

**“Will this be on one check—or separate checks?”**

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Every day across the land folks gather at various eating establishments to share dinner and conversation. When preparing to take our orders, inevitably the server poses the above question, “will this be on one check, or separate checks?” Invariably, we prefer separate checks, content in the knowledge that our bill reasonably matched our menu selection and our cost expectations.

I recall a guy (to protect his identity, let’s call him “Slick”)—you may even share a similar recollection—who preferred one check, evenly divided when presented for payment. If the total bill was \$100 for ten, each forked over ten bucks. Initially comfortable with the process, all assumed fairness (read: restraint) being conducted by others when determining personal menu selections. Over time however, he “upgraded” his selections, the final bill rising to \$120. Nine were still selecting \$10 lunches, yet were still paying an “equal share”—now at \$12 each. Eventually the total check soared to \$150, with the group now compelled to compensate by scaling back their personal lunch selection standard to \$7 lunches, yet were paying \$15—over double—what they were paying at the beginning. So much for restraint...

So, what was launched as equitable had grown to one “special interest” collecting lunch valued at over \$50—while paying only \$15—while his “colleagues” received less and less, were paying more and more...

Confusing, isn’t it?

No less confusing than the system many endeavor to survive today. Small business and middle class America—like our friends above—are “paying their share” of an increasingly larger check (read: in taxes) while receiving downsized portions at the economic table. Yes, special interests pay a share of the tab, yet receive a much bigger lunch. Some, if not most, hire lobbyists to “wine and dine” to influence those determining distribution and share of the “lunch.”

What was originally launched as fair has grown to one “special interest” after another grasping for lunch valued in the billions, while fellow constituents receive a hardly “appetizing” less and less...

Let’s imagine for a moment there exists a “slick” banking company (like the Law and Order series, the script does not pertain to any actual events or persons) receiving a “gift” of \$50 million from the tax-payer funded state treasury. The recipient bank uses those funds to offset the cost of offering free services to its competitors’ customers. Their competitors, now forced to eliminate the product or service line (i.e., lost sales) or reduce costs, or lessen benefits to its own employees (compensating for competitive action), become weaker and increasingly vulnerable to poor financial performance, forced acquisition, and in some cases, liquidation.

Hardly equitable economic improvement, is it?

We send tens of billions to Harrisburg each year, getting millions back (naturally, the slick receiving more). Hence, we possess fewer resources to manage and grow our businesses or maintain our standard of living. Hence, we compensate by working longer hours, while using

equity and increasing debt to finance purchases, wondering how much longer we can tread water. Every time we witness a special interest, whether a citizen, economic sector, group, city, or competitor, receiving a larger share, we know intuitively we're receiving less.

If the small business community and its families in the Mon Valley expect to stall and reverse the current trend of punitive business taxes and their inequitable distribution, it must mobilize in its own special interest. It must fight back, not as a singular entity, but as a regional voice. Continued apathy in the face of this trend perpetuates declining “menu selections”—all at increasingly higher prices.

Except for Slick, of course...

That's why the RBA exists, though not in the traditional sense. We've not organized to simply fight for a bigger share of the lunch, for we recognize its inherent unfairness and the inevitable outcomes for all. We're more like the above band of colleagues from decades ago: finally recognizing and distancing ourselves from the manipulative scheme benefiting “Slick” and their redistribution cronies, while venturing to see a rebirth of equitable taxation and distribution of services for all.

We simply want “separate checks.”

**Next: “Could ACT 1 be the ‘Final Curtain?’”**