

# Hickonomics

type 3  
the banker

## V

### Meet Mr Wegg, Banker

The drama of

In economic history the banker was always the villain of the piece. In his early out-of-door days in Italy angry citizens <sup>at times</sup> smashed up his "banco" or "bench" and made him a "bankrupt". This didn't stop him. He moved indoors & kept a strong box. Medieval kings pulled out his teeth and boiled him in oil, - or at any rate boiled his fellow-craftsmen, the counterfeiters. But that didn't stop him either. He now has false teeth and boils the public in oil. That at least is the view of such high authorities as my old friend and one-time colleague, <sup>Professor</sup> ~~Dr~~ Frederick Soddy. He and others hold that the banker in "coining credit" defrauds the public of what belongs to society at large.

Personally I don't see it: as witness here

Hicko

Meet Mr Wegg - Banker

The Hickonomic Theory of Banking

You may have heard of Silas Wegg,  
The Man who had the wooden leg,  
Eh, what?

Yes, yes, - in one of Dickens' Books, - why not?

One of those most attractive Crooks  
for whom we Bankers

Really, - though Dickens didn't know it,  
But presently I mean to show it, -  
Wegg was a Banker.

Space >

Wegg at a Table by the Street

Beneath a green Umbrella,

Some Straw to warm his foot (not Feet),

Sold Bills & Sale, Forms & Receipt

And Ballad Music by the Street  
Poor Fellow!

Little he'd need his Trade to serve, -

A Book and Pen

An Empty Box marked "Cash Reserve"

In home-made Stencil;

Mark 'Debit' here and 'Credit' there  
 As Taste and Fancy might declare,  
 'Loans' to the left, 'Deposits' right,  
 Wegg's Books would balance every night  
 Should <sup>any</sup> ready cash come of it,  
 Then take it out and call it Profit.

space

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 Now could you just imagine this,  
 That's all a Banker really is!  
 Ask Frederick Soddy; He affirms  
 A Banker, in his lowest terms,  
 Is just a sort of Silas Wegg;  
 He may not have a wooden leg,  
 A new Analogy will serve,  
 He has to have an Iron Nerve.  
 But all he does is take a Pen  
 Write Entries in and out again,  
 In fact, the way that Soddy said it  
 The Banker is "creating credit,"  
 Just as the bee secretes it Money  
 The Banker sits <sup>secreting</sup> ~~and secretes~~ Money.

A Banker really would be able  
 To work like Wegg with just a table,  
 Or like those Men you often see  
 Work with three thumbles and a Pea.

Let's fancy how the Thing might be:

In pure Imagination, we  
 The Abstract Banker now will see,  
 The Scene of all External rob  
 With just the Banker on his job.

Sneak up and watch his furtive Poise: . . . .

Step gently, Soddy, gently! Loys!

The Fellow bears the slightest noise

shau

He sits there in his tall silk Hat,  
 A great big Ledger laid out flat;  
 A rounded Glass beside him set  
 With which to magnify a deb,  
 An Ink Eraser, short and stout

For ~~rotten~~ rubbing a Deposit out  
 Ink + a lovely "Bankers" Pen  
 With which to write it in again

shau

Soddy, you guessed it when <sup>you</sup> said it!  
 Hush! Watch him now, He's "coining credit."  
 He darent see us! Hold your Breath!

Look past his Arm and Underneath,  
 See that last Flourish where he joined it,  
 The thing is done! By George! He's coined it.

Oh what a Crook the fellow is!

Soddy, do come and look at this!

See what he did? He wrote in "Loan,"

made out, you see, That was his own,

"Deposit" next, — devious what?

They owed him what they never got!

Now if they go to cash a cheque

The next man gets it in the neck.

No Juggler with the ear can ear ear  
Plucks half a dollar from your hair;

no Juggler from <sup>his</sup> ~~that~~ empty Hat

Takes out a Rabbit just like that!

And is it possible to say

That's all a Bank is anyway

Soddy, you think  
~~Is it just ink?~~  
It's all just ink.

