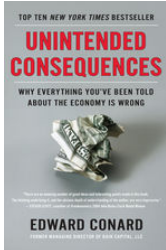


Unintended Consequences by Edward Conard

Author	: Edward Conard
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Description Unintended Consequences by Edward Conard

In the aftermath of the Financial Crisis, many commonly held beliefs have emerged to explain its cause. Conventional wisdom blames Wall Street and the mortgage industry for using low down payments, teaser rates, and other predatory tactics to seduce unsuspecting home owners into assuming mortgages they couldn't afford. It blames average Americans for borrowing recklessly and spending too much. And it blames the tax policies and deregulatory environment of the Reagan and Bush administrations for encouraging reckless risk taking by wealthy individuals and financial institutions. But according to *Unintended Consequences*, the conventional wisdom masks the real causes of our economic disruption and puts us at risk of facing a slew of unintended-and potentially dangerous-consequences.

From Publishers Weekly Apr 23, 2012 – Conard, a former partner at Bain Capital, the venture capital firm founded by Mitt Romney, and a Romney megadonor in the 2012 presidential campaign, expounds on U.S. economic policy and the future, defending private investment against government regulation and redistribution. The result will not please the Occupy Wall Street crowd. Conard lets banks off the hook for the subprime and mortgage-based bank debt debacles. Blaming government financial and housing policies, he claims bankers, investors, and credit rating agencies and regulators all suffered from the same mistaken optimism. Conard reminds readers of America's past economic success and exceptional affluence, citing the cost of food, which has declined from 25% to 10% of household budgets since 1930. But he looks forward to a nation exiting manufacturing and continuing to innovate, sidestepping the problem of unskilled U.S. workers in a world awash in unskilled labor. Aging baby boomers and changing U.S. demographics will make it harder and harder to save and invest, he admits. A laissez-faire optimist, Conard sees venture capitalists and investors as the true American heroes, and lionizes these risk takers, insisting that entrepreneurial spirit and innovation will guide America's economic future. His defense of private enterprise deserves the attention of policymakers in Washington.

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Customer Reviews Wow, great, intelligent read by ljoseph2345

This is a fascinating and super smart account of the 2008 economic crisis. Conard offers counterintuitive explanations as to what caused the crisis, and how we can get unemployment rates reduced, and the economy rolling again. Having read this, I'm certain I'm going to sound a whole lot smarter at cocktail parties.

Thoughtful Analysis of the US Economy Today by sjsla

This is not a "pleasure" read. It takes time and effort to get through. I often re-read paragraphs over again, and even highlighted passages (using the nifty highlighting feature of the iPad - felt like I was in school again). However, if you take the time to understand, you will be rewarded with a treasure-trove of information about how the US economy works today and how to fix it in the long run. You learn that the economy is far more complex than first realized.

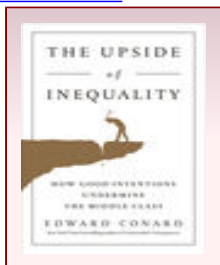


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