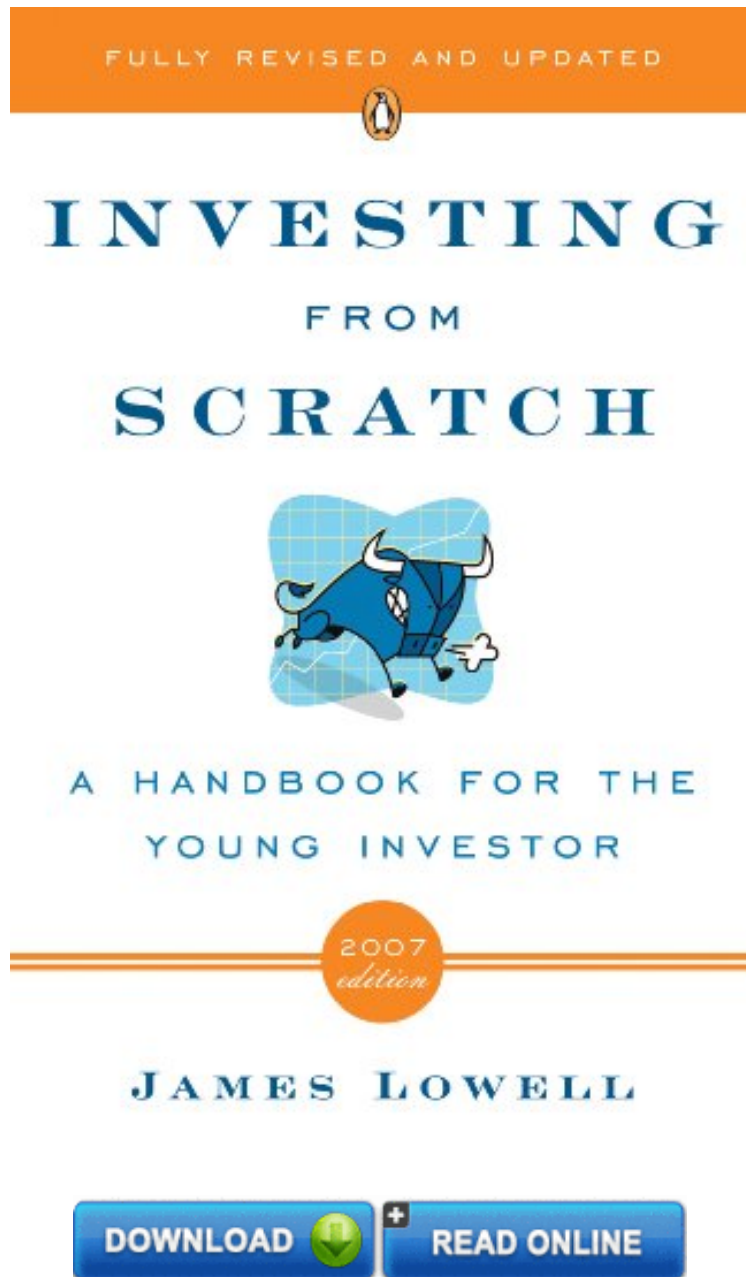


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Investing from Scratch: A Handbook for the Young Investor

James Lowell

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Fully updatedmdash;the popular guide for young investors who want to take control of their financial future A lot has changed since *Investing from Scratch* first appeared, and this revised edition takes it all into account for those in their 20s and 30s who are hoping to invest their way to wealth. In a straightforward style backed by useful charts and graphs, finance expert James Lowell makes it clear that you don't need to be rich to become that way in the market. Readers will learn how to: bull; create a budget they can live and invest with bull; select the most appropriate investments bull; design a mutual fund portfolio, and much more With easy-to-understand definitions of essential terms, up-to-date postndash;ldquo;Internet bubblerdquo; strategies, and fully revised charts and graphs, *Investing from Scratch* is an invaluable resource for future investors.

From Publishers WeeklyLowell, editor of *FundWorks* on America OnLine and author of *How to Survive in the Real World*, offers an investment primer for readers in their 20s and 30s who are just beginning to have money available for investing. In a straightforward yet engaging style, Lowell first explains how to establish a realistic budget and then walks readers through the maze of investment opportunities, including stocks and mutual funds. He offers basic advice on deciphering economic news as well as somewhat more advanced strategies, such as on-line trading, investment clubs and ethical investing. Here, readers not only get the details on individual subjects but also some reasonable warnings from the author. For example, "becoming a landlord isn't all it's cracked up to be, but when it comes to the potential for the best returns?and the most risks?owning an investment property yourself is the way to go. If this is for you, make sure you are ready for the monetary, legal, and psychological demands that even a single investment condo can rain down upon you." The final chapters contain useful information on retirement planning for both the self-employed and workers who have 401(k) plans. Also, each chapter includes a list of books and other publications on particular subjects. The book is narrower in focus than Beth Kobliner's recent *Get a Financial Life*, for example, but it is an excellent addition to the overcrowded personal finance shelves. Copyright 1996 Reed Business Information, Inc.From BooklistLowell edits America Online's Mutual Fund Resource Center. He has already targeted recent college graduates with advice on personal finance and money management in *How to Survive in the Real World* (1995). In that guide, he touches on investing, but here he emphasizes the benefits of investing and the advantages of starting early. Lowell shows how to determine how much to set aside for investment while still meeting current financial needs, and he provides an overview of the basic economic principles necessary for understanding how to make wise investment choices. He also contrasts stocks, bonds, real estate, and mutual funds. He explains how to set up a brokerage account and select a financial adviser and considers ethical investing, investment clubs, and online investing. Finally, he cautions that one must always factor in the tax aspects of investment choices. Each section includes a list of additional books, magazines, and electronic resources. Lowell has written an excellent guide for beginners and uses examples that will especially appeal to those in their twenties and thirties. David RouseAbout the AuthorJames Lowell is the editor of *Fidelity Investor*, a mutual fund advisory newsletter published by Phillips, and has spent the last decade covering mutual funds for all media. A feature columnist for the *Dow Jones Investment Advisor Magazine*, he is the author of *Investing from Scratch* and *How to Survive in the Real World*. He lives in Massachusetts.