

Is it just me, or is anyone else getting just a little tired of hearing "Toxic Asset" as though the term were something we should all just accept, like "Home Improvement" or "Nightly News"? A I mean, come on, "Toxic Asset"?!? A What is that, a pseudo-ironic rock band name, like Iron Butterfly, Led Zeppelin, Grateful Dead or Velvet Revolver? Who coined this phrase? A Toxic Assets... How about "The Scattered Shards of Countless Shattered American Dreams" A At least that would reflect the actual basis of these stakes. What is the flip side to a Toxic Asset; Healthful Liability? A Invigorating Death? A Happy Foreclosure? A Gleeful Depression?

Count me out. I want to call these what they are — **Bad Bets**.