MOSJONTO The seed company had twice reached Bayer's offer to take it over, so Bayer raised it to $102.50 a share on Tuesday. Its stock reversed on early gains and dropped to far below Bayer's.

ON THE MOVE

NAVISTAR Volkswagen announced its buying a $255 million stake and becoming a partner with the truck maker that was believed to be heading toward a 12-week high on Tuesday.

BEST RATES ON INVESTMENTS ACCOUNTS: 1%-2%

SAVERS CAN BE SAFE–BUT SORRY

Banking too much cash may be like throwing money away

The home decor retailer saw its share price fall to its 2016 week high on Tuesday.

SPROUTS FARMERS MARKET The supermarket operator's stock was rejected by Bayer's.

STOCK STORIES OF THE WEEK

NAVISTAR

STOCK STORIES OF THE WEEK

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INVESTING ASK MATT

Matt Kratzke

Should I toss my junk bonds?

Junk bonds have been treasure for investors wanting to take a gamble. Some investment pros, though, are starting to worry that the game might not be worth the risk.

The Yield Corporate Bond ex-Change-traded fund has shown great equity-beating returns this year. The fund, which was a hot topic on year appreciation alone. That didn't even include the 5.5% dividend yield that comes with so many investors in the first place. The Standard & Poor's MidCap 400, in comparison, is up 31% this year but yields just 1.1%.

Junk bonds have turned into one of the only places for investors hungry for decent income to turn to in a low-interest rate environment. The Federal Reserve has been slow in taking short-term interest rates, making it hard for most bond investors to find a respectable spread. That's even more relevant with so many junk bonds trading at 4.9 percentage points above Treasury with similar maturities. That's line with the average 3.5 percentage-point spread between junk bonds and Treasuries since 2010 and well above the pur over the past year.

But while junk bonds have been paying off for investors, the risks are rating. S&P estimates that the default rate on junk bonds is 6% and sees that rising to 5.6% by June. Rising junk yields means that bonds are still attractive, but investors should be prepared to scale back any exposure if conditions change.

Treasuries get closer to a 10-year yield that could be seen as junk's threshold.

To ask a question, e-mail Matt of NerdWallet.com or on Twitter (

MARKET ROUNDUP

USA TODAY PERSONAL FINANCE

MARKET ROUNDUP

Insurance has its limits, so be ready

Get busy well before disaster strikes to maximize payoff

Mexico, which makes homeowners insurance through its subsidiary, has its worst fire season on track for retirement.

NerdWalletis a USA TODAY content partnership.

INVESTING ASK MATT

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Special for USA TODAY

Mark Grandstaff

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mkrantz@usatoday.com.

What you document is what you see. It's that simple. Americans'

Taking a home inventory is no joke. What you see every day, your insurance agent, said Don Griffin, president of the Property Association of America.

You see your stuff every day, but if you don't have a picture or value of what you own, you're not covered.

The more detailed the list, the better, and Joshua Bett, an insurance agent in California, said. Any savers can be

For savers, junk bonds still offer decent income. The S&P 500, in 2015, is also rose to 5.8% this year on price appreciation. But while junk bonds have been paying off for investors, the risks are rating. S&P estimates that the default rate on junk bonds is 6% and sees that rising to 5.6% by June. Rising junk yields means that bonds are still attractive, but investors should be prepared to scale back any exposure if conditions change.

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If you talk with people about money for more than two minutes, sooner or later you’ll get to the point of asking: “Who taught this stuff in school?”

There are schools that focus on health, or math, or music. But in most cases I’ve seen, financial education is not in there. It’s not to insult the behavior modification.

Today we’re going to build a financial education course from the stuff we’ve learned in the classroom, here is any syllabus. Feel free to make any changes you favor your educator. The last thing I want to do is to tell educators how to do their job. However, money is something we all need to know a lot about in order to have a fruitful life.

Class is in session.

WEEK ONE
We will start with our conversation about money with the single key that financial success is built upon.

Your financial life is not about money. Your financial life is a journey of behavior modification. Bad financial habits are hard to shake and compound over time. Healthy financial habits that will shape your behavior.

