

HOME ACCOUNTS V1.8d (S3A/S3C Version)

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As an avid user of the original Series 3 Finance program, I was rather disappointed when the Series 3A version didn't give me the same functionality. I therefore decided to write a program for the 3A which took the best ideas of both programs, and added some extra modules which I would find useful. This program is the result.

Versions 1.0-1.7 were well received, so I have incorporated the majority of comments and suggestions I received into this latest version, along with a number of other enhancements. As it stands, this Shareware version is still only intended as a demo, and therefore will allow only a limited number of items, such as 3 Accounts, 5 Standing Orders, 5 Budget Categories, 5 Shares and 5 Rooms for the Home Inventory. Registration will give you more realistic values, such as 20 Accounts and 50 Standing Orders in each Group, and 50 Budget Items, 50 Shares and 20 Rooms.

Please pass any problems/comments/suggestions to me by:

CompuServe : 100023,543
E-mail (Internet) : alanrichey@msn.com
Fax (USA) : (703)-696-5499

If you wish to register the program, please send a cheque (check) for 20 UK pounds or 30US\$ (or the equivalent in 'real money' in your currency) to :

F A RICHEY		F A RICHEY
c/o Sonas		6001 Natick Court
Calgary		Burke, VA 22015
Isle of Mull	or	USA
Argyle		
PA75 6QT		
SCOTLAND		

and mark the envelope: "S3ABANK Registration"

Registration gets you a personalised registration code to remove the 'nag' screens, and allow full use of the program (<PSION-S>). Note that you will not need a new copy of the program, all the functionality is in there, it just needs the code to 'unlock' it. I will also ensure that this code remains forward compatible for future versions of the program so, unlike other programs, I will not be asking for a further fee for an upgrade. Upgrades will normally be put onto CompuServe, AOL, CIX, Internet and various BBS, and those of you with E-mail addresses will be notified.

The archive should contain the following files:

\\APP\\BANKS3A.APP	Main program
\\APP\\BANK\\BANKS3A1.OVL	Essential Overlay
\\APP\\BANK\\BANKS3A2.OVL	Essential Overlay
\\APP\\BANK\\BANKS3A3.OVL	Essential Overlay

\APP\BANK\BANKS3A.PIC	Optional Opening Picture
\APP\BANK\BANKS3A.HLP	Optional Help File for Core program
\APP\BANK\BANKSPRT.OVL	Optional Printing Overlay
\APP\BANK\BANKSBUD.OVL	Optional Budget Category Module
\APP\BANK\BANKSEXP.OVL	Optional Expense Account Module
\APP\BANK\BANKSHOU.OVL	Optional Home Inventory Module
\APP\BANK\BANKSPET.OVL	Optional Fuel Consumption Module
\APP\BANK\BANKSPLN.OVL	Optional Financial Planner Module
\APP\BANK\BANKSSHA.OVL	Optional Investment Tracking Module
\APP\BANK\BANKSUTI.OVL	Optional Utilities Tracking Module
\APP\BANK\BANKSBUD.HLP	Optional Budget Category Module Help file
\APP\BANK\BANKSEXP.HLP	Optional Expense Account Module Help file
\APP\BANK\BANKSHOU.HLP	Optional Home Inventory Module Help file
\APP\BANK\BANKSPET.HLP	Optional Fuel Consumption Module Help file
\APP\BANK\BANKSPLN.HLP	Optional Financial Planner Module Help file
\APP\BANK\BANKSSHA.HLP	Optional Investment Tracking Module Help file
\APP\BANK\BANKSUTI.HLP	Optional Utilities Tracking Module Help file
\OPD\S3APRINT.DYL	Optional Printing Overlay
README.NEW	"Get you started" instructions for new users
README.V17	Upgrade instructions for present users
HISTORY.TXT	Details of the various upgrades.
REGISTER.TXT	Details on how to register the program.
LICENCE.TXT	A licensing Agreement
BANK8.DOC	Full instructions in Word for Windows (Combines all of the following 4 TXT files)
BANK8-1.TXT	Initial instructions in ASCII Text format
BANK8-2.TXT	A Tutorial on using the program
BANK8-3.TXT	Instructions on the Optional Modules in ASCII Text Format
BANK8-4.TXT	Advanced Instructions in ASCII Text format
BANK8.FAQ	Frequently asked questions

