
The Fixer Mort Grant 1 Te Woods

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Way of the Argosi
Biggerpockets Publishing, LLC
“ This book is not just a bargain, it ’ s a steal. It ’ s filled with practical, workable advice for anyone wanting to build wealth. ” —Mike Summey, co-author of the bestselling *The Weekend Millionaire ’ s Secrets to Investing in Real Estate*
Anyone who seeks financial wealth must first learn the fundamental truths and models that drive it. *The Millionaire Real Estate Investor* represents the collected wisdom and experience of over 100

millionaire investors from all walks of life who pursued financial wealth and achieved the life-changing freedom it delivers. This book--in straightforward, no nonsense, easy-to-read style--reveals their proven strategies. *The Millionaire Real Estate Investor* is your handbook to the tried and true financial wealth building vehicle that rewards patience and perseverance and is available to all--real estate. You'll learn: Myths about money and investing that hold people back and how to develop the mindset of a millionaire investor How to develop sound criteria for identifying great real estate investment opportunities How to zero in on the key terms of any transaction and achieve the best possible deals How to develop the "dream team" that will help you build your

millionaire investment business
Proven models and strategies
millionaire investors use to track their net worth, understand their finances, build their network, lead generate for properties and acquire them
The Millionaire Real Estate Investor is about you and your money. It's about your financial potential. It's about discovering the millionaire investor in you.
Fixer-Upper Alibi
Perfect for fans of Jeff Lindsay's *Dexter* thrillers and the novels of Lisa Gardner and Karin Slaughter, the *Justice* series from T. E. Woods combines heart-pounding suspense with moral weight and razor-sharp characters. These intense thrillers revolve around a mysterious woman known only as

The Fixer—an elite assassin who kills in the name of justice. Now the first five volumes of this riveting series are available in one addictive ebook bundle: THE FIXER THE RED HOT FIX THE UNFORGIVABLE FIX FIXED IN BLOOD FIXED IN FEAR Also includes a preview of the upcoming sixth Justice novel from T. E. Woods! Never a doubt. Never a mistake. Always for justice. Never for revenge. She's the person you hire when you need something fixed—permanently. With a strict set of criteria, she evaluates every request and chooses only a few. No more than one job per country, per year. She will only step in if it's clear that justice will not be served any other way. Her jobs are completed with skill and precision, and never result in inquiry or police investigation. The Fixer is invisible—and quite deadly. . . . In the office of a clinical psychologist in Olympia, Washington, a beautiful young woman is in terrible emotional pain. She puts up walls, tells lies, and seems to speak in riddles, but

the doctor is determined to help her heal, despite the fact that she claims to have hurt many people. As their sessions escalate, the psychologist feels compelled to reach out to the police, but it might be too late. In Seattle, a detective gets a call from his son. A dedicated journalist, he wants his father's expertise as he looks into a suspicious death. Together they follow the trail of leads toward a stone-cold hired killer—only to find that death has been closer than either could have imagined. Praise for The Fixer "Hot and unpredictable, this debut hurls you down the curvy gray avenues of right and wrong at about a hundred and fifty miles per hour. Strap yourself in!"—Amanda Kyle Williams, author of The Stranger You Seek "Pitch-perfect . . . solid characters, unpredictable twists and excellent plotting; a must-read for those who enjoy crime fiction."—Kirkus Reviews

**The Justice Series
3-Book Bundle**
Henry Holt and Company
The Fixer returns in the pulse-pounding Justice

series—perfect for fans of Lisa Gardner, Karin Slaughter, and Jeff Lindsay's Dexter thrillers—as worlds collide in an inferno of bloodshed, revenge, and holy terror. I ' ll probably never see my daughter again. And if I do, she ' ll either be dead or in a jail cell. Seattle Chief of Detectives Mort Grant cannot reconcile the memories of his vibrant, headstrong young daughter with the cold, deadly woman she has become. The head of one of the largest criminal enterprises in the world, Allie Grant seized power by wrenching it away from her lover, a notorious Russian gangster. How she maintains her control, Mort doesn ' t even want to imagine. Only two other people know the truth about Allie: the vigilante known as The Fixer, and Mort ' s best friend, Larry, who ' s undergoing a crisis of his own. Someone close to Larry, his last real connection to his beloved late wife, has been slain in a mass murder at a sweat lodge deep in the woods of Washington State. When word gets out, Mort immediately takes on the gruesome

