

Approved March 27, 1989  
Date

MINUTES OF THE HOUSE COMMITTEE ON PENSIONS, INVESTMENTS AND BENEFITS

The meeting was called to order by Representative Vernon L. Williams at  
Chairperson

8:05 a.m./~~p.m.~~ on March 15, 1989 in room 521-S of the Capitol.

All members were present except:

Rep. Flottman-Excused  
Rep. Justice-Excused  
Rep. Allen-Excused

Committee staff present:

Richard Ryan  
Gordon Self  
Marshall Crowther  
Jack Hawn  
Mary Meier

Conferees appearing before the committee:

The hearing on HB-2217 was continued from March 14.

Charles Dodson, KAPE, presented oral testimony in support of HB-2217. His written testimony is attached. (Attachment 1). He suggested an amendment be added to apply some minimum service prior to applying the \$25 increase.

The hearing on HB-2217 was declared closed by Chairman Williams.

Hearing commenced on HB-2408.

Basil Covey, Kansas Association for Retired Teachers, spoke briefly as a proponent of HB-2408. He recommended that HB-2408 be combined with HB-2217 which permits benefits to be increased for older retirees. Written testimony is attached (Attachment 2)

Craig Grant, KNEA, appeared as a proponent of the bill. (Attachment 3)  
Chuck Stuart, United School Administrators, appeared briefly as a proponent of the bill. Written testimony is attached (Attachment 4).  
Charles Dodson, KAPE, spoke briefly as a proponent of the bill. His testimony is attached (Attachment 5).

The hearing on HB-2408 was declared closed by Chairman Williams.

Hearing commenced on HB-2407.

Judge James Buchele, Judge of the District Court, Shawnee County, offered testimony as a proponent of HB-2407. Written testimony is attached (Attachment 6). He referred to a study released by the American Bar Association relative judges' retirement systems and suggested that the state base any improvements in its system along the lines suggested by the Bar Association.

Marshall Crowther, KPERS, offered brief comments about the bill, concurring with Judge Buchele's remarks. Representative Sader questioned the possibility of offering some sort of educational benefit for children of deceased or disabled judges, and Mr. Crowther offered a response to her question.

Chairman Williams then declared the hearing on HB-2407 closed.

Hearing then commenced on HB-2400

John Foster, Chief of Police, Lenexa, Kansas, appeared as a proponent of HB-2400. His written testimony is attached (Attachment 7). He stressed that a "young and vigorous" front line service was in the best public interest, and that this position has widespread support among peace officers.

CONTINUATION SHEET

MINUTES OF THE HOUSE COMMITTEE ON PENSIONS, INVESTMENTS AND BENEFITS,  
room 521-S, Statehouse, at 8:05 a.m.~~a.m.~~<sup>p.m.</sup> on March 15, 1989

Delbert Fowler, Chief of Police, Derby, Kansas, on behalf of Kansas Peace Officers Association, appeared as a proponent of HB-2400. Written testimony attached (Attachment 8). His organization supports the bill, particularly the \$5,000 to \$10,000 limit on disability contained in the bill.

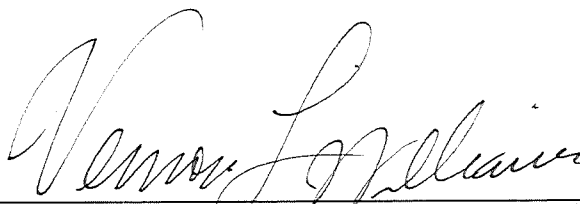
Ed Pavey, Captain, Sedgwick County Sheriff Department, appeared on behalf of Mike Hill, Sheriff, in support of HB-2400. (Attachment 9). Supported others' testimony .

Jerry Shelor, State Fraternal Order of Police, appeared as a proponent of the bill. Testimony attached (Attachment 10). Would ask for 10 year vesting as opposed to 20 years.

Some discussion followed, after which Marshall Crowther offered some comments about the bill.

The hearing closed on HB-2400.

The meeting adjourned at 9:00 AM.

