

CHAPTER 9

Answers to Problems

1. Consider the following data for two risk factors (1 and 2) and two securities (J and L):

$$\begin{array}{lll} \lambda_1 = 0.05 & \lambda_2 = 0.02 & \lambda_3 = 0.04 \\ b_{1J} = 0.80 & b_{2J} = 1.40 & \\ b_{1L} = 1.60 & b_{2L} = 2.25 & \end{array}$$

- a. Compute the expected returns for both securities.

In general for the APT, $E[R_i] = \lambda_0 + \lambda_1 b_{i1} + \lambda_2 b_{i2}$

For security J: $E[R_J] = 0.05 + 0.02 \times 0.80 + 0.04 \times 1.40 = .122$ or 12.2%

For Security L: $E[R_L] = 0.05 + 0.02 \times 1.60 + 0.04 \times 2.25 = .172$ or 17.2%

- b. Suppose that Security J is currently priced at \$22.50 while the price of Security L is \$15.00. Further, it is expected that both securities will pay a dividend of \$0.75 during the coming year. What is the expected price of each security one year from now?
Total return = dividend yield + capital gain yield

For security J, the dividend yield is $\$0.75/\$22.50 = 0.033$ or 3.33%

For security L, the dividend yield is $\$0.75/\$15.00 = 0.05$ or 5%

For security J, the expected capital gain is therefore $12.20\% - 3.33\% = 8.87\%$

For security L the expected capital gain is therefore $17.20\% - 5.00\% = 12.20\%$

Therefore:

The expected price for security J is $\$22.50 \times (1.0887) = \25.50

The expected price for security L is $\$15.00 \times (1.1220) = \16.83

2. Earlier in the text, it was demonstrated how the Fama-French three-factor model could be used to estimate the expected risk compensation for a set of equities (INTC, JPM, and WFM). Specifically, using return data from the 1996–2000 period, the following equations were estimated:

$$\text{INTC: } [E(R) - RFR] = (0.615)(\lambda_{MKT}) + (-0.640)(\lambda_{SMB}) + (-1.476)(\lambda_{HML})$$

$$\text{JPM: } [E(R) - RFR] = (1.366)(\lambda_{MKT}) + (-0.387)(\lambda_{SMB}) + (0.577)(\lambda_{HML})$$

$$\text{WFM: } [E(R) - RFR] = (1.928)(\lambda_{MKT}) + (0.817)(\lambda_{SMB}) + (1.684)(\lambda_{HML})$$

Using the estimated factor risk premia of $\lambda_{MKT} = 11.50\%$, $\lambda_{SMB} = -1.44\%$, and $\lambda_{HML} = -5.40\%$, it was then shown that the expected excess returns for the three stocks were 15.96%, 13.15%, and 11.90%, respectively.

- a. Exhibit 9.8 lists factor risk prices calculated over two different time frames:

(1) 1981–2000: $\lambda_{MKT} = 9.09\%$, $\lambda_{SMB} = -1.10\%$, and $\lambda_{HML} = 4.48\%$

(2) 1928–2000: $\lambda_{MKT} = 7.02\%$, $\lambda_{SMB} = 3.09\%$, and $\lambda_{HML} = 4.39\%$

Calculate the expected excess returns for INTC, JPM, and WFM using both of these alternative sets of factor risk premia.

For 1981–2000:

$$R_{INTC} = 0.615 \times 9.09 - 0.64 \times (-1.1) - 1.476 \times 4.48 = -0.32\%$$

$$R_{JPM} = 1.366 \times 9.09 - 0.387 \times (-1.1) + 0.577 \times 4.48 = 15.43\%$$

$$R_{WFM} = 1.928 \times 9.09 + 0.817 \times (-1.1) + 1.684 \times 4.48 = 24.18\%$$

For 1928–2000:

$$R_{INTC} = 0.615 \times 7.02 - 0.64 \times 3.09 - 1.476 \times 4.39 = -4.14\%$$

$$R_{JPM} = 1.366 \times 7.02 - 0.387 \times 3.09 + 0.577 \times 4.39 = 10.92\%$$

$$R_{WFM} = 1.928 \times 7.02 + 0.817 \times 3.09 + 1.684 \times 4.39 = 34.71\%$$

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Strange and Gaudy Fruit Jeff Nicoll,2023-05-09 The history of Christianity includes many doctrines adopted and actions taken to meet immediate problems but which had unintended consequences they are bad fruit Matt 7 15 20 The oldest is antisemitism which arose from the competition of the early church with early Judaism It was built into the New Testament and was developed by the church fathers Having learned to dehumanize it was easy to apply the same techniques to other groups the church became complicit with enslavement misogyny and other forms of oppression One response to the bad fruit is to reject religion in the manner of Christopher Hitchens However the dogmas are part of our culture even if in secular form If the roots of marginalization are not understood they cannot be eliminated This work uses a range of critics and defenders of traditional Western Christianity to identify poisonous fruits and detoxify them The critical voices do not

create a consensus Nevertheless a core can be perceived what Erasmus called the few truths Grounded in the religious tradition they can be shared with secular people as a basis for an ethical merciful and respectful society Although the history of Christianity is bloody there are ways to go forward

