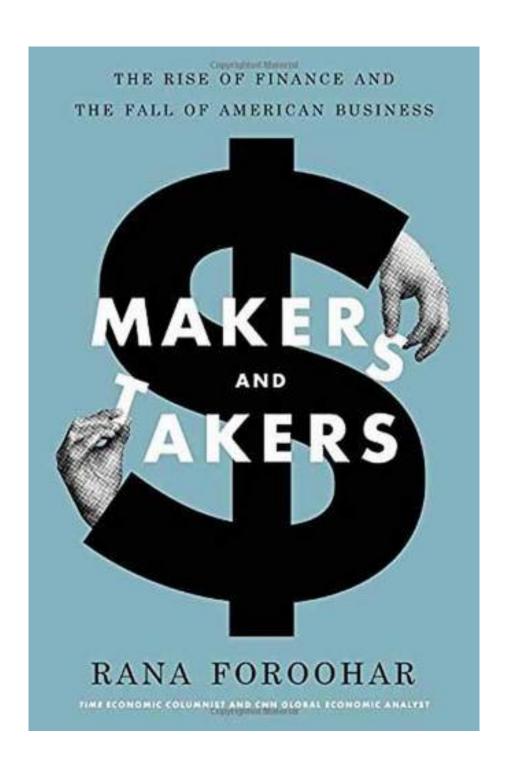


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Is Wall Street bad for Main Street America?

In looking at the forces that brought our current administration to power one thing is clear: much of the population believes that our economic system is rigged to enrich the privileged elites at the expense of hardworking Americans. This is a belief held equally on both sides of political spectrum, and it seems only to be gaining momentum.

A key reason, says Financial Times columnist Rana Foroohar, is the fact that Wall Street is no longer supporting Main Street businesses that create the jobs for the middle and working class. She draws on indepth reporting and interviews at the highest rungs of business and government to show how the "financialization of America"—the phenomenon by which finance and its way of thinking have come to dominate every corner of business—is threatening the American Dream.

Now updated with new material explaining how our corrupted financial system propelled Donald Trump to power, Makers and Takers explores the confluence of forces that has led American businesses to favor balance-sheet engineering over the actual kind, greed over growth, and short-term profits over putting people to work. From the cozy relationship between Wall Street and Washington, to a tax code designed to benefit wealthy individuals and corporations, to forty years of bad policy decisions, she shows why so many Americans have lost trust in the system, and why it matters urgently to us all.

Through colorful stories of both "Takers," those stifling job creation while lining their own pockets, and "Makers," businesses serving the real economy, Foroohar shows how we can reverse these trends for a better path forward.

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Most helpful customer reviews

127 of 132 people found the following review helpful.

Depressing, but in a good way (I hope)

By Edward Durney

This book was hard to read. Not because it was poorly written. Indeed, Rana Foroohar writes well, making complex concepts fairly easy to understand, with quotes and stories that illustrate points without being too contrived. No complicated charts, graphs or equations either. Rather, the book was hard to read because it paints such a bleak picture of our economy and of our future. The American economy is sick, and the name Rana Foroohar gives the illness is "financialization", an "apt but wonky name" for the rise of "takers" and the fall of "makers".

Who are makers and takers? Makers create real economic growth. Takers enrich themselves rather than society at large.

The problem is not just good versus evil. Our economy needs finance to grow. But when there are too many takers and not enough makers, the fertilization finance gives the economy turns into more of a blight. The harvest is less bountiful, made worse by the takers taking an ever larger share from the shrinking whole.

The numbers defining this illness are staggering, and Rana Foroohar gives plenty of those. For example, only about 15% of financial flows now go into projects in the "real" economy that result in growth. The rest goes into trades between financial institutions that are bets, not investments. As Warren Buffett told her: "You've now got a body of people who've decided they'd rather go to the casino than the restaurant [of capitalism]."

Though the presentation of them is fresh, the ideas in the book are not new. Other authors have diagnosed the same illness of financialization in both the United States and the United Kingdom (over there it's "financialisation"), including:

Other People's Money: Masters of the Universe or Servants of the People?, by John Kay (The title comes from a 1914 book by Louis Brandeis before he joined the Supreme Court. This is the British subtitle. In the United States, the subtitle is "The Real Business of Finance". Not nearly as pithy.)

The Great Deformation: The Corruption of Capitalism in America, by David Stockman

Between Debt and the Devil: Money, Credit, and Fixing Global Finance, by Adair Turner

Once the diagnosis is made, the problem becomes the familiar one from the fable of belling the cat. If financialization is the illness, what is the cure? And how can we make the patient drink it down? There opinion differs, often greatly. One can observe the symptoms of the illness, and the effects are there for all to see. Much harder to come up with is a convincing cure. Effects often have elusive causes, particularly in a complex adaptive system like the American economy.

