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How to tell if a bond is polar

Polar Unite dealsThe Polar Unite is a fitness tracker for anyone who's new to working out, wants to get more active generally, or is getting back into exercise after a break. It's quite a change of pace for Polar – a company that has long specialized in tech for serious outdoor athletes, and whose last watch (the Polar Grit X) is built with ultra-runners, and mountain bikers in mind.The Polar Unite is a simple looking but well-built device, with all-day heart rate monitoring, sleep tracking, breathing exercises and workout monitoring built in, and a superb companion app in the form of Polar Flow to provide a wealth of information about your daily activity (or lack thereof).The elephant in the room is the lack of on-board GPS – the Unite can only track the speed and distance of outdoor workouts if you're also carrying your phone. In fact, it's very much like an Ignite with that key feature stripped out and a more comfortable band.The Unite is an excellent device, but it's hard to recommend when you can snap up the Polar Ignite for only a little more. Perhaps in a few months' time the Unite will start to see some discounts too, making it more of a challenger, but for the time being we'd opt for the Ignite instead.Price and availabilityThe Polar Unite launched on July 1 2020, and is priced at £134.50 / \$149.95 / AU\$249. Extra bands come in a range of colors and materials, and start at \$22.95 / £20.50 / AU\$39.99.The Polar Unite looks very similar to the Polar Ignite, with the same 43mm case size and minimalistic design, and is a mere 3g lighter. Like the Unite, it has a bright color display that's clear and easily legible even in bright sunlight, but tends to time out quite quickly (presumably to conserve power).The Polar Unite is supplied with a textured silicone band, and comes in four colors: lively shades of pink and blue, and more sedate black and white. Other band colors and materials are available through Polar's online store for an extra fee.(Image credit: Future)The silicone band is secured with a simplified type of buckle, with no metal parts. It takes a little getting used to because it fastens in the opposite way to what you'd expect. First, decide how tight to secure the band and push a hard plastic pin through the silicone band, then tuck the free end of inside.Executing this manoeuver with your non-dominant hand is a bit tricky at first, but it's very secure and extremely comfortable, which is particularly important at night (more on sleep tracking later).Straps are easy to swap, with no special tools or tiny screwdrivers necessary; the quick release pins are recessed so they'll never be retracted accidentally, but can be released by hand when you fancy a change of style.(Image credit: Future)The Polar Unite's charger is another design highlight. Whereas most fitness trackers we've tested use some kind of spring-loaded clamp that can be fiddly to line up correctly, the Polar Unite's charger is a single rigid piece of plastic that clips firmly onto the back of the watch, then plugs into a USB socket.It takes a lot of work to create something so simple. It's impossible to misalign the connectors, there are no cables to worry about, and the charger even has a loop on one end so you can attach it to a keychain.User experiencePolar advises that the Unite can last up to four days with continuous heart rate tracking enabled, and that estimate held true in our tests, with two charges a week keeping things running smoothly.(Image credit: Future)To start an activity, tap the button on the left-hand side of the case twice and tap 'Start training', tart training'. Your options include outdoor walking, running, cycling, yoga, group exercise (Zumba, for example), swimming, indoor cycling, treadmill running, strength training, 'other outdoor' and 'other indoor'. The case is waterproof, so there are no worries about sweat or pool water.If the battery is running low, the Unite won't let you start activity tracking, which is a thoughtful design feature that helps avoid the problem of heading out for a run, only for your fitness tracker to die halfway through, losing all your progress. If you decide to go ahead and start working out anyway, the heart rate monitor will still detect that you're engaging in physical activity, and record it in the app as such, but you won't be able to see your speed, distance or other useful training data.