

Chapter 2

Firms and the Financial Market

■ Chapter Overview

This chapter provides an overview of U.S. financial markets. Financial markets consist of the institutions that facilitate the transfer of money from investors to companies and individuals. The three principal players in the financial markets are borrowers, savers (i.e., investors), and financial institutions (i.e., intermediaries). There is a wide variety of financial institutions that make up our financial markets, including commercial banks, financial services corporations, insurance companies, investment banks, investment companies, mutual funds and exchange traded funds, hedge funds, and private equity firms.

The purpose of each of these institutions is to bring borrowers and investors together. Borrowers and investors are linked together through the buying and selling of a variety of securities that are traded on financial markets. While there are innumerable types of financial instruments traded on financial markets, most are some form of debt or equity security.

■ Chapter Outline

2.1 The Basic Structure of U.S. Financial Markets

- A. A financial market is any place where money and credit are exchanged.
- B. The three principal sets of players in financial markets are borrowers, savers (investors), and financial institutions (intermediaries).

2.2 The Financial Marketplace: Financial Institutions

- A. The financial institutions that make up the financial marketplace facilitate the movement of money from savers to borrowers.
 1. The money market refers to transactions in short-term debt instruments.
 2. Capital markets are markets for long-term financial instruments.
- B. A major category of financial institutions includes depository institutions.
 1. Depository institutions include commercial banks, savings and loan associations, and credit unions.
 2. Depository institutions collect savings from individuals and businesses and then lend these pooled savings to other individuals and businesses.
- C. Non-bank (or non-depository) financial intermediaries provide financial services to businesses. There are a variety of non-bank financial intermediaries.
 1. Financial services corporations are in the lending or financing business, but they are not commercial banks.
 2. Insurance companies are in the business of selling insurance to individuals and businesses to protect their investments.

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Financial Management: Principles and Applications J William Petty, Sheridan Titman, Arthur J Keown, Peter Martin, John D Martin, Michael Burrow, 2015-05-20 The sixth edition of Financial Management provides students with an overview of financial management suited to the first course in finance The focus of the text is on the big picture providing an introduction to financial decision making grounded in current financial theory and the current state of world economic conditions Attention is paid to both valuation and capital markets as well as their influence on corporate financial decisions The 10 basic principles of finance are introduced in the first chapter and woven throughout the text to give students a solid foundation from which to build their knowledge of finance The goal of this text is to go beyond teaching the tools of a discipline or a trade and help students gain a complete understanding of the subject This will give them the ability to apply what they have learnt to new and as yet unforeseen problems in short to educate students in finance

Personal Finance Barbara Friedberg, 2015-04-14 This jargon free resource explains the who what why and where of contemporary personal finance in simple easy to grasp language covering the key people events terms tools policies and products that make up modern money management The ideal roadmap to 21st century financial literacy this layman s encyclopedia discusses ideas concepts events and people that inform money management and personal finance It explains the intricacies of things like investing saving debt credit and mortgages and it drills down into complexities like the difference between 401 k and 403 b retirement plans Entries invite the reader to explore common financial topics such as seeking credit counseling using credit cards buying a home and choosing insurance Issues such as identity theft derivatives and taxes are explored as well The unique work is topically organized with contributions from both academics and financial professionals Entries are augmented by entertaining sidebar anecdotes and a glossary and there is a useful feature that connects readers to online sources enabling them to keep up with this fast changing field A one stop resource ideal for individuals seeking to understand personal finance this book will also prove valuable to students taking courses in finance and economics All readers will come away better equipped to profit from money management and more skilled at making smart financial decisions

