local governments to continue to provide the highest quality service to citizens, and recruit and retain top caliber employees, better retirement solutions need to be found. I believe HB 247 is a first step towards that end. Having lived through the oil boom of the seventies I can remember how important it was to have a good retirement system in Anchorage to retain staff when many were leaving to work on the Pipeline. We knew if we stayed the course, our future was secure. Employees in PERS Tier 4 have no such assurance.

Hopefully we leave a better future to those that follow us, or at the least a comparable one.

Thank you for listening and your consideration of HB 247.

Best regards,

John Kiewik  
Retired Deputy Chief  
Anchorage Fire Department

The Honorable Lindsey Holmes  
House of Representatives  
Alaska State Capitol  
Juneau, Alaska 99801-1182

Dear Representative Holmes,

My name is John Wagner and I am a lifelong Alaskan. Born and raised in Juneau, I currently live and work in Fairbanks as a Firefighter/EMT at the Fairbanks Fire Department. In just over two years employed as a professional firefighter, I have seen first-hand the positive differences that a strong public safety department can have on its community. I would like to express my strong support for House Bill No. 247 which seeks to move toward a Variable Benefit retirement system for current Tier IV public safety employees and future hires.

In the short term, I feel very confident in my career. I am healthy, motivated and have acquired a wealth of knowledge and experience working in my field. In the long term, however, I am much less confident. I am concerned that a Tier IV defined contribution retirement system will have detrimental effects on the possibilities of starting a family, sending children to college or enjoying a comfortable retirement. If left unchanged, the sobering reality that most Tier IV professionals face is a retirement fund that will expire before they do, leaving nothing for themselves, let alone their families.

I think HB 247 will be an excellent compromise between the State of Alaska and its men and women in uniform. In a Variable Benefit retirement system the state's rates of funding will not increase, so they can forecast future budgets more easily and employers will not accumulate liability for market shortfalls. The plan will be variable benefit in nature, meaning benefits can be adjusted to deal with adverse market experience. Some of the advantages to a larger pooled fund will include greater returns per individual due to lower fees, pooled risk among members so the fund doesn't take significant hits and a focus on long-term investment strategies through professional money management. Also the plan will be independent and the State will not pick up administrative fees associated with the new plan.

Not only will a move to a Variable Benefit retirement system create self-sufficient retirees that will not be forced onto government assistance, the plan will keep talented young Alaska professionals in Alaska instead of forcing them out of state due to inadequate retirement prospects. Alaska public safety professionals go a long way to make Alaska a safe, wonderful land to call home. Please join me in support of HB 247 to help keep Alaskans, as well as their communities safe, strong and secure. Thank you for your consideration and please contact me with any questions or comments.

John Wagner  
3850 Eve Ave. #2  
Fairbanks, AK 99709  
[johnwwagner@gmail.com](mailto:johnwwagner@gmail.com)

February 20<sup>th</sup>, 2014

The Honorable Pete Kelly

State Senate

Alaska State Capitol

Juneau, Alaska 99801-1182

Dear Senator Kelly,

I am writing to encourage your support for House Bill 247, the Variable Rate Retirement Plan for Public Safety Officers –Firefighters, Police, and Corrections public employees. I am a born and raised Fairbanks resident (5<sup>th</sup> generation Alaskan) who has chosen a career path as a professional firefighter. I may still be young at the age of 27, but I hope to raise my family here in Fairbanks and retire with my wife Linda in Alaska.

As you may be aware, new public employees hired after June of 2006 were enrolled in the Tier IV retirement plan in our state. This Defined Contribution (DC) type program was a new type of retirement system when it was enacted. Its performance was not widely understood at the time, nor its effects it would have on public employees which retired in this type of 401A plan (like an IRS 401K). Now that the program has been in place for the past several years and other states with DC plans have had firefighters and other public employees retire in the DC plan, more information has been gathered and shown that the DC plans will not adequately support retirees for month to month income and paying for medical expenses. This then requires retired public safety employees to seek governmental assistance to provide for their basic means of living.