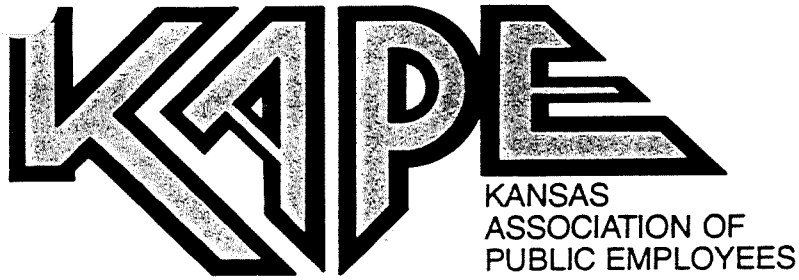


Representative Vernon L. Williams  
Chairman

3-15-99

Please PRINT Name, Address, the organization you represent, and the Number of the Bill in which you are interested. Thank you.

NAME	ADDRESS	ORGANIZATION	BILL NO.
Carl Shankland		TARJA	2217
George Gabel	Topeka	Chr AARP Capital Area Task Force	2217, 2408
Rail Covey	Topeka	KRTA	2217, 2408
Mel Gray	Perry	KAPE	" "
Craig Grant	Topeka	HNFA	
Marshall Conner	Lansing	VPERS	
Jack Pearson	LC	KACP	2400
Donald E. Palmer	Atchison	KACP	"
Dellbert E. Fowler	Derry	KPOA	2400
James P. Bucher	Topeka	Ks District Judges	2407
Sam Bruner	Topeka	Ks Dist Judges	2407
Renatha Hobbs	LEWEXA, KS	FIRE Dept	
Jerry Sloop	Topeka	OJA	2
Ed Pavey	Wichita	Sedg. Co. Sheriff	HB 2400
Jacquie Oakes	Topeka	KPOA	2400
John L. FOSTER	LEWEXA	KACP	2400



Mr. Chairman, members of the Committee, my name is Charles Dodson. I am the Executive Director of the Kansas Association of Public Employees. I am here today in support of HB 2217. However, we do believe that at least one amendment is necessary in order to protect the integrity of the purpose of the retirement system.

We do not believe that a person who happened to pass through some public service position during their career should receive the same consideration as retired career public service employees. For this reason, we would urge the committee to amend HB 2217 to the effect that the \$25.00 per month increase be applied only to the retirement compensation of those whose service was at least for some minimum period of time. We would suggest that a period of five or ten years would be a sufficient minimum.

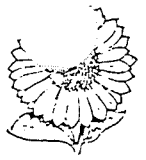
*House P.I.B.  
3-15-89  
ATTACHMENT 1*



# Kansas Retired Teachers Association

YOUNG HEARTS  STILL SERVING

1988 - 1989



## ELECTIVE OFFICERS

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- Vice President**  
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- Secretary**  
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Members of the House Pensions and Investments Committee:

My name is Basil Covey and I represent the Kansas Retired Teachers Association.

We support HB 2408 which increases the death benefit \$500 and gives retired teachers a 4% cost of living increase in benefits.

Retirees appreciate the death benefit that has increased \$500 over each of several years. Although it is usually not a pleasant topic to carry on conversation, surviving spouses and beneficiaries know the feeling of relief in help since the cost of dying has risen along with the cost of living.


The cost of living increase of 4% in HB 2408 helps retired teachers who retired after 1982 more than it helps the older retiree before 1982. The older retiree's benefits based on low salaries do not compute much with 4%.

The older retiree is concerned with the increase in health care, 12% to 18%, depending on what is necessary to do to avoid using the death benefit. Many of the older retirees are near the poverty level in income. They appreciate the percentage increases and are trying to survive the best they can on them.

We recommend that HB 2408 be combined with HB 2217, after changes upward are made. This combination permits benefits to be increased for older retirees so that future cost of living percentage increases are meaningful.

We urge the Committee to give HB 2408 a favorable vote.

