

ABA BJ Puzzle of the Week: 12/23/09

An Examination by Dickens

T'was the night before Christmas,
And in the boardroom,
An aged custodian
Was pushing a broom.

He looked this way and t^hat way,
And—as if on a dare— ^h
He plunked himself down
In the bank chairman's chair.

It was cushy and soft,
And covered with leathers,
Many years he had cleaned
It with duster of feathers.

Forty years he'd been cleaning,
And scrubbing and bending,
While the board and the bankers
Did all of their lending.

Now times were tough,
In fact, they were bad— ^P
Bank, board, and ublic,
All seemed so sad.

He didn't quite get it—
But got some of the drift,
By reading old memos,
In the trash, end of shift.

Could he do better?
Often, he'd wondered.
The papers all said
That the industry'd blundered.

H — In the gloom of the boardroom,
e soon fell a-sleeping,
And dreamt he was chairman,
Angels round his head leaping.

Said one, a bit elder,
striking his harp,
"Here in heaven, my friend,
They say you took T.A.R.P."

"T.A.R.P.?" said our hero,
Unused to such kickin's.
"Don't lie," snarled the angel,
"On earth, I was Dickens."

"I know you took T.A.R.P.,
With paperwork huge,
And don't start in fibbing—
Or I'll do you, like Scrooge!"

"So tell me, my friend,
How much are you lending?
Or which regulations will
You soon be bending?" (continued)

Here's a very simple puzzle, in rhyme. We've left 22 characters out of this poem (actually, this doggerel, poem being too good a word for it). Figure out what they are, then unscramble them for a special message.

Fax your completed **page 3** of the puzzle, with name, bank, title, and e-mail, by 5 PM, Dec. 30, to 212-633-1165, to participate in a drawing for a \$25 Amazon gift certificate. Good luck! scocheo@sbpub.com

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An Examination by Dickens (Continued)

The ch^airman cum sweeper
felt quite abused,
Not lending, then bending?
feeling worse than confused,

"My Dear Mr. Dickens,
It isn't quite fair,
You bail us out, ^first,
And then to lend, dare."

"You tell me to lend,
Then tell me 'tis folly,
When I lend to a fellow
Whose outlook ain't jolly."

With green eyeshades on,
The angel did smirk,
"Hey, Mr. Banker, you
chose your work."

^J"At least ^aacob
Marley repented, in chains,
But you give examiners
he^rtburn—and pains."

^P"But examiners tell one thing,
and then tell another.
C.R.A. teams say: 'Lend!'
But 'No^e' says their brother."

"The latter does safety—and
soundness, you see
And tells how he hates
To see more 'C.R.E.'"

"Then the other implies
That I'll have some immunity,
If only I lend to
Build up my community."

^Y"C.R.A.? C.R.E.?" said the angel,
"Surely you jest.
You suffer from keeping
funds close to your vest!"

"Scrooge tried the same thing,
'Til I put him right,
And I and my ghosts
Did it all in one night."

"Your case, is, of course,
Beyond mere visitation,
So I've ar^anged for your
full examination."

"I'm not even a banker!"
Said the cleaner with fright,
"The one thing I do here
Is clean up, at night!"

Charles D. sho^k his head.
"That's no excuse.
You're there in the chair.
N^w take your abuse."

"Why, you little Dickens,"
said the broom-man, at last,
"Take ^{our} ghosts, all your ghosts,
of all those Christ^{ases} past."
(continued)

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An Examination by Dickens (Continued)

"Take your ghosts of the
Present, and those Yet to Come,
Take your whole Christmas
Carol, and beat it! You bum!"

"I see you'll need Clarence,"
Said he with the wings.

"He straightened out Bailey,
The anker, who sings"

"In our heavenly choir,
Along with his wife,
Made home so ns, you know,
Had a wonderful l fe."

The examining angel raise
in his hands a brass bell,
To summon more help,
for this sinner, who'd fell,

fast asleep in the oardroom,
But now up from sleeping.
Shook his head, grabbed his broom,
Started gratefully sweeping.

The moral, you see,
The mes age we bear,
If you don't like critiques,
Please don't sit in that chair.

What's the secret message?

H A P R Y
H O L I D A Y S
F R O M
A B A B J

And Happy
New Year!
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