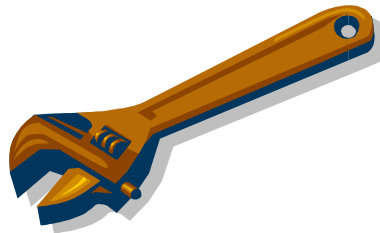


THE LEVERAGE FACTOR:
**How the Investor Can Profit from Changes in Corporate
Risk**



By J. D. Ardell

In memory of my mother, Jean Andrews Ardell, who made it to the ripe-old age of 96 and taught me everything I know about patience, honor and dignity

Preface:

A handful of books will make a difference in your life. If the reader is diligent in understanding the material contained herein, this may be one of them. While the book is college-level and relatively complex, there are step-by-step instructions that enable the student or investor to easily learn both applied statistics and corporate finance – in an environment that is conducive to making sound investments. In other words, it encourages “Earning while you are Learning”. Ultimately, you may find yourself making better decisions than some executives who earn one hundred times your salary. While life is not always fair, it is sometimes merciful. However, life is also anything but certain and any decision you make needs to be corroborated by as much information as possible – including opposing viewpoints. Always challenge authority – especially your own!

1. - Introduction: A Tale of Two Companies, or three, or four... 1

SECTION 1: THE THEORY OF CAPITAL STRUCTURE 11

2. - Leverage 11

Business Risk, 12

Financial Risk, 13

Leverage: A Definition, 13

Basic Risks and Proportions, 14

Balancing Leverage, 16

The Anatomy of Financial Leverage, 17

The Anatomy of Operating leverage, 20

Total Risk, 22

Leverage Measurement, 23

Theory vs. Reality: Financial Leverage, 24

Theory vs. Reality: Operating Leverage, 24

Theory and Reality: Total Leverage, 25

Leverage Management, 27

Sources of Variation, 28

Return on Equity, 30,

The Forces Behind Leverage, 31

Appendix: Streamlining?, 33

3. - Capital Structure 35

The Cost of Capital: Market Orientation and Practical Application, 36

The Advantages of Debt, 38

Risk and Debt, 40

Mathematical Optimization: Theory vs. Reality, 43

The Modigliani - Miller Propositions, 45

The Optimization Problem, 46

The Proposed Ideal and its Inherent Problems, 48

Capital Structure and the Cost of Capital, 50

The Concept of a Weighted Average Cost of Capital, 53

Earnings and Capital Structure, 55

Capital Structure Logic, 56

Changes in Capital Structure and Stock Prices, 57

Four "Postulates", 59

Share Limitations, 60

Adapted Measurements, 61

Explicit vs. Implicit Costs, 62

| | |
|--|--|
| Implicit Costs of Debt, 64 | |
| The Implicit Cost of Equity, 64 | |
| The Moment of Truth, 66 | |
| Appendix: The Net Operating Income Approach to Stock Valuation, 68 | |

4. - The Cost of Debt 71

| | |
|---|--|
| The Problem of Short-term Credit, 71 | |
| Interest Expense Inequalities, 73 | |
| Risk, Return, and the Significance of Short-term Credit, 74 | |
| The Corporate Cost of Debt, 76 | |
| The Nominal Cost of Debt and the Cost of Bankruptcy, 78 | |
| The Cost of Bankruptcy, 80 | |
| The Probability of Default, 80 | |
| Commercial Ratings Systems, 82 | |
| Types of Bankruptcy, 84 | |
| The Amount of Loss, 85 | |
| The Role of Debt in Capital Structure Optimization, 90 | |
| The Optimal Amount of Debt, 92 | |
| Long-term Debt and the Amount of Loss, 93 | |
| Graphic Depiction, 93 | |
| Appendix: Making Sure That What You See is What You Get, 95 | |

