

## **Lancaster Chamber Member Comments on the Proposed American Recovery and Reinvestment Act**

I would like to voice that the unemployment insurance program should not be charged to employers. It should be paid by the employee. Employees need to be more responsible for their own health needs and not so much on the government or employer. Those of us who care about are health and are responsible with our life choices, keep paying for those who don't care about themselves, their freedoms or their privileges. They seem to think that being American is a right and comes free. IT DOESN'T so let's start making the individual responsible for all their individual choices : )

Thanks for the opportunity to comment and be heard.

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I'm outraged. We just want to delay the pain by borrowing more money. Somebody, our kids I suppose, will have to absorb this pain somewhere down the road. Unless they are as irresponsible as our generation and pass the pain to their kids.

I don't see much difference between federal deficit financing and the Bernie Madoff operation.

This country has to come to grips about what it means to live within our means.

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Thanks for your advocacy in regard to the Congressional economic recovery deal.

Actions

that lower the costs of doing business are likely to do more good than actions that support unproductive activities.

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Sounds great but where's the money coming from to support this plan? Is this cost just being added to the national debt, coming from other tax increases that are part of this plan but that are being selectively left out when discussing the details, and/or coming from redirected funds from other federal funded program that are getting cut or downsized.

If the 1<sup>st</sup> item is involved then what impact will this have on our economy?

If the 2<sup>nd</sup> is involved then specifically what taxes will be increased to offset funding this program.

If the 3<sup>rd</sup> then which federal programs will be downsized/cut to fund the cost of this program and by how much will they be cut/downsized.

Overall the money has to come from somewhere and I seriously doubt that we'll restructure our balance of trade with other countries to increase tariffs and taxes on imported goods so that we can actually receive more money to cover this cost. Therefore the burden of this program will ultimately be put on the shoulders of the citizens to take care of. So as much as we're seeing all of the benefits that DC wants us as citizens to see I would like to see them be upfront and honest about everything for once and let us know what negative impacts this program will have on us.

It's what the politicians are not telling us about this program as they "spin" it that's of concern to me.

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My response to the LCCI email I received today is simple. Yes to tax reductions. No to all bailouts. No to government 'created' jobs. No to state aid unless paying for Medicaid. Thanks for the opportunity to respond.

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Firstly, I do not need a tax rebate. I still have the one President Bush sent last year or the year before - still sitting in my savings account. I will not spend another one if Obama sends one to me and numerous people I've talked to has expressed the same feeling.

I object to all the governmental intervention into the credit and housing markets. Had they kept their hands out of it in the first place we probably wouldn't have had a meltdown.

Don't give anymore money to failing companies. Obviously they don't know how to handle their business and in the end are going to fail anyway after they've gone through all the money we gave to them. Make the UAW eat their words for refusing to reduce benefits and improve production.

I am also very opposed to nationalized healthcare. Consult with other countries such as Canada and Australia and they will tell you it just doesn't work.

I believe that I am in favor of working on our infrastructure to create jobs if it doesn't turn into a pork barreling event and special interest groups are eliminated from the decision making.

While not mentioned in your letter, I am extremely in favor of energy independence. I favor the T Boone Pickens' plan using windmills and natural gas. We have plenty of wind and natural gas domestically so we can support our energy from within.

I am somewhat educated in energy conservation and here is where the biggest opportunity lies. I've emailed Senators and House Reps about this and no one seems interested. Doesn't make sense to me as to why. Back in the 70's during the last energy crisis I instituted an energy conservation program that cut my employer's energy bill in half which won our company an energy saving award from PP&L. Back then we had 70 to 80 stores in operation in Pennsylvania so a 50% reduction saved the company a good deal of money.

Few businesses have really done much about energy conservation and there is a huge amount of low hanging fruit when it comes to cutting our use of energy whether it be at home or at work. I propose just one idea that will save a huge amount of carbon burning and would be a good first step toward going energy independent. Have all businesses turn off their signs during daylight hours (yes - most of them are on 24 hours) and after the business has closed for the day. Just take a drive around town at midnight when almost all businesses are closed and see just how many lights are burning. Most of these signs use high output lighting which also means high wattage. It just boggles the mind as to how much energy would be saved on something that makes absolutely no sense. Why do we need business signs burning 24 hours a day.

This takes me back to creating jobs. Mandate business energy conservation and the money spent by businesses to conform to energy standards will create lots of jobs and in the long run save companies lots of money in reduced energy bills.

