

**ECONOMIC DETECTIVE****Sylvester and Frugala Investor****Issue**

December is approaching, and Sylvester Investor is anticipating a year-end bonus of \$10,000. Sylvester and his wife, Frugala, agree to invest the money rather than spend it. Sylvester is so eager that he begins day trading in November, losing almost the whole month's paycheck. Alarmed, Frugala packs up his computer and sends it to her cousin Wilder in Australia's Outback. When his bonus arrives, Sylvester has to find other ways to put his money to work.

**INVESTIGATION 1**

Frugala immediately sends Sylvester to the bank with his bonus check. There he places all \$10,000 in a savings account, promising himself not to settle for an interest rate of 2.9 percent for long. The bank's financial adviser suggests that Sylvester consider certificates of deposit or possibly mutual funds, and Frugala suggests that he buy more life insurance.

1. What financial intermediaries does Sylvester use or consider using?  
\_\_\_\_\_
2. Where would Sylvester go to talk to a stockbroker?  
\_\_\_\_\_
3. If Sylvester waits a year, how much money will he have available to invest?  
\_\_\_\_\_

**INVESTIGATION 2**

Frugala is pleased when Sylvester puts \$2,000 into 10-year state bonds and \$3,000 into 5-year AAA-rated bonds in Steady Hand Hardware, Inc. He buys the four state bonds at a 5 percent interest rate and the three Steady Hand bonds at a 6.5 percent rate. Sylvester also buys \$1,500 worth of blue chip stocks, and \$800 worth of stock in a promising new sportswear company that reinvests its earnings in new growth.

1. (a) What is the maturity for each of the bond groups Sylvester buys?  
\_\_\_\_\_
- (b) The coupon rate?  
\_\_\_\_\_
- (c) The par value?  
\_\_\_\_\_

2. (a) Which of Sylvester's stocks are traded over the counter?  
\_\_\_\_\_
- (b) on the NYSE?  
\_\_\_\_\_
3. (a) Which of Sylvester's new investments are municipal bonds?  
\_\_\_\_\_
- (b) Corporate bonds?  
\_\_\_\_\_
4. For which bond purchase did Frugala probably consult Standard & Poor's or Moody's?  
\_\_\_\_\_
5. From which stock may Sylvester expect capital gains rather than dividends?  
\_\_\_\_\_

# Sylvester And Frugala Investor Answer Key

**RM Cervero**

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