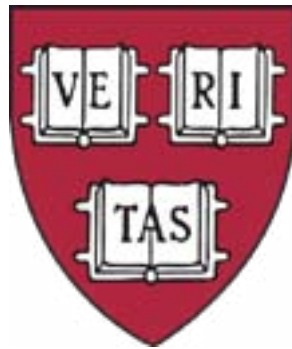


**JOINT CENTER FOR HOUSING STUDIES
HARVARD UNIVERSITY**



POLICY ADVISORY BOARD MEETING

October 2 & 3, 2012
Cambridge, Massachusetts



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PAB MEETING OVERVIEW

HARVARD JOINT CENTER FOR HOUSING STUDIES
POLICY ADVISORY BOARD MEETING
OCTOBER 2 AND 3, 2012

Harvard University
Cambridge, Massachusetts

Welcome to the fall meeting of the Policy Advisory Board of the Joint Center for Housing Studies and to Cambridge. We have lined up an informative and productive program, and we are grateful for your attendance and participation.

Our Agenda focuses on the housing recovery, the political climate, and the economy. We welcome the opportunity to meet with experts here at Harvard and in the fields of finance to discuss the future of housing finance, and the housing and economic recovery.

PROGRAM HIGHLIGHTS

Jurrien Timmer, Director of Global Macro and Portfolio Manager at Fidelity Investments will begin today's program with an economic overview, and this will be followed by remarks and a Q&A with **Brian Moynihan**, Chief Executive Officer of Bank of America. A short break will be followed by the **PAB Business Roundtable**. This evening, **Senator Mel Martinez**, Chairman of the Southeast and Latin America for JPMorgan Chase & Company, and Co-Chair of the Bipartisan Policy Center Housing Commission, will give the 13th Annual John T. Dunlop Lecture at the Graduate School of Design. A cocktail reception and PAB dinner will follow the lecture.

Tomorrow's program will begin with an update on current research underway at the Joint Center for Housing Studies. Next, **David Scharfstein** (Harvard Business School), will discuss Housing Finance Reform. Following this, PAB Vice Chair **Mike Thaman** (Owens Corning) will moderate a panel discussion of online home searches with **Steve Berkowitz** (Move, Inc.) **Alex Perriello** (Realty Franchise Group) and **Greg Schwartz** (Zillow).

After a short break, **David Moss** (Harvard Business School) will discuss Political Dysfunction and American Competitiveness. The morning program will conclude with a presentation by **Carmen Reinhart** (Harvard Kennedy School) about Crisis, Deleveraging, and its Aftermath.

The meeting will adjourn by 12:00 noon on Wednesday, October 3.

For more information about the meeting speakers, see the biographies beginning on page 21.

ATTENDANCE AND MEMBERSHIP

We welcome the following new member companies to the Policy Advisory Board, with thanks for their commitment to housing research at Harvard, and to the PAB:

CoreLogic, Inc.

Anand Nallathambi
President and Chief Executive Officer

Deltic Timber Corporation

Ray Dillon
President and Chief Executive Officer

JP Morgan Chase & Company

Frank Bisignano
Co-Chief Operating Officer, JPMorgan Chase & Co.
Chief Executive Officer, Chase Mortgage Banking

Please also welcome the following representatives from member companies who are attending a PAB meeting for the first time:

Patricia Bedient, Executive Vice President and Chief Financial Officer, Weyerhaeuser
Bill Parker, Executive Vice President, U.S. Bank
Alex Perriello, President, and Chief Executive Officer, Realty Franchise Group
Buddy Robinson, Vice President - General Counsel and Corporate Secretary, Kohler Co.
Mark Savan, President, Simonton Windows
Ron Saxton, Executive Vice President, JELD-WEN, Inc.
Debra Still, President and Chief Executive Officer, Pulte Mortgage Corporation

Finally, we welcome our guests who are here to learn more about the Policy Advisory Board and the work of the Joint Center:

Equity Residential

David Neithercut, President and Chief Executive Officer

Titan America

Aris Papadopoulos, Chief Executive Officer

Ferguson Enterprises, Inc.

