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Chapter 5

THE FINANCIAL SYSTEM, CORPORATE GOVERNANCE, AND INTEREST

FOCUS

This chapter begins with an overview of the flow of funds around the economy concentrating on the role of financial markets in channeling consumers' savings to companies for investment in productive resources. The operation of the stock market is studied in some detail.

The second part of the chapter deals with ethics in corporate governance and its effect on the financial and accounting world. We discuss business ethics in the context of executive compensation and the moral hazard created by stock based compensation systems and the temptations they can create for executives who can influence financial reporting. From there we embark on reviews of the two major financial crises of the first decade of the twenty-first century. We cover the excesses of the 1990s, the market decline of 2000, and the government's attempt to legislate against a recurrence in the Sarbanes-Oxley Act of 2002. We then briefly summarize the major provisions of SOX.

The next section is a detailed review of the financial crisis of 2008. The treatment begins with home mortgages and the concept of borrower qualification as well as certain problems faced by lenders if they retain mortgages on their own balance sheets. We then cover securitization and the emergence of Collateralized Debt Obligations (CDOs) as well as the reasons for their popularity before the crisis. That leads into the subprime mortgage market and the eventual risk condition of the CDOs that permeated the financial community on the eve of the crisis. We then review the interest rate increases in 2004-6 that triggered subprime mortgage defaults and the fall of CDOs that froze credit markets. We then discuss why the crisis was a governance issue regarding ethics rather than illegality, and end with a brief treatment of the Dodd-Frank Act.

The third part of the chapter involves a detailed study of interest and its effect on financial markets. The nature of interest is explored breaking the observed rate into its components of a pure rate, an inflation adjustment, and compensation for bearing various risks. We end with a discussion of yield curves and interest rate spreads as predictors of economic activity.

TEACHING OBJECTIVES

Students should gain an understanding of the basic financial flows around an industrialized economy and how those flows are made possible by organized financial markets. They should also acquire a working knowledge of how the stock market functions and understand how to read stock quotations. In addition students should develop an understanding of the concepts underlying interest including the pure rate, inflation, and various risk elements.

They should also come to appreciate the idea of corporate governance and the ethical issues faced by executives.

In the section on the financial crisis they should develop an understanding of the reasons behind the crisis of 2008 and a familiarity with the major events and bailouts that took place as it developed.

Lasher Practical Financial Management Chapter Answers

AN Whitehead



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Practical Financial Management William Lasher, Peggy L. Hedges, Terry J. Fegarty, 2006 The first Canadian edition of Practical Financial Management is the latest milestone in a journey in education shared by the authors They believe that most finance texts are harder for students to understand than they should be The issue is relatively unique to this field Practical Financial Management is unique because of its approach to teaching finance that approach is the result of a combination of classroom and practical experience The book is easy to read enjoyable and non intimidating In other words the text is accessible and the reviewers have been unanimous in their praise of the work s conversational style and readability **Practical Financial Management** Lasher, 1997-02 [Sg Pract Fin Management](#) Lasher, 2004 **Catalog** Food and Nutrition Information Center (U.S.), 1974 **Exam Prep for Practical Financial Management by Lasher, 4th Ed.** Lasher, MznLnx, 2009-08-01 The MznLnx Exam Prep series is designed to help you pass your exams Editors at MznLnx review your textbooks and then prepare these practice exams to help you master the textbook material Unlike study guides workbooks and practice tests provided by the textbook publisher and textbook authors MznLnx gives you all of the material in each chapter in exam form not just samples so you can be sure to nail your exam **The Electric Journal** , 1921 **Forthcoming Books** Rose Arny, 1994-02 **Practical Financial Management** John A. McDougald, Terry J. Fegarty, Shelley Meldrum, William R. Lasher, Peggy L. Hedges, 2008-03-25 The perfect way to prepare for exams and get the grade you want Easy access to describe ex key learning objectives for each chapter outlines of key sections self test questions and sets of problems similar to those in the text and the Test Bank but with fully worked out solutions **The New York Times Book Review** , 1967 **The United States Catalog** , 1950 *Cumulated Index to the Books* , 1943

This book delves into Lasher Practical Financial Management Chapter Answers. Lasher Practical Financial Management Chapter Answers is a vital topic that must be grasped by everyone, from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Lasher Practical Financial Management Chapter Answers, encompassing both the fundamentals and more intricate discussions.

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 - Chapter 2: Essential Elements of Lasher Practical Financial Management Chapter Answers
 - Chapter 3: Lasher Practical Financial Management Chapter Answers in Everyday Life
 - Chapter 4: Lasher Practical Financial Management Chapter Answers in Specific Contexts
 - Chapter 5: Conclusion
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 5. In chapter 4, this book will scrutinize the relevance of Lasher Practical Financial Management Chapter Answers in specific contexts. This chapter will explore how Lasher Practical Financial Management Chapter Answers is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, the author will draw a conclusion about Lasher Practical Financial Management Chapter Answers. The final chapter will summarize the key points that have been discussed throughout the book.
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