

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

Test Bank - Financial Markets, Financial Institutions, Financial Instruments (Gitman & Zutter, 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. A
6. C
7. A
8. D
9. D
10. B
11. D
12. A
13. A

Answer Key Long Term Investments Gitman

**John J. Clark, Thomas J.
Hindelang, Robert E. Pritchard**



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1. Understanding the eBook Answer Key Long Term Investments Gitman
 - The Rise of Digital Reading Answer Key Long Term Investments Gitman
 - Advantages of eBooks Over Traditional Books
2. Identifying Answer Key Long Term Investments Gitman
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Answer Key Long Term Investments Gitman
 - User-Friendly Interface
4. Exploring eBook Recommendations from Answer Key Long Term Investments Gitman
 - Personalized Recommendations
 - Answer Key Long Term Investments Gitman User Reviews and Ratings

- Answer Key Long Term Investments Gitman and Bestseller Lists
- 5. Accessing Answer Key Long Term Investments Gitman Free and Paid eBooks
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 - Answer Key Long Term Investments Gitman eBook Subscription Services
 - Answer Key Long Term Investments Gitman Budget-Friendly Options
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 - ePub, PDF, MOBI, and More
 - Answer Key Long Term Investments Gitman Compatibility with Devices
 - Answer Key Long Term Investments Gitman Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Answer Key Long Term Investments Gitman
 - Highlighting and Note-Taking Answer Key Long Term Investments Gitman
 - Interactive Elements Answer Key Long Term Investments Gitman
- 8. Staying Engaged with Answer Key Long Term Investments Gitman
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Answer Key Long Term Investments Gitman
- 9. Balancing eBooks and Physical Books Answer Key Long Term Investments Gitman
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Answer Key Long Term Investments Gitman
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Answer Key Long Term Investments Gitman
 - Setting Reading Goals Answer Key Long Term Investments Gitman
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Answer Key Long Term Investments Gitman
 - Fact-Checking eBook Content of Answer Key Long Term Investments Gitman
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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