

# MERTON MILLER ON DERIVATIVES



MERTON H. MILLER

# Merton Miller On Derivatives

**James R. Barth, R. Dan  
Brumbaugh, Glenn Yago**



## **Merton Miller On Derivatives:**

Merton Miller on Derivatives Merton H. Miller, 1997-08-25 A rare opportunity to go one on one with an industry giant and one of today's most respected financial thinkers Merton Miller on Derivatives is a refreshingly accessible overview of derivatives the revolution they have wrought and the disasters they've supposedly caused Though routinely assailed by regulators and the media derivatives are hailed by a celebrated group of practitioners analysts and theorists led most notably by Nobel laureate Merton Miller Miller is legendary for repeatedly demonstrating often with humor and always with grace the value of derivatives in price discovery managing financial risk and tailoring a risk return profile Here in this collection of his recent essays Miller expounds on a number of critical derivatives issues Is it a problem that some organizations have lost substantial sums on derivatives Miller's short answer Some organizations will always find ways to lose money Nor does he believe that more government regulation is the answer He notes for example that for all the horror stories about derivatives the world's banks have lost vastly more in bad real estate deals than they'll ever lose on their derivatives portfolios Merton Miller on Derivatives offers twenty-two provocative chapters A sampling The Recent Derivatives Disasters Assessing the Damage takes a close look at such debacles as Procter others of us observe markets Merton Miller understands markets As this volume demonstrates Professor Miller is unsurpassed at cutting through fluff misinterpretation and even obfuscation to get to the heart of highly charged issues Charles W. Smithson Managing Director CIBC Wood Gundy Vintage Merton Miller zesty writing and forcefully communicated ideas not only on derivatives but on a wide range of topics in financial markets This is no ponderous academic tome but rather a series of entertaining yet devastatingly analytical essays on controversial issues in finance Great reading and great analysis Hans R. Stoll Walker Professor of Finance and Director of the Financial Markets Research Center Vanderbilt University I am grateful to Merton Miller for setting the record straight once again regarding derivatives With his customary brilliance Merton cuts through the fog of misunderstanding and nonsense that too often surrounds derivatives and reveals them for what they truly are phenomenally successful and essential risk management tools Jack Sandner Chairman Chicago Mercantile Exchange *Introduction To Derivative Securities, Financial Markets, And Risk Management, An (Third Edition)* Robert A. Jarrow, Arkadev Chatterjea, 2024-05-03 The third edition updates the text in two significant ways First it updates the presentation to reflect changes that have occurred in financial markets since the publication of the 2nd edition One such change is with respect to the over the counter interest rate derivatives markets and the abolishment of LIBOR as a reference rate Second it updates the theory to reflect new research related to asset price bubbles and the valuation of options Asset price bubbles are a reality in financial markets and their impact on derivative pricing is essential to understand This is the only introductory textbook that contains these insights on asset price bubbles and options The Derivatives Revolution Raffaele Scalcione, 2011-01-01 It is now widely recognized that an uncontrolled derivatives revolution triggered one of the most spectacular worst case scenarios of modern times This book the most cogent

legal analysis of the subject yet to appear in any language lays bare the core role played by the failure to adequately regulate derivatives in the financial crisis of recent years. The author's insistence that derivatives must be viewed not as profit seeking investments but as risk management tools and his well grounded prescriptions to ensure that they are regulated in that way sheds clear light on the best way for companies, financial institutions and hedge funds to move forward in their use of these useful but highly hazardous instruments. This book clearly shows how such elements as the following fit into the legal analysis of derivatives and how proper regulation will preserve their usefulness and economic value: derivatives allow for the most efficient and cost effective risk fractioning; hence risk taking techniques ever conceived; derivatives allow for all measurable and identifiable risks that may exist in modern finance; the ability to isolate risks and insure against risk exposures is the key to the very survival of modern financial markets; risk buyers effectively take on financial exposure to various types of risk while hedgers unload unwanted exposures; derivatives allow domestic investors to acquire exposure to foreign markets without the necessity of dealing with foreign laws, foreign investments, currency exchange or foreign fiscal regimes; derivatives increase social welfare by making it easier and less expensive to carry out many types of financial transactions; derivatives allow governments to insulate, manage, hedge or concentrate risks deriving from financial, meteorological and even geopolitical exposure; and derivatives allow radical changes to financial and risk structure to be performed silently and rapidly. To the question how do we ensure that a company trading derivatives is regulated effectively, this work offers a clear and convincing answer. The author's detailed recommendations for regulatory and corporate governance measures are designed to prevent excessive risk taking, the emergence of rogue traders and ultimately the emergence of another systemic disturbance caused by chains of derivatives related losses.

