

Dear Members of the Committee.

My name is Jill Nelson, and I am the owner of Hot Diggity Dog Walking + Pet Sitting. We serve the Vancouver, Washington area and Portland, Oregon, providing reliable dog walking and pet services. Since my business has locations in both Oregon and Washington, I have had the opportunity to use OregonSaves for my Oregon-based employees for more than three years.

OregonSaves has been an easy and cost-effective way for me to provide competitive benefits to my employees. Exploring retirement benefits is not only expensive for small business owners but also takes up a lot of administrative hours that we don't always have. OregonSaves was a great help to my business as it not only helped me grow my business by being able to offer competitive benefits, but it also gave me back much-needed time thanks to its easy setup process.

Since signing up for OregonSaves, I have been able to grow my business to a point where I introduced our first 401K this year, a goal I didn't think would have been possible prior to using OregonSaves.

If my experience using a state-automated savings program for my business has taught me anything, it's that when the government provides ways to support small businesses, it opens up the door for small businesses to make an impact on the economy.

It would be great to see other states begin to set up their own state-automated savings programs, like the one Michigan is considering, so that small businesses can truly level the playing field and grow.

Thank you for your time.

Jill Nelson
Owner of Hot Diggity Dog Walking + Pet Sitting

