

My name is Helen Bird, I am a tax accountant and am extremely busy through the 15th, but I needed to take the time to add my input. I work mostly will small businesses including service providers, restaurants, subcontractors, retailers, etc. as my public accounting firm is in the Vail Valley, ski county USA. Every tax season I see the struggling that my clients go through. Our county, Eagle, also has the highest health insurance premiums in the country. Here are my observations regarding inequities in the current tax code:

1. At basically subsistent income levels, please refer to attached tax rate schedule for 2015, taxpayers go from 10% to 15% and THEN to 25%! Thats a 5% and then 10% increase in the tax rates. There after the rates only increase between 2 and 3%. At these upper rates, I would be able to afford a higher tax rate. I would then be able to pay for the kids, the mortgage, education, two vehicles, health insurance, Obamacare's \$5,000 or \$6,300 deductibles, maybe a nice vacation, etc.

2. Also, in the above subsistent income levels, taxpayers are paying an additional 6.2% SS tax, or 12.9% if they are self-employed and trying to grow their small businesses. So, look at this example of a single self-employed person:

25.00%	federal tax rate
<u>12.90</u>	self-employment tax
37.90.%	Total federal taxes not including state tax

Now, in the same example, I finally get to \$118,500. I get a 12.9% tax decrease

25.00%	federal tax rate
<u>.00</u>	self-employment tax
25.00%	Total federal taxes not including state tax

Can you see why middle americans are struggling? Congress changes the tax laws to encourage more savings by lowering the capital gains tax and tax on dividends, however, in the less than \$118,500 income level, people can't afford to purchase qualifying assets or save. Just trying to get by.

3. I am entirely for SS retirement benefits. I do not consider its retirement portion an entitlement; however, I do consider the other benefits to be entitlements, i.e. disability benefits, survivor benefits, retirement benefits for non-working spouses, etc. So, why aren't all taxpayers paying this tax to fund these benefits? Their fair share! To have only lower income taxpayers funding these entitlements for all is thoroughly UNFAIR! We can't afford it. Again, refer to the examples in Paragraph 2 above. If the salary cap was lifted, everyone could pay a much lower rate, which would really help out small businesses and help them be able to grow. SS benefits could be decreased for those earning over certain amounts, so I realize that the SS benefit formula would need to be changed, a small concession to correct the unfairness of this tax entirely funded by lower income taxpayers.

4. Also, I do not believe that there ever was a marriage penalty. Singles have no one to share living expenses with. No one to pay half the mortgage, car payment, utilities, phone, internet, TV, home insurance, RE taxes, etc.

Thank you for allowing me to give some input to your committee. Sincerely, Helen E. Bird

I would love to come to DC  
to talk to your committee.

specified base year. For more information, see the methodology, below.

# Estimated Income Tax Brackets and Rates

In 2015, the income limits for all brackets and all filers will be adjusted for inflation and will be: income tax rate of 39.6 percent will hit taxpayers with taxable income of \$413,200 and higher for married filers.

Table 1. 2015 Taxable Income Brackets and Rates

Rate	Single Filers	Married Joint Filers	Head of Household Filers
10%	\$0 to \$9,225	\$0 to \$18,450	\$0 to \$13,150
15%	\$9,225 to \$37,450	\$18,450 to \$74,900	\$13,150 to \$50,200
25%	\$37,450 to \$90,750	\$74,900 to \$151,200	\$50,200 to \$129,600
28%	\$90,750 to \$189,300	\$151,200 to \$230,450	\$129,600 to \$209,850
33%	\$189,300 to \$411,500	\$230,450 to \$411,500	\$209,850 to \$411,500
35%	\$411,500 to \$413,200	\$411,500 to \$464,850	\$411,500 to \$439,000
39.6%	\$413,200+	\$464,850+	\$439,000+

10% increase