

- A. choice Asset 1.
- B. choice Asset 2.
- C. choice Asset 3.
- D. be indifferent between Asset 1 and Asset 2.

Test Bank - Financial Markets, Financial Institutions, Financial Instruments (Gorton & Lorton, 2012)

True/False

1. Primary and secondary markets are markets for short-term and long-term securities, respectively.
2. Financial markets are intermediaries that channel the savings of individuals, businesses, and government into loans or investments.
3. The money market involves trading of securities with maturities of one year or less while the capital market involves the buying and selling of securities with maturities of more than one year.
4. Holders of equity have claims on both income and assets that are secondary to the claims of creditors.
5. Preferred stock is a special form of stock having a fixed periodic dividend that must be paid prior to payment of any interest to outstanding bonds.
6. Commercial banks obtain most of their funds from borrowing in the capital markets.
7. Credit unions are the largest type of financial intermediary handling individual savings.
8. A mutual fund is a type of financial intermediary that obtains funds through the sale of shares and uses the proceeds to acquire bonds and stocks issued by various business and governmental units.
9. IPO stands for Interest and Principal Obligation.

Multiple Choice

1. A _____ is one financial intermediary handling individual savings. It receives premium payments that are placed in loans or investments to accumulate funds to cover future benefits.
 - A. life insurance company
 - B. commercial bank
 - C. savings bank
 - D. credit union

Answer Key

True/False

1. F
2. F
3. T
4. T
5. F
6. F
7. F
8. T
9. F

Multiple Choice

1. A
2. A
3. B
4. B
5. B
6. C
7. A
8. D
9. D
10. B
11. D
12. A
13. B

Answer Key Long Term Investments Gitman

**Lawrence J. Gitman, Carl
McDaniel, Amit Shah, Monique
Reece, Linda Koffel, Bethann
Talsma, James C. Hyatt**

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Fundamentals of Investing Lawrence J Gitman, Michael D Joehnk, Scott Smart, Roger H Juchau, 2015-05-20 What are the best investments for me What about risk Do I need professional help with my investments and can I afford it Mastering the language concepts vehicles and strategies of investing can be challenging Fundamentals of Investing shows how to make informed investment decisions understand the risks inherent in investing and how to confidently shape a sound investment strategy Fundamentals of Investing 3rd edition is completely updated and introduces core concepts and tools used by Australian investors providing a firm understanding of the fundamental principles of investments Focusing on both individual securities and portfolios students learn how to develop implement and monitor investment goals after considering the risk and return of both markets and investment vehicles Fundamentals of Investing is suitable for introductory investments courses offered at university undergraduate or post graduate level as well as colleges professional certification programs and continuing education courses

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Lawrence Jeffrey Gitman, Cherie Mazer, 1985

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