*The Social Life of Financial Derivatives* Edward

LiPuma, 2017-10-19 In *The Social Life of Financial Derivatives* Edward LiPuma theorizes the profound social dimensions of derivatives markets and the processes, rituals and belief systems that drive them. In response to the 2008 financial crisis and drawing on his experience trading derivatives, LiPuma outlines how they function as complex devices that organize speculative capital as well as the ways derivative driven capitalism not only produces the conditions for its own existence but also penetrates the fabric of everyday life. Framing finance as a form of social life and highlighting the intrinsically social character of financial derivatives, LiPuma deepens our understanding of derivatives so that we may someday use them to serve the public well.

*Global Derivative Debacles: From Theory To Malpractice (Second Edition)* Laurent L.

Jacque, 2015-05-28 This book analyzes in depth all major derivatives debacles of the last half century including the multi billion losses and or bankruptcy of Metallgesellschaft 1994, Barings Bank 1995, Long Term Capital Management 1998, Amaranth 2006, Soci t G n rale 2008, AIG 2008 and JP Morgan Chase 2012. It unlocks the secrets of derivatives by telling the stories of institutions which played in the derivative market and lost big. For some of these unfortunate organizations it was daring but flawed financial engineering which brought them havoc. For others it was unbridled speculation perpetrated by

rogue traders whose unchecked fraud brought their house down Should derivatives be feared as financial weapons of mass destruction or hailed as financial innovations which through efficient risk transfer are truly adding to the Wealth of Nations By presenting a factual analysis of how the malpractice of derivatives played havoc with derivative end user and dealer institutions a case is made for vigilance not only to market and counter party risk but also operational risk in their use for risk management and proprietary trading Clear and recurring lessons across the different stories in this volume call not only for a tighter but also smarter control system of derivatives trading and should be of immediate interest to financial managers bankers traders auditors and regulators who are directly or indirectly exposed to financial derivatives The book groups cases by derivative category starting with the simplest and building up to the most complex namely Forwards Futures Options and Swaps in that order with applications in commodities foreign exchange stock indices and interest rates Each chapter deals with one derivative debacle providing a rigorous and comprehensive but non technical elucidation of what happened What is new in the second edition A new chapter on JP Morgan Chase s London Whale an in depth discussion of credit default swaps and an update of the revamped regulatory framework with Basel 2 5 and Basel III against the backdrop of the Euro crisis along with a revised and expanded discussion of the AIG debacle

**The Devil's Derivatives** Nicholas Dunbar, 2011-07-12 A compelling narrative on what went wrong with our financial system and who s to blame From an award winning journalist who has been covering the industry for more than a decade The Devil s Derivatives charts the untold story of modern financial innovation how investment banks invented new financial products how investors across the world were wooed into buying them how regulators were seduced by the political rewards of easy credit and how speculators made a killing from the near meltdown of the financial system Author Nicholas Dunbar demystifies the revolution that briefly gave finance the same intellectual respectability as theoretical physics He explains how bankers worldwide created a secret trillion dollar machine that delivered cheap mortgages to the masses and riches beyond dreams to the financial innovators Fundamental to this saga is how the people who hated to lose were persuaded to accept risk by the people who loved to win Why did people come to trust and respect arcane financial tools Who were the bankers competing to assemble the basic components into increasingly intricate machines How did this process achieve its own unstoppable momentum ending in collapse bailouts and a public outcry against the giants of finance Provocative and intriguing The Devil s Derivatives sheds much needed light on the forces that fueled the most brutal economic downturn since the Great Depression

