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# Investment Writing Update

**Writing that's an investment in your success**

**December 2006**

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Help for people flummoxed by investment jargon

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You can get quick online help the next time that you're baffled by investment jargon.

Here are some glossaries:

1. [Investing in Bonds Glossary](#)
2. [Investor Words](#)
3. [Morningstar Glossary](#)

Also, don't forget that you can type "define:" followed by the term into [Google](#). I've found some great definitions that way, as I've mentioned in an earlier newsletter.

If you're aware of other good resources, please email your suggestions to me.

## **Whose advice would you like?**

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Would you like advice from professionals experienced in serving people like you?

I'm planning to invite guest bloggers on my [SusanCFA blog](#) who would write -- and answer questions -- about topics that concern financial professionals like you.

To help me focus on your needs, please answer [a brief anonymous survey](#). I'll include a link to the survey results in the next issue of this newsletter.

Surprising career advice from a consultant

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Abandon your traditional job hunt. That's the advice that a consultant recently gave an audience of Boston Security Analysts Society members.

Find out what [the consultant suggested as an alternative](#). Her advice could land you a much better job.

## **Have mutual fund costs gone up or down?**

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For most advisors, it's a no-brainer to pick the fund with lower expenses, assuming the fund's style, market capitalization and other major factors are equal. After all, expenses subtract directly from returns. And now that mutual funds seem to have settled into an era of single-digit returns, the impact of fees is more visible to investors than it was in the high-return 1990s. But controversies swirl around several topics related to fees, including their fairness, their correlation with higher fund returns, whether they're rising

or falling, and whether fund firms are responding adequately to advisor demands.

You can read more about this topic in my article, which appeared in [Wealth Manager magazine \(Dec. 2006\)](#).

The Investment Company Institute and Richard Ennis, the incoming editor of the CFA Institute's *Financial Analysts Journal*, take very different positions on mutual fund fees.

Squirrel-proofing your bulbs

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I enjoy gardening. That includes planting bulbs. But my backyard is full of squirrels who think I plant bulbs mainly so they can enjoy digging them up for impromptu snacks.

One time I inter-planted crocus with daffodil bulbs. The squirrels dug up all of the bulbs, but they spit out the daffodils in favor of devouring the crocuses. That experience started me on an annual binge of ordering at least 100 new daffodils every fall from the [Van Engelen wholesale catalog](#).

Why am I writing about this in December? Because I'm finding uneaten daffodil bulbs scattered aboveground. I think the squirrels are offended that I've stopped ordering tastier bulbs. They're digging up the daffodils to register their protest.

My neighbor told me that sprinkling powdered fox urine will protect bulbs from pesky rodents. The powder did a dynamite job of keeping her Halloween pumpkins free of bite marks. I'll have to try that next year.

**P.S. Do you know someone who'd enjoy this e-newsletter?** Please hit the blue "forward email" (below the Contact Information block) to send a cleanly formatted copy to a colleague or friend. They can evaluate the newsletter before deciding if they'd like to subscribe.

**P.P.S. Got a quick grammar or punctuation question as you write your year-end investment commentary?** Search for the "Investment Commentary Clinic" header on my SusanCFA blog, then post your question in the Comments section. I'll try to reply within 48 hours.

Here's an example of an [Investment Commentary Clinic](#) post.

Also, check out "[Make your headings work harder](#)" for a tip that could help your commentary.

### **Quick Links...**

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- [Susan Weiner Investment Writing Website](#)
- [Investment blog by Susan](#)
- [Marketing and communications blog by Susan](#)

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