

## Answers to Warm-Up Exercises

E8-1. Total annual return

**Answer:**  $(\$0 + \$12,000 - \$10,000) \div \$10,000 = \$2,000 \div \$10,000 = 20\%$

Logistics, Inc. doubled the annual rate of return predicted by the analyst. The negative net income is irrelevant to the problem.

E8-2. Expected return

**Answer:**

Analyst	Probability	Return	Weighted Value
1	0.35	5%	1.75%
2	0.05	-5%	-0.25%
3	0.20	10%	2.0%
4	0.40	3%	1.2%
Total	1.00	Expected return	4.70%

E8-3. Comparing the risk of two investments

**Answer:**  $CP_1 = 0.10 \div 0.15 = 0.6667$   $CP_2 = 0.05 \div 0.12 = 0.4167$

Based solely on standard deviations, Investment 2 has lower risk than Investment 1. Based on coefficients of variation, Investment 2 is still less risky than Investment 1. Since the two investments have different expected returns, using the coefficient of variation to assess risk is better than simply comparing standard deviations because the coefficient of variation considers the relative size of the expected returns of each investment.

E8-4. Computing the expected return of a portfolio

**Answer:**  $r_p = (0.45 \times 0.038) + (0.4 \times 0.123) + (0.15 \times 0.174)$   
 $= (0.0171) + (0.0492) + (0.0261) = 0.0924 = 9.24\%$

The portfolio is expected to have a return of approximately 9.2%.

E8-5. Calculating a portfolio beta

**Answer:**

Beta =  $(0.20 \times 1.15) + (0.10 \times 0.85) + (0.15 \times 1.60) + (0.20 \times 1.35) + (0.35 \times 1.85)$   
 $= 0.2300 + 0.0850 + 0.2400 + 0.2700 + 0.6475 = 1.4725$

E8-6. Calculating the required rate of return

**Answer:**

a. Required return =  $0.05 + 1.8(0.10 - 0.05) = 0.05 + 0.09 = 0.14$

b. Required return =  $0.05 + 1.8(0.13 - 0.05) = 0.05 + 0.144 = 0.194$

c. Although the risk-free rate does not change, as the market return increases, the required return on the asset rises by 180% of the change in the market's return.

# Chapter 8 Answers Gitman

**Lawrence J. Gitman, Michael D. Joehnk**

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**Fundamentals of Investing** Lawrence J Gitman, Michael D Joehnk, Scott Smart, Roger H Juchau, 2015-05-20 What are the best investments for me What about risk Do I need professional help with my investments and can I afford it Mastering the language concepts vehicles and strategies of investing can be challenging Fundamentals of Investing shows how to make informed investment decisions understand the risks inherent in investing and how to confidently shape a sound investment strategy Fundamentals of Investing 3rd edition is completely updated and introduces core concepts and tools used by Australian investors providing a firm understanding of the fundamental principles of investments Focusing on both individual securities and portfolios students learn how to develop implement and monitor investment goals after considering the risk and return of both markets and investment vehicles Fundamentals of Investing is suitable for introductory investments courses offered at university undergraduate or post graduate level as well as colleges professional certification programs and continuing education courses

*Basic Managerial Finance* Lawrence J. Gitman, 1989

*Stewardship* John G. Taft, Charles D. Ellis, 2012-02-07 A compelling argument for why stewardship of wealth and service to others should be our highest financial priority Stewardship is the journey of financial insider John Taft towards understanding and affirming the importance of stewardship which he has come to define as serving others as a core principle for the financial services industry the global financial system and society at large By defining the attributes of authentic stewardship this book presents a path forward by analyzing the success of Canadian banks in weathering the financial crisis evaluates the effectiveness of global financial reform efforts in making the financial system safer sounder and more secure offers wealth management prescriptions for individual investors evaluates the potential of ESG environmental social and governance investment processes as a way to instill stewardship behaviors among corporate CEOs particularly at financial services firms and ultimately calls for a return to stewardship's core principles as the key to not only minimizing the scope and consequences of future failures but also to addressing other societal challenges Argues for a return towards stewardship with financial services companies doing right by their customers Analyzes the response of Canadian banks to the financial crisis to provide meaningful advice for investors and businesses alike Inspired by Taft's experience running one of the largest wealth management firms in the country during the financial crisis and his direct participation in subsequent legislative and regulatory efforts to rewrite the rules under which the U S securities industry operates From the man who made the decision to reimburse clients affected by the collapse of a money market mutual fund comes a compelling look at why financial service companies should start doing what's right for their customers

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