Thank you,

  
Basil Covey  
Chairman, KRTA  
Legislative Committee  
March 14, 1989

House P.I.B.  
3-15-89

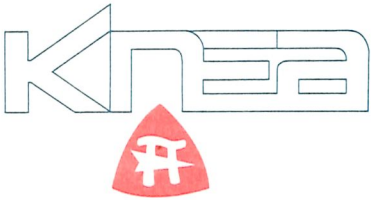
ATTACHMENT 2

## APPOINTIVE OFFICERS

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Dale Relihan  
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- Membership Chairman**  
Mrs. Ann Butler  
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## LEGISLATIVE COMMITTEE

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Craig Grant Testimony Before The  
House Pensions, Investments & Benefits Committee  
Tuesday, March 14, 1989

Thank you, Mr. Chairman. I am Craig Grant and I represent Kansas-NEA. I appreciate this opportunity to visit with the committee about HB 2408.

Kansas-NEA supports HB 2408. The 4% cost of living increase has become an excellent feature which allows retirants to keep their benefits relatively equal to their pension amount when they retired. Most KPERS members have come to count on this annual increase so they can keep up with inflation.

The other benefit which increases the death benefit from \$2,500 to \$3,000 is certainly a provision we support. The costs associated with settling the affairs of an estate has increased during the past few years. Increasing the death benefits for our retirees will certainly be of service to the survivors and could cause less worry by the retiree before his or her death.

Kansas-NEA supports HB 2408 and asks that you pass the bill favorably. Thank you for listening to the concerns of our members.

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ATTACHMENT 3



HB 2408

Testimony presented before the House Committee on  
Pensions, Investments and Benefits  
by Charles L. Stuart, Legislative Liaison  
United School Administrators of Kansas

March 14, 1989

The United School Administrators of Kansas favor the passage of HB 2408. The improvement of the death benefit from \$2,500 to \$3,000 and the four percent increase in retirant pay are benefits which will help offset inflation.

While we favor these two provisions, we feel compelled to set out the priorities of our members. These priorities are:

1. Make the early retirement window permanent at 60 years of age. If it cannot be made permanent, extend it through 1990.
2. Change the determination of the final average salary to the highest three years of compensation instead of 4 years as is now the law.
3. Improve benefits for past and future retirants in a way beneficial to the greatest number.

We, therefore, support HB 2408 or some variation of it in light of funds available and our stated priorities.

CLS/ed

*House P.I.B.  
3-15-89  
ATTACHMENT 4*



KANSAS  
ASSOCIATION OF  
PUBLIC EMPLOYEES

Presentation to  
Committee on Pensions, Benefits and investments  
by Charles Dodson  
February 14, 1989

Mr. Chairman, members of the Committee, thank you for allowing me to speak in support of HB 2408. You have, throughout the past several years, increased the lump-sum death benefit by small increments each year. The members of KAPE would urge you to continue this practice by making the increase proposed in this bill.

Section 2 of this measure provides for a post-retirement benefit increase of 4%. This is the same increase recommended by the Governor for state worker salary increases. We would ask that you consider making a change in line 35 of HB 2408. Traditionally any change in post-retirement benefits has included only those who had retired at least a minimum of 18 months before the increase was implemented, this could also mean a maximum delay of 30 months. We would urge you to change the date in line 35 from January 1, 1988, to June 1, 1988. This change would mean that all retirants must wait at least 13 months before any increase, and would shorten the maximum delay to 25 months.

Again, thank you for allowing me to speak to the Committee.

*House P.I.D.  
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Remarks of Judge James P. Buchele to  
the House Committee on Pensions, Investments and Benefits

Mr. Chairman and Members of the Committee:

My name is James P. Buchele. I am appearing today on behalf of the Kansas District Judges Association to urge your favorable consideration of HB 2407.

Although adjustments are frequently made to the pension plans by the legislature, this year is the first time for many years that the District Judges have appeared before you with a program to improve the retirement system for judges. The impetus for our sponsorship of HB 2407 came from the American Bar Association study of judicial retirement for state judges in the 50 states. This study developed a criteria to measure judicial retirement programs which for the first time has given us a gauge to measure how Kansas judicial benefits compare.

Attached to these remarks is a summary comparison between the ABA criteria and the Kansas Judges Retirement Plan. You will notice that Kansas falls short in several respects. I am not here today to request adoption of the ABA plan - its cost is beyond what the state can realistically afford. I would suggest however, that there are several items that can be adopted at modest cost which will greatly improve the Kansas Retirement Plan for Judges.

