

The Stingy Jones Story

Or

How Much is Your Idea Worth?

Introduction:

The characters in this story are not imaginary, even if the story is fictional. Most of these characters, or to be more precise, characteristics, exist in the personality every entrepreneur and businessperson on the planet. Of course, the strength that each character displays in the entrepreneurial personality varies. Still, I am sure that every enterprising soul has these characters inside him to one degree or another.

The hero of our story, Stingy Jones, tends to be melancholic. He is brilliant, but his career has so far been dull and uninspiring. One day, overtaken by a yearning to change his life, he gathered the energy required to break his usual patterns. He pushed himself ahead towards his dreams. Perhaps he pushed a bit too far...This humorous story will tell, in an entertaining way, what happened to Stingy on route to his dreams. Hopefully we will learn from his story how to do things right in our journey to success. More importantly, we may learn which mistakes should be avoided.

Let me tell you a little bit about myself. I worked for many years in High Tech companies around the globe. I had the privilege of

running a cutting edge technology based company and I was often called upon to raise capital on behalf of start-up firms and other projects. I met many people with great ideas, and some people with unrealistic, or even bad ideas. What all entrepreneurs (like Stingy) have in common is the big dream!

I hope you achieve your big dream. If this story gives you something to think about as you forge your way ahead, then I will feel like I caught a touchdown pass in the super bowl!

1

Stingy woke up one rainy spring morning and found himself in a new reality. No, it wasn't that something suddenly changed in his environment. In fact, a disinterested observer would not have seen any difference between that morning and the many mornings that came before. Like yesterday and the day before, Stingy was as he had always been, a bright young man who excelled in electrical engineering and computer science, who graduated from an Ivy League university in Boston and found him-self living alone in Spanish Harlem, New York City.

Stingy worked as a technical support representative for a large internet company. Like many in his department, he could barely stand his job. He hated his aggravating boss, the long shifts and the needy annoying customers. The worst part was looking at his pay stub and bank records. He was thankful to be employed at all considering the economy but he was dismayed at his low income. Why bother with an Ivy League school just to be poor? Stingy often remembered the phrase he had heard from a successful financier: "If you think like a pauper you will end up a beggar!" Stingy understood this to mean that you need to risk in order making it

big, a notion he was not comfortable with. Nevertheless, Stingy often toyed with the idea of investing his money in one of his ideas...at the right moment. "Perhaps I will do it in a week or a month," Stingy would think to himself, "or perhaps after the holidays I will find the right time." After all, it is hard to change one's ways. Stingy always had good reasons for not going forward, like: "I don't have the cash right now," or "I will do it when I finish my next project at work," or "The competition is too tough right now," or "Who would want to invest in one of my ideas?" Finally, Stingy would conclude: "Someday I will do it, when the time is right!" I'm sure you know what Stingy was going through. Haven't we all been there?

But that morning was different. Stingy nursed a new idea in his mind. It was brilliantly simple! It met a real need that people have, or at least that Stingy had (and which he assumed might be found in most people.) Best of all, no-one had thought about this idea in the past! He knew he was not the only person to have a new idea pop up spontaneously. The city is full of people clutching laptops while devastating new inventions sprout in their heads. Still, that morning as Stingy rubbed the sleep from his eyes, he felt in his heart that his chances were far better than most. Stingy was not

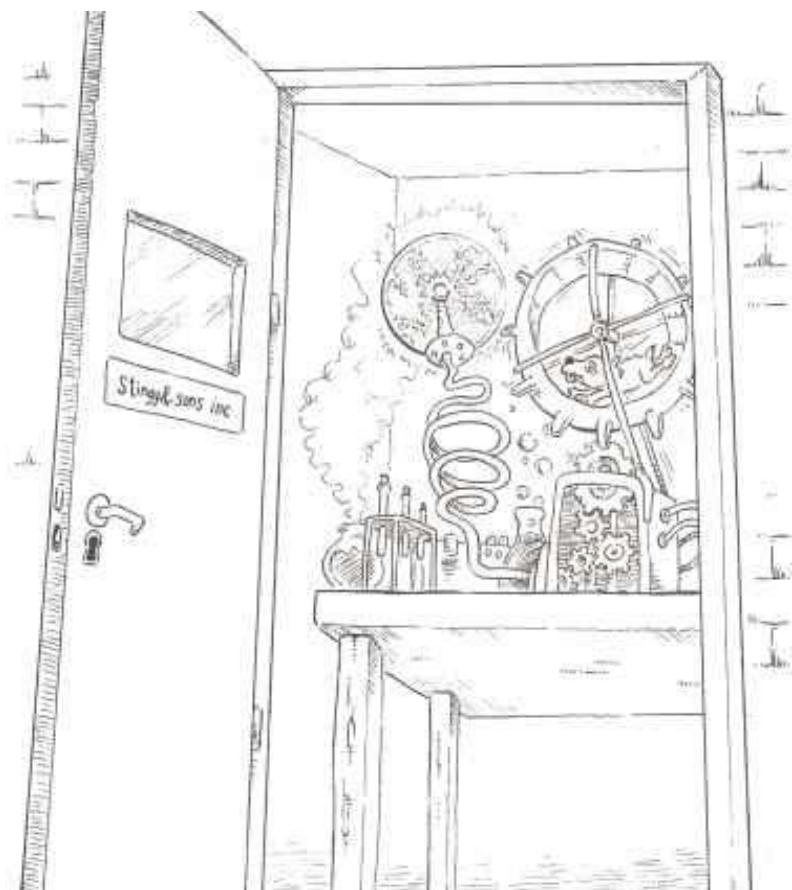
arrogant or overconfident. He knew a long road was ahead of him, and he began to walk in cautious steps.

He consulted with many people about his new idea, without going in to the details. The few to whom he revealed more, he signed on non-disclosure agreements. He even took out an ironclad patent through a prestigious legal firm. Desperation makes people inventive, and Stingy took care to insure that no other desperate fellow would think up and market his idea. Short of an act of God, nothing could go wrong.

Stingy found that his friends were not supportive. They advised him against going forward with his idea. They told him that it was nearly impossible to make money from an idea, even from a very good one. Besides, his idea was unrealistic and unworkable. His friends urged Stingy to look for a better job, or find a nice woman - or man-- to settle down with. One friend offered him to settle in with him *and* his wife! But Stingy had no place in his heart for exhausting relationships. He loved being single! If only he had the money to enjoy his bachelorhood! More than anything, Stingy wanted to prove to the world that he was somebody!

Being intelligent and well educated, Stingy didn't rely on his friends opinions. He did his own feasibility studies and got very good results! Soon Stingy found himself energized and motivated. Armed with an idea he felt sure was a killer, Stingy decided then and there to go forward with giant strides!

But what about work? Should he quit his boring, annoying job? Stingy thought carefully and decided to stick with his job for the present. He said to him-self: "There is no point in leaving a job that keeps the bills paid! First I will find the investors, raise the money I need and then I'll quit! I'll go straight from being a technical support no-body to being the CEO of my own company!" Stingy continued fantasizing along these pleasurable lines: "But then again, why bother running the company day to day? I can hire a CEO to deal with all details! I can be the President! I will present my idea and other great new innovations to the world while I watch the money roll in!" Indeed, Stingy Jones had received a strong dose of optimism and ambition.



Every two weeks, a forum of investors called “The Angels’ Circle” would meet to hear about new ideas, applications and inventions. The phrase “Angel Investor” –which originated in the old time theatre-- refers to a person with money who is interested in helping innovative projects get off the ground. The Angels’ Circle was a major network of potential investors. Anyone looking for start up capital could present his plan in their forum. Stingy rehearsed his presentation, and practiced answering every question he might be asked. Feeling ready for anything, Stingy went to the Forum’s website and signed up to present his idea. The automated online calendar gave him a date in Early December 2012 and a precise time for his presentation, sandwiched between two other starry eyed dreamers. “20 minutes for each presenter!” warned the website. Stingy was convinced this was more than enough time for him to make these discerning investors fall in love with his unique idea.

Stingy arrived at the Angels’ Circle on time, self confident and dressed for success. Yet somehow he did not get through his presentation or his Power Point slide show. As he flashed the second image file he could hear a quiet chuckle. As he continued his explanation, the chuckle grew into laughter. When he flashed

his third slide, the whole circle of angels broke out in howls of laughter. To their credit let it be said that they tried to be polite. They said goodbye to Stingy and sent him home with two main messages. The first was: "Don't quite your day job." The second was: "Get real!" Stingy left the room feeling like a dog with its tail between its legs. For the first time in his life he felt totally depressed.

2

Stingy took it hard. According to mystics and doomsday prophets that Stingy occasionally read about, the Mayan Calendar predicted the end of the world on the 21st of December 2012. On that day it would all be over. At this point in his life, Stingy liked the notion of everything being over. The date was a just few days away. Stingy sat and waited. Dec 21st came and went. Nothing happened. “Too bad” thought Stingy.

Over a week passed before Stingy could pull him-self together again and do something. New York in the winter time does not inspire activity. The cold gets into one’s bones and people retreat into themselves. The all pervading Christmas spirit makes depressed people even more depressed! After the insult from the Angels’ Circle and his disappointment when the end of the world didn’t happen, Stingy’s self confidence and his faith in people were shattered. But Stingy continued to think about the changes he wanted to make in his life. He couldn’t help it. He wanted desperately to be a success. One day after work, he drew up his

courage again. In the area where Stingy worked there were serious traffic jams all the time. Stingy would often walk to the end of the jam to save himself from sitting in an expensive cab with the meter running. In the summer this made him hot. In the winter he got cold. But much of the year his daily walk was a short stroll of a mile or two which saved him quite a few dollars over the long run. Stingy had good reasons to keep on walking. The walks cleared his mind and helped him think. His spirits began to lift. He began to think about what to do next.

Right after New Years Day, Stingy called an old roommate, Greedy, and invited him to walk together. Unlike Stingy who walked to save money, Greedy walked for the health benefits. Walking was Greedy's favorite exercise since High School. For Stingy, turning to Greedy was a risky move. Stingy had called upon Greedy once before to help with a project. Stingy's proposal did not do well then and Greedy was hit with the fall-out. But time heals old hurts, and Stingy hoped that perhaps Greedy would remember the good times they shared at college instead of dwelling on the project that did poorly. For his part, Greedy was cautious, but curious too, so he agreed to meet Stingy. He wondered why Stingy would want to walk around outside in the wind and cold.

Greedy worked with a Russian investment firm called Zalupa Holdings, located in Lawrenceville, New Jersey, right off I-95. Unlike Stingy, Greedy did well after his graduation, making a brilliant career for himself by running over everyone standing in his way and changing jobs every year. With his engaging personal style he soon became one of the most sought after investment strategists at Zalupa, a respected financial institution whose funds are kept mostly in small banks on Caribbean Islands. You are welcome to get more information about them on the internet. Just don't let them catch you snooping!

Stingy and Greedy began their conversation. "What's up, Stingy?" asked Greedy. "Things are OK, I guess," Stingy replied and continued: "Listen, I have an idea I have been trying to promote. It could make you and your employers a lot of money quick!" Greedy began to think about the last time he helped Stingy present an idea to some investors at the fund he where he once used to work.

Greedy turned to Stingy and spoke harshly: "You think I don't remember the last time you presented an idea of yours! It was a way of transmitting smell over the internet! You called it SOIP!

Smell Over IP! That one sure didn't smell right. You had these silly looking little demos that made everyone laugh...everyone except me! I had to put up with quite a lot of humiliation. You almost ruined my career at the very beginning!"

Stingy replied sheepishly: "That was a long time ago!"

Greedy was just warming up. "What is it anyway with those supposed friends who don't call for years and then suddenly make contact because they need something? You can't just endorse somebody because he was once your friend!"

Despite the onslaught Stingy refused to break. He spoke back forcefully and said: "I'm not trying to get money out of you because we shared some good times once. I am offering you an opportunity. I know it was a fiasco last time. I am sorry you suffered. But I know that this idea is good. It is really solid! It can be a monster. I just need to find someone smart enough and open-minded enough to see the potential!"

Greedy was not listening. He was remembering the good times he and Stingy had together, partying in their dorm room and out on

the town. He also remembered catching Stingy adding distilled water to a bottle of Jack Daniels right before some buddies were supposed to visit to see a game. Stingy always knew how to make things last. Greedy let his mind wander nostalgically, forgetting the practical concerns of the moment. Good old Stingy! He wasn't just cheap! He was brilliant at mathematics and chemistry. He knew exactly how much water to add so he could stretch the bourbon, without losing its taste and alcoholic effects. Stingy knew how to mix twice the recommended amount of water and a pinch of salt to half a package of instant soup so it could last for two meals. Simply amazing! Vegetarian soup, no less!

Greedy brought his attention back to the present. Much to Stingy's surprise, he exclaimed: "OK! Let's meet! You can sell your idea to the partners. You know how to get to our offices in Lawrenceville. We're right off I-95."

With his hopes rising again, Stingy arranged for a meeting the week after.

3

That very evening, Stingy sat preparing his presentation once again. Suddenly he noticed that the license for his Power Point program had expired. “How annoying!” he exclaimed. Stingy set about erasing the Power Point from his computer so he could download it again and reinstall it. He did this about every 90 days, when his free version would stop working and the notification would urge him to buy the full package. Stingy tried everything to keep the free version going, like removing the laptop’s battery, downloading hack codes or installing student licenses. This was all very troublesome, but Stingy was not the sort of person to waste money buying what he could have for free.

