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Opinion

#QuickTakes: Brian Love

May 13, 2020 / #QuickTakes

Brian Love, head of depository search and community bank advisory with The Traviilian Group, lays out how the pandemic is ...

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#QuickTakes: Dwight Larsen

May 8, 2020 / #QuickTakes

Dwight Larsen, president/CEO of United Bankers' Bank in Bloomington, Minn., shares his thoughts on how the pandemic has changed the ...

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Six feet of separation scraps interactions, postpones shows

May 8, 2020 / Operations

By March 31, three out of four Americans worked from home. Bank lobbies were locked, phone lines redirected, video chats ...

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Community Relations

Security Financial stocks shelves

May 22, 2020 / Community Relations

Area food pantries will be able to buy more food for those in need in five area communities thanks to ...

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First Farmers gives food banks a boost

May 18, 2020 / Community Relations

Converse, Ind.-based First Farmers Bank & Trust, in partnership with pork producers and processors throughout the state, has initiated a ...

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Kerndt Brothers Bank makes a splash

May 12, 2020 / Community Relations

Kerndt Brothers Bank in Lansing, Iowa, recently announced a donation of \$5,000 to support the New Albin Improvement League's Splash ...

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Upcoming Webinar

Farmer Mac: Your Partner for Successful Ag Real Estate Lending

June 4, 2020

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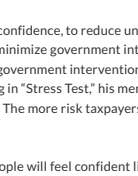
Bonus Offer

Sign up for our free, weekly electronic newsletter and receive a bonus: free access to our recent webinar, "Developing Social Media Skills as a Banker." This great resource recorded in 2019 features Mark E. Pringle, founder of Social Engineering Bank, and John G. G. Banker, founder of ...

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Tom Bengtson

“In an emergency, you need to lean against the forces of panic, to restore confidence, to reduce uncertainty... There will be intense pressure to let major firms fail, avoid moral hazard, minimize government intervention. But that’s a formula for a larger crisis that will ultimately require greater government intervention.” That’s Tim Geithner, the Treasury Secretary who dealt with the last crisis, writing in “Stress Test,” his memoir. “The more the government commits to do up front, the less it will end up doing. The more risk taxpayers take up front, the less they end up paying.”


The theory is that if you show up with a fire hose to put out a campfire, people will feel confident lighting birthday candles. If the government shows it is ready to handle any financial crisis, the markets and consumers will feel confident moving forward with their normal levels of activity despite repercussions from a very serious health crisis.

Neel Kashkari, president of the Federal Reserve Bank of Minneapolis, articulated this message on “60 Minutes” on March 22. Kashkari, who was Assistant Treasury Secretary in 2008, said the government was too timid 12 years ago. “We didn’t want to overreact ... and the right answer should have been overreacting to try to avoid the devastating recession that ended up happening,” Kashkari said.

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Of course, there are all kinds of caveats this time around — the sudden loss of employment for 22 million people, businesses forced to close by government decree, rules preventing people from leaving their homes, not to mention the race to find a vaccine for an as yet incurable disease. Geithner’s book is worth reading, especially his chapter called “Reflections on Financial Crisis.” There he states: “Our crisis, after all, was largely a failure of imagination.” I think we can all imagine a better, post-pandemic future. Let’s keep encouraging our leaders to take the steps necessary to assure that future.

Editor’s Picks

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| Master of circumstances | More ways businesses may regret getting stimulus loans | COVID-19 and the looming ransomware threat | #QuickTakes: Jack Kasel | Costing-out the loan process to maximize profit |
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COVID-19 and the looming ransomware
threat

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