

**Solution Manual for Investments 8th Canadian Edition by Bodie  
Kane Marcus Perrakis Ryan**

**CHAPTER 2: FINANCIAL MARKETS AND INSTRUMENTS**

1. Money market securities are called "cash equivalents" because of their great liquidity. The prices of money market securities are very stable, and they can be converted to cash (i.e., sold) on very short notice and with very low transaction costs.

$$\begin{aligned} 2. \quad a. \quad r_{BEY} &= \frac{10000 - P}{P} \cdot \frac{365}{n} \\ &= \frac{10000 - 9600}{9600} \cdot \frac{365}{182} = .083565, \text{ or } 8.36\% \end{aligned}$$

- b. One reason is that the discount yield is computed by dividing the dollar discount from par by the par value, \$10,000, rather than by the bill's price, \$9,600. A second reason is that the discount yield is annualized by a 360-day rather than a 365-day year.

3.  $P = 1,000 [1 - r_{d0} (n/360)]$  where  $r_{d0}$  is the discount yield.

$$P_{ask} = 1,000 [1 - .0681(60/360)] = \$988.65$$

$$P_{bid} = 1,000 [1 - .0690(60/360)] = \$988.50$$

$$\begin{aligned} 4. \quad r_{BEY} &= \frac{1,000 - P}{P} \cdot \frac{365}{n} \\ &= \frac{1,000 - 988.65}{988.65} \cdot \frac{365}{60} = 6.98\%, \end{aligned}$$

which exceeds the discount yield,  $r_{d0} = 6.81\%$ .

To obtain the effective annual yield,  $r_{EAY}$ , note that the 60-day growth factor for invested funds is  $\frac{1,000}{988.65} = 1.01148$ . Annualizing this growth rate results in

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**Rosina Ehmann**



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## **Table of Contents Investments Bodie Kane 8th Edition Solution Manual**

1. Understanding the eBook Investments Bodie Kane 8th Edition Solution Manual
  - The Rise of Digital Reading Investments Bodie Kane 8th Edition Solution Manual
  - Advantages of eBooks Over Traditional Books
2. Identifying Investments Bodie Kane 8th Edition Solution Manual
  - 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 Investments Bodie Kane 8th Edition Solution Manual
  - User-Friendly Interface
4. Exploring eBook Recommendations from Investments Bodie Kane 8th Edition Solution Manual
  - Personalized Recommendations
  - Investments Bodie Kane 8th Edition Solution Manual User Reviews and Ratings
  - Investments Bodie Kane 8th Edition Solution Manual and Bestseller Lists
5. Accessing Investments Bodie Kane 8th Edition Solution Manual Free and Paid eBooks

- Investments Bodie Kane 8th Edition Solution Manual Public Domain eBooks
- Investments Bodie Kane 8th Edition Solution Manual eBook Subscription Services
- Investments Bodie Kane 8th Edition Solution Manual Budget-Friendly Options
- 6. Navigating Investments Bodie Kane 8th Edition Solution Manual eBook Formats
  - ePub, PDF, MOBI, and More
  - Investments Bodie Kane 8th Edition Solution Manual Compatibility with Devices
  - Investments Bodie Kane 8th Edition Solution Manual Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Investments Bodie Kane 8th Edition Solution Manual
  - Highlighting and Note-Taking Investments Bodie Kane 8th Edition Solution Manual
  - Interactive Elements Investments Bodie Kane 8th Edition Solution Manual
- 8. Staying Engaged with Investments Bodie Kane 8th Edition Solution Manual
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Investments Bodie Kane 8th Edition Solution Manual
- 9. Balancing eBooks and Physical Books Investments Bodie Kane 8th Edition Solution Manual
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Investments Bodie Kane 8th Edition Solution Manual
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Investments Bodie Kane 8th Edition Solution Manual
  - Setting Reading Goals Investments Bodie Kane 8th Edition Solution Manual
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Investments Bodie Kane 8th Edition Solution Manual
  - Fact-Checking eBook Content of Investments Bodie Kane 8th Edition Solution Manual
  - 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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