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"finance jocks" believed that the booming housing market would only get bigger, supporting homeowners in a cycle of borrowing against their houses and refinancing later. They were wrong. And when the bottom dropped out, Countrywide suffered the consequences-as did millions of Americans. With an insider's knowledge and thorough reporting on the impact on American families and the ripple effects on the economy, Michaelson examines the marketing of a mirage and the bad business decisions that destroyed a company, confronts the ethical questions that have arisen in the wake of the foreclosure crisis,

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shadowy peddling of information and a cast of characters that includes some of the most influential and successful bankers of the 80s.

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This innovative text focuses on an American icon, central to United States culture, that is rapidly becoming a global expression of prosperity - the credit card. George Ritzer explains what the credit card tells us, both good and bad, about the essence of the modern US and why and how the credit card is helping to transform much of the world. Drawing on the insights of both classic and contemporary social thinkers, including Georg Simmel, C Wright Mills, Karl Marx and Max Weber, as well as micro-macro, agency-structure and Americanization theories, Ritzer also reveals

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to students the powerful insights gained from using the sociological 'imagination' applied to a topic that students know about and are interested in.

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