**Corporate Risk Management** Donald H. Chew, 2008 More than thirty leading scholars and finance practitioners discuss the theory and practice of using enterprise risk management ERM to increase corporate values ERM is the corporate wide effort to manage the right hand side of the balance sheet a firm s total liability structure in ways that enable management to make the most of the firm s assets While typically working to stabilize cash flows the primary aim of a well designed risk management program is not to smooth corporate earnings but to limit the possibility that surprise outcomes can threaten a company s ability to fund its

major investments and carry out its strategic plan Contributors summarize the development and use of risk management products and their practical applications Case studies involve Merck British Petroleum the American airline industry and United Grain Growers and the conclusion addresses a variety of topics that include the pricing and use of certain derivative securities hybrid debt and catastrophe bonds Contributors Tom Aabo Aarhus School of Business Alb ric Braas and Charles N Bralver Oliver Wyman Keith C Brown University of Texas at Austin David A Carter Oklahoma State University Christopher L Culp University of Chicago Neil A Doherty University of Pennsylvania John R S Fraser Hyrdo One Inc Kenneth R French University of Chicago Gerald D Gay Georgia State University Jeremy Gold Jeremy Gold Pensions Scott E Harrington University of South Carolina J B Heaton Bartlit Beck Herman Palenchar Joel Houston University of Florida Nick Hudson Stern Stewart Christopher James University of Florida A John Kearney and Judy C Lewent Merck Robert C Merton and Lisa K Meulbroek Harvard Business School Merton H Miller University of Chicago Jouahn Nam Pace University Andrea M P Neves CP Risk Management LLC Brian W Nocco Nationwide Insurance Andr F Perold Harvard Business School S Waite Rawls III Continental Bank Kenneth J Risko Willis Risk Solutions Angelika Sch chlin University of St Gallen Betty J Simkins Oklahoma State University Donald J Smith Boston University Clifford W Smith Jr University of Rochester Charles W Smithson Continental Bank Ren M Stulz Ohio State University D S All the articles that comprise this book were first published in the Journal of Applied Corporate Finance Morgan Stanley s ownership of the journal is a reflection of its commitment to identifying outstanding academic research and promoting its application in the practicing corporate and investment communities

Accessing Capital Markets through Securitization Frank J. Fabozzi, 2001-05-02 This innovative collection written by securitization professionals and edited by finance guru Frank Fabozzi thoroughly explains the basics and the mechanics of securitization and shows how securitization can help more institutions offer innovative fixed income products Further it discusses the effects of the capital markets on securitization and helps financial professionals decide whether or not to securitize Filled with strategies and techniques financial professionals will learn how to use float asset backed offerings and how to hedge against risk and default

**The Palgrave Companion to Chicago Economics** Robert A. Cord, 2023-01-01 The University of Chicago has been and continues to be one of the most important global centres for economics With six chapters on themes in Chicago economics and 33 chapters on the lives and work of Chicago economists this volume shows how economics became established at the University how it produced some of the world s best known economists including Frank Knight Milton Friedman and Robert Lucas and how it remains a global force for the very best in teaching and research in economics With original contributions from a stellar cast this volume provides economists especially those interested in macroeconomics and the history of economic thought with an in depth analysis of Chicago economics

