Gentlemen,

It has come to my attention via my representative, Gayle Mulligan, that the legislature is planning TO TAX ITS WAY OUT of the coming budget deficit. I thank her for giving me the opportunity to respond to you without having to be at the legislative public hearing via this email.

This practice has to STOP. We in Connecticut must learn how to LIVE WITHIN OUR MEANS. We WERE a State that had good jobs, had ever expanding benefits to our lesser well-off citizens, supported higher education with massive building programs and provided a high quality of life for its middle class. That was during the great period of prosperity in CT during the last half of the 20th century. I was part of it in the 70s being in the US Navy and Hartford National Bank. We did cutting edge stuff back then. I was Supply Officer aboard a Fleet Ballistic Missile Nuclear submarines SSBN654 Blue (operating out of Rota, Spain but the crew homeported out of Groton) and the second only commercial bank nationwide for online teller banking, the project which I technically headed up.

No more. What we could afford to do in the past is no longer possible, unless we tax and borrow ourselves to death. And this process will continue to kill the middle class making CT a great place to live for the RICH (because they will always have the money to pay the bills, this includes retired state/quasi-state/local big city employees) and the POOR (because of the lavish federal/state/local benefits they receive, and I can attest to this since I worked at Carmax for 6 years and was amazed at the amount of income I saw coming in to people only to go and buy a Lexus, BMW or Mercedes).

We cannot continue to spend BILLIONS on ever expanding "wants". It is time to reverse course and focus on "needs" so that Connecticut can slowly become what it once was. When I read about a ridiculous plan to add state employees to collect motor vehicle property taxes statewide only to send them back to the towns, something is wrong. When I read about ANY 5% pay increases going on at UCONN, a state university, when private sector averages 1 or 2% if you are fortunate, something is wrong. We already spent \$1 Billion to upgrade UCONN last decade. When BILLIONS more are being proposed for higher education "upgrades for more students" when we cannot even provide good jobs for all the students we already graduate, something is wrong. CT needs to work on drastically changing towards a business friendly climate that will absorb the new graduates that we currently produce before even thinking about expansion projects for more students! My own two grown, college educated children live out of State and wouldn't even consider moving back to CT!

What is wrong is the ATTITUDE at the State Capitol. Connecticut must start thinking about CUTTING our appetite to ever expand government and benefits at EVERY agency level and how to become MORE PRODUCTIVE with FEWER employees. We must learn to do more with less, as business has done, in order to achieve the maximum benefit for each tax dollar we pay. Yes, we will hurt many at first, but over time, we will help those that only TRULY need help and rebuild the middle class that sustains us.

I would love to read headlines "Connecticut hires McKinsey & Co to achieve 5% per year increase in productivity reducing government size proportionally by attrition". Or "Connecticut legislature passes sweeping laws hurling it into the Top 10 most business friendly climate States". Do something provocative to change course! The "Land of Steady Habits" needs a shaking! Don't fall into the "Tax and Spend" money pit. Think "Prune and Grow" like in plants. But it all begins in your MINDSET. Once people start thinking about how they can be more productive, it becomes a part of their daily routine to look for inefficiencies and to be better.

Look at Providence. I LOVE going there but HATE GOING TO HARTFORD. Why? I can park 3 hours for \$1. I can spend a lot of money there in three hours. Go to Hartford and they charge as much as 10x that amount. Lesson learned? Build a cheap parking venue so that people will WANT to go into Hartford!!!

I leave you with this one simple example about productivity. I could not have left Florida without their efficiency! Recently, my sister passed away in Florida at age 69 due to cancer (she was a Meriden school teacher for 35 years). She left her car to her son in CT who didn't want it but would accept the proceeds of its value. I decided to buy it. I had him sign a FL MV Power of Attorney form, brought along a third party witness with me, and proceeded to the County Clerk's Office. In just over an hour, we proceeded to title the car first to him as heir, then transfer title from him to me. I walked out with the title in hand. When I went to register the vehicle in CT, the DMV agent said "You just bought this car 5 days ago and you have the title?". And I told her I even did TWO title transfers. My point is, just think of all of the money saved and additional business and revenue CT can realize if doing a business transaction like titling a car takes minutes not months! Not to mention the hassle saved the public! Florida MV operations is a model for CT to follow!

No new taxes. Cut bloated, freeze most, and mandate productivity increases to State government agencies. Restore a sense of "business is wanted" atmosphere to the State so that they will come or grow from within. This will lead to prosperity for Connecticut!

Sorry for the long testimony but I hope it helps you in making your decisions...

Sincerely,

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