Frank Roach, Chief Executive Officer

Standard Pacific Homes

Scott Stowell, Chief Executive Officer

A complete list of meeting participants begins on page 15. If you would like to make changes or additions to your listing, please contact Pamela Baldwin at (617) 495-9850 or pamela_baldwin@harvard.edu.

GENERAL INFORMATION

The business meeting will convene at 1:30 pm on Tuesday, October 2, in the Nye Conference Center on the Fifth Floor of the Taubman Building of the Harvard Kennedy School.

On Tuesday evening, the Dunlop Lecture and dinner will be held at the Graduate School of Design, located at the corner of Quincy Street and Cambridge Street. This is a pleasant 10-minute walk from the Kennedy School and The Charles Hotel. For those who wish, transportation will be provided from The Charles Hotel to the evening events at the Graduate School of Design, and return transportation to the hotel will be provided after dinner.

On Wednesday, October 3, breakfast will be available in the Nye Conference Center beginning at 7:00 am. The morning session will begin promptly at 8:00 am, with a short break at 10:15 am. The meeting will adjourn by 12:00 noon.

Please see the detailed agenda beginning on page 11 for more information.

Attire: Suggested attire for the entire meeting, including dinner, is business attire.

The telephone number for **The Charles Hotel** is (800) 882-1818 and the fax number for guests is (617) 864-5715. Checkout time is 12:00 noon. If you would like the hotel to accommodate any special requests, please contact Kate Law at (617) 661-5020.

If you have any questions or need assistance during the meeting, please let us know:

Pamela Baldwin
Cell: (617) 312-9868

Kerry Donahue
Cell: (617) 821-7943

MEETING FEE

Registration for the meeting was accompanied by a Meeting Fee of \$415 (\$240 for spouses/guests). The Meeting Fees defray charges for catered events, transportation, media services, and other direct costs incurred in connection with a particular meeting.

NOTE: Meeting Fees are only charged to members in attendance at each meeting, vary according to meeting location and costs, and are not pro-rated for partial attendance at a meeting. Consistent with established guidelines, this policy ensures that annual PAB membership contributions are used to support the Joint Center's research program and not for PAB meeting expenses.

We thank you for your support of this policy.



1. **Harvard Kennedy School**
Taubman Building
79 JFK Street
Cambridge, MA 02138

Note: The entrance to the Taubman Building is located at the corner of Eliot St. and Bennett St.

2. **The Charles Hotel**
One Bennett Street
Cambridge, MA 02138
3. **Harvard Graduate School of Design**
Gund Hall
48 Quincy Street
Cambridge, MA 02138

PAB BUSINESS ROUNDTABLE

At the PAB Business Roundtable, a traditional meeting feature for over 40 years, one representative from each company at the table, including prospective member companies, offers brief remarks summarizing his or her business perspective on the economy and housing. The session provides the opportunity for the group to share opinions and insights from the various housing industry sectors represented: home building, building material manufacturing and distribution, housing finance and mortgage banking, design, construction, retail, remodeling, and business media.

Questions are distributed in advance to bring a clear focus to the discussion. Below are suggested discussion questions for the October 2012 Roundtable. Participants are asked to keep remarks brief to facilitate discussion; it is not necessary to answer every question.

With very high attendance expected for this meeting, please be advised that the meeting room will accommodate seating for **one representative per company at the table**, with seating for a second representative on an as-available basis. We ask for your assistance and cooperation.

Discussion Questions (Choose one or two):

- 1) Do you think the recovery is on track or have you sensed backslide in any areas?
- 2) As volume is picking up in new home construction, are you starting to see any bottlenecks, or do you see any on the horizon?
- 3) Do you see difficulty getting home equity finance as a drag on the remodeling recovery? Do you have any concerns about the flow of credit to the housing recovery?

CALENDAR OF UPCOMING MEETINGS

The next meeting of the Policy Advisory Board will be **February 11 and 12, 2013**, at The Four Seasons Hotel in Washington, DC. More information about the February meeting will be distributed this fall.

