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Does anything eat bankers?

Harrietta Stork, 6, child, Market Scarborough

FOR CENTURIES IT HAS been assumed that the banker had no natural predator. Traditionally bankers have been low-profile, tame beasts who shun human company out of fear and embarrassment, and whose natural life-caution makes them extremely careful in zoos and wildlife parks, thus minimising the risk of accidents.

However, recent events have shown previously unknown behavioural patterns amongst several species of banker. It transpires that many bankers, when left in unattended, unregulated markets, can turn feral and embark on ravenous sprees in which they risk their and others' livelihoods to gorge themselves on vulnerable financial institutions.

Furthermore, evidence has come to light that bankers do, when the mood takes them, resort to monetary cannibalism – there is independently verified footage of banks swallowing other banks whole, before spewing them out a short time later, lying on the ground, and whimpering to the government for help.

Following these revelations, bankers have also been fed to the tabloid press, which had previously shown little interest in them as a potential news source. The recent spectacular crises have shown

that bankers can, in fact, provide valuable 'newstrients' to satisfy a tabloid's hunger.

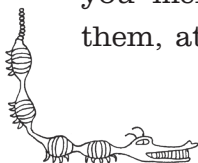
The behaviour of bankers has always been baffling, and increasingly has become almost completely alien to us. However, whilst we can find it near impossible relate to them, the latest scientific research shows that ordinary human beings do in fact share 70 per cent of the same DNA as bankers. We are, it seems, much more closely related than anyone had previously thought.

What should I do if I find myself being chased by a banker?

Paul Small, 33, elbow surgeon,
Hackney Marshes

THERE IS SOME DISPUTE OVER the best course of action in this unfortunate but common circumstance. Some suggest you should stand still, others advise running in a zig-zag, others advocate climbing a tree.

The most important thing is not to show the banker any hint of financial vulnerability – they can sense it from several miles away, and once the scent is in their nostrils, they will hound and pester you mercilessly until you take a loan out with them, at which point they will slowly savage you





limb from financial limb. And never look bankers directly in the eye. They will gore your soul.

I always thought banking was boring. How wrong was I?

Colin Lunch, 44, freelance fire risk analyst,
Norwich-on-Sea

V^{ERY}.

Er, yup. So how come banking has suddenly become so lethally risky that the government has now officially classified it as an extreme sport?

Colin Lunch, 44, freelance fire risk analyst,
Norwich-on-Sea

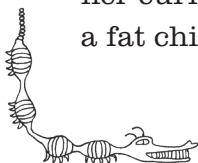
FOR MILLENNIA, BANKING WAS commonly thought of as the preserve of dull, safety-first, bean-counting squares who only did the job because of their inexplicable enjoyment of skull-crushing tedium.

However it now transpires that the banking community, far from being the buttoned-up epitome of conversational minimalism and the straight-laced safeguard of stability that we all

assumed it to be, has in fact been playing financial Russian roulette with the entire world's economic wellbeing.

This revelation has shocked the planet to its molten core. It has been like finding out that your next-door neighbours Marjorie and Dennis, both aged 55 and active members of the local Crown Green Bowls club, are in fact the ex-Presidents of a bit of Yugoslavia and are about to take a very long unpaid sabbatical in The Hague; or that your local library, in addition to its core lending-and-fining business, has been running a satanic book-defacing cult, in which the staff gather in a woodland clearing, strip buck naked, date stamp each other's buttocks, and scrawl anti-monarchist graffiti all over the collected works of Anthony Trollope.

The culture shift began when banks realised they had achieved a level of trustworthiness that was so far beyond suspicion as to give them free license to have a bit of fun on the side with their customers' money. Thus began the dangerous addiction to safety-harness-free lending that has led to today's crisis. Chucking mortgages and loans around with the gayest of abandons was a huge adrenaline rush for ordinary bankers, who were more used to shunting grandma Doris's giro cheques around her current accounts like an unwanted pea around a fat child's plate.





High street banks began behaving increasingly tittishly towards their customers, offering their savers lower rates of interest than a 50-volume encyclopaedia of socks, and fining them for being financially unsuccessful – when Muddy Waters bluesily mused that “you can’t lose what you never had”, he had clearly never been £1 over his overdraft limit for twenty minutes.¹ Banks of course defend such charges by claiming that they are, in their own quirky way, simply encouraging people to be wealthier. Their critics respond that fining people for overdrawing themselves is akin to a sports teacher punishing a slow child for coming last in a running race by thwacking him repeatedly in the kneecaps with a monkey wrench whilst screaming at him to try harder. The banks win the argument by retorting that it’s a free country, they can do what they like, and who are you to tell them how to live their lives?

In summary, the banking sector has cocked several king-sized luxury snooks at the world,

1 In a further blot on Waters’s already minimal reputation as a financial adviser, the Credit Crunch has now proved conclusively that: (a) you quite clearly can lose what you never had; (b) you can also lose what no-one ever had; and (c) the time has come to try to stop losing stuff as a general rule. Waters may have been the ‘Father of Chicago Blues’, and to listen to a single wordless murmur of his voice may be to imbibe liquefied elemental truth, but the time has come to reassess the economic reliability of his lyrics.

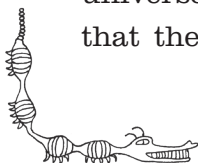
safe in the knowledge that it is so important to the smooth running of modern society that governments will always be there to catch them when they fall, jump or are pushed off their financial Beachy Heads.

I know exactly what will happen to me on a month-to-month basis because I read my horoscope. So would it not have been possible for someone, somewhere, to have predicted this crisis?