Stingy tried to remedy the problem by uninstalling the program and downloading it again. Unfortunately, this time, the program failed to install. A notice popped up: “Installation failed. Try again later or consult your System Manager.” Well, Stingy was his own system manager, and since he had no brilliant answers to the question of how to override Power Point’s internal clock, he

continued to download and re-install it over and over. No matter how many times he tried, it didn't work.

Stingy became very frustrated, and was about ready to forget about the whole presentation. Let Zalupa Holdings rot and the investors drop dead! Then Stingy suddenly remembered a coupon that he once cut out and stuck to the fridge with a magnet. The coupon came from a computer store in West Hartford, Connecticut, and it offered 20 % off on the full Power Point program. The date of the coupon was on the borderline, but hopefully the sales person wouldn't notice.

Stingy took his destiny into his own hands and upgraded his Power Point to the Full Version. He caught a train to West Hartford, which was only 120 miles away. He found the store and made full use of the coupon.



On the morning of his presentation, Stingy was nervous and excited. He could feel the butterflies in his stomach. He thought: "What will happen if they think it's a stupid idea?" Then he rebuked himself: "NO! I must not think negatively!" Everything was ready, the slideshow, the business plan and the rest of the materials. He even managed to construct a prototype of the invention! Never had he been more prepared and confident!

How would Stingy get to the meeting in Lawrenceville? He decided not to take a cab. A cab to that part of Jersey would cost a lot of money. Instead Stingy took the subway to Penn Station. From there he took the New Jersey Transit Train number 7872 to Trenton, hoping to connect to Lawrenceville by bus. After all, no one could guarantee that he would get the investment capital, so why put out cab fare that he might never get back?! "One of these days," Stingy consoled himself, "I will have my own driver!"

Stingy often found himself struggling from one obstacle to another. He could figure his way out of a bad situation, but often he could not see the next problem looming ahead. Once a psychologist told him that his lack of self confidence kept him from looking at the long term picture. But so what?! Today his life was

going to change totally! All he had to do was make his travel plans work and the rest would be history, right?

Stingy bolted into Penn Station just a few minutes before the Train to Trenton was scheduled to leave. He had to purchase a ticket at the machine because there was a gigantic line in front of the ticket agents. "Damn tourists!" he muttered to himself. He could be quite misanthropic at times, and he was Ok with this. Stingy naturally felt that others were out to get him, so there was no point in caring about others. Stingy ran breathlessly to the train which was about to leave. He entered and found an empty seat. As he sat down he suddenly felt so lucky. He stared at the people; workers, secretaries and even executives going off to their humdrum jobs. How pathetic! He was so close to ending up just like them! Gray nondescript people pressed into a train, on their way to kill another ordinary day in a dull ordinary work place! "Modern slavery!" thought Stingy, somewhat forgetting that he too had taken a days vacation from his regular job and had not yet found his investment capital! Sure, that did not stop Stingy from feeling superior to all the other commuters!

Stingy had high hopes for the meeting. As he rode the train he could almost feel the good luck seeping into his bones! He opened his lap top to review his material again. Unfortunately he couldn't concentrate. He felt himself getting sleepy and he became fearful that he might fall asleep and miss his stop. He reviewed his e-mails time and again, until his battery got low. He switched to his iPhone and played Angry Birds. Just as he began to get bored throwing birds' heads at pigs, he heard the conductor's voice: "Next stop Elizabeth!" Stingy counted in his mind the number of stops remaining to Trenton. How could an hour and a half trip feel so long?

Some time later Stingy heard another announcement "Next stop Edison!" He looked out the window. On the left side of the tracks he could see the low residential buildings of a threadbare neighborhood. To the right of the tracks he saw constructions for light industry and small business that seemed to have sprouted haphazardly like mushrooms after the rain. Stingy thought of another inventor --Thomas Edison-- who arrived there many years before, and managed to break every record for inventiveness and creativity. Stingy wondered if perhaps living in such a boring town might have helped Edison be so inventive. After all, what was

there for Edison to do there besides tinker in his lab! Stingy had no intention of exiling himself to the dreary Jersey suburbs, but he promised himself that like Edison, he would become a famous and successful inventor. Lost in fantasy, Stingy nodded off to sleep.

He awoke with a start just as the train pulled out of Trenton Transit Center. He caught a glimpse of the Trenton sign fading off into the distance. He cursed himself, the train and his dumb luck! His mood shifted to self pity and then to despair. However, it turned out that the next station was fairly close. He could still make the appointment if he took a cab! Damn! Some cab driver was going to make money off of him! That sucked!

4

Stingy arrived on time! The lobby of Zalupa Holdings was carefully designed and luxuriously appointed. A polite guard asked Stingy to leave his ID at the security desk before going up to the lofty heights where the executives controlled the funds. Stingy did as he was asked. He entered the elevator and pressed the button to the 7th floor. “Beam me up Scotty!” he encouraged himself. “It is time to play with the big boys!” Indeed Stingy was feeling good!

At the reception desk he was welcomed by Yelena Shkop, the receptionist, who was talking on the phone in Russian. Yelena was a bombshell, blond, blue eyed, her generous breasts bursting out of her tight sequined blouse. Her family had recently arrived from Saint Petersburg. Now she switched to English in a droning monotonous voice as she exchanged banalities with a friend. Stingy knew quite a few Russians. They impressed him with their intelligence and drive. Yelena, Stingy assumed by her looks, was a different story altogether. She smiled vacantly into space with a stupid look on her face. Really Stupid! She had clearly been hired for her looks, not her brains. An urban legend had actually grown

up around an incident that happened with her. One day she came down with an earache, so a co-worker gave her an Advil gel cap. After an hour she complained to her friend. "It hasn't melted yet!" The friend was baffled until she saw that Yelena had put the pill in her ear! Yelena later tried to claim that she was simply unfamiliar with gel-caps, being new in the country. Unfortunately the urban legend that took wings had a much different take on the events.

Yelena ran out of things to say to her friend. She closed her phone and sank into a heavy silence, staring out into space. She suddenly noticed Stingy standing at her desk. "You want to drink something?" She asked. Stingy shook his head "No. I'm all set!"

"The meeting is finished," she said. "You go in right away." Stingy calmed himself and waited for the unknown future, which was fast becoming the present!

The long awaited meeting began. Stingy took his place at the head of a large table, where his friend Greedy and two senior partners on the firm were already seated. One of the partners spoke up: "Of course, we are not the forum that will make a final decision about your idea, but your friend Greedy Moore has made quite an effort

to see that the major players in our company be here to meet you.”

“Well then, I thank you for seeing me! And thanks to you too Greedy!” said Stingy graciously.

Greedy however, had no warm feelings about this meeting. Since their last conversation his feelings for Stingy had gone cold. Greedy saw this meeting as an opportunity to repay a troublesome personal debt and get this old friend off his back once and for all. Greedy would be pleased if the meeting went without embarrassing glitches. He looked over the files which Stingy had e-mailed him several days before in preparation for the meeting. Naturally, Greedy had his own opinion, but he chose to keep it to himself at least for now.

One of the partners spoke out assertively: “Shall we begin?” He shut the electric blinds that covered the massive windows in the lavish meeting room. Greedy laughed to himself. “No loss shutting those blinds. Lawrenceville isn’t exactly 5th Avenue!” he thought.

“Certainly!” said stingy, responding to the senior partner. Stingy immersed himself into his role of entrepreneur and visionary. He showed his first slide, as he introduced himself briefly to the partners. Then he launched into the body of the presentation: “Let me ask you a personal question. You don’t have to answer if you don’t want to, but the question will help illustrate the need for my invention. When you get out of the shower do you dry yourself from the bottom up or from the top down?” The partners shifted uneasily in their chairs. They did not look like they were going to talk about their personal habits. “Ok, I’ll answer. I always dry from my feet up to my head. It keeps me from dripping water on the bathroom floor. I’m sure I am not the only person who does it this way. In a survey I made, I found that 72% of the respondents dry from the bottom up! Frankly this creates a problem. A bottom up towel dryer will eventually get to wiping his face. Then he has to ask himself: “Which part of the towel did I use to dry my Butt!?”

The assertive partner pretended to clear his throat, but soon could not control his laughter. The quieter partner smiled and blushed. Greedy smiled as well.

Stingy was prepared and he continued his presentation without letting himself get flustered. “We can joke about this, but quite honestly, the problem is a real problem. Some people take a whole new clean towel just for their faces, because they can’t remember which part of the towel they used for their behinds! So much extra laundry! As you know, a real problem indicates a real consumer need. A real consumer need indicates a potential market for the solution to the problem. I have a simple but effective solution.” Stingy switched to his most regal sounding voice. “I am proud to present you with the Polarity Bath Towel, Patent number US783649032GH. Stingy presented the next slide, entitled “***A Systematic Method for the Hygienic Drying of the Various Parts of the Body.***” Underneath that impressive title appeared Stingy’s world transforming invention in all its glory. Stingy brought his speech to its climatic high point: “From now on no one will ever again dry his face with the wrong part of the towel!”

The room was enveloped with silence. The partners were unresponsive. Greedy began to blush, feeling like he had stepped in something unpleasant on the sidewalk. Greedy thought back to another truly embarrassing presentation.

An inventor had presented a gas free, electric free organic lawnmower/fertilizer. It turned out that the invention was a round, wheel shaped cage with a live rabbit in it. The Rabbit was supposed to roll itself around the lawn, eating the grass and dropping fertilizer pellets out of its rear end. It had taken a very long time for the executive who endorsed that idea to live down the embarrassment of its presentation! As Greedy fidgeted nervously, Stingy pulled out a complete prototype of his invention. It was a simple bath towel with the word FACE embroidered on the one end and the word BUTT embroidered on the other.



Abruptly, both partners broke out in riotous happy laughter. They applauded. The assertive partner almost shouted “This is BIG!” the quiet partner dutifully agreed. He probably would have agreed to whatever the first partner said. Greedy smiled and breathed a sigh of relief. There would be no beheadings today or in the foreseeable future. The ice was broken. Stingy went quickly over the rest of the presentation: survey of the competition, marketing strategies, tactics for penetrating the market and forecasts of future profits and losses. Lastly Stingy explained the name Polarity. The towel had two stable poles, like a magnet or like planet earth. The FACE end and the BUTT will always be distinct! The partners seemed favorable, although they had misgivings about blocking potential competitors from copying the idea. To this Stingy predictably replied that he had acquired an airtight patent using highly prominent and expert legal representation. “OK then,” said the assertive partner “We will be in touch!”

Stingy folded up his prototype and his laptop. Greedy escorted him to the elevator. “What do you think?” asked Stingy.

Greedy replied: “I think you are a psycho, and I have thought this for a long time. That is not news. But, you know... the partners

liked the towel. You were able to win them over. So we will just have to see what happens next.” Greedy gave Stingy a friendly slap on the back and concluded: “I’ll give you call as soon as I know something.” “Great! Thanks for everything!” said Stingy as the elevator doors closed.

5

Ten days passed and no-one called. Stingy felt rejected, not just by the partners at Zalupa Holdings, but by the whole world. He felt the world had already rejected him countless times. Stingy was reminded of the well known scene in the film “The Shawshank Redemption.” Red, a prisoner with a life sentence, is called every year before a parole board to present his appeal for release. Every year his appeal is rejected. In that climatic scene the chairman of the Parole Board asks Red if he thinks he is rehabilitated. Red tells the parole board: “Rehabilitated? Well, now, let me see... I don’t have any idea what that means...I know what you think it means. To me it’s just a made up word, a politicians word...So you go on and stamp your form, Sonny, and stop wasting my time. Because to tell the truth, I don’t give a shit.” Ironically, at the end the chairman stamps the word APPROVED on Red’s request form.

Stingy felt like Red, the eternally rejected parolee, who finally has the courage to tell the system how screwed up it is. Stingy was just about ready to call Zalupa Holdings and tell them: “Stamp your rejection form and let me get back to my boring routine, because

to tell you the truth, I don't give a shit." However, Stingy didn't make that call. He continued to wait it out. He could always tell them off later.

Stingy was having trouble with his apartment on E 98th St. Stingy's tiny living quarters were proof to the assertion that every ugly hole in Manhattan has a landlord attached, who would do anything to give as little as possible and take whatever he could get away with! When Stingy came to the city after completing his studies in Boston, he lived in a basement apartment. His first winter was spent surrounded by mildew and moisture. Later he convinced the landlady to rent him a one room efficiency on the fifth floor for the same amount of money. Once there was a spacious apartment there. The landlady, in a moment of inspiration, realized that she could make more money by splitting the apartment into two small ones. Stingy was not the only cheapskate in New York City, as surprising as that might sound. Someone besides Stingy was willing to inhabit a cramped cell just to save money. There was a neighbor on the other side of the thin fiber-board partition. At least, Stingy consoled himself, the landlady had not thought of splitting the height of the apartment as well. Had she done so, she might have fitted a family of dwarves in the space over his head!

