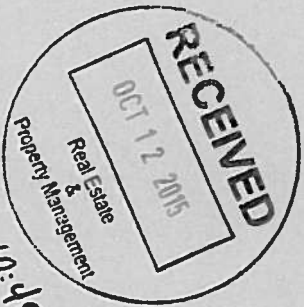


Euro Cycles
Follow up RFP
Questions



10:45 AM
DD

Response to Commerce Park RFP Follow up Questions

By Motorcycle Management Concepts LLC

d.b.a. Euro Cycles of Tampa Bay

1. Are there any costs to the City imbedded in the proposal, including utility/infrastructure relocation, expansion, or removal? If yes, please identify. **No, any expenses that are required for the construction or moving utilities will be covered by Euro Cycles.**
2. Please provide a project pro-forma per the RFP's requirement criteria (#9). **See Attached**
3. How much of the proposed project can be developed with the current zoning? **As far as I am aware there is no change needed in zoning for my purposes. Having had a number of meetings with David Goodwin and Alan DeLisle they made me feel the zoning was correct.**
4. Please provide demonstration of verifiable financial commitments (letters of interest/Intent) and any associated conditions. **All I can do for this is name drop. Rick Mussett, David Goodwin and Alan DeLisle can all verify that I have been working closely with Jonathan Daou a well know developer that has made St. Pete his home from NYC. I have also had Don Salama CEO of New York life and investor in The Mill restaurant, ask me if he could be involved in helping with the building. Hence the reason they are both listed in section 12 of the RFP as people with "beneficial interest". I will also say that Kevin Lane (Rothman Foundation) has also expressed interest in being part of the project, he is a recent development and was not listed on the RFP. The Net worth of these 3 Individuals is upwards of a billion dollars. I have also included my PFS.**
5. No Commitment is provided to make a credible effort to participate in the City's Small business Enterprise Program (SBE) per preferred RFP criteria #9. Please Explain. **We will make every effort to draw our services from the SBE a goal of 30% seems easily attainable. I try to do business with small businesses due to the fact that I am a small business owner I understand their plight.**
6. How will the business recruit CRA residents for positions? Are you planning to work with any community partners to accomplish this goal? Please specify. **We will work with the city to find and train employees. We will utilize Job Corps and St. Pete College. We will also pay to have employees trained by BMW and Ducati nationally.**
7. How does this project benefit the community and how will you be a community stakeholder? **This project will create good, long term jobs for the community. It will benefit the community by serving as a draw from all over the state where people will come to see the first uniquely constructed LEED green certified motorcycle dealership and spend their money. It will provide a service that currently leaves St. Petersburg taking money out of the city, and keeping it in the city.**

How will I be a stakeholder? I would argue that I already am. Having lived in Down Town for 14 years. I moved my mother here in 2013 purchasing her a house in old north east so now I own two properties in the 33701 zip code. I have been and am highly active in our community, being a long term sponsor at the Dali, a member of 620 and the fine arts museum and one of the founding board members of Free Fall Theater. I also have various small business investments in restaurants around St. Petersburg. This is my home I am a stakeholder.

8. Who hires the employees? **I do, Aaron Sprague, the owner of the Dealership**
9. How do we discuss BMW & Ducati having additional locations in St. Petersburg? Can this be Part of the project? **BMW and Ducati are the basis for this project, along with several other smaller motorcycle manufacturers.**
10. Can the project move forward without buildings B & C? **I can consolidate one of the buildings but not both. I could move the rental and training into the larger building and just make it that much bigger. However I NEED the storage building desperately, Selling 40 motorcycles a month, I should keep at least 120 bikes in inventory at any time.**