Maradona Smith, 22, dog coiffeuse, Notting Hill

YES, BUT ONLY BY someone with one or more of the following rare qualities: foresight; hindsight (based on knowledge of the world's previous economic bungles); or a rudimentary grasp of basic arithmetic. No-one else, alive or dead, could possibly have predicted this economic house of cards would come crashing down like an elephant on a wedding cake, and unfortunately, no-one had either the foresight or hindsight to use any foresight or hindsight. Such is life.

Some of the greatest brains in the economics universe have claimed they had no way of knowing that the problems of 2008 would happen. Others





argue that they would have given themselves a better chance if they hadn't been locked in a special golden dungeon rolling around in 100-dollar bills and gurgling like well-fed babies.²

In some ways, the financial markets have displayed the same complacency and lack of prudence as the dinosaurs, who completely failed to prepare for an asteroid attack which they ought to have been able to predict from the existing geological evidence available to them and the balance of probability. Instead they thought to themselves: "Hey, we've had this planet stitched up for 150 million years now, and I've got big teeth. What could possibly go wrong?" So they smugly swanned around, roaring, eating cavemen and trying to get off with Raquel Welch, until, sure enough: Whack. Hello Dr Asteroid, goodbye Johnny Dinosaur.



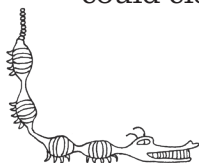
² See Appendix 1 for confirmation of whether or not they could have foreseen these problems.

A mate of mine in the pub told me the problem is that the whole financial world has suddenly got the jitters because of the sudden and belated realisation that, while there appears to be a lot of money in the world, almost none of that money actually exists. Is this true?

Derek Scotch, 25, ATM analyst, Macclesfield

YES. MOST MONEY IS pretend. This has come about because banks realised that they could exploit their reputation as dullards to lend out around 30 times the amount of money they actually own without anyone raising an eyebrow, let alone an objection.

Furthermore, the bank you borrow your money from has itself probably borrowed that money from another bank, which in turn will have borrowed from another bank, and so on. This process is theoretically infinite, meaning that when you take a loan out, what you receive is, in essence, homeopathic money – it contains barely a trace of the original cash, but supposedly has the same function. Some experts claim that it works just as well as hard currency. Others are convinced that it is logically and practically such hogwash that you could clean a stadium full of pigs with it.





**To my admittedly untrained head,
that seems an odd way of doing
things. How come this has come
about?**

Hadrian Stoop, 63, breakfast accessory inventor,
Twickenham

THE ORIGINS OF THIS form of alternative finance can be traced back to Biblical times. The recently discovered and as yet unpublished ‘Gospel According To Alvin’ offers a radical new version of one of Jesus H. Christ’s most famous miracles. The story goes that Jesus, then in his late 20s or early 30s, had just finished a particularly long and involved new parable in front of a sold-out 5,000-strong audience at an outdoor festival gig.³ He noticed that his crowd was looking quite tired and hungry⁴ and so, in lieu of his usual ‘Dead

3 This was a three-and-a-half hour epic entitled ‘The Parable Of The Tall But Unpopular Man’, the fundamental message of which is that, just because you have long arms, you do not have to use them to smash people in the face. It is thought to have been a satire on the heavy-handed violence of Roman imperialism. Had this parable been published in one the four A-list gospels, it might have been able mollify modern-day American foreign policy.

4 “And the audience was bored. And Saleph who was from Jericho did heckle Jesus, and said unto him, ‘Oi, Jesus, get off. That was self-indulgent rubbish, Jesus. You’ve lost your edge.’ But Jesus refrained from telling Saleph that he did not come down to where he worked and tell him how to clean

Mouse Live Mouse' encore, he promised to give the crowd the five loaves of sliced white and two whole cod from his dressing room (his contractual rider at all of his major shows by this stage of his career).

He then buttered four of the loaves, filleted and mashed the fish, and shaped it into thin rectangles which he then covered with breadcrumbs from the fifth loaf. After a quick whizz in the frying pan, Jesus lent a fishfinger sandwich to each of his twelve disciples (even Thomas, who was vegan, and Andrew, who had hated the smell of fish ever since being shoved into an aquarium on a school trip). The self-proclaimed Son of God told the apostles to pay him back whenever they could, hopped on his magic donkey, winked at the crowd, and skedaddled.

The devout dozen, being good Christian men, felt guilty about being the only ones with food in an increasingly bemused, ravenous and restless congregation. Therefore, each disciple lent his fishfinger sandwich to a member of the audience. Inspired by this example, those spectators then passed their food on to the people sitting next to them, who in turn lent it to the people next to them, and so on, and so on. Eventually, twelve people

toilets. For he was merciful, and believed his new parable to be artistically valid.” Alvin 14:12.





sat in the back row were left clutching somewhat soggy and misshapen fishfinger sandwiches, while each of the remaining 4,988 people in the capacity crowd was owed one fishfinger sandwich.

In this way, although technically Jesus did not actually feed the 5,000, he did enable them all to go home knowing that they were one fishfinger sandwich in credit, which they could call in whenever they felt like a snack. Though by no means his most impressive piece of magic, its value as a PR exercise was incalculable in terms of raising Jesus's profile.⁵ Furthermore, and of greater long-term consequence, the Middle East's then number-1-ranked messiah had invented the principles of modern banking.



5 Experts consider this 'miracle' to have been second only to crucifixion in terms of increasing public awareness of what St Peter used to refer to as "Brand Jesus".