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Chapter 5

THE FINANCIAL SYSTEM, CORPORATE GOVERNANCE, AND INTEREST

FOCUS

This chapter begins with an overview of the flow of funds around the economy concentrating on the role of financial markets in channeling consumers' savings to companies for investment in productive resources. The operation of the stock market is studied in some detail.

The second part of the chapter deals with ethics in corporate governance and its effect on the financial and accounting world. We discuss business ethics in the context of executive compensation and the moral hazard created by stock based compensation systems and the temptations they can create for executives who can influence financial reporting. From there we embark on reviews of the two major financial crises of the first decade of the twenty-first century. We cover the excesses of the 1990s, the market decline of 2000, and the government's attempt to legislate against a recurrence in the Sarbanes-Oxley Act of 2002. We then briefly summarize the major provisions of SOX.

The next section is a detailed review of the financial crisis of 2008. The treatment begins with home mortgages and the concept of borrower qualification as well as certain problems faced by lenders if they retain mortgages on their own balance sheets. We then cover securitization and the emergence of Collateralized Debt Obligations (CDOs) as well as the reasons for their popularity before the crisis. That leads into the subprime mortgage market and the eventual risk condition of the CDOs that permeated the financial community on the eve of the crisis. We then review the interest rate increases in 2004-6 that triggered subprime mortgage defaults and the fall of CDOs that froze credit markets. We then discuss why the crisis was a governance issue regarding ethics rather than illegality, and end with a brief treatment of the Dodd-Frank Act.

The third part of the chapter involves a detailed study of interest and its effect on financial markets. The nature of interest is explored breaking the observed rate into its components of a pure rate, an inflation adjustment, and compensation for bearing various risks. We end with a discussion of yield curves and interest rate spreads as predictors of economic activity.

TEACHING OBJECTIVES

Students should gain an understanding of the basic financial flows around an industrialized economy and how those flows are made possible by organized financial markets. They should also acquire a working knowledge of how the stock market functions and understand how to read stock quotations. In addition students should develop an understanding of the concepts underlying interest including the pure rate, inflation, and various risk elements.

They should also come to appreciate the idea of corporate governance and the ethical issues faced by executives.

In the section on the financial crisis they should develop an understanding of the reasons behind the crisis of 2008 and a familiarity with the major events and bailouts that took place as it developed.

Practical Financial Management 7th Edition Solutions Manual

Jin-Ying Zhang



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Table of Contents Practical Financial Management 7th Edition Solutions Manual

1. Understanding the eBook Practical Financial Management 7th Edition Solutions Manual
 - The Rise of Digital Reading Practical Financial Management 7th Edition Solutions Manual
 - Advantages of eBooks Over Traditional Books
2. Identifying Practical Financial Management 7th Edition Solutions Manual
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Practical Financial Management 7th Edition Solutions Manual
 - User-Friendly Interface
4. Exploring eBook Recommendations from Practical Financial Management 7th Edition Solutions Manual
 - Personalized Recommendations
 - Practical Financial Management 7th Edition Solutions Manual User Reviews and Ratings
 - Practical Financial Management 7th Edition Solutions Manual and Bestseller Lists
5. Accessing Practical Financial Management 7th Edition Solutions Manual Free and Paid eBooks
 - Practical Financial Management 7th Edition Solutions Manual Public Domain eBooks
 - Practical Financial Management 7th Edition Solutions Manual eBook Subscription Services

- Practical Financial Management 7th Edition Solutions Manual Budget-Friendly Options
- 6. Navigating Practical Financial Management 7th Edition Solutions Manual eBook Formats
 - ePub, PDF, MOBI, and More
 - Practical Financial Management 7th Edition Solutions Manual Compatibility with Devices
 - Practical Financial Management 7th Edition Solutions Manual Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Practical Financial Management 7th Edition Solutions Manual
 - Highlighting and Note-Taking Practical Financial Management 7th Edition Solutions Manual
 - Interactive Elements Practical Financial Management 7th Edition Solutions Manual
- 8. Staying Engaged with Practical Financial Management 7th Edition Solutions Manual
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Practical Financial Management 7th Edition Solutions Manual
- 9. Balancing eBooks and Physical Books Practical Financial Management 7th Edition Solutions Manual
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Practical Financial Management 7th Edition Solutions Manual
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Practical Financial Management 7th Edition Solutions Manual
 - Setting Reading Goals Practical Financial Management 7th Edition Solutions Manual
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Practical Financial Management 7th Edition Solutions Manual
 - Fact-Checking eBook Content of Practical Financial Management 7th Edition Solutions Manual
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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