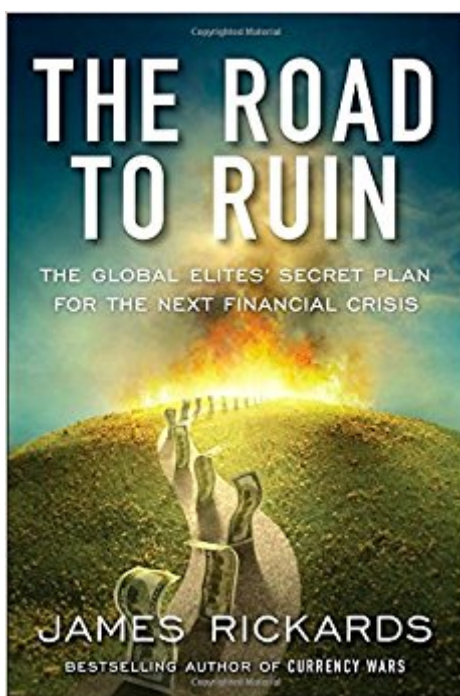


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# The Road To Ruin: The Global Elites' Secret Plan For The Next Financial Crisis



## Synopsis

The bestselling author of *The Death of Money and Currency Wars* reveals the global elites' dark effort to hide a coming catastrophe from investors in *The Road to Ruin*, now a National Bestseller.

A drumbeat is sounding among the global elites. The signs of a worldwide financial meltdown are unmistakable. This time, the elites have an audacious plan to protect themselves from the fallout: hoarding cash now and locking down the global financial system when a crisis hits.

Since 2014, international monetary agencies have been issuing warnings to a small group of finance ministers, banks, and private equity funds: the U.S. government's cowardly choices not to prosecute J.P. Morgan and its ilk, and to bloat the economy with a \$4 trillion injection of easy credit, are driving us headlong toward a cliff.

As Rickards shows in this frightening, meticulously researched book, governments around the world have no compunction about conspiring against their citizens. They will have stockpiled hard assets when stock exchanges are closed, ATMs shut down, money market funds frozen, asset managers instructed not to sell securities, negative interest rates imposed, and cash withdrawals denied.

If you want to plan for the risks ahead, you will need Rickards's cutting-edge synthesis of behavioral economics, history, and complexity theory. It's a guidebook to thinking smarter, acting faster, and living with the comforting knowledge that your wealth is secure.

The global elites don't want this book to exist. Their plan to herd us like sheep to the slaughter when a global crisis erupts—and, of course, to maintain their wealth—works only if we remain complacent and unaware. Thanks to *The Road to Ruin*, we don't need to be.

"If you are curious about what the financial might look like you've certainly come to the right place... Rickards believes -- and provides tantalizing snippets of private conversations with those who dwell in the very eye-in-the-pyramid -- that the current world monetary and financial system is on the verge of insolvency and that the world financial elites already have a successor system for which they are laying the groundwork." --Ralph Benko, *Forbes*

## Book Information

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## Customer Reviews

JAMES RICKARDS is the New York Times best-selling author of *The Death of Money*, *Currency Wars*, and *The New Case For Gold*, which have been translated into fourteen languages. He is the editor of the newsletter *Strategic Intelligence* and a member of the advisory board of the Center for Financial Economics at Johns Hopkins University. An adviser on international economics and financial threats to the Department of Defense and the U.S. intelligence community, he served as a facilitator of the first-ever financial war games conducted by the Pentagon. He lives in Connecticut. Follow @JamesGRickards.