When it comes to cure, I'm not sure Rana Foroohar has a good answer. She writes well, and has done her research. But though she has 23 years of experience as a journalist, she is just a journalist. And mostly a columnist and commentator who appears a lot on television and radio—this is her first book. Unlike the writers cited above, Rana Foroohar has no experience as an academic or a practicing politician. Her name is Iranian, but she grew up in the United States. Her academic degree is a B.A. in English literature, and she is not an expert on the economy and finance. Not that that's necessarily a bad thing. Her reporting for this book is in depth over decades, she understands economics (though her view is high level and a little unconventional), and she has read a lot and interviewed a lot of people. But reporting tends to be superficial, to grab attention and then leave the hard work to others. It tends more toward the polemic than the expository. It is better for diagnosis than for cure.

Rana Foroohar wrote a cover article for TIME magazine (where she works) that summarizes this book, calling the article "Saving Capitalism". (Reading that article may give you a good idea of whether you want to read this lengthy book. The best quotes and concepts from the book are in that article.) And saving capitalism is exactly what Rana Foroohar proposes to do. In this book, she maps out five key policy areas where we can put finance back in service to business and society, turning the masters of the universe back into servants of the people. But her prescriptions for a cure seem untested and untestable.

The flipping of our economy from makers to takers is a serious, complicated problem, with no easy answers. Pundits and politicians push policy prescriptions on us as though they are simple and proven, but none are. So I do not blame Rana Foroohar for not having a certain cure to offer for the financialization illness. But that lack of a cure, unfortunately, is the weakness of her work. Even so, Makers and Takers is a book worth reading. The more discussion of these issues, the better. Many seem not even to recognize our economy is sick, let alone seek a cure. Even with the supposed cures following the 2008 crash, the patient seems just as sick. Perhaps readable books like this read more widely will start to remedy that.

Though not as dramatic, Makers and Takers unsettled me, and made me think, just as much as the movie The Big Short. There seems more gloom than hope in books like this. More dirge than anthem. A touch of the jeremiad and not a whiff of the Panglossian. Still, I hope that dark view motivates us to find a cure. I hope our economic future will be brighter than the past. For our children's sake.

2 of 2 people found the following review helpful.

A Page-Turning Opinion Piece Whether You Completely Agree or Not By Blake S.

Makers and Takers is a great look at some of the biggest problems our economy is facing today. Although it's more of an opinion piece than books like Flash Boys and The Big Short, it still provides the same head-shaking, page turning information that will keep you captivated and furious at the same time. The book goes into great detail about how things are set up to benefit Wall Street and even gives some history about how we got to where we are.

The book has several chapters where hard facts and figures bring greater clarity to areas most of us already realize are an issue but may not realize just how big of an issue. Most of us know Wall Street has plenty of politicians in their pocket and that investment bankers move back and forth between politics and private industry. But when you start reading just how much money is flowing into PACs and how many economic advisors have direct lines back to the biggest investment banks you certainly feel more dread.

There were a few parts I wasn't crazy about. As an accountant myself, I was a little turned off by the author's use of the term "beancounter" as an almost derogatory word in Chapters 2 and 3. It's easy to lump all of finance and accounting together as the "problem" but it's not exactly accurate. I also wasn't in complete agreement on her fixes for the tax system.

Overall though, this book gives a great picture of what ails our economy and is a very good read. I'd recommend it to anyone.

68 of 74 people found the following review helpful.

Forget Trump and read this book tonight

By HSquare

My God, what a book! Want to know what's up with America? Why everybody seems so angry nowadays? It has nothing to do with Donald Trump, but with a frightening, deep, gradual, hard-to-spot shift in the economy from an emphasis on actually making stuff to making money off the people who make stuff, so they make less of it, at lower wages and higher rates of unemployment, shifting the US from a shining city on a hill to something closer to a third world country, with the super-rich in their gated communities or out cruising in their mega-yachts with their bought senators--and everybody else struggling to get by. Yes, this is a lot, but just read this book and you'll see I am not exaggerating. Remember the Great Recession? The whole deal is a terrible drain on national resources and on the national spirit, to say the least. It's called financialization, remember that term! It's how investment houses like Goldman Sachs have gained a strangle-hold on the American economy, putting the whole deal in service to them, rather than the other way around. Forhoohar's book is much more thoughtful, detailed, wide-ranging, historical and sophisticated than I can possibly capture here. And she lays out how we can make things right again. The simple fact is, forget all the political coverage, people, and read this if you want to know what's really going on.

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