



**INFINITY is the ENEMY: How the Misuse of Physics in Finance Costs Trillions\$... and How it Can Be Easily Corrected for Profit and Prosperity.**

*t. Rutt*

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Prices are beautiful, but the modern financial landscape is grotesque.

Since 2008, humanity has struggled to overcome the worst financial crisis in nearly 100 years. In today's extraordinary financial times, many people fear that an even worse financial crisis looms just around the corner. As we try to heal the sick financial landscape that we have created, could an art show and book help stop the abuses that caused today's financial crisis? Artists and writers are supposed to be creative people. But, in exposing the roots of our current financial crisis, could an artist and writer actually create the next financial crisis?

If an artist made it possible to see large errors that distort and destabilize our financial landscape, then the answer to these questions must be yes. This book and art project does not deliberately seek to create a financial crisis, but it does seek to unearth and foster financial truth. This will be disruptive. If this book and art show succeeds in disproving the intellectual foundation of modern financial pricing theory, then the stability of all global financial markets could be at risk. For some, this could be a disaster. For others, like hedge funds and major banks, it could be a huge trading opportunity. Either way, the correction of endemic financial mistakes seems to be the best hope for a more stable financial future.

The intellectual foundation of modern financial theory is contained in a pricing framework that was born in 1973. It is called the Black Scholes Merton option-pricing model (BSM). With its audacious use of the formula for thermodynamics from physics to fabricate prices for human financial instruments, the BSM model radically pushed the very human "social science" of economics in the dangerous direction of a non-human "hard science." Over the past 40 years, the hard scientific conceit of BSM has infiltrated virtually our entire financial and economic landscape. The intellectual "physics envy" that drives BSM has also fueled a wildly successful assault by mathematical economists and "financial engineers" to recast the entire discipline of economics. This devotion to hyper-complex mathematical models has destroyed the ability for less mathematical economists to maintain intellectual balance in the very human field of economics.

BSM constantly governs the pricing for over \$750 trillion in financial derivatives instruments. The frenetic hedging activity that BSM creates is also the single greatest influence on prices in the \$200 trillion market for the actual stocks, bonds, currencies, and commodities from which the much larger derivatives market is created.

Several well regarded financial writers have decried the distortions that "financial physics" and BSM inflicts on the financial landscape. The famous investor George Soros regularly laments the invasion of economics by "hard scientists" filled with physics envy. Nassim Taleb goes so far as to assert that BSM and its use of physics in finance is an intellectual fraud. Taleb even called for the rescission of the Nobel Prize awarded to Scholes and Merton.

Building upon the writings of Nassim Taleb, George Soros, and Michael Lewis, INFINITY is the ENEMY

directly questions the impact that physics has had on the integrity of all financial markets. If the book is correct, then it is imperative that financial markets take action to correct a massive financial mispricing that BSM has forced into the global financial landscape. This will create the greatest hedge fund feeding frenzy in economic history. This book lays out a vision for simplifying the overwhelming complexity created by derivatives markets. It is also a tale of entrepreneurial determination to overcome the many obstacles that stifle the creation of a healthier financial future for us all.

INFINITY is the ENEMY - Buy it. Read it. Prove it wrong.

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