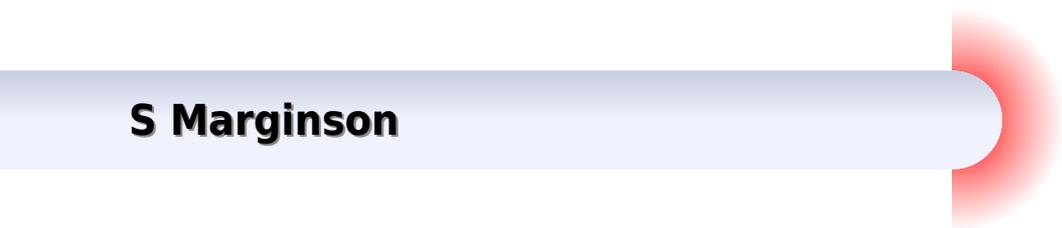


CHAPTER 2 ASSET CLASSES AND FINANCIAL INSTRUMENTS

1. Common stock is an ownership share in a publicly held corporation. Common shareholders have voting rights and may receive dividends. Preferred stock represents nonvoting shares in a corporation, usually paying a fixed stream of dividends. While corporate bonds are long-term debt issued by corporations, the bonds typically pay semi-annual coupons and return the face value of the bond at maturity.
2. While the DJIA has 30 large corporations in the index, it does not represent the overall market nearly as well as the more than 5000 stocks contained in The Wilshire index. The DJIA is simply too small.
3. Money market securities are short-term, relatively low risk, and highly liquid. Also, their unit value almost never changes.
4. The major components of the money market are Treasury bills, certificates of deposit, commercial paper, bankers' acceptances, Eurodollars, repos, reserves, federal funds, and brokers' calls.
5. American Depositary Receipts, or ADRs, are certificates traded in U.S. markets that represent ownership in shares of a foreign company. Investors may also purchase shares of foreign companies on foreign exchanges. Lastly, investors may use international mutual funds to own shares indirectly.
6. The coupons paid by municipal bonds are exempt from federal income tax and from state tax in many states. Therefore, the higher the tax bracket that the investor is in, the more valuable the tax-exempt feature to the investor.
7. The London Interbank Offer Rate (LIBOR)—a key reference rate in the money market—is the rate at which large banks in London are willing to lend money among themselves. The Fed funds rate is the rate of interest on very short-term loans among financial institutions in the U.S.
8. General obligation bonds are backed by the taxing power of the local governments, while revenue bonds have proceeds attached to specific projects. A revenue bond has fewer guarantees, it is riskier in terms of default, and, therefore, you expect it to have a higher yield.
9. Corporations may exclude 70% of dividends received from domestic corporations in the computation of their taxable income.
10. Limited liability means that the most shareholders can lose in event of the failure of the corporation is their original investment.

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Table of Contents Investment And Portfolio Management Bkm Solution Manual

1. Understanding the eBook Investment And Portfolio Management Bkm Solution Manual
 - The Rise of Digital Reading Investment And Portfolio Management Bkm Solution Manual
 - Advantages of eBooks Over Traditional Books
2. Identifying Investment And Portfolio Management Bkm Solution Manual
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Investment And Portfolio Management Bkm Solution Manual
 - User-Friendly Interface
4. Exploring eBook Recommendations from Investment And Portfolio Management Bkm Solution Manual
 - Personalized Recommendations
 - Investment And Portfolio Management Bkm Solution Manual User Reviews and Ratings
 - Investment And Portfolio Management Bkm Solution Manual and Bestseller Lists
5. Accessing Investment And Portfolio Management Bkm Solution Manual Free and Paid eBooks
 - Investment And Portfolio Management Bkm Solution Manual Public Domain eBooks
 - Investment And Portfolio Management Bkm Solution Manual eBook Subscription Services
 - Investment And Portfolio Management Bkm Solution Manual Budget-Friendly Options
6. Navigating Investment And Portfolio Management Bkm Solution Manual eBook Formats
 - ePub, PDF, MOBI, and More
 - Investment And Portfolio Management Bkm Solution Manual Compatibility with Devices
 - Investment And Portfolio Management Bkm Solution Manual Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Investment And Portfolio Management Bkm Solution Manual
 - Highlighting and Note-Taking Investment And Portfolio Management Bkm Solution Manual
 - Interactive Elements Investment And Portfolio Management Bkm Solution Manual
8. Staying Engaged with Investment And Portfolio Management Bkm Solution Manual

- Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Investment And Portfolio Management Bkm Solution Manual
9. Balancing eBooks and Physical Books Investment And Portfolio Management Bkm Solution Manual
- Benefits of a Digital Library
 - Creating a Diverse Reading Collection Investment And Portfolio Management Bkm Solution Manual
10. Overcoming Reading Challenges
- Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Investment And Portfolio Management Bkm Solution Manual
- Setting Reading Goals Investment And Portfolio Management Bkm Solution Manual
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Investment And Portfolio Management Bkm Solution Manual
- Fact-Checking eBook Content of Investment And Portfolio Management Bkm Solution Manual
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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