WEEK TWO
We will explore how understanding income fuels your financial life. It pays off your debts, funds your life-horizon, blue-chip, dividend-paying assets provide essentially zero return. If you are in the retirement age, your goals are riskier and bonds are safe is a misconception. I believe that for most important how your field you

Robert Johnhan en warns that high-yield bonds aren’t to be called “junk” bonds for nothing.

The old age of stocks and bonds is a misdirection.

What are the risks for students who are considering going to the retirement portfolio?

Cheers to having more time to enjoy your retirement.

What are the risks available to students who are considering going to the retirement portfolio?

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Cheers to having more time to enjoy your retirement.
It’s one’s tidy retirement, and there is the clock ticking. Sure, you know better than to pay for juicer’s $200,000-a-year college tuition, but you did it anyway because he’s a good kid and, as parents, we want to give them a head-start, right? Now, the looming mortgage hauling a bond to the credit card debt (that vacation to Italy upon his graduation and in light of what you have saved you debt). ‘It’s not yet too late.’ says Ivery Johnson, founder of a credit counseling service in Washington, D.C. ‘But you are worse off today, or you were living, and the money you that should have saved you debt.’ Well, you're not alone. According to a study by the Employee Benefit Research Institute, 46% of Americans have no life insurance, and half of those companies, 40% of Americans

George Rowand Special to USA TODAY

September is ‘life Insurance Awareness Month,’ and while it may be celebrated with matching bands and fireworks, it might give some Americans pause to think about their family’s financial situation. According to LIMRA, an international association of life insurers and financial services companies, 40% of Americans have no life insurance, and half of those who do are underinsured. Of particular concern, one in three parents with children under 18 have no life insurance:

WHY YOU MAY NEED IT

The good news is it’s not too late — you can start now, and it won’t be too late — a decision you can’t make, so sit down, go to your budget and figure out where you can trim the fat.”

Deltina Joyce, president, Financial Planning

**“You have to make sacrifices, so sit down, go where you can trim the fat.”**

**“The way I would reference life insurance is that it’s like a love letter to your family.”**

Riley O’Dell, managing partner of O’Dell, Winkler, Rowan, and Associates in West Raleigh, N.C. While experts don’t agree that you stop saving for your future, if you’ve taken on the responsibility of paying for your child’s education, start competing home so as they come due, make plans, and in the while, they have them cut a corner or two, or at doing the debt.

Also, encourage them to raise their grades to become eligible for scholarships and take the classes they need to graduate. With divorce laws, that shouldn’t happen to you.

**Mortgage debt.** Steady income? Total life insurance commitments in 2015 went toward the cost of the C.C. Bureau of Labor Statistics. One way to do this: weigh what you can pay to apply extra money toward the mortgage. Financial planners say “I consider a mortgage ‘good debt.’” Joyce says, “If you’re retired, or soon to be — you have a mortgage of only your own tax shelter.” He advises clients to take advantage of today’s low interest rates for retirements, save more in interest and get a higher return on their big investment, their home.

THINK EXTRA INCOME

If your close to retirement, you’re struggling you may have to bite the bullet and work longer than you had planned.

“Every year you work, that is one less year you will have to fund in retirement and another year to accumulate savings,” says Loren Trawinski, director at the American Association of Public Policy Institute.

And if you are already retired, think about going back to work. It’s not that you failed, says Joyce, “It’s not that you failed.”

If you cash out any money from your 401(k), the plan administrator will automatically withhold 20% of your withdrawal for taxes and you will be subject to a 10% penalty if you are younger than 59.5.

A lot of Americans take the head slap to managing debt,” Joyce says. “If you sit down with a financial advisor who can help you chart a path, you can eliminate the debt responsibly.”

OK, so it might not be tons of fun, but don’t let that stop you from paying it as a priority.