The Alaska Professional Firefighters Association (AKPFFA) has worked hard with Police and Corrections to develop a retirement plan that would ensure Public Safety Officers in the State of Alaska would not be in that scenario, but recognize the unfunded liability concerns the State

of Alaska has. For me, this is very important. I do not want my children to be paying for my retirement. But I want to ensure that I can adequately provide for my family without risking being at the poverty level even with good health. My current growth in my DC plan from my contributions these last 6 years are indicating that I will most likely retire with a replacement income of only \$25,000 a year. In Alaska this would be considered at or very near the poverty threshold. There is no way for me to add to my account to adjust for stock market fluctuations or improve the outcome.

Please review and consider supporting HB 247 or let the AKPFFA know how to improve it. We need to fix this issue with our Public Safety Officer's retirement before it is too late. Please feel free to contact me if you have any additional questions. I have attached some additional papers that may be of some help understanding the bill.

Respectfully,

Kyle A. Green

Firefighter

Ph: 907-378-4522

Email: [kagreen@ak.net](mailto:kagreen@ak.net)

Dear Senator Kevin Meyer:

Hello, my name is Luke Bowe. I have lived in Anchorage Alaska since November of 2007 when I moved here from Montana to take a job with the Anchorage Police Department. I am married and have a year and a half old son and my wife and I are blessed to be expecting our second child in May! My wife moved here from NH when she married me and she is a stay at home mother who helps out friends by babysitting for them, thereby allowing them to work. My wife and I love Alaska and the Anchorage area and would like very much to make this our home as I make my career with the Anchorage Police Department. I have a brother who also lives here in Anchorage with his wife and three children. He too is a police officer with the Anchorage Police Department having completed our last academy. We both purchased homes here in Anchorage in anticipation of spending many years here.

I completed the 2007-2 academy here in anchorage and began my career as a police officer. I currently work midshift patrol which means my shift starts at 11 PM and goes till 9 AM Thursday night through Monday morning. I can say that I love my job and those with whom I work on a nightly basis and I am honored by the ability to serve my community. I am currently a firearms instructor, a canine agitator, a Uniformed Investigator, and am certified to carry a Taser and a 40 mm Less Lethal Baton firearm. I spent a year running our backgrounds department and completed my time there by hiring 28 officers for a full academy. I have also been a part of running and formulating a monthly scenario based training exercise with three of my fellow officers on our own time.

The only part of my job which requires me to weigh the option of moving back to the lower 48 is the lack of a defined benefits retirement. Having been hired shortly after Tier IV was implemented I am part of the defined contributions retirement system. This system concerns me for a plethora of reasons, but the most import ones to me are that I am not financially savvy in the management of the money in my PERS account and the lack of any real options for medical care. My daily focus is on my job, my family, and being an active member of my church. In order for me to put the time and effort into learning the money markets and managing my PERS account requires me to short my time with my job, my family, or my community.

In my current situation I have over \$100,000.00 in my PERS account and I am 100 percent vested in that money. I am still young enough (I am 34 years old) to move to a department which offers a defined benefits retirement and put in 25 to 30 years with them before retirement while taking the money in my PERS account with me. This is a very attractive option and I am sad to say that the Anchorage Police Department has lost some very well trained and excellent officers who have done just that. As much as they would have liked to remain with this department and in this state, the need to look at the long term made it necessary for them to leave. I know there are many other officers who are considering taking this same step.

From my reading of HB247 it appears to be a fair option for both the public safety employees and for the tax paying public. It does not offer the absurd benefits of some of the past PERS programs, and yet it gives a degree of security to the public safety employee to not have to worry about paying for life after retirement.

I urge you to consider this bill and look forward to the benefits it will provide to both our public safety employees and our state.

Sincerely,  
Luke Bowe

Dear Representative Charisse Millett:

Hello, my name is Luke Bowe. I have lived in Anchorage Alaska since November of 2007 when I moved here from Montana to take a job with the Anchorage Police Department. I am married and have a year and a half old son and my wife and I are blessed to be expecting our second child in May! My wife moved here from NH when she married me and she is a stay at home mother who helps out friends by babysitting for them, thereby allowing them to work. My wife and I love Alaska and the Anchorage area and would like very much to make this our home as I make my career with the Anchorage Police Department. I have a brother who also lives here in Anchorage with his wife and three children. He too is a police officer with the Anchorage Police Department having completed our last academy. We both purchased homes here in Anchorage in anticipation of spending many years here.

