

Saving the Savings and Loan

**THE U.S. THRIFT
INDUSTRY AND THE
TEXAS EXPERIENCE,
1950-1988**

**M. Manfred Fabritius
and
William Borges**

Saving The Savings And Loan The American Thrift Industry And The Texas Experience 1950 1988

Martin S. Fridson



Saving The Savings And Loan The American Thrift Industry And The Texas Experience 1950 1988:

The Savings and Loan Crisis James R. Barth, S. Trimbach, Glenn Yago, 2006-04-11 Robert L Bartley Editor Emeritus The Wall Street Journal As this collection of essays is published markets regulators and society generally are sorting through the wreckage of the collapse in tech stocks at the turn of the millennium All the more reason for an exhaustive look at our last bubble if that is what we choose to call them We haven't had time to digest the lesson of the tech stocks and the recession that started in March 2001 After a decade though we're ready to understand the savings and loan bubble that popped in 1989 preceding the recession that started in July 1990 For more than a half century we can now see clearly enough the savings and loans were an accident waiting to happen The best insurance for financial institutions is diversification but the savings and loans were concentrated solely in residential financing What's more they were in the business of borrowing short and lending long accepting deposits that could be withdrawn quickly and making 20 year loans They were further protected by Regulation Q allowing them to pay a bit more for savings deposits than commercial banks were allowed to In normal times they could ride the yield curve booking profits because long term interest rates are generally higher than short term ones This world was recorded in Jimmy Stewart's 1946 film *It's a Wonderful Life* [A Financial History of the United States](#) Jerry W Markham, 2015-03-17 This new reference by the author of the critically acclaimed *A Financial History of the United States* covers the aftermath of the Enron era scandals and the extraordinary financial developments during the period **The Ownership of Enterprise** Henry Hansmann, 2009-07-01 The investor owned corporation is the conventional form for structuring large scale enterprise in market economies But it is not the only one Even in the United States noncapitalist firms play a vital role in many sectors Employee owned firms have long been prominent in the service professions law accounting investment banking medicine and are becoming increasingly important in other industries The buyout of United Airlines by its employees is the most conspicuous recent instance Farmer owned produce cooperatives dominate the market for most basic agricultural commodities Consumer owned utilities provide electricity to one out of eight households Key firms such as MasterCard Associated Press and Ace Hardware are service and supply cooperatives owned by local businesses Occupant owned condominiums and cooperatives are rapidly displacing investor owned rental housing Mutual companies owned by their policyholders sell half of all life insurance and one quarter of all property and liability insurance And nonprofit firms which have no owners at all account for 90 percent of all nongovernmental schools and colleges two thirds of all hospitals half of all day care centers and one quarter of all nursing homes Henry Hansmann explores the reasons for this diverse pattern of ownership He explains why different industries and different national economies exhibit different distributions of ownership forms The key to the success of a particular form he shows depends on the balance between the costs of contracting in the market and the costs of ownership And he examines how this balance is affected by history and by the legal and regulatory framework within which firms are organized With noncapitalist firms now playing an expanding role in

the former socialist countries of Eastern Europe and Asia as well as in the developed market economies of the West The Ownership of Enterprise will be an important book for business people policymakers and scholars

Saving the Savings and Loan M. Manfred Fabritius, William Borges, 1989 This work provides an in depth examination of the history of the U S thrift industry from 1950 to the present with particular emphasis on the leading role played by Texas in transforming savings and loans S the 1966 1978 era of irregular price movements and unpredictable inflation the period of crisis during the early 1980s marked by foreclosures insolvency and forced mergers A detailed chapter covering the last five years examines both the period of apparent recovery from 1983 86 and the second crisis of the decade which began in 1986 The authors conclude by assessing the magnitude of the industry s remaining problems and pinpointing possible future problems of which the industry need to be conscious

