



## The Fundamentals of Municipal Bonds, 5th Edition

*By The Bond Market Association, Judy Wesalo Temel*

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Praise for the Classic Guide to the Bond Market

"This is simply the most comprehensive, useful look-it-up book on municipal bonds I've ever read (said with all due respect to The ABC of Municipal Bonds my dad wrote in 1937 when I was nine). Read Fundamentals cover to cover. I'm keeping mine in my briefcase, under my arm, at my fingertips. No accountant, financial advisor, attorney, new bond salesman, reporter, regulator, test-writer, cautious, suspicious first-time investor in municipal bonds, or dinner guest is ever going to catch me again with a question about municipal bonds I can't answer."-Jim Lebenthal, Chairman, Lebenthal & Co.

"Judy Wesalo Temel gives us the Rosetta stone of the municipal bond market, the key to unraveling the many mysteries of 'muni's.' Her book, a fresh take on the old standard Fundamentals of Municipal Bonds, updates chapter and verse on everything from investing to underwriting, from over-the-counter to over-the-Internet. The style is clean, crisp, and as simple as this complex subject can be. Are you a novice who wonders how to invest in bonds? She lays out the basics. Examples are easy to follow-even the mathematical ones that are critical to explaining how municipal bonds work. At the same time, there is plenty of meat for the pros. Whether you need to start from square one and learn all about municipal bonds and how they work, or need a ready reference for specific technical questions you run across as a market professional, this book is for you."-Kathleen Hays, Economics Editor, Credit Markets Reporter, and "Bond Belle" CNBC

"This is a must-read for every scholar, banker, and public official concerned with local government finance in the United States. Judy Wesalo Temel has done the impossible: she has clearly and insightfully explained how we finance the development of the nation's vital public infrastructure. This is an important book, one that will be required reading for professionals responsible for planning, designing, and evaluating publicly financed projects-the health care, transportation, and educational facilities that all citizens rely upon. The bond market is an essential element in the life of local and state government, and this

book makes it understandable to all Americans."-Mitchell Moss, Henry Hart Rice Professor of Urban Planning and Director, Taub Urban Research Center, Robert F. Wagner Graduate School of Public Service, New York University

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## **Editorial Review**

### **From the Inside Flap**

This informative volume is an update of the long-heralded classic text on the municipal securities market. Written by Judy Wesalo Temel for The Bond Market Association—the leading trade association that represents the players in this market and whose members underwrite 90% of all municipal bonds—this newly revised Fifth Edition deals comprehensively with the many recent developments in the municipal securities market. It provides a basic understanding of the market for a wide range of readers, including experienced professionals, public officials, private investors, academicians, and students. Major changes covered here include:

- The explosive growth of technology and e-commerce
- New disclosure regulations
- Size and composition of the business
- Size and composition of investors
- The use of credit enhancement
- The use of financial products

Along with the addition of an extensive new glossary of municipal terminology and a bibliography, The Fundamentals of Municipal Bonds provides detailed explanations and a variety of relevant examples to illuminate crucial areas such as:

- The Basics of Municipal Securities
- The Issuers
- The Primary and Secondary Markets
- Investing in Bonds
- Credit Analysis and Understanding Interest Rates
- Disclosure and Regulatory Requirements
- Financial Products

Illustrated with numerous tables, charts, and mathematical formulas, this indispensable volume serves as a guide, reference work, and portal to the municipal securities industry. No investor or student of the market can afford to be without this Fifth Edition.

### **From the Back Cover**

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### About the Author

THE BOND MARKET ASSOCIATION is the trade association representing securities firms and banks that underwrite, trade, and sell debt securities, both domestically and internationally. The Bond Market Association actively speaks for the bond industry, advocating its position and representing its interests in Washington, D.C., New York, Europe, and Asia. The Association's membership collectively accounted for over 97% of the nation's bond underwriting activity in 1999. For more information about the Association, visit [www.bondmarkets.com](http://www.bondmarkets.com).

JUDY WESALO TEMEL has spent her career in the municipal bond business, on both the broker-dealer and issuer sides. She worked for seventeen years at Goldman, Sachs & Co., following employment at Lehman Brothers, and the Office of the Comptroller of the City of New York. She serves on the boards of several large not-for-profit agencies and speaks and writes widely about many aspects of the business. Temel is a graduate of Cornell University and holds an MPA from New York University.

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