

From: [Gardner, Douglas W. DDS Salem](#)
To: [JWMCC Exhibits](#)
Subject: NO on SB 1049
Date: Wednesday, May 15, 2019 7:56:12 AM

TO: Joint Committee on Ways & Means, Capital Construction
RE: Senate Bill 1049
ON: May 14, 2019

Co-Chairs Holvey and Girod, members of the committee,

My name is Douglas Gardner, I am a QA reviewer working at Disability Determination Services **in Salem**, and I am a **TIER 1** PERS member.

SB 1049 harms my retirement security by making unaffordable cuts to my individual account program. According to analysis from PERS, if this bill passes, my IAP would be cut **7.8%**

This is a tax on my retirement benefits to pay the state's obligation to retirees. These cuts are unfair and illegal and hurt working people like me. People like me hired after OPSRP was created are not the cause of the state's pension debt. The 2003 system was designed to be sustainable and it is. But now you are asking me to take a cut to pay a debt I had nothing to do with creating.

Besides, OPSRP members like me already earn, on average, 88% of what we would earn in the private sector. We have agreed to lower salaries over the years to protect benefits. These reductions are a betrayal of those agreements.

This isn't just about how this impacts workers like me though, it's about Oregon's ability to continue to recruit and retain a strong public workforce. 30% of my colleagues are eligible to retire today. If SB 1049 passes, we will have a rush of retirements and our already overworked staff will struggle with workload issues and the so-called "brain drain" that comes with losing more experienced workers.

I show up to work every day and do my job. I have kept my end of the deal. I urge you to vote NO on SB 1049 and keep your promise to people like me.

Thank you,

Douglas Gardner