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TO MIAMI HERALD OVERDRAFT COMMENTS 703 465 4303 FAX

DEAR MICHELLE SINGIETARY,

I WAS TAUGHT HOW TO BALANCE A CHECKING ACCOUNT IN THIRD GRADE, AND NOW AT 79 I CHECK MY BANK STATEMENTS AS SOON AS I GET THEM. I HAVE DEVELOPED A VERY SIMPLE PHILOSOPHY TO AVOID EXCESSIVE BANKING CHARGES. IF I DO NOT HAVE THE MONEY ALREADY IN MY ACCOUNT TO PAY FOR ANY PURCHASES, I DO NOT PURCHASE THEM. THIS ELIMINATES ALL OVERDRAFT FEES AND ANY OTHER WEIRD HIDDEN FEES BELOVED BY BANKS, CREDIT CARD PROVIDERS, DEBIT CARD PROVIDERS, AND ATM PROVIDERS, AND ANY OTHERS CIRCLING OVERHEAD WAITING FOR US TO MAKE A MISTAKE SO THEY CAN SWEEP DOWN AND GRAB OUR MONEY. THIRD GRADE MATH STILL WORKS, BUT WE DO NEED TO DO THE HOMEWORK OR TEACHER WILL BE ANGRY, AND SO WILL YOU WHEN YOU GET THE BILLS.

NAMASTÉ

Robert L Jacober