A complete schedule of upcoming meetings is below.

February 11 and 12, 2013

PAB Meeting in Washington, DC

The Four Seasons Hotel

Opening Session:

Monday, February 11, 2013 at 1:30 pm

June 20 and 21, 2013

PAB Meeting in Newport Coast, CA

The Resort at Pelican Hill

Opening Session:

Thursday, June 20, 2013 at 1:30 pm

September 30 and October 1, 2013

PAB Meeting in Cambridge, MA

The Charles Hotel, Harvard Kennedy School and Graduate School of Design, Harvard University

Opening Session:

Monday, September 30, 2013 at 1:30 pm

February 10 and 11, 2014

PAB Meeting in Washington, DC

The Four Seasons Hotel

Opening Session:

Monday, February 10, 2014 at 1:30 pm

June 19 and 20, 2014

PAB Meeting - Location TBD

Opening Session:

Thursday, June 19, 2014 at 1:30 pm

September 29 and 30, 2014

PAB Meeting in Cambridge, MA

The Charles Hotel, Harvard Kennedy School and Graduate School of Design, Harvard University

Opening Session:

Monday, September 29, 2014 at 1:30 pm



PAB MEETING AGENDA

as of September 28, 2012

Tuesday, October 2, 2012

Executive Committee:

**12:00 pm EXECUTIVE COMMITTEE MEETING
and WORKING LUNCH** *Harvard Kennedy School
Taubman Building, Fifth Floor
Allison Dining Room*

Policy Advisory Board:

1:30 pm WELCOME *Harvard Kennedy School
Taubman Building, Fifth Floor
Nye Conference Center*

Daniel S. Fulton

President and Chief Executive Officer, Weyerhaeuser Company
Chairman, Policy Advisory Board

Eric S. Belsky

Managing Director, Harvard Joint Center for Housing Studies

1:40 pm ECONOMIC OVERVIEW
Jurrien Timmer
Director of Global Macro & Portfolio Manager, Fidelity Investments

2:30 pm REMARKS
Brian Moynihan
Chief Executive Officer, Bank of America

3:05 pm BREAK

3:15 pm PAB BUSINESS ROUNDTABLE

5:15 pm AFTERNOON SESSION ADJOURNS

6:00 pm 13th ANNUAL JOHN T. DUNLOP LECTURE *Graduate School of Design
Gund Hall, Piper Auditorium*
Supported by the National Housing Endowment

AMERICA'S HOUSING POLICY: CHARTING A COURSE FOR RECOVERY

Senator Mel Martinez

Chairman, Southeast & Latin America, JPMorgan Chase & Co.
Co-Chair, Bipartisan Policy Center Housing Commission

7:00 pm POLICY ADVISORY BOARD DINNER *Graduate School of Design
Gund Hall, Stubbins & Porticos*

Wednesday, October 3, 2012

7:00 am **BREAKFAST**

*Harvard Kennedy School
Taubman Building, Fifth Floor
Nye Conference Center*

8:00 am **JOINT CENTER FOR HOUSING STUDIES RESEARCH UPDATE**

Eric S. Belsky
Managing Director
Harvard Joint Center for Housing Studies

8:30 am **HOUSING FINANCE REFORM**

David Scharfstein
Edmund Cogswell Converse Professor of Finance and Banking
Harvard Business School

9:15 am **WHAT ONLINE HOME SEARCHES TELL US ABOUT DEMAND IN HOUSING MARKETS**

Moderator:

Mike Thaman
Chairman and Chief Executive Officer, Owens Corning
Vice Chairman, Policy Advisory Board

Panelists:

Steve Berkowitz, Chief Executive Officer, Move, Inc.
Alex Perriello, President, and Chief Executive Officer, Realty Franchise Group
Greg Schwartz, Chief Revenue Officer, Zillow

