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May 21, 2011 This article was adapted from "Reckless Endangerment: How Outsized Ambition, Greed and Corruption Led to Economic Armageddon," by Gretchen Morgenson, a business reporter and columnist...

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Some disclosures: I review the new book, "Reckless Endangerment: How outsized

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ambition, greed, and corruption led to economic Armageddon”, by Gretchen Morgenson and Josh Rosner, not because both authors are my friends. They are. Nor do I review this book because it concisely summarizes the confluence of public policy and private avarice we all know as the subprime mortgage crisis.

“Reckless Endangerment” and the unwritten history of ...

Praise For Reckless Endangerment: How Outsized Ambition, Greed, and Corruption Created the Worst Financial Crisis of Our

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Time... “Gretchen Morgenson is a national treasure. Year after year, she has dragged Wall Street miscreants out of the shadows, exposing their dirty secrets to the public that they bamboozled with schemes and deceptions.

Reckless Endangerment: How Outsized Ambition, Greed, and ...

Reckless Endangerment; How Outsized Ambition, Greed, and Corruption Led to Economic Armageddon; By: ... Reckless Endangerment was an interesting overview of how we find ourselves in our recent financial crisis (at

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least with respect to issues in the United States). The authors do a nice job of tying individual events of the last twenty years

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A Washington Post Notable Nonfiction Book for 2011 One of The Economist's 2011 Books of the Year In Reckless Endangerment, Gretchen Morgenson exposes how the watchdogs who were supposed to protect the country from financial harm were actually complicit in the actions that finally blew up the American

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led to the economy. Drawing on previously untapped sources and building on original research from coauthor Joshua Rosner—who himself raised early warnings with the public and investors, and kept detailed records—Morgenson connects the dots that led to this fiasco. Morgenson and Rosner draw back the curtain on Fannie Mae, the mortgage-finance giant that grew, with the support of the Clinton administration, through the 1990s, becoming a major opponent of government oversight even as it was benefiting from public subsidies. They expose the role played not only by Fannie Mae

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led To Economic Armageddon
executives but also by enablers at
Countrywide Financial, Goldman Sachs, the
Federal Reserve, HUD, Congress, and the
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greed, aggression, and fear led countless
officials to ignore warning signs of an
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Year The New York Times's Pulitzer Prize-winning columnist reveals how the financial meltdown emerged from the toxic interplay of Washington, Wall Street, and corrupt mortgage lenders In Reckless Endangerment, Gretchen Morgenson, the star business columnist of The New York Times, exposes how the watchdogs who were supposed to protect the country from financial harm were actually complicit in the actions that finally blew up the American economy. Drawing on previously untapped sources and building on original research from coauthor Joshua Rosner—who himself raised early warnings with the public and

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investors, and kept detailed records—Morgenson connects the dots that led to this fiasco. Morgenson and Rosner draw back the curtain on Fannie Mae, the mortgage-finance giant that grew, with the support of the Clinton administration, through the 1990s, becoming a major opponent of government oversight even as it was benefiting from public subsidies. They expose the role played not only by Fannie Mae executives but also by enablers at Countrywide Financial, Goldman Sachs, the Federal Reserve, HUD, Congress, the FDIC, and the biggest players on Wall Street, to show

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how greed, aggression, and fear led countless officials to ignore warning signs of an imminent disaster. Character-rich and definitive in its analysis, this is the one account of the financial crisis you must read.

This book is available as open access through the Bloomsbury Open Access programme and is available on www.bloomsburycollections.com. This book examines the role of Fannie Mae, Freddie Mac and other key players in the American mortgage market, in precipitating the current global financial crisis. From

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President Clinton's announcement of the 'National Home Ownership Strategy' in 1995 to its collapse in 2008, this book deftly explains the aims and consequences of extending mortgage lending to people who could not afford home ownership. Bankers, investment banks, rating agencies and derivatives have all been awarded their share of the blame, while politicians, regulators and government agencies have successfully avoided theirs. Fannie Mae and Freddie Mac have been implicated, but the true story of their marriage made in hell has never been told.

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An alphabetical reference containing more than 3,500 financial terms combines definitions, lucid explanations, and examples to simplify complex financial issues.

The financial collapse of Fannie Mae and Freddie Mac in 2008 led to one of the most sweeping government interventions in private financial markets in history. The bailout has already cost American taxpayers close to \$150 billion, and substantially more will be needed. The U.S. economy--and by extension, the global financial system--has a lot riding

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led Fannie and Freddie. They cannot fail, yet that is precisely what these mortgage giants are guaranteed to do. How can we limit the damage to our economy, and avoid making the same mistakes in the future? Guaranteed to Fail explains how poorly designed government guarantees for Fannie Mae and Freddie Mac led to the debacle of mortgage finance in the United States, weighs different reform proposals, and provides sensible, practical recommendations. Despite repeated calls for tougher action, Washington has expanded the scope of its guarantees to Fannie and Freddie, fueling more and more housing and

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mortgages all across the economy--and putting all of us at risk. This book unravels the dizzyingly immense, highly interconnected businesses of Fannie and Freddie. It proposes a unique model of reform that emphasizes public-private partnership, one that can serve as a blueprint for better organizing and managing government-sponsored enterprises like Fannie Mae and Freddie Mac. In doing so, *Guaranteed to Fail* strikes a cautionary note about excessive government intervention in markets.

From the # 1 New York Times--bestselling

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author of *Black Hawk Down: The “shocking”*
story of the country’s unlikeliest drug
kingpin (The Baltimore Sun). By the early
1980s, Larry Lavin had everything going for
him. He was a bright, charismatic young man
who rose from working-class roots to become a
dentist with an Ivy League education and a
thriving practice, and a beloved father with
a well-respected family in one of
Philadelphia’s most exclusive suburbs. But
behind the façade of his success was a dark
secret: Lavin was also the mastermind behind
a cocaine empire that spread from Miami to
Boston to New Mexico, catering to lawyers,

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stockbrokers, and other professionals, and generating an annual income of \$60 million for the good doctor. Now, Mark Bowden, a “master of narrative journalism” (The New York Times Book Review) tells the harrowing saga of Lavin’s rise and fall in “a shocking American tragedy . . . [that] shoots straight from the hip” (Pittsburgh Post-Gazette). “An engrossing crime story and a compelling morality tale.” –The Arizona Republic “Has all the elements of a chilling suspense thriller . . . A smoothly crafted, exciting, can’t-put-it-down book.” –The New Voice (Louisville)

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A New York Times and Wall Street Journal Bestseller The importance of money in our lives is readily apparent to everyone--rich, poor, and in between. However grudgingly, most of us accept the expression "Money makes the world go round" as a universal truth. We are all aware of the power of money--how it influences our moods, compels us to take risks, and serves as the yardstick of success in societies around the world. Yet because we take the daily reality of money so completely for granted, we seldom question how and why it has come to play such a central role in

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our Lives. In *Coined: The Rich Life of Money And How Its History Has Shaped Us*, author Kabir Sehgal casts aside our workaday assumptions about money and takes the reader on a global quest to uncover a deeper understanding of the relationship between money and humankind. More than a mere history of its subject, *Coined* probes the conceptual origins and evolution of money by examining it through the multiple lenses of disciplines as varied as biology, psychology, anthropology, and theology. *Coined* is not only a profoundly informative discussion of the concept of money, but it is also an

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