**Restructuring Regulation and Financial Institutions** James R. Barth, R. Dan Brumbaugh, Glenn Yago, 2001-08-31 Policy makers around the globe will find that Restructuring Regulation and Financial Institutions offers a cogent assessment of the contemporary

regulatory environment in the U S financial markets and a blueprint for action in evolving global financial markets Financial markets are among the most highly regulated markets in the world Nevertheless financial crises still occur witness the U S savings and loan fiasco of the late 1980s and early 1990s and the Mexican and East Asian Financial implosions of 1994 and 1997 What role does regulation play in stabilizing or destabilizing financial markets Restructuring Regulation and Financial Institutions answers this question with incisive analysis of financial market regulation in the United States Each paper considers how regulation enhances or impedes the efficiency of a particular financial sector and is followed by comments by two or three noted experts The result of this approach is a wealth of useful information that may be applied by policy makers contemplating the restructuring of regulations and financial institutions The contributors to this volume are distinguished economists many of whom have careers not just in business government or academia but have held influential positions in all three Such varied backgrounds enable the contributors to offer remarkable insights based on the best of theory and practice Never before has understanding the workings of U S financial market regulation been so important to the development of world financial markets The ramifications of financial regulation in the United States extend far beyond the nation s borders World financial markets are undergoing dramatic change driven by the rapid development and deployment of new technology that enables information and money to travel farther faster However a Byzantine array of regulatory structures in the international arena hinders the development of efficient global financial markets Policy makers around the world are attempting to address the issues by emulating the financial markets of the United States

*Modern Financial Techniques, Derivatives and Law* Southern Methodist University. Institute of International Banking and Finance, 2000-08-08 This work examines both the UK and international regulation as well as the case law and legislation affecting a wide spectrum of modern financial techniques Within the scope of those financial techniques are the broad range of instruments structures and contracts deployed by global financial markets in relation to corporate customers sovereign entities and other public sector bodies The essays in this collection are concerned with the nature of the modernity of financial products like derivatives and the particularly acute challenge that they pose both to the control of financial markets by private law and by established means of regulation Much of the book focuses on derivatives as exemplars of this broader context The authors analyse practical and theoretical issues as diverse as credit derivatives dematerialised securities the ISDA EMU protocol and the OTC derivatives market as well as the regulation of financial products the economics of financial techniques and the international regulatory framework They examine issues of private law including the legal implications of immobilisation and dematerialisation in collateral transactions seller liability in credit derivatives markets and fraud The essays examine the benefits and shortcomings of various legal mechanisms and methods of financial regulation and suggest new approaches to the questions facing the law of international finance The essays in this book arose out of the W G Hart workshop on Transnational Corporate Finance and the Challenge to the Law held at the Institute of Advanced Legal Studies in London in

1998 The Risk Management Process Christopher L. Culp, 2002-02-28 Integrates essential risk management practices with practical corporate business strategies Focusing on educating readers on how to integrate risk management with corporate business strategy not just on hedging practices The Risk Management Process is the first financial risk management book that combines a detailed big picture discussion of firm wide risk management with a comprehensive discussion of derivatives based hedging strategies and tactics An essential component of any corporate business strategy today risk management has become a mainstream business process at the highest level of the world's largest financial institutions corporations and investment management groups Addressing the need for a well balanced book on the subject respected leader and teacher on the subject Christopher Culp has produced a well balanced comprehensive reference text for a broad audience of financial institutions and agents nonfinancial corporations and institutional investors **The Prophet Dance of the Northwest and Its Derivatives: the Source of the Ghost Dance** Leslie Spier, 1935 **Growth and Development of the Derivatives Market** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on International Trade and Finance, 2007 *Growth and development of the derivatives market : hearing , Risk Management, 2 Volume Set* Gerald Mars, David Weir, 2021-03-01 First published in 2000 Risk Management is a two volume set comprised of the most significant and influential articles by the leading authorities in the studies of risk management The volumes includes a full length introduction from the editor an internationally recognized expert and provides an authoritative guide to the selection of essays chosen and to the wider field itself The collections of essays are both international and interdisciplinary in scope and provide an entry point for investigating the myriad of study within the discipline Financial Boom and Gloom D. Chorafas, 2009-03-26 The credit and banking crisis which hit the western world in 2007 2008 has and will continue to have far reaching after effects At their core are Collateralized Debt Obligations CDOs and Credit Default Swaps CDSs the main themes of this book The Financial Times Handbook of Corporate Finance Glen Arnold, 2011-01-24 The Financial Times Handbook of Corporate Finance is the authoritative introduction to the principles and practices of corporate finance and the financial markets Whether you are an experienced manager or finance officer or you're new to financial decision making this handbook identifies all those things that you really need to know An explanation of value based management Mergers and the problem of merger failures Investment appraisal techniques How to enhance shareholder value How the finance and money markets really work Controlling foreign exchange rate losses How to value a company The second edition of this bestselling companion to finance has been thoroughly updated to ensure that your decisions continue to be informed by sound business principles New sections include corporate governance the impact of taxation on investment strategies using excess return as a new value metric up to date statistics which reflect the latest returns on shares bonds and merger activities and a jargon busting glossary to help you understand words phrases and concepts Corporate finance touches every aspect of your business from deciding which capital expenditure projects are worth backing through to the



