

Keeping on track with Google's new tools



John Deans

I don't know about you but I have lost a lot sleep since the nation's and then the world's economies have been crashing. Rich or poor, we are all feeling it now and odds are will experience the financial slowdown even more next year.

Now that President George W. Bush and the Congress has taken the socialist road and basically nationalized major insurance, mortgage and even banking industries I feel we are now living in the USSA (United Socialist States of America). Just to keep up with the fast paced financial news and events I have been scouring the web and subscribing to multiple online resources.

With our fiscal world changing daily prompting a sudden need to preserve my family's investments, I have started using two online Google services that have been very helpful during these stressful weeks.

The first one is Google Finance that is available at www.google.com under the More dropdown menu item. As most everyone else, we have watched the financial system drop like a rock lately. I knew this market downturn was different since

my previously safe haven of municipal bonds dropped along with the index funds and other stock market entities. In the past bonds had always tracked inverse to the stock market, but now they are both tanking.

It fell at such a fast rate that I had to scramble just to watch it and compare the drops to other periods in its complete 13-year history as a bond fund. I put the symbol (MDNLX) in the Google Finance tool and was able to quickly see a very informative graph that I could window in and out of short and long periods of time for comparison.

What I saw scared the stuffing out of me which prompted a call to my brokerage representative who now works under Bank of America since Merrill pretty much went broke in September. Difference between them and Lehmann Brothers is that Lehmann was left to die and Merrill was salvaged by Bank of America.

The Google Finance tool also let me overlay other indices so I could compare and contrast other banking and insurance companies that could fall next. After the largest insurance company

AIG failed I got very concerned and started watching the insurance companies like AMBAK and FSA that insure the municipal bonds.

What I then saw from Google Finance was the same drop of 90 percent over a year for those bond insurance companies which mirrored AIG. This graph sent me into a new path to partially (for now) divest from what used to be a financially safe harbor.

Now that Barack Obama has won the presidency, the Democrats have increased their majorities, and next shoe to fall called Credit Default Swaps is about to hit, I will be using Google Finance along with Google News Alerts to keep me on the leading (bleeding?) edge of financial information, news and events. With the new political leadership coupled with the critically negative world economy we must stay closely informed to make the best investment decisions in a very fluid environment.

Google has even fallen on bad times. Those code-writing hippy-geniuses have had their free corporate snacks reduced and many of the famous Google perks cut back. Even with Google adding more and more excellent web tools that has not kept their stock from falling

from \$700 a share in January to around \$320 this week.

With the loss investment income we had to move fast to start our new business to make up the difference. To efficiently calculate the estimate cost/benefit analysis I put together an Excel spreadsheet to help model and quickly evaluate some real estate deals that could generate revenues.

That is when I found another great Google tool called Google Docs to host my online real estate analysis Excel spreadsheet. This was critical to have access to at all times from many places on numerous computers. I was leery of just copying the latest spreadsheet around between laptops and my office desktop, so I uploaded the spreadsheet to Google Docs and used that one from where ever I was.

Google Docs provides free online spreadsheets, documents, spreadsheets, and forms that can be uploaded, edited, and even shared to other collaborators. This enabled me to login into my Google Docs account, add a new house to the list, and then my wife could see the numbers like current property taxes, expected rent, bidding price, appraised price, and our golden number - Return On Investment (ROI).

If you are about to buy a computer but cannot afford a new

copy of Microsoft Office then check out Google Docs since it can import and export MS Excel, Word and even PowerPoint files. In other words you can use Google Docs to upload, compose, edit and store all of your spreadsheets, documents, and presentations free of charge.

With the financial and political doom and gloom gathering this fall I visited one of my favorite Web sites AmmunitionToGo.com, which is housed right here in Washington County, to stock up on what has become a very good investment. With Obama's negative 2nd Amendment position, ammunition sales jumped 400 percent in one day on the

Wednesday after the election was over. I was there at AmmunitionToGo.com warehouse when John the owner was debating shutting down the Web site due to overwhelming demand.

Bottom line: 2009 will be a wild and wooly year so utilize Google's new online tools to keep up on the financial rollercoaster and our ever changing world.

Next week's column: Virus attacks!

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