

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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Machine and Deep Learning Solutions for Achieving the Sustainable Development Goals Ruiz-Vanoye, Jorge A., Díaz-Parra, Ocotlán, 2025-03-07 Achieving the United Nations Sustainable Development Goals SDGs requires innovative solutions that address global challenges such as climate change poverty and social inequality Artificial intelligence AI machine learning and data driven technologies offer transformative potential by optimizing resource management improving healthcare outcomes and enhancing decision making processes However integrating AI into sustainable development efforts presents ethical technical and policy related challenges that must be carefully navigated A multidisciplinary approach is essential to ensure these technologies are applied inclusively and responsibly maximizing their positive societal impact Machine and Deep Learning Solutions for Achieving the Sustainable Development Goals enhances understanding and application of machine learning deep learning data mining and AI technologies in the context of the SDGs It fills the gap by linking theory and practice and addresses both the opportunities and challenges inherent in this intersection Covering topics such as demand side management agricultural productivity and smart manufacturing this book is an excellent resource for engineers computer scientists practitioners policymakers professionals researchers scholars academicians and more

Title List of Documents Made Publicly Available, *Britain's Policy Towards the European Community* Helen Parr, 2006 This book examines the development of Harold Wilson's ambiguous policy towards the European Community within the context of Britain's shift from a global to a regional power

Handbook of Evidence-Based Practices in Intellectual and Developmental Disabilities Nirbhay N. Singh, 2016-05-11 This handbook presents a diverse range of effective treatment approaches for individuals with intellectual and developmental disabilities IDD Its triple focus on key concepts treatment and training modalities and evidence based interventions for challenging behaviors of individuals with IDD provides a solid foundation for effective treatment strategies theory to implementation issues and the philosophical and moral aspects of care Expert contributions advocate for changes in treating individuals with intellectual and developmental

disabilities by emphasizing caregiver support as well as respecting and encouraging client autonomy self determination and choice With its quality of life approach the handbook details practices that are person centered and supportive as well as therapeutically sound Topics featured in the handbook include Functional and preference assessments for clinical decision making Treatment modalities from cognitive behavioral therapy and pharmacotherapy to mindfulness telehealth and assistive technologies Self determination and choice as well as community living skills Quality of life issues for individuals with IDD Early intensive behavior interventions for autism spectrum disorder Skills training for parents of children with IDD as well as staff training in positive behavior support Evidence based interventions for a wide range of challenging behaviors and issues The Handbook of Evidence Based Practices in Intellectual and Developmental Disabilities is a must have resource for researchers clinicians scientist practitioners and graduate students in clinical psychology social work behavior therapy and rehabilitation **Milwaukee Magazine** ,2003 *51 Imperfect Solutions* Jeffrey Stuart Sutton,2018 *51Imperfect Solutions* argues that American Constitutional Law should account for the role of the state courts and state constitutions together with the federal courts and the federal constitution in protecting our individual liberties An underappreciation of state constitutional law has hurt state and federal law and has undermined the appropriate balance between state and federal courts in protecting individual liberty The book corrects this imbalance and illustrates the virtues of federalism for all Americans *Energy* ,1981 *Using Old Solutions to New Problems* Marianna Kulka,2013-06-19 The medicinal use of plants animals and microorganisms has been a part of human evolution and likely began before recorded history Is it possible that this knowledge can be used to create powerful new drugs and solve some of the human health problems facing us today This book is a collection of an expert team of agronomists chemists biologists and policy makers who discuss some of the processes involved in developing a naturally sourced bioactive compound into a drug therapy These experts define a natural compound and elucidate the processes required to find extract and define a naturally derived bioactive molecule Finally they describe the necessity for understanding the fundamental mechanisms of disease before applying bioactive molecules in bioassay guided drug discovery platforms *Atlas of Oculoplastic and Orbital Surgery* Thomas C. Spoor,2009-12-04 Since its inception two generations ago oculoplastic surgery has constantly evolved What was once dogma may now be pass Procedures that were once pass may be resurrected and utilized again Providing simplified solutions to complex problems *Atlas of Oculoplastic and Orbital Surgery* is a practical problem orientated guide to the management of common oculoplastic and orbital disorders Based on Dr Spoor s thirty years of practice the book emphasizes the more common oculoplastic conditions likely to present to a busy ophthalmologist The text covers upper and lower eyelid surgery and repair orbital surgery and the prevention and treatment of potential complications The procedures are described with surgical photos and illustrations in a casual didactic fashion as a senior doctor would use instructing a resident or fellow The book is essential reading for ophthalmologists oculoplastic surgeons neuro ophthalmologists and plastic surgeons **Harper's Round Table**