Company Name **Euro Cycles of St. Petersburg**

1st Year Projection by Month

Month	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL
INCOME													
Net Sales	\$500,000	\$650,000	\$800,000	\$800,000	\$700,000	\$600,000	\$550,000	\$600,000	\$550,000	\$600,000	\$700,000	\$900,000	\$7,950,000
Cost of Goods Sold	\$390,000	\$507,000	\$624,000	\$624,000	\$546,000	\$468,000	\$429,000	\$468,000	\$429,000	\$468,000	\$546,000	\$702,000	\$6,201,000
Gross Profit	\$110,000	\$143,000	\$176,000	\$176,000	\$154,000	\$132,000	\$121,000	\$132,000	\$121,000	\$132,000	\$154,000	\$198,000	\$1,749,000
EXPENSES													
Owner's Salaries													\$0
Salaries & Compensation	\$38,500	\$50,050	\$61,600	\$61,600	\$53,900	\$46,200	\$42,350	\$46,200	\$42,350	\$46,200	\$53,900	\$69,300	\$612,150
Payroll Taxes	\$6,160	\$8,008	\$9,856	\$9,856	\$8,624	\$7,392	\$6,776	\$7,392	\$6,776	\$7,392	\$8,624	\$11,088	\$97,944
Repairs & Maintenance	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$12,000
Bad Debt Expense	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$12,000
Property/tangible taxes	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$10,800
Rent/Mortgage payment	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$78,000
Taxes & Licenses	\$925	\$925	\$925	\$925	\$925	\$925	\$925	\$925	\$925	\$925	\$925	\$925	\$11,100
Depreciation													\$0
Advertising	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$120,000
Pension, Profit Sharing, etc.													\$0
Employee Benefit Program													\$0
Insurance	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$48,000
Supplies shop	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$6,000
Telephone/cable/internet	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$14,400
Utilities	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$48,000
Accounting & Legal	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$8,400
Travel & Entertainment	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$72,000
Dues and Subscriptions													\$0
Miscellaneous													\$0
Waste/pilferage	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$36,000
Flooring Expense	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$84,000
Other: Software Licenses	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$22,800
Other- Advertising IHG													\$0
Other- Commission													\$0
Other-CC fees	\$5,000	\$5,000	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$45,000
Other: training, conventi	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$18,000
Other: Vehicle	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$36,000
Interest	\$1,500	\$1,950	\$2,400	\$2,400	\$2,100	\$1,800	\$1,650	\$1,800	\$1,650	\$1,800	\$2,100	\$2,700	\$23,850
Total Expense	\$104,285	\$118,133	\$130,481	\$130,481	\$121,249	\$112,017	\$107,401	\$112,017	\$107,401	\$112,017	\$121,249	\$139,713	\$1,416,444
Profit Before Taxes	\$5,715	\$24,867	\$45,519	\$45,519	\$32,751	\$19,983	\$13,599	\$19,983	\$13,599	\$19,983	\$32,751	\$58,287	\$332,556

Company Name Euro Cycles of St. Petersburg
2nd Year Projection by Month

Month	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL
INCOME													
Net Sales	\$750,000	\$900,000	\$1,100,000	\$950,000	\$1,000,000	\$950,000	\$800,000	\$750,000	\$650,000	\$700,000	\$800,000	\$950,000	\$10,300,000
Cost of Goods Sold	\$585,000	\$702,000	\$858,000	\$741,000	\$780,000	\$741,000	\$624,000	\$585,000	\$507,000	\$546,000	\$624,000	\$741,000	\$8,034,000
Gross Profit	\$165,000	\$198,000	\$242,000	\$209,000	\$220,000	\$209,000	\$176,000	\$165,000	\$143,000	\$154,000	\$176,000	\$209,000	\$2,266,000
EXPENSES													
Owner's Salaries													\$0
Salaries & Compensation	\$66,000	\$79,200	\$96,800	\$83,600	\$88,000	\$83,600	\$70,400	\$66,000	\$57,200	\$61,600	\$70,400	\$83,600	\$906,400
Payroll Taxes	\$10,560	\$12,672	\$15,488	\$13,376	\$14,080	\$13,376	\$11,264	\$10,560	\$9,152	\$9,856	\$11,264	\$13,376	\$145,024
Repairs & Maintenance	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$12,000
Bad Debt Expense	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$12,000
Property/tangible taxes	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$10,800
Rent/Mortgage payment	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$78,000
Taxes & Licenses	\$925	\$925	\$925	\$925	\$925	\$925	\$925	\$925	\$925	\$925	\$925	\$925	\$11,100
Depreciation													\$0
Advertising	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$120,000
Pension, Profit Sharing, etc.													\$0
Employee Benefit Program													\$0
Insurance	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$48,000
Supplies shop	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$6,000
Telephone/cable/internet	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$14,400
Utilities	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$48,000
Accounting & Legal	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$8,400
Travel & Entertainment	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$72,000
Dues and Subscriptions													\$0
Miscellaneous													\$0
Waste/pilferage	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$36,000
Flooring Expense	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$84,000
Other: Software Licensing	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$22,800
Other- Advertising IHG													\$0
Other- Commission													\$0
Other-CC fees	\$3,500	\$5,000	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$43,500
Other: training, convention, tra	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$18,000
Other: Vehicle	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$36,000
Interest	\$2,250	\$2,700	\$3,300	\$2,850	\$3,000	\$2,850	\$2,400	\$2,250	\$1,950	\$2,100	\$2,400	\$2,850	\$30,900
Total Expense	\$135,435	\$152,697	\$172,213	\$156,451	\$161,705	\$156,451	\$140,689	\$135,435	\$124,927	\$130,181	\$140,689	\$156,451	\$1,763,324
Profit Before Taxes	\$29,565	\$45,303	\$69,787	\$52,549	\$58,295	\$52,549	\$35,311	\$29,565	\$18,073	\$23,819	\$35,311	\$52,549	\$502,676