Before discussing the specifics of HB 2407, I would like to digress a moment to review some of the philosophy behind the retirement system for judges. There are important distinctions to

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ATTACHMENT 6

be made in the retirement program for judges and the basic KPERS plan for state employees.

First, judges are all professionals. Hopefully, most are engaged in successful law practices when "called" to the bench. Most lawyers take a cut in pay to become a judge and certainly all give up the expectation of the high income available to good lawyers. A good retirement plan is necessary to attract lawyers into judicial service.

(2) Judges enter state employment as a second career - usually between ages 40 and 50, which is 15 to 20 years older than the entry age of the average state employee and most judges spend between 15 to 20 years on the bench, a shorter service than state employees.

(3) To become a judge, the security of a job with seniority or tenure or the private practice of law cultivated over many years must be abandoned. Unless independently wealthy, the new judge becomes totally dependent on the state to provide them a comfortable retirement.

(4) Judges pay 6% of their salary or about \$300 per month into the retirement plan which is 2% more of salary and substantially more in dollars than the average state employee.

(5) Social Security provides a smaller percentage of income to higher salaried employees than those in the middle income range. For example, the maximum social security benefit will

provide about 14% of a judges final salary at age 62 (\$724/\$5083) and about 17.5% of final salary at age 65 (\$899/\$5083).

(6) A judges income tax liability on the social security and retirement benefits is greater and therefore to retire at the same preretirement percent of net income levels as a lower income employee, a higher benefit is necessary.

House Bill 2407 addresses what we feel are deficiencies in the judges retirement plan.

First, it conforms the judges retirement plan to KPERS to permit retirement at age 60 with 10 years service with a .2% for each month reduction under age 65. It also permits retirement at age 55 with 10 years service with full actual reduction between ages 55 and 60. This item costs .2% of payroll.

Second, it increases the disability benefit from 25% to 33 1/3% of final salary for the disabled judge and in addition provides a benefit of 6% of final salary per child under 18 up to 50%. This item provides considerable security for younger judges with dependent children.

Third, HB 2407 provides the spouse of a judge who dies in service under age 60 the additional option of drawing a pension of 33 1/3% of final salary plus 6% for each child under 18 up to 50% in lieu of a refund of contributions. The second and third items together cost only .2% of salary. Increasing the survivor options provides important benefits to survivors. I would note paranthetically that the legislature has conferred this benefit by

special bill for the last two judges who died while in office.

Finally, the bill permits judges to earn a maximum benefit up to 70% of their four years average salary. This provision will encourage experienced judges to remain on the bench who have already earned the maximum benefit but are not eligible for retirement. As you know, KPERS uses the four year average salary as the salary benefit for the base. This figure usually lags the final salary by between 6% to 12%. The judicial retirement program has had the goal of providing a benefit where retirement plus social security equals the final net income. This increase will place us near this mark. This item costs 1.5% of salary.

I would be pleased to respond to any questions.

Comparison of ABA Criteria with Kansas Judges Retirement Plan

	<u>ABA Criteria</u>	<u>Kansas Judges</u>
Retirement age full-benefit	65	65 (reduced annuity at 62 with 10 years service)
Yrs. service to obtain max. benefit	15 years	19.5 years for judges appointed after 7/1/87 14.5 years for judges appointed before 7/1/87
Pension amount with full service	75% of current	65% of 4 year average salary at time of retirement
COLA benefits for retirees	Not needed as retirement based upon <u>current</u> salary for position.	None
Contribution	None	6% of salary (cost to District Judge \$3,659 per year)
Disability Benefit Factors	Years service and amount of disability (most states 33 1/3% min. benefit)	Same as retirement benefit minimum benefit = 25% of final salary
Survivor Benefits	Spouse and dependent children receive 50% of current salary for position	1) Death before retirement - refund of contribution; after age 60 and ten years service, life annuity to spouse based on service. 2) Death after retirement - based on actuarial equivalent of contributions over benefits or annuity to spouse based on election of a reduced annuity. 3) Death while on disability - Same as death before retirement (1).

Testimony of John L. Foster  
Chief of Police, Lenexa, KS  
Concerning HB 2400  
On behalf of the Conferee and  
Kansas Association of Chiefs of Police

It would appear that House Bill 2400 addresses several matters that public safety employees have been concerned with for some time. This bill also addresses concerns shared by some members of the Legislature and members of the Kansas Police and Fire Retirement System in the area of disability retirements.

