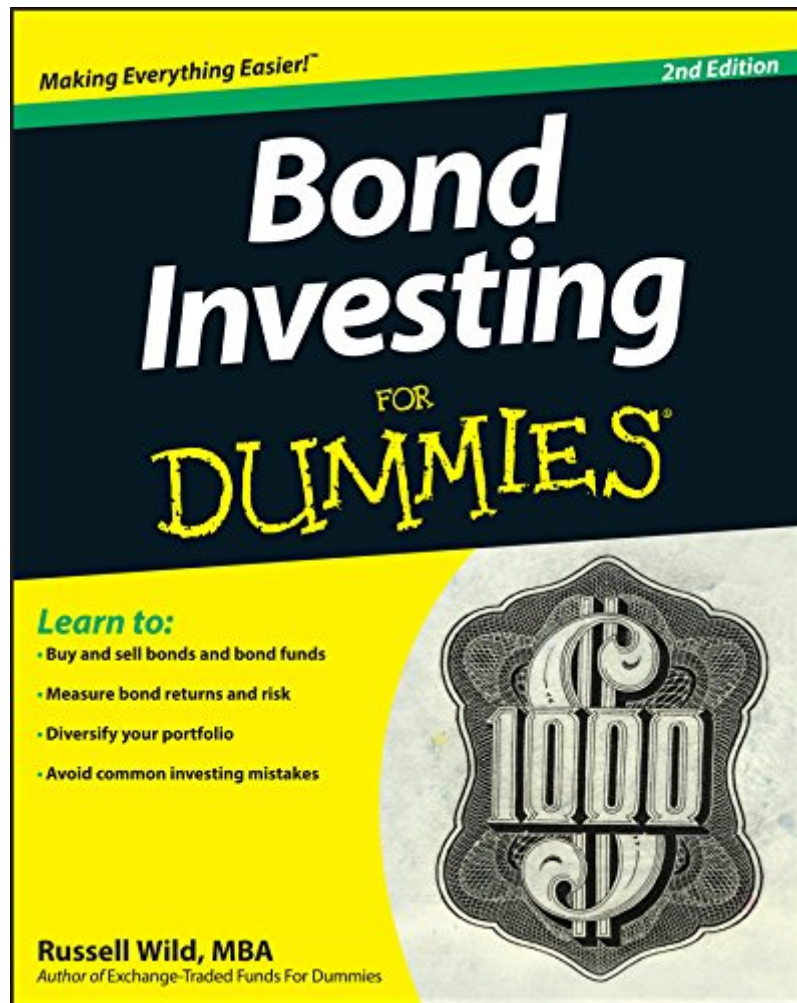


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# Bond Investing For Dummies, 2nd Edition



## 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 incomeâ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.

## Book Information

File Size: 1882 KB

Print Length: 360 pages

Publisher: For Dummies; 2 edition (July 20, 2012)

Publication Date: July 20, 2012

Sold by:Â Digital Services LLC

Language: English

ASIN: B008KPLXDA

Text-to-Speech: Enabled

X-Ray: Not Enabled

Word Wise: Enabled

Lending: Not Enabled

Enhanced Typesetting: Not Enabled

Best Sellers Rank: #430,806 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #24

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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 he 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 "Idiot's 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 its 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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