I completed the 2007-2 academy here in anchorage and began my career as a police officer. I currently work midshift patrol which means my shift starts at 11 PM and goes till 9 AM Thursday night through Monday morning. I can say that I love my job and those with whom I work on a nightly basis and I am honored by the ability to serve my community. I am currently a firearms instructor, a canine agitator, a Uniformed Investigator, and am certified to carry a Taser and a 40 mm Less Lethal Baton firearm. I spent a year running our backgrounds department and completed my time there by hiring 28 officers for a full academy. I have also been a part of running and formulating a monthly scenario based training exercise with three of my fellow officers on our own time.

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in this state, the need to look at the long term made it necessary for them to leave. I know there are many other officers who are considering taking this same step.

From my reading of HB247 it appears to be a fair option for both the public safety employees and for the tax paying public. It does not offer the absurd benefits of some of the past PERS programs, and yet it gives a degree of security to the public safety employee to not have to worry about paying for life after retirement.

I thank you for your work in introducing this bill and I look forward to the benefits it will provide to both our public safety employees and our state.

Sincerely,  
Luke Bowe



Michael Riley

19530 Pribilof Loop  
Eagle River, AK 99577

Representative Lora Reinbold  
120 4th Street State Capital  
Juneau, AK 99801

Dear Representative Reinbold,

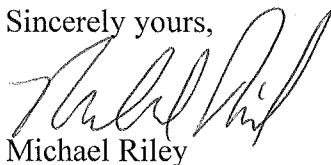
My name is Michael Riley, I'm 32, happily married with two beautiful young kids and I consider myself a life long Alaskan. I left the state five years ago with the dream of returning to the Eagle River area to raise my family and fulfill my goal of gaining employment with the Anchorage Fire Department. While working as a Paramedic in North Carolina roughly two years ago I finally got the chance to come back home, work for my community and raise my two children in Eagle River.

After months of testing and stress I finally started employment with the MOA and couldn't have been happier, about two weeks into our academy members from the locals e-board came in and explained Tier 4 to the group. I had presumed that the State of Alaska had some form of a define benefit retirement system and figured I would be participating in Social Security. I was stunned to find that my retirement consisted of a 5 percent match into a 401A with no true medical component and that I did not participate in Social Security. The projected income replacement for me at 57 is 31 percent of my income with great returns, I fear that this plan is setting me up for financial failure.

The Alaska Professional Firefighters Association has worked hard over the last four years to construct a Retirement plan that won't create an unfunded liability and provide some financial security for the employee in retirement. HB247 is the same as a defined contribution for the state, they make a payment every two weeks and the trust is managed by the Protective Occupational Retirement Council. The plan enjoys the benefits of a define benefits plan with pooled risk, balanced portfolio and lower fees, these are luxuries that my 401a is not afforded.

Thank you for your time and I urge your support on HB247, I love this state and hope to spend the next 25 years serving the community.

Sincerely yours,



Michael Riley



# Anchorage Firefighters Local 1264



P.O. Box 242041 • Anchorage, AK 99524-2041  
(907) 349-1264 • (907) 349-5580 (fax)

Representative Lindsey Holmes  
State Capitol  
120 4th Street  
Room 415  
Juneau, Alaska 99801-1182

Representative Holmes,

Hello, my name is Mike Stumbaugh and I am the president of IAFF L1264 that represents your Anchorage Fire Department employees. I wanted to write you a quick note to express my support for HB247 and offer any assistance that you may need. As you know our newest public safety members have been working without a safety net ever since PERS tier IV was enacted. Also, our members do not have the general benefit of Social Security or SBS. These circumstances have created a perfect storm for our most dedicated and dangerous professions that could lead to high turnover and essentially making Alaska nothing more than a training ground for recruits to take their education elsewhere. Although HB247 will not restore the current and future Tier IV public safety employees to previous levels, it will bring them closer to having a full pension that will provide the stability needed to retain the best and brightest. There are a lot of uncertainties in our state right now and I feel the retention of quality police and firefighters should not be one of them. I want to thank you for your continued support and please let me know how I can help assist you with the passage of HB247.

