



**DIMENSIONAL CONTROL, INC.**

401 Governor's Highway  
South Windsor, CT 06074 USA

Telephone 860-291-0670

Fax 860-291-0673

[www.SpiderCool.com](http://www.SpiderCool.com)



October 27, 2014

To: Connecticut Retirement Security Board

From: Steve Gardner, Dimensional Control, Inc.

Ref: Proposal for CT State run retirement plan

To Whom it may concern:

I would like to express my concern and opposition to the above referenced proposed State-run retirement plan. Like many ideas that begin with good intentions, I believe this plan if enacted will be writhe with unintended negative consequences, costs, and in general will hurt business and ultimately the people it is intended to help.

This and other State mandates on businesses, is likely to cause us and many other affected businesses to shift money and other valuable resources away from employees' wages and benefits in order to comply with another mandate.

My company currently employs five people and offers competitive wages and benefits. There are a plethora of retirement plan resources available to us, and individuals, from the private sector. This program would directly compete with these private sector offerings.

My greatest fear is that this proposal simply creates more government dependency on the part of individuals who are being deemed as unable to help themselves. It would amount to another nail in the coffin of dignity that comes from free individuals maintaining a degree of self-reliance, responsibility, and living with the consequences, both positive and negative, of their own choices and actions.

I appreciate your consideration of my viewpoints during your decision making process.

Sincerely,

**DIMENSIONAL CONTROL, INC.**

Stephen R. Gardner  
President  
[steve@spidercool.com](mailto:steve@spidercool.com)