

# **SetBilder**

Vintage Card Collecting User Guide



What started out several years ago as simply a way to keep track of the costs and approximate values for my 1955 Topps Baseball set has since evolved into an elegant application that can track virtually everything there is to know about each card in a given vintage set. You will be able to see at a glance:

- the 3<sup>rd</sup> party grade and grader for each card in your set along with the total number of cards for each 3<sup>rd</sup> party grade and grader.
- the Certification Number of each 3<sup>rd</sup> Party graded card.
- the Opinion grade for each card in your set along with total number of cards for each opinion grade designation.
- the average grade of all cards in your set along with a weighted average grade of all cards in your set.
- the approximate value of each card in your set along with the approximate total value of all the cards in your set.
- the total cost of all cards in your set along with the average cost per card.
- the individual centering values of each card in your set along with the average centering values. for all cards in your set.
- the total number of cards you have acquired, and the total number of cards still needed to complete your set.
- the results of any attempted crossover from one TPG to another TPG for each individual card as follows:
  - (-) Crossed to a Lower Grade (or Did Not Cross)
  - (=) Crossed to an Equal Grade
  - o (+) Crossed to a Higher Grade

#### **Prior to Populating Your Set**

Before getting started it is assumed that you have completed the following:

- you have created and are using a Working Set copy of your SetBilder Master workbook.
- you have verified that values are shown in the NRMT column of your Working Set.
- you have allowed "Enable Content" in your Working Set workbook.

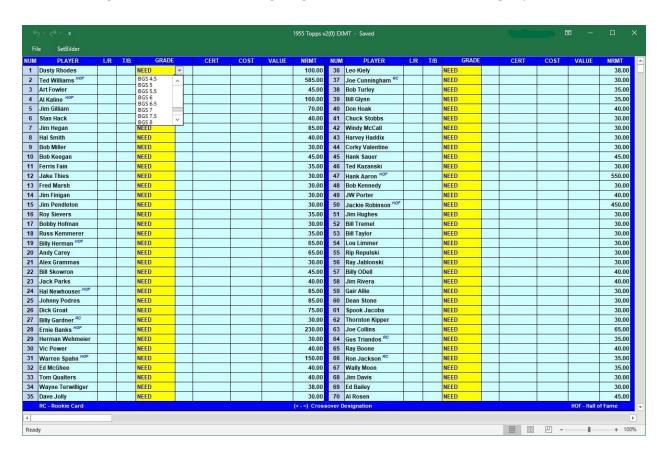
The "Enable Content" warning is simply alerting you to the fact that SetBilder has underlying programming and is not a regular Excel Spreadsheet. This will need to be done the 1<sup>st</sup> time (only) that you open a new workbook or a copy of an existing workbook.



#### **Populating Your Set**

Clicking on "NEED" will display a Drop-Down box that contains every possible grade by the top 3 grading companies. These are SportsCard Guaranty Corporation (SGC), Professional Sports Authenticators (PSA), and Beckett Grading Services (BGS). There is also a designation for "OTHER" 3<sup>rd</sup> Party Grading Companies and a designation for your Opinion Graded cards from POOR thru NRMT.

All calculations, summarizations and reporting functions are dependent on the values in the "Grade" column and a grade must be the first thing assigned to each card before entering any other card data.



Selecting a grade will automatically generate a card value based on the selected grade and the values contained in the Price Guide file. As you populate your set keep in mind that selecting "NEED" effectively <u>deletes</u> the existing card and clears all related data fields for that particular card.

Instead of selecting a grade from the Drop-Down list – you are free to type in the grade desired. If you choose to type in the grade – your entry must match exactly one of the grades in the Drop-Down list. For example, a PSA 7 graded card must be entered as "PSA 7". Non- matching freestyle entries (such as PSA7, PSA NRMT, PSA NMT, etc.) will be rejected.

Note that for some higher end grades - SetBilder may return "MARKET" in the VALUE column. This is due to high end card values that do not have readily available sales data. See the "Global Adjustments for Card Valuations" section starting on Page 11 for more information.

There are 5 information fields available for each card after selecting a grade. These entries are:

L/R — Used to record the Left to Right centering values for each card. Centering values can be entered using either the Drop-Down list or entered Freestyle. The Drop-Down L/R list provides every possible centering value (0/100 thru 100/0) in increments of 5. If entering freestyle keep in mind that your entry will need to be in increments of 5 (65/35, 30/70, 50/50, etc.). The values entered here will be used in calculating an overall Side to Side Centering Average for all cards on the Summarization screen.

T/B — Used to record the Top to Bottom centering values for each card. Centering values can be entered using either the Drop-Down list or entered Freestyle. The Drop-Down T/B list provides every possible centering value (0/100 thru 100/0) in increments of 5. If entering freestyle keep in mind that your entry will need to be in increments of 5 (65/35, 30/70, 50/50, etc.). The values entered here will be used in calculating an overall Top to Bottom Centering Average for all cards on the Summarization screen.

Note on centering values - Typically I scan my cards and then use JRuler to measure the borders of each card based on pixels. Simple math then provides a Left to Right percentage value (Left Side Value / (Left Side Value + Right Side Value)) = Centering Value. If the resulting centering value of that calculation is not an exact multiple of 5 - I simply round the number either up or down to the closest 5-point mark (i.e. 43/57 becomes 45/55 and 42/58 becomes 40/60). Whether or not you use a measuring tool or just "eye ball" the centering values - the resulting summarization will provide useful information.