Best regards,

Mike Stumbaugh  
President IAFF L1264

February 3, 2014

Nicholas Clark  
1910 Arctic Loon  
Fairbanks, AK 99709  
njclark@alaska.edu  
907-750-1053

Representative Holmes  
State Capitol Room 415  
Juneau AK, 99801

Dear Representative Holmes,

My name is Nick Clark and I am an Alaskan. I am a Firefighter/Paramedic for the Fairbanks Fire Department. I have been a firefighter at FFD for 1 year and 4 months, 4 years in the service total. In my 4 years, I have worked for an associate's degree in firefighting, paramedic school, paramedic certification, and countless hours in continuing education. My wife is a third grade teacher in a catholic school who will be entering into the public sector as well. I am proud to be an active member in my community and The Fairbanks Firefighters Union. I write to you today with great concern about the current public employee retirement system.

I understand fully that tier 3 defined benefit plan is not an option. The projected retirement for tier 4 is a third of what a firefighter who retires at 56 needs, not to mention health care costs. This figure is taking into account the market stays strong throughout. Furthermore, I cannot participate in SS, SBS, and contribute more to my tier 4 account. Here are some reasons why I support HB 247.

HB 247 is a good compromise and protects the state, current DC members, and future public service employees who will move into the variable benefit plan. The variable benefit plan will pool the risk among the employees, prevent pension spiking by excluding OT, sets minimum retirement age to 55 and 20 years of service, and employer contribution does not change. Again, this is a wonderful compromise for both sides.

I ask you support HB 247 for the State of Alaska and the members of the emergency service sector. In supporting this bill, the current tier 4 and future members can continue to work hard in their respective community without worrying about not having a sufficient retirement. Under the tier 4 system, my family and I will enter into retirement living on welfare if we do not change this inadequate system. If you have any questions or concerns, I would encourage you to write back. Thank you for your time and hard work for Alaskans.

Sincerely,

Nick Clark

January 26, 2014

Pat Kiewik

351 Dailey Ave.

Anchorage, AK 99515

Representative Craig Johnson

Alaska State Legislature

120 4<sup>th</sup> Street, State Capitol, Room 216

Juneau, AK 99801

Representative Johnson,

Thank you for your public service. I am writing you to urge your support of HB 247 which proposes The Public Safety Variable Benefit Retirement Plan. I am your constituent and a Firefighter/EMT with the Anchorage Fire Department. I was born and raised in Anchorage, and my parents have been Oceanview homeowners since the late 1970's. This past year I purchased my first home, also in Oceanview. I am a Tier IV employee and I am deeply concerned with the inadequacy of my existing retirement plan.

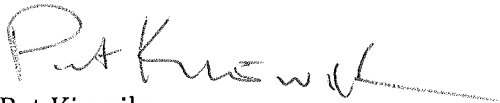
This past week I had the pleasure of visiting Juneau for the first time as an advocate for HB 247. Alongside several of the leaders of my State and Local Firefighters' Unions, I was able to participate in meetings with numerous legislators. Our goal was to thoroughly explain the function of the proposed retirement plan, and we sought to convey the bill as a very sensible solution to a bad situation. I had hoped to meet you personally, however I understand you had other unexpected duties to fulfill the day of the scheduled meeting. I was fortunately still able to sit in on a meeting with your aide Josh, and I was appreciative of his time and astute knowledge of pensions.

