

CHAPTER 17

Investing in Mutual Funds, Commodities, Real Estate, and Collectibles

INTRODUCTION

When people think of investing, they tend to think of stocks and bonds, investing in companies that create productivity, employment, and profit. Investments in stocks and bonds are ways of sharing in that profit and ultimately in economic growth.

While companies are the engines of economic growth, other assets such as real estate and commodities—natural resources or raw materials—fuel those engines. Increased market transparency and access, largely through the technologies of the Internet and global communications, have made it possible for more investors to invest in the “fuels” as well as the “engines” of commerce. Real estate and commodities investing have become increasingly popular as diversifiers for a sound investment portfolio.

Mutual funds are not another kind of asset but another way of investing in any kind of asset. The fund is a pool capable of much greater diversification than an individual’s investment portfolio, given transaction costs. A mutual fund can also provide security selection, expertise, liquidity, and convenience. Some funds are even designed to perform the asset allocation task for the investor. Mutual funds are fast becoming the dominant investment vehicle for individual investors, changing the role of the broker and financial advisor.

1. MUTUAL FUNDS

LEARNING OBJECTIVES

1. Identify the general purposes of using mutual funds in individual investment portfolios.
2. Analyze the advantages of an index fund or a fund of funds.
3. List and define the structures of mutual funds.
4. Describe the strategic goals of lifestyle funds, leveraged funds, and inverse funds.
5. Identify the costs and differences in costs of mutual fund investing.
6. Calculate returns from mutual fund investing.
7. Summarize the information found in a mutual fund prospectus.

As defined in the Chapter 12, a mutual fund is a portfolio of securities, consisting of one type of security or a combination of several different types. A fund serves as a convenient way for an investor to have a diversified portfolio of investments in just about any investable asset. The oldest mutual fund is believed to have been founded by Adriaan van Ketwich in 1774. Ketwich invited investors to contribute to a trust fund to spread the risk of investing in foreign bonds. The idea moved from the Netherlands to Scotland to the United States, where the Boston Personal Property Trust established the first mutual fund in 1893.^[1]

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Table of Contents Foundations In Personal Finance Reading A Prospectus Answers

1. Understanding the eBook Foundations In Personal Finance Reading A Prospectus Answers
 - The Rise of Digital Reading Foundations In Personal Finance Reading A Prospectus Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Foundations In Personal Finance Reading A Prospectus Answers
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Foundations In Personal Finance Reading A Prospectus Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Foundations In Personal Finance Reading A Prospectus Answers
 - Personalized Recommendations
 - Foundations In Personal Finance Reading A Prospectus Answers User Reviews and Ratings
 - Foundations In Personal Finance Reading A Prospectus Answers and Bestseller Lists
5. Accessing Foundations In Personal Finance Reading A Prospectus Answers Free and Paid eBooks
 - Foundations In Personal Finance Reading A Prospectus Answers Public Domain eBooks
 - Foundations In Personal Finance Reading A Prospectus Answers eBook Subscription Services
 - Foundations In Personal Finance Reading A Prospectus Answers Budget-Friendly Options
6. Navigating Foundations In Personal Finance Reading A Prospectus Answers eBook Formats
 - ePub, PDF, MOBI, and More
 - Foundations In Personal Finance Reading A Prospectus Answers Compatibility with Devices
 - Foundations In Personal Finance Reading A Prospectus Answers Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Foundations In Personal Finance Reading A Prospectus Answers
 - Highlighting and Note-Taking Foundations In Personal Finance Reading A Prospectus Answers
 - Interactive Elements Foundations In Personal Finance Reading A Prospectus Answers

8. Staying Engaged with Foundations In Personal Finance Reading A Prospectus Answers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Foundations In Personal Finance Reading A Prospectus Answers
9. Balancing eBooks and Physical Books Foundations In Personal Finance Reading A Prospectus Answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Foundations In Personal Finance Reading A Prospectus Answers
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Foundations In Personal Finance Reading A Prospectus Answers
 - Setting Reading Goals Foundations In Personal Finance Reading A Prospectus Answers
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Foundations In Personal Finance Reading A Prospectus Answers
 - Fact-Checking eBook Content of Foundations In Personal Finance Reading A Prospectus Answers
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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