I have previously testified before this Committee with regard to the length of service necessary for public safety employees to qualify for normal retirement benefits under Kansas Police and Fire. It is still my opinion that the prospect of 34 years of line service before retirement is not in the best interest of the public safety employee, employer or the State. It should be remembered that Kansas Police and Fire was created to keep a young and vigorous force to serve the citizens of the State of Kansas (I have taken the liberty of attaching excerpts of my testimony on House Bill 2781 introduced in the 1988 Session.).

House Bill 2400 wisely permits the election of several options. First, those who are in frontline duty have the option to retire after 25 years of service regardless of age. Second, those employees who are in administrative duties, have the option to continue employment if they chose to do so. Please consider that the great majority of public safety employers are in small to medium-size political subdivisions in the State of Kansas, where the opportunity for administrative positions are severely limited and almost every employee is on the front line of service.

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House Bill 2400 makes several changes in disability retirement. The intention is to make no distinction between duty-related and non-duty-related disability. I know that the disability provision has been a concern to some members of the Committee. Without specifics, I am sure as infrequent as it may be, there have been some applications for duty-related retirements that are in doubt. I am also satisfied that the administration of the retirement system would take the appropriate action concerning those who would attempt to abuse this benefit. The proposed change concerning disability should be adopted.

House Bill 2400 restricts the limit of income to \$5,000 before the income offset takes effect. I would hope that this Committee would see fit to raise that from \$5,000 to \$10,000. Disability retirements often occur during the prime earning power of the employee. The average monthly benefit for Kansas Police and Fire retirees in 1988 was \$1,304 per month, or \$15,648 per year, according to the 1988 KPERS Annual Report. It would not seem inappropriate or unreasonable to increase the maximum income before offset becomes effective.

In summation, I believe this Bill has widespread support among public safety personnel and demonstrates sensitivity by the Committee for the needs of the public safety employee. The Committee should be commended for the introduction of this legislation.

Testimony of John L. Foster  
Concerning House Bill 2781

1988  
SESSION

Mr. Chairman and Members of the Committee, I want to thank you for allowing me to participate as a conferee concerning House Bill 2781. This bill addresses two important issues. One would permit retirement at twenty-five years of service at any age under Kansas Police and Fire Retirement System. The other would dispense with duty related disability retirements.

Under the present Kansas Fire and Police Retirement System normal retirement is defined by a combination of age and service. The term "normal retirement" would reflect twenty-five years of service at fifty-five years of age. Most police personnel enter the police service well before their thirtieth birthday. If an individual enters police service at twenty-one years of age that individual would have to stay in the system thirty-four years before being able to retire without penalty. In my judgment, this presents several problems concerning the police service. Thirty-four years of service is too long for a line officer to serve. It must be mentioned that the great majority of police, fire, and sheriff's departments in Kansas are made up of small to medium size agencies and every position in those departments is vital to the delivery of public safety services. Most departments do not have positions where they can place officers other than line functions and not everyone is going to be able to be in an administrative position. Employees who are artificially trapped below the levels of their capabilities suffer from the same burnout effects as employees who are forced to remain past their productive work lives. The police service, because of the very nature of work, is experiencing some very serious problems:

1. An alcoholism rate that is in the top three of service professions.
2. The highest divorce rate of any profession.
3. A suicide rate 6.5 times as high as any non law enforcement related field.
4. Tremendous exposure to physical and psychological stresses: shift work, civil litigation, eating habits that never become habit, time lost from family, public expectations that cannot be met, salaries so low that it is not usually thought of as a profession, and numerous physical assaults during their career.

According to the Law Enforcement Stress Association the average young person that becomes a police officer is decreasing his life expectancy by twelve years due to occupational stress. The Federal Bureau of Investigation, an organization that investigates fewer types of crime in terms of responsibility, where what confrontation they have is handled by



a group of agents instead of an individual officer, has recognized the problem by establishing normal retirement at twenty years of service at age fifty. Although there are officers that have successfully maintained their physical capabilities, most who have been in service for twenty-five years should no longer be placed in situations where they may be the primary targets for a physical contest.

