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CHAPTER 2
FINANCIAL MARKETS AND INSTRUMENTS

1. Money market securities are called "cash equivalents" because of their great liquidity. The prices of money market securities are very stable, and they can be converted to cash (i.e., sold) on very short notice and with very low transaction costs.

2. a.
$$r_{\text{DLY}} = \frac{10000 - P}{P} \times \frac{365}{n}$$
$$= \frac{10000 - 9600}{9600} \times \frac{365}{182} = .083565, \text{ or } 8.36\%$$

b. One reason is that the discount yield is computed by dividing the dollar discount from par by the par value, \$10,000, rather than by the bill's price, \$9,600. A second reason is that the discount yield is annualized by a 360-day rather than a 365-day year.

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