

Answers to End-of-Chapter Questions

1. why is a share of IBM common stock an asset for its owner and a liability for IBM?

The share of IBM stock is an asset for its owner because it entitles the owner to a share of the earnings and assets of IBM. The share is a liability for IBM because it is a claim on its earnings and assets by the owner of the share.

2. if I can buy a car today for \$5000 and it is worth \$10000 next year in extra income to me because it enable me to get a job as a traveling anvil seller, should I take out a loan from Larry the Loan Shark at a 90% interest rate if no one else will give me a loan? Will I be better or worse off as a result of taking out this loan? Can you take a case of legalizing loan-sharking?

Yes, I should take out the loan, because I will be better off as a result of doing so. My interest payment will be \$4,500 (90% of \$5,000), but as a result, I will earn an additional \$10,000, so I will be ahead of the game by \$5,500. Since Larry's loan-sharking business can make some people better off, as in this example, loan sharking may have social benefits. (One argument against legalizing loan sharking, however, is that it is frequently a violent activity.)

Answers To End Of Chapter Questions

Eric Chaisson, Stephen McMillan



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