(#205) Dear Management:

December 18, 2019

How involved are you in the secondary marketing department?

Not that much?

Does it scare you???  To be found out... not understanding what the hell they do behind that door?

And I can understand the fear, those huge screens on the wall, with stock market graphs... and all that data and scrolling digits everywhere, etc.

Spouting words like... hedge position, AOTs, Call option, Securitize, Long position, WAC, etc.

And to think, that's all it would take to scare people out of my office???

Let me throw up a couple screens on the wall with some dynamic spreadsheets.

I'll even spout out "debits" and "credits" repeatedly.

But to my point...  you NEED to know what's going on in there.

Because if not done properly and correctly, this department's action CAN close your company's doors.

So important enough to you now???

And you don't need to be an expert in the subject matter, but you do have to understand:  the flows, the safeguards that can be put in place, how to review performance, etc.

So even if you bury your head in the sand, your bottom can still get spanked.

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