



# Complicit: How Greed and Collusion Made the Credit Crisis Unstoppable (Bloomberg)

*Mark Gilbert*

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The credit crunch is affecting every investor and every consumer, every industry and every government program, yet few people truly understand how it happened. Subprime mortgages have been center stage, but behind the scenes a conspiracy of greed among bankers, investors, rating agencies and regulators has imperiled everyone's financial future. We need to know what went wrong and how to change the practices that led to this calamity.

Bloomberg columnist Mark Gilbert shows how Wall Street's tolerance for extremes made the global credit crunch both foreseeable and inevitable. He offers a blow-by-blow account of what went wrong and what lessons need to be learned from the crisis.

- Gilbert's argument—that everyone with skin in the money game had a vested interest in pretending that nothing could go awry—is a well-defended, compelling indictment of the financial community.
- Gilbert is able to make complex financial events easy to understand.
- His outlook is truly global: this financial crisis respects no geographical boundaries, and Gilbert draws on anecdotes and examples from around the world to make his case.

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