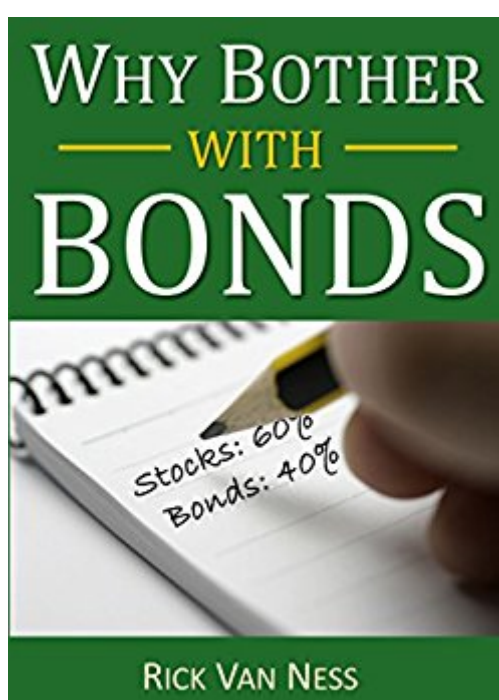


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# Why Bother With Bonds: A Guide To Build All-Weather Portfolio Including CDs, Bonds, And Bond Funds--Even During Low Interest Rates (How To Achieve Financial Independence)



## 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?
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- How To Compare Individual Bond Returns--
- How to Compare Bond Fund Returns--
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- Duration: The Point of Indifference to Interest Rates--
- Duration: The Measure of Sensitivity to Interest Rates-
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- 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

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## 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% fir 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.

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