10:15 am **BREAK**

10:30 am **POLITICAL DYSFUNCTION AND AMERICAN COMPETITIVENESS**

David Moss
John G. McLean Professor of Business Administration
Unit Head, Business, Government, and the International Economy
Harvard Business School

11:15 am **CRISIS, DELEVERAGING, AND ITS AFTERMATH**

Carmen Reinhart
Minos A. Zombanakis Professor of the International Financial System
Harvard Kennedy School

12:00 noon **MEETING ADJOURNS**



PAB MEETING PARTICIPANTS

as of September 28, 2012

PAB REPRESENTATIVES

Member Companies Represented: 51

Frank Anton	Vice Chairman, Hanley Wood
Brian Beazer	Chairman, Beazer Home USA, Inc.
Patricia Bedient	Executive Vice President and Chief Financial Officer, Weyerhaeuser
Bob Bergeth	GM, Contract Sales & Marketing, Whirlpool Corporation
Steve Berkowitz	Chief Executive Officer, Move, Inc.
Doug Black	President and Chief Operating Officer, Oldcastle, Inc.
Tom Bozzuto	Chief Executive Officer, The Bozzuto Group
Larry Burrows	Senior Vice President, Residential Wood Products, Weyerhaeuser NR
Chuck Dana	Group President, Building Materials, Owens Corning
Jim DeCosmo	President and Chief Executive Officer, Forestar Group, Inc.
Carol Eicher	Business President for Dow Coating Materials and Dow Building & Construction, The Dow Chemical Company
Dan Fulton	President and Chief Executive Officer, Weyerhaeuser Company PAB Chair
Bernie Gliberman	Manager, Home Renewal Systems
Ed Golding	SVP, Models, Mission & Research, Freddie Mac
Peter Goldstone	Chief Executive Officer, Hanley Wood
Larry Gotlieb	VP, Government and Public Affairs, KB Home
Susan Hakkarainen	Vice President of Marketing & Communications, Lutron Electronics
Joe Hanauer	Chairman, Move, Inc. & Owner, Combined Investments
Mark Henderson	Vice President National Accounts, The Sherwin-Williams Company
Steven Hilton	Chairman and Chief Executive Officer, Meritage Homes Corporation
George Judd	President and Chief Executive Officer, BlueLinx Corporation
Robert Kepford	President, Boral Bricks
Terry Kingsfather	President and Chief Executive Officer, Simpson Strong-Tie
Henning Kornbrekke	President and Chief Operating Officer, Gibraltar Industries
David Lingafelter	President, Moen Incorporated
Jay Lund	President and Chief Executive Officer, Andersen Corporation
Fred Lynch	President and Chief Executive Officer, Masonite International
Michael Lynch	Chairman, Oldcastle Distribution
Tom Manenti	Chairman and Chief Executive Officer, MiTek Industries, Inc.
Rob Marchbank	Chief Executive Officer, ProBuild Holdings
Richard Marriott	President, MiTek U.S.A., Inc.
Anne Segrest McCulloch	Senior Vice President & Deputy General Counsel Multifamily Mortgage Business & Corporate Tax, Fannie Mae
Karen Mendelsohn	Vice President, Chief Marketing and Strategy Officer, Masco Corporation
Allan Merrill	President and Chief Executive Officer, Beazer Homes
Jim Metcalf	Chairman, President, and Chief Executive Officer, USG Corporation
Pat Meyer	President and Chief Executive Officer, Pella Corporation
Stuart Miller	Chief Executive Officer, Lennar Corporation
David Millstone	Vice Chairman, GAF
John Mixson	Director, Marketing, National Gypsum Company
Mike Moran	Vice President Builder Programs, Simpson Strong-Tie Company
John Morikis	President and Chief Operating Officer, The Sherwin-Williams Company
Larry Nicholson	President and Chief Executive Officer, The Ryland Group
Gary Oatey	Chairman, Oatey Company
Peter Orser	President and Chief Executive Officer, Weyerhaeuser Real Estate Company
Bill Parker	Executive Vice President, U.S. Bank
Alex Perriello	President and Chief Executive Officer, Realty Franchise Group
Jeff Rea	President and Chief Executive Officer, Stock Building Supply
Lawrence Repar	Executive Vice President and Chief Operating Officer, Masonite
Mary Rhinehart	Senior Vice President and Chief Financial Officer, Johns Manville
Joe Riggs	Group President, K. Hovnanian Cos.
Gary Robinette	President and Chief Executive Officer, Ply Gem Industries

