

# An Innkeeper's Place Bed & Breakfast

111 Stafford Street, Stafford Springs, CT 06076

To the Connecticut Retirement Security Board:

I represent An Innkeeper's Place B&B and was considering a new venture with some local business owners. Our town is very small and struggling to enhance our "downtown" by adding new businesses as well as creating a more robust medical industry environment within our town so that we can maintain our quaint New England village appeal while providing jobs to our population. We employ only our family at this time how ever we do contract various people to help with cleaning, grounds keeping and pay for marketing at various local and national businesses. We count on our income to help pay for our children's education among other daily living expenses.

When the state imposes a new mandate on businesses, oftentimes as in my case it impedes new business growth as I am now reconsidering my second small business venture since it will necessitate employees. Since this is a new business model for our area it is a huge risk so to minimize that risk mean to minimize start up cost. This mandate will force me to shift money away from employees' wages and benefits and spend it on complying with the new mandate. It very well may cause me to abandon the entire business venture ENTIRELY actually prohibiting me from creating new jobs right here in my home town! More often than not, these mandates end up hurting the very people they were attempting to help. I wonder if Stafford residents would prefer unemployment which offers no pension or a decent wage with no benefits?

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 for us to do business here. I am only 15 minutes from the Massachusetts border so perhaps I will investigate the business climate just over the border instead. It's a shame as I really wanted to help my town by adding to the tax base a new business! PLEASE stop trying to push out private financial services! Greenwich is how our state is surviving but that group can afford to relocate very easily leaving mansions empty from previously employed financial service employees!! YOU ARE CRUSHING OUR BUSINESSES FROM THE TOP DOWN!! PLEASE STOP "HELPING!"

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

Sincerely,

Danele Rhoads

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