(Image credit: Future)When you've finished your activity, hold the back button for three seconds (a countdown clock will appear) to save it. Bear in mind that you'll need to hold the button again with the app open to sync your data with the app – it won't happen automatically. More on that shortly.At night, the Polar Unite uses your heart rate and restlessness to monitor your sleep. There's no SPO2 sensor for detecting changes in blood oxygen saturation, though the in-depth analysis provided by the Polar Flow app could provide some useful insight if you're struggling to get a good night's sleep and often feel groggy in the morning.Companion appPolar has two companion apps for its various fitness trackers. The Polar Beat app is designed specifically for running and workouts rather than everyday activity tracking, and is the companion app used by the company's serious fitness trackers and heart rate monitor.The Polar Flow app is a much more accessible affair, with a focus on tracking your movements throughout the day, and is the app used by the Polar Unite and – you guessed it – the Ignite.(Image credit: Future)Holding the Unite's back button will sync your recent activity with Polar Flow. This must be done manually and can only be done with the Polar Flow app open – your data won't be synced in the background.Every day, Polar Flow creates a pie chart that gradually fills with various colors to reflect how you've spent your time (sitting still, walking about, working out and sleeping). It can be illuminating to see just how much of your day you spend at your desk (for example) and a good motivation to get out and moving more frequently. If you stay still for 55 minutes, you'll be issued a warning that you should start moving around within the next five minutes.If you don't do so, and stay put for a whole hour, you'll receive an Inactivity Stamp – a literal black mark on your record. You can get an inactivity stamp even if you've met or exceeded your daily activity goal – it's about not being sedentary. You won't get inactivity stamps while you're sleeping, even if you sneak a nap halfway through the day.(Image credit: Future)One of the Polar Flow app's highlights is its sleep tracking. Like most sleep trackers, it will calculate your sleep patterns throughout the night, with periods of light sleep, REM sleep, deep sleep and interruptions. However, Polar Flow will also give you a recharge score, which is intended to show how effective your sleep was at helping you recover from the demands of the previous day.Your Recharge Score is based on two factors: Sleep Charge and ANS (autonomous nervous system) Charge. Sleep Charge is based on how long you slept overall, how many times your sleep was interrupted, and how much REM and deep sleep you managed to get.ANS Charge represents how quickly your autonomous nervous system settles down to rest when your head hits the pillow. This is calculated based on your heart rate, heart rate variability and breathing rate during the first few hours of sleep. To earn a higher ANS Charge score, you need to avoid anything stressful or stimulating too soon before bed.Over the course of three nights, the Polar Flow app will also build up a picture of your sleep patterns using data from the Unite, which will serve as a baseline so you can see whether your most recent night's sleep was better or worse than average.It's a superb app that's a pleasure to use, but since it's also used by the Polar Ignite, it's hard to recommend investing in the Unite until it drops in price.First reviewed July 2020Buy it ifYou need a great sleep trackerThe Polar Unite is perhaps the most comfortable fitness tracker around, and the Polar Flow app's in-depth sleep analysis makes it ideal for checking out your nocturnal wellbeing.You're on a tight budgetThe Polar Unite has impressive specs for the price, and we expect it will see some good discounts soon. We might even see some price cuts in time for Black Friday 2020.Don't buy it ifYou're a keen runner or cyclistThe lack of on-board GPS means you'll be relying on your phone to do the tracking, and you won't be able to upload map data directly to third-party apps like Strava.You can afford a little moreIf you like the look of the Unite, you'll love the higher-specced Ignite, and there's very little difference in price right now.The best cheap fitness trackers of 2020 Is it fair to say that finding a soul mate is pretty important? If so, online dating sites should be full of sparking bon mots, as people try to woo prospects. As a dater on Match.com, you have two key ways to communicate something quickly about yourself: a picture and a headline. The pic, of course, should embrace the social norm and be from 10 years and 20 pounds ago. With the headline, you can start from scratch. Given the stakes, these headlines should really zing. They don't. We examined more than 1,000 Match.com ads—from men and women, old and young. Our search yielded headlines like this one: “Hey.” Folks, if your opening line is “Hey,” you better be hot. Another said “Looking for love.” Well, duh, you're on Match.com. At least two-thirds of the headlines said nothing—and did it poorly. Why do these headlines suck so much? Fear. Fear of saying too much. Fear of saying something clever that someone might think is stupid. Fear of saying something revealing that might turn someone off. The headlines try desperately not to exclude anyone. In doing so, they succeed