Stingy went shopping at the local grocery, where he placed a few carefully chosen items in his cart. Some items he dropped before checking out. He could not in good conscience purchase things he did not actually need. He paid for the remaining groceries and brought them up to his place. He was shivering and tired. He thought of only one thing, taking a shower! He tossed off his clothes and headed to the bathroom. Unfortunately a stupid plumber had run a pipe of hot water to the toilet's flush tank. In the winter this was OK. Stingy could enjoy some extra warmth from behind. However, in the summer this extra heat was sheer torture. Whatever the season, the overburdened plumbing conveyed unwelcome smells from one apartment to another and often backed up.

Stingy was about to get into the shower when he saw fetid water rising into the shower stall. He let fly with a string of curses for his landlady. But it would take time for the problem to get fixed. Stingy had to make do with a sponge bath and some cologne spray from a leading manufacturer. Having gotten somewhat clean, Stingy heard his old cell phone ringing weakly. He opened it.

“Am I speaking with Stingy Jones?” The voice with a heavy Russian accent was barely audible. Stingy knew he should have upgraded his phone long ago. Still he always decided to wait for the next generation of phones to become available. Besides he rather liked having the long flexible antenna so he could scratch behind the ears with it or chew on it when he was nervous. “Yes, this is Stingy,” he said with the sense of melancholy that seemed so appropriate for that phase in his life. The woman on the other side of the line responded: “This is Yelena Shkop from the investment firm Zalupa Holdings. I believe we met. I have good news for you!”

“Oh yes we did meet!” Stingy’s tone of voice was suddenly positive and excited. “What is happening?” He asked.

Yelena replied: “The partners at Zalupa holdings asked me to set up a meeting between you and an external advisor to the firm. His name is Jeff Hoffman. The partners think it is important to hear his opinion. Can I give you his number?”

“Of course,” replied Stingy. Trembling with excitement, he wrote down the number, thanked Yelena and closed his phone.

6

Jeff Hoffman's suite of offices was a mystery to Stingy. They occupied a large portion of an upper floor of the historic Flatiron Building, located where 5th Ave. meets Broadway at 23rd Street. The front door of the suite of offices was wide open. Stingy walked quietly inside and said a faint "hello" to the cavernous emptiness. There was a spacious reception area, from which dimly lit hallways branched off in several directions. Stingy searched for Hoffman through the hallways. Stingy was soon impressed with the vast collection of photographs, diagrams and prizes for technological advancement that hung from the walls. He passed seven empty offices and two disused conference rooms. At the end of the hall was a door. "Could this be it?" Stingy said to himself. At that very moment Hoffman's smiling face popped out from behind the door. "Hi!" he said, sounding friendly, "I've been expecting you! Come in and sit down!" Hoffman seemed to be in his late 40s, although his manner gave him an air of youthful charm. He wore Donna Karan jeans, and a buttoned white shirt of the same brand. Stingy felt instantly at ease while Hoffman seemed rather pleased with himself, for some unknown reason. They stepped into Hoffman's

office. It was full of hundreds of collectible items. There were almost all the original prototypes or early versions of the groundbreaking technologies of the modern age. “Wow!” said Stingy, who could not contain his excitement at this display of creative energy. “Wow is right!” said Hoffman. “I hear that response from time to time. On the other hand some people think it’s a pile of old junk. I see you have an inventor’s soul. When we are done I’ll take you for the full tour of the offices. We might even figure out what flavor of technology you like best!”

Stingy did not know that technology came in flavors, but he certainly agreed with Hoffman that he was an inventor at heart! “In the meanwhile, how about a drink of something cold, or a snack?” asked Hoffman. Hoffman presented Stingy with a beer mug full of quarters. “I don’t understand,” said Stingy. Hoffman pointed to a corner of the office where two antique vending machines stood. They were painstakingly restored to their original shine. “They really work?” asked Stingy. Hoffman smiled and said in a humorous tone: “Don’t insult me! Of course they work. I restored them up myself!”

Stingy was sincerely touched. Hoffman understood the importance of inventiveness and creativity and he cherished the objects, obsolete as they may be, that made progress possible. Stingy took a bottle of coke, and passed on the candy bar. "Talk to me!" said Hoffman as he settles into a cushy arm chair. Stingy seated himself in the chair opposite his host and presented his concept of the hygienic Polarity Towel. Occasionally he answered the spontaneous, insightful questions put to him by his attentive and thoughtful host. Stingy understood one thing right away. Hoffman was sharp as a scalpel. Finally, when he had finished his presentation, Stingy hesitating asked:"So, what do you think?"

Hoffman leaned back in his chair and thought deeply. He cradled his chin in his hands, hummed to himself for a long while. Then he asked Stingy: "Have you ever sold to retailers? It can be very challenging!"

"Not really," replied Stingy. "I actually intend to find a distributor with strong retail connections who would take up the item. I did not think I would have to re-invent myself as a manufacturer or a wholesaler."

Hoffman continued humming to himself. He seemed satisfied with the answer Stingy gave. Maybe he was just permanently pleased with himself. Whatever the case Hoffman was keeping his cards close to his chest. “Do you have any connections to this line of business?” Hoffman intoned slowly. All Stingy could say was: “No.”

Finally Hoffman gave his conclusion: “The idea is OK. As nutty as it sounds, the idea is solid. Now that I have told you so, let me take you around and show you a few things.” Stingy happily agreed. Hoffman took him around through rooms crammed to overflowing with gadgets, implements and machines. The past century of technological advancement and consumer satisfaction was all on display, the old together with the new and the obsolete sharing space with the up to date. Hoffman’s collection contained prototype apple hardware that even Steve Job’s proud mommy wouldn’t have kept in her attic. Hoffman kept three Segways, cutting edge audio and video equipment alongside a collection of antique model cars, old radios, small-scale airplanes and helicopters that could actually fly as well as other scientifically inspired toys. Hoffman insisted on demonstrating them all and explaining their function. This was well and good with Stingy, who

smart as he was, was somewhat baffled by some of these objects. Stingy felt somewhat foolish in Hoffman's presence. Of course there were also a host of silly and ridiculous gadgets that proved the assertion that a bad idea never dies, it just gets recycled. The record holders for the worlds silliest inventions went to the electric louse comb and the computerized bathroom scale with built in twitter interface, the perfect way for a dieter to shame himself into shape. Then Stingy unknowingly made a mistake he would later regret. Hoffman presented him the scale as a gift. Stingy let Hoffman have his account name on twitter. As Stingy was about to leave, Hoffman brought Stingy back to his office to point out what he considered to be the prize of his collection, a giant glass condor that he had painstakingly constructed through advanced glass blowing techniques. Hoffman completed the tour and left Stingy wondering. Hoffman's keen intellect aside, was he a compulsive collector or just bored to the point of insanity?

7

Most people die by the age of 20 and for the next 45 years they just drag themselves around working to survive and surviving to work. As he survived from day to day at his regular job, Stingy often feared that his good days already over and that he had entered the long gray miserable corridor of mature life.

A few days passed. Then one morning everything was transformed. After waking, Stingy received a call from Greedy informing him that Zalupa Holdings had decided to invest in his idea. Stingy was indeed “born again!” He felt his previous life of desperation falling away like an old suit of clothes. At last he could grow independently wealthy with his idea and with other people’s money! He made mental list of things he needed to do, like quitting his miserable job and hiring himself a personal driver. In a daze he heard Greedy’s voice say “I’m giving you to Yelena to schedule the next meeting between you and the partners.”

Stingy barely managed to say thanks, before he got put on hold. A few seconds later Yelena got on the line and said: “Hi there!” She

sounded breathless and sexy. “I need to schedule a meeting for you to negotiate the terms of the contract between you and the Fund! Congratulation! You did it!”

Stingy was lost in thought. Negotiation! He needed to decide what his terms should be. Having heard such nice things about his idea he figured that, at least as far as he was concerned, the partners should be pleased to invest a million dollars in exchange for ten percent of the profits. In fact, it rather irked Stingy to give away a full ten percent. After all, if only half the world’s population bought his Polarity Bath Towels, then ten percent of the market would be 4 billion people. What ever profit there was from the sale of each towel, there was a still whole ton of future earnings that the investors could grab for themselves, for no other reason than they had invested some money! It did not seem fair to Stingy that he would need to give away too much profit from his original idea just because he didn’t have his own money. And yet Stingy realized that he needed to demonstrate his generosity. Stingy was still new to the art of high pressure business negotiations. He could not help allowing some other people to make a profit at his expense.

Stingy leaned back on his threadbare couch in his tiny living room and imagined what he would do with all that money! Suddenly he got a message. "I have reduced my weight by 1.433 pounds. 17 pounds to go!" Stingy laughed to himself. "Another stupid gadget!" he thought.

Stingy arrived back at the offices of Zalupa Holdings. This time Greedy was running the meeting. The two partners from the previous meeting were there along with Jeff Hoffman. Greedy began: "Pursuant to our previous meeting and after having consulted with Jeff Hoffman we have decided to invest in your product and project. We are gathered here to look into the matter more closely and negotiate the terms and conditions of our involvement." Everyone shook their heads in agreement. Stingy thought they were all bored, except for Greedy who was tight as the spring in a wind up toy since he had entered the room. Greedy continued: "We think that the initial investment should be for 5 million dollars. We will invest and so will Jeff Hoffman. The money will primarily be used to manufacture and distribute a significant amount of the product to stores in time for this coming Easter." Stingy listened thoughtfully and spoke up gently. He asked; "Do you really need to invest that much? Wouldn't it be better to

invest just a million and re-invest the profits to expand production?” The assertive partner shook his head “No”. The quiet partner followed suit. They absurdly reminded Stingy of a pair of Rappers. Hoffman wore the same benign smile on his face that Stingy had seen before. “In this kind of situation you jump in big, or not at all!”

Stingy felt compelled to move forward with the issue that concerned him the most. “What do you propose about dividing the equity in our company?” Stingy asked, voicing the question that often troubles entrepreneurs. The assertive partner replied: “Remember, this is a high risk venture in a highly competitive field and we are supplying the capital. We want 45 percent of the ownership. Our friend Jeff should get another 15 percent.’ Stingy began to turn colors fluctuating between white and pink. “What!” he cried weakly, “But why? It is my idea?” The quiet partner suddenly rose from his usual, near catatonic stupor. Maybe he was tired of the meeting and wanted to run off to his office and read a paper. Maybe he had some other reason for shutting the meeting down quickly. Whatever the case, he turned out to be an unsympathetic person. In a voice full of sarcasm he said to Stingy: “Your idea? How surprising! And what do you think about the

inventors who were here before you. And the ones who were here before them! And the ones who were here last week! They all beat their drums and run on at the mouth. Guess what! Most of them don't succeed in finding any backing. All you so called entrepreneurs can take your idea ideas to Starbucks. There you can sit around all day brain storming with each other!" The partner stood up and went to the empty white board with a marker in his hand. He wrote down his entire philosophy of the relationship between creativity and capital in a single brief equation. Then he sat down.



That was it!

Stingy was too shocked to move. But he did not want to capitulate. He stammered “I think I need a few days to think about this, I think.” Stingy’s repetitious grammar came from what felt like a short-circuit in the frontal lobe of his brain. Greedy, wound tight as he was, felt a catastrophe brewing. He stood up and said: “Friends, let’s take a brief recess. I will have a few words with my old buddy here...”

Greedy and Stingy were left alone. Greedy spoke softly but firmly: “You just said one the classic lines you hear from entrepreneurs sometimes. It is the second most famous phrase often heard before the inventor gets a polite kick in the ass down the stairs and out the front door. Then they do a call forwarding that routes your calls to some payphone down the street. *‘But it’s my idea!’* You really have no idea how things work in the real world!” Stingy was silent. Greedy kept on: “Have you lost your mind, man?! At this point they are in a daze! They are tripping on your idea and you had better close the deal with them before the mushroom powder in their coffee wears off! You will make plenty of money one way or the other! Listen to your buddy Greedy, and remember I am behind you!”

“You didn’t actually spike their coffee with mushrooms?” asked Stingy sheepishly.

“No you idiot!” was Greedy’s reply.

The meeting was resumed. It took only a few minutes and the room filled with people. The general form of the agreement came together. Minutes were written down and sent to the legal team to be fleshed out as a contract. The meeting came smoothly to an end. When Stingy and Greedy were alone again, Stingy remembered a question he had wanted to ask. “Tell me Greedy, what is the most famous line said by entrepreneurs?”

“Oh that is easy,” answered Greedy “It’s this: ‘We still haven’t discussed which of us is going to be the CEO!’” Stingy did not find this amusing. Indeed this point had not been discussed. Stingy saw no reason why he shouldn’t be CEO.

8

The world is like a great empty expanse dotted with piles of gold. Little people scurry here and there taking gold from one pile and tossing it on another. Some little people get to take a few tiny grains back home with them. Positioned at the largest piles of gold are big corporations. Smaller piles are under the control of small companies and private businesses. Most of the great expanse has no gold in it at all. But where ever there is a pile of gold, be it great or small, you can be certain you will find a lawyer there casting his vigilant gaze.

It has been said that the best way to get ahead and be a success, is to marry a woman with a rich well connected father. Justice D. Style had done this very thing without hesitation or apology. In just a few years he became a massively successful and influential lawyer. Stingy arrived at the offices of Style and Torts, attorneys at law, based upon the recommendation of a childhood friend. This friend was an incorrigible rascal who had been arrested numerous times, and had availed himself of Style and Torts' criminal defense services.