PAB REPRESENTATIVES (continued)

Buddy Robinson	Vice President - General Counsel and Corporate Secretary, Kohler Co.
Mark Savan	President, Simonton Windows
Ron Saxton	Executive Vice President, JELD-WEN, Inc.
Greg Schwartz	Chief Revenue Officer, Zillow
Dave Snyder	Vice President of Sales, Builders FirstSource
Robert Spurling	President, Dow Building Solutions, North America
Fred Stephan	Vice President – Insulation Systems, Johns Manville
Curt Stevens	Chief Executive Officer, Louisiana-Pacific Corporation
Debra Still	President and Chief Executive Officer, Pulte Mortgage Corporation
Michael Thaman	Chairman and Chief Executive Officer, Owens Corning PAB Vice Chair
Carol Tomé	Chief Financial Officer and Senior Vice President, The Home Depot
Jon Vrabely	Chief Executive Officer, Huttig Building Products, Inc.
Tim Wadhams	Chief Executive Officer, Masco Corporation
Deborah Wahl Meyer	Senior Vice President and Chief Marketing Officer, PulteGroup, Inc.
Rod Wendt	Chief Executive Officer, JELD-WEN Inc.
Jim Westdorp	Group President - Kitchen & Bath, Kohler Co.
David Winter	Vice Chairman, GAF
Keith Ziegler	National Sales Manager, Builder Sales, Armstrong World Industries, Inc

GUESTS

J. Roger Glunt	President, Glunt Development Co. Inc.
David Neithercut	President and Chief Executive Officer, Equity Residential
Aris Papadopoulos	Chief Executive Officer, Titan America
Frank Roach	Chief Executive Officer, Ferguson Enterprises, Inc.
Scott Stowell	Chief Executive Officer, Standard Pacific Homes
Efthimios Vidalis	Executive Director, Titan S.A.

SPEAKERS

Mel Martinez	Chairman Southeast & Latin America, JPMorgan Chase & Company
David Moss	John G. McLean Professor of Business Administration, Harvard Business School
Brian Moynihan	Chief Executive Officer, Bank of America
David Scharfstein	Edmund Cogswell Converse Professor of Finance and Banking, Harvard Business School
Carmen Reinhart	Minos A. Zombanakis Professor of the International Financial System, Harvard Kennedy School
Jurrien Timmer	Director of Global Macro & Portfolio Manager, Fidelity Investments

HARVARD UNIVERSITY

William Apgar	Senior Scholar, Harvard Joint Center for Housing Studies
Kermit Baker	Director, Remodeling Futures Program, Harvard Joint Center for Housing Studies
Pamela Baldwin	Deputy Director, Harvard Joint Center for Housing Studies
Eric S. Belsky	Managing Director, Harvard Joint Center for Housing Studies

HARVARD UNIVERSITY (continued)

Kerry Donahue	Communications & External Relations Coordinator, Harvard Joint Center for Housing Studies
Angela Flynn	Program & Finance Assistant, Harvard Joint Center for Housing Studies
Chris Herbert	Director of Research, Harvard Joint Center for Housing Studies
Jackie Hernandez	Office Manager & Executive Assistant, Harvard Joint Center for Housing Studies
Elizabeth La Jeunesse	Research Assistant, Harvard Joint Center for Housing Studies
Mary Lancaster	Senior Financial Manager and Research Administrator, Harvard Joint Center for Housing Studies
Daniel McCue	Research Manager, Harvard Joint Center for Housing Studies
Jennifer Molinsky	Research Associate, Harvard Joint Center for Housing Studies
Rocio Sanchez-Moyano	Research Assistant, Harvard Joint Center for Housing Studies
Abbe Will	Research Analyst, Harvard Joint Center for Housing Studies



