

## 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  
Good things happen to bad people, bad people, bad people

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

Good things happen to bad people, bad people, bad people  
Good things happen to bad people, bad people, bad people  
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

Good things happen to bad people, bad people, bad people  
Good things happen to bad people, bad people, bad people  
Good things happen to bad people, bad people, bad people  
Good things happen to bad people, bad people, bad people  
Good things happen to bad people, bad people, bad people  
Good things happen to bad people, bad people, bad people