(4)

There is no doubt that long ago  
That's all a Banker was, you know.

In Sunny Italy he sat,

He didn't even need a Hat @

He just laid out his little Stall

In <sup>Venice</sup> Venice & the Grand Canal<sup>al</sup>.

His 'banca' (bench) from <sup>morning</sup> <sup>morning</sup> till dark

By the Cathedral Northward,

And all around him and above

Could the Cathedral with <sup>some</sup> dove

How early had he caught the <sup>sense</sup>

a parchment, for



stace >

At gaining public confidence

A simple Stock in Trade (had),

~~Some~~ a he di er al w r i t i n g paper

~~Cash~~ in a bowl, all clipped sworn,

And paper money be er d com

~~Round~~ Round Counters, very soiled <sup>sorry</sup> so rry,

Like Sale-Tax Milk Tops in Missouri

The simple Folk, <sup>unused</sup> un us d sharks

Around SI marks, <sup>were</sup> w e r e marks

He worked it like a poker game

And Heads Tails w e r e a l l t h e s a m e.

a Pergamentum Parchment Pile,  
a pointed Stylus, just for style,

(5)

> But though he did the Public up  
They sometimes turned & yelled "you pup!"  
"You stole our money & you gotta  
Quitta de Biz, you're banca rotta -"  
They break his Bench, his Cash Conal  
And throw him in the Grand Canal  
And ~~in the water~~ <sup>with a</sup> splash -  
He had the Water with a splash -  
That was the first financial Crash

> \_\_\_\_\_  
#

⑦

No disbelief his soul can smirch  
 If he ~~sets~~ <sup>erects</sup> up an A. I. Church  
 And indicates his moral Bank  
 With marble columns on a Bank  
 Stable and strong his Life is set  
 On a broad Base & bonded Debt

➤  
 More still, the man, <sup>d. station</sup> ~~the~~ Banker knows  
 He has to have the proper clothes.  
 Alone among creations poor  
 Man is the only one needs Dress.  
 The noble Horse that strikes the plain,  
 Regards its saddle with disdain,  
 No string & Pearls, no <sup>Diadem,</sup> ~~Diadem~~  
 Is needed for the Banyan then  
 But man without Meticulous  
 Attire is just ridiculous

➤  
 And most The Banker's Obligation  
 Is to indicate his Station  
 With confidence the <sup>world</sup> inspire  
 By the bon ton of his Attire,



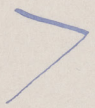
In flowing Tweed his Form disguise  
And trim a Vandyke Beard to size.

> —————  
With this Apology, we may  
Turn to the Banking & Today

> x . . . . .  
—————

The Poet says he knows a Bank whereon the wild  
Thyme grows,

Embedded in a Sea of blue, the Petivian He blows,  
And every Air that wanders there is scented by the Rose.  
But let him keep his fragrant Heap of Garbage if he will.  
His Bank I find a trifle rank: I know a better still.



I know a Bank and where it is, I do not care to say  
Tall, Grecian columns are its Face, a Church across the way  
Narrow & clean is the Street between and dark at the  
noon & Day.

<sup>The</sup> ~~These~~ forcents know no heavier Noise  
Than the muffled Roll of a rolling Royce,  
All baser traffic, under a Fine  
Forbidden by a Traffic Signo  
No garish Sunlight penetrates where  
The left is money the right is Prayer.  
Here only have their Habitat  
The Pauper and the Plutocrat.  
The Poor Pass in on the <sup>right</sup> ~~right~~ to pray  
The Rich on the left pass in to pay.

The Poor through a Portal wide and high,  
 And the Rich through a Door like a Needle's Eye  
 From the church the sound of the Organ floats  
 In a golden Flood of its liquid Notes,  
 From the Bank then flows no musical tide  
 The Floaty & Notes is all done inside

—  
 Inside the Bank is a wide wide Aisle,  
 The Guide Book calls it a 'Peristyle';  
 And after you have through that you come  
 To a pillared Hall called the Atrium;  
 The Guide Book says that the Frescoes on  
 The ceiling recall the Parthenon;  
 So lofty the Hall, so dim the light  
 The ceiling is almost out of sight,

So still, so calm it is, they say  
 That at times the <sup>Folk</sup> walk from ~~across~~ the  
 Way,

By accident wander in to pray  
 The Bank permits it, — in fact is glad,  
 A thing like that is a splendid ad.