5. - The Cost of Equity 99

| | |
|---|--|
| Modifications, 100 | |
| The Reinvestment Rate and Opportunity Costs, 103 | |
| Evaluating the Cost of Equity: Methodology, 104 | |
| The CAPM as a Building Block for Capital Structure Analysis, 110 | |
| An Estimate of Risk and not Prediction, 117 | |
| Anomalies Pertaining to the Use of the Cost of Equity in Capital Structure, 119 | |
| Adaptive Expectations versus Rational Expectations, 120 | |
| The Decomposition of Beta, 122 | |
| Balancing Leverage, Risk and the CAPM, 127 | |
| Beta and Leverage, 128 | |
| A Simple Equalizer, 129 | |
| Concluding Comments, 131 | |
| Appendix: The Mathematical Relationship Between Levered and Unlevered Companies in Terms of the CAPM, 133 | |

6. - The Capital Dynamic and Other Tools 138

| | |
|--|--|
| The Percentage Trap, 138 | |
| The Weighted Average Cost of Capital, 139 | |
| The Theoretical Shape of the Weighted Average Cost of Capital Curve, 141 | |

- Acceleration Rates, 142
- The WACC and Risk, 143
- The Mechanics of the WACC: Risk Adjustment, 143
- Corporate Method, 144
- Risk Adjusted Method, 145
- The Marginal Cost of Capital, 145
- Decision Making and the Marginal Cost of Capital, 147
- Economic Profit, EVA, and the Capital Dynamic: Utilizing the Opportunity Cost, 149
- Elements in an EVA Calculation, 150
- The Capital Dynamic, 151
- The Relationship between EVA and the Capital Dynamic, 152
- Economic Profit and Correlation, 152
- Management of Economic Profit, 154
- Component Movements of the Capital Dynamic, 157
- The Comparative Capital Dynamic, 159
- Appendix: The Efficiency of EVA versus ROE, 160
- Appendix: The Cost of Capital and What The Investor Needs to Know, 161

7 - Fundamentals and Capital Structure 168

- Du Pont Analysis, 170
- Comparing ROE Components, 175
- Modifying and Enhancing Du Pont Analysis, 181
- The Return on Capital Ratio, 186

8. - Capital Structure and the Business Cycle 189

- Common Elements of Business Cycles, 189
- The Yield Curve and Interest Rate Behavior, 190
- Graphs That Unite the Two Theories, 192
- Strategic Considerations, 198
- The Business Cycle and the Cost of Equity, 200
- The Capital Asset Pricing Model and Sensitivity Analysis, 202
- Circumventing the Optimal Capital Structure, 208
- The Game of Capital Structure “Gothcha”, 209
- Idealized Trends, 210
- Sector Rotation, 212
- Sector Logic, 213
- Industry Response to the Business Cycle 213
- Economic Signals, 217

9. - Operating Risk 219

- Fixed Costs and Economics, 220
- The Case of Compaq Computer, 223

| |
|--|
| The Nature of Costs and Margins, 224 |
| Fixed Costs and the Breakeven point for Sales, 227 |
| Compaq Computer: The Rest of the Story, 229 |
| Operating Leverage and Prediction, 231 |
| Characteristics of Operating Leverage, 232 |
| Operating Trends and Reversals, 235 |
| The Quality of an Operating Margin, 235 |
| A Risky Proposition: Confidence Intervals, 237 |
| Operating Beta, 240 |
| The Unlevered Beta Equation, 241 |
| The Ardco Barbell Company: An Example of Unlevered Beta, 241 |
| “Mom and Pop Store” Betas: Companies Who are Not on the Market, 244 |
| Operations Research for the Investor, 245 |
| Two Masters: Fisher and Buffett, 247 |
| A Brief Operating Analysis of Fed-Ex and Staples for the Year 2000, 249 |
| Staples and Fed-Ex Operating Histories: 1994-1999 |
| Analysis and Statistics |
| The Confidence Interval Tool |
| Operating Margin |

10. - Operating Momentum 258

| |
|---|
| Reasons for Study, 259 |
| Operating Momentum Sensitivity, 264 |
| Regression, 269 |
| The General Electric Solution, 271 |
| Classical Microeconomics and Operating Momentum, 275 |

