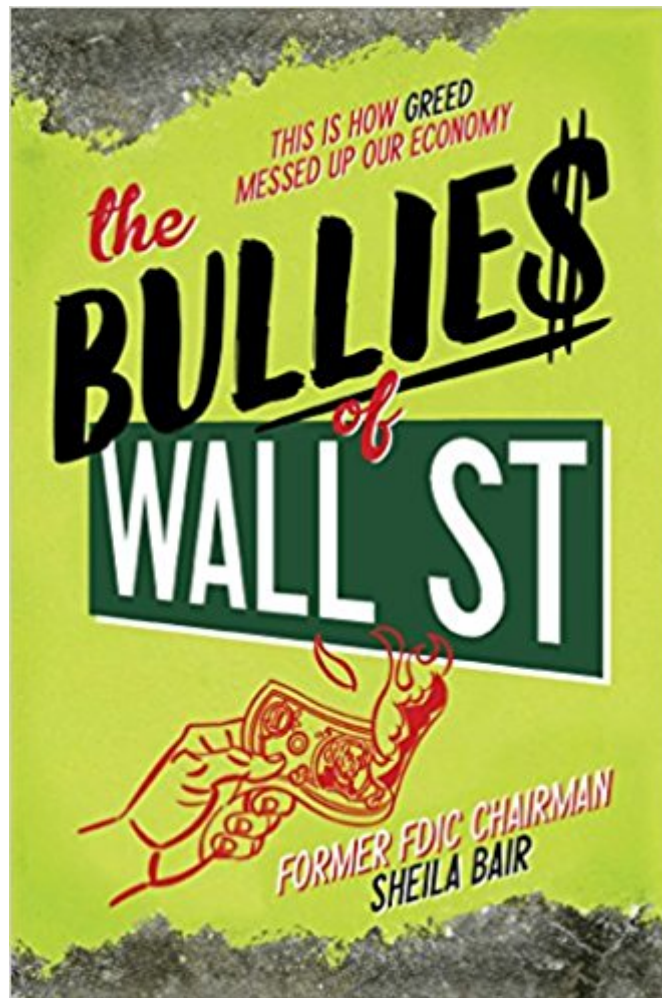




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The Bullies Of Wall Street: This Is How Greed Messed Up Our Economy



Synopsis

Can knowing how a financial crisis happened keep it from happening again? Sheila Bair, the former chairman of the FDIC, explains how the Great Recession impacted families on a personal level in this easy-to-understand book “that puts a human face on the economic crisis” (School Library Journal). In 2008, America went through a terrible financial crisis, and we are still suffering the consequences. Families lost their homes and struggled to pay for food and medicine. Businesses didn’t have money to buy equipment or hire and pay workers. Millions of people lost their jobs and their life savings. More than 100,000 businesses went bankrupt. As the former head of the Federal Deposit Insurance Corporation, Sheila Bair worked to protect families during the crisis and keep their bank deposits safe. In *The Bullies of Wall Street*, she describes the many ways in which a broken system led families into financial trouble, and also explains the decisions being made at the time by the most powerful people in the country—from CEOs of multinational banks, to heads of government regulatory committees—that led to the recession.

Book Information

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Age Range: 12 and up

Grade Level: 7 and up

Customer Reviews

Gr 8 Up “In 2008 the United States suffered a financial crisis and recession unlike any other

since the stock market crash of 1929. At the time of this crisis, Bair was the chairperson of the Federal Deposit Insurance Corporation. According to the author, the prime reason for this crisis boiled down to too much borrowing. While not excusing individuals completely, the author sharply criticizes CEOs of large banks and their allies in government. Bair convincingly presents her case by first relaying six (fictional but based on actual people she encountered) stories of youths whose families were negatively impacted by the recession in one way or another (subprime mortgages, loan modifications, declining property values, loss of jobs.). She goes on to describe in intimate detail her involvement with bank bailouts and banking reforms. Her analysis of the crisis (particularly the "Too Big to Fail" mentality) and the six case studies are very perceptive. Readers are given keen insight into the link between banking and the economy. An excellent selection that puts a human face on the economic crisis. —Jeanette Lambert, Nashville-Davidson County Schools, TN --This text refers to the Hardcover edition.

—“Readers are given keen insight into the link between banking and the economy. An excellent selection that puts a human face on the economic crisis. — (School Library Journal) Bair is to be praised for her attempt at breaking down complex economic information to a middle- and high-school level of understanding. (Booklist) --This text refers to the Hardcover edition.

At times it seemed to be directed to a younger audience but the message was extremely clear. The majority of the government effort was to save the banks and those who profited from the schemes they dreamed up to make money for themselves. Any effort to help the regular folks that got caught up in the fallout were designed to be as difficult as possible to qualify for or were largely ineffective. Certainly, no member of the working class had money handed to them in the manner that the banks received. A real lesson in how our society rewards those who have plenty with more, even when they are doing wrong.

Sheila Bair is great. She should be given much more publicity in discussion of the financial crisis. Most of the discussion focuses on Geithner, Paulson, and Bernanke. She did a lot to make sure policy makers considered the little person mixed up in the crisis, although not fully successful due to the influence of the big banks. She provides much clarity in explaining the crisis.

Finished reading —“Bullies— Only now calming down. Shakes my confidence in our financial system. Thank you Sheila Bair and others like you who fight for common

sense and fairness, and who are in a position to make a difference. Every American
• not only our young people • need to read your book.
I'm sharing mine with friends and family alike, or encouraging them to buy a copy.

Although most of this is past knowledge it is still an informative book by a person who would like to see my country escape from the clutches of "Greed". Unfortunately, few people seem to care.

This was very informative and easy reading (juvenile literature!). The very first story made me cry. Since Ms. Bair lived through the real estate crash and had direct influence in how it was handled through her role at FDIC, a true insider's viewpoint of what went wrong with hedge funds, mortgages, and banking. Now, if we could just fix it!

Very informative book!!! Great!!!

Although the reading level is quite low, middle school , it is accurate and to the point. It also destroys the concept of "Too big to fail" as dangerous and not needed.

Everyone should read this - great source of explanations and easy to follow and understand the financial debacle

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