



**HOWARD COUNTY PROFESSIONAL  
FIRE FIGHTERS ASSOCIATION  
I.A.F.F. LOCAL 2000**

5397 TWIN KNOLLS ROAD • SUITE 16 • COLUMBIA, MD 21045

TO: The Honorable Senator Guy Guzzone, Chair  
Members, Senate Budget & Taxation Committee

FROM: Richard L. Ruehl, President  
Howard County Professional Fire Fighters Association

DATE: February 12, 2020

RE: **SUPPORT** – Senate Bill 488 – Income Tax Subtraction Modification – Military and Public Safety Retirement Income

The Howard County Professional Fire Fighters Association, representing more than 400 active and retired professional fire fighters and paramedics who proudly serve the citizens of Howard County, Maryland, fully support Senate Bill 488.

Fire fighters put their lives on the line every day protecting lives and property throughout our State. While our members enjoy long careers protecting the communities they serve, too many move out of Maryland once they reach retirement to take advantage of the tax breaks they receive from other nearby states.

Pennsylvania, Delaware, and South Carolina are examples of states which offer significant advantages for retirees when compared to Maryland. Pennsylvania is one of the most generous states in the nation when it comes to offering income tax exclusions on a wide variety of retirement income. Pennsylvania does not tax Social Security or any eligible pension plan. Furthermore, it does not tax distributions from 401(K), deferred compensation plans, or other retirement accounts.

Making our state as welcoming and friendly as possible to retirees is simply the right thing to do.

After years of our members retiring out of state, continuing to move the ball forward on income tax subtractions for service-related retirement benefits would be a great step to ensuring that the people who spend their lives in service to others are given the support and tax relief that they deserve to stay and retire in Maryland.

On behalf of the members of the Howard County Professional Fire Fighters Association, we encourage a favorable report on Senate Bill 488.

Submitted respectfully,

Richard L. Ruehl, President  
IAFF Local 2000