

- 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

**William J. Serraino, Surendra S.  
Singhvi, Robert M. Soldofsky**

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