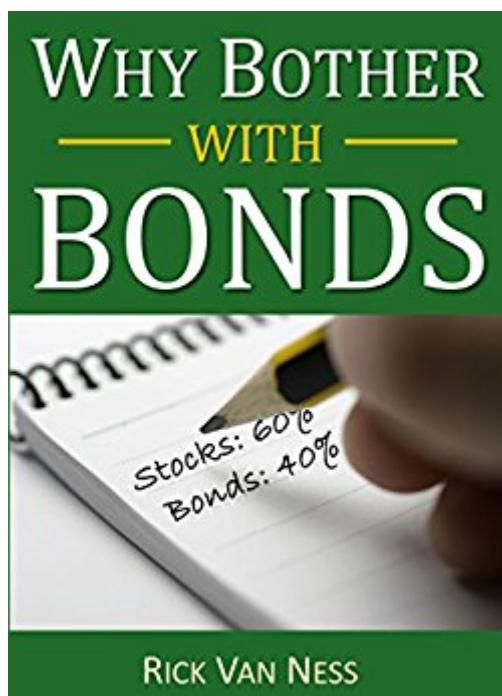


The book was found

Why Bother With Bonds: A Guide To Build All-Weather Portfolio Including CDs, Bonds, And Bond Funds--Even During Low Interest Rates (How To Achieve Financial Independence)



Synopsis

A practical how-to guide for every investor. For ordinary investors who want to build an all-weather portfolio. It is time-proven wisdom, and encourages you to take control of your finances. Learn how to use CDs, bonds, and bond funds to manage risk/reward even during low interest rates. You will learn:

- How to choose your stocks/bonds allocation
- How to become immune to changing interest rates
- When to use CDs and individual bonds
- How to choose a good bond fund
- How to hedge against unexpected inflation

Contents:

- Foreword by Larry Swedroe
- Introduction- Who Should Read This Book?
- Start with a Sound Financial Lifestyle
- Why Bother With Bonds?- Stocks are risky in the short-run, and the long run too!
- Bonds Make Risk More Palatable
- Bonds Can Be A Safe Bet
- Bonds Are An Attractive Investment
- Diversifier
- Life Is Complicated. Bonds Are Not.- What is a Money Market Fund?
- Are CDs Better Than Bonds?- What Are Bonds?- What is a Bond Ladder?- Individual Bonds or a Bond Fund?
- Bonds: Risks and Returns- Yield, Price And Making Comparisons
- How To Compare Individual Bond Returns
- How to Compare Bond Fund Returns
- Total Return: To Measure And Compare Performance
- How To Reduce Risk From Interest Rates Changes
- Duration: The Point of Indifference to Interest Rates
- Duration: The Measure of Sensitivity to Interest Rates
- How To Reduce Risk From Unexpected Inflation
- Real versus Nominal Interest Rates
- Why Include TIPS In Your Portfolio?
- Credit Quality or Default Risk
- Build The Bond Portion Of Your Portfolio
- Start With Your Goals.
- How Much Risk Is Right For You?
- Understand How Much Risk You're Taking
- Take Your Risk In Stock Market, Not Bond Market
- How Much in Bonds? How Much in Stocks?
- Your Needs Change Over Time
- The Importance of Low Cost
- How Much To Diversify Bonds?
- The Importance of Low Cost
- Five Low-Cost Strategies You Can Do Yourself
- Taxes Matter
- Example Portfolios (both good and bad)
- Common Misconceptions
- Important to Correct
- Stocks Are Safer In The Long Run
- Holding a Bond (or CD) to Maturity Eliminates Risk
- Stocks Are Safer Than Bonds
- The Best Funds Have The Most Stars
- A One Percent Fee Is Small
- Rising Interest Rates are Bad for Bond Holders
- You Can't Beat the Market
- Using Index Funds
- Use Multiple Investment Companies To Diversify
- You Need Many Mutual Funds to Diversify
- Frugal Means Stingy

Reviews Worth Noting:

"[As] stocks have surged and bond yields have dwindled, investors increasingly ask "Why bother with bonds?" Rick Van Ness takes this question and runs with it in his book sporting this provocative title. Sooner or later, this question will answer itself, and it will behoove all investors to get to know Rick before it does. Read it, enjoy it, and profit from it--before it's too late."

William J. Bernstein
Author, *The Four Pillars of Investing*

In his simply stated and entertaining book, Rick Van Ness eloquently instructs the reader on how to do bonds right - in fact, better than any single book I've read.

