Matt Gilley Harpswell LD 1964

Good afternoon Senator Tipping Representative Roeder and members of the labor and housing committee. My name is Matthew Gilley and I am a life long resident of Harpswell and a self employed business owner. I am here today to submit testimony against ld 1964 an act to implement paid family leave. This is a prime example of government overreach. Forcing businesses to contribute to a fund that may or may not be used by employees will cause a rise in operating expenses that some may not be able to support. I was taught to save money fr a "rainy day" for unknown expenses or emergencies. As a small business owner that operates on very small profit margins an additional 1% fee will significantly impact my yearly income. This also takes away the responsibility of the employee to plan for unforeseen events. It's the way our world is going; taking away accountability and placing control in the hands of the government. What happens to the employees money if it is never used? Will they get it back when they retire? Maine has the 3rd highest tax rate in the nation. Adding more taxes is only going to discourage businesses and young people coming to maine. We should be cutting taxes and enticing businesses and young people to come to maine not driving them away. The sponsor of this bill also has another bill requiring personal finance to be taught in schools. That is a much better way to go. Let's teach young people to save and budget their money instead of having the government do it for them. Some of the reasons people would use the paid family leave act are choices. Like having a child; why should a family that doesn't or can't have children be required to contribute to a fund so others can make the choice of having a child and taking off time from work. Maine is already facing a labor shortage who is going to fill in for the employees that are on family leave? What will happen to the fill ins when the employee returns? The state can't even operate the energy relief payments system passed last winter I don't trust them to operate the paid family leave act either. I urge you to vote ought not pass. Thank you for your time. Matt Gilley