



# High Rollers: Inside the Savings and Loan Debacle

*Martin Lowy*

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## **High Rollers: Inside the Savings and Loan Debacle** Martin Lowy

Lowy avoids the easy answers, like blaming it on fraud and greed, and explains how something of this magnitude could occur under the noses of those who should have protected the taxpayer.

*Paul M. Horvitz, University of Houston*

Market forces, not scoundrels, destroyed the savings and loan business. So says Martin Lowy in what is truly an inside look at the savings and loan crisis. Drawing upon his experience as a practicing attorney, bank officer, and savings and loan director, Lowy provides an expert account of the problems that have overwhelmed the nation's savings institutions and their government regulators.

*High Rollers* is the first book on the S&L crisis that provides an analytical groundwork for technical and nontechnical readers--so that both can comprehend what happened. Lowy's clear, readable style allows him to quickly describe the origins of the problems in new market forces and new technologies, and how the problems grew out of control as a result of regulatory mistakes and congressional inaction. Even his discussions of real estate lending practices and accounting issues are, in the words of Professor Horvitz, both clear to the novice and instructive to the professional.

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