**CERT** – Used to record the Certification Number assigned by the 3<sup>rd</sup> Party Grader as indicated on the TPG slab. This field is a freestyle entry and can contain any value that you wish to enter.

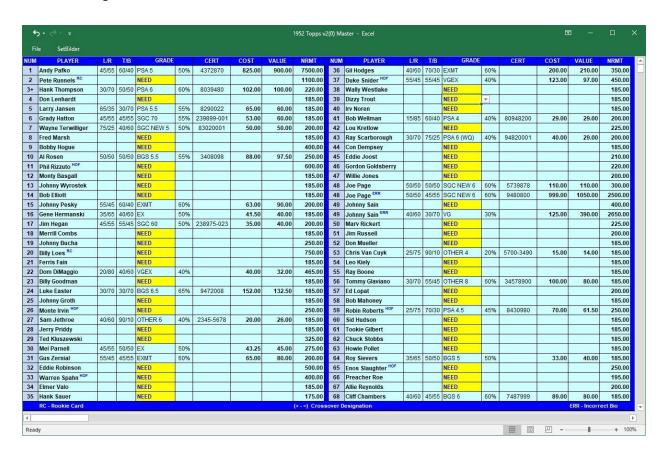
**COST** – Used to record the price you paid for each card and to do the calculations for "Total Cost" and "Average Price Per Card" on the Summarization Screen. This field can contain any numeric value that you wish to enter.

**NUM** – The card number in the "NUM" column contains a Drop-Down List that can be used for tracking Crossover results. There are four possible choices here. Using card number 123 as an example:

- Card Number (123) Indicates that that card number 123 has not been sent in for crossover review or that a crossover review result has not been entered. This is the default format of the card number.
- Card Number Minus (123-) Indicates that that card number 123 was sent in for a crossover review and was returned with a lower grade designation or the card was returned as "Did Not Meet Minimum Grade" (i.e. SGC 84 came back as PSA 6).
- Card Number Equals (123=) Indicates the card was sent in for a crossover review and was returned with an equal grade designation (i.e. SGC 84 came back as PSA 7).
- Card Number Plus (123+) Indicates that card number 123 was sent in for a crossover review and was returned with a higher grade than the original grade designation (i.e. SGC 84 came back as a PSA 7.5).

Feel free to use or not use the **NUM** options for crossover results as they were created to simply provide a reminder to you and are not part of the overall set summarization. This option was added as I found myself losing track of the results obtained on Crossover submittals.

As you Populate the workbook with your card grades and other related data, your set should begin to look like something similar to this:



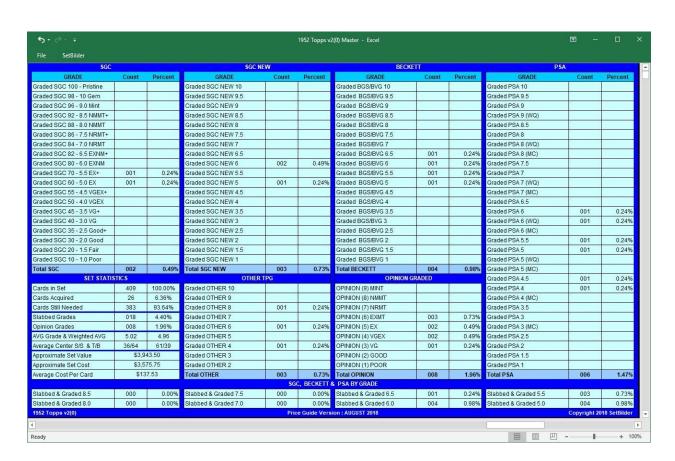
#### **Summarization and Set Statistics**

The Summarization and Statistics screen is located by clicking the bottom scroll bar to the right. Here all summary set data is calculated based on the information that you have entered for each card. Depending on the amount of detail that you have entered for each card, this summarization can provide a very useful overall view and analysis of your set.

The information contained on the Summarization/Statistics screen is:

- the **TOTAL** number of cards you have currently acquired in your set along with the total number of cards still needed to complete your set.
- the **AVERAGE GRADE** of all cards in your set based on the weight (importance) of all cards being equal across all grades. Simply a math calculation based on the grade entered for each card.
- the **WEIGHTED AVERAGE** grade of all cards based on SGC's published weighting values for each individual card in the set. This calculation takes into consideration the rarity and importance of

- each card as compared to all others in the set (i.e. a Koufax Rookie card is weighted higher in all grade levels when compared to a common card in equivalent grade levels).
- the **AVERAGE CENTERING** value Side to Side (S/S) and Top to Bottom (T/B) of all cards in your set. Note that the Side to Side calculation is based on the overall centering of cards across the set and not necessarily absolute Left to Right Values. For example, in the summarization shown below, we see a value for S/S (Side to Side) listed as 46/54. This number indicates that the overall set centering leans towards larger Right borders. Note that there are probably still cards in the set that are off center from Left to Right. The S/S calculation takes into consideration both Left to Right values and Right to Left values in order to provide an average off-center value. Obviously, with 50/50 being the center of the universe the closer to that number we can get here the better.
- the APPROXIMATE SET VALUE based on the current Price Guide value for each individual grade and card. The term "Approximate" is used as you may have cards that "MARKET" for the card value. See sections "Adjustment 3 SetBilder Price Guide Table" and Adjustment 4 SetBilder Price Guide File" on pages 15 thru 17 for designating custom values on "MARKET" value cards. If none of your card values show as "MARKET" then this number accurately reflects the total Price Guide Value of your entire set. This number should be considered as the approximate "Break" value of your set.
- the **APPROXIMATE SET COST** based on the total sum of your cost entries. The term "Approximate" is used as the result is only as accurate as the values that you enter (or don't enter) for your individual card costs.



