

From: "Sydney Ziff" <sydziff@adelphia.net> on 01/17/2005 03:00:24 PM

Subject: Truth in Lending

I fail to understand why credit card companies do not do as the IRS and most businesses do on date of payment. IRS and most businesses base payment on the postmark date, not the date received. Many times checks take an exceptionally long time to reach the recipient, and the credit card companies are quick to charge for late payment.

SYDNEY ZIFF
sydziff@adelphia.net