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personal interaction and correspondence with nearly fifty former executives as well as the latest research in psychology criminology and economics to investigate how once celebrated executives become white collar criminals White collar criminals are not merely driven by excessive greed or hubris nor do they usually carefully calculate costs and benefits before breaking the law Instead Soltes shows that most of the executives who committed crimes made decisions the way we all do on the basis of their intuitions and gut feelings. The trouble is that these gut feelings are often poorly suited for the modern business world where leaders are increasingly distanced from the consequences of their decisions and the individuals they impact The extraordinary costs of corporate misconduct are clear to its victims Yet never before have we been able to peer so deeply into the minds of the many prominent perpetrators of white collar crime With the increasing globalization of business threatening us with even more devastating corporate misconduct the lessons Soltes draws in Why They Do It are needed more urgently than ever Merging the Deposit Insurance Funds Marge Roukema, 2001-07 Witnesses Gregory Baer Assistant Sec for Fin l Institutions U S Dept of the Treasury William Fitzgerald Chairman William Isaac Chairman The Secura Group Hjalma Johnson Chairman Martin Mayer Guest Scholar The Brookings Institution Thomas Sheehan Pres Grafton State Bank Grafton WI on behalf of the Independent Community Bankers of Amer Donna Tanoue Chmn FDIC Kenneth Thomas Lecturer on Finance The Wharton School Univ of PA Merging the Deposit Insurance Funds United States. Congress. House. Committee on Banking and Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2000

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