

# 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\_at way,  
And—as if on a dare—  
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 sending.

Now times were tough,  
In fact, they were bad.  
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.

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.X.P.”

“T.A.X.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.X.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 sending?  
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](mailto:scocheo@sbpub.com)

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## An Examination by Dickens (Continued)

The ch\_irman 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, \_irst,  
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.”

“At least \_acob  
Marley repented, in chains,  
But you give examiners  
he\_rtburn—and pains.”

“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.€.’”

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

“C.R.A.? C.R.€.?” said the angel,  
“Surely you jest.  
\_ou 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, \_nd beat it! You bum!"

"I see you'l\_ 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?**

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