

Title: *The Meltdown Years*
Author: Wolfgang Munchau
Publisher: McGraw-Hill
Length: 223 pages
Price: \$29.95 (hardback)
Reading time: 5 hours
Reading rating: 8 (1 = very difficult; 10 = very easy)
Overall Rating: 4 (1 = average; 4 = outstanding)

In *The Meltdown Years*, Wolfgang Munchau, award-winning journalist for the *Financial Times*, has written an insightful book on the current economic crisis. The book is written in three distinct chapters. In Chapter 1, Munchau narrates the events that led to the present economic crisis, focusing on the U. S. housing bubble and the credit boom that exacerbated it, as well as the innovative and misunderstood financial instruments that accentuated the bubbles in both the housing and credit markets. Chapter 2 traces the financial meltdown and how it eventually led to the current economic recession. Finally, Munchau answers the question of why the crisis happened, its potential length, and offers global policy prescriptions for stabilizing the world's economies in the future.

Wolfgang Munchau has written a book for readers, both professionals and novices, who have a serious interest in the current financial and economic crisis. He inserts sidebars into the narrative that describe economic and financial concepts, as they become part of the story, that are necessary to grasp in order to understand how the crisis arose—the explanations provided are so intuitive that the book could serve a dual purpose as both a narrative of the crisis and a reference guide. The ideas described by the author include basic financial concepts such as bonds, short-selling, central banks, leverage, swaps and securitization, as well as descriptions of complex financial instruments such as credit default swaps, collateralized debt obligations and synthetic collateralized debt obligations.

Munchau identifies the growth of speculative bubbles on real estate and credit as being at the center of the crisis. In this regard, the author appends to his monograph an excellent short history on and human psychology of speculative bubbles. Citing Galbraith's *A Short History of Financial Euphoria*, Munchau notes that all bubbles share a common chronology—infectious euphoria, followed by the rationalization of extremely high prices with spurious arguments, followed by a sharp rise in lending to speculators. Using that framework, the author skillfully describes some speculative bubbles, the most interesting being the tulip bubble in mid 17th century Holland—the price of a tulip bulb rose to the point where it was equal in value to two horses and a carriage.

The major culprits of the recent financial meltdown were the newly developed financial derivatives, especially the credit default swaps. Credit default swaps were really insurance policies on bundles of mortgages, many of them subprime—some were even termed NINJA loans because ostensibly the borrower had “no income, no job and no assets.” The credit default swaps were highly speculated on—people were essentially betting on insurance policies. Munchau clearly illustrates how the financial bubble was

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