Good morning Chairman Ryan and Honorable Committee Members. Thank you for the opportunity to offer proponent testimony on behalf of SB296, which, in my opinion, is one of the most important pieces of legislation that needs to be passed for the families who lost a loved one in the line of duty while protecting the citizens of their communities and upholding the laws of the State of Ohio.

My name is Angela McDowell and I am the surviving widow of Officer Terry McDowell, Whitehall Police Department, EOW 8/24/01. While serving a traffic citation, my husband was ambushed and killed and his partner, Officer Eric Brill critically wounded, subsequently ending Officer Brill's law enforcement career. In my case, the shooter made the decision to take it to a shootout with the responding officers which ended in the death of my husband's killer. While the shootout was occurring in the backyard, the EMS personnel on scene put themselves in harm's way to save the life of Eric with no regard for the danger they were placing themselves in. This heroic act is nothing short of the selfless positions first responders place themselves in while protecting the lives of others. This senseless act of violence against a first responder whose only objective is to protect the lives of others and uphold the laws of this country is staggering and mind-blowing at best.

As they say good-bye to their families before a shift, they are aware of the sacrifices they may have to make that day to protect the life of another. There is little to no thanks that comes with this job. However, knowing that your family will be provided for should you answer that final call is all that they hold on to and are promised.

My husband answered that call in August, 2001. His children were 8 years old and 11 months at the time. I now was a single mom with two small children to raise. I thought things would be fine until I received a letter in December, 2017 informing me that I would no longer be receiving his pension but rather his retirement and that my income would be cut in half. What do you mean retirement? That's not an option he would have considered with a child still in high school and college to attend. He never had the opportunity, like his fellow officers, to advance through the ranks of his department. He never had the opportunity to enter the Deferred

Retirement Option Program (DROP) like his fellow officers, where they can capitalize and optimize their pay maximizing their true retirement from the department. My husband was a physically fit and healthy man and a former MP in the U.S. Army. His calling was always that of protecting others. When he logically transitioned from an MP to a police officer, he told me not to worry because should anything ever happen to him, his family would be taken care of through the benefits offered by the State which he proudly served.

I am certain knowing that his family would be in this position should he give his life protecting virtual strangers, Terry might not have chosen this profession. Can you imagine being sworn in as a police officer but then told if something should happen and you give the ultimate sacrifice your family will be put in a financial position because you will be retired off at the earliest possible date and the income they were receiving will be slashed in half and healthcare will be almost unaffordable. Would this be your calling?

As if giving the ultimate sacrifice wasn't enough, to have your spouse and family victimized, yet again, because your death puts you at the earliest retirement date thereby slashing your benefit to 50%, your family is once again left to figure out how to make ends meet. To say the past year has been a financial struggle is an understatement. With an income slashed in half, rising costs in today's society and a child wanting a higher education, the unfairness of being told you were to be retired at the earliest possible date is unimaginable.

The basic wording, the amounts of the benefit and milestones within the Ohio Death Benefit have virtually been unchanged since its inception in 1976. Scarcely keeping up with real life, these proposed changes to the Ohio Death Benefit would be life changing. Passing SB296 helps insure some financial stability especially when the children of the ones who gave the ultimate sacrifice are still in school. There is no fame or fortune in becoming a police officer but they all believe their families will be taken care of and afforded the simplest of benefits. That's what they believed. That's what they died thinking would be done. It is up to you to honor their dying wish with the passing of SB296.

Angela McDowell Surviving Spouse Officer Terry McDowell Whitehall Police Department EOW 8/24/01