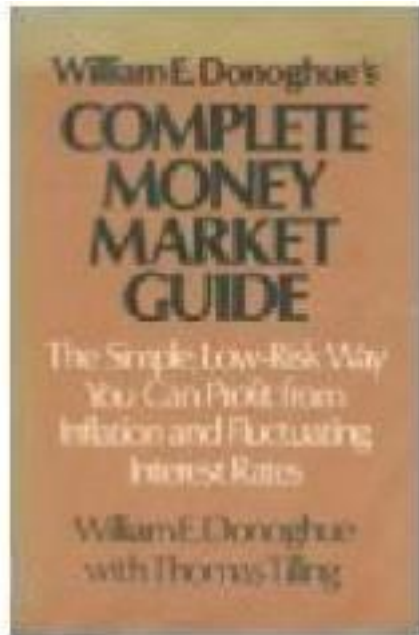


# William E. Donoghue's Complete Money Market Guide: The Simple, Low-Risk Way You Can Profit from Inflation and Fluctuatin



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著者:

出版者:

出版时间:

装帧:

isbn:9780690020083

Preface I wrote this book for my mother, Mrs. Norman E. Donoghue, who, like many senior citizens, has saved all her life to prepare for her golden years--only to find that her savings have been ravaged by inflation. I wrote this book for my children, Bonnie and Will, who have to count on their parents' ability to save enough to provide for their education--a more and more difficult effort. I also wrote this book for other small businessmen, who, like myself, found it difficult before the establishment of money funds to keep their hard-earned cash working as hard as they do. With the advent of the

new money market--money funds, money mar-ket certificates, unit investment trusts specializing in bank certificates, and the old standard Treasury bill--millions of Americans now have a real choice to not only keep pace with inflation, but fight back and take advantage of it. However, in writing this book I was struck repeatedly by the fact that~ even though the new money market had grown from virtually nothing to over a half-trillion-dollar phenomenon in just two years, many of the savers and investors who had jumped on the money market bandwagon had invested their money wisely but not well. They were too often opting for low-yielding money market services with the mistaken idea that they were "playing it safe." When, in fact, with the proper guidance, they could have used the money market to earn more~or~ne'll more~n~~ss~'~=~. It also had become clear to me in my conversations with economists at the Federal Reserve Board that the whole money market movement had not been fully appreciated in Washington. The introduction of the money market's highly interest-rate-sensitive money into the banking system has added an element of instability which is placing the depositor at a risk for which he is not being compensated. Rather than restrict the depositors, it

作者介绍:

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