Justice D. Style was a dapper character originally from France. After his impressive, luxurious and sensational wedding to a young socialite, the daughter of a grain merchant, Justice carefully cultivated his law practice using family connection and his phenomenal ability to socialize and make friends. He was very industrious and quite brilliant. He loved the good life and the good life loved him. Justice enjoyed fine clothes, cigars, wine and parties frequented by celebrities and the media. Eventually he grew tired of the day to day grind of the legal profession, and gave most of his time to political action and advocating those causes which he deemed worthy. As his name suggests, Justice was dedicated to providing equality under the law and uncovering the truth. Like many Lawyers he believed he was uniquely equipped to be perfectly objective.

Speaking in the rich language of sophisticated culture while projecting a statesman-like persona, Justice would routinely make strange connections between people who would otherwise never meet. Against all expectations, these “odd couples” would often prove very successful at accomplishing certain goals. One might say that Justice worked like a broken information filter, making noise out of sense as endless communications circles the planet.

Most of his emails and requests for assistance he simply forwarded, without much concern for the recipients' stated interests.

The day Justice met Stingy began with Justice viewing his e-mails. The first concerned a close friend who had fallen on hard times. The unfortunate fellow was searching for a job. Justice was not an employment agent. He replied, "Certainly my dear friend!" Then he erased the mail and added the sender to his list of junk mail. Justice did not want to be tempted to open a letter from that person in the future. The second mail was from someone who came across a good opportunity to buy some real estate, and wanted to interest Justice in making an investment. Justice briefly replied: "Sounds good. How do you intend to cut me in of the profit?" He also sent a blind copy of his reply to a building contractor who was about to go bankrupt. Justice also knew plenty of politicians. Some were rising stars. Some were men of power. Some were old horses put out to pasture. Others were broken down nags waiting for the vet's compassionate needle.

Lately the market had begun a downward spiral. The lack of good opportunities began to chew away at Justice's rate of return on his investment portfolio. There was no reason to abstain from doing a little real work now and then. Justice decided to meet with Stingy to help him work out his contract with Zalupa Holdings and Jeff Hoffman. Nevertheless, Justice was unhappy about the low social standing of the client who made the connection with Stingy. He was less happy still getting involved with the likes of Stingy, whom Justice considered entirely unworthy of his attention. "You know how it is" said Justice to himself with a sigh. "Once you start working with type B clients, a type B brings along a type C. Who knows where it will end?"

Justice heard a knock on his office door. "Enter!" said Justice in his most resonant and sonorous voice. The smiling pretty face of his personal assistant looked through the crack. Justice became lost in his thoughts wondering how he had hired this woman whose name he didn't even now remember. Why did he fire her predecessor... and the woman before her, and the one before that? His assistant spoke softly, "Mr. Stingy Jones is here." Justice suddenly had no desire to keep that appointment. It was too late to cancel, but at least he could delay. "Tell Mr. Jones I am in a

meeting with the Secretary of Defense.” said Justice, who began thinking up good excuses to get out of the meeting.

The assistant closed the door and said “OK.” As she walked back out into the hall, where the walls were adorned with knock off copies of great works of art and lined with massive but useless leather-bound law books. The decor was designed to give the impression that this Law firm was prestigious and effective.

Stingy took the news patiently. He went online to try and find out what the Secretary of Defense had scheduled for that day. It took Stingy about three seconds to find out that the Secretary of Defense was at a summit meeting in London. Stingy chuckled to himself. “You can yank my chain, but you can’t play me for a fool!” Indeed our friend Stingy was not at all gullible.

“Hello Mr. Jones,” Stingy heard the voice of Justice D. Style as he entered the reception area in all his glory. “Hello!” said Stingy, rising to his feet to shake Justice’s hand.

“I am sorry about the delay,” said Justice. Stingy replied: “Fortunately I was able to get a few things done online while I

waited. By the way...Your secretary seems to be confused. She told me you were meeting with the secretary of Defense...but you know... he just texted me to say that he was going to be in London till tomorrow. He and I go back a way, you know..." Stingy was cooking up a less blatantly phony self portrait of himself as being a well connected entrepreneur with friends in high places.

"Well," said Justice. "She is indeed quite confused. Trust me, she won't be here tomorrow. Do you want a coffee?" Justice tried to change the subject.

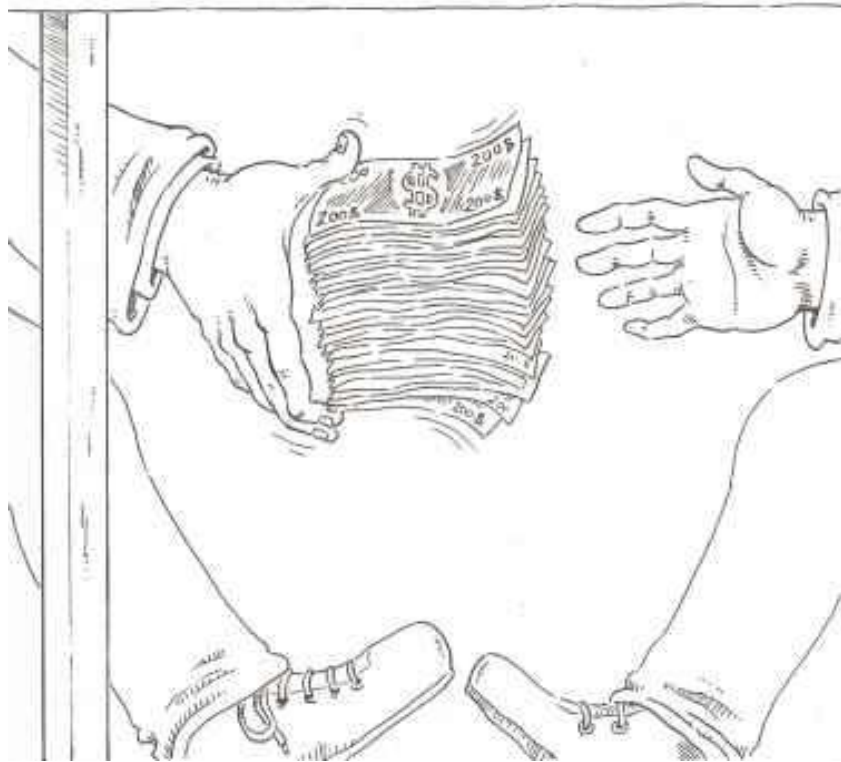
Stingy didn't take the bait. "No" he said. "I would rather we just get to work." In his thoughts Stingy went on ranting "Do you think I would waste ten minutes of my time with you schmoozing over coffee. At your rates that would be cost me 150 dollars. That is a week of Starbucks coffee right there!"

The meeting itself was uninteresting, so we will spare our learned reader the boring details. In the end it was decided that Justice D. Style would represent Stingy Jones in any issue related to his partnership with Zalupa, Hoffman or any future partners. Stingy agreed to Justice's usual fair and reasonable compensation for his

services. Stingy left happy and satisfied. That didn't stop him from checking to see if his wallet was still in his pocket.

9

Throughout history people have traded and made deals with the shake of a hand. Frauds were severely punished, usually without any proportion to the amount of money they took. Today the punishment precedes the business deal, in the form of thousands of dollars paid in legal fees for the preparation of gigantic contracts the size of encyclopedias. For all the effort put into their creation, many of these contracts will not hold up in court. Stingy knew all this, but he had to play the game like everyone else.



The assistant of Justice's assistant presented him with drafts of various agreements. Stingy responded with his questions or comments, and received new drafts, with highlighted notes in numerous colors. Eventually, Stingy could hardly tell where the document began or ended. Stingy lost patience and made the easy choice favored by many fools before him. He lost interest in the details. Feeling overwhelmed, he clicked the option "accept all changes." The document immediately shrunk by thirty pages. The type was no longer single space! "At last" thought Stingy "A document I can deal with. It's time to go forward!" He added the word *final* to the document's name, and sent it back to the lawyer under the heading *Confirmed*. Stingy had his reservations. But then again, his lawyer was good, competent and on his side. Justice D. Style would certainly read the contract carefully before the signing. Stingy was in good hands!

"Onward!" said Stingy to himself. He was well dressed, freshly showered, shaved and pressed. "Nothing left but to tie the tie!" Stingy hated ties. He always got them knotted up. One of the few comforting advantages of his former job was that by and large he

didn't need a tie. Now at this critical moment...at the last minute...a second before the proverbial fat lady opens her mouth...Stingy was hoping to find his pre tied tie in his closet. No such luck! When he opened the closet he saw all his ties hanging side by side on the tie rack. Stingy felt repulsed by his ties, as if they were gremlins thwarting his plans and laughing at him. He had no choice. He quickly accessed a clip from YouTube on how to tie a tie. The clip had 27,354 views. Stingy felt intuitively that they were mostly his.

Stingy watched the clip several times. Then he got to work. Unfortunately the knot came out looking like something that should be holding logs together in raft. Not to be disheartened, he tried again. This time the result looked like some little animal whose name Stingy could not recall. Stingy was still determined. He was not about to let his tie break him. Stingy watched the clip again bit by bit and worked on the tie stage by stage. The knot came out good looking, but upside down. "This will just not do" declared Stingy with finality. With all his ingenuity and determination, Stingy managed to flip the knot over as he tightened the knot to his chin. Stingy smiled. That was it! He was saved!

“Eady prinisicia vodka!” said the assertive partner in Zalupa Holdings in Russian to Yelena Shkop. Stingy did not understand Russian, but he understood the word Vodka well enough. He looked at Yelena and nodded his head as if to say “I’ll have what he is having.”

Everyone connected to the Polarity Towel project was seated around the conference table, except for Justice D. Style, who preferred to make a dramatic entrance. Hoffman began to get angry and told Stingy “You know what? You are lucky I am not ten years younger. I would have just picked up and left!” Stingy was not anxious. He made up some excuse about the trains not running on time. This sounded plausible until Justice D. Style appeared smiling in his dashing tailored suit and proclaimed, “Gentlemen! Forgive my delay, my driver had a bit to drink and he lost his way!” Hoffman declared in a very annoyed tone of voice, “Well, Mr. Style, you and Stingy had better learn to coordinate better between yourselves.”

Stingy looked around the room hoping to find a patch of wall paper matching his suit so he could blend in and become invisible, at least until the anger in the room passed over. However, other than that little incident, the signing of the contract went smoothly, and everyone felt satisfied with the agreements they had reached. Best of all, Stingy felt very lucky to have been appointed CEO of the new company now called Polarity Bath Ware or PBW Inc.

10

The next morning, February 5th 2013, Stingy wrote his letter of resignation to his current employer:

“To the owners, directors and management of that august establishment that prides itself on being a sanctuary for creative talent, and doesn’t even provide sugar for the coffee!

“Today I say my farewell. I will not miss you. You have no doubt heard that I have won out. It is true. You have not won out. You still plod along the path of mediocrity! Yesterday I felt like driving your company car into the Atlantic Ocean except that, of course, you never valued me enough even to give me a car. It is just as well. I have not met all of you, but I hate most of you whom I did meet. I prepared a list of general statements. Consider it a kind of survey. Print up enough so that many people can fill it out. The executives and management are encouraged to check those statements that they believe adequately describe themselves or the company (Hint: If you think that none of these statements apply to you, then you are lying to yourself!) I apologize for not including statements that apply to every last one of you, but my time is at a premium now,

and you are just not worth it. See you again sometime or maybe not.

Sincerely yours,

Stingy Jones

Survey:

Pick the statement that best suits your managerial style:

- I should go to hell and be with the rest of my friends.
- I am a total loser who takes credit for other peoples work.
- I have disgusting personal habits.
- I am a fat good for nothing slob.
- I am an idiot in a suit.
- I am a cheapskate.
- I am a piece of crap and I never gave a shit about people

Note: answering this questionnaire will not improve the company, but it may help you get to know yourself better!

Having submitted the letter and the survey form, Stingy finally changed his old phone for a new smart phone, and got rid of his old number too. The history located in his old phone was deleted and sent into oblivion or perhaps to the history channel where it belonged.

Elvis Costly was a 45 year old man, who had gotten a bit pudgy over the years but had avoided growing outright fat. He wore tiny round glasses and kept his still thick black curly hair in spikes so he could look younger. This actually worked for him. Costly was known as an outstanding production manager. He had worked numerous times on various projects with Zalupa Holdings.

It was said that Elvis Costly had an instinct for making money even at an early age. As a child he had managed to save up enough to start lending other kids. Eventually he ran a “Gray Market” banking system for the disadvantaged children of his neighborhood, those whose weekly allowances could not keep up with their appetites. Costly kept precise records of all his dealings. In his mind there was no such thing as a lost debt. He could afford to bide his time for years. So if you borrowed a dollar from Costly in third grade don't

be surprised if you find yourself sued at age 38 for thousands of dollars of interest accumulated over the years. That is the way it is with these loans. A childhood investment could become an unfortunate adult's penalty.