at boring everyone. The “Hey” phenomenon is rampant in the corporate world. Branding is nothing more than a company's personal ad, and companies are as bad at it as singles. Gap, for example, is the “Hey” of fashion, thus its recent woes. And Ford Motor Co. —who, exactly, does it want to date? Brands with enough scale think they can get away with being generically likable. And some can, at least for a little while. Everyone else has to be ready to turn some people off. Consider Honest Tea, a fast-growing indie beverage expected to hit \$25 million in sales this year. Its tagline? “Real Tea. Real Taste. Honest.” In other words, “Hey.” (Or do some tea drinkers seethe at the very notion of Real Taste?) If anything, the fear of being disliked afflicts marketers more acutely than daters, because the stakes are higher. “Most marketers feel that if they make a bold statement, they risk not just alienating customers—but also their boss, and their boss's boss,” says Charles Rosen, founding partner of Amalgamated ad agency. “That fear takes the edge off of all communications.” Amalgamated put a stake in the ground with its campaign for Svedka vodka, which is set in the year 2033 and features a “sexy” fembot spokesperson. It traffics in futuristic imagery and provocative lines such as, “Svedka says ‘thank you’ for making the gay man's fashion gene available over the counter in 2033.” Svedka knows who it wants to date: irreverent urban party people who are out until 3 a.m. three times a week. If that's not you, Svedka doesn't care. Its attitude helped it fetch \$384 million from Constellation Brands this February. Honest Tea, though, wants everybody to like it, and that's a shame because it is a distinctive product—namely, it isn't stiflingly sweet, like some of its competitors. Coke's tea brand, Gold Peak, is branded preposterously as the “timeless flavor of classic, authentic iced tea.” Yes, our grandma's tea was always brimming with high-fructose corn syrup. (Gold Peak's sweetened tea flavors have about as many calories per ounce as Guinness.) Honest Tea needs to meet sophisticated drinkers who are repulsed by mass-market sickly sweetness and corporateness. It should say, “If ‘high-fructose corn syrup’ on the label doesn't make you cringe, we don't want you.” You don't have time to meet all the “Hey” people in the world—or to drink all the Real Tea in the world. Concrete images and language, like Svedka's, make it easier for like-minded people (and companies) to find one another. Some singles have figured this out. Here's a brilliant example: “Athletic math nerd seeks someone to hum the Seinfeld intro music with.” While excluding, he's simultaneously becoming more interesting to potential soul mates. Another appropriately polarizing headline reads, “I might just Bite!” Well done. And Biter, meet Svedka, your new vodka. Read more Made to Stick columns Dan Heath and Chip Heath are brothers and the authors of Made to Stick (Random House, 2007). Dan is a consultant at Duke Corporate Education, and Chip is a professor of Organizational Behavior at Stanford's Graduate School of Business. Bonds are a type of investment asset that investors can buy to earn a fixed rate of return. Because bonds generate a fixed return, the gains tend to be less than investing in stocks. However, the return is guaranteed, unlike with regular stocks. Investors tend to buy bonds because they want a safer investment asset compared with the stock market. Most investment portfolios include some percentage in bonds to offset the risk of other assets. However, bonds are not entirely risk-free, and investors should know the advantages, disadvantages and risks of bonds before investing. Buying bonds is easy. You can purchase bonds directly from an issuer or through a broker. Types of Bonds There are many options when it comes to bonds, so investors have plenty of choices. The characteristics of a bond include the issuer, time until maturity, interest rate and risk. Like most assets, the safer the investment is, the lower the return will be. Bonds are no exception to this rule. U.S. Treasury Bonds Investors consider Treasury bonds to be one of the safest assets because the U.S. government backs them. The federal government offers several options, depending on your investment horizon. Here are some of the most common. Common U.S. Treasury Securities Treasury Bills Mature anywhere from four weeks to a year Treasury Notes Mature between two and 10 years Treasury Bonds Mature in 30 years All of these options are safe investment options but generate lower profits compared with other assets. Corporate Bonds Companies issue corporate bonds to investors when they seek to raise additional funding, like when they want to build a new factory, for example. Corporate bonds are riskier than Treasury bonds and are only as good as the company's financial strength. These bonds pay a fixed rate until the maturity date. It's important to know that owning a