- the AVERAGE COST PER CARD based on the total sum of your cost entries divided by the total number of cards acquired.
- the **TPG OVERALL TOTAL COUNT & PERCENT** for each different grade range by each of the major 3<sup>rd</sup> Party Graders (Beckett, PSA, SGC) in your set.
- the **TPG MIDGRADE TOTAL COUNT & PERCENT** for all major 3<sup>rd</sup> party grades in the Range of 5 (EX) thru 8.5 (NM-MT+). These numbers may or may not reflect the total number of all 3<sup>rd</sup> party graded cards in the set. It only reflects the count of Beckett, PSA, and SGC Graded cards that are in the 5 (EX) thru 8.5 (NM-MT+) grade ranges.
- the **OPINION GRADED -TOTAL COUNT & PERCENT** for each different Opinion grade in your set.
- the **CURRENTLY INSTALLED VERSION** of the SetBilder Price Guide is displayed at the bottom of the Summarization screen.

#### SetBilder Menu

The SetBilder Menu provides additional functionality for the management of your set workbook(s).



#### **Save This Set As**

The "Save This Set As" function will save a copy of the currently open workbook under a new name. This function is useful when creating "working set" copies of the Master workbook to accommodate a different version of your set. (NRMT Set, EXMT Set, Primary Set, etc.). It can also be utilized in any existing SetBilder workbook in order to create a duplicate copy of that workbook.

The process for saving a copy is:

- Open the Master workbook or Set workbook that you wish to duplicate.
- Click on SetBilder Menu > Save This Set As.
- You will be presented with a "Save As" dialog box which shows a pre-populated suggested workbook name consisting of (Set Name, Version Number, and "Your Desc"). For example, "1955 Topps v2(9) Your Desc".
- Modify the "Your Desc" portion of the name to something that is relevant to the new set. It is recommended that you leave the Set Name and the Version Number as shown so that the new workbook can be easily identified.
- Click "Save".
- The new workbook is both opened and saved into your SetBilder Folder. The original workbook, where you selected "Save As", is not harmed and will be left intact.

#### **Print Set No Cost Values**

The "Print Set No Cost Values" function will print an exact copy of your set including all cards and summarizations EXCEPT the values for your cost entries will be shown as blank. I have found that it is useful, at times, to be able to print a complete set listing but not include personal cost information. If your PC has "Print to PDF" capability, which is available in Windows 10, this function will also allow you to save an electronic PDF version of your set workbook.

#### **Print Set Include Costs**

The "Print Set Include Costs" function will print an exact copy of your set including all cards and summarizations including values for your Costs. If your PC has "Print to PDF" capability, which is a feature in Windows 10, you can save a PDF file version of your set workbook.

#### **Update Price Guide Version**

Price Guide Updates will periodically be made available in the form of a Price Guide Update file. Additionally, your original Download Package will probably not contain the latest version of the Price Guide. Price Guide Updates can be downloaded free of charge from the SetBilder Web Site by navigating to the "Versions" page at <a href="SetBilder.com">SetBilder.com</a>. Run this function from any workbook to update your existing Price Guide.

The process for updating your existing Price Guide file to a newer version is:

- Download the latest Price Guide Update File for your set, from the "<u>Versions</u>" page of the SetBilder website.
- Click on the SetBilder Menu in any one of your working sets and select "Update Price Guide Version"
- You will be presented with a "File Open" dialog box.
- Navigate to and Select the Price Guide Update File that you want to import.
- The system will check to verify that the Price Guide Update file that you selected is compatible with your current Price Guide file. If it is not you will be alerted, and the process will be cancelled without affecting any of your files.
- A dialog box will ask you to verify that you want to update your Current Price Guide with the
  Updated Price Guide. Your choices here are to "Confirm" the Price Guide Update or to "Cancel"
  the process.
- Upon completion of the update <u>ALL</u> of your same year/same set workbooks will immediately reflect the updated Price Guide values.
- You can verify the Price Guide version installed by scrolling to the Summarization screen where the current Price Guide Version is displayed at the bottom of the screen.

### **Copy Table Changes**

Run this function from the SetBilder Master Workbook to copy your customizations of the SetBilder Valuation Tables to your existing Working Sets. Valuation Table customizations are described in the next section — "Global Adjustments for Card Valuations". You will also use this function to copy your existing Master Workbook table customizations over to a new Master version (update) before migrating existing Working Set workbooks to the Updated Version.

