



Making the Best of Short Term Investing

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Making the Best of Short Term Investing

- **MAKING THE MOST OF SHORT TERM INVESTMENTS**
- **Investment Option**
 - Fiscal Agent
 - Certificates of Deposit at fiscal agent and other banks
 - Investment pools
 - Treasury Bills
 - US Government Agencies, discount notes, coupon bonds
 - Commercial paper
- **Two Types of Short Term Needs**
 - Meeting scheduled and predictable payout
 - Salary
 - Bond payments
 - Insurance and retirement bills
 - Holding money liquid because you never know what the Commissioner will come up with.
- **What is a loss**
- **Building an investment Ladder**

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	Value of \$1,000,000 invested for 30 day intervals @ 4.95%	Value of \$1,000,000 invested for 6 mo's @ 5.16%	Value of 6 mo's investment if rates increase by 10 basis points	Value of 6 mo's investment if rates increase by 25 basis points	Value of 6 mo's investment if rates increase by 50 basis points	Value of \$1,000,000 invested for 1 yr @ 5.24%	Value of 1 yr investment if rates increase by 10 basis points	Value of 1 yr investment if rates increase by 25 basis points	Value of 1 yr investment if rates increase by 50 basis points
Jun 1 mo	1,004,211	1,004,295	1,003,924	1,003,307	1,001,814	1,004,450	1,003,252	1,001,905	999,667
Jul 2 mo's	1,008,440	1,008,623	1,008,189	1,007,688	1,006,568	1,008,757	1,007,722	1,006,493	1,004,449
Aug 3 mo's	1,012,687	1,013,006	1,012,634	1,012,256	1,011,480	1,013,207	1,011,795	1,010,673	1,008,808
Sep 4 mo's	1,016,951	1,017,388	1,017,118	1,016,866	1,016,393	1,017,668	1,016,342	1,015,341	1,013,670
Oct 5 mo's	1,021,234	1,021,629	1,021,496	1,021,367	1,021,147	1,021,964	1,020,930	1,020,053	1,018,595
Nov 6 mo's	1,025,535	1,026,064				1,026,421	1,025,410	1,024,655	1,023,400
Dec 7 mo's	1,029,854					1,030,840	1,029,965	1,029,332	1,028,278
Jan 8 mo's	1,034,191					1,035,407	1,034,405	1,033,892	1,033,037
Feb 9 mo's	1,038,546					1,039,974	1,039,034	1,038,647	1,038,002
Mar 10 mo's	1,042,920					1,044,099	1,043,705	1,043,446	1,043,014
Apr 11 mo's	1,047,312					1,048,666	1,048,265	1,048,132	1,047,911
May 12 mo's	1,051,722					1,053,023			