The drastic insufficiency of Tier IV blindsides young new hires. Speaking from my personal experience of becoming a firefighter, most of us work tirelessly for years to

attain the position. We are motivated by nothing but a passion for the job. Most of the Tier IV employees at the Anchorage Fire Department are lifelong Alaskans, and for many of us getting the job meant achieving a dream. It is truly disappointing when we become educated and realize it may be in our best interest to begin to look outside for new employment. For me, the notion is particularly discouraging. I am a second generation AFD firefighter, and I hope to spend the rest of my career living and working in Anchorage. My parents were able to provide a very good life for me here, and I would like to be able to do them same someday when I have kids. I am fearful, however, that if the climate does not change I may be a part of an unprecedented generation of firefighters. We may end up the first to discourage our kids from following in our footsteps.

I am extremely lucky to have such intelligent and motivated leaders in my career field. When legislation passed nearly ten years ago mandating new public safety employees to Tier IV, they recognized a grim future. They realized that a continued high level of professionalism in public safety depends upon adequate compensation. Through years of hard work, these individuals have crafted HB 247. The bill is a fair resolution from both the state and employees' perspectives.

Sincerely,

A handwritten signature in dark ink, appearing to read "Pat Kiewik", with a long horizontal flourish extending to the right.

Pat Kiewik

Representative Andy Josephson  
Address in Juneau  
Juneau, AK 99801  
Phone: 907-465-4939

Dear Representative Andy Josephson,

My name is Patrick Gilbert and I have lived in Alaska for most of my adult life. I am a Senior Patrol Officer with the Anchorage Police Department and am currently working on Mid Shift Patrol from 2300 hours to 0900 hours during the most busy and crazy times of the week and night. I have been a Police officer for almost 6 years and during that time I have had the opportunity to acquire many technical certifications and participated in many hours of training. I was self-employed prior to becoming a Police officer at the age of 39. I owned a profitable Auto Glass Company making more money than I am now as a Cop. The reason I left my business was to get into a more consistent paying job with benefits that would carry me through my older age and retirement. I have a large family with eight children and almost sixteen grandchildren. I put my life on the line every day for our community and for my family but, I see no retirement in the future. I love being a Cop and I am passionate about keeping the people of Anchorage and Alaska safe.

One of the current issues that I am most concerned with is our Tier IV retirement system. I am concerned because I am worried about having enough money for retirement. I am not financially savvy to manage my own account so I pay increased fees. I hired on with APD at 39 and I have a shorter opportunity to work based on physical nature of this job. The Tier four income replacement projections are very low for Public Safety.

The Alaska Professional Firefighters have created a plan that I think will meet the concerns of the State and also its employees. This plan is called a Variable Benefit Retirement Plan and it allows the state to remain fiscally responsible while addressing some of my worries with Tier IV. This plan is like a defined contribution for the state because employer funding will not increase and will provide a defined benefit to public safety employees. The goal of this plan is to create self sufficient retirees that are not forced onto government assistance and contribution rates for employers in this plan are in line with both the public and private sectors.

I know your time is valuable and you put a lot time in at work and at times at the expense of your precious family. Thanks for your time and always remember the family is the most import aspect in our lives.

Sincerely,

Patrick Gilbert

4430 W. New Larkspur Loop

Wasilla AK, 99623

[gilbertfamily@mtaonline.net](mailto:gilbertfamily@mtaonline.net)

Representative Lindsay Holmes  
State Capitol Room 415  
Juneau, AK. 99801

Dear Representative Lindsay Holmes ,

I am a life long Alaskan who currently resides in West Anchorage and have parents who live in the Jewel Lake area. I went to college at the University of Alaska Fairbanks and had the opportunity to acquire many technical certifications and a bachelors degree. As a Fire Captain with the Anchorage Fire Department I am currently working at fire station 5 in Spenard. I have been a firefighter for 15 years.

A current issues that I am concerned with is our Tier IV retirement system and the long term plan for our firefighters. These firefighters do not have social security and have a much shorter time to work and save for retirement. I realize that we should not return to a Tier 3 like system, and that is why I am supporting the HB 247.

The Alaska Professional Firefighters have created a plan that will meet the concerns of the State and also its employees. The goal of this plan is to create self sufficient retirees that are not forced onto government assistance. The new plan will also provide security for new employees who work hard to attain a career in public service.

Thank you for advocating for my co-workers who have placed their trust in both of us to look out for them. Thank you for your service and I appreciate your support on HB 247.

