



From: Christi Grab [REDACTED]
Subject: Correction to previous email: I do expect a response to my public comment about how FTB is going to fix its problem with hanging up on callers.
Date: December 11, 2025 at 7:21 PM
To: Christi Grab [REDACTED]

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Hi FTB Board, Executives and Employees:

I had not looked at the numbers prior to speaking on December 8. Today I pulled out the letter and realized that I was a bit off in how I remembered the numbers: <https://gwsandiego.net/blog/wp-content/uploads/2025/12/25-00433-Response-06252025.pdf>

So, to correct the record: per the letter, personal collections answered 96% of all calls, which means they didn't answer 4% of calls. In 5.7% of the calls, people chose to hang up, which means FTB hung up on -1.7% of calls. Clearly, something was wrong with FTB's numbers.

So, knowing the numbers are skewed, let's look at business collections. FTB answered 47.5% of business collection calls, which means they didn't answer 52.5% of calls. In 16.2% of the calls, people chose to hang up, which means that FTB hung up on 36.3% of calls.

If there is some kind of mistake with my math, please let me know.

So, my screw up in the public comment stating that FTB was only hanging up on 20 - 25% of collection callers when it is actually hanging up on 36.3% of business collection calls. This confirms my opinion that FTB is intentionally trying to destroy small businesses.

Regards,

Christine Grab

On Dec 11, 2025, at 7:11 AM, Christi Grab <[REDACTED]> wrote:

Since Ms. Cohen did not verbally acknowledge the Public Comment that I had made, I want to make sure everyone is aware that I do expect a response.

In FTB's modernization of its platform, how is FTB going to ensure that callers are no longer hung up on? Also, how is FTB going to even out the wait times for calls between the different departments? It is unacceptable that business collections is almost always a 2+ hour wait — more often than not 3-hours — while personal collections is often half the wait time or less. As I stated in the public comment, on Monday the 8th in the morning, it was 3-hours for business collections and 6-minutes for personal collections.

Also, the business collection number is usually red, which I believe means that the lines are full and people trying to call can't even get into the queue in the first place.

It appears that FTB is intentionally trying to destroy small businesses by making it impossible for small businesses to resolve issues — the processing time on correspondence is 142 days via myFTB and 241 days via mail or fax. By the time responses are processed, FTB has long since unlawfully raided their bank accounts and stolen all their money

unlawfully raised their bank accounts and stolen all their money.

Small businesses often can't call in at all because FTB's lines are full. If they do manage to get into the queue, it is a 3-hour wait time, with a 25% chance that at the end of that very long wait, they will be disconnected while being transferred to a human being.

I have been asking FTB to fix its problem with hanging up on callers for the last 9 years. Is FTB going to finally fix this serious systemic problem, or is FTB going to continue to use "gross incompetence" as a cover for its *bona fide* criminal schemes that are clearly intended to put small businesses out of business?

Regards,

Christine Grab