

## Chapter 1 : too big to fail | Download eBook PDF/EPUB

*Too Big to Fail: Inside the Battle to Save Wall Street - Kindle edition by Andrew Ross Sorkin. Download it once and read it on your Kindle device, PC, phones or tablets.*

How it works, in a simplified way the only way I can grasp it, financial pea-brain as I am and leaves out the part insurance companies played is that the banks use their money, our money, our deposits, to make money by lending it out as mortgages and business loans. They make money on the interest people have to pay for those loans. Investment bankers are always looking for good businesses where they can buy shares at a much lower price than they think they will rise to in the future, then they can sell them and realise a profit. Of course, there is always the risk they made a wrong judgement call and the shares fall in price and as they are on their way down they have to decide whether to stick with them and hold on to them and hope they will go up some time or get out with a reduced amount. So there you have it, whatever the banks did in a depressed economy they were losing money. So some of the bigger investors seeing that Lehmans among other banks looked like they were full of bad debts and old houses and not much cash wanted their money out. On Wall Street, people took notice of big investors pulling their money out, and more people did, and started to look at the other banks most of whom were in exactly the same position. The next thing, the final thing really, was the fear that you and me and everyone else on your street would suddenly wake up and realise what was happening with the big investors was happening to you too and be in the queue at their bank at 9 a. Can you imagine the scene? Smashed ATMs and rioting. There would be anarchy in the streets. And the government would fall. The US holds the principles of capitalism far too dear and always sees Communism when nationalisation and regulation of industries is debated, even when, as with the bankers it was obviously needed. So before a rescue package could be put together, they had to overcome the Fear of the Bogeyman. Once they did that, they could put together a financial package loaning the banks at very favourable terms, enough billions that everyone who wanted their money could get it and their would be enough left over to invest and hopefully restore the banks to their usual obscenely greedy profit-making. So now is the time for regulating the banks and how they spend these vast sums that are being loaned to them. And knowing the collapse was coming you can be sure their money was holed up somewhere safe. So the government had a three way choice. One, let the banks collapse and the government along with it producing a Depression so major that it would reverberate around the world and make the depression of the 30s look like some minor thing that happened way back when. Three, give in to the bankers, let them invest as they please make huge profits if they could and then awarding themselves multi-million dollar salaries and bonuses and throwing us, average Joes, to the pits. And the average Joe So the situation now is as it was, seven financial institutions control the banking system of the US and should they fail, well, read the book! If the country relies on manufacturing items people want - China, Germany, South Korea etc - then its in a much stronger situation. Sure it could be hard to raise money to buy raw materials and machinery if the banks go, but what they have sold and have to sell gives them cash coming in. Another note, you paid the bankers salaries and bonuses, you paid for their bail out when they did it wrong and you are paying through interest for their salaries and bonuses again. What interest does the bank give you on your deposit? Essentially, the public is triple screwed. What are the alternatives to the banking system?

### Chapter 2 : too big to fail too big to manage | Download eBook PDF/EPUB

Read *"Too Big to Fail The Inside Story of How Wall Street and Washington Fought to Save the Financial System--and Themselves"* by Andrew Ross Sorkin with Rakuten Kobo.

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*"Too Big To Fail is too good to put down It is the story of the actors in the most extraordinary financial spectacle in 80 years, and it is told brilliantly." It is the story of the actors in the most extraordinary financial spectacle in 80 years, and it*

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*is told brilliantly."*

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*Andrew Ross Sorkin's Too Big to Fail is the crowning achievement of them all, appearing on several "need-to-read" lists for the controversial economic shindig that eclipsed so much of the last year's of the Bush administration.*

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*In A Lie Too Big to Fail, longtime Kennedy researcher (of both JFK and RFK) Lisa Pease lays out, in meticulous detail, how witnesses with evidence of conspiracy were silenced by the Los Angeles Police Department; how evidence was deliberately alte.*

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*Failing banks are labeled "too big to fail" (or TBTF). This important book examines the issues surrounding TBTF, explaining why it is a problem and discussing ways of dealing with it more effectively.*