case. But as Mort hunts down a pair of methodical killers, The Fixer does some deep digging of her own. And what she unearths will rock Mort's family forever. Because The Fixer has set her sights on Allie Grant—and nothing will ever be the same again. Don't miss any of the gripping Justice thrillers from T. E. Woods: **THE FIXER | THE RED HOT FIX | THE UNFORGIVABLE FIX | FIXED IN BLOOD | FIXED IN FEAR | DEAD END FIX** And look for the Hush Money mysteries: **HUSH MONEY | BAD GIRL | PRIVATE LIES** Praise for The Fixer "Hot and unpredictable, this debut hurls you down the curvy gray avenues of right and wrong at about a hundred and fifty miles per hour. Strap yourself in!" —Amanda Kyle Williams, author of *The Stranger You Seek* "Pitch perfect . . . solid characters, unpredictable twists and excellent plotting; a must-read for those who enjoy crime fiction." —Kirkus Reviews

106 Mortgage Secrets All Borrowers Must Learn - But Lenders Don't Tell
CreateSpace
Discover the challenges and success found in the law of real estate ownership, transfer,

and development as **REAL ESTATE LAW, 11E** brings the day-to-day transactions of today's real estate marketplace to life. This practical hands-on study of the laws affecting real property offers lively case selections and clear discussions of the rules and regulations of contemporary real estate. This book's unique, realistic approach has received significant praise for its ability to teach future and practicing professionals to recognize, prevent, and resolve legal problems. This edition keeps readers actively engaged with the latest changes in the law, new cases, and surprising developments, ranging from endless foreclosures to liability issues for birds landing in one's buildings. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

The Plague Year Kensington Books
From the Pulitzer Prize-winning author of *The Looming Tower*, and the pandemic novel *The End of October*: an unprecedented, momentous account of Covid-19—its origins, its wide-ranging repercussions, and the ongoing global fight to contain it "A book of panoramic breadth ... managing to surprise

us about even those episodes we ... thought we knew well ... [With] lively exchanges about spike proteins and nonpharmaceutical interventions and disease waves, Wright's storytelling dexterity makes all this come alive." —The New York Times Book Review From the fateful first moments of the outbreak in China to the storming of the U.S. Capitol to the extraordinary vaccine rollout, Lawrence Wright's *The Plague Year* tells the story of Covid-19 in authoritative, galvanizing detail and with the full drama of events on both a global and intimate scale, illuminating the medical, economic, political, and social ramifications of the pandemic. Wright takes us inside the CDC, where a first round of faulty test kits lost America precious time . . . inside the halls of the White House, where Deputy National Security Adviser Matthew Pottinger's early alarm about the virus was met with confounding and drastically costly skepticism . . . into a Covid ward in a Charlottesville hospital, with an idealistic young woman doctor from the town of Little Africa, South Carolina . . . into the precincts of prediction specialists at Goldman Sachs . . . into Broadway's darkened theaters and Austin's struggling music venues . . . inside the human body, diving deep into the science of how the virus and

vaccines function—with an eye-opening detour into the history of vaccination and of the modern anti-vaccination movement. And in this full accounting, Wright makes clear that the medical professionals around the country who've risked their lives to fight the virus reveal and embody an America in all its vulnerability, courage, and potential. In turns steely-eyed, sympathetic, infuriated, unexpectedly comical, and always precise, Lawrence Wright is a formidable guide, slicing through the dense fog of misinformation to give us a 360-degree portrait of the catastrophe we thought we knew.

Fixed in Blood Alibi Debunks the "nice guy syndrome," the need to please others at one's own expense with the hope of receiving happiness, love, and fulfillment, and offers advice for how to rediscover oneself, revive one's sex life, and build better relationships with others.

