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Most people have an opinion about what or who caused the financial crisis of 2008-09. It was securitization. Or greed. Or deregulation. Or any number of other things ...The Subprime Virus: Reckless Credit, Regulatory Failure, and Next Steps [Kathleen C. Engel, Patricia A. McCoy] on Amazon.com. *FREE* shipping on qualifying offers. Bert Dohmen, founder of Dohmen Capital Research, is known as a Contrarian and leader in the investment research business. Read his latest views here. Standard Chartered Bank is broken. It was breaking up in full view over the past few years, except that it was not in the way that analysts think about banks. The ...