



Bluff: The Game Central Banks Play and How It Leads to Crisis

Anjum Hoda

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The financial crisis of 2008 was caused by greedy, unscrupulous bankers. Luckily, the Bank of England and the US Federal Reserve were our firefighters. These central banks rescued us from the brink of collapse and resuscitated our economies. Except that isn't the whole story. A simplistic narrative, it glosses over one inconvenient truth – it was the firefighters who started the fire.

Experienced asset management adviser Anjum Hoda contends that our central banks have been playing a deceitful game for decades. They've been using interest rates to stimulate the value of assets so that we would feel better off and spend more, thereby generating growth in the 'real' economy. But the supply of cheap money through manipulation of interest rates creates instability not growth, because real-world salaries fail to keep pace.

Highly arresting and sobering, Bluff has significant implications for the decisions we make about own finances and even our mid- to long-term life strategies. Hoda's thesis is set out with clarity and power, and her prediction is this – without radical systematic change only greater crises lie ahead.

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