Axel Alibi Perfect for fans of Jeff Lindsay's *Dexter* thrillers and the novels of Lisa Gardner and Karin Slagter, the *Justice* series from T. E. Woods combines heart-pounding suspense with moral weight and razor-sharp characters. These intense thrillers revolve around a mysterious woman known only as *The Fixer*—an elite assassin who kills in the name of justice. Now the first three volumes of this riveting series are available in one addictive eBook bundle: **THE FIXER THE RED HOT FIX THE UNFORGIVABLE** FIX Never a doubt. Never a mistake. Always for justice. Never for revenge. She's the person you hire when you need something fixed—permanently. With a strict set of criteria, she evaluates every request and chooses only a few. No more than one job per country, per year. She will only step in if it's clear that justice will not be served any other way. Her jobs are completed with skill and precision, and never result in inquiry or police investigation. *The Fixer* is invisible—and quite deadly. . In the office of a clinical psychologist in Olympia, Washington, a beautiful young woman is in terrible emotional pain. She puts up walls, tells lies, and seems to speak in riddles, but the doctor is determined to help her heal, despite the fact that she claims to have hurt many people. As their sessions escalate, the psychologist feels compelled to reach out to the police, but it might be too late. In Seattle, a detective gets a call from his son. A dedicated journalist, he wants his father's expertise as he looks into a suspicious death. Together they follow the trail of leads toward a stone-cold hired killer—only to find that death has been closer than either could have imagined. Praise for *The Fixer* "Hot and unpredictable, this debut hurls you down the curvy gray avenues of right and wrong at about a hundred and fifty miles per hour. Strap yourself in!"—Amanda Kyle Williams, author of *The Stranger You Seek* "Pitch-perfect . . . solid characters, unpredictable twists and excellent plotting; a must-read for those who enjoy crime fiction."—Kirkus Reviews

The Millionaire Real Estate Investor U of Nebraska Press In the years following her role as the lead author of the international bestseller, *Limits to Growth*—the first book to show the consequences of unchecked growth on a finite planet—Donella Meadows remained a pioneer of environmental and social analysis until her untimely death in 2001. *Thinking in Systems*, is a concise and crucial book offering insight for problem solving on scales ranging from the personal to the

global. Edited by the Sustainability Institute's Diana Wright, this essential primer brings systems thinking out of the realm of computers and equations and into the tangible world, showing readers how to develop the systems-thinking skills that thought leaders across the globe consider critical for 21st-century life. Some of the biggest problems facing the world—war, hunger, poverty, and environmental degradation—are essentially system failures. They cannot be solved by fixing one piece in isolation from the others, because even seemingly minor details have enormous power to undermine the best efforts of too-narrow thinking. While readers will learn the conceptual tools and methods of systems thinking, the heart of the book is grander than methodology. Donella Meadows was known as much for nurturing positive outcomes as she was for delving into the science behind global dilemmas. She reminds readers to pay attention to what is important, not just what is quantifiable, to stay humble, and to stay a learner. In a world growing ever more complicated, crowded, and interdependent, Thinking in

Systems helps readers avoid confusion and helplessness, the first step toward finding proactive and effective solutions.

Thinking in Systems

McGraw Hill Professional Discover The Inspirational Story of Hockey Superstar Sidney Crosby! Read on your PC, Mac, smart phone, tablet or Kindle device! You're about to discover the incredibly inspirational story of hockey superstar Sidney Crosby. If you're reading this then you must be a Sidney Crosby fan, like so many others. As a fan, you must wonder how this man is so talented and want to know more about him. Sidney is considered as one of the greatest hockey players in the world and it's been an honor to be able to watch him play throughout his young career. This book will reveal to you much about Sidney's story and the many accomplishments throughout his career. Here Is A Preview Of What You'll Learn... Youth and Family Life Pre-NHL and International Career NHL Career and Personal Life Legacy, Charitable Acts and much more! If you want to learn more about Sidney Crosby, then this book is for you. It will reveal to you many

things that you did not know about this incredible hockey star! About the Author: Inspirational Stories is a series aimed at highlighting the great athletes of our society. Our mission is to present the stories of athletes who are not only impactful in their sport, but also great people outside of it. The athletes we write about have gone above and beyond to become impactful in their community and great role models for the youth, all while showing excellence in their profession. We publish concise, easily consumable books that portray the turning points in the lives of these great athletes, while also giving the context in which they occurred. Our books are especially great for children who look up to sports figures. Hopefully these athletes can serve as a source of inspiration and their stories can provide life lessons that are practical for fans of any demographic.

