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American Greed:A Personal and Professional Look at How Greed Caused the Great Recession of 2008

Michael S. Rothberg

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American Greed is both a personal and professional look at how greed caused the Great Recession in 2008.Leading up to this particular recession were steep declines in the housing market combined with the banking system sliding to the verge of collapse. The news of the day were full of stories about the mismanagement of risk at financial service companies who nevertheless paid out huge bonuses to executives, rewarding them for ruining their own companies. Americans were largely over-extended, with tremendous amounts of debt on charge cards and mortgages they couldn't afford, combined with rising unemployment, tightening credit and increasing expenses such as gasoline, electricity, and food. All of these elements made for the perfect economic storm. As an Investment Advisor Representative for MetLife since 1992, I have seen how greed has impacted people's lives. I witnessed patterns of abuse, the inability of people to plan for anything financial or personal and in some cases situations of illegalities. By meeting with numerous people over a long period of time, I gained first hand exposure and bore witness to what was happening in a very unique and particular way. At the time I was writing this book, I had 1,300 clients and met with thousands of prospects over the years to assist them with retirement planning.

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