

Honorable Chair Brinkman, Vice Chair Henne, and members of the Ohio House Insurance Committee:

First, thank you for holding this proponent testimony hearing.

My testimony this morning is in favor of HB440 from the perspective of the small businessman. My name is Ted Seuss. I reside at 6853 West Fitzwater Rd., in Brecksville, Ohio. I have been in the business world in one way or another since 1977, and I am a fiscal conservative.

In 1988, coming out of corporate America, I started a small business which I would own for 18 years before selling it. Though successful in many ways, I still wasn't big enough to be able to afford benefits for either myself or my employees. For the most part, this didn't pose a problem. The people who worked for me either got their benefits through a spouse or were young and didn't think about getting sick or needing doctors or hospitals.

But the one employee I couldn't attract was the professional sales rep.

Anyone who knows business knows that sales people are the proverbial "infantry" of business. How they run, so goes the business. While there are many sales people, like so-called "manufacturer's reps", there is still today a qualitative difference between average and top salespeople who have had their training in Fortune 50 corporations. I know. I worked for Xerox Corporation in its prime who had the finest sales training in the world at their Learning Systems Division in Leesburg, Virginia.

My problem was that anyone with that kind of training was also someone who was used to and, therefore, required benefits. So my access to this job pool was virtually non-existent.

That left me as my sole sales person. My problem was that the niche in which my business thrived was one that could only be sold at a corporate headquarters to a very high level HR executive. And between my responsibilities of running the business and selling, travelling out-of-state to call on other corporate headquarters was just not in the cards. So my market was limited to Cleveland, and Akron. Columbus was possible, but much more difficult.

While this did keep me busy, if I only had two other professional sales people, to begin with, my small business could have grown exponentially into something big enough to provide those benefits, not to mention expansion into other states. I can only imagine.

Small business owners today tell us that providing benefits is their number one problem. With the passage of HB440, and its senate corollary, SB91, this problem would be solved and small businesses could thrive.

Add to this the impact on big business in Ohio and you see two major growth opportunities. Job creation with the passage of these bills is being projected at close to 300,000 new jobs. Add that this would make Ohio much more business friendly attracting corporations from both Canada and other states.

So if among you are any like minded, fiscally conservative representatives who want to see Ohio grow its businesses, both big and small, while attracting businesses from out of state and country, I hope you see the advantages HB440 brings to this picture. Yes, there will always be opposition, but that opposition speaks from a smaller picture and not for the greater good of the great state of Ohio as does HB440. There is hardly a person residing in this state that wouldn't be positively impacted by it in one way or another, financially and otherwise.

Respectfully submitted,

Ted Seuss