
HOW COMPUTERS CAN GIVE YOU THE UPPER HAND WHEN INVESTING



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COMPUTER USES

- Comparison (Funds, ETF's)
- Fundamental (Research, Analytics)
- Technical (Charts, Strength, etc.)
- Planning (Retirement, Estate, Taxes, College, Insurance)
- Monitoring (Online Access)

COMPARISON

- Mutual Funds/ETF's/CEF's
 - Google is your friend
 - Morningstar is good but not everything (Don't rely on stars)
 - Valueline (premium service)
 - Yahoo Finance or Marketwatch are other good (free) tools
 - Don't focus just on performance (Beta, asset allocation, Alpha, holdings, sectors, etc)
 - Etfdb.com for ETF's and cefconnect.com for closed-ends

FUNDAMENTAL

Using Excel

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PivotTable

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Picture

Clip Art

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SmartArt

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Column Win/Loss

Slicer

Hyperlink

Text Box

Header & Footer

WordArt

Signature Line

Equation

Symbol

Tables

Illustrations

Charts

Sparklines

Filter

Links

Text

Symbols

K35

=IF(L35<2,"Strong Buy",IF(L35>=3,"Hold", "Buy"))

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
			Source: Lippman= L, Div Strength= DS, Div Growth= DG, Wells																							
1	Ticker	Holding	DSIP= W	Current Price	YIELD	Low	High	200 Day	Consensus Recommendation	CR Score	Buy	Hold	Sells	PT	Discount	EPS	Current	ROE/Sh	PEG	P/B						
83	ADP	Automatic Data Proc.	W, S	\$86.50	2.5	\$ 64	\$ 91	\$ 84	BUY	2.8	4	15	3	\$89.79	-3.7%	\$84	26.67	25.82	4.80	1.06	29.01	2.48	8.4			
84	JKHY	Jack Henry & Associate	L	\$84.37	1.3	\$ 64	\$ 86	\$ 77	-	2.875	1	6	1	\$79.50	6.1%	-	29.49	30.02	12.46	1.11	24.50	2.61	6.9			
85	EMC	EMC Corp	L	\$27.67	1.7	\$ 23	\$ 29	\$ 26	OUTPERFORM	2.321	17	13	0	\$28.71	-3.6%	\$30	15.36	26.86	2.88	1.17	9.34	3.04	2.7			
86	TXN	Texas Instruments	DS, DG	\$58.04	2.6	\$ 43	\$ 61	\$ 54	OUTPERFORM	2.486	15	18	3	\$62.52	-7.2%	\$62	19.62	20.29	1.49	2.77	28.91	2.03	5.3			
87	IBM	IBM	DS	\$148.87	3.8	\$ 117	\$ 174	\$ 142	UNDERPERFORM	2.88	7	13	6	\$144.05	3.3%	\$110	11.01	11.29	3.10	1.24	103.65	4.26	9.2			
88	AMAT	Applied Materials	DS	\$19.88	2.0	\$ 14	\$ 22	\$ 18	OUTPERFORM	2.136	17	5	1	\$23.21	-14.3%	\$23	15.09	18.24	9.86	2.44	16.84	1.19	3.4			
89	HRS	Harris Corp	W	\$77.00	2.6	\$ 70	\$ 90	\$ 79	Outperform	2	8	1	0	\$93.56	-17.7%	\$90	13.55	98.72	-33.71	1.55	4.04	2.36	2.1			
90	INTC	Intel Corp	DS, DG	\$30.31	3.4	\$ 25	\$ 36	\$ 31	UNDER PERFORM	2.326	25	17	3	\$35.35	-14.3%	\$40	12.59	12.9	3.03	2.58	19.49	1.29	2.3			
91	PKG	Packaging Corp Of Ame	DG	\$66.16	3.3	\$ 44	\$ 74	\$ 62	-	2.133	9	5	1	\$68.92	-4.0%	-	14.32	14.29	17.42	2.77	29.19	1.99	3.4			
