

# A Diminishing Verse on Diminishing Returns

*by* Janice D. Soderling

My banker said, "We've millions we can spare,  
And you should buy, and sell, and hedge a pair.  
To back your CDOs, you just list air."

"Why work?" he said, "Invest and watch them grow,  
Those fattish figures on the bottom row.  
Just buy, buy, buy. It's stupid not to owe."

He spoke of "seed costs" and "returns to scale"  
And how a clever girl could harvest kale  
And drink champagne instead of common ale.

He oozed experience and boyish charm.  
I thought a little debt would do no harm.  
A little fling, then came the law's long arm.

My eyes grew glazed; my visage, wan and bleak.  
I thought my jugular had sprung a leak.  
The loans fell due, I stammered *Urk* and *Eek*.

Nothing helped, although I damned and prayed.  
Cruel debt collectors swooped down in a raid.  
No angel fluttered nimbly to my aid.

Oh, empty purse! Oh, empty glass and plate!  
Oh afterthought, too little and too late.  
The ball I stand behind is number eight.

The sweetest talk comes from a sly loan shark.  
Share not my fate, oh sister, list and hark:  
Flooded markets float no saving ark.

Don't fall for talk of funds and multi-blend  
From oily bankers desperate to lend.  
That's how a poor girl comes to a bad end.