A watchful Attendant is prowling around, grizzled  
and hard and grim,  
No Bandit would lend it, I'll be bound, to get in a fight  
with him;

For the ~~the~~ Ribbon adorning his Uniform's Edge,  
I rather suspect is a Privilege  
That he got at the Battle of Viny Ridge.

Nay, honest Viny, eye me not,  
I'm restless, yes, but I'll tell you what,  
My Business here in the Bank, I own,  
Is to ask for a Thousand Dollar Loan.  
I' you think they'll lend it? They must have got it  
They're waiting, I understand, to "allott it".  
But Soddy says all they have to do  
Is coin it; # Viny, I' you think it's true?

And with this all Assistant with courteous Bow  
Says "~~Sir Silas~~ Wegg, sir, will see you now"  
"Mr Midas"

~~Hecks Bank.~~

(11)

I am standing here in the Atrium, how wide it is and high,  
Counters and ~~Cages~~ <sup>around its side</sup> round its <sup>Edge</sup> ~~Space~~ in one vast Horse-shoe lie,  
And Footsteps o'er the Flagstone Floor fall echoless to die.

Noiseless the People seem to glide  
From Desk to Counter to stand beside  
The courtly Tellers who <sup>bend</sup> bend their Necks  
To Plutocrat Dowagers signing Checks,  
Courtly Tellers all slick and shav,  
And everyone a Gentleman;  
While further back under lights of  
green,  
The Ledger-keepers are dimly seen  
You know what they're doing, - ask anybody  
Who's read the works of <sup>Sir Frederick</sup> Professor Soddy

They're busy with that contemplative trick  
Which is known as bankers arithmetic.  
When ~~1 + 1 = 2~~ <sup>one plus one adds up to two</sup>

~~if it's coming to me. And not to you~~  
With Credit and Debit in Ink expressed  
And Nothing from Nothing leaves Interest

Behind Mahogany and Teak ~~there~~ sits <sup>Mr Midas</sup> ~~Sir Silas Wegg~~  
Courtous and Debonair and sleek, he needs no Wooden leg,  
The whole Environment makes good with heavy leather, polished wood,

And pannelled Walls with just a Hint  
of Aquavalle or Mezzotint <sup>tint</sup>  
No vulgar Signs of Common Toil  
The polished Table's Surface spoils  
A pointed Pen laid out straight  
Beside a marble paper-weight,  
A sage green Blister, which, I think,  
Has never seen a spot of Ink,  
~~Here~~ And Daffodil and Violet  
<sup>in front of</sup> ~~Before~~ <sup>Midas</sup> ~~Sir Silas Wegg~~ are set.

No titled Sovereign, I confess,  
Exceeds <sup>The Bankers</sup> ~~Sir Silas~~ courtliness,  
I really cannot fancy how  
A King could make a statuter Bow,  
Or say with a more gracious Tone  
"The bank will entertain your loan!"  
Just thank, - how easily it's done!  
I'm back within the stream,  
Thrilled with Emotion, I must own,  
The Bank has entertained my loan,

No Entertainment that I know,  
No Comedy or Minstrel show,  
In sense of fun <sup>so</sup> well sustains  
As when a Banker entertains!  
I stand there <sup>dreaming</sup> dreaming all alone,  
The Bank has entertained my loan!

Then breaks upon my inner sight  
The thought, Is Frederick Soddy right?  
~~The~~ It sounds too simple, - I am sure  
There must be, must be something more.

For Midas,  
Sir Silas, writing my account  
Can "coin" me any God's amount.  
Can write with ink and call it "loan"  
But can he write it for his own?