The Fixer Knopf
NEW YORK TIMES
BESTSELLER • NATIONAL
BOOK AWARD WINNER •
NAMED ONE OF TIME'S TEN
BEST NONFICTION BOOKS
OF THE DECADE "Inspiring . . .
extraordinary . . . [Katherine Boo]
shows us how people in the most
desperate circumstances can find
the resilience to hang on to their
humanity. Just as important, she

makes us care.”—People “A tour de force of social justice reportage and a literary masterpiece.”—Judges, PEN/John Kenneth Galbraith Award ONE OF THE TEN BEST BOOKS OF THE YEAR BY The New York Times • The Washington Post • O: The Oprah Magazine • USA Today • New York • The Miami Herald • San Francisco Chronicle • Newsday In this breathtaking book by Pulitzer Prize winner Katherine Boo, a bewildering age of global change and inequality is made human through the dramatic story of families striving toward a better life in Annawadi, a makeshift settlement in the shadow of luxury hotels near the Mumbai airport. As India starts to prosper, the residents of Annawadi are electric with hope. Abdul, an enterprising teenager, sees “a fortune beyond counting” in the recyclable garbage that richer people throw away. Meanwhile Asha, a woman of formidable ambition, has identified a shadier route to the middle class. With a little luck, her beautiful daughter, Annawadi’s “most-everything girl,” might become its first female college graduate. And even the poorest children, like the young thief Kalu, feel themselves inching closer to their dreams. But then Abdul is falsely accused in a shocking tragedy; terror and global recession rock the city; and suppressed tensions over religion, caste, sex, power, and economic envy turn brutal. With intelligence, humor, and deep insight into what connects people to one another in an era of tumultuous change, *Behind the Beautiful Forevers*, based on years

of uncompromising reporting, carries the reader headlong into one of the twenty-first century’s hidden worlds—and into the hearts of families impossible to forget. WINNER OF: The PEN Nonfiction Award • The Los Angeles Times Book Prize • The American Academy of Arts and Letters Award • The New York Public Library’s Helen Bernstein Book Award NAMED ONE OF THE BEST BOOKS OF THE YEAR BY The New Yorker • People • Entertainment Weekly • The Wall Street Journal • The Boston Globe • The Economist • Financial Times • Foreign Policy • The Seattle Times • The Nation • St. Louis Post-Dispatch • The Denver Post • Minneapolis Star Tribune • The Week • Kansas City Star • Slate • Publishers Weekly

Behind the Beautiful

Forever Running

PressBook Pub

Make real estate part of your investing strategy! Thinking about becoming a commercial real estate investor? *Commercial Real Estate Investing For Dummies* covers the entire process, offering practical advice on negotiation and closing win-win deals and maximizing profit. From office buildings to shopping centers to apartment buildings, it helps you pick the right properties at the right time for the right price. Yes, there is a fun and easy way to break into

commercial real estate, and this is it. This comprehensive handbook has it all. You’ll learn how to find great properties, size up sellers, finance your investments, protect your assets, and increase your property’s value. You’ll discover the upsides and downsides of the various types of investments, learn the five biggest myths of commercial real estate investment, find out how to recession-proof your investment portfolio, and more. Discover how to: Get leads on commercial property investments Determine what a property is worth Find the right financing for you Handle inspections and fix problems Make big money in land development Manage your properties or hire a pro Exploit the tax advantages of commercial real estate Find out what offer a seller really-really wants Perform due diligence before you make a deal Raise capital by forming partnerships Investing in commercial property can make you rich in any economy. Get *Commercial Real Estate For Dummies*, and find out how.

Home Buying Kit For Dummies Alibi

The author of *The Fixer* (“A must-read for those who enjoy crime fiction.”—Kirkus

Reviews) unleashes a twisted tale of politics, passion, and murder in the nicest big city in America: Madison, Wisconsin. The mayor is smart, funny, and loved by all. Except for the person who leaves him in a pool of his own blood. . . . Madison is booming with dreamers and drifters, visionaries and entrepreneurs. Among them is Sydney Richardson, the daughter of a cop who died on these streets and now the proud, stressed-out owner of Hush Money, one of the city's top new restaurants. Like everyone else in town, Sydney is shocked when Madison's popular mayor—a crusty, charismatic man of the people—is shot to death in his own home. But the news hits especially close to home for Sydney because one of her own stands accused of the brutal crime. Sydney's the one person that Wanda Fields, a quiet, hardworking waitress and single mother, can think to call after her arrest. Now she might be Wanda's only hope. As Sydney gets wrapped up in the case, she runs up against powerful people with secrets to hide—and a mayor who wasn't the person everyone thought he was. After Wanda divulges a bombshell of her own, Sydney's sure the real killer is still out there, hiding among Madison's elite, perhaps even dining in her beloved restaurant . . . with more than enough motive to kill again. Praise for Hush Money "A sleek, delicious new mystery novel . . . With a smorgasbord of suspects and friends, a main course of action and suspense, and a side order of hot romance, T. E. Woods has delivered the perfect menu for the most discerning mystery lovers. I can't wait for a second helping. Bon appétit!"—Tom Savage, USA Today bestselling author of the Nora Baron series "Told with skill and gritty sympathy for its imperiled characters . . . A compelling look into a strong-willed woman looking out for her own in the face of evil."—Tom Shawver, author of the Rare Book Mystery series "Deeply satisfying . . . Veteran crime writer and clinical psychologist Woods serves up a rich cast of characters, myriad motives, and a complex plot."—Eve Karlin, author of City of Liars and Thieves Don't miss any of the gripping Hush Money mysteries from T. E. Woods: **HUSH MONEY | BAD GIRL | PRIVATE LIES** And look for the Justice series: **THE FIXER | THE RED HOT**

