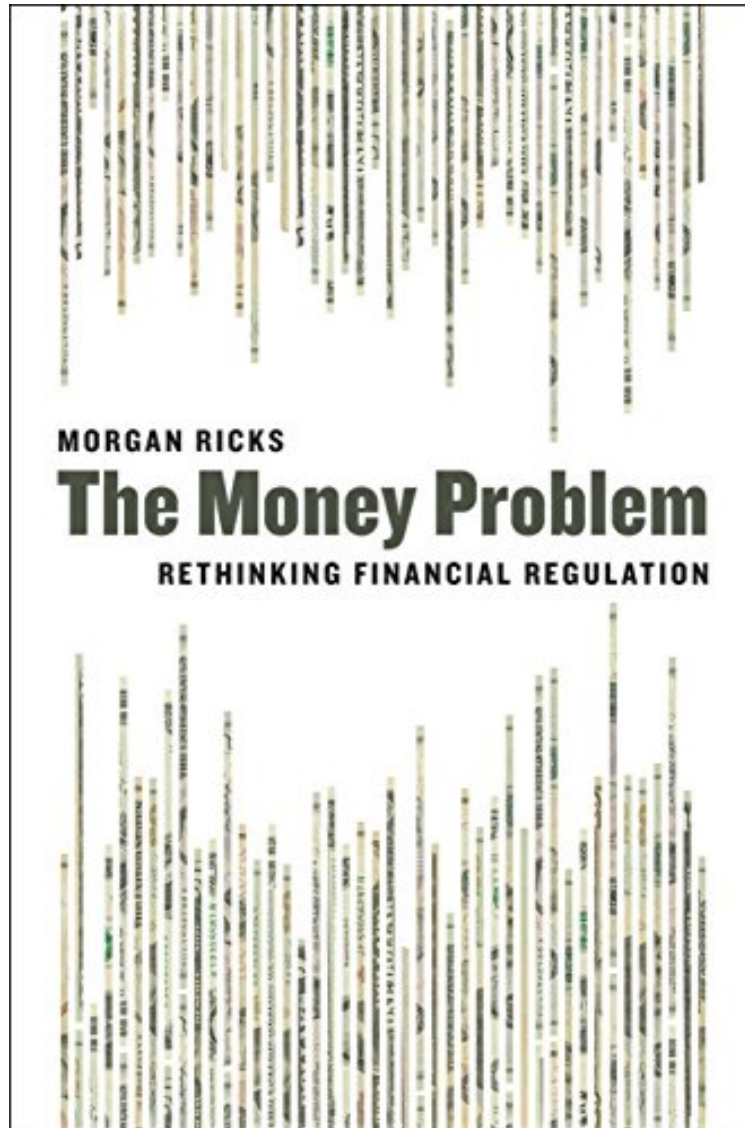


# The Money Problem: Rethinking Financial Regulation

*Morgan Ricks*

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**Morgan Ricks : The Money Problem: Rethinking Financial Regulation** before purchasing it in order to gage whether or not it would be worth my time, and all praised The Money Problem: Rethinking Financial Regulation:

1 of 1 people found the following review helpful. A fresh perspectiveBy Dr. Warren CoatsRicks provides an interesting new way of thinking about the central bank, commercial bank relationship for producing money. Not all of his arguments are convincing but the book is well worth reading.0 of 0 people found the following review helpful. Superb.By rbenkeserI've read dozens of books about how to prevent financial crises, and this one is by far the most convincing. Well-read, engaging, and readable for a non-specialist. Highly, highly recommended for anyone with an interest in this area.0 of 0 people found the following review helpful. Excellent argument for more fundamental

financial reform  
By Andrew J Frank  
The book did a great job of breaking down the core problem of monetary instability, and why we must fix the fundamental problems instead of the systems.

Years have passed since the world experienced one of the worst financial crises in history, and while countless experts have analyzed it, many central questions remain unanswered. Should money creation be considered a public or private activity—or both? What do we mean by, and want from, financial stability? What role should regulation play? How would we design our monetary institutions if we could start from scratch? In *The Money Problem*, Morgan Ricks addresses all of these questions and more, offering a practical yet elegant blueprint for a modernized system of money and banking—one that, crucially, can be accomplished through incremental changes to the United States' current system. He brings a critical, missing dimension to the ongoing debates over financial stability policy, arguing that the issue is primarily one of monetary system design. *The Money Problem* offers a way to mitigate the risk of catastrophic panic in the future, and it will expand the financial reform conversation in the United States and abroad.

"Ricks's new book provides a fresh take on the crisis that sharpens our understanding of it. It does so by looking at the design of our monetary system and considering its implications for financial stability. This novel approach is useful not only for thinking about prevention of future recessions, but also for better understanding what exactly money is."