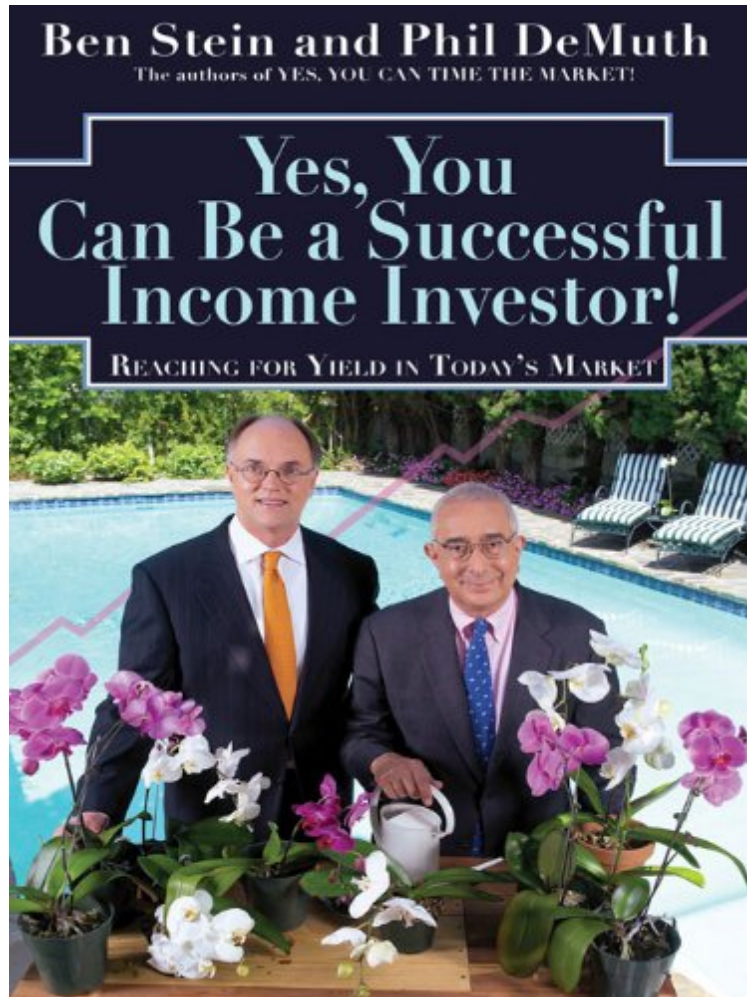


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# Yes, You Can Be A Successful, Income Investor: Reaching for Yield in Today's Market

*Ben Stein*

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**Ben Stein : Yes, You Can Be A Successful, Income Investor: Reaching for Yield in Today's Market** before purchasing it in order to gauge whether or not it would be worth my time, and all praised Yes, You Can Be A Successful, Income Investor: Reaching for Yield in Today's Market:

7 of 8 people found the following review helpful. A very different investment book By L. F. Smith This is a very different investment book. While the books one typically sees suggest ways to get rich-- that is, to accumulate capital-- as quickly as possible, this short, readable book suggests that those near or in retirement should be thinking about how to deploy their resources in a way that maximizes their income. That is, staying comfortable is more important than getting rich. Stein and DeMuth explain that most investment fads are not only unsuitable for older investors, but, worse, they just don't work. They make a point that many people who lost their money in the market meltdown a few

years ago should have thought about: If an investment is too complicated to understand, then it should be avoided. In the end, there's no magic bullet; diversification and adherence to investment basics will pay off. The body of the book is devoted to explaining how to do that. The book discusses various types of bonds, dividend-paying stocks, real estate investment trusts, and annuities. The one thing that is mentioned in every chapter is the basic principle that risk and reward are in balance; the only way to get a high reward is to take more risk. Striking the correct balance is, of course, an individual decision, and the most important part of the book is the discussion about how to combine various types of investments in a way that balances risk and reward. There are numerous sample portfolios and many specific bond and stock funds suggested-- and also numerous cautions that investors need to do their own research before they buy anything. The authors provide a link to their website, which provides current information and links. A bonus is that unlike many investment books, this one is very readable. The authors don't dumb anything down, but they take pains to explain things without using jargon. Readers familiar with Stein's TV and movie style of delivery will recognize it here, too. This is a very valuable book that will provide the reader with a lot to think about-- and a good way to do that thinking.

3 of 4 people found the following review helpful. Who knew Fixed Income could be so cool  
By Samuel R. Chisholm  
The authors do a great job breaking down an extremely sophisticated asset class so the everyman investor can optimize their returns while minimizing risk (Maximizing the Sharpe ratio). Their focus on a real return is a smart one. The SP 500 has underperformed the total return on lowly 3-month Treasury bills for what is now more than 8 years, earning average annual total returns of just 3.2% since early-1998. Over the past decade, the SP 500 still sports an unimpressive annual total return of just 8.20%, despite containing the best 4-year market performance (1996-2000) since the rally from post-depression lows in the 1930's. YIKES!!!!!! This makes one take pause and consider adjusting the allocation. Let's just say the "market portfolio" can no longer be considered the SP 500- This is what Harvard and their endowment managers realized years ago. A great book that provides a tremendous amount of information and that I will use again and again in the future. Take a look around at fixed income books out there. There aren't many of them, and this is by far the best one.

0 of 0 people found the following review helpful. ben and phil  
By lance ramrode  
each and every book these guys write i buy. their writing is clear, simple and to the point. yes, there a lot of books on this stuff, but i think their presentation is perfect.

As 70 million Americans reach retirement age in the next 15 years, fixed-income investing will become a sociologically inevitable mega trend. Yes, *You Can Be a Successful Income Investor!* shows you how you can safely secure the highest possible yield from your savings, even in a treacherous investment environment.