

## Whoops: Why Everyone Owes Everyone and No One Can Pay

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Anyone who cares to know about the current financial situation; how we got there and who was responsible for it should read this enlightening and entertaining account by Lanchester. In his book, Lanchester brings to light what triggered the 2008 financial crisis. He lets people know what really went wrong in this compelling and understandable story.

The author takes us back in history and discusses the 1989 communism collapse that brought about financial markets liberalization and the abolishment of regulation in the United States. The author explains various financial concepts in a comprehensible language that can be understood by even the lay readers.

He clearly discusses the introduction and domination of the markets by collateralized debt obligations and credit default swaps. In the book, the author claims that "the process of lending is no longer driven by the legitimate desire of poor-but-reliable people to own a house, but instead a manufactured process driven by capital which is set loose looking for people to sign up loans.

An epidemic began of what has come to be known as 'predatory lending': mortgage lenders doing everything they can to sign up borrowers at higher-than ordinary, sub-prime interest rates, so that the debt they created could then be pooled and securitized and sold on as tranches of various grades of CDO<sup>1</sup>.

After reading this book, the reader will get to understand several things. Firstly, the reader will get a clear and comprehensible explanation of financial instruments and derivatives. The reader will also get to know the history of how the financial crisis started in the United States and UK and the devastating effects it has had on the economy. The author also explains how and why humans are not able to evaluate risk.

He also discusses why risk analysis programs and models lead us into taking even more risk and consequently, lead us into making the wrong decisions. The author gives a clear account on how and why things went wrong and were unable to be detected by people responsible for that. The reader will also get an understanding of the history of

# Whoopswhy Everyone Owes Everyone And No One Can Pay

**Lingsheng Yao**



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