I have lots of other energy saving advise for businesses but I'm trying to keep this short. Thanks for the opportunity to voice my opinion.

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**TAX CUTS:** As a small business owner I especially want to see the net operating loss carry-back provision extended to five years. Fluctuations are too great for small businesses to have only a two-year window. I would also like to see this expanded to carry net profits. I had a great year in 2007 and had to pay a huge additional tax, and now this year I have a loss and could really use some of that extra tax payment to get me through. Small businesses need a tax structure that helps even-out the profit and loss disparities.

**INFRASTRUCTURE:** I am for creating jobs by government-supported improvements to our infrastructure. Much like the public works during the depression, this is a win-win for everyone.

**UNEMPLOYMENT:** I am opposed to this plan of insurance for workers who are cut to part time, if it is to be funded by the employer. I mean, I just want to hit my head and say "Duh!" The whole reason I, as an employer, am cutting workers' time is because there isn't sufficient work, and therefore there is insufficient income, to support them. If I have to pay them to not work this is a double loss for the business. We are people too! This will drive businesses who are just hanging on to go out of business.

**HEALTH INSURANCE:** I have no problem with this initiative.

**THE BAIL OUT:** I would like to take this opportunity to share my total lack of support for the bail out to banks and automakers. Here are my reasons:

**Banks:** The banks have NOT used the money the way we were told it would be used. They are using it to make themselves richer - not to provide loans. They are in full acquisition mode with my tax money. I would love it if the government would give me some free money so I could grow my business! And I wouldn't need anywhere near the millions that are being handed to banks. The financial industry is guilty of outrageous levels of poor leadership, bad management, self-serving policies, and outright greed. I understand the global ramifications of bank failures and why it is important to not let that happen. But the bail out money hasn't done one thing it was promised to do and no one seems to care. The taxpayers were royally screwed by this action. I want to see real oversight of this. Banks who took the money to buy out other banks and fatten their assets should be required to return it, with interest!

**Automakers:** This is even more preposterous than the bank bail out. If I mis-manage my business, manufacture too many products for the market, have an excess of inventory, etc., that is my problem and the government doesn't come giving me money. More than 85% of the citizens of this country work for small businesses. Yet no one comes to the

aid of a small business — ever! I don't take a multi-million dollar salary and the fact that my tax dollars are keeping the CEOs of GM, Ford and Chrysler paying themselves fortunes when in reality they should be fired is downright infuriating. Add to this the fact the GM manufactures about 50% of its autos off-shore, while Toyota, who isn't asking for anything, manufactures 85% of the autos it sells in the U.S. right here in the U.S. Let Ford and GM go under if that's what it takes to turn the auto industry around. The days when we had to be concerned about GM because of national economic reasons were gone at the end of the 1970s.

The American people need to start electing congressmen and women who understand business from the perspective of the millions of small entrepreneurs who risk everything to start a business. In the 15 years I've owned my company not once has the government done anything that has helped me in any way. Tax programs, incentives, and breaks help big companies, but not small ones.

Today I put 60% of my small workforce on mandatory reduced hours. A friend of mine in western Pennsylvania, who owns two businesses, told me last night his sales for January are going to be down 36% and if it continues he is going to do layoffs. He is one of the larger employers in his area.

Congress needs to start listening to small business owners who can't afford to lobby them with expensive perks, instead of giving their support to the rich and powerful who care only for themselves and buy their influence.

I hope you forward this to Senators Specter and Casey and Congressman Pitts as the LCCI promised. And thank you for the chance to express myself.

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Bad, worse, and worst. The plan will grossly expand government interference in business and in the lives of U.S. citizenry. For example, in order to qualify for the new business tax credit for firms that make new hires or forego layoffs, an employer would have to open the business to unionization, pay rates at a government-set rate, and provide health care deemed "acceptable" by the government. Does that sound like more or less regulation, and with more or less government interference? I see more regulation with more government interference.

This is one example of how bad the Obama collectivization plan will be for Lancaster County businesses. I urge a NO vote on every aspect of the plan, other than the extension of small business expensing, permitting small and mid-sized firms to write off up to \$250,000 of capital asset purchases in the year of acquisition, rather than the typical slow depreciation.

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I'm sure a key element on the Chambers radar is to be sure that "prevailing wage" rules are suspended in those states that have them. This places an unnecessary burden on PA placing infrastructure work, makes us uncompetitive with other states and is not in the best interests of bringing more employment when artificial inflationary pricing rather than market wages are factored in.