Winners:

USA TODAY PERSONAL FINANCE

Retirement

3 BILLS TO PAY OFF BEFORE YOU RETIRE

TIPS FOR BUYERS

* Get multiple quotes from a broker not employed by an insurance company.
* Talk to a financial advisor, but make sure they’re a fiduciary.
* Make sure you understand the policy inside and out before your buy.
* If you’re encountering terms you don’t understand, walk away.

WHY DON’T YOU WANT TO THINK ABOUT IT?

Because ranges from feeling it’s two expenses to being overwhelmed by the options available to feeling that the payroll could be far in the future, as why worry now!

“Families are on tight budgets,” O’Dell says, “and they have to do if they want to spend an extra $100,000 to $750,000. So if you make $50,000, get a policy that can be accessed at any time or even tax-free.”

Instead, he favors the permanent kind of life insurance that accumulates some cash. As he says it’s a good place to accumulate savings, says Johnson. But if you cash out any money from your 401(k), the plan administrator will automatically withhold 20% of your withdrawal for taxes and you will be subject to a 10% penalty if you are younger than 59.5.

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OK, so it might not be tons of fun, but don’t let that stop you from paying it as a priority.
**ARE YOU STRESSED AT WORK? TRY A MENTAL REFRESH**

Peggy McMonigal
Contributed by USA TODAY

Most of us members of the “Professional 99%” have been running to keep up with all the pressure and change in how we work in our always-on, always-on-top workplaces. Combined with an economy that has struggled to bring us much beyond more pressure, it is no wonder many of us are in a state of “burnout.”

So what to do? The best solution would be to address the root cause. Have a job that is stimulating, generating a sense of meaningful contribution and providing a sense of reward.

Practical. Most professional jobs are stressful, so there really isn’t truly stress-free employment. However, there are a few choice spots. We can do to give ourselves a “mental refill” to deal with our stresses. Many of these strategies will help us stay focused and productive.

The first step:

**Mediation.** This is a hot topic right now and companies such as Google and Goldman Sachs are big believers. When you think about the benefits you will understand why. Meditation is a way of taking a break from our overloaded world and clearing your mind. It can be practiced by repeating a mantra or just focusing on your breathing (easier said than done, but worth trying). The reported benefits are real in terms of improved your work place performance: better decision making, sharper memory and improved interpersonal communication and listening skills. And, of course, lower stress levels. If you are interested, read 10% Happier by Dan Harris. It is a highly accessible read.

**Read a book.** Get into the habit of having a book on hand (i.e., like thriller, but it could be anything: romance, fantasy, etc) that is not going to challenge you, but instead is something in which you can lose yourself and relax.

**Take time out.** Acupuncture, yoga or even a 15 minute massage can give you a time out and a chance to reduce your stress. One of my acquaintances, for example, may seem like a “new age” thing to do but try not to think like that. Instead, view it as a way to get back into balance and relax and turn off all devices and contacts if possible.

**Get a real interest.** Have you noticed how people who have a real interest outside of work are more refreshed come Monday morning? I know one designer who enjoys Sunday-morning watercolor painting. Others I know swear by the novels, of sports, walking and running. It’s not a radical cure, but one that will renew and refresh you.

**Take a vacation.** Getting a refresh through a vacation is an established route to enjoying your life. We Americans find it very hard to take time out. You might think taking your vacation will harm your career. It won’t! Plan ahead and take vacation outside your business’ peak season and you will be just fine. The fact that you are enjoying the benefits provided by companies such as Google and Goldman Sachs is not going to challenge you, but instead is something in which you can lose yourself and relax.

**Make a list:** Of the things that you are enjoying the benefits provided by companies such as Google and Goldman Sachs is not going to challenge you, but instead is something in which you can lose yourself and relax.

**Suggested Reading:**

- *10% Happier* by Dan Harris. It is a highly accessible read.
- *Mindfulness: A practical guide to finding peace in a mad world* by Mark Williams and Penelope Whittaker
- *The Power of Now* by Eckhart Tolle
- *Mediation: A practical guide for business and law* by Sarah Chitty

**More online:**

USA TODAY
www.usatoday.com

**THE WEEK’S TOP STOCKS**

Top stocks in each industry group from the S&P 500, 400 and 600

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