

**IN OPPOSITION OF HOUSE BILL 6931**

**TESTIMONY OF ERIC BROWN  
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AFSCME, COUNCIL 15**

**BEFORE THE LABOR AND PUBLIC EMPLOYEES COMMITTEE OF  
THE CONNECTICUT GENERAL ASSEMBLY**

**MARCH 3, 2015**

Ladies and Gentlemen of the Committee, my name is Eric Brown and I am General Counsel with AFSCME Council 15, a labor union representing the interests of almost 3000 police officers in 58 municipal communities throughout Connecticut.

I am here today to speak in **OPPOSITION** of the following bill before this Committee:

**HOUSE BILL 6931 - AN ACT CONCERNING NEW MUNICIPAL EMPLOYEES  
AND THE MUNICIPAL EMPLOYEES RETIREMENT SYSTEM.**

Over the years, the C-MERS system has proven to be an effective alternative to municipal defined benefit pension systems that often go unfunded or underfunded due to political expediency impacting short-sighted municipal leaders.

The facts are that a crisis is coming to America in the form of financial insecurity for millions of our aged and retired employees. Without the certainty of a regular source of income, our aged population will be forced to either continue working in jobs well past the time when they should be, or alternatively face financial ruin after a lifetime of public service.

Defined contribution plans do not serve the interests of our employees or our communities. They simply shift the burden of retirement security planning from the large institutions that can withstand the ebbs and flows of financial cycles, to the individuals who cannot.

The result not only will negatively impact our individual retirees, it will negatively impact our communities and society at large. As our population continues to age with the advent of new pharmaceutical and medical treatments, we cannot afford to weaken our economy by limiting the purchasing power of this large and vital sector of our economy. Ensuring retirement security is not simply important for our individual retirees, it is important for our economy and our society as a whole.

There is no truth to the argument that defined contribution plans lower overall costs to taxpayers. Indeed, they likely increase the overall macroeconomic costs to our society and the microeconomic costs to our individual taxpayers.

Switching C-MERS to a defined contribution plan is short-sighted and bad for our economy. We ask that you reject this unwise bill.