Company Name Euro Cycles of St. Petersburg
3rd Year Projection by Month

Month	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL
INCOME													
Net Sales	\$800,000	\$1,000,000	\$1,200,000	\$1,050,000	\$1,000,000	\$1,000,000	\$850,000	\$750,000	\$800,000	\$850,000	\$900,000	\$1,050,000	\$11,250,000
Cost of Goods Sold	\$624,000	\$780,000	\$936,000	\$819,000	\$780,000	\$780,000	\$663,000	\$585,000	\$624,000	\$663,000	\$702,000	\$819,000	\$8,775,000
Gross Profit	\$176,000	\$220,000	\$264,000	\$231,000	\$220,000	\$220,000	\$187,000	\$165,000	\$176,000	\$187,000	\$198,000	\$231,000	\$2,475,000
EXPENSES													
Owner's Salaries													\$0
Salaries & Compensation	\$70,400	\$88,000	\$105,600	\$92,400	\$88,000	\$88,000	\$74,800	\$66,000	\$70,400	\$74,800	\$79,200	\$92,400	\$990,000
Payroll Taxes	\$11,264	\$14,080	\$16,896	\$14,784	\$14,080	\$14,080	\$11,968	\$10,560	\$11,264	\$11,968	\$12,672	\$14,784	\$158,400
Repairs & Maintenance	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$12,000
Bad Debt Expense	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$12,000
Property/tangible taxes	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$10,800
Rent/Mortgage payment	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$78,000
Taxes & Licenses	\$925	\$925	\$925	\$925	\$925	\$925	\$925	\$925	\$925	\$925	\$925	\$925	\$11,100
Depreciation													\$0
Advertising	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$120,000
Pension, Profit Sharing, etc.													\$0
Employee Benefit Program													\$0
Insurance	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$48,000
Supplies shop	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$6,000
Telephone/cable/internet	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$14,400
Utilities	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$48,000
Accounting & Legal	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$8,400
Travel & Entertainment	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$72,000
Dues and Subscriptions													\$0
Miscellaneous													\$0
Waste/pilferage	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$36,000
Flooring Expense	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$84,000
Other: Software Licensing	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$1,900	\$22,800
Other- Advertising IHG													\$0
Other- Commission													\$0
Other-CC fees	\$3,500	\$5,000	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$43,500
Other: training, convention, tra	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$18,000
Other: Vehicle	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$36,000
Interest	\$2,400	\$3,000	\$3,600	\$3,150	\$3,000	\$3,000	\$2,550	\$2,250	\$2,400	\$2,550	\$2,700	\$3,150	\$33,750
Total Expense	\$140,689	\$163,205	\$182,721	\$166,959	\$161,705	\$161,705	\$145,943	\$135,435	\$140,689	\$145,943	\$151,197	\$166,959	\$1,863,150
Profit Before Taxes	\$35,311	\$56,795	\$81,279	\$64,041	\$58,295	\$58,295	\$41,057	\$29,565	\$35,311	\$41,057	\$46,803	\$64,041	\$611,850

Market Overview:

Indian:

The Largest market in US Motorcycle sales is the Cruiser Market making up 57% of all bikes sold, over 400,000 a year.

Traditionally Harley Davidson has completely owned this Market until In 2014 Polaris launched its Indian brand an iconic well recognized American label that was the first Motorcycle Company in the USA. They have taken the cruiser motorcycle out of the past and introduced new technology like ABS, traction control and liquid cooling to these classically styled bikes. In 2014 HD Lost 3% of its market share to this reintroduction of an old brand. With proper funding from Polaris, Indian is spreading across the US and the supply cannot match the demand. Polaris has their eye on 15-20% growth every year in the cruiser market taking HD's market share. It's the cruiser most Harley riders have been longing for and it shows.

