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Case study

Title: The importance of dividend paying stocks

Personal Author: Glajnaric, Mike


Abstract: There is a myth that dividend paying stocks are the slow, boring way to invest; that they are for the elderly who want safety and regular income and are willing to sacrifice overall returns to get it. The main argument for non-dividend paying stocks is that retained earnings can be used as added equity to increase growth and future earnings. The fact is that equity is the most expensive form of capital. Debt is far cheaper (as long as it does not get out of hand). Another argument is that capital gains are taxed at a lower rate and can be delayed. This is the reason why many companies in the USA don’t pay dividends. In Australia we have the benefit of franking credits (eliminates double taxation). We are the only country in the world, apart from Malta, to have this benefit.