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*We Can—And*

*Page 11/54*

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Coming  
overtaking The  
West - De Balie  
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WAS A COMPLETE  
MISUNDERSTANDING  
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In  
Why We Didn't  
Misunderstanding  
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Crises, he  
illustrates that  
financial crises  
are inherent to  
the production  
of bank debt,  
which is used to  
conduct  
transactions,

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and that unless  
the government  
designs  
intelligent  
regulation,  
crises will  
continue.

Economists, he  
writes, looked  
from a certain  
point of view  
and missed  
everything that  
was important:

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the evolution of  
capital markets  
and the banking  
system, the

existence of new  
financial  
instruments, and  
the size of  
certain money  
markets like the

...

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enriches the  
debate  
concerning the  
events of  
2007-2008. The  
author  
challenges much  
of the  
conventional  
wisdom regarding

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financial crises

and laments the  
tendency of

mathematics to

crowd history

out of the study  
of economics.

Eugene Fama,

whom many regard

as the father of

modern finance,

was asked in a

May 2012

interview what



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nderstanding was  
the cause of the  
2007-08  
financial  
crisis.

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of. Before 2007,

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economists  
thought that  
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would never  
See One  
happen again in  
Coming  
the United  
States, that  
such upheavals  
were a thing of  
the past. Gary  
B. Gorton, a  
prominent expert  
on financial  
crises, argues

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that economists  
fundamentally  
misunderstand  
what they are,  
why they occur,  
and why there  
were none in the  
U.S. from 1934  
to 2007.

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Crises: Why We  
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The common  
element in all  
financial crises  
Why We Didn't

is loss of  
See One  
Confidence  
confidence in  
the quality of  
the notes and  
deposits,  
Coming  
leading to runs  
on banks in  
which those who  
hold bank debt  
(notes and

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deposits) seek  
to convert it  
into something  
of more stable  
value (gold,  
national bank  
notes, Federal  
Reserve Notes).

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Fama replied, "I think the global crisis was first a problem of political

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understanding  
encourage the  
Financial Crises  
financing of  
Why We Didnt  
subprime  
See One  
mortgages. Then,  
Coming  
a huge recession  
came along and  
the house of  
cards came  
tumbling down.”  
This not-  
unconventional  
assessment is  
precisely what



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Yale economist  
Gary B. Gorton  
seeks to refute  
in

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argues that the  
latest crisis  
resulted from  
the same  
phenomenon that  
has triggered  
most financial

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Gary B. Gorton,

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financial

crises, argues

that economists

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fundamentally  
misunderstand  
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what they are,  
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why they occur,  
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and why there  
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offers a back-to-  
basics overview  
of financial  
crises, and

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shows that they  
are not rare,  
idiosyncratic  
events caused by  
a perfect storm  
of unconnected  
factors.

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Frederick Frank  
Class of 1954

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Management and

Professor of  
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winkelervaring  
te verbeteren,  
onze services  
aan te bieden,  
te begrijpen hoe  
klanten onze ...

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offers a back-to-  
basics overview  
of financial  
crises, and  
shows that they  
are not rare,  
idiosyncratic  
events caused by  
a perfect storm  
of unconnected  
factors.

Instead, Gorton



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shows how  
financial crises  
are, indeed,  
inherent to our  
financial  
system.

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Financial Crises  
— Gary B. Gorton~~

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a prominent  
expert on  
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crises, argues  
that economists  
fundamentally  
misunderstand  
what they are,

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why they occur,  
and why there  
were none in the  
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events caused by  
a perfect storm  
of unconnected  
factors.

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crises always  
arise when the  
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(individuals or  
businesses) lose  
faith in bank  
debt. According

to Gorton,  
creating debt is  
the main

business of  
banks. It is  
this debt that  
enables our  
economy to  
function.

Unfortunately,

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in times of  
rapid expansion,  
banks create  
debt too quickly  
and so become  
fragile.

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All systemic

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financial

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crises, he

~~Coming~~  
argues, are the

result of a

broad loss of

confidence in

bank debt.

Unlike most

private debt

contracts, bank

liabilities are

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