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Bond Investing For Dummies

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Synopsis
Your friendly guide to trading the bond and bond fund market Bonds and bond funds are among the safest and most reliable investments you can make to ensure an ample and dependable retirement income “if you do it right! Bond Investing For Dummies helps you do just that, with clear explanations of everything you need to know to build a diversified bond portfolio that will be there when you need it no matter what happens in the stock market. This plain-English guide clearly explains the pros and cons of investing in bonds, how they differ from stocks, and the best (and worst!) ways to select and purchase bonds for your needs. You’ll get up to speed on the different bond varieties and see how to get the best prices when you sell. Covers the ups and downs of today’s market, which reinforces the importance of bonds in a portfolio Explains how a radical fall in interest rates make bond investing trickier than ever Explores the historic downgrade of U.S. Treasuries and its possible effects on government bonds If you’re an investor looking for a resource that helps you understand, evaluate, and incorporate bonds into your portfolio, Bond Investing For Dummies has you covered.

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Customer Reviews
This is an excellent book. It’s well-written and presented in an easy-to-understand way with a lot of humor added to make reading it enjoyable. I learned a lot about bond investing from reading it and, in fact, after reading it, I ordered Russell’s ETF Investing For Dummies and his Index Fund Investing for Dummies. In short, I highly recommend the book for anyone needing good, basic information about bond investing. That said, there are a couple things that I found disappointing about the book but I want to emphasize that those things are minor and the fact that this part of my review is longer
shouldn't lead someone to believe that I didn't like the book. I did! It simply means it takes a bit
longer to explain those minor negatives. First, I was disappointed that Russell didn't go into more
detail about investing in bonds during these historic low interest rate times. The rates were low
when wrote the book and he acknowledges that. But although he insists that everyone should have
bonds in their portfolio, he really doesn't address the issue of investing in bonds (or bond funds
which he prefers for most people) when the interest rates really only have one way to go at this time
and that's up. And when that happens, bond holders are going to take a hit. These are very unusual
times that require different strategies but Russell really didn't deal with that to my
satisfaction. Russell mentions a study done that makes a very convincing argument that even older
and retired investors should only have about 15% in bonds. Russell was impressed with that study
and yet he still advises that investors should have about 30 to 50% of their portfolio in bonds,
depending on their age.

I find the titles of the "Dummies" books and "Idiots Guide" books unfortunate. I got a lot out of the
The Complete Idiot's Guide to Learning Italian and I don't think that I'm an idiot (although I find
foreign languages a challenge). Nor do I think that the target audience for Bond Investing for
Dummies are "Dummies". The target readers are "retail investors" who don't have an advanced
background in investing and finance. For this target audience Bond Investing is excellent. It provides
a very good overview of bonds and other fixed income securities, their pricing and how these assets
would fit into an investment portfolio. Some investors don't understand the risks that exist when they
invest in bonds when there are rising interest rates (e.g., the value of your bond gets discounted
when it's interest rate is less than the current rate). Bond Investing does a good job of explaining
this risk and other risks. The structure of bonds and how they pay interest is also described, along
with the different varieties of bonds (US treasuries, corporate bonds, etc...) I wish that I had read
this book years ago when I purchased some zero coupon bonds, which were popular at the time
(perhaps because they paid good commissions to those who sold them). Like all of the "Dummies"
books, the style of Bond Investing is light and readable. There are only two areas where I think that
this book could be improved: - More on on-line investing. In various places the author talks about
"your broker", referring to a human who wants to sell you bonds with, perhaps, high associated
commissions.

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Step by Step Bond Investing - A Beginner's Guide to the Best Investments and Safety in the Bond