



**GREAT
BEGINNINGS**
day care center and nursery school

October 24, 2014

Connecticut Retirement Security Board

Dear Sirs;

I am the owner of Great Beginnings, a small business located in Plainville, CT. I employ approximately 45 employees and offer them excellent wages and benefits, resulting in a happy workforce with a low turnover rate.

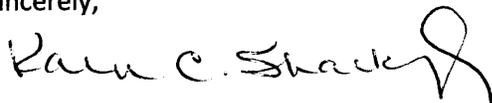
When the state imposes new mandates on business, it forces us to shift money away from employees' wages and benefits and spend it on complying with the new mandates. This reduces the employees' spending power and forces them to participate in something that they might not be ready for at that time. Also, employers must pass some of the new costs on to their customers as well.

Let us, as employers decide what benefits we need to offer our employees in order to stay competitive in our prospective industries. If we decide that offering a retirement plan of some sort is necessary in order to attract and maintain good workers, then we will consider the cost and effect of doing so. But it should be voluntary, both for the employer and the employee!

Connecticut has the potential to be one of the best states in the country to grow a business and create many more jobs. But proposals like this one, on top of other recent enacted and proposed state workplace mandates, makes it harder and more costly for us to do business here.

Thank you for your consideration. I look forward to your response.

Sincerely,



Karen C. Shackford

Owner/Director