



**KEY VOTE: H.R. 3962 is a Job Killer....Unfair to Small Business**

November 6, 2009

Dear Member of the United States House or Representatives:

Small business owners are getting crushed by health insurance costs. H.R. 3962 is of little help to small firms in terms of lowering costs. In fact, the proposed tax hikes, employer mandates and regulations will raise costs for entrepreneurs. *If you are genuinely concerned about our nation's small business owners and their workforce, you will vote against H.R. 3962.*

On behalf of the Small Business & Entrepreneurship Council (SBE Council) and our 75,000 members nationwide, I urge you to vote against this damaging piece of legislation. **SBE Council will KEY VOTE H.R. 3962 for its next Ratings of Congress.** *A vote for H.R. 3962 is a vote against small business.*

The tax measures in H.R. 3962 are punitive and will lead to excessive taxation of small enterprises. The 5.4% surtax takes capital away from these firms when they need these resources to create jobs, grow, invest and survive. Being that the surtax is not indexed for inflation, it is AMT-like its impact -- double the number of small businesses will be affected by the surtax in 2019. Entrepreneurship will be permanently damaged by such a reckless level of taxation. Job growth will be anemic.

The "play-or-pay" mandate is another crushing burden for small firms. Workers will lose jobs. Like the surtax, the exemption for the employer mandate is not indexed for inflation or wage growth, therefore, over time; more small businesses will be subject to the mandate. Job growth and entrepreneurship will suffer.

*Unemployment has hit 10.2 percent.* Our economy needs more jobs not fewer. H.R. 3962 will lead to more job loss and a deterioration of the small business sector. The economic rebound that Americans are desperately looking for will not happen with job-killing tax hikes and mandates like those in H.R. 3962.

H.R. 3962 drains capital from the enterprises that need it most, and imposes taxes and mandates on businesses and individuals that can least afford these new cost burdens. H.R. 3962 is an irrational piece of legislation and we expect every member of the House who claims an allegiance to small business owners to vote against it.

The key issues of concern in Tuesday's elections were jobs and the economy. Indeed such 'local issues' are national ones and all U.S. House members must pay attention to their constituents needs. Real people's jobs are on the line with this legislation, as is the survival of countless small businesses.

Please vote against H.R. 3962.

Sincerely,

A handwritten signature in black ink, appearing to read 'Karen Kerrigan', written in a cursive style.

Karen Kerrigan, President & CEO

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**Protecting Small Business, Promoting Entrepreneurship**