Having edited the SetBilder Value Calculations Table(s) in your Master Workbook, the process for copying these changes to other workbooks is:

- Close all other currently open Working Set workbooks.
- Click on the SetBilder Menu and select "Copy Tables to Working Set".
- You will be presented with a "File Open" dialog box.
- Select an existing Working Set workbook that you want to copy the changes to.
- The system will check to verify that the destination set that you select here is compatible with the Master Workbook (source) that you are running the process from. For example you cannot update a 1953 Topps Set using the 1955 Topps Master. You will be alerted if the system detects this error and the process will be cancelled without changing any of your workbooks.
- The processing will copy all table changes from your Master Workbook to the SetBilder Working Set selected.
- You will be presented with a dialog box stating that the copy was successful.
- Run this function, from the SetBilder Master, for each one of your current SetBilder Working Sets.
- Use this function to copy your existing Master Workbook table customizations over to a new Master version (update) before updating existing workbooks to the newer version.

# **Update SetBilder Version**

Version updates provide new functionality, bug fixes, etc. You are eligible for any new version based on your fully licensed version of SetBilder. Version updates will be provided to you in the in the form of a new SetBilder Installer.



## **Important**

If you have made changes to either the "3<sup>rd</sup> Party Grading Scale Table" or the "Lower Grade Cards Relative Value Table" in your existing SetBilder Master, then use the "Copy Table Changes" function to copy these changes from your Current Master Workbook over to the new Updated Master Workbook. This needs to be done before proceeding. The "Copy Table Changes" function is described below.

The process for updating your existing Working Set workbooks to the newer version is:

- Install the new SetBilder version using the Installer that you just received.
- Your New Master will then be in a folder on your Desktop.
- Close any currently open Workbooks.

- Open your new version Master Click on the SetBilder Menu and then select "Update SetBilder Version".
- You will be presented with a "File Open" dialog box.
- Navigate to and Select your existing Working Set that you want to upgrade to the new version.
- Click "Open" and SetBilder will import all data from the selected Working Set workbook into an updated version Working Set workbook.
- You will be presented with a "Save As" dialog box which shows a pre-populated suggested workbook name consisting of (Set Name, New Version Number, and "Your Desc"). For example, "1955 Topps v2(9) Your Desc".
- Modify "Your Desc" as needed to indicate the type of set that you are building. (Primary, EXMT, NRMT, etc.) Note that for reference the name of the working set that you opened and are upgrading is shown in the Title Bar of the "Save As" dialog box.
- You can modify the pre-populated workbook name to whatever you wish but best practice would be to leave the Set Name and the Version Number as suggested so that the new version workbook can be easily identified.
- Click "Save".
- The following precautions have been built in so that it is virtually impossible to destroy any of your existing data:

The "Update SetBilder Version" function simply copies your existing set data into an updated version workbook with a new name. No other files are affected and no data is deleted. Your original Working Set Workbook remains unchanged.



The "Update SetBilder Version" function will first check to verify that the Workbook that you select (source) is compatible with the new Version Master Workbook that you are running the process from. For example - you cannot update a 1953 Topps Set using a 1955 Topps Master. You will be alerted if the system detects this error and the process will be cancelled without modifying any of your workbooks.

Additionally, you will be given the option to "Cancel" the process on both the Open File dialog box and the Save As dialog box. Clicking "Cancel" at either of these points will end the function leaving all workbooks involved unchanged.

Upon completion of the "Update SetBilder Version" function you should now see both the original version and the updated version of the selected workbook. Once you are satisfied that the existing workbook has been updated successfully – you can safely delete the older version Working Set and the older version SetBilder Master.

#### **Reset Tables to Default Values**

Run this function from any Working Set or the SetBilder Master to reset the internal valuation tables back to default values. Valuation Table customizations are described in the next section – "Global Adjustments for Card Valuations".

### **Backup Your Stuff**

Don't forget to do periodic backups of your Working Sets as these contain card data and table customizations exclusive to you. The data contained in your Working Sets is impossible to restore without a backup. I typically have at least 2 backups of each Working Set - one on a local flash drive and another stored in the cloud or other offsite location. Mater Workbooks are fairly easily replaced but any customizations you have made will need to be reentered so it doesn't hurt to back these up also.



# Test Drive Now?

Having read this far you have all the information that you need to understand the basic functionality and the use of SetBilder. It is recommended that you stop here and begin to populate your set – if you haven't done so already.

The following section contains details on custom valuation adjustments that will allow you to tailor SetBilder card valuations to match your personal preferences, if desired. Continue from here once you have become acquainted with the basic functionality in SetBilder.

# **Global Adjustments for Card Valuations**

Determining the true value for any collectible is an inexact science at best. The card values in the SetBilder Price Guide File are based on several sources of sales information but ultimately true card values are always determined by what someone is willing to pay for a given card - at a given moment in time. The purpose of displaying a value is to give you a "ballpark" idea of what each one of your individual cards is worth based on recent sales data.

The default value calculations have served me well for many years - it is suggested that you refrain from "tweaking" the system too much until you have had a chance to observe the valuations returned over a substantial period of time. Having said that – the following adjustments will allow you to "Fine Tune" the valuation system to match your personal preferences.

# Adjustment 1 – 3<sup>rd</sup> Party Grading Scale Table

#### **TPG Card Value Calculations Relative to Other TPGs**

As 3<sup>rd</sup> Party Graded Card values are largely based on the current sales data for PSA Graded Cards, there is much discussion as to the actual value for cards graded by companies that <u>are not</u> PSA. Additionally, PSA graded cards with a qualifier (WQ) are valued significantly less than the same grade without a qualifier.

I have compensated for this by building a "weighting" system based on both the 3<sup>rd</sup> party grading company and the presence of PSA qualifiers.

