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## ASSEMB. DAVE RIBLE & NJ's RUNAWAY PENSION SYSTEM – by Mark Lagerkvist

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Assemblyman David P. Rible retired as a Wall Township police officer at age 31 with a bad back and a fat pension. He's collected \$570,000 in disability payments since a state board decided he was "totally and permanently disabled."

Yet Rible competes in five-mile and five-kilometer runs along the Jersey Shore. He exercises at a gym, dances as a celebrity and hauls trash to the curb at his Monmouth County home. He commutes to Trenton to represent the 11<sup>th</sup> District in the State Assembly, where he holds a leadership position as Republican Whip and seeks publicity as a tax-fighter.



Assemblyman David Rible, No. 3694, competes in a 5K run last October.

In addition to his \$49,000 salary as a legislator, Rible continues to receive a state disability pension that pays \$54,502 a year – without a second look from authorities.

Now 42, Rible is set for life. If he lives until 80, he will pocket another \$2 million from the state pension fund. That would raise Rible's jackpot to roughly \$2.6 million, not including cost-of-living hikes or his medical coverage.

"I do oppose government waste, but I don't see this as government waste," said Rible, leaving his health club after a workout. "This is something that has been set forth in the rules of the pension."

Those rules can be costly. Lottery-sized payouts threaten to break the back of New Jersey's retirement and benefits system for public workers, struggling under the weight of \$110 billion in projected debt. The state pension plans are short \$46 billion, according to the most recent audit – plus retiree health benefits are underfunded by \$64 billion.

A New Jersey Watchdog investigation of Rible's case revealed how wasteful that system can be.

In 1988, Wall Township hired Rible as a patrolman. Five years later – on October 17, 1993 – the young officer was injured on the job. Rible later recalled the incident in his retirement application.

In his statement to the pension board, Rible said he and two other township detectives responded to an early morning noise complaint at a gravel pit. On foot, the officers pursued three men suspected of igniting fireworks and drinking alcohol. Rible stated he fell from an embankment during the chase and hurt his lower back.

Nearly four weeks later, Rible went to the police department's physician with complaints of back pain. Eventually, in January 1998, he had back surgery.

In October 1998, the Police and Fireman's Retirement System's Board of Trustees approved Rible's application for retirement. Because it was determined an "accidental disability" – a direct result of a line-of-duty mishap – his pension started at \$45,921 a year, even though he had only been on the job for 10 years. If Rible had retired with an "ordinary disability" pension, he would have received only \$10,332 a year, or 1.5 percent of his salary for each year of service.

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Rible returned to the workforce less than a year after his disability pension began. The state Department of Safety and Law hired him in 1999 as an [insurance fraud investigator](#). The following year, Rible left that job to start his own business as a locksmith. For the next eight years, he owned and operated Dr. Lock, Inc. in Wall Township.

In 2007, David Rible was elected to the State Assembly as a Republican in the 11<sup>th</sup> District. Last year, he was re-elected to a second two-year term.

But those weren't Rible's only competitions. On Oct. 11, 2009, the "totally disabled" assemblyman [wore No. 3694](#) in the [27<sup>th</sup> Annual Run Thru Deal](#). He [completed the five-kilometer run](#) in 26 minutes, 50 seconds, according to official races results.

Records show Rible also competed in:

- The [Avon 5K Run](#) at Avon-by-the-Sea on May 31, 2008 in 30:45.2.
- The five-mile [Johnny Cobb Memorial Run](#) in Belmar on July 12, 2008 in 49:22.2.
- The [Sea Girt 5K](#) on Aug. 3, 2008 in 28:14.2.
- The [Neptune City 5K](#) on Aug. 1, 2009 in 28:42.2.

"What I'm doing is pretty much therapy for my back," said Rible. "When I run a road race, I'm not running for competition."

For support, Rible offered an interview with Gordon D. Donald, an orthopaedic surgeon who performed a "successful" spinal fusion on the assemblyman around 2005.

According to Dr. Donald, Rible's disability prevents him from working as a police officer – but not from running races, ocean surfing at the Jersey Shore or almost any other physical activity he chooses. "There is no correlation between the two," he said.

Dr. Donald acknowledged he has not examined Rible for "several years...possibly 2006 or 2007."

It's been even longer since the Police and Firemen's Retirement System has exercised its right to re-examine Rible to determine whether he still qualifies for a disability pension.

Back in 1998, the pension board [notified](#) Rible "the statute permits the Board of Trustees to require a disability retirant to undergo annual medical examinations to determine if he/she continues to be totally and permanently disabled and therefore eligible for continued receipt of his/her disability retirement allowance."

In response to a request by New Jersey Watchdog, pension officials affirmed there are [no records of any re-examination](#) of Rible since then.

If the board was to re-evaluate Rible, the legal standard would be whether he would be ["considered totally and permanently disabled...from performing \(his\) normal or assigned job duties or any other position with no possibility for significant improvement."](#)

The question is whether Rible is fit for "any other position," such as a desk assignment or administrative work.

"The answer is yes," said Dr. Donald. "Could he do those duties? Of course he can."

Rible said he was never offered any such opportunity. "They pretty much didn't have any use for me," he said. So the assemblyman collects disability checks between his [boardwalk runs](#) and legislative trips to Trenton.

Earlier this year, Rible [voted](#) for two pension reform bills in the State Assembly. Both measures were approved by the Legislature and signed into law. [One statute](#) includes provisions to end accidental disability pension benefits for new members in two of the state's pension plans – the Public Employees' Retirement System and the Teachers' Pension and Annuity Fund.

However, that reform does not apply to the Police and Fireman's Retirement System – Rible's plan – even though it has [five times more "accidental" retirees](#) than any other state pension plan, and more than all of the other plans combined.

Ironically, Assemblyman Rible has been a vocal critic of compensation paid to other public employees:

- In January 2009, Rible criticized a \$500,000 severance package given to outgoing Rutgers University Athletic Director Robert Mulcahy. "Is it any wonder this state is in such a financial hole?" Rible asked in his [press release](#).
- In March of this year, Rible introduced legislation to "reign in excessive salaries paid to school administrators." "This is absolutely outrageous," said Rible in his [press release](#). "It's a blatant abuse of the system and one of the reasons our property taxes are so high."
- In April, Rible [publicly lambasted](#) a \$600,000 settlement offered to fired Rutgers University basketball coach Fred Hill.

In his press releases, Rible failed to mention his own disability jackpot – one that has already paid him [\\$570,000](#) – and could easily exceed \$2 million.

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