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The Cash Flow Solution Richard S. Linzer, Anna O. Linzer, 2006-10-25 Many nonprofits rely on conventional methods of making and managing money from donations to cash reserves endowments and capital building campaigns in hopes of securing financial stability for the future Yet these acquired funds often remain tantalizingly out of reach for day to day operations the balance sheet may look good but the actual cash available is often surprisingly low In order to achieve

their missions nonprofits need to fundamentally change the way they think about money Richard and Anna Linzer introduce a groundbreaking approach to nonprofit financial management based on cash flow and the use of credit that gives nonprofits the money they need when they need it while ensuring the long term financial well being of the organization Their revolutionary and effective financial model is explained in clear and understandable terms for decision makers in both large and small nonprofit organizations The Linzers are revolutionaries in the nonprofit financial world and leaders should take notice Martha J Perry associate executive director McCune Foundation A great book for any board member of a nonprofit organization Michael Schlesinger attorney author lecturer and commentator in the field of taxation Nonprofits now have a choice Muddle along from crisis to crisis or follow the advice in this excellent innovative book Irene Y Namkung past board president the Western Arts Alliance Northwest Folklife and Oregon Potters Guild It s heresy but it works The Cash Flow Solution presents solid steps to financial sanity in the nonprofit boardroom James A Kolb West Sound Academy From time to time a book makes so much sense you wonder why someone did not write it a long time ago Richard and Anna Linzer s book The Cash Flow Solution is such a book The principles are as fundamental and rock solid as they are innovative Applying their suggestions could help many troubled organizations survive and thrive More importantly the Linzers insight could lead many nonprofits in coming closer to fulfilling their potential to deal with the many needs of our society Mike Pedretti Artistic Director and President Movement Theatre International

Professional Services in the EU Internal Market Tinne Heremans, 2012-01-31 Professional services are a key component of the EU internal market economy yet also significantly challenge the legal framework governing this internal market Indeed specific professional regulatory structures which are often the result of a blend of government and self regulation hold clear potential for conflict with EU free movement and competition law rules Hence this book looks at the manner in which both free movement and competition laws might apply to such self and co regulatory set ups and at the leeway given to quality considerations apparently conflicting with free movement or competition objectives In addition since court action will seldom suffice to genuinely integrate a market the book also explores those instruments of EU secondary legislation that are likely to impact the most on the provision of professional services However the book goes beyond a mere inventory to ask how EU Internal Market policy could contribute to the optimal legal environment for professional services A law and economics analysis is employed to investigate the need for specific professional rules the preferred type of regulator self co or government regulation and the level national and or European at which regulation should be adopted As becomes clear the story of the market for professional services is one of market and government failure the author is thus left to compare imperfect situations where market failures compete with rent seeking efforts the tendency towards over centralisation and national protectionism This book offers both an in depth legal analysis of the EU framework as it applies to professional services as well as a more normative evaluation of this framework based on insights from law and economics scholarship It will therefore be a valuable resource for all practitioners

policy makers and academics dealing with professional services as well as more generally with questions of quality and self regulation

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decision making responsibilities before during and after crisis events including emergency managers police and fire department leaders C suite executives government agency and military leaders public health directors and industrial facility health safety security and environmental directors Sport Management Russell Hoye,Matthew Nicholson,Hans Westerbeek,Aaron Smith,Bob Stewart,2012-05-23 Sport Management principles and applications second edition provides a comprehensive introduction to the practical application of management principles within sport organisations Ideal for all students studying sport management at an introductory level it presents an international balanced view between accepted practice and what research evidence tells us about the application of a range of management principles and practices in sport Structured in two parts it offers an introduction and explanation of the structure of the sport industry and covers the fundamental management issues unique to sport including strategy human resource management leadership finance marketing governance and performance management Each chapter has a coherent learning structure complete with international case studies and accompanying online lecturer and student support material which presents a conceptual overview of the focus for the chapter presents accepted practice supported by specific organisational examples at the community state provincial national and professional level these organisations will include examples specifically from the UK Australia and New Zealand presents one big case for analysis per chapter which is supported by online diagnostics and tutor resource materials presents research findings from around the globe presents a summary of guiding principles for the focus of the chapter based on a balanced view of practice and research presents a section of teaching and learning resources including a review questions further reading relevant websites provides online access to PowerPoints per chapter tutorial activities per chapter and test bank of multiple choice questions for students per chapter This book combines clearly explained theory with a variety of pedagogical features that make it essential for students and teachers of sport management

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