

Benjamin T Solomon

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To: benjamin.t.solomon@quantumrisk.com
Subject: Your email New Physics, New Products, New Profits has been sent

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Subject: New Physics, New Products, New Profits

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

New Physics, New Products, New Profits

March

Featured Article:
Gravitational
Acceleration Without
Mass

$$g = \tau \cdot c^2$$

The elegantly simple force
field equation ...

Poetry Chapbook: The
Hindu and The Punk

Dear Benjamin Solomon,

First some good news:

- 1. Welcome:** QuantumRisk is very pleased to welcome aboard Deepak Walia, Vice President, Municipal Bonds & CMBS Defeasance. He is a seasoned financial analyst with more than 10 years in public finance, and started & advised the defeasance work at GMAC Commercial Holdings, later Capmark. His expertise is in Tax-Exempt Municipals & Revenue Bonds and CMBS Defeasance.
- 2. Congratulations:** [Celtic Capital Corporation](#) raised \$3.3 million secured line of credit for a San Dimas, California manufacturer of shelving and storage systems. Well done.
- 3. Data Supplier:** We have finalized our CMBS data vendor.



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

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4. **CMBS Loss Vectors:** QuantumRisk is now accepting orders for its Econometric CMBS Loss Vectors (Excel 2007, 120 forecast loss distributions). [More here.](#)

This month's theme is New Physics, New Products, New Profits.

Lets face it. The CMBS industry is only expected to be \$10-15 billion this year, compared to about \$250 billion at its peak in 2007. A lot of good people have left their firms or even the industry, for example in my outreach I found that the senior CMBS staff at Credit Suisse are no longer there, and many other firms don't expect to get back into this industry for quite a while.

So how do we make profits? We have to look at other sources. One new emerging source is the radical technologies of the future. Well, they will only be *future* technologies if we work on them *today*.

One is probably correct to say that these are very high risk ventures, but wait a minute, didn't we lose 50% of our principal in RMBS and CMBS? Thankfully that puts a new perspective on the risk of 'radical' technologies, doesn't it?

In this newsletter we explore some of the radical physics and technologies that I have been personally involved in. Yes, some of you know (especially those of you who have worked with me at Capmark & at Goff Capital) that I have been working on gravity modification technologies and later photon technologies these past 11 years.

I have published or presented 12 papers on this subject and given 4 radio / Internet interviews. See [iSETI LLC](#); and am particularly proud of 2 papers that are now available as American Institute of Physics (AIP) Conference Proceedings. These 2 papers have be archived at The Smithsonian / NASA Astrophysics Data System:

1. ***An Approach to Gravity Modification as a Propulsion Technology***

<http://adsabs.harvard.edu/abs/2009AIPC.1103..317S>

2. ***Non-Gaussian Photon Probability Distribution***

<http://adsabs.harvard.edu/abs/2010AIPC.1208..261S>

In April 2009 I was honored to accept the position of Session Co-Chair of the A.03.1 Theories, Models and Concepts, Frontiers in Propulsion Science track at [SPESIE](#), an AIP conference. The Session Chair is Dr. Martin Tajmar, Head of Space Propulsion & Advanced Concepts, Austrian Research Centers GmbH - ARC.

It is heartening to know that many, many scientist, engineers & technologist are working to improve our world and to reach for the stars. Well managed privately funded research will accelerate this and provide good returns for new investors.

Gravitational Acceleration Without Mass!

$g = \tau \cdot c^2$ The formula on the right, $g = \tau \cdot c^2$, was published in my paper *An Approach to Gravity Modification as a Propulsion Technology* and derived using extensive numerical models (the same methods used in finance) and a new approach to gravity, that particles deform in a gravitational field. Briefly, gravitational acceleration is an indirect effect of mass, and therefore mass is not required to calculate the force. What is required to be known is the distortion present in spacetime at the location where the particle is, or τ or dt/dr the change in time dilation divided by the change in distance. Elegantly simple!

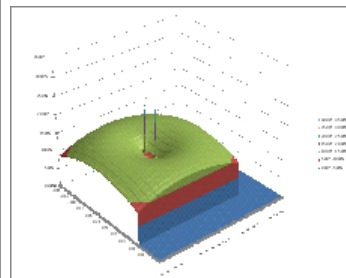
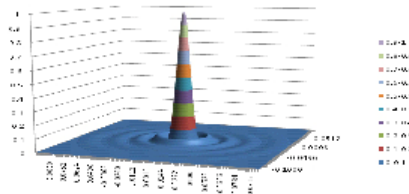
This formula has been numerically proven to be correct for gravitational forces, electromagnetic forces and mechanical forces i.e. unification of gravitational with electromagnetic forces. Lets think about this. This means that gravity modification as a propulsion mechanism is *theoretically feasible!*

[Michio Kaku](#), the famous string theorist said ([April 25 2008 The Space Show radio interview](#)), that gravity modification is hundreds of years away. That is great news for small business research labs. Why? Because we cannot compete with the multi-billion dollar labs, and therefore, not being fully accepted (just yet) by the main stream physics community gives us breathing space to pursue our research to commercial success.