Every political subdivision has the right to expect the most and the very best from its law enforcement officers and on balance I know that every law enforcement officer is giving his or her very best. The Legislature has an opportunity to present an option to Members of The Kansas Police and Fire Retirement System that will in some part address some of the problems that I have outlined. We are not petitioning this Committee to completely overhaul the Kansas Police and Fire Retirement System. We would recommend that the 2% per year of service be maintained under any option that the employee may want to exercise. I believe that you will find from an actuarial basis that the cost of the proposed program is negligible. Law enforcement supports this part of House Bill 2781 and would hope that this Committee will pass the bill with a favorable recommendation.

HOUSE PENSION AND BENEFITS COMMITTEE

HEARING ON HOUSE BILL 2400

Testimony of Delbert E. Fowler  
Chief of Police, Derby, KS  
President, Kansas Peace Officers Association  
On behalf of Conferee and  
Kansas Peace Officers Association

Chairperson Williams and members of the Committee:

House Bill 2400 addresses several concerns that many of us in the Public Safety field have. Primarily the option of our officers to be able to retire at an earlier age.

Currently an officer in the Kansas Police and Fire retirement system have to be 55 years of age before they can retire without a considerable penalty. This in my opinion and the opinion of many other law enforcement administrators and officers, is much too old for a front line officer. Although officers in administrative positions may be able to perform well at an older age, there are not that many positions open in administration.

As an example I will use our department. We currently employ 19 officers including myself. There are only three positions out of the 19 that could be classified as administrative. The rest are officers on the street in one form or another. I don't feel the public would be as well protected by a department full of older officers because of the physical and stress related confrontations they have to deal with on a day to day basis. After several years of this type of activity, many become burned out and much less productive.

Most of the departments in the State are even smaller in numbers than we are, thereby creating less administrative positions or upward mobility. In many of these smaller departments, even the Chief administrative officer has to patrol the streets.

House Bill 2400 also addresses a change in disability retirements. One problem I see is the \$5,000 limit on other income before the income offset becomes affective. Although I understand and agree a limit might be in order, I feel the \$5,000 limit is too low. Often times a disability may occur in the prime of a persons earning power. I would hope the committee would see fit to raise the limit from \$5,000 to \$10,000 before the offset occurs.

In summary, The Kansas Peace Officers association is in support of this bill. I also believe there is overwhelming support for this bill among the employees of the public safety sector. We are very much appreciative of the committees introduction of this bill.

Thank you for the opportunity to address you on this bill.

*House P.O.B.  
3-15-89  
Attachment # 8*



## SEDGWICK COUNTY, KANSAS

### SHERIFF'S DEPARTMENT

COUNTY COURTHOUSE, • 525 N. MAIN, • WICHITA, KANSAS 67203 • TELEPHONE 268-7352

March 14, 1989

Testimony of Ed H. Pavey  
Captain, Sedgwick County Sheriff's Department  
Concerning House Bill 2400  
On behalf of Sheriff Mike Hill and  
The Sedgwick County Sheriff's Department

Mr. Chairman and members of the committee, I want to thank you for allowing me the opportunity to appear before you today. I am appearing on behalf of Sheriff Mike Hill who was not able to attend today's meeting because of a prior commitment.

The Kansas Police and Fire Retirement System covers 290 employees of the Sedgwick County Sheriff's Department. We have a vested interest in any legislative bill which affects our retirement. We have reviewed House Bill 2400 and we feel this bill will address the concerns of many of our employees.

Many law enforcement officers begin their career in their early twenties. A young man or woman who enters the law enforcement field on their twenty-first birthday would have to stay in the existing system for thirty-four years before being able to retire without penalty. We believe that this is too long of time for a line officer to serve. In our department we have limited administrative positions available and this leaves us with no other alternative than to leave many of the employees in front line positions. As Chief John Foster said in his 1988 testimony: "Employees who are artificially trapped below the levels of their capabilities suffer from the same burnout effects as employees who are forced to remain past their productive work lives."

We believe that the goal of the present Kansas Police and Fire Retirement is to keep a young, enthusiastic, physically and mentally fit officer on the front line. The enhancements in 1988 House Bill 2400 help accomplish this goal.

