

**Betty Copersino**  
**ALandBetty@aol.com**  
**Westport, Connecticut 06880**  
**United States**

I submit my testimony for your serious consideration. As a retiree, I am shocked at how much my Social Security is taxed and retaxed some more. This was hard earned wages from employment which has already been taxed and paid. Now, both our Federal Govt. and our State of CT retax and tax some more, every dollar we earned. Especially during these past seven years of a recession that truly still continues, retirees have fewer and fewer resources as to income, especially with interest rates being as close to zero as you could get. It is not true that our expenses are lower. Perhaps oil and gasoline are reduced temporarily, but food, electricity bills, property taxes, insurance of every kind, be it auto, homeowner's, healthcare keep rising. Government taxes on our phone bills, our cablevision (the cost of which is obscene), our utilities, and every other kind of service people need and depend upon are higher and going higher every year. I have tried to be a responsible citizen and conserve as much as possible. Then, our electric company penalizes those who try their best by coming up with a minimum fee you must pay before your actual usage is configured. When you look at all this, you have to wonder, "Why stay in the State of CT at all?"