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### Abstract:

As many of you may know, I was a member of the Financial Crisis Inquiry Commission, a 10-member group set up by Congress to find and report the causes of the great financial crisis of 2008. The Commission finished its work and released its report in late January. I dissented from the majority report. A copy of my dissent can be downloaded from the AEI website. In this talk today, I'd like to explain not only why I dissented but why this dissent was necessary...