My 75-year-old mother lives alone and is virtually homebound. She lives on \$813 per month Social Security. She has about \$2500 in checking and no savings. Fortunately, I can help her financially, or she would be living on the streets. I am also trying to put two children through college.

I owned a successful business, which I sold in January 2018. I employed over 200 people. I decided to sell my business, in part, because I became so despondent over the increasing taxes, fees, rules and regulations constantly coming out of Salem. The burden placed on business is so massive, I don't know why any sane person would want to start, or keep, a business here in Oregon.

I am faced with the task of supporting my mother and three children. The cost of everything is skyrocketing. Utility bills are going up. A small cart of groceries costs \$150 and lasts a week. Gas prices are climbing. Dinner out for a family of four is \$60.00. And I could go on.

My mother lives in an 1100 sf home in Grants Pass, which we now have to sell to help cover her expenses. Her mortgage is \$1100, Avista \$130, telephone/internet \$80, City water \$50, Directv \$150, Pacific Power \$62, garbage \$39, yard maintenance \$80, housekeeping \$120, caregiving \$970. Total = \$2781. Remember, she gets \$813.

Does she really need a yard guy, or a housekeeper, or a caregiver. Yes! I don't want to do it. However, if finances got bad, we would cut those costs. Those jobs provide work for people in our community, so in effect, she would contribute to decreased wages for hard-working Oregonians.

House Bill 2020 will have little to no impact in reducing global carbon emissions and will not reverse the effects of climate change in Oregon. When is revenue ever going to be enough? Please, reign in the spending so you don't have to keep taking our money!

I am blessed. I worked hard to put myself into (what I consider) the upper middle class. But I am anxious and worried about my financial future. I don't know how less fortunate people do it. Maybe that's why we have so many homeless people on the streets of our great State. Honestly, I am waiting for my 15-year-old son to graduate so that I can move out of Oregon. I love it here; I planned to retire here, but I feel that I can no longer afford to live here.

Thank you for reading my comments.