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*Economics of Money, Banking, and Fin. Markets, 10e* (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

Ques Status: Previous Edition

AACSB: Reflective thinking skills

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) eliminate the need for indirect finance.

# Mishkin Money And Banking 10th Edition Test Bank

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## Reviewing **Mishkin Money And Banking 10th Edition Test Bank**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is truly astonishing. Within the pages of "**Mishkin Money And Banking 10th Edition Test Bank**," an enthralling opus penned by a highly acclaimed wordsmith, readers embark on an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve to the book is central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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