

■ Solutions to Problems

P8-1. Rate of return: $r_t = \frac{(P_t - P_{t-1}) + C_t}{P_{t-1}}$

LG 1; Basic

a. **Investment X:** Return = $\frac{(\$21,000 - \$20,000 + \$1,500)}{\$20,000} = 12.50\%$

Investment Y: Return = $\frac{(\$55,000 - \$55,000 + \$6,800)}{\$55,000} = 12.36\%$

- b. Investment X should be selected because it has a higher rate of return for the same level of risk.

P8-2. Return calculations: $r_t = \frac{(P_t - P_{t-1}) + C_t}{P_{t-1}}$

LG 1; Basic

Investment	Calculation	r_t (%)
A	$(\$1,100 - \$800 + \$100) \div \800	25.00
B	$(\$118,000 - \$120,000 + \$15,000) \div \$120,000$	10.83
C	$(\$48,000 - \$45,000 + \$7,000) \div \$45,000$	22.22
D	$(\$500 - \$600 + \$80) \div \600	-3.33
E	$(\$12,400 - \$12,500 + \$1,500) \div \$12,500$	11.20

P8-3. Risk preferences

LG 1; Intermediate

- The risk-neutral manager would accept Investments X and Y because these have higher returns than the 12% required return and the risk doesn't matter.
- The risk-averse manager would accept Investment X because it provides the highest return and has the lowest amount of risk. Investment X offers an increase in return for taking on more risk than what the firm currently earns.
- The risk-seeking manager would accept Investments Y and Z because he or she is willing to take greater risk without an increase in return.
- Traditionally, financial managers are risk averse and would choose Investment X, since it provides the required increase in return for an increase in risk.

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