Non-Gaussian Photons? What is That?

Quantum Theory is based on the premise that a particle's probability distribution is a Gaussian distribution. The familiar Bell Curve or Normal distribution is the most famous member of this family of distributions.

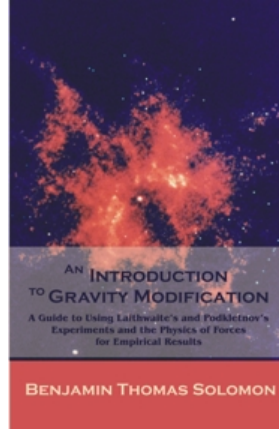


In my paper *Non-Gaussian Photon Probability Distribution*, I showed that the photon's probability distribution is not a Gaussian function but a modified Gamma distribution. As a consequence I was able to present shielding, cloaking and invisibility as different manifestations of this one and the same modified Gamma distribution. This also suggests new ways of looking at quantum entanglement.

What does this mean? We can look forward to new materials technologies, such

as cloth-like radiation shielding materials for space exploration, etc.

The Book

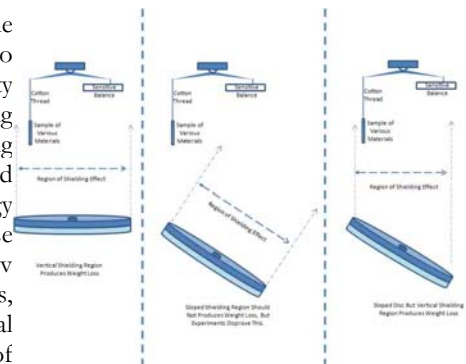


My book, *An Introduction to Gravity Modification: A guide to using Laithwaite's and Podkletnov's experiments and the physics of forces for empirical results*, (Universal Publishers, Boca Raton) published in 2008, presents what the physics of forces would look like given gravity modification.

The book details the work of selected experiments & researchers, Laithwaite (British experiments in the 1970s), Hayasaka & Takeuchi (Japanese experiments in the 1980s), Podkletnov (Russian experiments in the 1990s), and Luo, Nie, Zhang, & Zhou (Chinese experiments in the early 2000s).

In the 1970s Prof. Laithwaite, Heavy Electrical Engineering, Imperial College, UK, showed that a rotating-spinning wheel would lose weight. His work was largely ignored because no one could mathematically explain why. I solved this and the equation is presented in the book. This could only be solved by assuming that Non-Inertia, Ni, fields exists.

It is important to note that in the 1990s Podkletnov was the first to bring to our attention the possibility that a spinning superconducting disc could have gravity modifying effects. However, his published papers are scant on technology details. The book provides a reverse engineering of why Podkletnov observed gravity shielding effects, using my findings that gravitational acceleration is an indirect effect of mass.



If you chose to purchase this book, please bear in mind that there are some typo errors and it needs some revisions to include Non-Gaussian photon probability distributions. I expect to revise the book by December 2010, if I do get the time, else it will be next year.

The book is available directly from [Universal Publishers](#) or on [Amazon](#) (read the reviews).

Funding Summary

The Wall St. crash of 2008, the mortgage crisis, and severe asset deflation, tells us that the perception of risk rather than actual risks usually determines our investment decisions.

From my own personal experience with the grants process at the [National Science Foundation](#) I infer that it is difficult to get funding for any project that is not directly related to Relativity, Quantum Theory or String Theory. This is not surprising given that it is tax payer supported and there is a need to prioritize and be accountable for the disbursements. Therefore radical technologies will require private investors.

To get an idea of the size of the investment opportunities in the US, the 2010 NSF budget is \$6 trillion (12 zeroes), and the size of the 2008 DoD SBIRs was \$1.2 billion, other SBIRs/STTRs are estimated to around \$2 billion. Therefore, innovation funding in the US is approximately \$6.5 trillion not including internal corporate funding. Compare this to 2007 CMBS of \$250 billion and gross U.S. issuance of agency & non-agency MBS of about \$2 trillion. This reflects a huge opportunity in innovation research funding if we know how to tap it.



But wait, this now famous photograph shows 11 of Microsoft's early pioneers. Who would have guessed...

If one is willing to invest patient money into radical high-risk technologies of the future, there are a lot of opportunities. In my opinion radical technologies can have higher sustainable rewards.

QuantumRisk provides the following services for investment companies, dealers & underwriters, fund managers, major municipal issuer(s) and corporate clients (no retail clients),

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- 1.3 Municipal Tax-Exempt & Taxable Bonds Refunding Analysis including Escrow Analysis & Structuring.

2. Management Consulting:

- 2.1 Financial Analysis & Modeling
- 2.2 Business Process Reengineering
- 2.3 Business Strategy

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Sincerely,



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Managing Principal

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