

Lcbs-2024-05-01-LivingTheLaptopLife.pdf

DISCLAIMER - I am not a Financial Advisor and do not work for any Brokerage Firm. The opinions given are my own and are not to be used as professional advice. These are my findings and can hopefully help you make informed decisions on investing. Consult a Broker or Lawyer before making any investment.

## Living the Laptop Life

What comes to your mind when you think of the laptop life? Depending on your age, I figure it could mean a lot of things. If very young, it may not hold the same high value as it does in my advanced age. But would it not be great to run your whole life with just a simple laptop and be able to travel and do what you desire? With the internet available almost everywhere nowadays, there is little you could not do with a laptop. If you have cell service, you can toggle your cellphone and use it for wireless connectivity.

You can find things you need on eBay or Amazon and have them delivered to your current location. Life could not be much simpler, which ties to our blog site <u>LifeCanBeSimple.net</u>. Being free to travel and do what you want has to be close to the ideal situation.

I have thought a lot about what my perfect retirement life would be like. After some reflection, I think my current life might be close to what I would consider the perfect retirement. To only work a few days a week and have money to do what I want to do, that sounds very ideal to me. To live a full life, we need to be able to do several things. No life is worth living without a close relationship with God.

In Master Successful Personal Habits by Zig Ziglar, Zig Ziglar says that when you have your eternity set knowing Jesus Christ as your Lord and Savior, the rest of this life is a piece of cake. I totally agree with his assessment.

Having good relationships with your family is high on my priority list. Good health is a blessing from God. And to be able to travel and handle all my investments easily makes living the Laptop Life a perfect way to have all things in control.

With the right laptop and setup, you can monitor your investments and do all the needed research on new investments. I love the research available on Schwab Investments and Fidelity Investments. I did articles on both of those and explained what I loved most about them.

## My Favorite Brokerage: Fidelity Investments

## **Schwab Investments**

My favorite website to give me leads on Preferred Stocks and Closed End Funds is the <u>Preferred Stock Channel</u>.

Each week I take the Preferred Stock Channel's best Preferred Stock list showing the 10 top highest returns and review them for those that are quality companies just out of favor with the market. Don't get wrapped up in the one with the highest paying dividends.

Be sure that the stock is being sold at a discount to par value (below \$25 per share) and paying above 10% in dividends based on lowered value.

This is all explained in the article **Understanding Preferred Stocks**. (click here)

My laptop of choice in 2024 is the Dell Latitude 7420 with the Intel Eleventh gen Core I7 Processor. I use the various laptops I have for sale on eBay, so the one pictured at the top of this article is a 16gb model with 512gb SSD.

Memory on this model is not upgradeable, so always buy the amount of memory you need. I explained about how my grandson Paul Culver, and I refurbish and sell these Dell Laptops on our <u>Internet Direct eBay store</u>.

Each year I move up another year or two to the next I7 generation. I really love the 7420 2 in 1 Model. It is lightweight and very efficient. It has a 14" screen which I find ideal. Sometimes I use the 12.5" models or the 13.3" models, but the 14" is my favorite screen size. Large enough to read, but the laptop is slim and trim with minimal weight. (Approximately 2 3/4 lbs.)

I upgraded to Windows 11 about 18 months ago and am very pleased with Windows 11. I can move back and forth between it and Windows 10 easily now. If you are familiar with Chromebooks, I think they designed Windows 11 around that concept.

Below is how my start window appears on my work laptop. I do most of my Visual Programming using various Visual Studio Versions. I do computer consulting work in my business focused on programming and networking.



I write a lot of articles for my blog, so I need the ability to jot down notes when I think of them, whether working on my laptop, my backup living room laptop (also a Dell 7420 2 in 1 Latitude), or my Google Pixel 5 cell phone.

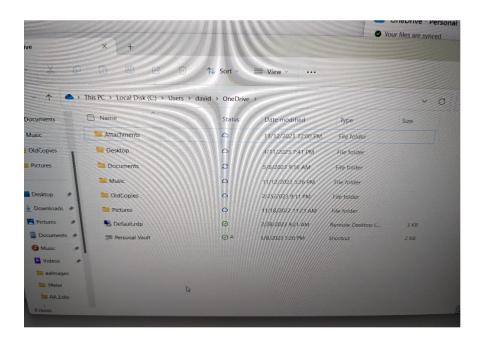
I accomplish this by using Microsoft OneDrive.



You find the OneDrive icon on the right side of the taskbar. The little cloud is OneDrive. You must have a Microsoft Account to use OneDrive. You can setup one for free and you get 10gb of free space. If you purchase the Office 365 package like I do yearly for \$65, you get 1TB of space. (That is 1000 GB).

I have tons of stuff on my OneDrive, and I have yet to use up 10gb. When you setup OneDrive, there are many options as to whether to keep the files on both your laptop or in the cloud. Normally you have a local copy in your USERS file in the OneDrive directory. You can mark directories to always maintain a copy of files on the local drive.

On all my websites and documents, I keep a local copy. This is your decision. By having your files on OneDrive, you have multiple copies of your documents and pictures and they are available on all your devices including your smart phone.



What is great is I can start an article like I did today on my work laptop, and then come in and continue working on it on my living room Laptop.

If you have never used OneDrive, I urge you to try it. Google offers Google iDrive as an alternative. If you use a Chromebook, it is a good alternative. I don't have the costs to compare it with OneDrive.

Back when I started working with computers, we had a room full of equipment that had only 8K of memory that cost over \$100,000. Nowadays, you can get 128gb of Ram on a cell phone. Things have changed tremendously, and we have so much flexibility today.

If you write or use a computer at work, consider using a laptop. It will give you a lot of flexibility and takes up almost no room. I will plug the Dell Latitudes as a great value for the money. We normally have 30 to 50 different configurations listed for sale on our <u>eBay Store</u>.

**Investment Articles** 

**Minimalism Articles** 

Internet Direct Laptops