Stingy met with Costly at Zalupa Holdings, after receiving a hearty recommendation from them on Costly's behalf. Zalupa's "recommendations" could perhaps be better understood as a form of arm twisting. Usually investors get their way with their entrepreneurs once the money got flowing, at least for a while. After a brief introduction, Costly and Stingy agreed to the date when they would begin working together. Costly was to be the Chief Operations Officer (COO) of PBW Finding an office to work from was their first order of business. They agreed to meet with a real estate agent to begin looking at office space.

Stingy had always worked in cubicles, namely partitioned spaces, enclosed in three quarter walls three quarters a wall high. This way of organizing work space was believed by the personnel to have originated in Nazi Germany. The office spaces where Stingy had worked in the past were located mostly in "redevelopment" areas. "Re-development" is real estate code for the city government's often futile attempts to patch up crappy decayed parts of town. It

can take years until anyone feels safe walking around in such places after 5 PM.

When Stingy heard the first “jingle” of money pouring into his company’s account, a seed of an idea was planted in his mind. “My office will be centrally located, in an exclusive area. I will have a great view! I will have all the perks that have been denied me all these years.” Stingy justified this extravagance with the oft quoted phrase: “The way people see you is what you’re worth!” Costly had a lot of experience picking offices, and he wondered at Stingy’s change of priorities. He was torn between Stingy who was technically his new boss and the fund which had brought him in to this job to look out for their interests.

“Greedy will have a fit when he gets here!” thought Stingy, as he stroked the mahogany front desk which reeked of furniture polish. It gratified Stingy that his office was going to be much more impressive than Greedy’s! Stingy yelled in Costly’s direction, his voice echoing through the empty space “So, shall we take it?”

“I don’t know,” said Costly thoughtfully. “Don’t you think it is a bit expensive? We still haven’t made a penny, you know.”

Stingy looked amused. He said: "Of course I know that. But don't worry. I am convinced that the money will flow in soon. Remember if we want to play with the big boys we have to look the part." Costly noted how easily Stingy managed to convince himself to overspend. Costly had no doubt that was a bad idea to blow so much on a fancy office at this point. But he had already decided to defer to his new boss. He hoped to mitigate Stingy's overspending when it came to matters like the size of the office, the number of parking spaces it came with and other pricey factors.

The realtor was an determined woman who understood the easy prey floundering naively in her net. She stared at Costly with a hateful look in her eyes. She could barely keep from hitting him, while she pulled out every cheap trick in her bag, along with every ridiculous piece of flattery she had learned over the years. In the end two things happened. Costly got her number and the lease was properly signed.

Costly thought it was a good time to begin working through the production and distribution plans. However, Stingy wanted to

break for some well deserved relaxation. It was already 11:30 in the morning. Stingy was wiped out from all the intense negotiations. The two agreed to meet the next day in their new offices.

“Hi!” Stingy’s voice rang out as he walked into his new suite of offices. In one hand he held a cup of coffee and the other hand he dragged a tattered suitcase with one broken wheel. “What a whack job!” thought Costly, now feeling rather uneasy. “Where are you travelling to?” he asked Stingy, while looking at the suitcase.

“Nowhere!” replied Stingy. “This is stuff I ripped from my old work! Look! Isn’t this brilliant?” Stingy pulled two packages of paper, some sticky note pads, boxes of pens and pencils, staplers and yellow legal pads to write on. “Pathetic!” laughed Costly under his breath. He couldn’t figure out why someone who would blow thousands of dollars on an office he didn’t need would bother ripping off a few dollars worth of office supplies. Costly and Stingy arranged two chairs at the table left behind by the previous

occupants. The chairs were shaky enough to make Costly conclude the furniture's supplier must still have an over-abundance of screws on hand. Stingy just seemed to be pleased that he had gotten furniture for free! The two sat down and commenced working.

When people chose to work together in a single organization it is wise to coordinate their expectations. Stingy and Costly were not yet an organization in any real sense, but it was not too soon for Stingy to see the gulf that separated their attitudes. Costly was totally focused on the realities of business, manufacture and marketing. He was concerned totally with results. This was OK. However, Stingy had a much grander vision for his new company. In his imagination he saw it large and glittering with a department of human resources, a department of research and development and even a department for perks and privileges! Stingy was a bit disappointed in Costly's lack of vision. He already rather regretted having taken Costly on board.

They did not yet have a CFO yet so Stingy and Costly went on to reviewing Stingy's earlier marketing surveys. Eventually they began to discuss the practical issues of how to best and most efficiently manufacture the towels. Costly wanted to keep far away from the long arms of the IRS. They considered manufacturing in South America. Costly explained the consequences of manufacturing overseas for maintaining low cost, and the challenges of managing resources in a foreign country. At first Stingy was delighted with the thought of being in Rio for the Carnival. Then he remembered his intense distaste of flying. Stingy made a stand for manufacturing the Polarity Towel in the USA. Stingy intended to be hands on executive and he wanted control of the manufacturing process from beginning to end. With this in mind, they drew up a list of local suppliers and bath ware manufacturers that they would check out as quickly as possible. By the meetings end, Stingy and Costly had drawn up a precise timetable by which to measure their progress. Costly pointed out that the timetable was likely to be delayed because of unforeseen factors, though it was still important to try and stick with it as well as possible. Costly told Stingy about a major project he once worked on that dragged along two years behind schedule. As it turned out the company was nothing but a giant money laundering scheme! The owner was

arrested for fraud and the equipment, which had since become obsolete, was sold for scrap to small minded junk men.

Stingy promised that this was not going to happen in his case. Costly was pleased to hear that. The meeting ended with Stingy and Costly in high spirits. Once Costly accepted the fact that Stingy was indeed CEO, he let himself go along more and more with Stingy's vision for the company's future.

"So what is your pricing model?" Greedy asked at his next meeting with Stingy and Costly. "I understand the expenditures you have listed; now you need to tell me how you plan to make money with these towels!"

Stingy spoke up: "To maximize the profitability of our product, I believe that retail price should be about three times that of a regular towel. So we are looking at about 30 dollars a towel to the consumer." Greedy shook his head in disagreement. "I don't share your way of thinking. That kind of price will make the towels

difficult to market. Besides, you are paying less than a dollar for each towel you buy. The embroidery and the shipping cost another dollar! It just isn't fair to sell your towels for thirty dollars each!" At this point Costly jumped up and exclaimed "Hey we could rent them out under an operating lease!"

Stingy and Greedy looked at Costly in disbelief "Do what?! They asked in unison. "You know," Costly continued "Leasing! The towels will belong to us, and we could make sure that the clients have nice towels...Hey I believe in this product!" Greedy suggested that Costly have a psychiatric evaluation. "Well, there is thin line dividing between genius and madness," noted Stingy.

Stingy made a stand in favor of his original upscale price, being CEO gave Stingy a sense of authority that eventually held sway over the opinions of others.

11

The journey to the factory chosen for the embroidery was long and miserable. The factory was located in the middle of no-where, as far as Stingy and Costly were concerned, in an industrial park outside of Wichita Falls, Texas. Stingy's old car rattled and smoked all the way to La-Guardia airport. Stingy made a mental note to himself about buying an upscale new car as soon as he got back home. He pulled his car into the long term parking lot, and made his hurried way towards La-Guardia's famous terminal. The travel plans were made at the last minute, and there was no chance of flying directly to Texas. Stingy and Costly were forced to take a chartered flight to Phoenix, Arizona, and grab a connecting flight back in the direction of Dallas Texas. Yelena Shkop found the flights for them at a discount, the first on a decrepit old airplane that had been purchased by the Airline at a foreclosure sale. The flight from Phoenix would bring them to Dallas/Ft Worth. From there a smaller shuttle would put them down in Wichita Falls. Had Stingy spent less on the office, he and Costly might have been able to fly under better conditions. Stingy swore that once the money

started coming in, the words “economy class” would never again cross his mind!

Stingy hated flying. To make matters worse the cabin was stuffy and overfilled. They were seated in super-economy area called “Section T.” What did the T stand for? Stingy surmised that it stood for “Toilet”. Indeed the rickety toilet compartments were just a few rows back. It was very unpleasant. But whatever one might say about the nasty conditions of the flight, it could not go on forever. What goes up must eventually come down. The laws of Physics played their part. The fuel was used up. The force of Gravity pulled the airplane downwards. The Captain managed to coax a successful landing out the hunk of flying scrap. Fortunately the other flights, though tedious, were not as uncomfortable. Finally, standing in little terminal of the Wichita Falls Municipal Airport, Stingy sneered to Costly: “I think that God created this place and right away forsook it!”

They soon discovered that Costly had left his cell Phone at home by accident. Stingy’s phone could not get hold of a network connection for more than a minute or two. Various welcome

messages popped up sporadically and Stingy found Mexican cell phone networks that he never imagined could exist.

The exhausted travelers rented a car at the terminal and tried to activate the GPS on Stingy's phone. That worked well enough, and soon they set off to the factory. When they approached the vicinity of the industrial park, Stingy's phone began to send nasty little messages, like "only 5% battery remaining!" At that very moment, Stingy's mother called! Stingy declined the call. This incited his mother to call yet again and again. Stingy declined each call, but still found that his mother was depleting his battery all the same. "2% battery remaining!" said the message. Stingy shut off the phone, hoping to conserve the battery until they arrived closer to the factory. "My annoying mother!" grumbled Stingy. In the distance they saw the dreary industrial park. Stingy decided that it was time to turn his phone back on. Suddenly a message came from Jeff Hoffman's computerized bathroom scale. "I am down 11.28 ounces! 8 pounds left to go to my target weight!" Well, that was that. The cell phone was dead!

Stingy and Costly made a few circles around the industrial park before they accepted the fact that they were lost. They had no idea where the factory was. Costly rummaged about in the clove compartment and found a charger similar to that of Stingy's phone. Costly connected it to the cigarette lighter and to Stingy's phone. The lights came on but nothing happened.

"Reverse the polarity," said Stingy. "Believe me I know about these things! You have to disconnect the cable in the middles and switch the wires." Costly looked skeptical. "But how do we cut the cable?" he asked. Stingy shot back: "Maybe you have a pair of wire cutters, or even a pair of scissors?" Costly replied angrily: "No, nothing like that!"

They tried all sorts of ways to cult the stubborn cable. They tried closing the widow on it. That barely made a dent. Costly tried biting the cable. He managed to get through the insulation, but the shock he received sent a filling flying out his mouth. Costly swore in pain.

Stingy took the tire iron and using the sharp end, severed the cable against the concrete sidewalk, but not before injuring himself in the process. Stingy stripped back the insulation on the wires and connected them to the opposite ends. "You think this will work?" asked Costly apprehensively.

"I know it will!" Stingy said. With a big smile on his face Stingy again connected the charger to the cigarette lighter, and then to his phone. The phone came to life! Stingy and Costly felt like their lives had just been saved. Unfortunately, a few moments later, foul green smoke began to pour from the ingeniously reversed charger and from Stingy's phone as well. Costly panicked and dropped the smoking phone out the window and onto the road, where a monstrous speeding semi-trailer ran it over.

"You idiot!" spat Stingy. "What a fine mess you have made! What will we do now?" Stingy opened the car door and got out to see if there was something to be salvaged. At that moment Stingy saw the sign *Wichita Falls Clothing and Bath Ware Manufacturing* in the distance. He got back into the car and drove towards the sign, tires screeching in haste.

Most everyone in Stingy new circle of associates claimed that Facebook is for singles, bored housewives and failing small businesses. However much their stock might be worth, Stingy did not believe that social networks were useful in promoting new products. Stingy had so many friends on Facebook that he hardly knew most of them, and he could not remember why or when he approved them. In fact, he was quite certain that someone had hacked into his account and indiscriminately approved every weirdo who sent a friend request. Today, however, Stingy found his beliefs about Facebook challenged. Zalupa Holdings referred Stingy to a company called “Non-Food Retail Suppliers, Inc” It was a huge distribution chain with warehouses all over the country. Stingy actually found the Facebook page of the company’s Chief Procurement Officer or CPO. Stingy was pleased with this result, even though the CPO had not put a clear photo up for everyone to see. Still, Stingy was able to amass a great deal of information about this person, his family and his life. His father’s picture was prominently displayed, in uniform. He had been killed in the Gulf War. The CPO had interesting hobbies, including hunting, and he kept a diverse collection of hunting weapons. Stingy rubbed his

hands in satisfaction. Stingy was certain that he had found quite a few similarities between himself and the CPO, with whom a meeting was scheduled for the next day. The information was sure to come in handy!

When Stingy felt sufficiently prepared, he put on his jacket and went off to the meeting. In his brief case were samples of the embroidered towels from the factory in Wichita Falls. They had just been delivered a few days before by DHL.

On the door was a sign that read "Purchasing Dept." Stingy peeked tentatively inside to see if he had arrived at the right place. "Hi there," said a tall friendly Afro-American. Stingy stepped in. The tall man asked: "Did they offer you anything to drink?" He didn't wait for an answer, but rather called the secretary who came in immediately. Stingy opted for a long espresso. "Got that?" asked the tall man with a smile. "I'll have the same!" The energetic woman went off on her mission. The tall man, who Stingy now surmised was the CPO, got right to the point. "Let me see what you've got! I am pretty excited about this!" Stingy put the samples on the table. The CPO looked, felt the towels and smiled

appreciatively. “So tell me, how did you get into this kind of thing?”

