

Dear Friends,

20 days, 20 ideas, 20 minutes, \$20: Makeover

Here is Idea #3 in our campaign to give voters actual solutions to our current challenges and our 20 steps to a Total Democracy Makeover.

We need you as a partner in this journey to a healthy, vibrant and thriving democracy. <u>If you like the idea</u>, contribute \$20.

My opponents are in the kowtowing business--kowtowing to party establishment, big money, PAC, and K Street. I am in the solutions business. The solutions business for Main Street's small businesses-your business.

Our small businesses are the lifeblood of our economy but Congress constantly undermines us at every turn. If Congress would stop crushing our innovation and creativity and entrepreneurial spirit, then together we can build a strong and thriving Main Street that will create jobs and restart the engine of our economy.

DeFranco Delivers Idea #3: Access to Capital for Small Businesses. End Welfare for Big Banks.

Congress bailed out the banks with no strings attached. Financial institutions are getting our money for next to nothing--Geithner gave away \$30 billion to Goldman Sachs at .01% interest. Everyday Americans cannot get a free loan, so why are big financial institutions rewarded for financial recklessness?

Any person in the real world would see that this set up is unfair, illogical and bad for the American people, bad for the economy and bad for small business. Why hasn't my opponent done something about it?

Part I of my solution is this--stop bailing out reckless banks with taxpayer money. Part II--when banks earn a loan, Congress must place terms on any money the government gives to them.

Let's require these banks to make low-interest loans with 20-30% of the funds to small business, so they can have the access to the capital they need to create new jobs. Cap the interest at 4%.

If big banks cry that lending to small businesses is too risky, then guess what? They don't have to take our generous government loan. I'm sure small and community banks would be happy to be a partner with Main Street businesse in their communities.

My third idea is a solution that is not only fair but will also have a tremendously positive impact on jobs and our economy by unlocking the potential of small business and Main Street.

My solution #3: End Welfare for Big Banks= Fuel Job Growth & Grow Main Street.

If you like Idea #3, click here now to contribute \$20.

For democracy,

Marisa DeFranco



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