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## Arcon Moj Dom 6 11

Arcon Moj Dom 6 11 Making money with Financial Diversification By Paul O'Brien, CB, MBA, CAglD, FCA, Head of Retail Strategy, Personal & Institutional Investor Ltd. The way to make money is to deploy it in a productive way. The problem is that money is everywhere, and it is hard to find the most productive ways of deploying it. This is where financial diversification, the act of spreading risk around so as to put a diversified portfolio of assets in place, comes to the fore. In the case of debt, the way it is done is to borrow (that is, multiply) or to borrow long and invest short. This is not possible in the case of equities. With savings it is also impossible to borrow long and invest short, so we must invest at least equally in both equities and bonds to achieve diversification. Can we do any better than this? The answer is that we can. It's called capital gain. This is the ability to invest in equities and make more money when the market improves. This may be difficult to predict or to understand in a foreign language but I will try to explain it here by way of a story. My first job in the City was in quantitative analysis. I had to examine the London Stock Exchange to make sure the prices were fair. But I had no chance to look at the capital markets. The Bank of England would only allow a delegation from the exchange to come into the Bank. Why didn't the exchange have their own computers and programs to examine the capital markets? Well, they did, but the people who ran the place didn't understand what they were looking at. Recently, at a conference, I asked a senior executive at the Bank of England how they were able to predict the course of the stock market so well. He said that it was quite simply because they took the behaviour of those holding shares as the probability of the direction of change in capital markets. The Bank didn't have to look at individual firms, because the behaviour of those holding shares was the market itself, which is always efficient. In the same way, investment rules-of-thumb tell us that diversification should take advantage of those markets where the agents or directors of firms are likely to be looking for the best return at a given time and the best way to do this is to spread risk around. Stocks will always be a better investment than bonds. The difference is that bonds will be a better investment

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