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**Market CRASH Signs Appearing
(S&P 500 WORST Day In 4
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*The Subprime Solution | Robert Shiller |
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In the longer term, the subprime solution will require leaders to revamp the financial framework by deploying an ambitious package of initiatives to inhibit the formation of bubbles and limit risks, including better financial information; simplified legal contracts and regulations;

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expanded markets for managing risks;
home equity insurance policies; income-
linked home loans; and new measures to
protect consumers against hidden
inflationary effects.

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The key to the subprime solution, to preventing future crises like the current one, as well as mitigating its after-effects, is democratizing finance—extending the application of sound financial principles to a larger and larger segment of society, and using all the modern technology at our disposal to achieve that goal.

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Some people did foresee the subprime mortgage crisis and predicted an ensuing financial meltdown, among them Edward Gramlich (Subprime Mortgages: America's Latest Boom and Bust, Urban

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Institute Press, 2007) and Robert Shiller, who coined the phrase "irrational exuberance" ---adopted by Greenspan to dampen a recent stock market run-up.

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Shiller's new book, *The Subprime Solution*, is a concise attempt to elaborate in just seven short chapters the genesis of the housing bubble, explode its myths, explore its scale and the dangers of its

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deepening impact, assert the need to maintain confidence in our economic and financial institutions by aggressive action, and then explore longer-term, more fundamental reforms and innovations that will create a population much more attuned to economic risk.... There are many more ...

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on the lives of millions of people and now

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it threatens to derail the U.S. economy and economies around the world. In this trenchant book, best-selling economist Robert Shiller reveals the origins of this crisis and puts forward bold measures to solve it.

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start of the meltdown, but before the full

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scale of the disaster had become manifest--he comes up with a set of startlingly counterintuitive suggestions about what to do next."--John Lanchester, The New Yorker "With The Subprime Solution, Robert J. Shiller offers his formula to protect us from repeating such disasters: more financial engineering.

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