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CSI Canadian Securities Course Exam 1 Sample Questions (Q44-Q49):

NEW QUESTION # 44

What is one feature of a general partnership?

- **A. The partners are personally liable for all debts of the business**
- B. it is a distinct legal entity separate from its owners
- C. A general partner runs the business and the limited partners do not.
- D. it can raise funds by issuing equity .

Answer: A

Explanation:

In a general partnership, all partners share the responsibility of managing the business and are personally liable for its debts. This contrasts with a limited partnership, where limited partners have liability restricted to their investment.

* Option A: Describes a limited partnership.

* Option B: General partnerships do not issue equity to raise funds.

* Option C: General partnerships are not distinct legal entities; liability is shared.

NEW QUESTION # 45

Which activity performed by the Bank of Canada reflects role as the fiscal agent for the federal government?

- A. Preserving the value of the Canadian dollar by keeping inflation low
- B. Working with domestic and international regulatory bodies
- C. Designing and distributing bank notes.
- **D. Providing advice on debt issuances based on its assessment of the capital markets.**

Answer: D

Explanation:

As the fiscal agent for the federal government, the Bank of Canada provides advice on debt management and issuance strategies, including assessments of capital markets. This role involves managing federal government debt and ensuring efficient market functioning.

References:

* Volume 1, Chapter 5: Economic Policy under "The Role of the Bank of Canada" details the Bank's fiscal agent role in managing government debt (CSC Volume 1, Chapter 5).

NEW QUESTION # 46

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

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

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

NEW QUESTION # 47

A politician promises to lower income taxes and increase government spending on social programs. but once selected her government's high debt level prevents her from doing so. Which challenge has this politician faced?

- A. Co-ordination of federal, Provincial, and municipal policies
- B. Political business cycle
- C. Timing lags
- D. Unsynchronized fiscal and monetary policies.

Answer: C

Explanation:

Timing lags refer to delays between the implementation of fiscal policy measures (such as tax cuts or increased government spending) and their impact on the economy. In this case, the politician's government was unable to implement the promised fiscal policies due to the high debt level, which delayed or negated the planned economic measures.

This reflects the challenge of timing lags in fiscal policy, where structural constraints (such as debt levels) prevent timely execution.

References:

* Volume 1, Chapter 5: Economic Policy under "Challenges of Government Policy" discusses timing lags in implementing fiscal measures (CSC Volume 1, Chapter 5).

NEW QUESTION # 48

Which trend affecting the financial services industry has resulted in the significant use of ETFs?

- A. The popularity of robo-advisors
- B. The shift towards defined contribution plans
- C. The emergence of cryptocurrency
- D. The rise of financial technology companies

Answer: B

Explanation:

Defined contribution (DC) plans have driven the demand for cost-effective, diversified, and easily tradeable investment products like exchange-traded funds (ETFs). Unlike defined benefit plans, where the employer guarantees payouts, DC plans place the responsibility for investment decisions and risks on individuals, who increasingly opt for ETFs for their low costs and broad market exposure.

* A. The rise of financial technology companies: While fintech has contributed to the growth of investment products, it is not a primary driver of ETF usage.

* C. The emergence of cryptocurrency: Cryptocurrencies are separate financial products and are not directly tied to the use of ETFs.

* D. The popularity of robo-advisors: Robo-advisors use ETFs extensively, but this is a result of their popularity rather than a cause of ETF growth.

NEW QUESTION # 49

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