> Of course he can't! Could Silas Weg,  
The real one with the wooden legs  
By writing with his Pencil Stub  
enough himself, - ah! there's the rub.  
The banker lends but at the best  
All that he gets is Interest.  
He coins the public credit, serves it,  
Gets Interest, and well deserves it.

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Behind Mahogany and Teak ~~there~~ sits <sup>Mr Midas</sup> ~~Sir Silas Wegg~~  
Courtious and Debonair and sleek, he needs no Wooden leg,  
The whole Environment makes good with heavy leather, polished wood,

And pannelled Walls with just a Hint  
of Aquarelle or Mezz<sup>o</sup> tint  
No vulgar Signs of Common Toil  
The polished Tables Surface spoils  
A pointed Pen laid out straight  
Beside a marble paper-weight,  
A sage green Blotter, which, I think,  
Has never seen a spot of Ink,  
There And Daffodil and Violet  
<sup>in front of</sup> ~~Before~~ <sup>Mr Midas</sup> ~~Sir Silas Wegg~~ are set.

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In sense of fun <sup>so</sup> well sustains  
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I stand there <sup>dreaming</sup> all alone -  
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The thought, Is Frederick Soddy right?  
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The real one with the wooden legs,  
By writing with his Pencil Stub  
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The bankers lend, but at the best  
All that he gets is Interest.  
He coins the public credit, serves it,  
Gets Interest, and well deserves it.

>

— —

And at that thought a sudden flash of future Visions  
And what may happen later on, appear before my  
Eyes,

Suppose <sup>from</sup> angry Argument, from bitter Social  
Hate,

Wild social revolution starts, - too late, alas, too late.

The Demons you are raising how you cannot then  
abate,

Suppose, suppose the Bank goes down in fire,  
and Flame and ~~blood~~ Smoke

The day that on that peaceful <sup>Town</sup> street, fierce revolution  
broke

With <sup>Fury or</sup> the shouts of <sup>Scum</sup> ~~Scum~~ <sup>Scum</sup> ~~Scum~~  
of people have stormed the altruism;

The vision rises before the eye  
Teller in eyes, who fight and die  
Not ~~delusion~~ <sup>delusion</sup> but fierce with hopes

The Taylor ~~road~~ <sup>road</sup> across the Edge  
And Vinny Bridge dies where he stood  
Grim squiggled & smeared with Blood

(10)

The Bank has been rifled high & low,  
It's the PEOPLES TREASURY now, you know;

The ledgers are scattered & thrown away  
What need for ledgers the PEOPLE say  
Where each owns all and may take what  
he may.

In the noisy atrium now these floats  
The acrid smell of the Sheepskin Coats  
The Flagstones are coated still with  
mud

That no one cleans, and with stains of blood

In the Sanction Room the Rulers are;  
There's Hylitch, the Commissioner  
Smoking a heavy black cigar  
And ~~about~~ <sup>Heiny</sup> the Halfwit, wise of war.

Heiny

Hylitch the Commissioner, - heavy boots all mud,  
Hylitch the Commissioner, - features cut from wood,  
Hylitch the Commissioner with a mind misled  
Born for a dented Seaf, made a Boss instead,  
Hylitch the Commissioner hard as is an iron bar  
with a Hand of Lead  
But in war leaders,  
And to train leaders,

And underneath a smothered fire  
Of what was once a righteous fire.

And with him <sup>Heiny</sup> Aber the Halfwit-sits,  
As cruel as only can be halfwits,  
A thing with a watery weak blue eye  
And slithering features all awry,  
Contemptible and treacherous,

And underneath all lecherous -  
Such things may revolution spur  
To govern ~~now~~ <sup>some day</sup> we and you.

Heaped on the table all the while  
Is greasy money in a pile,  
Uncounted cash from vault & store -  
"Come take it, Brother, here, take some more!"

> ~~For the~~  
For the Brothers yes, - but for others what?  
The scurge, the ~~thing~~ <sup>danger</sup> - picture their lot

> . . . . .

