(Mr. Tenkey's Tips # 341) www.mrtenkey.com

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Dear Management: Are you reserving for loan losses... like it's 1999?  
  
Cause just think of the stress and havoc that could have been avoided, IF your company would of... BEFORE the 2007-2008 years.  
  
Fast forward:  
  
To a new world that has brought us refi's galore... that seem to be never ending, with year after year of lowering rates... as well as... bum bum bummmm... COVID-19.  
  
So, who knows what rising rates (at some point) and Covid aftermath will bring...  
  
Will your company make it through it? Should you be setting aside reserves for the future? Should you already have been doing so?  
  
I can't answer that without knowing your company...  
  
But I can tell you... is it should be in your thoughts.