Sincerely,

A handwritten signature in cursive script that reads "Sean Fredenhagen". The signature is written in dark ink and is positioned above the printed name.

Sean Fredenhagen



2/18/2014

Representative Mia Costello  
State Capitol Room 501  
Juneau, AK 99801  
Phone: 907-465-4968

Dear Representative Costello,

Hello, my name is Steven Czajkowski and I have been an Alaskan since third grade when my father was stationed here with the US Air Force. I have graduated from UAA, served as an officer in the US Air Force, and returned to Alaska and the state that I love. I currently live in your district and love our neighborhood of Sand Lake and Kincaid. I have worked for the Anchorage Police Department for over six years and have enjoyed serving the people of the city of Anchorage. I have been lucky enough to work with great coworkers that I think are of a caliber that is hard find in most professions, including my time in the military.

I am writing you in support of HB247. I have testified in Juneau about PERS Tier IV and the consequences that it was going to have on the work force of Alaska and Anchorage. I am now seeing the highly skilled coworkers that I have patrolled the streets of Anchorage with packing up their lives, families, and portable retirements and leaving the state. A common theme I have heard was I don't want to leave, but I can't afford to stay. These officers are being recruited by police departments specifically because they are already certified law enforcement officers, they are highly trained compared to national standards, and because they can offer benefits that are currently not possible in Tier IV. More specifically, a public safety retirement. I personally know that about 25% of my patrol shift is looking, interviewing, or being actively recruited by other agencies. HB247 will offer employees an incentive to stay in Alaska, and stop the current trend of getting trained and taking those skills to the lower 48. I don't see the down side of HB247 as it can accomplish this with no additional cost to the state or chance of an unfunded liability.

I personally passed out one of my many recruitment letters when I testified in Juneau and those letters, emails, and postings continue to show up. The difference between now and then is that I am now vested in Tier IV and now I carefully consider these offers when I see them. The common theme is a these agencies are looking for long term employees and have the wage and benefit packages that are better than our defined contribution system.

I am waiting to see what happens after this session to see what my career options will be. I am hoping it will simply be to find out how HB247 will help me and my family remain in Alaska and your district and continue my career in public safety for the Municipality of Anchorage.

Thank you for your time and co-sponsoring HB247. If you have any questions please don't hesitate to contact me.

Sincerely,

Steven Czajkowski  
5889 Big Bend Loop  
Anchorage, AK 99502

[steveczajkowski@hotmail.com](mailto:steveczajkowski@hotmail.com)

Senator Cathy Giessel  
Alaska State Legislature  
120 4th St. State Capital Rm 427  
Juneau, AK 99801

Senator Giessel,

My name is Tim Molle and I have lived here and raised a family here since 1980. All of my kids and their families also reside in this state. I presently have almost 24 years on the job with the Anchorage Fire Department. I work at station 4 and have accumulated many certifications and disciplines over my career to help the residents of Alaska in their time of need. With this job comes an increased risk to my health for many years after my retirement. I am 54 now and worry if I can support my wife and me for the years ahead after retirement. I did not hire on till age thirty and feel I had a shorter opportunity to work based on the physical nature of the job.

Our current Tier 4 system is well below what private companies contribute and we do not contribute to social security or SBS so that nest egg is not on the table. In my case I hired at 30 and god willing will be able to work a couple of more years, giving me at best 26 years in the plan. Before I came hear I had very little money put away for retirement years. My wife and I live very frugally, have been fortunate enough to have our home paid for after 20 years, and tried to save as much as possible but have little faith my wife and I would be in any position to think about retiring.

The Alaska Fire Fighters Association has put a great deal of time and effort into developing a plan that both ensure an adequate retirement that will be both fiscally responsible for the State and hopefully attract the best candidates for public safety.

This goal of this plan is to create self sufficient retirees that are not forced onto government assistance!

I appreciate you taking the time to explore the benefits of HB247 and hope you will support it.

Sincerely,

Tim Molle  
4045 leyden Rd  
Anchorage Alaska 99516  
akmolle@gci.net