

Describe something you have inherited that you find flawed.

The town files in for the 8th annual race between the tortoise, Joe T. Plumber Plumber, and the hare, Mr. GoldsteinKrupp. Men, women, and children of the city of Fabric take their seats, eating large popcorns and drinking sodas. Everyone's eyes fixed on the track waiting to see if this year the tortoise will have a chance.

There are regulators at every mile to ensure the hare plays by the rules established by the Security Enforcement Commission. The fans have no influence on the race. Whoever crosses the finish line first is awarded one million coins plus a bonus correlating to the time the winner finishes under his opponent. Guiding the path is yellow caution tape to guide the competitors- "it serves as merely a guide" says the tape-makers.

Gun shot. The contestants start the race. Naturally, the hare jumps ahead of the tortoise keeping a calm pace as he saunters down the track. But a leisurely victory and a mere million coins are insufficient for GoldsteinKrupp. In between the first and second mile, where no regulators can see, the hare cuts under the tape and enters an underground tunnel to emerge near the beginning of the fifth mile. The hare casually uses similar subterfuges throughout the race knowing that the understaffed regulators will not catch him.

While the hare is heading through a maze of intricate tunnels located under the bleachers, the tortoise is approaching the 3rd mile, heading down the track as indicated. He stops briefly every mile to inquire about each regulator's wife, kids, and personal life.

The hare finds himself cutting across to the 11th mile when he hears a rusty cringe coming from above ground, but the hare chooses to ignore it, keeping his eyes on the prize. Then, there is an even louder, slow, creaking noise and then a crash. The hare is knocked in the head, falls to the ground, and feels a sharp pain in his arm. The bleachers above the hare have collapsed, and many spectators are injured. With tormenting pain, the hare moves some dirt and crawls his way out to the eleventh mile. The hare grips his arm and walks slowly to the finish line to accept his rightly deserved prize. The crowd, some of them on the ground, is staring at the hare angrily, but unsure of what they have just experienced.

My generation and I are about to inherit this race- an unstable, corrupt financial and political system. Regulators are unaware and understaffed while rating agencies are misguiding and conflicted. Banks have put money as their top priority, the ends have justified the means, and when the ends became a financial collapse, Americans were hurt and confused. Our task as heirs is to return the business world to a state where an ethic code is paramount and civilians are never the victims of their own creation.

Tortoise= America

Hare= Banks

Regulators= Regulators

Tape-makers= Rating agencies

Sub-ground= Sub-prime loans

Bleachers= Housing market

Prize= Bailout

Intricate system of tunnels= Derivative markets