FIX | THE UNFORGIVABLE FIX | FIXED IN BLOOD | FIXED IN FEAR | DEAD END FIX
The Challenge of Crime in a Free Society HarperCollins
 A hilarious and moving memoir—in the spirit of Anne Lamott and Nora Ephron—about a woman who returns home to her close-knit Mennonite family after a personal crisis Not long after Rhoda Janzen turned forty, her world turned upside down. It was bad enough that her brilliant husband of fifteen years left her for Bob, a guy he met on Gay.com, but that same week a car accident left her with serious injuries. What was a gal to do? Rhoda packed her bags and went home. This wasn't just any home, though. This was a Mennonite home. While Rhoda had long ventured out on her own spiritual path, the conservative community welcomed her back with open arms and offbeat advice. (Rhoda's good-natured mother suggested she date her first cousin—he owned a tractor, see.) It is in this safe place that Rhoda can come to terms with her failed marriage; her desire, as a young woman, to leave her sheltered world behind; and the choices that both freed and entrapped her. Written with wry humor and huge personality—and tackling faith, love, family, and aging—Mennonite in a Little Black Dress is an immensely moving memoir of healing, certain to touch anyone who has ever had to look homeward in order to move ahead.

Real Estate Law
 Bloomsbury Publishing USA

With more than 350,000 units sold worldwide, this fan-favorite will show you every strategy, tool, tip, and technique you need to become a millionaire rental property investor.

Retirement Plan Cornell University Press

Negotiate a great price Find your best mortgage Discover applications and checklists online Get the Best Deal on Your New Home! When it comes to buying a home, it's hard to know where to begin. You want to buy at a fair price at the right time—not always easy in a fast-changing market. The updated Home Buying Kit has all you need: strategies to secure the optimal deal, the ins and outs of home financing, how to evaluate rent vs. buy, and the latest on regulations around mortgage interest and property tax. Whether a first-time buyer or veteran homeowner, this book will help you make the smart decisions that move you into your dream home in no time! Inside... Get your finances in order Improve your credit score Choose the right mortgage Build your real estate team Maximize your financial health Inspect and protect your home Understand and minimize closing costs

Lavoisier—the Crucial Year

Brookings Institution Press
No more paying top dollar to attorneys and credit repair companies. The secrets are revealed. This book will teach you the incredibly easy process the professionals are using and charging thousands for. A simple step-by-step guide to remove all derogatory items on your credit reports, even if they do belong to you! Are charge-offs, repos, bankruptcies, judgments, short-sales, loan modifications, late payments, and collection accounts preventing you from receiving the new home or car that you dream of, or preventing you from getting a better job or credit card? Say no more, and make them vanish from your credit report file, so your FICO score will dramatically improve!

Now We Will Be Happy

Chelsea Green Publishing
During the Cold War, freedom of expression was vaunted as liberal democracy's most cherished possession—but such freedom was put in service of a hidden agenda. In *The Cultural Cold War*, Frances Stonor Saunders reveals the extraordinary efforts of a secret campaign in which some of the most vocal exponents of intellectual freedom in the West were working for or subsidized by the CIA—whether they knew it or not. Called "the most comprehensive account yet of the [CIA's] activities between 1947 and 1967" by the *New York Times*, the book presents shocking evidence of the CIA's undercover program

of cultural interventions in Western Europe and at home, drawing together declassified documents and exclusive interviews to expose the CIA's astonishing campaign to deploy the likes of Hannah Arendt, Isaiah Berlin, Leonard Bernstein, Robert Lowell, George Orwell, and Jackson Pollock as weapons in the Cold War. Translated into ten languages, this classic work—now with a new preface by the author—is "a real contribution to popular understanding of the postwar period" (*The Wall Street Journal*), and its story of covert cultural efforts to win hearts and minds continues to be relevant today.

