

## Answers to End-of-Chapter Questions

1. The money markets can be characterized as having securities that trade in one year or less, are of large denomination, and are very liquid.
2. Money market securities have an original maturity of less than one year, so the bond would not be considered a money market security.
3. Banks have higher costs than the money market owing to the need to maintain reserve requirements. The lower cost structure of the money markets, coupled with the economies of scale resulting from high volume and large-denomination securities, allows for higher interest rates.
4. Term securities have a specific maturity date. Demand securities can be redeemed at any time. A six-month certificate of deposit is a term security. A checking account is a demand security.
5. Following the Great Depression, regulators were primarily concerned with stopping banks from failing. By removing interest-rate competition, bank risk was substantially reduced. The problem with these regulations was that when market interest rates rose above the established interest-rate ceiling, investors withdrew their funds from banks.
6. The U.S. government sells large numbers of securities in the money markets to support government spending. Over the past several decades, the government has spent more each year than it has received in tax revenues. It makes up the difference by borrowing. Part of what it borrows comes from the money markets.
7. Businesses both invest and borrow in the money markets. They borrow to meet short-term cash flow needs, often by issuing commercial paper. They invest in all types of money market securities as an alternative to holding idle cash balances.
8. Merrill Lynch initially felt that it could better service its regular customers by making it easier to buy and sell securities from an account held at the brokerage house. The brokerage could offer a market interest rate on these funds by investing them in the money markets.
9. Life insurance companies can invest for the long term because the timing for their liabilities is known with reasonable accuracy. Property and casualty insurance companies cannot predict the natural disasters that cause large payouts on policies.
10. Treasury bills are usually viewed as the most liquid and least risky of securities because they are backed by the strength of the U.S. government and trade in extremely large volumes.

# Answers To End Of Chapter Questions

**L Towne**



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