

# CFIN 3 3rd Edition by Besley

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## CHAPTER 1

1-1 The value of a firm can be measured by the market value of its stock. Thus, the firm maximizes value/wealth by maximizing the value of its stock.

1-2 Value is measured as the present value of the cash flows that an investment is expected to generate during its life. The three factors that determine value are: (1) the amount of the future cash flows, (2) the timing of the future cash flows, and (3) investors' required rate of return. If the amount of the cash flows increases, the cash flows are received sooner, investors' required rate of return decreases, or any combination of these events occur, the value of an investment will increase.

1-3 Stockholder wealth maximization is a long-run goal. Companies, and consequently the stockholders, prosper by management making decisions that will produce long-term increases in earnings and thus wealth. Actions that are continually short-sighted often "catch up" with a firm and, as a result, it might find itself unable to compete effectively against its competitors. There has been much criticism in recent years that U.S. firms are too short-run profit oriented. A prime example was when the U.S. auto industry was accused of building large "gas guzzler" automobiles in the 1980s because they had higher profit margins rather than retooling for smaller, more fuel-efficient models.

1-4 Profit maximization abstracts from (1) the timing of profits and (2) the riskiness of different operating plans. However, both of these factors are reflected in stock price maximization. Thus, profit maximization would not necessarily lead to stock price maximization.

1-5 Such factors as a compensation system that is based on management performance (bonuses tied to profits or stock option plans) as well as the possibility of being removed from office (voted out of office or an unfriendly tender offer by another firm) serve to keep management's focus on stockholders' interests.

1-6

- Corporate philanthropy is always a sticky issue, but it can be justified in terms of helping to create a more attractive community that will make it easier to hire a productive work force. Corporate philanthropy, however, might be negatively perceived by stockholders who do not live in the company's headquarters city (San Francisco in this case), because they do not see any direct benefits. Stockholders are interested in actions that maximize share price, and if competing firms are not making similar contributions, the "cost" of this philanthropy has to be borne by someone—the stockholders. Thus, stock price could decrease.
- Provided that the rate of return on assets exceeds the interest rate on debt, greater use of debt will raise the expected rate of return on stockholders' equity. Also, the interest on debt is tax deductible, which provides a further advantage. However, (1) greater use of debt will have a negative impact on the stockholders if the Company's return on assets falls below the cost of debt, and (2) increased use of debt increases the chances of going bankrupt. The effects of the use of debt, called "financial leverage," are spelled out in detail in Chapter 17.
- The company will be retaining more earnings, so its growth rate should go up, which should increase its stock price. The decline in dividends, however, will pull the stock price down. It is

# Cfin 3 Solution Manual

**Jessica J Manson**

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