

# INVESTMENT MANAGEMENT

“It’s actually very difficult to make something both simple and good.”

~ Paul Simon



ONE DAY  
IN JULY

Investment Management

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We want clients to concentrate on the cash flows their portfolio generates. Below the hood our job is to purchase future cash flows at a good price today. By using the public stock, real estate, and bond markets to do so, we preserve liquidity.

Nobel Prize winner Harry Markowitz once said “Diversification is the only free lunch” in investing. We diversify across asset classes (like large companies, small companies, real estate, international investments, and Treasury bonds), generally using low-fee index funds. Index funds allow our investors to hold thousands of diversified positions at a low cost. Almost all of the cash they generate flows to the investor.

Assets do not all move in the same direction, which helps protect you as an investor. We rebalance your investments holistically, doing the opposite of what many other investors are doing – buying when they are selling to capture future cash flows.

We know that discipline can be a scarce commodity in investing. We do not attempt to time markets or predict the future.

[www.onedayinjuly.com](http://www.onedayinjuly.com)

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