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CHAPTER 2

The Financial Markets and Interest Rates

CHAPTER ORIENTATION

This chapter considers the market environment in which long-term capital is raised. The underlying rationale for the existence of security markets is presented, investment banking services and procedures are detailed, private placements are discussed, and security market regulation is reviewed. Further discussions cover rates of return over long periods and recent periods, interest rate determinants, and theories of the term structure of interest rates.

CHAPTER OUTLINE

1. Financing of Business: The Movement of Funds Through the

Economy A. Public Offerings Versus Private Placements

1. The public (financial) market is an impersonal market in which both individual and institutional investors have the opportunity to acquire securities.
 - a. A **public offering** takes place in the public market.
 - b. The security-issuing firm does not meet (face-to-face) the actual investors in the securities.
2. In a **private placement** of securities, only a limited number of investors have the opportunity to purchase a portion of the issue.
 - a. The market for private placements is more personal than its public counterpart.
 - b. The specific details of the issue may actually be developed on a face-to-face basis among the potential investors and the issuer.
3. Private placements and venture capital.
 - a. Private placements can involve issuing both debt and equity; and "venture capitalists" can play an active role in both placements.
 - b. For startup companies or companies in the early stages of business, as well as firms in "turnaround" situations, venture capital is a prime source of funds. The

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