

First, let me say that I can think of nothing I would rather have our politicians do than argue about AIG bonuses. The more time they spend fighting for TV time to mislead their constituents into thinking they are doing something, the less time they have to actually do something and screw things up. Worrying about last year's bonuses is easily the best use of their time.

While they do nothing, the real change is going to come from small businesspeople who are freaking out about the best way to stay in business and serve their customers. The people who can't sleep at night because of it, and when they do, all they do is dream about work. You all know who you are. **Here is one example I wanted to share.**

Hello Mark! My name is Jeremy Parker and I am a 23 year old entrepreneur. I am the CEO of Tees and Tats, a high-end, limited edition t-shirt line designed by world renown tattoo artist Marco Serio. We launched the line last July, with much success, selling to many high-end boutiques all over the US and Canada. But starting last November, our sales started to slow dramatically, as with the rest of the economy. A large percentage of the stores we were selling to – closed, and the stores that have survived are not placing re-orders.

I did not want to concede to failure- because if the entrepreneurial spirit dies, America will be in a much worse place. I knew the store issue would still be a problem, because high-end retailers are not buying goods anymore, but I came up with an idea that I thought might help our online sales.

I first lowered our prices from \$110 to \$55. This helped a little bit, but people were still not buying like we saw earlier. So I came up with a concept that at the time seemed bizarre, but now has proven to be a savior for us.

Now when a customer buys a shirt on our website (www.teesandtats.com), they are told the price of the DOW. For every 100 points that the DOW drops within two months after the time of purchase they receive \$5 dollars off of their purchase. For example if a customer buys a shirt for \$55 dollars and the DOW is 8200 and two months later the DOW is 8000 – the customer gets a check in the mail for \$10 dollars. The reason why people aren't buying high-end fashion- is that they are nervous about affording food, rent and other necessary living expenses. Obviously very understandable. So by assuring them that if the economy deteriorates even more they would get some money back — it made it very enticing for many customers. Our sales have been up significantly since we started this.

One important additional element to the Tees and Tats philosophy is our desire to give back. For every T-shirt sold in the initial collection, we are going to donate a percentage of proceeds to the non-profit ArtWorks Foundation. Based in Englewood, N.J., ArtWorks provides children and young adults suffering from chronic and life-threatening illnesses, and their siblings, access to creative and performing arts programming which encourages the use of the creative process as a vehicle for healing, communication, self-expression, and personal development.

I just want to thank you for listening to my story, and I want to say that as things are looking bad and seems to be getting even worse— It is going to be the American people who are going to fix this problem.

Best Wishes,
Jeremy Parker