December 6, 1997. I remember it with such clarity and sorrow. It is carved into my soul. This would be the night my husband, Cincinnati Police Officer Daniel J. Pope and his partner Specialist Ronald Jeter would be gunned down and left for dead while attempting to deliver a domestic violence warrant. I had no idea 21 years ago the path my new life would take. I was a Cincinnati Fire Fighter at the time of his death, and we believed we were invincible. Everything in my life changed with one bullet.

7 years ago, I became curious about our Ohio Death Benefit. I had heard that at some point the benefit would be reduced by 50%. So, I pulled up the current law and started reading. The law has great bones and has been a godsend to all of us, but as I familiarized myself with it, I realized it needed to be examined and possible updates made. The milestone markers have remained exactly the same for over 42 years. With everything else in life, I believed it needed a fresh look and some modifications made to mirror what was happening in real time.

Imagine paying your bills the same way you did in 1976...with your pay rank remaining the same at the time of your death until you were forcibly retired at the absolute earliest date possible... never having the opportunity to move up the ladder... and at that early retirement age, your pay was cut to 50%.... That is our reality. It matters not if you still have small children, teenagers, college age kids. Earliest retirement date comes, and they are retired and ½ of your income is just gone.

This is our reality. Some people look at our lives and consider us "lucky". Lucky that we have a benefit to take the place of our loved one. I dare each one of you to look into the eyes of a brand-new widow, or any one of a fallen officers' children and tell them how lucky they are. Lucky that they will get a monetary replacement for their deceased officer. As I stand here today and think of all the widows and kids I know, the very last word I would use would be lucky. I would say that we are fortunate. Fortunate that the state of Ohio had the forethought 42 years ago to help families of public safety officers that would put their lives on the line for you. All of you sitting on this committee. These officers died for you. People they never knew. When called upon, they rushed in when everyone else was rushing out. I don't know too many people, other than our military, that would take an oath to lay down their lives for people they have never met.

Some people have even called us greedy. If you would like to change places with the mom whose child wakes up screaming in the middle of the night because the bad man killed daddy again, go ahead. If that mom is greedy by trying to fill the void left by that child's dead parent by overcompensating, so be it. Or how about your child making a swim team, or a football team. Or your daughter is getting married and there is no one to walk her down the aisle. Trying to make up for these life milestones makes us greedy? We'll take it. Anything for our kids.

I would like to speak on the 50% at retirement amount. A vast majority of officers today are staying on the job in the DROP program. (Deferred Retirement Option Program) Again, the night my husband was gunned down, this option too was taken off the table for him. This piece of SB296 would right the wrongs of those who never got to choose and also those who were enrolled in the program. To take the death benefit to 75% versus 50% at the maximum retirement age, basically in the words of many, is just

the right thing to do. It also helps those who still have children in high school and even college. Our tuition is paid for but it just a small piece in the overall expense and only for qualifying state institutions.

Now I would like to speak on the issue that instills fear in everyone...health care. The week after my husband's murder, I received a letter stating my health insurance would be terminated at the end of December. I was afforded COBRA for I believe 6 months. Thank goodness I was able to buy it through the OP-F because I was a firefighter at the time. Health insurance in this state is basically different for each department. No two offer benefits in the same manner. Doesn't it just make great sense to offer insurance to surviving spouses and their children through the state system? We aren't asking for a handout, as we would gladly purchase it through the state at the same rate an employee would pay for it. This is one piece that is extremely crucial to so many of us and utterly unaffordable to most.

The testimonies you will hear today and tomorrow are from real people struggling to make ends meet. I hope you will listen to them intently and vote in favor of these changes to the Ohio Death Benefit. We are all counting on it. And it lies firmly in your hands.