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Economics Research Paper

**By
S. Robinson**

The idea of lending and loaning items dates back to 2000 BC in Assyria and Sumeria. Here, the idea was solidified by the merchants of the world, who would commonly offered grain loans to the Assyrians and Sumerians. Banking eventually influenced the ancient Greek and Roman Empires. In a temple, the Greeks and Romans performed common day banking methods of accepting deposits, and keeping track of changes in money. For America, Alexander Hamilton started the first bank in 1792. Ever since then, banks have grown abundantly across the United States and countries. Located in Siena, Italy is one of the oldest banks, called the Banca Monte di Siena. This building has been standing ever since 1492. In this paper, you will find information about the influences of CDs, stocks, and bonds on today America's economy.

According to the Wall Street Journal, certificate of deposits or CDs are known to Americans as the safest possible way to invest your money. Doing some research about tips and techniques will allow you to get the most out of your invested money. Many banks have varying CD maturity durations to purchase from ranging from one month (the shortest) to five years (the longest).

Common types of CDs consist of the following: traditional CD, bump-up CD, liquid CD, zero coupon CD, callable CD, and the brokered CD. When applying for a CD, depending on the term duration, you will either have to pay a higher interest rate for longer terms, or a lower interest rate for shorter terms. If under circumstance, you should need the money you've just invested in a CD, there will be a penalty. Penalties of early withdrawal, vary in their severity from shortest to longer periods of time. To avoid paying penalties, and rising interest rates. You can apply a technique called laddering. By dividing the amount of cash into different CDs with different maturity durations, you can easily have access to your money.

Archeologist have found in Nippur, located in Mesopotamia (modern day Iraq), a stone that dates back 2400BC. This stone was thought to be the first developed bond that promised a payment grain. However, the act of using bonds did not begin until the 1840s when much of the city in the United States was in debt. It then increased to \$25 million dollars in 1843. The problem was resolved through bonds.

A bond has been defined as an investment made by an investor who will loan the money to an entity or corporation. The loaned money will be borrowed up until the decided deadline or interest rate.

Bonds have been ranked the second safest way of investment. If you were to invest in a bond, you can choose from AAA, which is the safest, to D the riskiest. In order to make money off the bond, you must acquire interest payments. By selling it more than what you paid for, you can make a profit. However, you can lose money on a bond if it has been sold for less then was bought for originally.

In Wall Street, New York of 1792 one of the first and major stocks began. Since then, stocks have always been another option available to citizens around the United States. To invest your savings, you

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