



# FINANCIAL PREPAREDNESS

*"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen*

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## Spreadsheets

Before I was old enough to drive, my dad and I took a course on [Lotus 1-2-3](#) at our local community college. I immediately recognized the raw power of spreadsheets. For decades, this "spreadsheet poet" has used them to organize various data sets in my life.

I recently got into growing houseplants as a hobby (which I'll write about soon) and quickly realized that there was a lot of different information about each plant and its pot. My wife asked me a dumb question: "You're not using a spreadsheet to track all of that, are you?" *Of course* I was; how else would I keep track of it all?

A few years ago I was excited to learn that there's an [annual World Cup for spreadsheet users!](#)

For many years I used [Libre Office's](#) spreadsheet (and before that [Open Office](#)), both of which are open source, private and free. It can be somewhat cumbersome to use, however, so some months ago I did a deep dive into the many new spreadsheet options, many of which offer a novel approach.

After a thorough review, I decided to stick with [Google Sheets](#), which I've been using for years to track about 2,500 stocks from around the world. It's easy to use, powerful,

beautiful, and I can share my spreadsheets with other people. One of its most useful features is Conditional Formatting, which causes a cell (or the text in a cell) to change color as it moves through a range of values. This helps draw my attention to the cells that really need it at that moment, in a sea of data.

| Product Image | Marketplace | Title                                  | SKU            | ASIN    | FNSKU   | Fulfillment Method | Amazon Price | Current Stock |
|---------------|-------------|----------------------------------------|----------------|---------|---------|--------------------|--------------|---------------|
|               | US          | Shiba Perfect Portion                  | 10192280       | B075QK5 | X475QK5 | FBA                | = 29.99      | 70            |
|               | US          | McNeil's Cattle 1524                   | 1524           | B0000X8 | X0400X8 | FBA                | = 29.99      | 45            |
|               | US          | Furhaven Pet Dog Bed                   | 6543707BX      | B074F2G | X474F2G | FBA                | = 26.99      | 124           |
|               | US          | Nina Osseson By Osh                    | 67331          | B0711TG | X4711TG | FBA                | = 21.99      | 341           |
|               | US          | GoTag Stainless Steel                  | 799065         | B0141GV | X0411GV | FBA                | = 29.99      | 50            |
|               | US          | Milk-Bone Flavor Snai                  | 799065         | B000B82 | X040B82 | FBA                | = 24.50      | 392           |
|               | US          | Advancing in 4-Dimes                   | 65333789       | B004GNG | X044GNG | FBA                | = 18.99      | 774           |
|               | US          | Taste of the Wild High                 | 9567           | B0719TG | X4719TG | FBA                | = 24.50      | 21            |
|               | US          | Earth Rated Dog Wipe/Wipe 100-CROOM-UP | 9567           | B07NHL3 | X47NHL3 | FBA                | = 18.99      | 224           |
|               | US          | Hertex Self-Cleaning FBA 601514705702  | 60022PI        | B0022PI | X0422PI | FBA                | = 23.99      | 1192          |
|               | US          | Cleanfresh 99% Dust f                  | GL-Q-LID-P-SLV | B000QEE | X040QEE | FBA                | = 18.99      | 121           |
|               | US          | Dog Pooping Gadget - f                 | TC01           | B00PQZT | X04PQZT | FBA                | = 23.99      | 278           |
|               | US          | Rachad Ray Nutrish f                   | TC02           | B079F2V | X479F2V | FBA                | = 21.99      | 150           |
|               | US          | Dog Chew Toy                           | EB-WL-01       | B093JNG | X493JNG | FBA                | = 129.99     | 45            |
|               | US          | Dog Chew Dog Bed                       | OC-ERG-32      | B07H9QT | X0032QT | FBA                | = 18.99      | 300           |
|               | US          | Adjustable Dog Bed                     | MG-SS-32       | B07J9QT | X0032QT | FBA                | = 24.99      | 120           |
|               | US          | Retractable Dog Leash                  | YM-AL-04       | B06K1QT | X0044QT | FBA                | = 22.00      | 89            |
|               | US          | Dog Waste Dispenser                    | NC-HIP-85      | B06L3QT | X0055QT | FBA                | = 34.99      | 209           |
|               | US          | Slow Feeder Dog Bowl                   | LB-SM-04       | B07MSQT | X0055QT | FBA                | = 18.00      | 25            |
|               | US          | Dog Poop Scoop                         | DB-ADJ-07      | B09N4QT | X0090QT | FBA                | = 15.99      | 480           |
|               | US          | Dog Grooming Brush                     | KB-MCH-08      | B08PSQT | X0090QT | FBA                | = 12.99      | 500           |
|               | US          | Dog Grooming Clippers                  | CP-WL-09       | B0798QT | X0100QT | FBA                | = 25.99      | 150           |
|               | US          | Dog Shampoo                            | RB-SET-10      | B0798QT | X0110QT | FBA                | = 14.99      | 300           |
|               | US          | Dog Training Pads                      | OO-AS-11       | B088RQT | X0130QT | FBA                | = 45.99      | 85            |
|               | US          | Interstate Dog Pads                    | PS-18K-12      | B0779QT | X0130QT | FBA                | = 15.99      | 180           |
|               | US          | Squeaky Dog Toy Set                    | YO-EL-13       | B09Y1QT | X0160QT | FBA                | = 38.99      | 120           |
|               | US          | Dog Radiant Eternes                    | VY-EL-14       | B09W1QT | X0160QT | FBA                | = 11.99      | 160           |
|               | US          | Grain-Free Dog Treats                  | PL-MF-15       | B0713QT | X0150QT | FBA                | = 27.99      | 160           |
|               | US          | Dog Car Seat Cover                     | FT-VT-15       | B0998QT | X0170QT | FBA                |              |               |
|               | US          | Portable Dog Water B                   | MG-CR-17       | B0825QT | X0180QT | FBA                |              |               |
|               | US          | Reflective Dog Collar                  | LS-AL-18       | B0746QT | X0190QT | FBA                |              |               |

Another game changer for me (and my investment advisory business) was when I started using APIs to continuously update data from the stock market, which also affected other cells in the spreadsheet (such as ratios). I still have to spend a lot of time manually entering data (much of which is qualitative), but APIs have dramatically reduced the amount of time I have to spend entering quantitative data.

Perhaps the feature that I love most about spreadsheets is their customizability. I can add new rows or columns on the fly, attach a note or hyperlink to a cell, bold or italicize the font in various cells, create new pages and link them to data on other pages via formulas, etc. It's like Heaven for my left-dominant brain, as it makes everything orderly, trackable and analyzable.

I highly recommend that you look for ways to incorporate spreadsheets into your life more often.

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