

CHAPTER 4

SECURITY MARKET INDEXES AND INDEX FUNDS

Answers to Questions

1. The purpose of security-market indexes is to provide a general indication of the aggregate market changes or market movements. More specifically, the indexes are used to derive market returns for a period of interest and then used as a benchmark for evaluating the performance of alternative portfolios. A second use is in examining the factors that influence aggregate stock price movements by forming relationships between market (series) movements and changes in the relevant variables in order to illustrate how these variables influence market movements. A further use is by technicians who use past aggregate market movements to predict future price patterns. Finally, a very important use is in portfolio theory, where the systematic risk of an individual security is determined by the relationship of the rates of return for the individual security to rates of return for a market portfolio of risky assets. Here, a representative index is used as a proxy for the market portfolio of risky assets.
2. A characteristic that differentiates alternative market indexes is the sample—the size of the sample (how representative of the total market it is) and the source (whether securities are of a particular type or a given segment of the population [NYSE, TSE]). The weight given to each member plays a discriminatory role—with diverse members in a sample, it would make a difference whether the index is price-weighted, value-weighted, or unweighted. Finally, the computational procedure used for calculating return—i.e., whether arithmetic mean, geometric mean, etc.
3. A price-weighted series is an arithmetic average of current prices of the securities included in the sample—i.e., closing prices of all securities are summed and divided by the number of securities in the sample.

A \$100 security will have a greater influence on the series than a \$25 security because a 10 percent increase in the former increases the numerator by \$10, while it takes a 40 percent increase in the price of the latter to have the same effect.
4. A value-weighted index begins by deriving the initial total market value of all stocks used in the series (market value equals number of shares outstanding multiplied by current market price). The initial value is typically established as the base value and assigned an index value of 100. Subsequently, a new market value is computed for all securities in the sample, and this new value is compared to the initial value to derive the percent change, which is then applied to the beginning index value of 100.

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