Feed Alibi

This report of the President's Commission on Law Enforcement and Administration of Justice -- established by President Lyndon Johnson on July 23, 1965 -- addresses the causes of crime and delinquency and recommends how to prevent crime and delinquency and improve law enforcement and the administration of criminal justice. In developing its findings and recommendations, the Commission held three national conferences, conducted five national surveys, held hundreds of meetings, and interviewed

tens of thousands of individuals. Separate chapters of this report discuss crime in America, juvenile delinquency, the police, the courts, corrections, organized crime, narcotics and drug abuse, drunkenness offenses, gun control, science and technology, and research as an instrument for reform. Significant data were generated by the Commission's National Survey of Criminal Victims, the first of its kind conducted on such a scope. The survey found that not only do Americans experience far more crime than they report to the police, but they talk about crime and the reports of crime engender such fear among citizens that the basic quality of life of many Americans has eroded. The core conclusion of the Commission, however, is that a significant reduction in crime can be achieved if the Commission's recommendations (some 200) are implemented. The recommendations call for a cooperative attack on crime by the Federal Government, the States, the counties, the cities, civic organizations, religious institutions, business groups, and individual citizens. They propose basic changes in the operations of police, schools, prosecutors, employment agencies, defenders, social workers, prisons, housing authorities, and probation and parole officers.

How to Remove All Negative Items from Your Credit Report Random House
The only guidebook that shows you how to finance any property--with or without bank approval
Would you like to discover all of the many ways that you can finance real estate? Want to learn how to cut your financing costs, avoid pitfalls, and negotiate the best terms? Then let Gary Eldred's 106 Mortgage Secrets All Borrowers Must Learn--But Lenders Don't Tell, Second Edition guide you. Fully updated, this practical guide explains how today's changing mortgage market really works. Unlike other mortgage guides, this book goes beyond traditional bank-originated loans and shows you how to benefit with seller financing, assumables, subject-to, wraparounds, lease options, foreclosures, and other money-saving possibilities. 106 Mortgage Secrets also protects you from the sharp practices of loan reps that have recently sparked Congressional hearings and multiple state investigations.

In addition, Eldred shows how and why the right financing decisions can add tens (and sometimes hundreds) of thousands of dollars to your long-term net worth. With these 106 secrets, you'll build the confidence and the knowledge to:

- * Increase your borrowing power *
- Obtain the lowest interest rate *
- Understand the true pros and cons of ARMs *
- Cut (or eliminate) the cost of mortgage insurance *
- Save big with seller financing, assumptions, foreclosures, and REOs *
- Strengthen your credit profile and credit score *
- Avoid getting taken... by the fine print and garbage fees *
- Steer clear of scams and unprincipled loan reps and lenders *
- Accumulate wealth through homeownership and investment properties

Simple, concise, and comprehensive, this book reveals everything property buyers need to know--especially the 106 financing secrets lenders too often omit.

Fixed in Fear Orbit
From an economist who warned of the global financial crisis, a new warning about the continuing peril to the world

economy Raghuram Rajan was one of the few economists who warned of the global financial crisis before it hit. Now, as the world struggles to recover, it's tempting to blame what happened on just a few greedy bankers who took irrational risks and left the rest of us to foot the bill. In *Fault Lines*, Rajan argues that serious flaws in the economy are also to blame, and warns that a potentially more devastating crisis awaits us if they aren't fixed. Rajan shows how the individual choices that collectively brought about the economic meltdown—made by bankers, government officials, and ordinary homeowners—were rational responses to a flawed global financial order in which the incentives to take on risk are incredibly out of step with the dangers those risks pose. He traces the deepening fault lines in a world overly dependent on the indebted American consumer to power global economic growth and stave off global downturns. He exposes a system where America's growing inequality and thin social safety net create tremendous political pressure to encourage easy credit and keep job creation robust, no matter what the consequences to the economy's long-term health; and where the U.S. financial sector, with its skewed incentives, is the critical but unstable link between an overstimulated America and an underconsuming world. In *Fault Lines*, Rajan demonstrates how unequal access to education and health care in the United States puts us all in deeper financial peril, even as the economic choices of countries like Germany, Japan, and China place an undue burden on America to get its policies right. He outlines the hard choices we need to make to ensure a more stable world economy and restore lasting prosperity.