

## CaUSE

There's a monster after me called Personal Debt. Be careful! It's fierce and relentlessly aggravating. Every time I look in its eyes, it increases my stress upsets my ulcer, destroys my financial well being.

I try to ignore Personal Debt but it gets angrier launches a vendetta and sends its handler, the collector, to make my life miserable with constant reminders decreased credit score, daily calls, harassing letters.

I move, change my name, my number is unlisted but still they track me, contact me everyday requesting more money. Woah, my debt changed hands so I have no idea which collector to pay.

How can they follow me without actually moving? catch me without touching? The problem is out of hand driving me out of mind. Pay after payment after payment sent hopelessly to keep up with their demands.

Personal Debt chips away at my future, affecting bill increases, erases relationships, precipitates instability. My name is blacklisted, barred from buying a car, having a job, a house, savings for the family.

It's a financial bloodletting, an economic lynching  
and those who *won't* show up to my hanging/picnic day  
are the ones I owe the most; they make all the  
arrangements, hire the hands, and schedule the play.

So how did I get here?  
strung up over percentages and rates?  
If I had other choices, I'd be strung out on meds  
blissfully swinging in my hammock, completely sedated

...it all started when I entrusted a financial agency with  
my bones and became convinced that my signature  
was the only thing necessary to  
alleviate debit and credit pressure...

That would have been the story I would relay to kids  
years later, decades too late for me to care  
about owing, knowing that I would never pay and  
assumed someone would cancel the debt I had to bear

Not so. Personal Dept began aggravating my family's  
families, harassing them for payments too.  
My children's cause for killing me was spiteful  
but at least the insurance money offset my unpaid dues.