92	DOW	Dow Chemical Co.	DS, DG	\$51.21	3.6	\$ 35	\$ 57	\$ 48	OUTPERFORM	2.182	13	9	0	\$59.00	-13.2%	\$56	14.62	9.94	27.85	2.18	29.37	1.39	2.1			
93	SHW	Sherman Williams	S	\$296.90	1.1	\$ 218	\$ 309	\$ 265	OUTPERFORM	2.111	12	6	0	\$322.67	-8.0%	\$319	23.44	26.14	21.53	1.24	110.89	2.39	27.0			
94	PPG	PPG Industries	S	\$108.12	1.5	\$ 83	\$ 119	\$ 101	OUTPERFORM	1.85	17	3	0	\$124.00	-12.8%	\$117	17.17	20.52	17.29	1.41	27.74	2.03	5.4			
95	ECL	Ecolab Inc	S, W	\$117.60	1.2	\$ 99	\$ 122	\$ 112	NEUTRAL	2.238	12	7	2	\$118.06	-0.4%	\$109	26.42	35.42	8.32	0.93	13.78	2.96	5.3			
96	AVY	Avery Dennison Corp	DS	\$76.26	2.2	\$ 54	\$ 77	\$ 64	NEUTRAL	2.222	5	4	0	\$81.83	-6.8%	\$64	19.84	24.21	-0.11	1.22	27.38	2.25	6.9			
97	VAL	The Valspar Corp	L	\$107.00	1.2	\$ 71	\$ 108	\$ 85	-	2.923	2	10	1	\$102.73	4.2%	-	\$102	22.06	25.18	17.11	1.19	35.69	3.09	9.4		
98	APD	Air Products And Chem	L, S	\$143.07	2.4	\$ 115	\$ 152	\$ 136	-	2.5	8	11	0	\$155.88	-8.2%	\$161	19.13	56.55	4.75	0.80	7.41	6.24	4.4			
99	VZ	Verizon Communicatio	L	\$50.90	4.4	\$ 38	\$ 54	\$ 48	OUTPERFORM	2.5	11	23	1	\$52.30	-2.7%	\$55	13.11	11.54	37.16	0.64	136.30	3.22	11.3			
100	T	At&T Inc	L, W, S	\$39.13	4.9	\$ 31	\$ 40	\$ 35	OUTPERFORM	2.343	18	12	4	\$39.55	-1.1%	\$39	13.68	16.72	-5.98	0.75	13.49	2.04	1.9			
101	WTR	Aqua America Inc	L	\$32.71	2.2	\$ 24	\$ 33	\$ 29	-	2.545	4	6	1	\$32.43	0.9%	-	24.5	28.44	9.56	0.66	12.19	4.70	3.2			
102	NEE	Nextera Energy Inc	L, W	\$120.81	2.9	\$ 94	\$ 121	\$ 107	-	1.789	18	1	0	\$127.60	-5.3%	\$124	19.56	20.17	5.04	0.67	13.04	2.80	2.4			
103	EIX	Edison International	DG	\$71.41	2.7	\$ 55	\$ 73	\$ 64	-	2.158	11	8	0	\$74.18	-3.7%	\$69	18.36	23.65	-4.07	0.54	8.90	9.64	2.4			
104	LNT	Alliant Energy Corp	DG	\$73.71	3.2	\$ 54	\$ 75	\$ 64	-	2	5	3	0	\$74.00	-0.4%	-	19.49	21.87	5.24	0.61	10.59	3.29	2.2			
105	XEL	Xcel Energy Inc	L, W	\$41.58	3.3	\$ 32	\$ 42	\$ 37	-	2.733	3	11	1	\$40.54	2.6%	-	18.89	19.71	3.64	0.72	10.36	3.74	1.9			
106																										
107	Outside DSIP																									
108	GE	General Electric		\$30.00	3.1	\$ 19	\$ 32	\$ 29	OUTPERFORM	Buy	2.167	10	7	0	\$32.79	-8.5%	\$34	19.84	40	-34.01	1.29	12.33	3.09	2.4		
	MAIN PAGE	Dividend Strength	Dividend Growth	Lippman	Wells DSIP	Sustainability	Outside DSIP	Rod's Report																		

Ready

100%

FUNDAMENTAL (CONT'D)

- . Revenues, Earnings, Future Growth, Return on Equity, Price to Earnings, Cash Flow, Debt, etc.**
- . Yahoo Finance, Marketwatch, Google Finance, CNN Money are good resources as well as CNBC.com and foxbusiness.com**
- . Make sure you are comparing apples to apples (sectors, sub-sectors, etc)**
- . Know which metrics matter to you (Yield, PE ratio, PEG ratio, etc.)**

