

# Benjamin T Solomon

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**Sent:** Friday, January 08, 2010 2:16 PM  
**To:** benjamin.t.solomon@quantumrisk.com  
**Subject:** Your email Job Creation has been sent

## Email Confirmation



Dear Benjamin Solomon,

Your email, named Jan 07 2010 Job Creation, was sent on 01/08/2010 around 4:16 PM EST.

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### Subject: Job Creation

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Strategy, Business Process Reengineering, Structured Finance, Financial Modeling & Statistical Modeling

### Job Creation

January 2010

#### Featured Article:

#### TARP's Possible Role in Jobs Growth

Symbol/Company	TARP Equity (%)	TARP Assets (%)	TARP Debt/Assets (%)	Assets (\$)	Equity (\$)	
FRE Freddie Mac	391.57%	4.72%	1.47%	56,700	879,043	12,948
FBNC First BancCorp	184.01%	15.20%	8.27%	400	2,621	217
OCN Owens Corporation	119.8%	26.51%	23.91%	659	2,886	395
AIG AIG	89.39%	6.71%	7.51%	69,800	1,040,000	78,088
FNM Fannie Mae	82.96%	3.80%	4.65%	34,200	885,918	43,226
INDPR Indspire	74.74%	9.50%	12.71%	80	845	107
WFC Wells Fargo	52.12%	4.19%	7.87%	25,000	609,074	47,864
PNK PNC Financial Services	50.36%	5.32%	10.58%	7,600	142,771	15,108
LOON Liberty Systems Corp	49.55%	2.71%	3.47%	48	1,778	97
TAYC Taylor Capital	47.34%	2.82%	5.95%	105	3,719	221
CMA Commerce Bancorp	45.20%	3.48%	7.70%	2,300	66,003	5,082
VTEH VTEH Connector Bancorp	40.49%	2.67%	6.00%	71	2,655	175
PCTB PCTB Bancorp	37.77%	3.20%	8.03%	211	7,470	645
CIT CIT Group	37.37%	2.62%	7.01%	2,300	87,819	6,155
LKFN LKFN Financial Corporation	37.09%	2.49%	6.71%	56	2,249	151
MCBI Mercantile Bancorp	36.96%	2.85%	7.71%	45	1,578	122
C Citigroup	36.66%	2.38%	6.49%	50,000	2,100,385	136,405
OSBC Old Second Bancorp	36.48%	2.47%	6.77%	73	2,550	200
HITL HITL Financial USA	35.88%	2.42%	6.74%	82	3,370	228

This was a missed opportunity...

#### Poetry Chapbook: The

Dear Benjamin,

First some good news:

1. **FINRA compliant:** QuantumRisk will be "FINRA compliant" (if you could use such a term) sometime this year, so expect some changes. More will be announced shortly.

2. **Congratulations:**

Charlotte Capital Partners raised \$4.5 million for their clients. Well done in this climate.

3. **Article Syndication:** My blog posts [TARP's Possible Role in Jobs Growth](#) was syndicated by [RiskCenter](#).

This month's theme is Job Creation.

This first article *TARP's Possible Role in Jobs Growth*, explains how our regulators and elected officials could have used TARP to facilitate job creation.

## Hindu and The Punk



Anushka A Solomon has been recognized by Amnesty International (2007, 2008 & 2009) for speaking out against human rights injustices.

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In my opinion this was a missed opportunity, and a good example of how when we are so focused on getting something done we miss out on the bigger picture.

The second article ***4 Lessons About Job Migrations*** discusses how tricky this issue is from the perspective of someone who once was a recipient of this global job migration phenomena. The last article ***14.5 million Jobless & Counting*** explains the urgency of getting job growths on track. Most of these people lost their incomes through no fault of theirs or their employers.

## TARP's Possible Role in Jobs Growth



Could TARP have been used to stimulate jobs growth? In my opinion the answer should be a resounding yes. But like everyone else who was engrossed in finding solutions to more urgent problems we missed this opportunity. As a working group of economic advisors and regulators we did not see the bigger picture. In this article I suggest how we could have used TARP to stimulate job growth without interfering with the business of running the banks. Maybe if there is a next time (hope not) we can learn from these lessons...

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## 4 Lessons About Job Migrations

Outsourcing is the method by which one contracts valuable skills / talents / resources that the firm is not interested in managing because these resources are not intrinsic to the firms' strategic needs. Outsourcing is a means of maximizing the firm's management resources. And because the firm is not interested in managing these resources they remain external to the company.

In effect Microsoft and Apple outsourced non-critical software development talent by enabling *platforms*. There are other lessons to be learned.



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## 14.5 million Jobless and Counting



In my October 02, 2009 blog post I was the first to forecast that this recession's unemployment would be a very difficult problem to deal with. I was even ahead of the Chairwoman of the White House Council of Economic Advisers, Christina Romer's [caution on unemployment](#) by 3 weeks. Therefore, this is a must read and a good reminder that irrespective of their

political leanings, economic policy makers found severe unemployment a difficult problem and I might add have not yet found a solution....

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I am glad to announce that QuantumRisk will be adding specific Structured Finance services for investment companies, fund managers and corporate clients (no retail clients) later in the year. More news shortly.

**Sincerely,**



Benjamin Solomon, BSc, DipOR, MAOR, MBS(Banking & Finance)

Managing Principal

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