

The Devil's Derivatives: The Untold Story of the Slick Traders and Hapless Regulators who Almost Blew Up Wall Street--and are Ready to Do it Again, 2011, 291 pages, Nicholas Dunbar, 1422177815, 9781422177815, Harvard Business Press, 2011

A compelling narrative on what went wrong with our financial system—and who's to blame. From an award-winning journalist who has been covering the industry for more than a decade, *The Devil's Derivatives* charts the untold story of modern financial innovation—how investment banks invented new financial products, how investors across the world were wooed into buying them, how regulators were seduced by the political rewards of easy credit, and how speculators made a killing from the near-meltdown of the financial system. Author Nicholas Dunbar demystifies the revolution that briefly gave finance the same intellectual respectability as theoretical physics. He explains how bankers worldwide created a secret trillion-dollar machine that delivered cheap mortgages to the masses and riches beyond dreams to the financial innovators. Fundamental to this saga is how the people who hated to lose were persuaded to accept risk by the people who loved to win. Why did people come to trust and respect arcane financial tools? Who were the bankers competing to assemble the basic components into increasingly intricate machines? How did this process achieve its own unstoppable momentum—ending in collapse, bailouts, and a public outcry against the giants of finance? Provocative and intriguing, *The Devil's Derivatives* sheds much-needed light on the forces that fueled the most brutal economic downturn since the Great Depression.

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