To Install the program, carry out the following actions:

1. Copy BANKS3A.APP to your \APP\ directory.
2. Generate a Sub-directory \BANK\ under the APP directory, i.e. \APP\BANK\
3. Copy BANKS3A1.OVL, BANKS3A2.OVL and BANKS3A3.OVL to the \APP\BANK\
Sub-directory. These modules are ESSENTIAL to run the program.

4. You can then copy BANKSBUD.OVL, BANKSSHA.OVL, BANKSPET.OVL, BANKSHOU.OVL, BANKSPLN.OVL, BANKSUTI.OVL, BANKSEXP.OVL to the sub-directory \APP\BANK\ if you wish to use the Budget, Shares, Petrol, House Contents, Annual Planner, Utilities and Expense Account modules, which are optional. Also copy BANKS3A.PIC to \APP\BANK\ if you want the opening picture, although this is also optional.
5. If you want to use the optional Print system, then copy the file BANKSPRT.OVL into the \APP\BANK\ Sub-directory, and put the S3APRINT.DYL file into an \OPD\ directory. (Note that this latter file is common to all my programs, so if you are running more than one of them, you will only need one copy of this file)
6. If you want to use the optional On-Line Help system, then copy the BANKS3A.HLP file and any of the optional module Help files you require, to the \APP\BANK\ Sub-directory.
7. Install BANKS3A.APP using <PSION-I> as described in the Psion manual.

If you fancy a challenge, you can learn everything you need to about the program by playing with it and checking the effect of each MENU selection, as well as the effect of pressing <ENTER>, <DELETE>, <TAB> or <ESC> in each screen. However, PLEASE, PLEASE, PLEASE, at least read Part 1 of this set of instructions first. I suggest you then work through the tutorial in Part 2, which will familiarize you with all the basic capabilities of the program. If you do 'fly blind' and get into trouble, please read the rest of this document before asking me to help. The majority of questions I receive could have been answered by reading this document. Those that couldn't I have included in the FAQ file.

I have designed this documentation in 4 parts, based on the premise that most people are like me and never read the manual. Part 1 is the Important Notes, please read this at least. Part 2 is a quick tutorial to get you started, Part 3 moves onto other aspects of the program and covers the optional modules and Part 4 goes through the more advanced functions. In the ASCII text version of the instructions these are separate files, in the Word format they are all in one document.

PART 1: Important Points to Note:

1. The program is designed to work with all the DATA files on one disc. If you run Groups on different drives (A:, B: or M:) then you will run into problems with some of the data files which are common to all Groups, i.e. Currency, Budget, Shares and Fuel. Therefore, please decide, before you start, on which disc you wish to have your data files. (There is, however, nothing to stop you copying ALL the files to a different drive at a later date, as long as they all remain on the same disc.) The program regularly saves and overwrites the data files to avoid problems with data loss. This means that you should NOT hold the data files on a Flash SSD, but hold them on a RAM SSD or in Internal memory. On the other hand, the program file and the overlays themselves can reside on a different disc, such as a Flash SSD. In fact, this is the ideal solution, as you would not wish to use up valuable internal memory. (I have to admit that some REALLY advanced users do hold data files on 2 different disks, which allows them multiple options of the common files, however, I would not recommend this to the novice)

