Money and Capital Market Instruments (Table 1-2)

Treasury Bills-short-term obligations issued by the U.S. government.

Federal Funds—short-term funds transferred between financial institutions usually for no more than one day.

Repurchase Agreements—agreement involving the sale of securities by one party to another with a promise by the seller to repurchase the same securities from the buyer at a specified date and price.

Commercial Paper—short-term unsecured promissory notes issued by a company to raise short-term cash.

Negotiable Certificates of Deposit—bank-issued time deposit that specifies an interest rate and maturity date and is negotiable, i.e., can be sold by the holder to another party.

Banker Acceptances—time draft payable to a seller of goods, with payment guaranteed by a bank.

Corporate Stocks—the fundamental ownership claim in a public corporation.

Mortgages-loans to individuals or businesses to purchase a home, land, or other real property.

Corporate Bonds-long-term bonds issued by corporations.

Treasury Bonds-long-term bonds issued by the U.S. Treasury.

State and Local Government Bonds-long-term bonds issued by state and local governments.

U.S. Government Agencies—long-term bonds collateralized by a pool of assets and issued by agencies of the U.S. government.

Bank and Consumer Loans—loans to commercial banks and individuals.

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Dodd, James Harvey, Carl William Hasek

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