



Broken Markets: A User's Guide to the Post-Finance Economy

Kevin Mellyn

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"I would sleep better if I knew that Bernanke, Geithner, Bachus, Sen. Tim Johnson, Obama and Romney all kept dog-eared copies of Kevin Mellyn's *Broken Markets* on their nightstands. . . . Mellyn's work is a fascinating, important, and eminently good read and should inform the debate on overhauling the U.S. and global financial regulatory systems and sustainable macro fiscal and monetary policy."

--Eric Grover, in his review of *Broken Markets* in *The American Banker*

Broken Markets allows the intelligent non-specialist to understand and navigate the ongoing worldwide aftermath of the 2008 financial market meltdown. The key theme of the book is how the leading financial institutions and the political leadership of the U.S. and European Union have failed us and set the stage for continued market turmoil. It explains what this means for investors, borrowers, society in general, and the financial-services industry. Former banker **Kevin Mellyn** focuses on providing readers with clear and simple explanations of the forces at work and the potential consequences for their future prosperity.

As this book makes clear, what's coming is a world in which high structural unemployment and flat or declining real income is likely—not to mention a diminished retirement financial safety net. The book therefore provides actionable information for protecting wealth and making prudent investment decisions in an economy that is nothing like the one that has sustained us for decades.

As a forward-looking narrative about rapidly changing events and volatile markets and politics, *Broken Markets* will provide no single prediction about the future but rather describe alternative scenarios and provide the reader with signposts to watch out for in deciding which reality is actually unfolding. Unlike most books written by journalists on global finance, the scenarios and signposts described will be largely based on the lessons of financial and political history rather than breaking news. This book:

- Tells you in plain language how today's financial system threatens your livelihood and wealth
- Tells you why and how governments worldwide, with some notable exceptions, are taking actions likely to make things worse instead of better
- Explains how the leading financial institutions lost their way during the bubble years and how they can find the path back to prosperity and value to society
- Tells you what life will be like in a "post-finance" economy and how you can protect your wealth

What you'll learn

After reading *Broken Markets*, you will:

- Understand how governments and financial leaders made poor decisions and the consequences in both the short and long term
- "Connect the dots" between seemingly unconnected market developments
- Understand how global finance really influences your livelihood
- Evaluate professional investment advice critically
- Make an independent, informed evaluation of competing economic and political policies

- Develop a long-term financial game plan for a “post-finance” world
- Impress your friends and family with your financial savvy

Who this book is for

Broken Markets is for people who have savings and investments, watch the business news, read the *Wall Street Journal* or *Financial Times* at least occasionally, and just want to make sense of the post-2008 crisis world while taking steps to protect their hard-won wealth. It is not intended for financial professionals, though it will strike a chord there. Mostly it is for the sensible, educated man and woman looking for straight talk and clarity. It is also a good choice for students and young people just starting their careers since it teaches them things their teachers (and often their employers) never told them. Above all, it is a good choice for anyone who likes to be informed, provoked into re-examining beliefs and assumptions, and entertained by sharp-edged writing.

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