11. Strategic Capital Requirements 279

| |
|--|
| The Realities of Funding, 279 |
| The Proper Amount of Capital, 280 |
| The Debt / Equity Tradeoff and EVA, 282 |
| EVA / Capital Dynamic Based Improvement, 285 |
| Incremental Equity Improvement, 287 |
| The Irrationality of Rationing Capital, 287 |
| Incremental Debt, 288 |
| Dividends and Retained Earnings, 288 |
| Capital Funding From EVA: Two Methods, 288 |
| Method 1: Solving for the Optimal Equity |
| Method 2: Solving for the Optimal Net Income |
| Determining Capital Proportions and Requirements, 290 |
| Projected Analysis, 291 |
| Financial Engineering: Setting Capital Requirements From EVA, 291 |
| ConocoPhillips 2005-2006: a Real World Example, 291 |

| | |
|---|-----|
| Method 1: Capital Proportions from Optimal Equity | |
| Method 2: Capital Proportions from Optimal Net Income | |
| Financial Engineering Method | |
| The Additional Funds Needed Equation, | 296 |
| The Modified Additional Funds Needed Equation, | 299 |
| Degree of AFN Logic, | 303 |
| The Need for Qualitative Assessment, | 306 |
| The Problem with Optimality, | 306 |
| Merger Mania, | 308 |
| Merger Growth Illusion and EVA, | 311 |

SECTION 2: BUILDING CAPITAL STRUCTURE MODELS 315

12. - The Economic Profit Laboratory: Computer Applications 315

| | |
|--|-----|
| Set Up, | 315 |
| Section One, | 315 |
| Section Two, | 316 |
| Sample Data, | 318 |
| Sensitivity versus Optimization, | 319 |
| Proving the Capital Dynamic / EVA Hypothesis, | 320 |
| Setting the Constraints, | 320 |
| Trigger Points, | 321 |
| Setting the Trigger Point Module, | 322 |
| The Earnings Solution, | 323 |
| Optimization and Correlation, | 324 |
| Raising Capital Effectively, | 324 |
| The Connection Between Capital, Stock Price, and EVA, | 326 |
| Sensitivity Analysis: The Effect of Changes in Operating Income and Capital, | 327 |
| Establishing Guidelines, | 331 |
| Appendix: Spreadsheet Examples, | 333 |

13. - The Marginal Benefits Equation: An Experimental Model 335

| | |
|---|-----|
| The Modeled Concept, | 336 |
| The Marginal Benefits Equation, | 336 |
| Default Probability and Bankruptcy, | 338 |
| The Interest Benefits Mechanism, | 339 |
| Checking Results Against a Viable Standard, | 340 |
| Default Mechanics, | 340 |
| Strategic Implications: Financial Leverage, | 341 |
| Strategic Implications: Operating Risk, | 343 |
| Spreadsheet Constants, | 344 |

| |
|--|
| Spreadsheet Logic, 346 |
| Dynamic Variables, 347 |
| Model Set Up, 348 |
| The Process: Entry Variables, 349 |
| The Process: Optimizing with Solver, 350 |
| The Results: Three Examples, 350 |
| EVA Discrepancies, 354 |
| Appendix: List of Formulas and Spreadsheet Construction, 355 |

14. An Introduction to Residual Economic Profit Theory: Using a Constant Dividend Discount Model 359

| |
|---|
| An Introduction to Residual Economic Profit Theory, 359 |
| Opportunity Cost, 360 |
| Valuation Models, 361 |
| Dividend Theory, 362 |
| Residual Economic Profit, 364 |
| The Dividend Trap, 365 |
| Model Optimization, 366 |
| Model Background, 366 |
| Model Set Up, 368 |
| Model Adaptations, 369 |
| The Case of: Can You Top This?, 369 |
| Comparing Spreadsheets, 370 |
| Appendix: Three Spreadsheets, 373 |