*House P.I.B.*  
*3-15-89*

ATTACHMENT 9

March 14, 1988

Page #2

The amendments to our KP&F Retirement program provided in House Bill 2400 allows those officers in front line duty an option of retiring after twenty-five (25) years of service, regardless of their age. It also allows those in administrative positions the option of continuing their employment if they so desire.

We feel that House Bill 2400 addresses many of our concerns. Concerns such as keeping a young force of officers for the delivery of front line services, the constant continued exposure by our older officers to physical and psychological stress, lawsuits, rotating shifts, work schedules which limit family contact, and other stress factors to numerous to mention.

We want to thank this committee for considering the needs of law enforcement and we would urge passage of House Bill 2400.



March 15, 1989

Mr. Chairman, honorable members of this committee. My name is Jerry Shelor and I am appearing on behalf of the Fraternal Order of Police which represents over 1600 law enforcement members statewide.

We appear today in support of H.B. 2400.

By far the most important element in public safety compensation aside from base salary is the pension plan. Police officers have long regarded pension plans, particularly in terms of age and service requirements, as extremely important elements of their compensation package. Governmental entities have been willing to grant concessions in this regard for several reasons.

It is widely recognized that public safety is a young person's occupation. The roles involve intermittent strenuous physical exertion during which a peak performance is critical. When subduing a subject resisting arrest, it is critical that physical agility and stamina meet or exceed that required.

For the average person, the kind of physical stamina needed to subdue assaultive or resisting subjects deteriorates rapidly after the onset of middle age. Physical conditioning notwithstanding, a forty-eight year old cannot keep up with an eighteen year old. A professional athlete in his forties is a rarity.

Recognizing this fact of life, governmental entities are usually willing to grant age and service requirement benefits to public safety personnel that they do not grant other governmental employees. Their alternatives are to either risk physical injury to police officers or civilians, or to

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place older personnel in desk jobs.

Rationale for early retirement, cited by both management and labor, is the stressful nature of public safety work. Law enforcement is universally recognized as a high stress occupation. Several elements of the jobs contribute to stress.

First, simply the hours of work are a source of some level of stress. Studies regarding the physiological effects of working shifts demonstrate that off hour work schedules, particularly night shifts, have a deleterious effect. Additionally, the requirement that public safety personnel work evenings, nights, and weekends causes considerable upset in family life. Normal schedules and routines are difficult to maintain. Police officers frequently miss routine family functions, from opening presents Christmas morning to little league ball games, due to shift requirements. Public safety personnel attribute at least some of the difficulty they experience in maintaining normal socializing patterns with friends outside the field to the shift work requirements. The cumulative effect of these factors is undoubtedly stressful over a career.

Second, this role exposes individuals to an incredible amount of human violence and tragedy. We frequently think of interpersonal violence in this regard, but public safety personnel is exposed to a wide range of other types of catastrophic situations as well. They respond to unnatural death situations, even heart attacks in the home. They respond to personal injury traffic accidents with regularity. Injury and death at fire and disaster scenes are common. Constant exposure to these situations is stressful.

Physiological evidence supports the deductive arguments that public safety is highly stressful. Stress related disease disorders are inordinately high among public safety personnel.

Thus, high stress levels are a recognized part of public safety work. Early

age and service retirement provisions are frequently justified because of this characteristic of public safety. In effect, the rationale offered is that a normal human being can "only take so much".

The pension age and service requirements among the jurisdictions studied are presented in Table One. Note that several jurisdictions, such as Houston and Los Angeles, do not impose any minimum age requirement. Once an officer logs the minimum years of service in these agencies, he is eligible for retirement regardless of age. Table One was compiled in 1988 by Justex Systems, Inc. of Huntsville, Texas.

We would request this committee to amend Section 3 (12), regarding the \$5,000 provision to \$10,000 for a member who is disabled. Our rationale is: 1) the higher amount would encourage other type of employment for a disabled member and 2) presently there are no limitations on a disabled member's earnings.

We would ask this committee to amend H.B. 2400 to allow a member to be vested after 10 years of service. This would allow policemen the same vesting rights as state employees.

Thank you for your consideration.

