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CSI Canadian Securities Course Exam2 Sample Questions (Q49-Q54):

NEW QUESTION # 49

What industry stocks tend to have lower betas than the market?

- A. Utilities
- B. Capital goods

- C. Automobiles and components
- D. Transportation

Answer: A

Explanation:

Beta is a measure of a stock's volatility compared to the overall market. Stocks with lower betas tend to experience smaller price fluctuations relative to the market.

* Utilities: Utility companies generally have stable and predictable revenue streams because they provide essential services like electricity, water, and gas, which are always in demand regardless of economic cycles. As a result, utility stocks have lower betas, reflecting their lower sensitivity to market movements.

* Why Other Options Are Incorrect:

* A. Transportation: Stocks in this sector are more sensitive to economic changes and fuel prices, leading to higher betas.

* B. Capital Goods: This sector involves investments in industrial equipment and machinery, which fluctuate with economic cycles and have higher betas.

* D. Automobiles and Components: This industry is cyclical and highly dependent on economic trends, leading to higher betas.

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CSC Volume 2, Chapter 13: Risk and return in specific industries.

NEW QUESTION # 50

Which statutory right allows a purchaser to cancel their order if a prospectus has a misrepresentation?

- A. Right of amended prospectus delivery
- B. Right of withdrawal.
- C. Right of action for damages
- **D. Right of rescission.**

Answer: D

Explanation:

The right of rescission allows a purchaser to cancel their purchase if the prospectus contains a misrepresentation. This statutory right protects investors by ensuring that they are not bound by transactions based on incorrect or misleading information. Under Canadian securities law, the right of rescission is an important safeguard to maintain market integrity and investor confidence.

This right is distinct from the right of action for damages, which allows investors to sue for compensation, and the right of withdrawal, which permits cancellation within a limited time after agreeing to the purchase, typically two business days.

References:

* Volume 1, Chapter 3: The Canadian Regulatory Environment, section on "Rights of Purchasers" describes the statutory rights related to prospectuses and their misrepresentations.

NEW QUESTION # 51

How do index-tracking ETFs differ from index mutual funds?

- **A. Index mutual funds have higher implicit trading costs**
- B. ETFs have higher tracking errors
- C. ETFs have higher administrative costs of record-keeping
- D. Index mutual funds only have initial investment and trading fees

Answer: A

NEW QUESTION # 52

Which factor tends to increase when inflation increases?

- A. Corporation price-earnings multiples.
- B. Corporate bond prices.
- **C. Labour costs for manufacturers.**
- D. Common share prices.

Answer: C

Explanation:

Inflation represents the overall rise in prices across the economy. As inflation increases, the costs of raw materials and wages typically rise. Labour costs for manufacturers increase because employees demand higher wages to compensate for the loss of purchasing power caused by inflation. Additionally, higher labour costs directly impact the profit margins of companies, particularly in manufacturing industries.

Other options are incorrect because:

- * A. Price-earnings multiple tends to decrease as inflation rises due to reduced earnings growth expectations and higher discount rates.
- * C. Common share prices may decline as inflation reduces consumer spending and corporate earnings.
- * D. Corporate bond prices tend to fall as inflation erodes the fixed interest payments and leads to higher interest rates.

NEW QUESTION # 53

What is a limitation of labour-sponsored venture capital corporations (LSVCCs)?

- A. Investments are available at a maximum of \$5,000 invested in any one year
- **B. Tax credits need to be repaid if shares are redeemed within eight years**
- C. Federal tax credits are available only if no provincial tax credit is available
- D. Investments are subject to a 17.5% federal credit on an annual investment

Answer: B

NEW QUESTION # 54

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