State of New York Supreme Court Appellate Division Third Department, 1956 **Futuring Design Education, Volume 1** Aneesha Sharma, Ravi Poovaiah, 2025-02-12 This book presents select proceedings of the two day conference titled Futuring Design Education FDE 2024 and it examines the transformation of design knowledge the evolving spaces of learning and the ecosystems of teaching and learning The topics covered include the pedagogical model of design education the experiments and technological advances that impact design education The book also discusses the roles and challenges of learning spaces remote learning in digital spaces and synchronous and asynchronous learning tools The book will also look at the social contexts in design pedagogy cultural affiliations and alignments and will allude to any new learning frameworks for design education The book can be a valuable reference for design educators design researchers and professionals interested in design education

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Agile User Experience

Design Diana Brown, 2012-10-10 Being able to fit design into the Agile software development processes is an important skill in today's market. There are many ways for a UX team to succeed and fail at being Agile. This book provides you with the tools you need to determine what Agile UX means for you. It includes practical examples and case studies as well as real-life factors to consider while navigating the Agile UX waters. You'll learn about what contributes to your team's success and which factors to consider when determining the best path for getting there. After reading this book, you'll have the knowledge to improve your software and product development with Agile processes quickly and easily. Includes hands-on real-world examples to illustrate the successes and common pitfalls of Agile UX. Introduces practical techniques that can be used on your next project. Details how to incorporate user experience design into your company's agile software product process.

Strategy in Transition Richard A. Bettis, 2009-02-04 The bursting of the dotcom bubble and the terrorist attacks of September 11, 2001, have brought into question received wisdom about strategy. This volume reviews the lessons to be learnt from these events and proposes that as a result, strategy in the twenty-first century will have to develop along new lines. Comprising a series of outstanding contributions by experts in the field, the collection focuses on changes that are occurring in how strategy is viewed, formulated, and analysed, and looks forward to the future of strategic management. It discusses the emergence of new modes of thinking, new models, and new processes and lays foundations on which strategy can build in the future.

The Official History of Britain and the European Community Stephen Wall, 2013 This volume describes the events from 1963 up until the British entry into the Common Market in 1975. It will be of interest to students of British political history, European Union politics, diplomatic history, and international relations in general.

The Lancet, 1875

Surgical Critical Care and Emergency Surgery Forrest O. Moore, Peter Rhee, Gerard J. Fulda, 2012-04-30 This is a unique question and answer book for surgical residents and trainees concentrating on the growing subspecialty of surgery in critical care and emergency surgery. This book covers all surgical aspects of critical care and acute or emergency surgery, making it an ideal learning and review text for surgical trainees and those professionals specializing in these fields.

Emergence: Sculpting New Thinking Indian Society for Applied Behavioural Science, 2022-12-05 A conscious, caring, curious community converged, and the energy was electric. We stretched into new ideas and supported each other in our shared values and commitment. I found it an honour and a privilege to offer and receive in our time together. Share our time. Glenda H. Eoyang, PhD, Founding Executive Director, Human Systems Dynamics Institute. Participating in ABS was about meeting the tribe of those who want to contribute to the world in meaningful ways. The knowledge and ideas flowed as effortlessly as the love and comradery. The IdeaSplash Flash invited us to share the essence of our ideas in a compelling way. In doing that, we looked at our own innovation with a fresh pair of eyes. Overall, ABS pushed the boundaries of the field of Behavioural Sciences into new domains and greater depth. Abhishek Thakore, Founder, Blue Ribbon Movement. Loved attending the ABS Summit. It had an awesome line-up of invigorating and thought-provoking sessions. The best part was that the presenters made it experiential.

for participants I particularly found the Continuity in Change theme very relevant as it effectively wove in the ancient with the contemporary Sukhvinder Sircar Coach transformation leader and writer

Food Analysis Suzanne Nielsen, 2003-04-30 This book provides information on the techniques needed to analyze foods in laboratory experiments All topics covered include information on the basic principles procedures advantages limitations and applications This book is ideal for undergraduate courses in food analysis and is also an invaluable reference to professionals in the food industry General information is provided on regulations standards labeling sampling and data handling as background for chapters on specific methods to determine the chemical composition and characteristics of foods Large expanded sections on spectroscopy and chromatography are also included Other methods and instrumentation such as thermal analysis selective electrodes enzymes and immunoassays are covered from the perspective of their use in the chemical analysis of foods A helpful Instructor's Manual is available to adopting professors

Basic Clinical Anesthesia Paul K. Sikka, Shawn T. Beaman, James A. Street, 2015-04-09 This text presents the basic and clinical foundations of anesthesiology It is easy to read and is comprehensive without being lengthy Readers can test their knowledge with the Clinical Review questions at the end of chapters and will appreciate the abundance of color illustrations clinical images and practical tables Chapters are highly organized and make liberal use of bulleted text where appropriate Everything needed in a single source is here from clinically important basic science to the full range of anesthetic practice pain management and regional anesthesia including ultrasound guided peripheral nerve blocks specialty anesthesia preoperative evaluation and intraoperative management ambulatory and non operating room anesthesia and critical care The book also includes topical chapters on the obese patient infectious diseases alternative medicine substance abuse cosmetic surgery robotic surgery the hazards of working in the operating room and residency requirements and guidelines

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