

6. (Sunk cost) The payment stream for apartment A is 1,000, 1,000, 1,000, 1,000, 1,000, 1,000 while for B it is 1,900, 900, 900, 900, 900, 900. At any interest rate  $PV_A < PV_B$  because the initial difference is less than the sum of the subsequent cash flow differences. Hence, they should not switch. For one year, the sign of the difference does depend on the interest rate. At 1% per month, the values are  $PV_A = \$11,367.62$  and  $PV_B = \$11,230.87$ , so they should switch.
7. (Short cut) The cash flow with waiting is  $(-1, 0, 0, x)$ . We know that  $PV = -1 + x/1.1^3 < -1 + 3/1.1^2$ . Hence  $x/1.1 < 3$  which means  $x < 3.3$ .
8. (Copy machines) Assume that the maintenance payments occur at the beginning of each year.

Incremental IRR from A to B: (Cash flows in \$1000)

$$f(c) = 0 = -24 + 6c + 6c^2 + 6c^3 + 6c^4 + 10c^5,$$

where

$$c = \frac{1}{1+r}.$$

Using Newton's method, we get  $c = 0.894112$ ,  $r = 0.118$  Thus,

$$IRR_{A-B} = 11.8\% > 10\%.$$

Incremental IRR from B to C: (Cash flows in \$1000)

$$f(c) = 0 = -5 + 0.4c + 0.4c^2 + 0.4c^3 + 0.4c^4 + 2c^5, \quad c = \frac{1}{1+r}$$

Using Newton's method ( $c_0 = 1.1$ ), we get  $c = 1.0862106$ ,  $r = -0.079$

Thus,

$$IRR_{B-C} = -7.9\%$$

A move from A to B is justified on the basis of IRR.

9. (An appraisal) Consider the PV of the two following payment streams:

(a) Change roof now, then every 20 years:

$$PV_1 = \$20,000 \times \sum_{i=0}^{\infty} \frac{1}{(1.05)^{20i}} = \$32,097$$

(b) Change roof in 5 years and then every 20 years:

$$PV_2 = \frac{PV_1}{(1.05)^5} = \$25,149$$

# Luenberger Investment Science Chapter 3 Problem 8

**Arlie O. Petters, Xiaoying Dong**



### **Luenberger Investment Science Chapter 3 Problem 8:**

**Empirical Techniques in Finance** Ramaprasad Bhar, Shigeyuki Hamori, 2005-12-28 This book offers the opportunity to study and experience advanced empirical techniques in finance and in general financial economics. It is not only suitable for students with an interest in the field; it is also highly recommended for academic researchers as well as the researchers in the industry. The book focuses on the contemporary empirical techniques used in the analysis of financial markets and how these are implemented using actual market data. With an emphasis on implementation, this book helps focusing on strategies for rigorously combining finance theory and modeling technology to extend extant considerations in the literature. The main aim of this book is to equip the readers with an array of tools and techniques that will allow them to explore financial market problems with a fresh perspective. In this sense, it is not another volume in econometrics. Of course, the traditional econometric methods are still valid and important; the contents of this book will bring in other related modeling topics that help more in depth exploration of finance theory and putting it into practice. As seen in the derivatives analysis, modern finance theory requires a sophisticated understanding of stochastic processes. The actual data analyses also require new statistical tools that can address the unique aspects of financial data. To meet these new demands, this book explains diverse modeling approaches with an emphasis on the application in the field of finance. *Handbook of Energy Economics and Policy* Alessandro Rubino, Alessandro Sapio, Massimo La Scala, 2021-05-10 *Handbook of Energy Economics and Policy: Fundamentals and Applications for Engineers and Energy Planners* presents energy engineers and managers with analytical skills and concepts that enable them to apply simple economic logic to understand the interrelations between energy technologies, economics, regulation, and governance of the industry. Sections cover the origins, types, and measurement of energy sources, transportation networks, and regulatory and policy issues on electricity and gas at a global level, new economic and policy issues including innovation processes in the energy industry, and economic and policy implications. Final sections cover state-of-the-art methods for modeling and predicting the dynamics of energy systems. Its unique approach and learning path makes this book an ideal resource for energy engineering practitioners and researchers working to design, develop, plan, or deploy energy systems. Energy planners and policymakers will also find this to be a solid foundation on which to base decisions. Presents key concepts and their interrelation with energy technologies and systems in a clear way for ready application during planning and deployment of energy technologies and systems. Includes global case studies covering a wide array of energy sources and regulatory models. Explores methodologies for modeling and forecasting the impacts of energy technologies and systems as well as their costs and possible business models. [Numerical Methods in Finance and Economics](#) Paolo Brandimarte, 2013-06-06 A state-of-the-art introduction to the powerful mathematical and statistical tools used in the field of finance. The use of mathematical models and numerical techniques is a practice employed by a growing number of applied mathematicians working on applications in finance. Reflecting this development, *Numerical Methods in*

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*An Introduction to Mathematical Finance with Applications* Arlie O. Petters, Xiaoying Dong, 2016-06-17 This textbook aims to fill the gap between those that offer a theoretical treatment without many applications and those that present and apply formulas without appropriately deriving them The balance achieved will give readers a fundamental understanding of key financial ideas and tools that form the basis for building realistic models including those that may become proprietary Numerous carefully chosen examples and exercises reinforce the student s conceptual understanding and facility with applications The exercises are divided into conceptual application based and theoretical problems which probe the material deeper The book is aimed toward advanced undergraduates and first year graduate students who are new to finance or want a more rigorous treatment of the mathematical models used within While no background in finance is assumed prerequisite math courses include multivariable calculus probability and linear algebra The authors introduce additional mathematical tools as needed The entire textbook is appropriate for a single year long course on introductory mathematical finance The self contained design of the text allows for instructor flexibility in topics courses and those focusing on financial derivatives Moreover the text is useful for mathematicians physicists and engineers who want to learn finance via an approach that builds their financial intuition and is explicit about model building

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