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Curses you need in times like these

Maledictions. Unhappy with your broker? Put in a call to the Spirits General

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The credit crunch, Wall St. bailouts, corporate cannibalism, collapsing commodities prices - their effects have crept northward, saddling you, hapless Canadian, with downward spiralling investment portfolios, declining real-estate values and a diving loonie.

The future looks spooky, indeed.

Who you gonna call? Not ghostbusters, but the ghosts themselves - the good ones. This year, use Halloween wisely to curse the fat cats and rehabilitate yourself.

You don't have to be a sorcerer to dabble in payback maledictions and turnaround spells. You don't even have to be strange. Any old enchantment can be simplified and modernized, and making magic can be simple. Often it needs no planning or props - no eye of newt or goat entrails, not even black cats. At most, you might have to rifle through your kitchen cupboards or the discount bin at Pharmaprix.

There are a few rules. Mind your motives: curse justly, not maliciously. Mind your thrices, too, when you have a script or a name to repeat, when you're turning, and when you're weaving your circles - all three times, please.

Spells and curses come in only four varieties; just choose your weapon:

Revenge curses settle scores.

Warning spells get promises honoured.

Binding curses weaken your opponents.

Repudiation spells undermine institutionalized malice.

Here are three quick'n'easy curses of your own to use against the credit crunch.

The Cloud Curse: Feel like you're followed by a black cloud, when someone you know deserves it more? Here's the rare revenge curse that you can cast in broad daylight, even in a crowd.

All you need's a clean sewing needle. Stand outside in any weather. Black clouds are not essential. A private spot is best, but also not essential.

With the needle, prick the middle finger of your left hand. (Gently!) Point that finger straight up to the sky. Slowly turn 180 degrees left; quietly name the person who deserves your cloud. Lower your arm while you repeat the name once.

Cradle your left hand in your right; squeeze gently; say the name once more. That little black cloud now belongs to its rightful owner.

Break Your Brokerage: The great power of this binding curse is inversely proportional to its wonderful simplicity.

First, move what's left of your accounts elsewhere. Write to the brokerage you've left (not to any person there, since your spell must constrain the institution). Be civil, general, brief: "Think much?" Sign your name; add your address; make this look like a real complaint.

Now, the pièce de résistance. On the letter itself (not the envelope - you want it to get there!) spell the institution's name backward. Dear Investor's Group becomes Dear Puorg Srotsevni; Fidelity Investments becomes Ytiledif Stnemtsevni.

Mail it, then sit back and watch the brokerage's fortunes implode. Don't worry about hurting other investors' accounts; your curse protects them.

The Turnaround: This simple, elegant warning spell holds your financial institutions to the agreement they made, once upon a time, to grow your money.

Spirits abhor malfeasance, and the Turnaround calls on the Spirits General, "the Kings, Dukes, Governors and Commanders (according to an ancient text) of the legions for the gathering of the forces to a single will. No frivolous call, this summons should only be performed when the importance of the need is such as to not bring wrath and retribution upon ye."

In other words, cast this spell only correctively. Don't use it to make money you didn't have to begin with.

Simply get the Spirits General into each of your financial institutions: your bank, your mortgage holder, your investment company. When you next make a deposit, casually print SPIRITS GENERAL anywhere on the deposit slip. Same for paperwork coming from your other institutions; print SPIRITS GENERAL on any margin anywhere.

No paperwork forthcoming? Send a note. Print your account number on it, and SPIRITS GENERAL. It'll go in the trash, sure - but the spirits will be in, and off to the races. Bet on it.

Dawn Rae Downton's Little Book of Curses & Maledictions for Everyday Use comes out next year from New York's Skyhorse Publishing.