Stingy took this opportunity to tell of his service in the Iraq War, of how he and members of his unit would arrive at their barracks tired and downtrodden. After showering with cold water in primitive conditions, Stingy often did not remember what parts of his body had been dried with each part of the towel. So, late at night as Stingy tried and get some sleep, he conjured up a revolutionary concept, the hygienic towel. He swore that if he ever got back home in one piece he would make it real. Of course, he forgot all about it. But then one day as he was hunting, he felt a little itchy, and the idea popped up again! The CPO listened carefully, and did not interrupt Stingy’s tale, even when the coffee arrived. He then told Stingy that personally, he detested hunting innocent animals, and he could never figure out why America got mixed up in Iraq to begin with. He also told Stingy how he and his father would sit together watching the evening news during the Iraq War, screaming at the television set about George Bush’s folly. Unfortunately, his father died just a few weeks earlier of Alzheimer’s and it was no fun yelling at the TV by himself. If only his father had been aware of how Obama had overcome the

Republican Party! He would have enjoyed that a great deal! Lastly, the CPO wondered out loud when, exactly, had Stingy been to Iraq?

Stingy squirmed in his seat. The CPO did not tell Stingy that Facebook works both ways. The CPO had looked up Stingy on Facebook where there was no mention of military service, or place for it in his timeline. Of course, He could have told Stingy to his face that he was an idiot. But what was the point of being unkind? "I like the product!" said the CPO "How much will you charge us for the privilege of carrying it?" Stingy signed in relief. He asked the CPO "How much will you sell it for?"

The CPO replied as he twirled a pen between his fingers: "I'd say about 15 dollars." Stingy was shocked and angry. "That is the price we want to sell them to you for! That can't possibly be the cost to the retailer! We want the cost to the consumer to be 30 dollar a piece! That will net you a nice profit!" The CPO was not happy about the price. He and Stingy sat together for an hour arguing. In the end he raised his hands and accepted Stingy's exorbitant price, if only for a trial period.

12

Stingy's new company achieved the first of its marketing goals. Right before Easter the Polarity Bath Towel was presented to consumers all over the country. The towels were displayed in storefront windows, merchandizing stands and other hot spots at the entrances to big chain stores across the country. The product was very popular, despite the inflated price. The shoppers went mad! They pounced on the towels at every opportunity. They also complained repeatedly about the high price. These complaints were passed up to the store managers, back to the national offices of the chains and back to the CPO of Non-Food Retail Suppliers. He picked up the phone and told Stingy "I told you that was to high a price!" Stingy was in no mind to be flexible. That is how it is when you have a monopoly!

Eventually written complains began to pour in to Stingy's office. Stingy was insulted by the consumers' unwillingness to see the great value of the Polarity Towel. He told the secretary to shred the letters. "Who ever doesn't want to pay doesn't need to buy!"

exclaimed Stingy self-righteously. Stingy could not hear of compromise on the matter of the price. Anyone who questioned this policy was threatened with immediate termination. It became a dogma at the company that the high price of the Polarity Towel was the reason for its success in the market.



Costly was serious about innovation, and he wanted the company to be at the cutting edge of product development. He decided to hire a dynamic product manager, someone young, brash and uncompromising, who would strive night and day to take the company all the way to the top. Costly put out want ads for such a person through websites and through corporate head hunters. Unfortunately it was hard to find a fitting applicant for the job, so Costly lowered his standards one morning after the next. Costly had a habit of remembering his search for a product manager on days when he found himself stranded at the office without a car, either because it needed maintenance or broke down altogether. He would then call the secretary and tell her to find an applicant for the job who lived in the same area as Costly's home. The Secretary would do her best to set up an interview with a promising prospect. At the end of her conversation she would ask the applicant politely: "Would you consider giving Mr. Costly a ride back to his home in your car after the interview?" Most of the candidates said yes, even if they did not originally intend to take a car into the city. A few even rented cars so as not to find themselves in the uncomfortable situation of driving their future boss around in a miserable old vehicle.

One day the perfect applicant, in Costly's estimation, walked in the door. He was sharp. He was funny and wickedly sarcastic. He had no embarrassment in telling Costly that he was driving elsewhere after the interview and that Costly would have to find his own way home. He also added that he was continuing his job search elsewhere. Costly was beside himself! The company absolutely had to have this man at any cost! The applicant refused, stating that he had no intention of working for a company whose sole product was an overpriced novelty bath towel. Costly didn't give up and over the course of several weeks kept up some low key negotiations. Finally, Costly invited Stingy to sit down with the candidate and close the deal.

"Is there any thing else you want to say before we conclude?" Stingy asked just as he was about to hand the newly recruited applicant his employment agreement. The applicant replied: "Well, it is nothing critical, but I should mention it. My wife is about to have our first baby." Stingy and Costly were dumbfounded. The applicant reassured them. "It's nothing to worry about! The birth of a baby puts your life on hold for three days, tops!"

Nothing is more charming than young parents expecting a first baby. They are so full of optimism. Costly had already experienced fatherhood. He told the applicant not to have any illusions. “The birth of a baby will put your life on hold for 18 years at least! But that is your problem. Aside from a few days of vacation you will be expected to do your job faithfully!” That being clarified, all three said “Congratulations!” and shook hands.

Stingy began to “Get a life.” In all honesty I originally intended to skip over this phase of Stingy’s personal development with its fumbling, mishaps and embarrassment. I wanted to spare you. After all who really cares? Unfortunately the narrative won’t hold together logically unless I tell you the whole story. So please accept and understand.

Stingy knew nothing of fashion, culture, social events, or of how to present one’s self in polite company. Justice D. Style knew all about this, and projected sophistication wherever he went. Greedy was also quite a playboy. Now that Stingy actually had some money in his pocket (more than many of his peers) he considered

it was high time to remake himself in keeping with his new station in life. He might even find a hot eligible woman to settle down with and make some little replications of himself! Stingy wasted no time and approached a well known stylist. She fitted Stingy with an impressive and diverse wardrobe. She also recommended an image consultant who sat with Stingy once a week and explained to him which parties to hang out at, which crowds to infiltrate and how to react under different circumstances. Stingy leaned quickly.

“I’ll take her!” said Stingy without hesitation to the sales representative who across the desk. The sales rep gave a big smile, even though he couldn’t help revealing a row of profoundly cooked teeth. It was hard to keep ones cool in such situation. It isn’t every day one sells that model of Maybach. The sales rep was obviously calculating the size of his upcoming paycheck in his mind, trying to figure his commission on the sale, which he had pulled off despite the recession! 1.38 million Dollars! That is quite a price tag! “Sir, you won’t be sorry!” he said to Stingy. “She is a magnificent car!”

“I am glad you approve of the purchase,” said Stingy in his most sarcastic and overbearing tone. “But... what you think means nothing to me! Just tell me when the car will be delivered and I will be happy to be done with you!” Arrogance and insolent bad manners had sprouted in Stingy’s personality along with his still artificial and contrived stylishness.

The sales rep was somewhat shocked, but he had already spent enough time with Old Money and with New Money to know the insanity that newly rich people often fall victim to. He took no notice of Stingy’s ludicrous behavior and stayed focused on the positive side of the deal which was, for him, his hefty commission! “The car will be delivered within a week” said the sales rep to Stingy, “Will that be OK, Sir?”

Stingy barely made eye contact. “That will be acceptable.” He said “My accountant will be in touch with you. He will deal with the transaction.” Stingy took a ten dollar note from his wallet and handed it to the sales rep. Stingy continued: “Be sure to accompany the car personally when it is delivered to me. It had better arrive without a single grain of dust or even a micro-

scratch!” Stingy walked haughtily out the door without saying goodbye.

It should be obvious to you that the product was doing very well. The towels appearance in large department stores around the country sent out shock waves of consumer interest. The towels had become a popular fad. PBW took on a large outsourcing team to keep up with the online demand. Advertisements on the shopping channels did their part. Stingy now saw himself as an executive instead of an inventor. He now had two pressing concerns. His first concern was to make himself President, so he could let go of many of the time consuming details of running the company. He began to search for someone to replace him as CEO. As for his second concern...I will have to tell you about that as we go on with the story.

Stingy met the retired Colonel Knot Relevant at one of his lunch appointments with Justice D. Style and other members of the board. Col. Knot was still youthful in appearance, impressive in stature and involved in many diverse projects. He was a well educated with plenty of experience. His early retirement made him a prime candidate for all sorts of executive positions in the business world. He often found himself stepping into leadership roles in one corporation after another. At most he did extremely well. Col. Knot had a loud authoritarian voice and impressive abilities as a public speaker. In fact the secret of his success was not in his skill as a manager, but rather in his ability to terrify the company staff into working themselves to the point of exhaustion. He could also confuse the competition by making many incomprehensible pronouncements. Col. Knot had an endless supply opaque rhetoric and proclamations with little or no meaning behind them. Col. Knot was laying it on thick that day, and Stingy fell in love with him.

Hoffman was there, since the hiring of a new CEO and Stingy's promotion to President required board approval. He saw through the Colonel's smoke screen in five minutes and thought this appointment was a total piece of political crap. But...Stingy dug in his heels and Justice D. Style liked the fact that he would make a nice commission on finding the Colonel his new position. The Colonel was welcomed as the companies new Chief Executive Officer. Stingy was now the President of PBW. To Stingy the most important concern was that at last he had a glamorous life and he wanted to live it! He also had the other small matter that we shouldn't talk about, but which would soon demand his attention!

13

The investigative reporter worked for one of the sought after night time talk shows in North America. While thinking about what to do next, an idea came to her to find out who was behind the new towel fad taking the country by storm. The reporter was young and determined. This was her first job after completing her studies. She still knew how to sound enticing on the phone and how helpful this could be in landing her next story. She did a basic internet search to find out a few things and spread a few little white lies, easily overcoming the firewalls meant to keep her kind away from the corridors of power. She made it all the way to the top of PBW, and found herself talking with Stingy on the phone, who was by now bending over under the weight of his own ego. Stingy immediately accepted the invitation to show off and be seen by others. Perhaps, a tiny doubt persisted in his mind, that he did not actually have much to show and so he should focus more on being seen.

“And now,” the rousing voice of the Talk Show Host sounded in the studio. “Give a warm welcome to the man who changed how we think about personal hygiene! The man who has blasted the market with the latest craze! Please welcome Mr. Stingy Jones, President of PBW and inventor of the Polarity Towel!” Stingy came up onto the stage from a stairway underneath, so he actually appeared to the audience as if he was growing rapidly in his physical size. This is exactly what was happening to his ego in real life. Stingy, now raised to his full height, bounded energetically towards the host and seated himself on the plush sculpted seat that was pointed out to him.

“Well,” began the Host “What have you done to us? You say we shouldn’t dry off like we always had? Stingy smiled with his bright newly polished teeth. “Oh you can if you want to. Every one has the right to dry off as they like! But...unless you live in some God forsaken backwater, you certainly understand the problem we have come to solve!” Laughter rose from the audience.

“Indeed we do!” replied the Host. He continued in an overly friendly, annoying tone: “But let me tell you my little problem.”

The host flashed his own ratings winning smile. “Even with the two ends of the Towel clearly marked, I still get mixed up occasionally. Once upon a time it was no big deal, but now every time I bring a towel, any towel, close to my face...I can’t help it...I think of a butt crack! It is really kind of gross, don’t you think?”

Stingy had not considered the possibility that someone might think of him as anything but a savior of humanity and the father of a brilliant idea. But here was the host taking a low shot at his invention! Stingy tried to maintain a sophisticated and intellectual attitude. “Our research and development team are working overtime to try and correct that tiny inconsequential design flaw. We want our next generation of towels to be confusion proof!”

The Host cut in and turned towards the audience. He exclaimed: “Hear that ladies and gentlemen?! We may have a breaking story here right now! There will be a next generation Polarity Towel! Amazing!” He turned back to Stingy and asked his next question. “Kidding aside, I understand that you own the patent on this item, but really! Why is it so darn expensive? It’s really just an ordinary towel with some extra embroidery! Don’t you think so?” Applause, boos and catcalls came from the audience.

“Wait one minute” Stingy’s voice rang out. “You all need to remember that we are providing a high quality product that is completely American made. The embroidery is done by hand, by skilled American seamstresses. This is a matter of principle by us. We could have gotten the towels made in China like all the rest! But we believe in providing jobs for Americans! Believe me when I say we are always looking for ways to reduce the cost. After all it is a health concern! We wouldn’t want someone getting sick because they used a regular bath towel! Money isn’t everything! But I do think we have every right to make a profit!”

The Host seemed satisfied. Or perhaps he had gotten a message in his earphone to cut the interview short before it became a fiasco. Stingy was angry, defensive and flustered. The Host tried to send Stingy a calming gesture. He invited Stingy to remain and welcome the next guest. Then the program broke for commercials.

Loud applause greeted Stingy when he entered the company offices. Stingy did not feel that he deserved the warm response

from the PBW personnel. “What a herd of flattering bubble heads you are!” he announced loudly. Costly gave him a slap on the back and said: “Well to us you’re a star!” Stingy looked around at the smiling faces. “Thank you! Thank you all!” he exclaimed. “Now let’s all get back to work. This goose has some golden eggs to lay today!” Costly walked with Stingy down the hall. “Tell me,” Costly asked, using the talk show as an opportunity to question the company dogma. “Why are we so stuck to the price of the towel? It’s not the first time that we hear that complaint. We could triple our sales if we made a few bucks less on each item.”

