

The Siding man

I was only twelve at the time,
When the Siding man came to town.
He had a gift, he was a slick talker.
It was our house, he found.

We were setting around the table that night.
My father, mother, and me.
The Siding man was seated between my parents,
Taking advantage you see.

Your house will look like a million bucks,
And only for 56 and some change a month.
Dad born in 23, had an eighth grade education.
He was as confused as could be, by the conversation.

Jumping in with my two cents,
Dad you can't afford it, look and see.
The house payment at 156, the car at 73,
The new furnace we got for 68, this stuff's not free.

It all adds up, these three
And comes to a total of way too much.
Not for the 56 and some change each month.
You won't have any money, not even for lunch.

The Siding man was not happy with me.

He moved his chair over and said look here son,

We're talking your father and me,

You don't understand high finance, let him be.

I know math I said to the man.

The numbers don't add up, it's simple to see.

You smart aleck kids need to watch your mouth,

Your father knows what he needs, now butt out!

You can't sign those papers, I said to dad.

The numbers not there, you're being had.

My good man, the Siding man says,

A few hours of overtime, that's all done and said.

The siding was installed in the summer of that year.

We did not have a merry Christmas nor a Happy New Year.

Dad and mom fought most every day.

Over money we did not have, but had to pay.

It was the year 63, when the Siding man came to town

The clown made his commission, made his dime.

Dad and mom ended up losing everything;

It was only a matter of time.

I wonder whether he was able to sleep at night.

Did he have a conscience, did he fight with his wife.

He ruined my parents dreams, of owning their own home.

They never did, it was our house he found.

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