

Canadian Customers Please Read

Having a US Funds account at your bank will not necessarily avoid surprise charges/fees when you purchase goods or services from a US supplier. If the bank routing number on your checks has eight digits instead of nine, your supplier may be charged a ten dollar fee for processing the check. Such a thing happened to us recently, and a sheet of paper with the following statement accompanied the notification:

"Depositing Canadian Checks"

"At present, the Check 21 Legislation allowing the imaging and electronic depositing of checks applies to United States banking and is not applicable to Canadian banking. Canadian checks drawn on U.S. banks sometimes use MICR bank/account numbers that follow U.S. standards and they sometimes use MICR bank/account numbers that follow Canadian standards. Checks using the Canadian standards will not go through our imaging and electronic depositing process. They must be processed manually."

From all this we must surmise that (a) the US government seems to be trying to put pressure on the Canadian government to force its banks to conform to the silly US "Check 21" standards; (b) Our US banks are either incompetent or unwilling to adapt their equipment to handle checks that follow Canadian standards; and (c) the "manual" processing that once was routine for our US banks has become so very onerous and expensive for them that they feel they have to impose (or figure they can get away with imposing) a \$10 fee for each such incident.

Please do not think that "Check 21" was passed because of any demand on the part of the US public, or to benefit the same in any way. It was demanded by the big banks for the benefit of the big banks, and the US Congress is nothing if not responsive to the desires of the big banks.

We hate to have to add this idiotic charge to orders from our friends in Canada, and yet we cannot afford to be absorbing such things on a regular basis. If you are unable to determine what standards your bank uses, or you think your checks will be subject to this charge, please either add the \$10 to your order or consider other options, such as an international postal money order payable in USA funds (if such a thing is available to you from your post office), or simply mailing us the appropriate amount of US currency if you happen to have any. We have received US currency even via overseas mail without problems. Wrapping it in black paper is a good idea.

In the meantime, we must work to re-Christianize our nations, so that our exchanges will be governed by God's "perfect Law of Liberty" (James 1) rather than by the maze of bureaucratic regulations that are increasingly strangling our once-free peoples in the name of "security".