

# Use of Computers in Investing

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## **Investing Tools**

Excel

Schwab & Fidelity web sites

Briefing.com MarketWatch.com

Yahoo & Google Finance

# What I Use a Computer For

- Track and Evaluate Holdings
- Search - Evaluate New Equities I Find Interesting
- I look for Good Fundamentals to decide what to buy and Technical Analysis to aid Buy & Sell Decisions
- Spotting and Evaluating Momentum Stocks

# Holding Evaluation

- Look at the chart of each holding at least once a week
- View News, Earnings and Fundamentals
- Has anything changed?
- Would I buy the equity, MF or ETF today?
- Look for Candidates to Harvest (Sell)

# Equity Holding Strategy

- “LT” Half my portfolio is Long Term
  - Pay Good Dividends, Lower Risk, Slow Growth
  - In 2008-2009 LT Group reduced to ~35%
- “ST” Half is Short Term ~ 0 - 50%
  - In August I sold part of “ST” Group
  - Sold Volatility for Cash or Less Volatile Stocks  
Example: CRM < MCD (Move into “LT” Group)

# Harvesting

- With Up or Topping Market
  - Methodically Lock in Gains
  - Enter Above Market Sell Orders and Wait
  - Sell Fully Priced and Buy Underpriced
  - I wish I had Harvested NFLX (Netflix Inc)
- With Flat or Down Market
  - Sell Near or at the Market
  - Look Out for the Next NFLX (Netflix Inc)

# Market Health Indicator

- Al's Ten ETFs plus four of my own
  - Technology, Energy, Kitco (Copper & Gold) and Boeing
- As Market Segments go below their 200 Day Moving Average, Lighten Up in Steps.
- Step Back into the Segments as the 200 Day Moving Average is a Approached

# Vanguard Total Stock Market ETF (VTI)



I have more success with my investments when I remember to following my Own Rules.