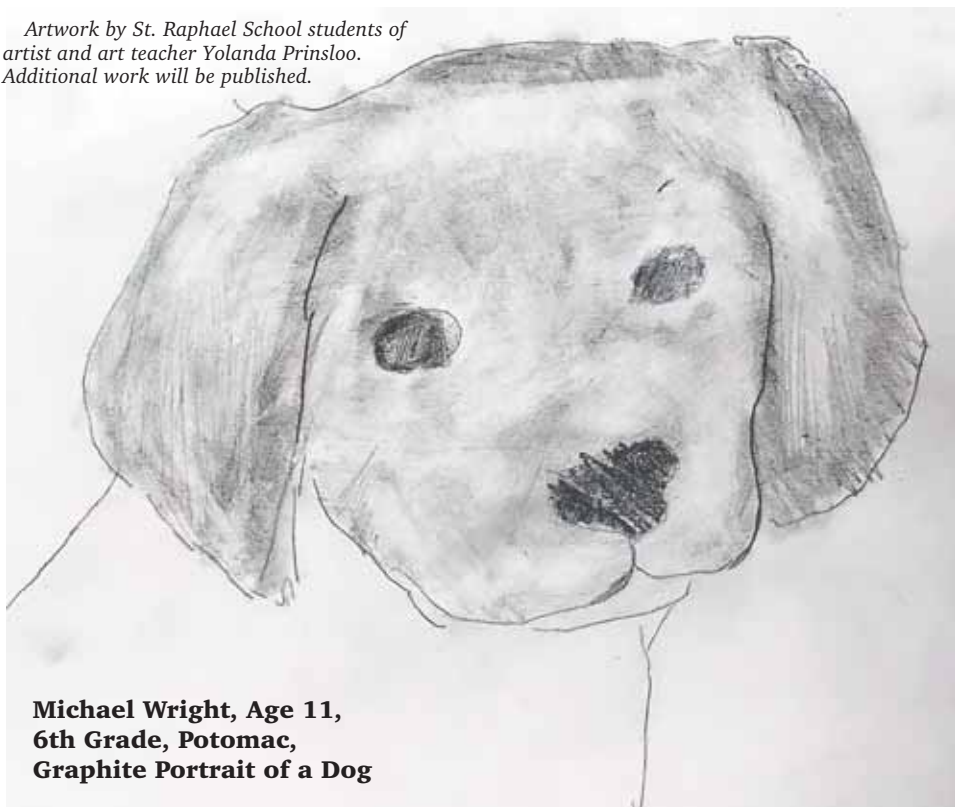


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Artwork by St. Raphael School students of artist and art teacher Yolanda Prinsloo. Additional work will be published.



**Michael Wright, Age 11,  
6th Grade, Potomac,  
Graphite Portrait of a Dog**



**Emma De Salle, Age 10, Potomac, 4th Grade, Bicycle**



**Daisy Javier, Age 11, 5th Grade, Rockville, Tonal Study of a Still life**

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## "AutoMadic"



By KENNETH B. LOURIE

I realize that given the growth and evolution of the world most of us live in, and how business is transacted, there are two words, a phrase actually, whose very existence is threatened: "Bill me." "C.O.D.," "Cash on delivery" is likely itself on the precipice of extinction, a dodo bird if there ever was one. However, since "Money makes the world go 'round," – or at least it made the hit musical "Cabaret" go 'round in 1966, credit and one's good name can only stretch the dollar so far. Bills have to be paid or else the world doesn't "go 'round" so far. Moreover, if the money is missing, there's less to sing about.

Ergo an idea/system was devised whereby people/entities to whom you owed money would have semi unfettered access to your money – without having to talk to you/ask permission. Once the consumer/"owner" had signed an authorization granting such access, the game was on and the money withdrawn (debited) regularly, as agreed to.

Occasionally, financial inducements were offered to entice the consumer to subject his money/accounts to such plundering. But eventually, the process became all the rage. Meaning, consumers couldn't transact business any other way, and despite any hesitations or objections (anger) to the contrary, it was either debit or die. And though this system didn't cause a revolution or become a motto on a license plate, it did change how we bank, buy and balance.

Within the last few weeks I've added two more automatic monthly debits. Payments which I was given no other realistic choice/method to pay other than all at once (not happening,) or once a month, automatically from my bank. And not that I felt held up by the process, but I did feel as if the highway awaited if I didn't pay their way.

So now I have six monthly debits drafting on five different but recurring days, save for holidays and weekends of course. In addition, I have granted additional bank access to retailers, service providers, Internet-only companies, Amazon, pharmaceutical warehouses and on and on and on; all of whom have keys – so to speak – to my kingdom, such as it is.

Still, I think I know what's being debited at any given time, but in the context of and conjunction with, all the other transactions that I or my wife make, sometimes I don't know if I do know, actually, whether my money is coming in or going out or finding a new home somewhere – and one not in this country and likely irretrievable, or disappearing altogether with any other money I may have accumulated.

All of those worst case, possibly everyday scenarios, notwithstanding, what can I do? If I don't play and in turn, don't pay, then I am likely having to fend for myself. I may still have plenty of places to go to, but what am I going to do when I get there? My wallet (unlike George Costanza's) isn't big enough to hold all the cash I'd need to conclude just a few of my transactions. I don't like ceding control this way, but the joke may already be on me: I don't have any control. It was taken away a long time ago when the first authorization was signed allowing a second/third party to withdraw money – automatically, and regularly, from the "signee's" bank account. From that point on, it was, as we say in New England: "Katie bar the door," meaning: bad news, among a variety of other "unpleasantries."

Regardless of how I fear all of these companies/"withdrawers" having a way into my bank account in order to get my money out, the reality is, there isn't a damn thing I can do about it. I just have to pay attention, literally – and figuratively. Otherwise, I'll be a victim of their circumstance.

Kenny Lourie is an Advertising Representative for The Potomac Almanac & The Connection Newspapers.