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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 148 pages. Original publisher: Washington : U. S. G. P. O. , 2011. LC Number: KF27 . B5 2011b OCLC Number: (OCoLC)741520229 Subject: Global Financial Crisis, 2008-2009. Excerpt: . . . 11 STATEMENT OF THE HONORABLE BILL THOMAS, VICE CHAIRMAN, FINANCIAL CRISIS INQUIRY COMMISSION HOMAS Mr. T. Thank you, Chairman Bachus, Ranking Member Frank, and members of the committee. You have asked that I address the Commissions findings, the Dodd-Frank Act in light of those findings, and why the Commission was unable to reach unanimous agreement. I joined a dissent from the majoritys report with Commissioners Hennessey and Holtz-Eakin. In our dissent, we describe what we believe are the 10 essential causes of the financial crisis. Our thesis is that the crisis was at its core a global financial panic precipitated by concentrated correlated housing-related losses at large and midsize financial institutions in the United States and Europe. Lets examine three areas where our findings and conclusions dif-fer from those of the six-member majority. First, our explanation of the crisis begins with a global credit bubble fueled by inter-national capital flows. We do not think that you can understand what happened in the United States without first understanding what was going on in international capital markets. There were a series of credit bubbles occurring at the same time in a variety of asset classes around the world. This fact under-mines, we think, the thesis that it was something about U. S. cap-ital markets or the U. S. housing market in particular that was the primary cause of the bubble. We focus on the role that economic forces played in causing the crisis, whereas the majority focused on individual firms and actors. This difference is highlighted in an article...



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