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My name is John Miedecke, my wife and I have been Oregon residents for 25 years. I've worked hard for over 40 years as an employee and as a business owner, we pay our taxes and don't ask a lot in return. Like many others we anticipate that we will get by on a relatively tight retirement budget. The prospect of having to finance Oregon HB2020 could make retirement a pipe dream. The anticipated return on investment in terms of Oregon's role in reducing greenhouse gases is minuscule when compared to the financial harm brought upon your constituents. It is your fiduciary responsibility to look out for us in the here and now. Tomorrow is promised to no one.