TECHNICAL

- Known as “Charting”
- Many different ways to analyze technicals: Relative Strength, moving averages, regressions, chart patterns



TECHNICAL (CONT'D)

. Tools

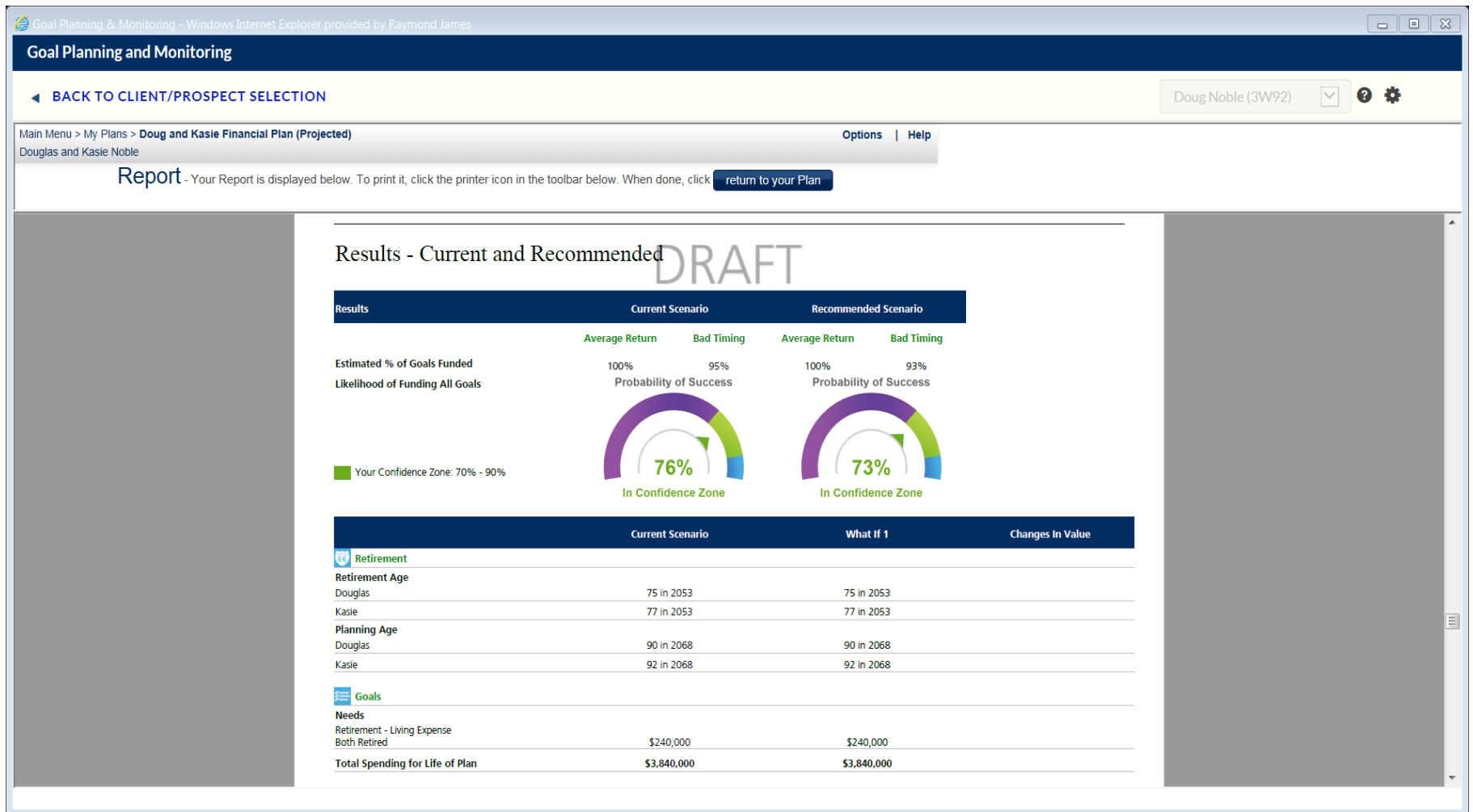
Vector Vest

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PLANNING



PLANNING (CONT'D)



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MONITORING (CONT'D)

- Strong Passwords (numbers, letters, symbols, 8 or more)
- Firewalls/security software
- Use your own computer
- Log out completely
- Be careful on wireless networks
- Use Apps wisely
- Check for secure websites
- Downloading/emails
- Shredding