immediate and daily challenge of share holder value raising finance or managing risk The Financial Times Handbook of Corporate Finance will help you and your business back the right choices make the right decisions and deliver improved financial performance It covers the following areas Evaluating your firm s objectives Assessment techniques for investment Traditional finance appraisal techniques Investment decision making in companies Shareholder value Value through strategy The cost of capital Mergers failures and success Merger processes How to value companies Pay outs to shareholders Debt finance Raising equity capital Managing risk Options Futures forwards and swaps Exchange rate risk

**Investing in the Modern Age** Rachel Ziemba,W. T. Ziemba,2013 This book discusses many key topics in investment and risk management the global economic situation and the shift in global investment strategies It was largely written during the period of 2007-12 one of the most tumultuous times in global financial markets which called into question not only tenets of economic forecasting and also asset allocation and return strategies It contains studies of how investors lose money in derivative markets examples of those who did not and how these disasters could have been prevented The authors draw some conclusions on the impact of the structural shifts currently underway in the global economy as well as how cyclical trends will affect these industries the globe and key sectors The authors zoom in on key growth areas including emerging markets their interlinkages and financial trends The book also covers risk arbitrage and mean reversion strategies in financial and sports betting markets plus incentives volatility aspects risk taking and investments strategies used by hedge funds and university endowments Topics such as stock market crash predictions asset liability planning models various players in financial markets and the evaluation of the greatest investors are also discussed The book presents tools and case studies of real applications for analyzing a wide variety of investment returns and better assessing the risks which many investors have preferred to ignore in the search of returns Many security market regularities or anomalies are discussed including political party and January effects as is the process of building scenarios and using Kelly and fractional Kelly strategies to optimize returns

*The Corporate Financiers* C. Read,2014-11-24 The Corporate Financiers is the fifth book in a series of discussions about the great minds in the history and theory of finance While the series addresses the contributions of scholars in our understanding of modern finance this volume presents the ways in which a corporation creates value More than two centuries ago Adam Smith explained the concept of division of labor and the efficiencies of specialization as the mechanism in which a firm creates value However corporations now find themselves outsourcing some processes to other firms as an alternative way to create value There must be other economic forces at work than simply the internal efficiencies of a firm We begin by describing the work of a rather obscure scholar named John Burr Williams who demonstrated in 1938 how the earnings of a firm are capitalized into corporate value through its stock price We then delve into the inner workings of the modern corporation by describing the contributions of Nobel Memorial Prize winners Ronald Coase and Oliver Williamson More than any others these scholars created a renewed appreciation for our understanding of the institutional detail of the modern corporation in reducing costs

and increasing efficiency While Coase and Williamson provided meaningful descriptions of the advantage of a corporation they did not offer prescriptions for the avenues the corporation can create more value in an era when new technologies make outsourcing and telecommuting increasingly possible Michael Jensen and William Meckling describe in greater detail the nature of the implicit contracts a corporation employs and recommend remedies to various problems that arise when the goals of the corporation are not aligned with the incentives of its agents We also describe the further nuances to these relationships as offered by Armen Alchian and Harold Demsetz We treat the lives of these extraordinary individuals who looked at a very familiar problem in a sufficiently novel light to change the way all look at corporations ever since That is the test of genius

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
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