The default SetBilder 3<sup>rd</sup> Party Grading Scale Table calculates individual card values as follows:

- PSA, SGC, SGCNEW & BGS graded cards will return identical values for all "Non-Qualifier" grade levels.
- Starting with Grade 4 (VGEX) and continuing thru Grade 10 (GEM) all cards designated as TPG
  "OTHER" will return values equivalent to 2 full points lower than the 3 major grading companies.
   For example a card designated as OTHER 7 (NRMT) will return a value equivalent to a PSA 5 (EX).
- PSA Graded cards with a qualifier (WQ) will return values equivalent to a grade 2 full grade points lower. For example a PSA 7 (OC) card will return a value equivalent to a PSA 5 (EX). In selecting a grade PSA (WQ) is used to denote cards that are designated as OFF CENTER (OC), PRINTER DEFECT (PD), STAIN (ST), & MARK (MK).
- PSA Graded cards with a Miscut (MC) qualifier will return values equivalent to a grade 3 full points lower. For example a PSA 7 (MC) card will return a value equivalent to a PSA 4 (VGEX).

Having the (MC) qualifier on a PSA slab is almost like the "Kiss of Death" and pricing data for (MC) cards reflect very low sale prices. On PSA's website - Miscut (MC) cards are listed under the heading of "No Grade Definitions" stating that:

"If the grade of your card is listed with one of the following grades, this card was determined to be ungradable for the following reasons." **"N-8 Miscut** - This term is used when the factory cut is an abnormal cut. You will not be charged the grading fee.

• The table below illustrates the wide range of values returned based on the default settings, the presence of PSA Qualifiers, and the 3<sup>rd</sup> Party Grading Company.

NUM	PLAYER	L/R	T/B	GRADE		CERT	COST	VALUE	NRMT
31	Warren Spahn HOF	55/45	45/55	PSA 7	70%			150.00	150.00
31	Warren Spahn HOF	55/45	45/55	SGC 84	70%			150.00	150.00
31	Warren Spahn HOF	55/45	45/55	SGCNEW 7	70%			150.00	150.00
31	Warren Spahn HOF	55/45	45/55	BGS 7	70%			150.00	150.00
31	Warren Spahn HOF	55/45	45/55	OTHER 7	50%			40.00	150.00
31	Warren Spahn HOF	55/45	45/55	PSA 7 (WQ)	50%			40.00	150.00
31	Warren Spahn HOF	55/45	45/55	PSA 7 (MC)	40%			26.00	150.00

As you may disagree with the default settings used for calculating pricing based on the Third Party Grading Company or PSA Qualifier - you can modify the parameters used for those calculations. If you choose to modify the **3**<sup>rd</sup> **Party Grading Scale Table** - note the following:

- Changes to the 3<sup>rd</sup> Party Grading Scale Table can be made either individually in each one of your Working Set workbooks or in your Master Workbook or both.
- By making the changes in your Master Workbook any <u>new</u> Working Set Workbooks created from that Master Workbook will automatically contain the changes.
- If you make the changes in your Master Workbook you can use the "Copy Table Changes" function in the SetBilder Menu to copy your changes to your Working Set workbooks OR you can manually make the changes in each one of your Working Set workbooks.
- By scrolling to left-most screen and then scrolling down in your workbook you will see the 3<sup>rd</sup>
   Party Grading Scale Table.
- The values in the "Factor" column can be changed using the Drop-Down List.
- Factor values are in the range of 10 (POOR) to 100 (GEM) in increments of 5.
- Each change of the Factor value by 5 either up or down, represents a 1 grade level or a ½ point change in the valuation calculation either up or down.
- The "Reset Tables to Default Values" function located in the SetBilder Menu, will revert any workbook 3<sup>rd</sup> Party Grading Scale Table changes back to their default values.
- A Note on GAI Graded Cards In the early builds for SetBilder I had included a separate category for GAI Graded Cards on the Summarization Screen as they were very well respected at one time. With the demise of the original company the bottom has fallen out on GAI Graded cards and they are now relegated to OTHER TPG status. If you do have some GAI graded cards, I would recommend that you send them in for crossover to any of the 3 major TPGs. I have been pleasantly surprised at most of my original GAI crossover returns and GAI Slabs with the "1st Graded" designation generally have done better than expected.

#### The Default Values for the 3<sup>rd</sup> Party Grading Scale Table are shown here

Grade	SGC	PSA	Factor
NEED			0
POOR	10	1	10
PSA 1			35
SGC 10			10
BGS 1			10
SGC NEW 1			10
FAIR	20	1.5	15
PSA 1.5			15
SGC 20	-		15
BGS 1.5			15
SGC NEW 1.5			15
GOOD	30	2	20
PSA 2			20
SGC 30			20
BGS 2			20
SGC NEW 2			20
OTHER 2			10
GD-VG	35	2.5	25
PSA 2.5			25
SGC 35			25
BGS 2.5	4		25
SGC NEW 2.5			25
VG	40	3	30
PSA 3			30
PSA 3 (MC)			10
SGC 40			30
BGS 3	1		30
SGC NEW 3			30
OTHER 3			15
VG+	45	35	35
PSA 3.5			35
SGC 45			35
BGS 3.5			35
SGC NEW 3.5			35
VGEX	50	4	40
PSA 4			40
PSA 4 (MC)	0		10
SGC 50			40
BGS 4	0		40
SGC NEW 4			40
OTHER 4	80	80	20

