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Lawrence J. Gitman received his degrees from Purdue University, the University of Dayton, and the University of Cincinnati. He is currently a professor of finance at San Diego

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Chapter 2 The Financial  
Market Environment

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role that financial  
institutions play in  
managerial finance. 1)  
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an intermediary that  
channels the savings of  
individuals, businesses,  
and governments into  
loans or investments.

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