SECTION 3: REAL WORLD CASES 376

15. - Analytical Tools: Practical Application 376

| |
|---|
| The Toleration of Imprecision, 376 |
| Erring on the Side of Conservatism, 378 |
| Brief Methodologies for Determining the Cost of Equity, 379 |
| The Hurdle Rate, 382 |
| The EVA / Capital Dynamic, 383 |
| The Weighted Average Cost of Capital, 383 |
| Comparing Risk: Justification for Two Costs of Equity, 386 |
| Changes in the CAPM, 386 |
| The Comparative Capital Dynamic, 388 |
| The Marginal Benefits Equation, 388 |
| Leverage State Analysis, 391 |
| The “Look Ahead” Bias, 395 |
| Micro Analysis: Quarterly Observation, 396 |
| Naive Extrapolation, 397 |
| Earnings Pressure, 399 |

Appendix: Dividend Discount Models, 402

16. - Kimberly-Clark-”Too Much of a Good Thing”: Economic Profit and Marginal Benefits Analysis 404

Underpinning 1: Position in the Business Cycle, 404
 Underpinnings 2, 3 and 4: Opportunities for Analysis, 405
 The Leverage State, 406
 Changes in Economic Profit, 411
 The Extreme Consensus Method, 411
 Economic Profit, 416
 Too Much of a Good Thing, 417
 Marginal Benefits Analysis, 418
 Basic Methodology, 419
 Tax Benefits for Kimberly-Clark, 420
 Amount of Loss for Kimberly-Clark, 420
 The Probability of Default, 421
 The Cost of Bankruptcy, 422
 Marginal Benefits, 423
 Confirmation, 424
 Altman’s Z Score: Book Value Version, 424
 Kimberly-Clark’s Z Score, 426
 Investment Conclusion, 427

Appendix: Extrapolated Risk: When “Normal” is Too Risky, 428

17. - “Full Steam Ahead”: An Analysis of ConocoPhillips, 2002 - 2006 431

The Context, 431
 The Decision, 434
 Price Performance, 435
 Anticipating Performance: Leverage States, 436
 Quarterly Leverage Results, 438
 Interpreting Regression, 439
 Establishing a Comparative Cost of Equity, 441
 Contrasting the Required Return with the Expected Return, 445
 The EVA / Capital Dynamic, 446
 Naive Extrapolation, 448
 The Marginal Benefits Function, 451
 The Comparative Capital Dynamic, 434
 Earnings Pressure, 456

Appendix: Selected Financial Data for ConocoPhillips, 2001 – 2006, 459

18. - Microsoft Versus ConocoPhillips: Comparing Companies in Different Industries 460

- Apples and Oranges: Microsoft Versus ConocoPhillips, 461
- Common Ground, 463
- A Market Disconnect and Eventual Reconciliation, 467
- Industry Competition: Chevron and the Comparative Capital Dynamic, 469
- Percentage of New Retained Earnings, 473

SECTION 4: CORRELATION AND PROBABILITY STUDIES - 475

19. - Operating Income Correlation Studies 475

- Name, Premise, Data Points and Structure, 476
- Categories, 477
- Companies in the Sample, 479
- Fundamental Variables, 479
- All Variables, 480
- Statistical Results, 481
- Spearman Rank Correlations: Next Year's Midrange Stock Price, 484
- Interpretation, 485
- Methodological Criticism, 488

20. - Changes in Capital Structure and Their Effect on Stock Prices - 491

- The Validity of Leverage Factors, 491
- Connecting the Dots: Earnings and Dividend Growth and the Cost of Equity, 492
- Earnings Acceleration, 493
- Statistical Validity, 495
- A Brief Study, 496
- Three Assumptions, 498
- Expectations, 499
- Interpretation and Results, 500
- Hypothetical Causation, 502
- The Hazards of Playing Detective, 503
- The Argument for Capital Rationing, 505
- Spearman Rank Correlation and Individual Interpretation, 510

21. - Probability and Capital Structure 518

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