Grade	SGC	PSA	Factor
VGEX+	55	4.5	45
PSA 4.5			45
SGC 55			45
BGS 4.5			45
SGC NEW 4.5			45
EX	60	5	50
PSA 5			50
PSA 5 (WQ)			30
PSA 5 (MC)			20
SGC 60			50
BGS 5			50
SGC NEW 5			50
OTHER 5		- 4	30
EX+	70	5.5	55
PSA 5.5			55
SGC 70			55
BGS 5.5			55
SGC NEW 5.5			55
EXMT	80	6	60
PSA 6			60
PSA 6 (WQ)			40
PSA 6 (MC)			30
SGC 80			60
BGS 6			60
SGC NEW 6			60
OTHER 6			40
EXMT+	82	6.5	65
PSA 6.5			65
SGC 82		- A	65
BGS 6.5			65
SGC NEW 6.5			65
NRMT	84	7	70
PSA 7			70
PSA 7 (WQ)			50
PSA 7 (MC)			40
SGC 84			70
BGS 7			70
SGC NEW 7			70
OTHER 7	1		50

Grade	SGC	PSA	Factor
NM+	86	7.5	75
PSA 7.5			75
SGC 86			75
BGS 7.5			75
SGC NEW 7.5			75
NMMT	88	8	80
PSA 8			80
PSA 8 (WQ)			60
PSA 8 (MC)			50
SGC 88			80
BGS 8			80
SGC NEW 8			80
OTHER 8			60
NM-MT+	92	8.5	85
PSA 8.5			85
SGC 92			85
BGS 8.5			85
SGC NEW 8.5			85
MINT	96	9	90
PSA 9			90
PSA 9 (WQ)			70
PSA 9 (MC)			60
SGC 96			90
BGS 9			90
SGC NEW 9			90
OTHER 9			70
GM-MT	98	9.5	95
PSA 9.5			95
SGC 98			95
BGS 9.5			95
SGC NEW 9.5			95
GEM	100	10	100
PSA 10			100
SGC 100			100
BGS 10			100
SGC NEW 10			100
OTHER 10			80

And finally, a thought on "Opinion" grades. Although SetBilder excels when dealing with 3<sup>rd</sup> Party Graded cards, you can also select from a range of "Opinion" grades (POOR 1 thru MINT 9) using the Grade Dropdown List when populating your set. Be aware that SetBilder will assume that your Opinion Grade is 100% accurate. The default values returned for Opinion Graded cards are identical to their default TPG (BGS, SGC, PSA) equivalents. Additionally, Opinion Grades are hard coded and cannot be adjusted in the factor column.

As you may be very good at consistently determining what a NRMT or better card looks like - after many years of looking at cards I know that I am not so my personal highest "Opinion" grade of any raw vintage card typically stops at EXMT (6).

# Adjustment 2 – Lower Grade Cards Relative Value Table Card Value Calculation for Low to Mid-Grade Cards



#### Note

This adjustment is not available for sets that <u>DO</u> have readily available pricing information for card values in the range of POOR (1) thru VGEX (4). Pricing information in the range of POOR (1) thru VGEX (4) is typically not found in any compiled format for Post War card sets from 1949 and later. PSA accounts for this by publishing the following general guidelines for valuations which have been adopted in SetBilder.

PSA VG-EX 4	valued at 60%-65% of the PSA 5 grade	*SetBilder default value is 65%
PSA VG 3	valued at 65%-75% of the PSA 4 grade	*SetBilder default value is 75%
PSA Good 2	valued at 65%-75% of the PSA 3 grade	*SetBilder default value is 75%
PSA PR 1	valued at 65%-75% of the PSA 2 grade	*SetBilder default value is 75%

The percentage values can be adjusted in order to change the calculation used to determine the values returned for POOR (1) thru VGEX (4) graded cards. These adjustments can be made by changing the "Percentage of Value" number in the **Lower Grade Cards Relative Value Calculation Table** which is located just below the "3<sup>rd</sup> Party Grading Scale Table".

LOWER GRADE CARDS RE CALCULATION	LAT	IVE VALUE					
Grade 4 Valued at what %	65	of Grade 5					
Grade 3 Valued at what %	75	of Grade 4					
Grade 2 Valued at what %	75	of Grade 3					
Grade 1 Valued at what %	75	of Grade 2					
PSA Published Standards	PSA Published Standards						
PSA 4 valued at 60%-65% of PSA	4 5 g	rade					
PSA 3 valued at 65%-75% of PSA 4 grade							
PSA 2 valued at 65%-75% of PSA 3 grade							
PSA 1 valued at 65%-75% of PSA 2 grade							

If you choose to modify the Lower Grade Cards Relative Valuation Table - note the following:

- Changes to the Lower Grade Cards Relative Value Table can be made to any Working Set Workbook.
- Values can be edited by clicking on the numeric percentage value and then selecting a new value from the Drop-Down List.
- Valid percentage values are in the range of 10 to 100 in increments of 5.

- Changing the percentage values for grades 2 thru 4 will also change the values returned for each of the associated ½ point grades (1.5, 2.5, 3.5, 4.5) as the ½ point value calculations are determined by the full point values calculation.
- Once you have made the changes in a given workbook, you can either use the "Copy Table
  Changes" function to update each one of your existing Working Set workbooks or manually
  update them as well.
- Use the "Reset Tables to Default Values" function in the SetBilder Menu if you want to revert your tables back to the default values.

