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CSI Canadian Securities Course Exam 1 Sample Questions (Q28-Q33):

NEW QUESTION # 28

An investor sold short 1,500 MNO common shares at \$12.75 per share. What is the outcome if the investor covers the short position at \$10.15 per share?

- A. A profit of \$3,900

- B. A profit of \$2,382
- C. A loss of \$3,000
- D. A loss of \$2,382

Answer: A

Explanation:

Profit from a short sale is calculated as the difference between the selling price and the covering price, multiplied by the number of shares:

$$\text{Profit} = (12.75 - 10.15) \times 1,500 = 2.60 \times 1,500 = 3,900$$

$$1,500 = 3,900$$

References: Volume 1, Chapter 9 ("Short Selling").

NEW QUESTION # 29

Why would a corporation choose to issue preferred shares rather than debt?

- **A. issuing preferred shares would reduce the amount of leverage.**
- B. The preferred dividend rate usually varies with the market interest rates
- C. The costs for issuing preferred shares are usually lower than debt.
- D. Existing assets have excess financing capacity to justify the issue of preferred shares.

Answer: A

Explanation:

When a corporation issues preferred shares rather than debt, it avoids increasing its leverage (debt-to-equity ratio). Preferred shares are considered equity for financial reporting purposes and do not require the repayment of principal like debt instruments. Although they may have fixed dividend obligations, these are not legally binding in the way interest payments on debt are.

Issuing preferred shares allows the corporation to strengthen its balance sheet while potentially preserving its credit rating. Preferred shares do not directly affect leverage but provide capital without increasing debt.

References:

* Volume 1, Chapter 8: Preferred Shares, section on "Why Companies Issue Preferred Shares" explains the advantages of using preferred shares instead of debt.

NEW QUESTION # 30

A large number of well-trained, willing-to-work individuals have given up trying to find employment. All else being equal, how will the labor market indicators be affected by this event?

- A. A decrease in the structural unemployment rate.
- B. An increase in the labour force.
- C. An increase in the participation rate.
- **D. A decrease in the overall unemployment rate.**

Answer: D

Explanation:

When individuals stop actively seeking work, they are no longer considered part of the labour force, and this reduces the unemployment rate since it only includes those actively seeking employment.

* A (Structural unemployment) remains unchanged as this relates to mismatches in skills or geographic factors.

* C (Participation rate) decreases since fewer individuals are in the labour force.

* D (Labour force) decreases as individuals withdraw from it.

References: Volume 1, Chapter 4 ("Labour Market Indicators").

NEW QUESTION # 31

How do high interest rates affect the economy?

- A. They increase prices
- B. They decrease the value of the Canadian dollar.
- **C. They reduce business investment.**

- D. They accelerate debt pay offs

Answer: C

Explanation:

High interest rates increase the cost of borrowing for businesses and consumers. For businesses, higher borrowing costs mean that financing for capital projects, expansions, or operational improvements becomes more expensive. This often leads to a reduction in investment activity, ultimately slowing economic growth.

For consumers, higher rates reduce disposable income and spending, indirectly affecting businesses by reducing demand for goods and services.

NEW QUESTION # 32

According to the Bank of Canada, approximately how many months does it take for the effect of changes in monetary policy to be felt through the whole economy?

- A. 0
- B. 1
- C. 2
- D. 3

Answer: B

Explanation:

The Bank of Canada estimates that the effects of changes in monetary policy take approximately 18 months to fully work through the entire economy. This lag exists because monetary policy impacts various sectors, such as consumer spending, business investment, and trade, at different speeds.

* B. 6 months: This is too short a timeframe for the full effects of monetary policy to materialize.

* C. 3 months: Immediate impacts may be seen in financial markets, but the broader economic effects require longer.

* D. 36 months: This is far longer than the typical lag for monetary policy effects.

NEW QUESTION # 33

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