(Mr. Tenkey's Tips # 479) --- book available @ www.mrtenkey.com

January 19, 2021

Dear Management: Net branches...

(And yes, they are still out there... just re-packaged for regulator's consumption).

Anyway...

They used to be like stray puppies... you'd find them, pet them... they'd follow you home, you'd feed them...

They'd enjoy the new surroundings... you'd get a benefit from having them around.

Sometimes, it would be long term... sometimes, they'd bite you and you'd just kick them to the curb.

No commitment, no hassle... cut ties and go.

NOT ANY MORE... they ARE NOT so disposable.

You are on the FULL hook for those leases, their performance, their quality, etc.

This is no longer a stray puppy you took in...

This is a FULL ON adoption.

So BE CAREFUL of the puppies you adopt...

Their stains on the carpet... are not so easily removed.