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The 3 Ps Of Picking An Asset Management Team That Is Right For You

By Jennifer Harper

Becoming successful in business is not a "my way or the highway" type of deal. Finding the perfect investment firm to manage your assets shouldn't be either. Because there are so many industries, so many investors, and so many different strategies of success, picking the right asset management team can be an overwhelming task. However it doesn't have to be.

You can find the right team to manage your physical assets by evaluating three essential areas of any investment firm. These essential areas are philosophy, process, and performance.

Investment philosophy is extremely important in choosing the right asset management team. Different investors have different philosophies on asset management. Some investors focus on small assets with high growth potential. Other investors focus on large assets that are extremely valuable. It is up to you to decide which investment strategy best suits your needs.

Next to philosophy on asset management is process. How does your asset management team approach investing? Are portfolio management decisions made by a single person or by a collective group? What criterion is being used to base asset management decisions off of? Is this criterion being researched by competent experienced analysts? The answers to these questions give valuable insight into the processes used by your asset management team.

The last essential area you should be aware of when choosing a firm to manage your assets is performance. Look at the performance record of your asset and investment manager. Find out the risk levels and earning potentials of your portfolio and compare your findings with the performance level of your investment manager.

Does your asset manager have a performance history of taking mid-level risks that have optimized earning potential for previous clients? Does she believe that a well diversified blended portfolio is the best way of maximizing your investment for the long haul? Is your financial advisor available to answer your questions when they arise?

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Understanding what you are looking for in an asset management team and balancing that knowledge with an investment firm's philosophy, process, and performance will help ensure that your asset management team has your best interests at heart. By doing this basic research and examining these three areas, you can rest assured knowing that your assets are in capable hands.

Jennifer Harper is author of "Everything Home" and "Money Management for Millionaires." You can find additional material on asset management by browsing the informative asset management resources available at

<http://www.asset--management.info>

College Football Picks Explained

By Jack Peterson

Picking college football games has become more and more popular in recent years. The process of picking the games happens in a number of forums in a number of places every year during the fall season of college football. Understanding what the situations are and why picking college football games are enjoyable to some makes the whole industry more understandable. Here, college football picks are explained in the context of several situations.

The Spread

To have college football picks explained properly, you need to first understand point spreads. The point spread is how sports books encourage betting on both sides of any game. A number is assigned to a team in the game. That number is how many points the book believes that team would need to have added to their score for you, the better, to believe they might win the game. For instance, if Indiana is playing Northwestern, the book may say the line is Indiana plus 3. That means, if you bet on Indiana and they win or lose by less than three, you win the bet. The spread is part of what makes picking college football games difficult and exciting.

The Office Pool

College football picks explained in the context of the office pool, or any pool for that matter, make it easier to understand. In a pool, money is collected from a number of individuals and held centrally. The money is then paid out to the winner, and sometimes paid to second, third, etc. places in the competition as well. In a pool, the participants would compete by picking college football games every week. In many pools, the games are picked using the point spread (see above). This makes the selections more challenging and thus the money harder to win.

Straight Gambling

College football picks explained to one may also be mentioned in connection with actual gambling with a sports book. Some people who enjoy gambling like to use sports books to bet on their favorite college football picks. That is because they at least feel like they have some knowledge of what is

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going on and have a fighting chance. Unlike casino games, there is little about football gambling you don't control except for the lines. That false sense of control is what makes picking college football games as a way of gambling incredibly popular.

That, in a nutshell, is college football picks explained. You will find that no matter where you go, there are people picking college football games for a number of reasons. By learning what the betting lines and point spreads are, you have a better idea of how the process works. Additionally, by understanding how a pool works and how much many people enjoy straight up gambling on college football picks you can see what the appeal is in picking the games. Though it may not be your cup of tea, you will find that there are thousands of people out there who pick college football games every week for one reason or another.

Jack Peterson has an interest in Football Picks related topics. To access more information on

<http://www.dotips.com/category/sports/>

or on

http://www.dotips.com/2006/06/08/football_pick1/

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