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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
- 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.

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