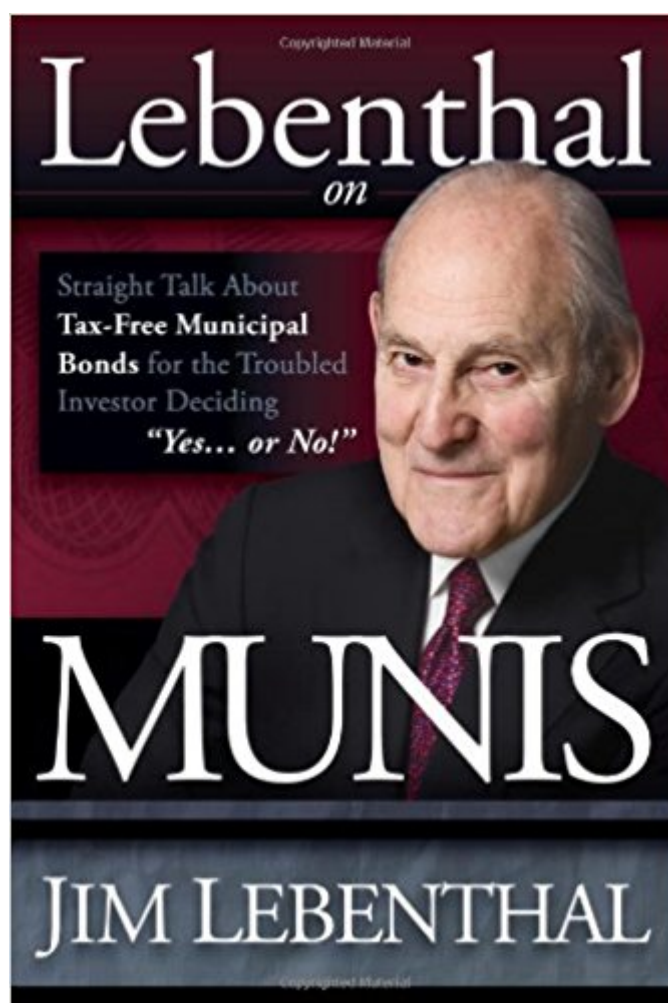


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# Lebenthal On Munis: Straight Talk About Tax-Free Municipal Bonds For The Troubled Investor Deciding "Yes...or No!"



## Synopsis

IF YOU KNEW WHAT I KNOW... Would you buy a municipal bond for the subways in New York City that's rated AA-, or only A? Would you care what a bond is for as long, as it's a general obligation backed by the issuer's full faith, credit, and taxing power? Would you pay 109 for a bond, a premium of \$90 for every \$1,000 face value, knowing you're going to get back only \$1,000 at the end? Would it be crazy to buy a 30-year bond at age 80? Would you read these bonds are not a debt of the state as a fair warning, Buyer Beware? Tax free municipal bonds. Would you buy them at all? STRAIGHT TALK FROM THE MAN WHO PUT MUNIS ON THE MAP FOR THE INDIVIDUAL INVESTOR. Would telling you the whole story about investing in municipal bonds, and making sure you know the risks involved, kill the sale? "I'll take my chances," says Jim (Municipal Bonds Are My Babies) Lebenthal. For 45 years, Jim Lebenthal wrote and starred in the Lebenthal family's municipal bond business commercials - information nuggets that educated the public and turned munis into a household word, wherever his face and voice were seen and heard. Outraged by what Wall Street had done to the financial markets with reckless abandon, and Bernie Madoff with malice aforethought, Jim gives equal time in Lebenthal On Munis |Deciding, "Yes!" or "No!" to the Whys and Why Nots for investing in his "babies." "Balancing the heady appeal of tax exemption with the payment record of municipal bonds in the Depression and the volatility of resale prices during the inflation tortured '70s and '80s, isn't optional for a broker," says Lebenthal. "Full Disclosure is the law." In Lebenthal on Munis, Jim carries out that law, even if Full Disclosure means turning Jim and his babies, thumbs down. DECIDING, "YES!" OR "NO!"

## Book Information

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## Customer Reviews

Lebenthal On Munis very nearly answers all beginner questions related to tax-free municipal bond buying. I am in agreement with the three-star voters that this is an advocacy book for buying these bonds and Lebenthal should have included information on what to look for and who to look for when shopping for your bond broker - sorry they are not called brokers anymore they are your "personal account executive". The single most important advice in this book is the spouse test and it should apply to all investment decisions. If you cannot explain it to your spouse over dinner you don't understand that investment and you should walk away from it, quickly. The most (potentially) helpful item referenced in this book is not presently up and operating. When operating it is the Muniprofiler, an automated bond buyer analysis tool available through Lebenthal's company. Full disclosure, I have not been able to test the Muniprofiler. Having read Lebenthal On Muniz I feel confident that I know what kind of tax-free bonds to ask for what questions to ask of a potential account executive and I even have a rough idea of how much my investment might cost me. I also have a better awareness of some of the different ways bonds can be packaged and sold. For example I did not know one could buy shares in an investment fund that only bought tax-free bonds. I did not know there were a variety of more complicated packages for buying bonds some producing taxable income and some representing high risk/potential rewards. There is a questionnaire to help you decide if a bond fund is appropriate to you and most of the more complicated packages fail for me on the spouse test.

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