

Dear Members of the Commission,

My name is Karl Olson. I am a medically retired Sergeant from the Minneapolis Police Department. I was a police officer for 24 years and was diagnosed with PTSD in 2020.

I am a recipient of the Department Medal of Honor for my actions on the 35W bridge collapse. I received the Department Medal of Valor for my actions, including being the incident commander for the Minnehaha Academy explosion. Another Valor for disarming a knife wielding party on Nicollet Mall. I have seen things that most fortunately never will.

I fall asleep most nights with images that are so horrific that I will not share in this setting but suffice to say, they are gruesome and unfortunately, a testament to the depravity of heart and mind that humans can show one another, especially our own loved ones, including children. I wake screaming in the night, writhing in fear. Just typing that brings the images to my consciousness again and I am instantly triggered. Fortunately, I have learned some coping strategies that help with this. I have been counseled that writing about these things might bring some peace of mind but so far, that has not been the case.

My testimony today is to urge you to reconsider making punitive changes to the PERA disability pension. There seems to be a feeling that there are recipients in our position that somehow do not deserve or have not earned the benefits we are drawing.

I paid in to my PERA for 24 years, with the knowledge that it was there for me when I retired. I was very near the top of the Lieutenant promotional list when I left. I left a lot of money on the table when it was forced upon me to retire. I did not want to go. I loved my job. I loved the felling of responding to calls and being able to help find a solution to a problem that for that individual, felt insurmountable. I am proud of the service I provided the community. But I could no longer do that job. I am broken.

I now receive 60% of my pension. I paid my dues, and now, with the proposed changes, I am going to be forced to continue to pay in, with no further accumulation of benefits. Thankfully, with ongoing therapy, I am able to work again. Under the current PERA rules, between my pension and current employment, I make about what I used to. With the new proposal, I will give back most of my pension.

I am not old enough to just be done working. I have worked hard to be able to be employed again, to be out of the house and have that camaraderie I used to. I have kids that are in high school. Without the employment I have now along with my pension, I could not afford my bills. So if these new rules take effect, I will be forced to not work because I will end up giving back enough that it makes no sense to work. Thereby, relegating me to work a part time job, nothing that will challenge me mentally or give me the needed mental health benefits I have now, being able to provide for my family.

I understand the offset as it currently stands. Going after people like me who have given the best parts of our lives to the job, facing never having the retirement I worked so hard for. Mentally always having horrific images in my mind that will never be gone and I can only hope to manage to live with them.

I am asking for your compassion and mercy. I gave my all, I will never be the same and to punish me by taking away the benefit that I bled and nearly died for numerous times is frankly, unconscionable. I am not your enemy. I am a good but broken man that is not asking for your admiration or your pity. I am asking to be allowed to keep what I paid dearly for.

Thank you for your consideration,

Karl Olson