

Buy American Mention of the Week

American banks should lend to American small businesses

By Roger Simmermaker

November 4, 2012

Have you ever strolled down the aisle of a retail store and wondered why it didn't have an American aisle, one where the shelves are stocked with only American-made goods? You don't have to wonder anymore, because now there's an entire online store of aisles where nothing is made anywhere else beyond our American shores. It's appropriately called American Aisle, and you can check out the website at www.americanaisle.com. American Aisle actually opened as a brick-and-mortar store back in 2008, before the economic downturn, and jumped through all the hoops to get things done properly. The presentation to the bank manager was a hit, securing an official loan approval. Then came the financial crisis. The bank that American Aisle originally used to secure the loan was bought by another bank, which refused to make good on the previous guarantee. So American Aisle's owner, Nitai Pandya (from India), and his partner, Mia Kenig-Bujnarowski (from Poland), went ahead and opened a smaller store in Round Lake Beach, Illinois, with the funding Nitai already had. People sought out the store from all over the country, some of them crying at the thought of an actual store where everything was made in America (with the exception of Nitai and Mia that is). A Chinese-American reporter from a Chicago Fox News station who did a story on American Aisle described it like this: *Everything in this store is made in America, except people! I'm from China, Nitai is from India, and Mia is from Poland! That's the beauty of America.* After American Aisle was up and running and American-made goods were flying out the door, Nitai needed more inventory (and more funding to secure it). The Small Business Administration (SBA) agreed to guarantee 90 percent of whatever a bank would lend. Nitai had the other 10 percent, and everything was fine, except that during the financial crisis, there was no credit in the market and no bank would lend. Without access to credit, the American Aisle brick-and-mortar store had to close, even though American Aisle was no longer just an abstract proposal, had a track record of brisk sales, and the SBA had given its guarantee after seeing such a successful store. Ninety percent of American Aisle's inventory base is purchased from small businesses across America. These businesses are surviving in this increasingly cutthroat competitive economy not only due to their ingenuity, creativity, and passion, but also because of dedicated and patriotic shoppers like you. If you visit www.americanaisle.com, you'll see kitchen and glass products like bakeware, cookware, and rolling pins from Ohio and Texas; tools like wrenches and screwdrivers from Illinois and Wisconsin; wooden toys and games from Vermont and Kansas; leather products from North Carolina; and pottery and balsam products from Maine. I recently bought a set of patriotic rhinestone earrings for my wife. She loves them because they go so well with the patriotic rhinestone bracelet I bought her previously from American Aisle. American Aisle also carries Fractiles, a toy I bought for my nephew last year, and one that the Parents' Choice Organization gave the Parents' Choice Silver Honors Award. It's a challenging toy *designed to entertain and help children develop universally ethical attitudes, and rigorous standards and skills*. My nephew loves it! American Aisle is still looking to re-open as the brick-and-mortar store it was before. It is still hoping that someday banks will do their duty and lend like they are supposed to in order to help hard-working Americans who probably have their accounts at those same banks! I hope that with the economic recovery (or even before, if there is a bank out there with some common sense that will lend), American Aisle will return as a brick-and-mortar

store and once again fill those American aisles with American-made products for patriotic consumers everywhere.

Roger Simmermaker is the author of *How Americans Can Buy American* and *My Company 'Tis of Thee: 50 Patriotic American Companies American Consumers Should Know About*, and writes "Buy American Mention of the Week" articles for WorldNetDaily.com and his website www.howtobuyamerican.com. Roger has a degree in Electronics Engineering Technology, is vice-president of his local Machinists Union, has been a frequent guest on Fox News, CNN, and MSNBC, and has been quoted in *The Wall Street Journal*, *USA Today*, *New York Times*, and *Business Week* among many other publications.