

**Bright Futures Child Care Learning Center • 919 Stillson Road • Fairfield, CT 06824**

March 8, 2012

**Testimony to the Labor and Public Employees Committee of the Connecticut General Assembly  
In Support of HB 5313: An Act Creating a Task Force to Study a State-Administered Pension Fund for Employees in the State**

My name is Heather Dean. I live at 919 Stillson Road, Fairfield, CT. My husband, Jeff, and I own and operate the business together. We provide high quality childcare for infants and toddlers and have been in business for nine consecutive years. We have three full-time and four part-time staff members. We don't offer medical coverage or 401K investment plans, they are cost prohibitive. However, we have created a pleasant, supportive environment that results in loyal and hard working employee. We weathered through the 2008 recession without closing or laying off staff.

We felt the impact of the recession towards the end of 2009. Our enrollment (similar to what many other programs suffered) started to drop, but we were able to hold on. We temporarily reduced part-time staff hours with the understanding that it was short term—they trusted us. In order to continue providing top quality service that our parents expected and deserved, we choose to put a hold on our personal 401K investments. We save so little already, but knew our staff had bills to pay. We chose to forgo building our retirement in order to save their jobs; it was a "shared sacrifice." When our numbers returned, we increased employee hours again and resumed our own investments.

Even though we are the employer, our retirement prospects are not that much better than our employees. The advantage of a public retirement plan is that it gives us and our family needed retirement security. Moreover, it will allow us to offer equal benefits as many larger corporations do and help retain dedicated staff, to thank them for their loyalty.

Please support a public pension to allow small businesses, like ours, to flourish and be competitive.

- Heather Dean