I'm a retired, educated professional who's always had a layman's interest in and exposure to the field of economics. I've read Rickards' other books and followed him on Twitter for years. I like his logic, insights and clear explanations. The cover jacket for this book states "The most potent form of protection is to arm yourself with knowledge." That's true. I read "Road to Ruin" hoping to 1) identify and understand threats and 2) identify practical steps to protect my large family. I find Jim Rickards to be a gifted teacher - he successfully explains numerous complicated concepts in layman terms. Thanks to his writings in this particular book, I feel I have a basic working knowledge of some troubling issues that may very well threaten the long term success of not just my own family, but America in general. This book met the first part of my goal - "understanding and identifying threats." It did not satisfy the second part of my goal. In Rickards' chapter "Behold a Black Horse" he (finally!) outlines suggestions for what he feels may help people defend their "wealth" against all the coming threats he has so carefully and thoroughly exposed. I found his suggestions to be tersely worded and lacking the "fleshing out" helpfulness characteristic in Rickards previous chapters. When I finished this much anticipated section I sensed Rickards had deliberately withheld information the average reader needed to understand and apply his suggestions and ideas. Was this in order to get the reader to subscribe to his *Agora Financial Newsletter*? I took the bait and subscribed (\$99) knowing I could get my money back if unsatisfied. Guess what. That membership quickly supplied

me with one book and two reports that supplied the missing information. Thank you. But, why was that information not simply included in the book? That investment newsletter marketing ploy is my only criticism of this book. In every other way I found the book interesting and educational.

As an economist and financial adviser, I was prepared to be highly critical of James Rickards' latest book. Instead, I found myself annotating it heavily and reread it immediately after finishing it. There may be a little more detail in some parts than the explication really needed, but I found myself nodding in agreement rather than shaking my head. It's not a conspiratorial book (as some reviewers have alleged). Rickards speaks of "elites," but as an amorphous group bound together by shared goals rather than as a dark organization dedicated to evil. His analysis of the Long Term Capital Management (LTCM) debacle is fascinating, since he was working there at the time. His discussion of complexity theory applied to financial markets is the best I've seen on the topic. His discussion of trade issues is particularly timely due to the recent presidential election. The typical free trade policies have led to the gutting of US manufacturing, and the loss of the jobs on which the middle class used to depend. (Remember that working class white voters used to be the backbone of the Democratic Party!) If President Trump can shift our trade policies so that a certain amount of manufacturing returns to the US, he will have done generations of Americans a great favor.

Rickards shows how so-called "free" trade really isn't free. By far the most important part of the book is the case it makes for a coming financial panic. Rickards does not identify the precise cause, although he does say that the cause will be a liquidity crisis in one part of the financial market, which will spread to all other parts. He does lay out the reasons why he feels that such a crisis, exponentially larger than previous ones, is almost inevitable at this point. There is some general advice on tactics to protect yourself during such an event -- a process, really, since it would take years to work itself out. Other forms of self-protection are easily inferred from the analysis. All in all, I believe this is one of the most important financial books in years.

You could say I am a member of the 'system', I have my MBA with a focus in finance and I have my retirement portfolio rooted deeply in the equities market. When I began reading this book I was absolutely mesmerized by the author's firm grasp of history and eloquent writing style. I was looking forward to giving it five stars for so prophetically portraying a possible demise of America as we know it today. Unfortunately I was very disappointed that the author took a massive detour to highlight perceived police brutality. I realize this is a sensitive issue with our society, but when I was on the ground at 2 am, January 1st of 2015, fighting a guy who had tried to assault me, you bet I

sure loved the blue squad cars that delivered public servants who took over and arrested the social blight that tried to harm me. Now I live in western Alaska where police presence is decidedly less obvious than the lower 48. Walking on the boardwalk near my house two days ago I witnessed a huge blood spot on the walkway. People should try living in a locality with less law enforcement before they bash the thin blue line.

A good read but is it all true. ???

Excellent book.

Fantastic book. Highly recommend

I learned about the history of money as currency and what is the difference between them. Although some topics in the book were hard to follow since I'm not a finance guy. A couple of google searches would help make up my confusion.

Early warning on the hubris of success the current financial world relies on to do more of the same despite the obsolescence of its analytical models. Introduction to complexity system should be mandatory in MBA courses.

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