They arrived at Stingy’s office. Stingy looked at Costly with steely eyes and said: “Let them complain a second time and a third time. Or as often as they want! The price stays. If somebody doesn’t want a towel, he doesn’t have to buy one!”

Costly and Stingy went in to the office and closed the door. “Did I ever tell you about my Dad?” Stingy asked. “Not really,” said Costly.

“Well, have a seat and I will tell you” Stingy pointed to the couch where Costly took his seat. Stingy poured himself a glass of quality

single malt whiskey, and poured Costly a cup of mineral water. “My Dad used to buy everything in payments,” Stingy began his reminiscence. “Little things, big things! It didn’t matter. It was all the same to him. He once surprised us and bought us a fifty dollar game in ten payments! He said ‘You never know. The store owner might die. If that happens you are off the hook for the rest...” Stingy seemed lost in his thoughts.

“So what is the point?” asked Costly.

“Oh yes...the point...well all these retailers lived long lives. My Dad died just a month after he finished paying off everything to everyone!”

“I don’t get it,” said Costly. Wrinkles appeared on his forehead as he tried to fathom Stingy’s intentions.

Stingy continued in angry tone of voice. “It is really quite simple, you see. It’s about delayed gratification. In this story I am acting like those storeowners. I will wring the customers dry!”

“Before they all die?” Costly asked. The two of them broke out laughing outrageously. But Costly made a mental note to himself to be aware of Stingy’s strange way of looking at life. Something just didn’t make sense there.

Stingy wanted to brainstorm with the product manager that he and Costly had hired. The product manager hadn’t shown up for work. His wife was a nurse at Mt Sinai Hospital in Queens. She worked with highly infectious patients with flesh eating bacteria and horrible unknown viruses. It was a great job, except that every time she sneezed or got a sniffle her husband had to spend two days in quarantine. His absences were a problem, but stingy let it go.

14

Even the most harmless people on the planet usually have some distant relative or childhood playmate who never fit in with conventional society, didn't do well at school, had himself thrown out of a few, or who may even have spent some time behind bars. Some of these incorrigibles eventually make it big in the end, since, to be frank, the differences between the old Bronx Terminal Market and the Wall Street Stock Exchange are the shiny Marble floors and the air conditioning.

Stingy had a friend like this. It has been made clear to me that I would be better off not mentioning his name. I should not even try to hide him behind an assumed name. I am permitted, however, to divulge that his enterprise has to do with parking lots. So we will call him Mr. Lots. Mr. Lots knew every unused plot of land in the Five Boroughs of New York, and these he would lease from the City as his parking lot empire. No one had any idea how this symbiotic co-dependence between New York City and Mr. Lots got started, but there were fine profits made by all involved, of that you may be sure! What's more, Mr. Lots had always been a loyal friend to

Stingy. Stingy made a secret appointment with Mr. Lots in the least likely of places, at a bustling, noisy cafeteria in China Town, near one of Mr. Lots parking establishments. Stingy told Mr. Lots about the situation he wanted fixed. Stingy finished his explanation, and finished his beer as well. "I agree" said Mr. Lots without any hesitation. That's how it is with authentic sharp business people. No double-talk! Ten, nine, eight seven...one! The decision is made!

"How do we proceed?" asked Mr. Lots. Stingy laid out his plan. Before long they had agreed to the division of responsibilities and the how to share beneficial results if everything went smoothly. "So you will hook in the fat SOB this week?" asked Stingy. Mr. Lots shook his head "Yes." Then he added. "Consider it done!"

Despite the great success of the Polarity Towel a cloud hung over PBW. It did not matter how hard they tried, or who attempted to make contact. The marketing team was at a loss. Even the Colonel found his rhetoric inadequate. No one at PBW was able to get the immense Triple D distribution chain to meet with them. There was always this or that excuse. Greedy correctly surmised that Triple D

was not willing to go with Stingy's price. It's a big country and a competitive market. Information gets around, and there were rumors about Stingy's quirky personality. These quickly traversed the distance between the Atlantic and the Pacific. So, that morning when Stingy's Omega watch said 10:45 it was a total surprise that a pink slip of paper was handed him by the secretary. On it was written "Jabba the Hutt is looking for you and wants to meet!" The name, of course, was lifted from the Star Wars series. It was used in the office to refer to the President of Triple D, who bore a striking resemblance to the alien creature of that name. Stingy wanted to seize the moment, and he abruptly left the meeting. He made his appointment with Jabba for the very next day. He arrived there ready to do battle with a character even more problematic than himself.

The two sat across from each other in Triple D's east coast offices. They exchanged a few introductory niceties and launched into negotiations that had a forgone conclusion. The host's patience soon wore thin. Jabba looked at Stingy and said: "You know what your problem is?"

“No I don’t,” answered Stingy. “I am not aware that I have a problem!”

“You certainly do!” said the rough business man across the table. “Your problem is that they closed down Blockbuster Videos and you can’t return that movie you are living in. There is no way that a shitty old towel with some cute embroidery will last in the marketplace when it costs THREE TIMES more than a regular towel. You could embroider the face of God on it. Eventually somebody will wake up and say: ‘Hey it’s just a towel!’”

Stingy knew the game. He was ready to call Jabba’s bluff. “This is the product’s price for all the distributors. If you are not interested, I can give exclusive west coast rights to that other chain you compete with. That one that keeps chewing away at you! Remind me what it’s called...”

Jabba turned red with rage. “Who do you think you are? You think you have no competition! Well one of your competitors came to me with a much better offer. You think the consumers will just keep on taking it? What are they, idiots? So get out of my office! This meeting is over!”

Stingy rose with the smug grin he had acquired of late. “No problem. Who cares?! Who the hell are the customers? We milk the cow! One day it might run dry. Then we will sell the meat!” Jabba was fat, sweaty and totally unstylish, but he knew more about business than Stingy ever would. They call it “business sense.” Successful wholesalers have it in great quantities. Jabba looked at Stingy with revulsion. He drew deeply on his fat cigar, bent in Stingy’s direction and blew a plume of smoke at Stingy. “Are you still here?” He taunted Stingy and pointed to the door.

15

The telephone rang early and woke Stingy from his dreams. It was Greedy. "Listen, you need to get here right away!"

"What is going on, Greedy?" Stingy yawned as he spoke.

"It's the fucking Chinese!! We have a Chinese knock-off entering the market!"

Stingy rose in a hurry. He prepared for an immediate trip to Zalupa Holdings. In the bathroom Stingy found that the toothpaste tube was empty. Yesterday he had used a meat hammer to bang the last few globs out. The tube was crushed. Stingy cut the bottom off the tube and managed to coax out a few beads of toothpaste. Only then did he open a new tube.

Congratulations to Yelena Shkop
On the Birth of a Son!

This happy message was scrawled on a sign hung over the entrance to Zalupa Holdings and decorated with balloons. Stingy wondered. He had only met Yelena a few months before at the beginning of 2013. Could it be that she was pregnant back then? She didn't look it at the time. But the mystery of Yelena's figure was just a passing thought. Stingy had more pressing concerns at the moment.

The replacement receptionist told Stingy as he walked in "If you are interested, we are collecting money to buy Yelena a gift!", "How much are you collecting?" asked Stingy. The replacement receptionist chewed her gum with a vacant expression. "20 Dollars" she said. Her jaws resumed grinding.

"Ok," replied Stingy. He did not take out his wallet, but walked into Greedy's office which was now empty. Greedy was in a meeting. Stingy took twenty Dollars out and attached a sticky note to the bill, on which he wrote in oversize letters. "Best Wishes Yelena. Buy something nice for you and the baby! -SJ"

He put the money and the note in an envelope and tossed the envelope on the front desk. "Please send this to Yelena," said Stingy before he returned to Greedy's empty office.

Stingy walked into the offices of PBW looking angry and distressed. "Costly, where is that product manager of yours?" Stingy asked.

Costly, it seems, was unaware of the oncoming tsunami sweeping in from the orient. "He is at home, taking a few days off. He and his wife are trying to toilet train the baby." Despite his troubled demeanor Stingy laughed. "But how old is the baby anyway!" he asked Costly.

"Oh, a few months, but let him be. He is trying to prove there is a better way to toilet train. I have some money riding on this idea as well." Always ready to put out the cash! Costly will always be Costly!

An hour and a half later, Stingy was in a tense meeting with his executive management. Greedy was there representing Hoffman and Zalupa Holdings. The questions were: “How did this happen?” and “Why did it happen so quickly?”

Greedy began on an optimistic note. “Look, this is not the end of the world. The shareholders understand that success invited competition. The issue is how to adapt to the changing market. Also remember, Stingy, that you have the patent, so we are pretty well protected in the US. We will sue anyone who tries to market a copy of the Polarity Towel! But we must adapt to the new situation, and you need to cut the profit margin on the product and bring the price down!”

“NO!” shouted Stingy and banged his hand on the table. “The profit margin stays! We have to reduce the production costs!” He looked at Costly. Costly shook his head “No” and said: “I don’t know if saving a few cents on production will convince the Chinese to stop spreading around their cheap knock offs! On the other hand, maybe we should try to manufacture off shore!”

"Absolutely not!" Greedy cut in impatiently. "The unions will jump on us and we will be finished!"

Costly tried a different suggestion "Maybe we could reduce the width of the embroidery!"

"Oh sure!" Greedy said sarcastically. "We could leave out the embroidery out all together, and just sell a regular towel!"

"I've got it!" shouted Stingy excitedly. "I think that might be a great idea after all!"

"But..." mumbled Greedy.

"I don't understand!" said Costly, puzzled.

"Consider this!" Stingy said smiling confidently. He stood up and walked to the white board, and quickly drew his proposal "The solution was right before our eyes all the time! From now on only one side will have the writing on it. The other side will be empty."

“We will save embroidery and production time!” Costly continued the thought, sounding satisfied. He quickly calculated the savings, which unfortunately were not really that significant in terms of the total cost of the towel.

“I don’t mean to be annoying, but I never did understand why you even bother putting the word *butt* on the other end. It is not polite. If you just have “Face” on one and leave the other blank that gives you the same effect!”

“Well, that is clear as day!” said Stingy, sounding like an enlightened spiritual master. “We have always had the word BUTT on the towels until now. That is self explanatory. But if you put just the word FACE, somebody might think it was a face towel only! Imagine drying your butt with face-towel!”

“Cries of “YUCK!” and “GROSS!” were heard around the room. Stingy had not really solved the problem, but he had given Greedy the chance to sound off. The rest of the executive management would agree to anything suggested by their esteemed President. Stingy turned to Greedy and told him to reassure the shareholders.

Stingy Jones had a few tricks up his sleeve. The money was still pouring in, right? All would be well with PBW Inc.

Tumblers of cold Vodka Redbull quickly appeared to toast and celebrate the meeting's successful conclusion. As a result of the breakthrough, the Polarity Towel would be reduced in price by an entire dollar.

“Wow, that was close!” thought Stingy. In truth Stingy had no concept of what he would do if PBW was ever to sue for violation of his patent. For reasons he could not dare disclose, that lawsuit had to be avoided at all costs! “It’s the fucking Chinese!” Stingy recalled Greedy’s comment and chuckled to himself. No one would ever get the better of Stingy Jones!

Stingy was called to a meeting that he first thought would be just a regular update for Hoffman. Stingy was not pleased at being dragged to Hoffman’s offices. Stingy felt Hoffman should get his updates with everyone else at the next board of directors’

meeting. But Stingy went to the meeting all the same, though he was quite upset and nervous at having parked his car in a trouble prone spot.

Hoffman was sitting in his easy chair. “What’s this about?” Stingy asked impatiently. “Please update me!” said Hoffman laconically, and without a trace of a smile. Stingy thought it was odd that Hoffman should be so concerned. Stingy reviewed events of the last executive meeting and briefly reported how they intended to meet the Chinese challenge by lowering the price of the towels. Hoffman nodded his head a great deal and hummed to himself. Hoffman seemed sad. Stingy asked him: “Is everything OK with you?”

“Tell me...” Hoffman said “Do you think people are stupid? Do you think I am stupid?”

Stingy became quickly aware that he was in trouble. He tried to play innocent. “What do you mean?” he asked.

“Enough!” Hoffman yelled, for what seemed to be the first time in his life. He lifted his index finger upward. “I won’t tolerate this!”

“At least won’t you hear me out?” said Stingy. He attempted a new strategy, warming up to Hoffman as he spoke. Hoffman was unaffected.” I will hear you. But not here! Not now!” Stingy tried again, saying: “I still believe we can spread our wings together!”

Hoffman became even angrier “Spread your own wings and fly the hell out of my office!” Stingy left, slamming the door behind him in a rage. But immediately Stingy opened the door and stepped back in. He lifted the glass condor off the shelf and exclaimed “If I fly, he flies!” Stingy tossed the condor forcefully into the air. Hoffman jumped up and tried to catch it, but to no avail. The condor crashed. Hoffman sat on the floor for some time amid the shards of colored glass and the pieces of his broken heart.