Other People's Houses Jennifer Taub, 2014-05-27 The clearest explanation yet of how the financial crisis of 2008 developed and why it could happen again In the wake of the financial meltdown in 2008 many claimed that it had been inevitable that no one saw it coming and that subprime borrowers were to blame This accessible thoroughly researched book is Jennifer Taub s response to such unfounded claims Drawing on wide ranging experience as a corporate lawyer investment firm counsel and scholar of business law and financial market regulation Taub chronicles how government officials helped bankers inflate the toxic mortgage backed housing bubble then after the bubble burst ignored the plight of millions of homeowners suddenly facing foreclosure Focusing new light on the similarities between the savings and loan debacle of the 1980s and the financial crisis in 2008 Taub reveals that in both cases the same reckless banks operating under different names received government bailouts while the same lax regulators overlooked fraud and abuse Furthermore in 2013 the situation is essentially unchanged The author asserts that the 2008 crisis was not just similar to the S L scandal it was a severe relapse of the same underlying disease And despite modest regulatory reforms the disease remains uncured top banks remain too big to manage too big to regulate and too big to fail

Rise of Judicial Management in the U.S. District Court, Southern District of Texas, 1955-2000 Steven Harmon Wilson, 2010-07-01 This is the first book length study of a federal district court to analyze the revolutionary changes in its mission structure policies and procedures over the past four decades As Steven Harmon Wilson chronicles the court s attempts to keep pace with an expanding diversifying caseload he situates those efforts within the social cultural and political expectations that have prompted the increase in judicial seats from four in 1955 to the current nineteen Federal judges have progressed from being simply referees of legal disputes to managers of expanding courts dockets and staffs says Wilson The Southern District of Texas offers an especially instructive model by which to study this transformation Not only does it contain a varied population of Hispanics African Americans and whites but its jurisdiction includes an international border and some of the busiest seaports in the United States Wilson identifies three areas of judicial management in which the shift has most clearly manifested itself Through docket and case management judges have attempted to rationalize the flow of work through the litigation process Lastly and most

controversially judges have sought to bring constitutionally flawed institutions into compliance through structural reform rulings in areas such as housing education employment and voting Wilson draws on sources ranging from judicial biography and oral history interviews to case files published opinions and administrative memoranda Blending legal history with social science this important new study ponders the changing meaning of federal judgeship as it shows how judicial management has both helped and hindered the resolution of legal conflicts and the protection of civil rights

High Rollers Martin Lowy, 1991-07-30 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

Investment Illusions Martin S. Fridson, 1996-03-29 What the experts are saying about INVESTMENT ILLUSIONS One of the most entertaining readable and well informed books on personal investing that I have seen With erudition and wit Fridson takes aim at the shibboleths sacred cows and snake oil salesmen of the personal investing industry Investment Illusions is a practical and engaging how not to guide Stuart C Gilson Assistant Professor of Business Administration Harvard University Investment Illusions presents much good financial advice and a great deal of financial history especially recent financial history in an easy to read style I enjoyed it Harry M Markowitz Nobel Laureate in Economics Marvin Speiser Professor of Finance and Economics Baruch College Once in a while you read a book which makes you think I wish I d read this book ten years ago Investment Illusions is such a book I found it highly entertaining as well as instructive the kind of book you pass on to a friend Richard Lehmann President Bond Investors Association Illusions can seem tangible and yet be fallacious As usual Marty Fridson uncovers minefields in some of the most important investment fundamentals in a clever and intuitive fashion Tony Kao Director of Investment Research General Motors Investment Management Corporation

Survey of Social Science Frank Northen Magill, 1991 V 1 A Decision theory v 2 Deficit financing Housing economics v 3 Human capital Monetary policy and the exchange rate v 4 Monetization of debt Resources natural v 5 Resources an overview Z

Risk and Ruin Gavin Benke, 2018-04-10 With Risk and Ruin Gavin Benke places Enron s fall within the larger history of late twentieth century American capitalism In many ways Benke argues Enron was emblematic of the transitions that

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