,1899 INside EDition ,1994-06 **Choice and Coercion** Johanna Schoen,2006-03-13 In August 2003 North Carolina became the first U S state to offer restitution to victims of state ordered sterilizations carried out by its eugenics program between 1929 and 1975 The decision was prompted largely by a series of articles in the Winston Salem Journal These stories were inspired in part by the research of Johanna Schoen who was granted unique access to summaries of 7 500 case histories and the papers of the North Carolina Eugenics Board In this book Schoen situates the state s reproductive politics in a national and global context Widening her focus to include birth control sterilization and abortion policies across the nation she demonstrates how each method for limiting unwanted pregnancies had the potential both to expand and to limit women s reproductive choices Such programs overwhelmingly targeted poor and nonwhite populations yet they also extended a measure of reproductive control to poor women that was previously out of reach On an international level the United States has influenced reproductive health policies by for example tying foreign aid to the recipients compliance with U S notions about family planning The availability of U S funded family planning aid has proved to be a double edged sword offering unprecedented opportunities to poor women while subjecting foreign patients to medical experimentation that would be considered unacceptable at home Drawing on the voices of health and science professionals civic benefactors and American women themselves Schoen s study allows deeper understandings of the modern welfare state and the lives of women

Teaching Secondary School Mathematics Merrilyn Goos,Colleen Vale,Gloria Stillman,Katie Makar,Sandra Herbert,Vince Geiger,2020-07-16 Since its first publication Teaching Secondary School Mathematics has established itself as one of the most respected and popular texts for both pre service and in service teachers This new edition has been fully revised and updated to reflect the major changes brought about by the introduction of the Australian Curriculum Mathematics as well as discussing significant research findings the evolution of digital teaching and learning technologies and the implications of changes in education policies and practices The mathematical proficiencies that now underpin the Australian curriculum understanding fluency problem solving and reasoning are covered in depth in Part 1 and a new section is devoted to the concept of numeracy The chapter on digital tools and resources has been significantly expanded to reflect the growing use of these technologies in the classroom while the importance of assessment is recognised with new material on assessment for learning and as learning along with a consideration of policy development in this area Important research findings on common student misconceptions and new and effective approaches for teaching key mathematical skills are covered in detail As per the first edition readers will find a practical guide to pedagogical approaches and the planning and enactment of lessons together with enhanced chapters on teaching effectively for diversity managing issues of inequality and developing effective relationships with parents and the community This book is the essential pedagogical tool for every emerging teacher of secondary school mathematics The text offers an excellent resource for all of those involved in the preparation of secondary mathematics teachers with links to research literature exemplars of classroom practices and

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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

Modern Methods of Plant Analysis / Moderne Methoden der Pflanzenanalyse K. Paech, M. V. Tracey, 2013-11-11

Conservation Management and Archival Survival of Photographic Collections Jesper Stub Johnsen, 1997

A Dictionary of Chemistry and the Allied Branches of Other Sciences Henry Watts, 1875

Encyclopaedia Britannica, 1817

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Table of Contents Solution For Brown And Reilly

1. Understanding the eBook Solution For Brown And Reilly
 - The Rise of Digital Reading Solution For Brown And Reilly
 - Advantages of eBooks Over Traditional Books
2. Identifying Solution For Brown And Reilly
 - 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 Solution For Brown And Reilly
 - User-Friendly Interface
4. Exploring eBook Recommendations from Solution For Brown And Reilly
 - Personalized Recommendations
 - Solution For Brown And Reilly User Reviews and Ratings
 - Solution For Brown And Reilly and Bestseller Lists

5. Accessing Solution For Brown And Reilly Free and Paid eBooks
 - Solution For Brown And Reilly Public Domain eBooks
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 - ePub, PDF, MOBI, and More
 - Solution For Brown And Reilly Compatibility with Devices
 - Solution For Brown And Reilly Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Solution For Brown And Reilly
 - Highlighting and Note-Taking Solution For Brown And Reilly
 - Interactive Elements Solution For Brown And Reilly
8. Staying Engaged with Solution For Brown And Reilly
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Solution For Brown And Reilly
9. Balancing eBooks and Physical Books Solution For Brown And Reilly
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Solution For Brown And Reilly
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Solution For Brown And Reilly
 - Setting Reading Goals Solution For Brown And Reilly
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Solution For Brown And Reilly
 - Fact-Checking eBook Content of Solution For Brown And Reilly
 - 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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