Table Value changes are local to each workbook. Remember to either make changes to each individual working set workbook OR use the "Copy Table Changes" function to update other workbooks with your current changes if desired.



#### Note

Using the "Reset Tables to Default Values" function in the SetBilder Menu will revert <u>BOTH</u> the 3<sup>rd</sup> Party Grading Scale Table and the Lower Grade Cards Relative Value Calculation Table tables back to their original default values.

### Adjustment 3 – SetBilder Price Guide TABLE

#### Market Value for High End Graded Cards MINT+ (9.5) and GEM (10) Cards

Vintage cards rarely hit the upper end of a major 3<sup>rd</sup> Party grading scale especially when it comes to grades 9.5 (MINT+) and 10 (GEM). Because of this there is extremely limited, if any, consensus on the actual value for these superstar cards. Values are typically the market value as determined by "one off" sales at highend Auction Houses. SetBilder by default will return "MARKET" in the VALUE column for grades 9.5 (MINT+) and 10 (GEM as illustrated below.

NUM	PLAYER	L/R	T/B	GRADE		CERT	COST	VALUE	NRMT
123	Sandy Koufax RC HOF	50/50	50/50	PSA 9	90%			125000.00	2500.00
123	Sandy Koufax RC HOF	50/50	50/50	PSA 9.5	95%			MARKET	2500.00
123	Sandy Koufax RC HOF	50/50	50/50	PSA 10	100%			MARKET	2500.00

If you have a TPG graded card in either of these grades, then you obviously know what your "Market" value is based on your purchase price and you can edit the SetBilder Price Guide Table which is contained in your Working Set to reflect that value.

The SetBilder Price Guide Table can be found by scrolling to the right past the "Summary & Statistics" screen. Continue scrolling until you see the grade column headings for MINT+ 95 and GEM 100. You will see that each value for these grades is listed as "MARKET".

NRMT+	NMMT	NMMT+	MINT	MINT+	GEM		
75	80	85	90	95	100	JU	LY 2018
75.0%	80.0%	85.0%	90.0%	95.0%	100.0%		
140.00	200.00	475.00	1200.00	MARKET	MARKET	1	Dusty Rhodes
900.00	3000.00	6500.00	13500.00	MARKET	MARKET	2	Ted Williams
125.00	350.00	1000.00	4500.00	MARKET	MARKET	3	Art Fowler
225.00	550.00	1000.00	4000.00	MARKET	MARKET	4	Al Kaline
110.00	345.00	950.00	2400.00	MARKET	MARKET	5	Jim Gilliam
50.00	90.00	225.00	600.00	MARKET	MARKET	6	Stan Hack
190.00	650.00	1300.00	3500.00	MARKET	MARKET	7	Jim Hegan
115.00	400.00	950.00	2650.00	MARKET	MARKET	8	Hal Smith
45.00	75.00	165.00	425.00	MARKET	MARKET	9	Bob Miller
175.00	450.00	1100.00	2000.00	MARKET	MARKET	10	Bob Keegan
55.00	185.00	315.00	1250.00	MARKET	MARKET	11	Ferris Fain
45.00	75.00	165.00	425.00	MARKET	MARKET	12	Jake Thies

Locate the desired Card Number/Player and edit the "MARKET" value field to reflect your opinion on what the actual value should be. Make sure that your entry is a numeric value as ONLY numeric values will be included in the calculation for total value of your set.

Edits for "MARKET" value cards, in your Working Set(s), will remain intact unless/until you change them again. Future SetBilder Version updates <u>will not</u> overwrite your custom "MARKET" value edit(s) in the Price Guide Table.

Note that the total shown for "Approximate Set Value", on the "Summary & Statistics" page, <u>will not</u> Include any valuation for cards designated as "MARKET" value. The Summarization Screen will alert you to the existence of "MARKET" values in your Working Set with a message located just below the "Set Statistics" information box.

# Adjustment 4 - SetBilder Price Guide FILE

#### **Market Value for Designation for Special Case Cards**

On rare occasions there is no available pricing information for a given card in NMMT+ (8.5) or MINT (9) condition so these values are designated as "MARKET" in the Price Guide File. On even rarer occasions there is no pricing information available for a card graded in EXMT (6) thru NMMT (8) conditions. This typically means that the card in the designated condition has never been assigned a grade by any of the top 3 TPGs or if the card in the designated condition has been assigned a grade by any of the top 3 TPGs then there is no readily available online sales data for that card.

If you find that one or more of your cards is returning "MARKET" in the Value column, then you can edit that value in the **SetBilder Price Guide File** itself.

