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Chapter 11 Investing for the Future 11.1 Basic Investing Concepts 11.2 Making Investment Choices Consider THIS Pavel has saved some money that he will use for college expenses in a few years. Right now, it's in a regular savings account, earning 3 percent a year. "My parents say I can do better," Pavel told his best friend. "If I invest the

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treasury bills (t-bills) are increments of \$5,000 in 3, 6, or 12 month government obligations, treasury notes issued in units of \$1,000 or \$5,000 in two to ten year maturities, treasury bonds are issued in units of \$1,000 in 10-30 year maturities and exempt from state and local income taxes

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However, a Chapter 11 filing means that same company also believes that it could operate profitably again should it be able to reach an acceptable compromise with the people holding its debt. The company will want those holding the debt to take less than full value, but still most likely more, ultimately, than it would receive if the company just shuttered.

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Corporations file Chapter 11 to reorganize debt

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In a Chapter 11 case, the debtor company can ask the bankruptcy court for permission to terminate or modify your pension plan. If your plan is fully funded, your former employer will use the plan assets to purchase an annuity to pay for your benefits.

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Chapter 11 Section 2 Investing in a Market Economy. Why are you investing? z What is your investment objective? z Make money quickly z Invest for retirement z Keep money

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For example, a company traded at \$50 may trade at \$2 per share due to bankruptcy speculation. After filing Chapter 11, the firm's stock price may fall to \$0.10.

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