T A B L E O N E  
PENSION AGE PROVISIONS

Jurisdiction	Pension Plan	Minimum * Age For Pension	Minimum Years Service
Akron, OH (P&F)	state	52	25
Atlanta, GA (F)	jurisdictional	55	15
Atlanta, GA (P)	jurisdictional	55	15
Austin, TX (F)	jurisdictional	55	25
Austin, TX (P)	jurisdictional	55	20
Baltimore, MD (P&F)	jurisdictional	50	25
Boston, MA (P&F)	state	55	20
California Highway Patrol (P)	state	50	5
Chicago, IL (F)	jurisdictional	50	20
Chicago, IL (P)	state	55	20
Cincinnati, OH (P&F)	state	52	25
Cleveland, OH (P&F)	state	52	25
Columbus, OH (P&F)	state	52	25
Cook County, IL (P)	jurisdictional	50	20
Dade County, FL (P)	state	0	25
Dallas, TX (P&F)	jurisdictional	50	5
Dayton, OH (P&F)	state	52	25
Denver, CO (P&F)	state	55	25
Detroit, MI (P&F)	jurisdictional	0	25
El Paso, TX (F)	jurisdictional	45	20
El Paso, TX (P)	jurisdictional	45	20
Florida Highway Patrol (P)	state	55	25
Genesee County, MI (P)	jurisdictional	55	23
Honolulu, HI (P&F)	state	0	25

\* 0 = no minimum age requirement



T A B L E O N E  
PENSION AGE PROVISIONS

Jurisdiction	Pension Plan	Minimum Age For Pension	Minimum Years Service
Houston, TX (F)	jurisdictional	0	20
Houston, TX (P)	jurisdictional	0	20
Indianapolis, IN (F)	state	55	20
Indianapolis, IN (P)	state	55	20
Jacksonville, FL (P&F)	jurisdictional	0	25
Kansas City, MO (P&F)	state	55	25
Kansas Highway Patrol (P)	state	50	25
Kentucky State Police (P)	state	55	20
King County, WA (P)	state	50	20
Los Angeles, CA (P&F)	jurisdictional	0	20
Louisville, KY (F)	jurisdictional	0	20
Louisville, KY (P)	jurisdictional	50	15
Memphis, TN (P&F)	jurisdictional	35	25
Miami, FL (P&F)	jurisdictional	35	20
Milwaukee, WI (P&F)	jurisdictional	52	25
Minneapolis, MN (F)	jurisdictional	50	5
Minneapolis, MN (P)	jurisdictional	50	20
Minnesota State Troopers (P)	state	55	10
Nashville, TN (P&F)	jurisdictional	55	20
Nassau County, NY (P)	state	0	20
New Jersey State Troopers (P)	state	38	20
New Orleans, LA (F)	jurisdictional	0	20
New Orleans, LA (P)	state	55	30
New York City, NY (F)	jurisdictional	0	20

T A B L E O N E  
PENSION AGE PROVISIONS

Jurisdiction	Pension Plan	Minimum Age For Pension	Minimum Years Service
New York City, NY (P)	jurisdictional	0	20
Newark, NJ (P&F)	state	0	25
Oklahoma City, OK (F)	state	0	20
Oklahoma City, OK (P)	state	0	20
Omaha, NB (P&F)	jurisdictional	50	25
Orange County, CA (P)	jurisdictional	50	10
Philadelphia, PA (P&F)	jurisdictional	45	10
Phoenix, AZ (P&F)	state	0	20
Pittsburgh, PA (F)	jurisdictional	50	20
Pittsburgh, PA (P)	jurisdictional	50	20
San Antonio, TX (P&F)	jurisdictional	50	20
San Diego, CA (P&F)	jurisdictional	50	20
San Francisco, CA (F)	jurisdictional	50	25
San Francisco, CA (P)	jurisdictional	50	20
San Jose, CA (P&F)	jurisdictional	55	20
Seattle, WA (P&F)	state	58	5
St. Louis, MO (F)	jurisdictional	0	20
St. Louis, MO (P)	state	0	20
Tampa, FL (P&F)	jurisdictional	46	20
Toledo, OH (P&F)	state	52	25
Washington, DC (P&F)	jurisdictional	50	25
Wyoming Highway Patrol (P)	state	55	4