And with that the Vision breaks and is fled  
 I in back in the atrium, - no one's dead,  
 The teller, still living and debonair,  
 Hands me a cheque book all unaware,  
 But old Viny Ridge has a questioning stare

And the Customers slide and move and glide  
 Ah, good old World! let me back inside

Soddy, you're wrong. It is not so!  
 The Banker gives us a Quid <sup>pro Quo</sup> ~~pro Quo~~  
~~Mr~~ Mr ~~Silas~~ <sup>Mr Midas</sup>, shake! you're the Real Stuff  
 - Well, another thousand, would be enough

#

Subtle canon

(6)

But Bankers, Gentle both or few  
Soon got to know a Thorp or two;  
Their place was not the open Air,  
Their Business was not on the Square

In fact, they realized their Trade  
Did so much better in the Stade!

The Banker, - it is not his Fault  
Needs first a hall & first class Vault.

It is a Rule that Bankers shall  
> Keep right away from a Canal.

May more than that, - they found the Sense  
Of all mankind lives on Pretence,  
Love's Dignity and Form and Style,  
A Temple and a stately Pile.

Man cannot stand upon his own,  
Must fortify himself in stone,  
Express himself in Urn & Bust  
In statue & Gray, I say he must.

⑦

No disbelief his soul can smirch  
If he ~~sets up~~ <sup>erects</sup> an A. I. Church  
And indicates his moral Bank  
With marble columns on a Bank  
Stable and strong his Life is set  
On a broad Base & bonded Debt

➤  
More still, the man, <sup>d Station</sup> ~~the~~ <sup>the</sup> ~~Banker~~ knows  
He has to have the proper clothes.  
Alone among creatures poor  
Man is the only one needs Dress.  
The noble Horse that strikes the Plain,  
Regards its saddle with Disdain,  
No string & Pearl, no <sup>Diadem,</sup> ~~Diadem~~  
Is needed for the Banyan then  
But man without Meticulous  
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And most the Banker's Obligation  
To do to indicate his Station  
With confidence the <sup>world</sup> ~~world~~ inspire  
By the bon ton of his Attire,

In flowing Throed his Form disguise  
And trim a Vandyke Beard to size.

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With this Apology, we may  
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> \* \* \* \* \*  
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9

The Poet says he knows a Bank whereon the wild  
Thyme grows,  
Embedded in a Sea of blue, the Periwinkle blows,  
And every Air that wanders there is scented by the Rose.  
But let him keep his fragrant Heap of Garbage if he will.  
His Bank I find a trifle rank: I know a better still.

I know a Bank and where it is, I do not care to say  
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Narrow & clean is the Street between and dark at the  
noon & day.

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Than the muffled Roll of a rolling Royce,  
All baser Traffic, under a Fine  
Forbidden by a Traffic Signo  
No garish Sunlight penetrates where  
The left is money the right is Prayer.  
Here only have their Habitat  
The Pauper and the Plutocrat.  
The Poor Pass in on the <sup>right</sup> to pray  
The Rich on the left pass in to pay.

18

The Poor through ~~as~~ Portal wide and High,  
 And the Rich through a Door like a Needle's Eye  
 From the church the sound of the Organ floats  
 In a golden Flood of its liquid Notes,  
 From the Bank then flows no musical tide  
 The floating Notes is all done inside

—  
 Inside the Bank is a wide wide Aisle,  
 The Guide Book calls it a 'Peristyle';  
 And after you have through that you come  
 To a pillared Hall called the Atrium;  
 The Guide Book says that the Frescoes on  
 The ceiling recall the Parthenon;  
 So lofty the Hall, so dim the light  
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So still, so calm it is, they say  
 That at times the <sup>Folk</sup> ~~people~~ from ~~across~~ the  
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By accident wander in to pray.

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Noiseless the People seem to glide  
From Desk to Counter to stand beside  
The courtly Tellers who <sup>bend</sup> bend their necks  
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The Ledger Keepers are dimly seen  
You know what they're doing, - ask anybody  
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They're busy with that contemplative trick  
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I rather suspect is a Privilege  
That he got at the Battle of Viny Ridge.