PAB SPEAKER BIOGRAPHIES

as of September 28 2012



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Eric Belsky is Managing Director of the Joint Center for Housing Studies of Harvard University and a Lecturer in Urban Design at the Harvard Graduate School of Design. Prior to his Harvard appointments, he led the Housing Finance and Credit Analysis Group at Price Waterhouse LLP. In 2001 and 2002, Belsky served as Research Director for the bipartisan Millennial Housing Commission established by the Congress of the United States. He has also held the positions of Director of Housing Finance Research at Fannie Mae, Senior Economist at the National Association of Home Builders, and Assistant Professor of Urban Geography at the University of Massachusetts at Amherst.

Eric received his Ph.D. in geography, his master's degree in international development, and his BA from Clark University.



Steve Berkowitz
Chief Executive Officer
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Steven H. Berkowitz has served as the chief executive officer of Move, Inc. since January 2009 and has served on the company's board of directors since 2008. Previously, Mr. Berkowitz served as Senior Vice President of the Online Services Group at Microsoft Corporation from 2006-2008. Prior to joining Microsoft, he served as chief executive officer and a director of Ask Jeeves, an online search engine, from 2004-2005, when the business was sold to IAC/InterActiveCorp. After acquisition, Ask Jeeves was renamed IAC Search and Media, and Mr. Berkowitz served as its chief executive officer until 2006. Mr. Berkowitz also serves on the board of directors of TheLadders.com, a private company.



Daniel S. Fulton
President and Chief Executive Officer
Weyerhaeuser
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Dan Fulton was elected chief executive officer and a member of the board of directors of Weyerhaeuser Company in April 2008. He remains as president of Weyerhaeuser Company, a position he assumed in January 2008. From May 2001 until March 2008 he was president and chief executive officer of Weyerhaeuser Real Estate Company, a wholly owned subsidiary of Weyerhaeuser Company. In January 2004 he was named to Weyerhaeuser Company's senior management team.

Fulton joined Weyerhaeuser's investment evaluation department in 1976. He transferred to Weyerhaeuser Real Estate Company (WRECO) in 1978. In 1979 Dan transferred to WRECO's Weyerhaeuser Venture Company where he held a series of investment management roles. From 1987–1988 Dan served as the chief executive officer of Cornerstone Columbia Development Company. In 1988 he returned to Weyerhaeuser Venture Company and its affiliate Weyerhaeuser Realty Investors. Dan served in various management and investment positions before becoming president and chief executive officer of Weyerhaeuser Realty Investors and Weyerhaeuser Venture Company from 1998–2000.

Before joining Weyerhaeuser, he served as an officer in the U.S. Navy Supply Corps. Fulton graduated with a Bachelor of Arts degree in economics from Miami University (Ohio) in 1970. He received a master of business administration degree in finance from the University of Washington in 1976, and he completed the Stanford University Executive Program in 2001.

Fulton currently serves on numerous national boards, including the Business Roundtable (BRT), National Alliance of Forest Owners (NAFO), and Sustainable Forestry Initiative (SFI). He also is a member of the Washington State Roundtable and serves as chair of United Way of King County.



Senator Mel Martinez
Chairman, Southeast & Latin America
JPMorgan Chase & Company
450 S. Orange Avenue, Floor 10
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(321) 558-3921
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Mel Martinez is a former United States Senator, Secretary of Housing and Urban Development, and chairman of the Republican party (the first Latino chairman of a major political party in the U.S.). He is currently chairman of the Southeast & Latin America for JPMorgan Chase & Company.

Senator Martinez is also co-chair of The Bipartisan Policy Center's Housing Commission, which aims to reform the nation's housing policy by crafting a package of realistic and actionable policy recommendations that consider the near-term and address the long-term challenges in the housing sector.

