

Good morning everyone,

Thank you for giving me an opportunity to be heard.

My name is Dave Tschida. I was a street cop for 30 years in Mpls. I worked 25 years in North Mpls and my last 5 in South Mpls. I was a Field Training Officer, Field Training Officer Instructor and a Driving Instructor for the department. I trained over 3 dozen recruits in the squad.

I'm not writing to talk about PTSD. Although, I will say that since my kids were born in '04 and '06 that I get awakened from my sleep a few times a month by the sound of either my doorbell, a knock on my door or my door being kicked in. I used to search my house with my gun when it first started. Later I began just walking through the house without my gun. Now, when it happens I just lay in silence waiting for any other indication that someone may have actually entered. Is this PTSD? I have no idea. I never looked into it. Maybe roofers have nightmares of falling off roofs. Until you all, I've only told a couple people about it. If it is PTSD I'm grateful that this is the extent of it and that I don't suffer like others have testified. The last time this happened was two mornings ago at 4:45 am. I've been gone from the job for two years.

Over my 30 years handling 911 calls I suffered many injuries. Some required only a bandage. Some required a visit to the ER. I had to take time off work to tend to some of the injuries and a couple had me working the precinct front desk for an extended time.

During the riots of 2020 I was once again given cause to fill out another "Injured on Duty" form and seek treatment. After the riots I tried to keep working a squad with my partner but was unable to due to severe pain and limited movement. I only had 3 ½ years left to reach full retirement but I couldn't make it. My doctors advised me of the risks if I were injured again. I can no longer participate in two hobbies I loved due to my most recent injuries.

I received a Duty Disability and took a 10% cut in my pension because I only had 30 years on the job at the age of 52. I now work two part-time jobs which accommodate my restrictions. Combined and added to my pension, they don't bring me anywhere's close to what I was making as an officer. However, I can at least work with the pain and limited movement to try to make up some of that lost income. That's Ok though. Those were the rules when this happened to me. I turn 55 in a couple months. At 55 I'll begin paying full income taxes on my pension which will drop my take home to a stressful point of uncertainty for me.

When I was an officer I signed for a mortgage, car loans and was contributing to Deferred Comp. I was putting money aside for my kids. My kids are 16 and 18 and will be attending college. These were all based on how much I was earning while a cop, not just my base salary. These commitments were based on being able to work to a minimum of 55 ½ years of age, likely beyond.

Younger disabled officers, that aren't fortunate enough to be as old as I am, will no longer be allowed, under the new rules, to work through whatever injury they have to try and make up the money they lost when they had to leave policework. They still have those same financial commitments they signed onto before leaving the job. They can't go to their banks or lenders and tell them that due to changes in their financial situation that they've decided to lower the amount they owe and the banks and lenders have no choice but to accept that amount. You wouldn't pass a law allowing borrowers to do that. How can you pass a law allowing the state to back out of their financial agreement? Cops enter this job knowing

the Duty Disability, and its rules, are there as a safety net. They take risks knowing it's there. Now that they've taken the risks, how can you move the net and not allow them to earn back what they're losing? I can see making changes for future officers, but, for current and already disabled cops to have that taken away is immoral to me. Unethical at the very least if looking at it strictly on an agreement basis.

A regular pensioner can earn a higher pension sitting at home for the rest of their lives than a disabled one can while working for the rest of their lives, under these new rules.

When the MPPOA, MN Chief's Association, Mpls Police Federation and others that support these changes speak, remember that they represent ACTIVE Duty officers that pay dues. The Duty Disabled officers aren't represented or led by them. I don't get to vote for MPPOA leadership positions. Also, remember that those in leadership positions in these groups are likely not in a position where they'll ever be injured on duty. The ACTIVE members that the MPPOA does represent include a high percentage of officers that are not in a position to ever be injured on duty. Take their support with this in mind. They don't want anything to affect their paychecks or pensions because of a, statistically, few disabled cops. I've sent e-mails to these organizations and have received no reply. They're abandoning disabled officers for their benefit.

Also, just to clarify. The medical I'm receiving is simply a continuation of the health insurance I had while employed. I still pay the same premium and deductibles that active officers pay.

I'm not a numbers guy but I want to end with this. When I left the job I was still receiving Work Comp checks that didn't always arrive on time. My pension was offset for those checks. I asked PERA a couple times to double check my offset because I thought they were shorting me money each month. They assured me each time that it had been rechecked and was accurate. During this period I had to withdraw 15% of my Deferred Comp plan just to pay my bills. The following year when I sent PERA my income numbers they informed that they had, in fact, shorted me. They shorted me a few thousand more than that 15% I withdrew from Deferred Comp. Yes, they reimbursed me but I can't put that money back into my investment plan and you all know how much of a difference 15% makes. You all have seen charts, graphs and numbers of all kinds regarding Duty Disability. I just want you to please make sure the numbers you're being shown are accurate.

Thanks,

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