Expected sales in St.Pete in 2015: 100 Units

Expected Sales in 5 years: 200 Units/Year

Average Retail: \$20,000

Average Margin: 15%

Ducati:

In late 2013 Ducati was purchased by Audi/VW. In 2014 we saw many process efficiencies change in the company as well as margin increase on parts and bikes. At our dealer meeting in October of 2014 Ducati laid out their business plan over the next 5 years for the USA. They expect to grow their market by 80% in 5 years by new model introduction only. This means they expect their current bike models sales to stay the same and to start competing in additional markets by introducing new models.

In 2015 we are starting to see this plan. In March we will have a national dealer meeting in Spain and bike launch. They are releasing a new superbike which is Ducati's flag ship. The expectations are high. They are also launching a new touring bike with technology taken straight from Porsche and the entirely new model the Scrambler. The Scrambler is expected to increase Ducati sales by 30% alone and is an introductory line for them. Priced at \$8,500 its making Ducati attainable to the average motorcycle rider.

Expected Sales in 2015 between both Locations: 150 Units

Expected Sales in 5 years: 260 Units/Year

Average Retail (after scrambler intro): \$17,000

Average Margin: 17%

BMW:

BMW has undergone an incredible change in the last 4 years I have been a dealer. When I came on their average buyer was a late 50's male and they sold 9,000 bikes a year. They have introduced 8 new motorcycles in the last 4 years and have driven their average age down to 41 and in 2014 sold 15,000 bikes in the US. In Nov 2014 at our national dealer meeting they outlined the clear path over the next 5 years to double that number. In 2015 they are introducing 5 completely new motorcycles and in 2016 they are introducing 4. All of these bikes are aimed at the younger motorcycle consumer and at generating a passion around their brand. Our sales have grown 20% a year in BMW and we expect that number to continue.

In 2014 BMW introduced a satellite dealer location program. I immediately thought of St.Pete even before buying St.Pete PS came into the picture. I qualify for the program completely and within 2 or 3 months of buying the St.Pete location will be selling BMW's there.

Expected Sales in 2015 between both locations: 170 Units

Expected sales in 5 years at both locations: 350 Units/year

Average Retail: \$22,000

Average Margin: 17%

MV Agusta:

MvAgusta is a VERY small specialty motorcycle manufacturer out of Italy that we have carried at EC for 7 years. The company has stayed small and only sells about 1600 bikes a year in the US. In December of 2014 Daimler purchased MV Agusta with the goal of turning it into a major competitor in the worldwide market. At our dealer meeting in Jan 2014 we were introduced to two new models they are bringing out and their plan for the next 5 years. Daimler is committing its marketing and development resources to building the brand and making them the new high end exclusive bike brand in the USA. Their goal for the next 5 years is to develop new products and expand to 5000 bikes a year.

Expected Sales in 2015 between both locations: 20 Units

Expected sales in 5 years: 50 Units/year

Average Retail: \$19,000

Average Margin: 22%

Vespa:

Vespa is not currently represented in the St. Petersburg Market and they hold 9% of the market share for scooters sold. On becoming a Vespa Dealer at the St.Pete location I plan on Marketing them correctly and representing the brand to their requirements. In any market in the USA they have a dealership, they control 25% of the market and in markets where they are sold as a lifestyle brand they make up 50% of the market.

Expected Sales in 2016 for Vespa from both location: 100 Units

Average Retail: \$11,000

Average Margin: 35%

You may be noticing a trend in my summary of each brand and with each of them showing crazy growth you may ask how each brand is going to make this happen. You should understand from the market shares in the USA.

BMW makes up 3.5% of all sales in motorcycles in which it makes a competing bike

Ducati makes up .7% of all sales in motorcycles in which it makes a competing bike.

The expected growth for both brands is into markets currently owned by other manufacturers, the Japanese to be specific. This is economic warfare at its finest and the Germans have committed Europe to taking away the dollars flowing to Japan. We all know what happened in WWII. Do you think three of the largest manufactures of vehicles in the world, combines with the largest bank in the world will fail this time? I'm betting not.

Personal Financial Information Submitted