Born in Cuba, Senator Martinez came to the United States as a child, and went on to receive an Associate's degree from Orlando Junior College, a Bachelor's degree in International Affairs from Florida State University, and his Juris Doctor from Florida State University College of Law. He practiced law in the Orlando area for 25 years, during which time he was involved in various civic organizations, including the Governor's Growth Management Study Commission. Additionally, he was President of the Orlando Utilities Commission and served as chairman of the Orlando Housing Authority. He also served as co-chairman of George W. Bush's 2000 presidential election campaign in Florida.

Martinez served as the 12th Secretary of Housing and Urban Development under President George W. Bush. While serving as HUD Secretary, he also sat as an ex officio member of the President's Advisory Commission on Educational Excellence for Hispanic Americans. Martinez resigned his cabinet post in 2003 to run for the open U.S. Senate seat in Florida, where his election made him the first Cuban-American to serve in the U.S. Senate.

During his tenure in the U.S. Senate, Martinez served as a member on numerous committees including Banking, Armed Services, Foreign Relations, Energy and Natural Resources, Commerce and the Special Committee on Aging.

Senator Martinez has always had a great desire to give back and, in addition to his work at JPMorgan Chase and with The Bipartisan Policy Center's Housing Commission, he currently serves on the board of Habitat for Humanity International, among other civic organizations.



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David Moss is the John G. McLean Professor at Harvard Business School, where he teaches in the Business, Government, and the International Economy (BGIE) unit. He earned his B.A. from Cornell University and his Ph.D. from Yale. In 1992-1993, he served as a senior economist at Abt Associates. He joined the Harvard Business School faculty in July 1993.

Professor Moss's research focuses on economic policy and especially the government's role as a risk manager. He has published three books on these subjects: *Socializing Security: Progressive-Era Economists and the Origins of American Social Policy* (Harvard University Press, 1996), which traces the intellectual and institutional origins of the American welfare state; *When All Else Fails: Government as the Ultimate Risk Manager* (Harvard University Press, 2002), which explores the government's pivotal role as a risk manager in policies ranging from limited liability law to federal disaster relief; and *A Concise Guide to Macroeconomics: What Managers, Executives, and Students Need to Know* (Harvard Business School Press, 2007), a primer on macroeconomics and macroeconomic policy.

In addition to these books, Moss has co-edited two volumes on economic regulation and has published numerous articles, book chapters, and case studies, mainly in the fields of institutional and policy history, financial history, political economy, and regulation. One recent article, "An Ounce of Prevention: Financial Regulation, Moral Hazard, and the End of 'Too Big to Fail'" (Harvard Magazine, Sept-Oct 2009), grew out of his research on financial regulation for the TARP Congressional Oversight Panel.

Professor Moss has created - and currently teaches - a financial history course in the second year of the MBA program entitled "Creating the Modern Financial System." The course traces major developments in financial markets, institutions, and instruments from the early eighteenth century to today.

Professor Moss is the founder of the Tobin Project, a nonprofit research organization, and a member of the National Academy of Social Insurance. Recent honors include the Robert F. Greenhill Award, the Editors' Prize from the American Bankruptcy Law Journal, the Student Association Faculty Award for outstanding teaching at the Harvard Business School (five times), and the American Risk and Insurance Association's Annual Kulp-Wright Book Award for the "most influential text published on the economics of risk management and insurance."



Brian Moynihan
Chief Executive Officer
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Brian T. Moynihan is the chief executive officer of Bank of America. He was elected to his role by the board of directors on December 16, 2009, and took office on January 1, 2010. Moynihan also is a member of the Bank of America board of directors.

Moynihan leads one of the world's largest financial institutions. Bank of America serves consumers, businesses of all sizes and institutional investors with a full range of banking, investing, asset management and other financial and risk management products and services. The company provides unmatched convenience in the United States, serving approximately 56 million consumer and small business relationships with approximately 5,600 retail banking offices and approximately 16,200 ATMs and award-winning online banking with 30 million active users.

