

Economics of Money, Banking, and Financial Markets, Se (Mishkin)
Chapter 2 An Overview of the Financial System

2.1 Function of Financial Markets

- 1) Every financial market has the following characteristic.
A) It determines the level of interest rates.
B) It allows common stock to be traded.
C) It allows loans to be made.
D) It channels funds from lenders-savers to borrowers-spenders.

Answer: D

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- 2) Financial markets have the basic function of
A) getting people with funds to lend together with people who want to borrow funds.
B) assuring that the swings in the business cycle are less pronounced.
C) assuring that governments need never resort to printing money.
D) providing a risk-free repository of spending power.

Answer: A

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- 3) Financial markets improve economic welfare because
A) they channel funds from investors to savers.
B) they allow consumers to time their purchase better.
C) they weed out inefficient firms.
D) they eliminate the need for indirect finance.

Answer: B

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- 4) Well-functioning financial markets
A) cause inflation.
B) eliminate the need for indirect finance.
C) cause financial crises.
D) allow the economy to operate more efficiently.

Answer: D

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An Odyssey with Animals Adrian R. Morrison, 2009-06-25 The relationship between animals and humans is more complex today than ever before In addition to the animals that have served as household pets and the farm animals that have provided labor and food countless monkeys rabbits rats and cats have enabled modern scientists to treat and cure humanity s most devastating illnesses This aspect of animal human interaction has engendered a bitter enmity between animal rights activists and the biomedical researchers whose work depends on the use and oftentimes the killing of laboratory animals In An Odyssey with Animals veterinarian and sleep researcher Adrian Morrison argues that humane animal use in biomedical research is an indispensable tool of medical science and that efforts to halt such use constitute a grave threat to human health and wellbeing The target of repeated acts of intimidation by anonymous animal rights activists because of his own research Morrison is himself an animal advocate and this volume is the culmination of his years spent negotiating the treacherous divide between a legitimate concern for animals and the importance of biomedical research Drawing on the disciplines of philosophy history biology and animal behavior Morrison crafts a multi faceted argument in favor of using animals humanely in research the center of which is his staunch belief that human interests must be the primary concern of science and society Along the way Morrison delves into other human uses of animals in domains such as agriculture hunting and education examining each use along with its philosophical moral and ecological implications The result is a thought provoking intelligent and fair minded discussion of a charged subject of the past and present of animals relationships with humans and how and why we should be able to use them as we do *The Martindale-Hubbell Law Directory*, 1999

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