

# BANKING & FINANCE

**at the market:** an order that the broker has executed at the best price available after it was received by the broker on the floor of the exchange; synonymous with market order; see limit order

**deficit spending:** the spending of public funds raised by borrowing rather than by taxation. A fiscal activity often associated with the government that spends more than it collects from taxes and other revenues. Some fiscal policy experts point out that an increase in the deficit stimulates the economy, whereas a decrease in the deficit has the opposite effect; cf. deficit financing.

**Government National Mortgage Association (GNMA):** an agency of the Department of Housing and Urban Development. Its primary function is in the area of government-approved special housing programs, by offering permanent financing for low-rent housing. Nickname: Ginnie Mae; see Ginnie Mae trusts.

**prime interest (rate):** the rate of interest charged by a commercial bank for large loans made to its most credit-worthy business and industrial customers; it is the lowest interest rate charged by the bank. The prime rate level is determined by how much banks have to pay for the supply of money from which they make loans. In an inflated economy, banks pay increasingly higher rates for funds, and the prime rate rises. When inflation subsides, the prime rate usually drops. The Federal Reserve Bank's charge for negotiable business instruments, which is publicly established, influences the rate for all other business interest payments.

**supply-side economics:** a concept that shifts the emphasis from aggregate demand economics (which Keynes considered the most important economic variable) to investment and production. It lays great stress on the repressive role of taxes, and it leads logically to a strong endorsement of tax cuts designed to encourage investment.

**tax shelter:** the term applied to a means of legal avoidance of paying a portion of one's income taxes by a careful interpretation of tax regulations and adjustment of one's finances to take advantage of IRS rulings. The Tax Reform Act of 1976 placed new restrictions on tax shelters.

**yo-yo stocks:** highly volatile securities, these are high-priced specialty issues that fluctuate greatly in price.

**zero-balance account:** an arrangement, agreed to in advance by a drawee bank, under which a customer issues checks on an account even though funds do not exist in that account to cover the items. When the checks are physically presented to the drawee and posted, creating a minus balance, the bank contacts the customer, reports the overdraft figure, and transfers funds from another account to eliminate it, thus restoring the account to a zero balance. Commonly used by corporations that have many disbursing points and by many agencies of government.

## JERRY M. ROSENBERG

FOREWORD BY DAVID A. ROCKEFELLER

# Dictionary Of Banking And Finance

**Peter Collin Publishing**



## **Dictionary Of Banking And Finance:**

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