16

A week earlier...

Hoffman had a well developed sense of intuition. It seemed strange to him that Triple D would take the risk of being sued. It was not worth it for a company of that size to invite a serious law suit just to sell a towel. Hoffman began to investigate. He purchased a few of Triple D's towels and tried to find the "Made in China" tag. He couldn't find a tag, or any reference to the towel's manufacturer. This was very strange indeed. Hoffman was exceptionally skilled at researching through the internet, yet he was unable to find a reference to anyone making Polarity Towels. They were not coming from China, India or any other developing nation! Hoffman considered the possibilities with his skills of deduction and came to a surprising conclusion.

Using the name of a well known investigative reporter, Hoffman called Wichita Falls Clothing and Bath Ware Manufacturing. Hoffman claimed he wanted to interview someone about the excellent embroidery the factory was producing for Triple D. "Perhaps you have things confused," the production manager said hesitatingly. "We embroider only the original Polarity Bath Towel,

invented by Mr. Stingy Jones. I believe Triple D is getting their work done outside the US.”

Hoffman had an idea. “If you see Triple D’s product, could you tell me where it comes from?” he asked.

The production manager did not think so, though he left a sliver of hope. “It is possible that some of the experienced people on our production line might be able to give you a lead. Maybe they could tell you the country of origin at least.”

Hoffman set out right away. He jumped on his private jet and in a few hours he arrived at the factory with Triple D’s towels in his hands. “American made!” the burly shift manager stated without hesitation.

“Are you absolutely certain?” asked Hoffman.

“One thousand percent sure!” said the shift manager. “Unless the embroidery threads of American Linen and Co. have gone over to the blasted Orientals. But I know that no one overseas uses those threads. It’s American Linen! I could tell their thread a mile away!”

Hoffman was already searching the internet over his cell-phone. He found American Linen in an industrial park outside of Buffalo. Hoffman thanked the friendly shift manager for his help and set off to the airport with a new destination in mind, Buffalo, NY.

“Is this your thread?” Hoffman asked one of the workers at American Linen qualified to deal with this tricky question.

“It is! No question about it!” was the reply. “So which factory is doing this embroidery?” Hoffman continued to question. The worker tried to slip out of sight. “Excuse me!” said Hoffman, holding the worker by his wrist. “I heard you!” said the worker. “I can’t give you the particulars. You had better go on to the office and ask them!”

Hoffman knew that at the office all he would get is a kick in the behind, so he pulled out five hundred dollar bills and slipped them to the worker. At first the worker looked spiteful, but eventually he came around. “The thread isn’t going to any other factory. Last year we opened our own embroidery department. It did not do well. In fact it failed completely!” The worker thought for a

moment. “Then along came this self centered jerk. His name is Jones. Yes, Stingy Jones!” The worker led Hoffman, who was largely un-surprised at this twist of events, to the packing machine where plastic wrapped towels were popping out one after another. “Indeed,” thought Hoffman “the son of a bitch has not been idle!” Then and there Hoffman called Stingy and asked to meet in person.

“We need to talk!” said Hoffman speaking abruptly to the Colonel over his cell phone, forgoing the usual polite niceties. “So let’s meet!” replied Col. Knot in his most commanding tone. “I can fit you in next Thursday. Would that be alright?”

Hoffman was angry enough to hang up then and there. He wanted to drag the Colonel over to his office and grind him into the glass bits that still littered the floor. However, Hoffman controlled himself. He spoke resolutely and quickly. “No, no, no! Not next week! Today! To be precise, NOW!”

Col. Knot knew enough to understand that Hoffman was serious as a heart attack. Hoffman's insistence was so overwhelming that even Helen Keller would have had no difficulty understanding his intention. "What happened?" he asked.

Hoffman realized there was no need to refrain from talking about his discovery over the phone. He told the Colonel the entire chain of events. The Colonel sank into a heavy silence. True, Col. Knot was a windbag, but at heart he was a respectable person who knew how to respect others. He felt ashamed personally, and on behalf of the company he stood for. He felt Hoffman's painful humiliation in particular. "Son of a bitch!" is all Col. Knot could muster as a response. Recovering somewhat from the shock, he asked Hoffman: "What do you think we should do with him?"

Hoffman replied with a bitter laugh. "I don't know sir, you are the Colonel! At least a courts martial, I would assume!" and he hung up.

The Coffee Shop in the Chelsea Food Market was a famous hot spot. Even in the early hours of the morning, it was already half full. Greedy came in holding his ever present Louis Vuitton brief case in one hand, and a copy of the Herald Tribune under his arm. He sat down in his usual spot where he often held impromptu meetings. He gently spoke to the waitress who approached to take his order: "I will wait to order, if that is OK with you. I am waiting for someone to join me." The waitress nodded politely and stepped away. Greedy tried to read the paper, but his mind wandered uncontrollably. In the end he tried to focus just on the headlines and even that didn't work for him.

In the background the radio played an old song by Tom Petty and the Heartbreakers, "*Into the great wide open*". It was a poignant, mostly acoustic song, a perfect blending of the skills of Petty and his guitarist collaborator, Jeff Lynne. In his youth, those words gave Greedy the courage to dream of leaving his troubled family behind to make his own destiny. Tom Petty had unknowingly helped Greedy launch himself *Into the Great Wide Open*. Now Greedy hummed the vocals to himself trying to forget his cares and the unpleasant purpose of the meeting. Greedy was

concerned that this talk with Stingy would end explosively. That is why he chose this well populated location for the meeting. In light of Hoffman's discovery it was now clear that Stingy had lost his wits completely. Greedy cursed himself for getting involved with such a character to begin with! The signs had been there from the very beginning. At an angle across the room, two young cyclists sat and chatted about the movies they saw last night. "How nice it is for these people to have a good simple life!" Greedy contemplated them silently. Then the phone began to vibrate, indicating an incoming SMS.

"I am already here!" said Greedy in reply to Stingy's rather insolent question about the time of the meeting. As usual, Stingy was late. Some minutes later, Stingy approached, his long thin frame covered in a fashionable elegant suit, striding towards the Coffee Shop. He looked relaxed and self confident as he seated himself and smiled at Greedy. Greedy realized that Stingy did not know that he knew. Oh! Not knowing! That was the worst!

There were a few turns of pointless small talk about what was going on in their lives, before Greedy dove head first into the rancid septic tank that their relationship had become. Greedy

revealed that Hoffman and Zalupa knew all about Stingy's extracurricular activities. Greedy accused Stingy of the worst kind of personal betrayal and deception. Stingy was unruffled. He defended himself politely by saying that the unfair distribution of the profits that Zalupa's partners demanded forced Stingy to go in to competition with his own company. He should have had 90 percent of the profit from his idea! Of course he could not have informed Greedy about his real plans, because Greedy would have sold Stingy out when his own survival was at stake. Stingy really had no idea what the fuss was about. He just wanted to live it up a little. It was his right to earn as much as he could get away with. It was Stingy's idea! Besides P.B.T made excellent profits again and again for all its shareholders. They had Stingy to thanks for that!

Greedy saw the conversation was going no-where. "Emotionally blocked!" thought Greedy. Then he changed his mind. "No, not just emotionally blocked! He is intellectually blocked in a big big way!" At this point Greedy was even willing to wager that Stingy would be the one to get out of this mess alive. It was not a pleasant thought. Greedy ordered the bill for the coffee he had. He also demanded that Stingy present himself to the partners of Zalupa Holdings within 24 hours.

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The doors of the board room closed. In addition to the Zalupa partners, Stingy saw the angry faces of Greedy, Hoffman and Col. Knot as well as other people he did not recognize. Stingy felt like he had gotten on a rollercoaster ride at Six Flags, and the attendants had just closed the safety rail on him. There was no way out now, no matter what happened. He could throw up or faint, but once the train was set in motion it could not be stopped by anyone.

The quiet partner began the meeting. "Listen young man! It is a shame your stupid lawyer isn't here, because you are going to get a lawsuit that I doubt you will see the end of in the next ten years.' Stingy thought fondly of the days when the quiet partner didn't talk. Stingy could feel the tangible anger coming at him from everyone around the table. Stingy offered to turn over all the profits from his private company to the public one, or even to Zalupa Holdings. That did not interest anyone. "We are done doing business with you!" said the assertive partner. "If you come up with an idea to turn SHIT into gold and you offer us 90 percent of

the profits, believe me, we will turn you down!” Stingy tried again to defend himself “You all know that all the fiscal goals were fulfilled for PBW and you! What do you care I kept something for myself!?”

“That doesn’t matter!” screamed the heretofore quiet partner.

“How did you think we wouldn’t find out?!” asked Hoffman, barely disguising his deep disappointment.

“I didn’t hide anything,” said Stingy “I just didn’t think it was any of your business!”

The assertive partner became weary. “Well, young man, if there is a bigger idiot than you out there he must be good at hiding. We have never met him!” He passed a thin envelope in Stingy’s direction.

“You should really be ashamed of yourself!” said Col. Knot in his most judgmental voice. He picked himself up and walked out, followed by the partners and lastly by Greedy, who blushed deep red with embarrassment.

Stingy was out of a job, but far from poor. Justice D Style was still willing to talk to Stingy. Furthermore, Justice was not convinced that Zalupa would go through with the threat to sue. Stingy was still receiving profits from his share of the towels! They couldn't take that away from him! Money was not Stingy's problem. He had a much more profound problem than that. His ego had crashed.

When a person goes from incessant work to complete inactivity it is a strain on the body and mind, especially when the new situation is the result of coercion. Stingy was so depressed that he ruined every party he attended and drove everyone home early. People reminded him of his miserable failure and told jokes about him. A psychiatrist recommended that Stingy take some red pills. He took the blue pills instead which made him all the more out of touch with reality.

He sat at home all day. He got up late, shaved on occasion, brushed his teeth more often than not, and sat silently plotting revenge on everyone.

In the end he could do nothing, so he wrote hate filled letters to Greedy, who had since been appointed CEO. Greedy was trying desperately to rehabilitate the company's money hungry image and chart a new course for the future. "You call yourself a friend?!" Stingy wrote in big red font. "How dare you use that word? You won't succeed without me. Costly is a bumbling fool! As for you, what do you know about this market?" The letter continued, becoming less and less rational: "If you don't take me back and apologize I will destroy you! I will write all your customers and tell them what I think about how you are running things! I will rescind your rights to my patent!" Stingy wrote these words unaware of how sloppily Justice D. Style had written the contract. Stingy did not understand that he could never take back his invention from PBW, no matter what.

In Stingy's next e-mail, the tone grew more desperate. "I will sue PBW and you especially. I have video clips you don't want made public..." Greedy tried to write something nice and conciliatory as a reply, but it didn't help.

Stingy responded by venting even more rage. He wrote: "I have a few things for your wife and your mother. Would you like them to see the pictures of you celebrating at my Christmas party? Your mother still thinks you were home sick! Your poor mom! To have a garbage bastard son like you!"

Greedy realized it was pointless. He knew that there was no longer any thing to be gained by responding to Stingy. Greedy still felt something for his old friend and empathized with his suffering. But there was nothing he could do to help. Stingy had simply "lost it," as they say.

Greedy now saw Stingy's latest e-mail in his box. He opened it and read it. He read it again and rubbed his eyes in disbelief. It was a brief message of only one line: "Start wearing a bullet proof vest. I mean it!" There it was, black on outlook. Stingy had crossed the line from expressing frustration to making threats. That was it.

Stingy was sinking into dangerous waters like the doomed titanic. Greedy was not about to wait around for the inevitable to happen. He called a few numbers, including the police.

Two beefy police officers arrested Stingy, rude and self-righteous as ever, without much of a problem. To arrest someone like Stingy one needs only to prepare several boxes of tissues and sets of earplugs. Stingy alternated between bitter weeping and noisy outbursts. “Do you know who I am?!” he raged hysterically at the officers like a Mafia don who had seen one too many bad gangster movies. “Get your selves lawyers” Stingy ranted. “When I am done with you, you’ll be working as security guards in the Persian Gulf!” The officers were not terribly concerned. Experience law enforcement personnel know that the louder the criminal, the less dangerous he is.

Little by little Stingy’s yelling subsided. It was replaced by tearful sobbing. The police car drove through the city streets with Stingy in the back seat. “Notice those towels?” said one police officer to the other as he pointed to a balcony across the street. There a

young woman was hanging out some towels to dry. These towels had a certain resemblance to the Polarity Towels. The second officer replied: "Yeah! Look at that! It looks like the idea caught on really well! It's a consumer rebellion!"

The first officer continued: "Do you know those money grubbing bastards charged 30 bucks a piece for those towels in the stores?" The second officer nodded in agreement. "They thought they got their hands on a bunch of helpless fools, but people are not fools, are they?! You see! There is someone who switched the writing for little pictures...how cute!" The officers laughed heartily.

Stingy did not understand the officers at first, but as he stared in disbelief the reality sank in... perhaps too late. The free market adjusts itself and smoothes out imbalances. All around, on every tenement wash line and fire-escape, towels were hung out to dry. They came in all sizes, shapes and colors. They were of every variety imaginable. On all of them Stingy could make out words, not fancily embroidered but plainly hand written in wash proof marker; two words that now succinctly described Stingy's condition: FACE.... BUTT!