Bank of America is among the world's leading wealth management companies and is a global leader in corporate and investment banking and trading across a broad range of asset classes serving corporations, governments, institutions and individuals around the world. Bank of America offers industry-leading support to approximately 4 million small business owners through a suite of innovative, easy-to-use online products and services. The company serves corporate, institutional and individual clients through operations in more than 40 countries.

Under Moynihan's leadership, Bank of America is building on its leadership position in community development, philanthropy and environmental initiatives. The company is working toward achieving three major public goals: a 10-year, \$1.5 trillion community lending and investing goal; a 10-year, \$2 billion philanthropic giving goal; and a 10-year, \$20 billion goal for lending to and investing in environmental initiatives.

Moynihan has led Bank of America's Global Diversity and Inclusion Council, a group of senior executives from across lines of business, since 2007. His direct support of diversity and inclusion initiatives across the bank has been instrumental in creating an inclusive work environment that is consistently recognized by third parties as one of the best in corporate America. The bank continues to gain recognition as a top employer by Working Mother, Black Enterprise, DiversityInc, G.I. Jobs, Hispanic Business and LATINA Style magazines; scored a 100 percent rating on the Human Rights Campaign Corporate Equality Index for policies beneficial to lesbian, gay, bisexual and transgender associates; and was named an "adoption friendly workplace" by the Dave Thomas Foundation for Adoption.

Moynihan joined Bank of America in 2004 following the company's merger with FleetBoston Financial. In 2010, he was elected a trustee of the Corporation of Brown University.



Alex Pierrello
President and Chief Executive Officer
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Alexander E. Perriello, III, has served as president and chief executive officer of the Realogy Franchise Group since 2004. The Group is the largest franchisor of residential and commercial real estate brokerage offices in the world. Perriello oversees the Better Homes and Gardens® Real Estate, CENTURY 21®, Coldwell Banker®, Coldwell Banker Commercial®, ERA® and Sotheby's International Realty® real estate brands, which combined have approximately 13,500 franchised and company-owned offices and 238,500 brokers and sales associates doing business in 103 countries around the world. In addition, Perriello is responsible for the Franchise Group's shared support services, including domestic and international franchise sales, administration, finance, business development, information technology, learning and human resources, as well as for ONCOR International, an international commercial real estate referral network.

With more than 30 years in the real estate industry, Perriello is widely recognized as a real estate industry leader and keen observer in the areas of policy and market trends. He serves on the National Association of REALTORS® Strategic Planning Committee, and was the NAR 2008 Special Liaison for Large Firm Relations.

Perriello previously served as president and CEO of Coldwell Banker Real Estate Corporation from 1997 to 2004. During this time, he was acclaimed by REALTOR Magazine as "The Great Innovator" and one of its "25 Most Influential People in Real Estate." Perriello's visionary leadership continued to bring Coldwell Banker to the forefront of the real estate industry through groundbreaking initiatives as well as new business and service models.

Perriello, who began his career as a sales associate, has worked in almost every facet of the real estate business. He shares the entrepreneurial spirit of his affiliates as a one-time independent real estate broker and owner of a chain of retail stores. After joining Coldwell Banker in 1983, Perriello held management positions in product development, real estate services, marketing and operations. Perriello played an integral role in the restructuring and development of Coldwell Banker following its 1996 acquisition by Cendant (then HFS) and its relocation to Parsippany, N.J.

Perriello has also appeared as an industry expert on various news networks, including CNN, CNBC and FOX News. In addition, he has been widely quoted in real estate trade magazines as well as business and consumer publications, including USA Today, Fortune, Money and The Wall Street Journal. In 2006, Perriello co-authored the book, "Ten Traits for Top Performers – A Real Estate Professional's Guide to a Winning Career."



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Scharfstein is a Research Associate of the National Bureau of Economic Research. He is also a member of the Squam Lake Working Group on Financial Regulation, a nonpartisan, nonaffiliated group of fifteen leading economists which offers guidance on financial regulatory reform and recently published The Squam Lake Report: Fixing the Financial System (Princeton University Press). During 2009-10 Scharfstein served as Senior Advisor to the Secretary of the U.S. Treasury.

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