

Madison Rodgers
Mountrail County Clerk of Court
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January 12, 2023

Dear Chairman Schauer and Government and Veterans Affairs Committee,

My name is Madison Rodgers, and I am the Mountrail County Clerk of Court. I am writing in opposition to both HB 1039 and HB 1040, which propose closing the defined benefit plan for any new state employees.

Being a public employee is often a thankless job - angry public, no bonuses, and low levels of control. This job does come with its perks however – an important one of them being the benefits, specifically being a part of the defined benefit retirement plan.

I oppose moving toward a DC plan for many reasons. Mainly, if I were to be a part of a DC plan, the value of my retirement will fluctuate due to changes in investments, leaving my future retirement uncertain. Also with a DC plan, the burden of investing is in my hands. One of the main “peaces of mind” that a DB plan gives me is that when I retire I will have a specific, guaranteed amount that I will receive the rest of my life—which I and other public employees deserve for our years of serving the public.

I listened to the hearing from the recent Employee Benefits Program Committee on December 13, 2022. One of the things that stuck out to me was that the Retirement Actuarial Consult, Milliman, said that a DB plan was an efficient use of taxpayer dollars while a DC plan was an inefficient use of taxpayer dollars, not to mention DC plans are twice as expensive as DB plans. Funds would have to be deposited into the DB fund to compensate for the lack of funds going in. Those funds could best be used where they are desperately needed for other taxpayer programs/services.

I also noted that Milliman stated a DC plan benefits short-term workers because of its portability, which gives them no incentive to stay. Public employment is not for the faint-hearted and because a DC plan is portable, there is no reason for an employee to stick around, increasing turnover. In the current employee shortage, it will be harder than ever to fill critical public employee positions. A DB plan keeps employees working in public employment long term, which benefits the public by providing them with the experienced service for which they pay taxes.

I am thirty-three years old and have many years of working left. My plan is to retire as a public employee. If these bills pass, I will be at the end of the totem pole for receiving funds from the DB plan. What will be left once it is my turn to finally retire? What will I have to live on after the many years of service that I will have given?

For these reasons, I hope you give a “DO NOT PASS” recommendation to the Legislature.

Please reach out with any questions.

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Sincerely,



Ms. Madison Rodgers
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