

New York Banker

Todd Snider

All these years, Arkansas, teachin' at the high school
How was I to know by retirement day
I'd learn a lesson so cruel?
I came to the day I had waited on
Just to find out all the money in our pension was gone
We invested in somethin' called the Abacus Bond
Sold to us by a New York banker

Good things happen to bad people, bad people, bad people
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A big time banker from New York City
Came down south one day
Sold our people on the bond
Had our money bettin' on some kinda
Home loans getting' paid
Buy it they say, we were clearly told
This kinda thing was even safer than gold
But later on we found out the bond we'd been sold
Had been set up to fail all along

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We'd been set up to fail all along
Though none of our people had ever quite sensed it
Come to find out the bond born to fail'd been built
So that banker could bet his bread against it
When the house market crashed, our retirement did too
Everybody said there was nothing we could do
That banker walked off with a million or two
I'm still teachin' at the high school

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