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the aborted recovery of the 1920s, Great Britain was unable to act in that capacity and the United States was unwilling to do so.

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economist Hyman Minsky's theory of credit cycles. Minsky is a man of the moment, having recently come back into intellectual fashion in financial economics, but when the first edition of Manias, Panics and Crashes was published in 1978, this was contrarian stuff. The "efficient markets hypothesis" was at its height in economics

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Panics and crashes. Bull markets end when buyers become less eager and sellers become more aggressive. Firms and investors decide that it's time to get more liquid, that is, to increase money holdings. The selling starts.

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Manias, Panics, and Crashes Quotes by Charles P. Kindleberger

His 1978 book *Manias, Panics, and Crashes*, about speculative stock market bubbles, was reprinted in 2000 after the dot-com bubble. He is well known for hegemonic stability theory. He has been referred to as "the master of the genre" on financial crisis by *The Economist*.

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It happens that crashes and panics often are precipitated by the revelation of some misfeasance, malfeasance, or

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malversation (the corruption of officials) engendered during the mania. It seems clear from the historical record that swindles are a response to the greedy appetite for wealth stimulated by the boom.

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