Please develop the argument with the state and other politicians to suspend prevailing

wage. It would be better if it came out of Washington as part of the package rather than each state having to make a decision.

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Personally speaking, I'm not a fan of more deficit spending. However, the hole we're in is so deep already, what's another trillion! If we can spend that kind of money in Iraq, we can surely spend it stateside, too.

What I am pleased about is that the Plan is of such breadth that it appears that all of our mounting problems are being addressed. Someone had to do it, we now know what "we have to pay the piper." Our obligation is to use this Plan wisely then pay it off as quickly as possible, not leaving our generation's problems for the next generations to come.

That's where real political leadership will need to be exhibited.

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I happen to think it's ludicrous to give someone who doesn't pay any taxes a refund!!!! I firmly believe that the best way to stimulate our economy is to give the small business owners tax cuts and breaks!!!! They are the ones who will get us back on our feet. The less the government involvement, the better!

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We at Vaughn Financial Advisors TOTALLY support the Obama Administration's bail out package and the programs involved. It was the Bush Administration that put us into debt (Bush inherited NO debt from the Clinton Administration), so it is our hope that an "enlightened" Obama Administration will put us back on track and a nation. It will take time to clean up the Bush mess, and unfortunately Obama will have to spend to do this. But at least we now have one of our "best and brightest" leading the country, rather than the opposite.

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Please let our local Congressmen know that their diligence is needed now more than ever before as we head into a new administration that is challenged by economic issues. Mr. Obama's stated package of tax cuts and spend more does not make financial sense, as taxes must be increased to fund over \$1T – an amount of debt our country does not need at this time. When economies change, whether they are personal, corporate, or federal, it is not a time to throw money at the challenge, but rather a time to turn inward and accept personal responsibility for what we, yes we, have done. Look at areas that money can be saved; encourage individuals and corporations to do the same – don't give those who have proven themselves unable to manage money more money.

In particular, we small businesses of this country cannot continue to shoulder the burden of the carelessness of our larger brothers and sisters. Of particular note is adding financial responsibilities to us with respect to unemployment and health insurance. We are the wheels of a successful market economy and will continue to do so if not smothered under weight we cannot – and should not – bear.

Don't back down and acquiesce to the current mindset of bailing out all those who have been irresponsible at the cost of those of us who have not been. Ask yourselves, 'how can I go to those who have saved money for a rainy day and operated on a cash or short term loan basis, and managed their personal and corporate affairs wisely according to conventional financial wisdom and ask them to GIVE to those who have not, many of which are much larger?' I don't believe any of our local representatives can answer that question in favor of penalizing those that have done business well.

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**Unemployment:**

Employers should not carry the added burden of unemployment insurance. The plan speaks of tax cuts for businesses and then adds this which counters the tax cuts. Why should the increase in unemployment be funded by those who employ? Why is the financial burden of unemployment payments treated differently than other financial burdens caused by the recession?

Also, unemployment benefits should not be provided to part-time employees who were part-time before the recession or who work multiple part-time jobs and thereby are the equivalent of full-time. In summary, only those who were full-time for many years prior to the recession should be considered for this benefit.

**Health Care:**

Government funded health care should not be expanded at a time like this. The system we have, although flawed, has served our nation for decades. Delay government funded health care issues at this time.

When it is addressed, personal responsibility and accountability must be factored into the health care that is provided. For example, an intentionally obese person should not have the same benefits as a person who makes an effort to be in good health. And yes this can be managed and policed.

However, the aid for those laid-off wanting to purchase COBRA makes sense.

**Infrastructure:**

If a project has to be "shovel ready" then it does not help those in the technical fields (i.e. engineering) who design and plan the infrastructure projects. Don't they matter??

Typical Obama.

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As Director of Recruiting Services here at Tri-Starr, I think our business is really connected to what's happening with regional companies regarding their hiring, overall fiscal health and future planning. I support almost all elements of this plan but am cynical about the tax incentives for companies to hire new workers. Basically, if consumer confidence is low and companies are worried about how they are going to sell their products or services, there is little incentive for them to hire on new workers, given what ever incentive they are offered. Especially in this area, companies are pragmatic and conservative with their decisions (and money). I think this is partly why our region doesn't feel the full impact of most recessions. Being in the business of hiring, I would love to feel confident about this part of his plan, but I think it's a dud. Companies will start hiring when their revenues increase.