corporate bond does not give the investor any ownership or voting rights like owning its stock would. High-risk, high-return options called “junk bonds” are available for investors who want a high-yield corporate bond. The U.S. Securities and Exchange Commission considers them at a higher risk of default because the issuing company might be highly leveraged or be experiencing financial difficulties. Municipal Bonds Other governments issue municipal bonds to fund major projects. Issuers include states, cities and counties. These bonds come with a slightly higher risk than Treasury bonds but also generate more profits in return. Municipal bonds, known as “munis,” can often generate federal tax-free profits. You may also not have to pay state or local taxes on the gains depending on where you live. You can elect to receive your 2020 tax refund to purchase paper savings bonds from the U.S. Treasury. How Do Bonds Work? Bonds are essentially a loan to the issuer from the investor. At the maturity date, the issuer, or borrower, will pay the bond back. Until that time, the issuer will pay interest to the bondholder. The maturity date, interest rate and payment terms are all agreed upon in advance. For example, a \$10,000 bond issued with a 5% interest, or coupon, rate and a 10-year maturity period would pay \$500 per year for 10 years. When the maturity date arrives, the issuer will pay back the total \$10,000 face value. There is also a secondary market for bonds where investors can buy and sell previously issued bonds. This market allows investors to exchange bonds without waiting until the maturity date to lock in profits. Advantages of Bonds Here are some of the major advantages of bonds as investments. Bonds Generate Fixed Income Unlike traditional stocks, bonds generate a guaranteed fixed income for investors. The stock market might be up or down 20% in a given year, but bonds will consistently deliver the agreed-upon interest each period. This interest is essential for investors seeking guaranteed retirement income or those with a capital preservation portfolio strategy. Bonds Are Safer Than Stocks The returns on bonds are not subject to the ebb and flow of the stock market. So even in a down year in the overall market, bonds still produce positive gains. Bonds can be effective at diversifying your portfolio to reduce your overall risk. Disadvantages of Bonds Here are some of the ways bonds may be a disadvantage in planning your financial goals. Lower Gains Than Stocks The primary disadvantage of bonds is the lower reward that comes with their lower risk. In the long run, stocks have historically outperformed bonds in a significant way. So, while bonds are an attractive part of a balanced portfolio, they likely shouldn't be your sole investment. For example, according to Forbes, the average return of large-cap stocks from 1926 to 2018 was 11.9%, while the return for bonds during the same period was less than 4%. Companies Can Default Another disadvantage of bonds is that they are only as good as the creditworthiness of their issuer. Treasury bonds, for example, are not as risky as some corporate bonds, especially junk bonds. There is a risk that the company will default, which means you might lose out on the promised interest or even your entire investment. Every day, get fresh ideas on how to save and make money and achieve your financial goals. Risks of Bonds While bonds are safer than stocks, they are not entirely risk-free. Here are the common types of risk to be aware of when it comes to bonds. Credit Risk The creditworthiness of the issuer is one of the principal risks of investing in bonds. There are essentially two categories: investment-grade bonds and junk bonds. Junk bonds can pay more but come with higher risk. Liquidity Risk Bonds are not as liquid as many major stocks. While there is a secondary market for exchanging bonds, it might not be financially advisable to sell your bond depending on interest rates, the overall economy or the stock market's current state. Thus, you may be stuck with your bond investment until the maturity date. Inflation Risk Inflation is a threat to the fixed-rate nature of bonds. If there is significant inflation between the time you purchase a bond and the maturity date, your purchasing power may be much less than your original investment would have been. Beyond the interest rate payments, your invested capital does not grow with bonds. Takeaways Bonds are loans given to an issuer that pays interest until the maturity date. Bonds come with fixed rates of return. You can invest in bonds in the short term or long term. Bonds are less risky than stocks but generate lower profits. The risk of the bond depends on the creditworthiness of the issuer. There is a secondary market for the exchange of bonds. Think that bonds are right for you? Read our guide to learn how to choose the best types of bonds to buy.

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