Allan S. Roth
Author: *How a Second*

Grader Beats Wall Street" If you are a DIY investor . . . you should read this book. It will steer you clear of areas you need to avoid and into where you should be. A quick read filled with valuable info!" Robert Wasilewski "This book should be part of America's high school curriculum." Andrew Hallam Author: Millionaire Teacher

Book Information

File Size: 7370 KB

Print Length: 170 pages

Simultaneous Device Usage: Unlimited

Publisher: GrowthConnection LLC; 1.0 edition (November 13, 2014)

Publication Date: November 13, 2014

Sold by: Digital Services LLC

Language: English

ASIN: B00PL7WS16

Text-to-Speech: Enabled

X-Ray: Enabled

Word Wise: Enabled

Lending: Not Enabled

Enhanced Typesetting: Enabled

Best Sellers Rank: #68,818 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #3 in Kindle Store > Kindle eBooks > Business & Money > Investing > Bonds #4 in Kindle Store > Kindle eBooks > Business & Money > Investing > Mutual Funds #16 in Books > Business & Money > Investing > Mutual Funds

Customer Reviews

I was able to download this book for free in Kindle when it went on sale last week. I gave it four stars because most of the beginners in investing WILL benefit from it. Note that I used WILL instead of CAN. There are certain simple things that most investors ignore and this book shines light on them. For example, How impactful is a 1% management fee? Rising interest rates is not end of the world for those who want to invest in bonds. Bonds play a vital role in your behavior in addition to providing a ballast for your portfolio. Keeping it simple makes you stick with a plan. However, I would give this only three stars if you are an advanced investor. Some of the complaints I have on this book are as follows: 1. This book should have spent some time discussing IBonds rather than a simple reference to Bogleheads Wiki. 2. I found the reference to Norstad.org article on how risk in

stocks increases with time (rather than the popular belief of risk reduces with time) fascinating and highly misleading. The article and the book seem to conveniently ignore practical facts on how an investor accumulates wealth and consider theoretical assumptions that are not realistic to prove a point.a)For example, the book concludes that there is a 10% chance that a stock portfolio will under perform a savings account with 6% interest over 40 years. The authors conveniently ignore the fact that whether there is a savings instrument that pays 6% and reinvests at 6% for a 40 year period(Zero coupon bond for 40 years with an interest rate for 6%). I do not know any CD's available for 40 years.

[Download to continue reading...](#)

Why Bother With Bonds: A Guide To Build All-Weather Portfolio Including CDs, Bonds, and Bond Funds--Even During Low Interest Rates (How To Achieve Financial Independence) Index Funds: Index Funds Investing Guide To Wealth Building Through Index Funds Investing With Index Funds Investing Strategies For Building Wealth Including ... Guide To Wealth Building With Index Funds) All About Bonds, Bond Mutual Funds, and Bond ETFs, 3rd Edition (All About... (McGraw-Hill)) The 16% Solution: How to Get High Interest Rates in a Low-Interest World with Tax Lien Certificates, Revised Edition The 16 % Solution, Revised Edition: How to Get High Interest Rates in a Low-Interest World with Tax Lien Certificates The Bond Book, Third Edition: Everything Investors Need to Know About Treasuries, Municipals, GNMA, Corporates, Zeros, Bond Funds, Money Market Funds, and More Low salt. Low salt cooking. Low salt recipes.: Saltless: Fresh, Fast, Easy. (Saltless: NEW fresh, fast, easy low salt, low sodium cookbook) (Volume 2) The Little Bond eBooklet: Must-Knows About Your Bond Portfolio Low Carb Dump Meals: 25 Easy, Delicious and Healthy Dump Dinner Recipes You Won't Believe Are Actually Low Carb!: (low carbohydrate, high protein, low ... Ketogenic Diet to Overcome Belly Fat) Mathematics of Interest Rates and Finance History of Interest Rates Macroeconomic Analysis of Interest Rates: (Book 3 of 6) A History of Interest Rates: Third Edition, Revised The All-Weather Retirement Portfolio: Your post-retirement investment guide to a worry-free income for life Church: Why Bother? Church: Why Bother?: My Personal Pilgrimage (Growing Deeper) Forever Fat Loss: Escape the Low Calorie and Low Carb Diet Traps and Achieve Effortless and Permanent Fat Loss by Working with Your Biology Instead of Against It Positive Intelligence: Why Only 20% of Teams and Individuals Achieve Their True Potential AND HOW YOU CAN ACHIEVE YOURS Soccernomics: Why England Loses, Why Spain, Germany, and Brazil Win, and Why the U.S., Japan, Australia—and Even Iraq—Are Destined to Become the Kings of the World’s Most Popular Sport Soccernomics: Why England Loses, Why Spain, Germany, and Brazil Win, and Why the U.S., Japan,

Australia—and Even Iraq—Are Destined to Become the Kings of the World's Most Popular Sport

[Dmca](#)