I also think Obama should not change his initial plan to increase individuals taxes on 2-5% of the wealthiest in the country. Warren Buffet is right when he stated that these individuals pay less taxes than their receptionists and rightly need to pay their fair share. I don't think such an increase will negatively affect the overall economy - it didn't when Clinton enacted such an increase in the 90's.

How do we create more jobs and start digging out of the hole we're in? Uncle Sam is going to have to spend a lot of money, fast - not a recipe for efficiency and accountability, which is concerning. But we have no choice - so let's hope Obama can implement some oversight to make sure taxpayers aren't getting robbed. Long-term, I think we need to create a new economy around green, renewable energy and infrastructure. The PC revolution in the 90's is a good past example of innovation driving economic growth. We can continue to be innovators and leaders, if we reward forward thinking ingenuity and entrepreneurial thinking.

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I'd favor providing a tax cut(s) to any company relocating manufacturing **BACK** to the US, from any off-shore, outsourced location(s).

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Any stimulus package needs to be focused on sustainable job creation. We need infrastructure improvements nation wide and we need major development of alternative energy production.

While energy cost may have come back into reasonable territory for now, any legitimate global expansion will again but pressure on commodity prices including oil and gas. Our nation can't ship 700 Billion petro-dollars a year to unstable and at times unfriendly governments.

After the recovery starts it's too late to attack energy independence. We need to have energy independence and the job creation it provides be the stimulus for the recovery.

Also it's critical that we don't let partisan politics mire us down in a long protracted debate on how to improve the economy. A good plan today is better than a great plan six months from now.

Our elected representatives need to be leaders not politicians. The nation's national confidence can't afford a long term "pissing" match in Washington.

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I recently heard on the news that there is \$110,000,000.00 requested by either a mayors' or governors' group, for golf courses. I would be interested in knowing if this is for building new municipal golf courses, upgrading municipal golf courses or what other projects they may have in mind.

I am an owner of a privately held golf course in competition with government golf courses, I certainly hope we don't need to try to compete with more government owned and operated golf courses. I think government should stay out of businesses that compete with normal citizens trying to build a business.

Today, there are a vast amount of affordable golf courses where everyone can play. Government doesn't need to make it available to citizens.

Of course, if it is to help small business to be successful I would not object from simply a self-serving perspective; maybe low interest loans made available to upgrade an old fleet of golf cars, or some other improvement that is needed but cannot be done in this economic atmosphere.

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I received the e-mail from the Chamber about the stimulus package. I would like to weigh in with my support. I think the stimulus package, while not perfect, is an excellent opportunity for our country. I am in the camp that believes the stimulus will help the ailing economy, though nothing will heal it completely outside of systemic change. We as a business community should figure out what we as can do to make the most of this legislation.

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I would like to see our government bring back tax deductions/breaks for homeowners who spend money to fix up their homes. I believe there was a tax deduction or incentive years ago like this. Also I would like to see more tax deductions/incentives for homeowners to go green by promoting and using alternative energies and make them more affordable and competitive, by not having them become monopolized by just a few companies.

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My only question is how are we going to pay this back? Tax cuts with other enormous neglected problems looming in the very near future seems to be ridiculous (social security/medicare)

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While I generally oppose government spending of this magnitude and believe it could be done for much less than proposed, I believe the new leadership will advance a stimulus plan and if it is going to happen, then small business should be the first to benefit. To date, none of the stimulus provided through TARP has been beneficial to small business – and we need some stimulus too. On that basis, I have the following comments:

I am in favor of tax cuts to small business and support the carry back provision – this would be a big help in tough times. I do not favor a \$3000 dollar tax credit for hiring. While most small businesses are struggling to find work for their employees, this plan would only benefit those companies who continue to be profitable and have the need to hire workers on the basis that they have the resources to expand. This would not benefit most small businesses who are in the process of laying off or struggling to avoid layoffs. From my discussion with other business owners, most are not in a position to hire anyone and would not benefit from this provision.

The infrastructure plan seems a reasonable provision so long as it is used for needed improvements and not wasted on pork projects or busy work of little economic benefit.

Some state aid may be appropriate but much of the states' problems stem from poor revenue projections overstated by spend happy politicians eager to reward themselves and their well connected supporters. That is the case in Pennsylvania. Anyone with any sense knew in 2008 that tough times were ahead and we needed to reduce spending – most businesses did that. But here in PA the politicians still went ahead with massive spending increases in 2008 and are now paying the price for their poor judgment. States need to spend less and not be rewarded for incompetence. I would vote NO on this. It's time to reign in spending at the state level.