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I'm restless, yes, but I'll tell you what,  
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Do you think they'll lend it? They must have got it  
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But Soddy says all they have to do  
Is coin it; Viny, do you think it's true?

And with this an Assistant with courteous Bow  
Says "~~Sir Silas~~ Wegg, sir, will see you now"  
"Mr Midas"

Behind Mahogany and Teak ~~there~~ sits <sup>Mr Midas</sup> ~~Sir Silas~~ Wegg  
Courtious and Debonair and sleek, he needs no Wooden leg,  
The whole Environment makes good with Leany <sup>leather</sup>, polished <sup>wood</sup>,

And panelled Walls with just a Hint  
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No vulgar Signs of Common Toil  
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There And Daffodil and Violet  
<sup>in front of Mr Midas</sup>  
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And at that thought a sudden flash of future Visions  
And what may happen later on, appear before my  
Eyes,

Suppose <sup>from</sup> angry Argument, from bitter Social  
Hate,

Wild social revolution starts, - too late, alas, too late,

The Demons you are raising how you cannot then  
abate,

Suppose, suppose the Bank goes down in fire,  
and Flame and ~~plume~~ Smoke

The day that on that peaceful <sup>Town</sup> street, fierce Revolution  
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With <sup>Fury or</sup> the shouts of <sup>Scum</sup> ~~Scum~~ <sup>Scum</sup> ~~Scum~~  
of people have stormed the abomin;

The vision rises before the eye

Teller in eyes, who fight and die

Not <sup>delusion</sup> ~~delusion~~ but fire with Rayes

The Taylor + dead across the eye  
<sup>then</sup>

And Ving Bridge dies where he stood  
Grim squiggled & smeared with Blood

The Bank has been rifled high & low,  
It's the PEOPLES TREASURY now, you know;

The ledgers are scattered & thrown away  
What need for ledgers the PEOPLE say  
Where each owns all and may take what  
he may.

In the noisy atrium now these floats  
The acrid smell of the Sheepskin Coats  
The Flagstones are coated still with  
mud

That no one cleans, and with stains of blood

In the Sanction Room the Rulers are;

There's Glyitch, the Commissar  
Smoking a heavy black cigar  
And ~~about~~ <sup>Heiny</sup> the Halfwit, wise & war.

Heiny

Glyitch the Commissar, - Heavy boots all mud,  
Glyitch the Commissar, - features cut from wood,  
Glyitch the Commissar with a mind misled  
Born for a devoted Self, made a Boss instead,  
Glyitch the Commissar hard as is an iron bar  
with a Hand of Lead  
But in war fearless,  
And to train leaders,



And underneath a smothered fire  
Of what was once a righteous fire.

And with him <sup>Heiny</sup> Aber the Halfwit sits,  
As cruel as only can be halfwits,  
A thing with a watery weak blue eye  
And slithering features all awry,  
Contemptible and treacherous,

And underneath all lecherous;  
Such things may revolution spur  
To govern ~~over~~ <sup>some day</sup> we and you.

Heated on the table all the while  
Is greasy money in a pile,  
Uncounted cash from vault & store,  
"Come take it, Brother, here, take some more!"

> ~~For brother~~  
For the Brothers yes, - but for others what?  
The scourge, the ~~scourge~~ surgeon - picture their lot

>

And with that The Vision breaks and is fled  
 I in back in the atrium, — no one's dead,  
 The Teller, still living and debonair,  
 Hands me a cheque book all unaware,  
 But old Viny Ridge has a questioning stare

—  
 And the Customers slide and move and glide  
 Th, good old World! let me back inside

—  
 Soddy, you're wrong. It is not so!  
 The Banker gives us a Quid <sup>two</sup> <sup>two</sup> <sup>two</sup> Quid  
~~Mr~~ <sup>Mr</sup> Silas, shake! you're the Real stuff  
 — Well, another thousand, would be enough

#

Subtle canon