

#65 FOR IMMEDIATE RELEASE: December 11, 2008

The Knight Before Christmas
By Curtis Seltzer

(With apologies to Clement Moore, and my 11th-grade English teacher, Miss DeFrance, who said, correctly, that I was a lousy poet.)

'Twas the night before Christmas, when all through the house
Not a 'puter was stirring, not even a mouse;
Round the tree, our few presents there we had heaped,
As we cursed the economy bleep, bleep and bleep.
The last nickel of ours, like a star on tree top,
There it shone and inspired amid the Great Flop.
When out on the lawn, I heard such a racket,
Like gnashing of teeth going up in tax bracket.
I flew to the window, my heart was a-throbbin',
Expecting the worst, maybe even bin Laden.
When, what to my wondering eyes should appear,
But sleigh Henry Paulson pulled by eight Wall Street Peers.
With a beardy co-pilot so Fed-up and cranky,
I knew in an instant it must be Bernanke.
Now, Freddie! Now, Fannie! Now Citi and Goldman.
On Merrill! On Fargo! On WaMu and Morgan.*
“Our markets are failing,’ from the housetops we shout,
We need all your dollars, for us to bail out.”
So up to the roof they flew with a clunk,
Then down our chimney like snakes they did slunk.
Paulson he stammered, he hemmed and he hawed,
Then demanded our money, to give to the flawed.
“How now,” said I. “From whence did this come?”
“From ‘geeks bearing formulas’; boy, are they bums.”
“But you are so smart, so kingly and rich.”
“Our work was for others, for us not a stitch.
We lent to you poor, we opened our ARMs,
Then we jacked up your rates, and you’ve caused us great harm.
O’er swaps and loans toxic, we’ve booed and we’ve hooded,
Tho’ we sliced and we diced, they’re just bad I-O-Us.”
“Cheap, talk is,” said big Hanky the Hammer.
“We’re taking your Christmas so don’t even yammer.”
Then they spoke not a word, but went straight to their work,
Grabbing each gift with a grin and a smirk.
My Keogh they snatched and my 401(k),
They emptied my wallet and Roth I-R-A.
“Things will be worse if we don’t take your money,

Depression you'll get, which is no milk and honey."
"But what will you do with the cash you do rake,
After giving us jive and the old shake and bake?"
"Not telling. Not telling," Hank said with a smile.
"Plans R not us. Don't mess with me, pal."
Hope flew out my window like the down of a thistle,
When all at once I heard a loud whistle.
A fat guy in red, appeared like Colossus,
Then noogied their noggins and bent a proboscis.
Hank and the Peers knew they were licked,
So away they ran for more treat and trick.
"I think," said the fat guy, "they misunderstood,
It's giving, not taking, that's down in this hood.
"Help is ok for Hank and his crew,
But sooner or later free lunch is a screw.
Twice we will pay for their greed and their schemes,
First now, then away, it will stalk all our dreams."
"Who knows what to think?" said I, on the fence.
"Get something for helping and use commonsense."
Stood he there, my Knight, in noble relief,
"No remorse do they have. What a Christmas. Good Grief."

Curtis Seltzer, land consultant, is the author of *How To Be A DIRT-SMART Buyer of Country Property* at www.curtis-seltzer.com. He holds a Class A residential contractor's license in Virginia and has lived in a now 90-year-old farmhouse for 25 years.

Contact: Curtis Seltzer, Ph.D.
Land Consultant
1467 Wimer Mountain Road
Blue Grass, VA 24413-2307
540-474-3297
curtisseltzer@htcnet.org
www.curtis-seltzer.com