I have no issue with the idea of increased availability for unemployment, but oppose adding that cost to the backs of already struggling small businesses. It seems our politicians do not understand the struggles most small businesses are having now. If they

proceed to implement additional costs for small business, we will see more businesses going under this year. We need help in the form of reduced taxes – not additional fees.

I have no issue with the health insurance proposal.

Thank you for the opportunity to respond.

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As I read through the Chamber List, I could not help but feel that all of these items are long overdue. I know the Obama administration will find it impossible to attack them all at once. I think the first ones should be the ones that get cash to individuals as soon as possible considering the large layoffs and terminations that most companies feel they have had to perform.

Consider not having a paycheck for one week or one month. Then consider all the people who do not know when they will even work again. They are beyond struggling, they are in panic mode to provide for their families.

With the new administration, it is time for everyone in Washington and the state governments to pull together for the good of the country and our citizens.

Please forward these comments to all lawmakers.

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I think too much money for entitlements. We need to cut government spending and decrease taxes to stimulate the economy. The money is there for banks to loan now we need to create consumer demand.

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We, as a country, need to stop spending our children's money. Personally, none of us would try to spend our way to prosperity. Our country should not try to do this either. We need to reduce the debt, not add additional billions to it. These stimulus packages are subsidizing the weak, complacent and unmotivated. The only way to truly stimulate the economy is to stop taking the money away from those that work hard for it!

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In my opinion, the so-called “stimulus package” is a recipe for economic catastrophe. I have heard nothing about cutting top marginal rates on personal income tax, nothing about cutting the corporate tax rates and nothing about cutting the capital gains tax. In fact, Obama has plans to increase these taxes as soon as the proverbial “coast is clear.” It is also my understanding (I hope I’m wrong) that there are plans afoot to remove the cap on Social Security so that the sky is the limit for collecting the 15.3% total employer/employee combined rate. This would be enormously destructive to capital formation and lock even more Americans out of the financial investment system. A trillion dollars in \$100 bills would make a stack 678 miles high! This economic stimulus package would more aptly be called “The Socialist Takeover Package” as it will fundamentally shift more power to the federal government and place us all in the greedy hands of government. The whole thing is madness. Thank you very much for this opportunity to respond.

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Having read the memo you just provided this morning that outlines the key provisions in President-elect Barack Obama’s proposed economic recovery package I am concerned that this plan may do little to improve the situation for my firm and the construction industry as a whole. It is commonly known that the construction industry has played a major role in leading the United States out of previous recessions, so my concerns should be shared by a much broader group than just our industry.

Like many other construction employers, we currently have a considerable portion of our work force on layoff. While the provisions in Obama's plan may help some of the employed individuals, I don't see needed incentives to get the many projects that are currently on hold moving again? Shouldn't the real focus be to get the laid off employees back to work? What is really needed are the following:

- Eliminate the unnecessary red tape that leads to huge lead times in getting construction projects from initial planning to construction
- Resume adequate funding levels for worthwhile environment projects (Growing Greener Grants), community redevelopment projects (HUD Block Grants), infrastructure improvements (Transportation etc.), and many other needed projects
- Incent business owners to make capitol investments and invest in their people through training and other employee development initiatives
- Restore the trust in the government and our economy and develop a more collaborative environment

I just read an article in Construction Equipment Guide that expressed a considerable amount of concern in regard to the funding that may be directed to what the Obama administration calls "shovel ready" project. Keep in mind that the audience for this periodical is the heavy construction industry. The individuals interviewed for this article were doubtful that funding the type of projects included in this plan will do little to jump start the heavy construction industry or our economy as a whole. If this group who should gain from having a huge amount of money dumped into "shovel ready projects" is that concerned, the rest of the country should really be paying attention.

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As a small business owner and free market advocate, I am strongly opposed to passing any so-called 'economic stimulus package'.

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Frankly I have been so busy I have only glossed over some of these important issues. I do believe that Congress is not capable of managing money and they show greed similar to banks and large business. If more money is to be printed and given away, there must be accountability to the taxpayers. I would like published reports of who received how much, what they did with it, and if not used well, it must be returned. Also, government may need to help the uninsured but those with insurance will do better without the government. Finally, Obama wants to grow government by 600000 which is a sure way to waste more money.

I hope this rant helps with your process.