The process for adjusting these special case "Market" values is as follows:

- The SetBilder Price Guide File is located in the C:/SetBilder folder on your PC. (for example C:/SetBilder/ Price Guide 1955 Topps BB).
- Navigate to your Price Guide File and open by double clicking on it.
- Any card value with a designation of "MARKET" can be edited to reflect your opinion on the actual value of the card.
- Make your Edits carefully and then Save the modified Price Guide File (Save is located under the "FILE" Menu).
- DO NOT save the Price Guide File with a different name.
- DO NOT use the "Save As" function Use the "Save" function.
- DO NOT move the Price Guide File out of the SetBilder folder.
- Edits for Special Case "MARKET" value cards in the **SetBilder Price Guide** File will remain intact during any subsequent "Price Guide Updates" until such time as:
  - o you change them **OR**
  - o actual pricing data becomes available in a future Price Guide Update

#### **How It Works**

SetBilder was developed around four different concepts that interact with each other to provide a set building/tracking system that allows for a wide range of personal customization. The functionality of these concepts is described as follows:

#### **Master Workbook**

- Create Working Set copies from the Master Workbook using the "Save Set As" function in the SetBilder Menu. There is no limit to the number of Working Set copies created.
- Do Not use the SetBilder Master Workbook as a Working Set for your collection.
- Make changes to the "3<sup>rd</sup> Party Grading Scale Table" in the Master Workbook and then use the "Copy Table Changes" function to update your existing Working Set Workbooks.
- Make changes to the "Lower Grade Cards Relative Value Calculation Table" in the Master Workbook and then use the "Copy Table Changes" function to update your existing Working Set versions.
- Run SetBilder Version Updates from the Master Workbook SetBilder Menu to upgrade Working Sets to the latest version
- If you have made Table Changes in your current Master Workbook **AND** you have received an Updated Version Master Workbook Make sure that you use the "Copy Table Changes" function to copy your Table edits over to the New Mater before upgrading your existing Working Sets.
- SetBilder Price Guide File Updates can be run from the Master Workbook SetBilder Menu.

#### **Working Set Workbook**

- Working Set Workbooks are the primary workbooks used in building and tracking your set.
- Multiple Working Sets can be created to accommodate each different type of Same Year set that you want to build (EXMT, NRMT, TPG, etc.)
- Working Set copies created using the "Save As" function in the Master Workbook will inherit all values in the Master Workbook at the time of the Working Set creation.
- Edit "MARKET" values for Grades 9.5 and 10 in the Working Set Price Guide Table.
- Subsequent SetBilder Version Updates will not overwrite "MARKET" Value edits in your Working Set. All "MARKET" Value edits will remain intact unless/until you change them.
- SetBilder Price Guide <u>File</u> Updates can be run from any Working Set SetBilder Menu.

#### Price Guide File

- The Price Guide **FILE** is created during the SetBilder Install and is located on your C:/ Drive in the SetBilder folder.
- Can be updated periodically using the Update Price Guide function as updated pricing files are created and made available to you.
- Typically, does not contain editable values except in "Special Cases" where there is no existing sales data for a specific card grade and the card value is designated as "MARKET".
- Will normally be overwritten with pricing values when performing Price Guide Updates from the SetBilder Menu except for "Special Case" user defined values that have replaced "MARKET" designations.
- Custom values that you enter for "MARKET" values are typically not overwritten during Price
  Guide File Updates UNLESS previously unavailable pricing data becomes available and is added to
  a Price Guide Update.

## Price Guide Table (Post War Versions)

- The Price Guide **TABLE** Is located by scrolling to the right past the Summarization Screen.
- The Price Guide **TABLE** Is a Local Table specific to each Working Set Workbook.
- Pulls default data in real time from the Price Guide **FILE** for each card and each card grade in the range of 5 (EX) thru 9 (MINT).
- Calculates returned values for cards grading 1 (POOR) thru 4.5 (VGEX+) based on the values set in the "Lower Grade Cards Relative Value Table".
- Calculates returned values for cards grading 5 (EX) thru 9 (MINT) based on the values set in the "3rd Party Grading Scale Table".
- Allows user defined values for "MARKET" designations on cards grading 9.5 (MINT+) and 10 (GEM).
- "MARKET" value changes in the Price Guide Table are not overwritten during either SetBilder Version Updates or Price Guide File Updates – "MARKET" value changes will remain intact unless/until you change them.

#### **Price Guide Table (Pre War Versions)**

- The Price Guide **TABLE** Is located by scrolling to the right past the Summarization Screen.
- The Price Guide **TABLE** Is a Local Table specific to each Working Set Workbook.
- Pulls default data in real time from the Price Guide FILE for each card and each card grade in the range of 1 (POOR) thru 9 (MINT).
- Allows user defined values for "MARKET" designations on cards grading 9.5 (MINT+) and 10 (GEM).
- "MARKET" value changes in the Price Guide Table are not overwritten during either SetBilder Version Updates or Price Guide File Updates - "MARKET" value changes will remain intact unless/until you change them.



Located at the bottom of the Price Guide Table (scroll to the right) in each workbook you will find the calculations for the approximate break value for a complete set in each specific grade level. I added this calculation simply because it was too easy to not add it. I doubt that most people will end up with a complete set with each card in identical grades - but it is a bit interesting. This calculation was added in version 2(9).

#### In Closing

Thanks very much! I hope you find SetBilder as useful as I have, and I welcome any comments, suggestions, bug reports or criticisms that you may have. A detailed description and a screenshot would be helpful if you are experiencing any issues.

I can be contacted via email at SetBilder@otelco.net or on the website https://www.SetBilder.com by clicking on the "Contact Me" button. You can expect a response within 24 hours.

I can also be contacted on the Net 54 forums (screen name: toledo\_mudhen) as I usually check in there at least once a day. If you are not familiar with Net 54 www.net54baseball.com – give it a look as lots of knowledgeable collectors log in daily to discuss a wide variety of hobby related topics.