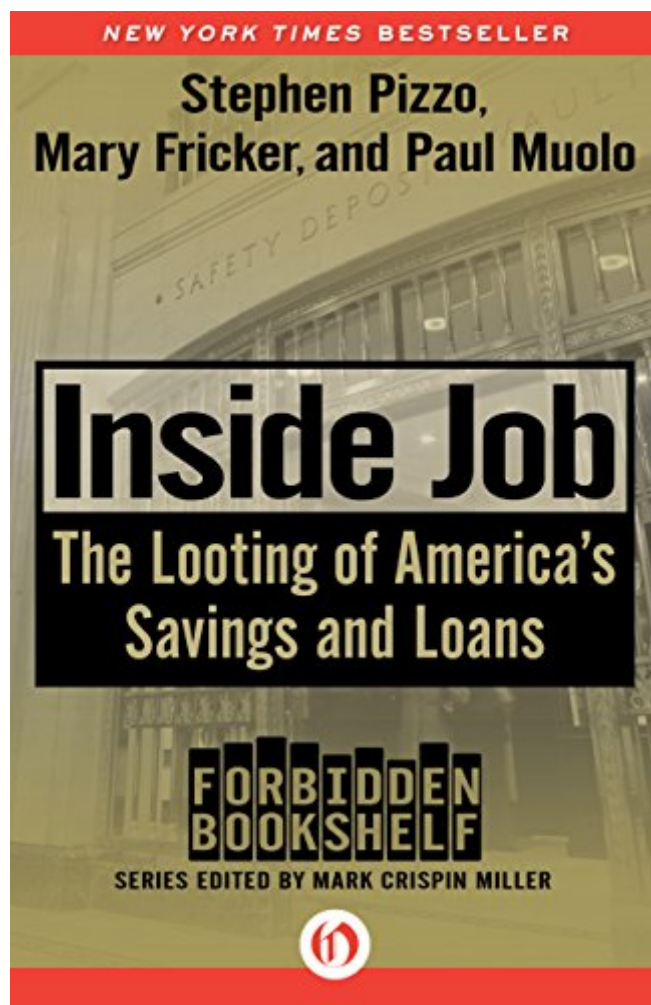


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# Inside Job: The Looting Of America's Savings And Loans (Forbidden Bookshelf)



## Synopsis

A fast-paced and gripping account of one of history's most infamous financial disasters. For most of the 20th century, savings and loans were an invaluable thread of the American economy. But in the 1970s, Congress passed sweeping financial deregulation at the insistence of industry insiders that allowed these once quaint and useful institutions to spread their taxpayer-insured assets into new and risky investments. The looser regulations and reduced federal oversight also opened the industry to an army of shady characters, white-collar criminals, and organized crime groups. Less than 10 years later, half the nation's savings and loans were insolvent, leaving the American taxpayer on the hook for a large hunk of the nearly half a trillion dollars that had gone missing. The authors of *Inside Job* saw signs of danger long before the scandal hit nationwide. Decades after the savings and loan collapse, *Inside Job* remains a thrilling read and a sobering reminder that our financial institutions are more fragile than they appear.

## Book Information

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## Customer Reviews

Overall this is one of the best books I have read. The level of reporting, the details, the work

involved in tracking down sources and detailed information (during an era without high speed internet and without significant computing power) is mind boggling. I won't elaborate further since other reviewers have covered that ground. Let me now turn my attention to the Kindle version (I read the paperback version and later bought the Kindle version to have as a handy reference). The Kindle version is woefully deficient. It is one of the the worst examples of 's lack of enforcement of a standard for converting text (especially older books) to their electronic Kindle format!!> There is NO table of content in the Kindle version, not even an unlinked one.> The very useful Dramatis Personae is omitted from the Kindle version!> The Glossary is omitted from the Kindle Version!> A section on "Source Notes" which includes sections: "Suggested Readings" and "Media Overviews" is omitted from the Kindle Version.> There is NO Index...at all. This not entirely trivial since it would at least provide an organized overview of important data. However, even if the Kindle version did have a table of contents, it, as in all Kindle books, would presumably be non-functional. Since the Kindle does not use page numbers, an index is usually presented as a poor quality, non-linked image, not as searchable text document. And, of course, there is no way in the Kindle (that I am aware of) to perform Boolean searches to compensate for this missing feature(a linked index).> Inside Job is one of the best examples of investigative reporting I have ever read.

The book itself is a fantastic example of very thorough investigative journalism. The writers obviously spent years doing massive amounts of research and interviews. It reads very well and presents a cast of characters as they truly are. It is written for the layman and casual reader. Once you put it down you will be extraordinarily disheartened at how the S&L crisis came about. The book sheds light on the roots and origins - the push for industry deregulation in the '80s and its massive, and quite apparently not well thought through, embrace by legislators. But it does a fair and balanced portrayal of the actors - highlighting that the worst people were already professional con artists and had links to organized crime. What is truly disheartening is the massive participation by and interference by top level career politicians (a handful of whom are still around)- many of whom were found by their peers to have severely violated ethics standards. It does a good job of portraying why regulation and oversight of certain industries - particularly the financial services industry, is so difficult. The rulemakers (legislators) are often severely conflicted because they are so heavily funded by the industry - most people don't like taking shots at their meal ticket. Some legislators, as detailed here, won't even hesitate to attack regulators when they threaten their lobbyist/campaign lifeline - rather than protect their citizens overall. This is a very good read in light of current events with the mortgage lending crisis. One will find creepy, even shocking similarities.

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