2. The configuration file and registration details are saved on your default disc in the \OPD\ directory, so don't be surprised if you seem to lose that information (and registration) if you change default discs or delete these files.
3. Please do NOT try changing the name of a Group from the system screen. The title you use for a Group is used for all the data files, not just the one shown under the icon. If you do wish to rename a Group, simply use the 'Save As' file command from within the Program, to save the Group under a new name, change to that new Group, then use the 'Delete Group' command to get rid of the original.
4. I have provided a BACKUP and RESTORE option (<PSION-B> and <PSION-R> in the Accounts screen) to enable you to keep a COMPLETE copy of all your data files somewhere else on the system. Although there have only been 2 recorded cases of complete data loss, both with V1.2 and caused by low System Memory, and subsequent versions of the program protect against that problem, I am not so arrogant as to say that there isn't a 'bug' in there waiting to trap the unwary. Personally I use this option every couple of days, as well as Backing up regularly on a PC. I think the program is safe, but I still wouldn't trust it completely. Basically, if you lose some data and you haven't kept a backup of some description, don't expect any sympathy from me !!
5. To register the program, press <PSION-S> and CAREFULLY enter the code obtainable from me (or my agent) for the registration fee.
6. **Important Note for Non-United Kingdom Users:** Before starting to enter data, press <PSION-C> and select your country as the Base Currency and the Group Currency. If your country is not shown, jump forward to the 'Currency' part of Part 3 to see how to add your country.

This completes the essential reading part, the rest is purely optional !!

PART 2 - QUICK TUTORIAL

1. To start the program:
 - a. Highlight 'Bank' under the BANK Icon.
 - b. Press <PSION-N> to generate a new file (or select via the FILE menu).
 - c. Select the required drive (Internal or a RAM SSD).
 - d. Type ACCOUNTS as a title (or anything else you fancy).

Remove the 'nag' screen by pressing <Enter>. If you want to skip this screen you will have to register your copy !!

2. You are now in the 'top-level' screen, which contains details of the accounts you have in the Group. (You actually need only one Group to run your accounts, but personally I like to run different groups for my normal accounts, my savings accounts and my expense account. Basically you treat the Groups and Accounts in the same way as you would treat directories (or folders) and files on your PC, MAC or Psion.)

3. Press the MENU key and then the left arrow key and you will see the various core modules that make up the whole program. Selecting 'Add-In Modules' shows the optional modules (assuming you loaded the appropriate .OVL files). All of these modules can be selected either by using this MENU selection, by pressing a 'hot-key' i.e. <Shift-PSION-C> for the Currencies, or by using the diamond key to cycle through the screens. This tutorial, and Part 3 of the instructions, will take you through each module in turn.

4. Press <Esc> and the MENU key again for the FILE commands. I hope these are obvious, and are the usual commands you expect to see in most programs. Just note that you will not be allowed to Delete the Group you are working on, you will have to Open into another Group first. (There is no requirement for a SAVE command, as this happens automatically).

5. Press the MENU key again for the EDIT commands and select 'Enter new account' (or press <PSION-E>). As an example, type 'Current' for the short title, 'Current Account' for the Description, and whatever you feel like for the Opening Balance (Credit or Debit). (For real, this will be the final figure on your last bank statement.) Note the short title is limited to 10 characters, the description can be quite a bit longer. Don't worry about the 'Advanced Settings' field, that is covered in Part 4. Press <ENTER> on completion.

6. Now enter (using <PSION-E>) a 'VISA' account as well, for use later in the tutorial.

7. Note that you can use the 'Update Account' (<PSION-U> or <TAB>) option if you want to change the details, or the 'Delete Account' (<PSION-D> or) option if you make a mistake. I have also incorporated a Move command (<PSION-M>) if you wish to change the order later.

8. The initial setting is for the Status Window to be hidden. You can switch it in, either half-size or full size, using the normal Psion method (<CTRL-MENU>). You will see later that each

module can display additional information if you have the Status Window hidden. Personally I like having it in view. I suggest you experiment later within each module, but for now leave the Status Window in view.

9. Note also that the Cursor keys (& PgUp/PgDn/Home/End) allow you to select an account, or you can press the first letter of the Account to jump to it straight away. Select the 'Current' account for the next stage.

10. Now move into the 'Transaction' Screen. This can be done either by pressing the Diamond key, using the Mode MENU option, pressing <Shift-PSION-T> or, the easiest method of all, just press <ENTER>.

11. Now enter an example transaction, such as writing a cheque. Use the MENU, <PSION-E> or just press <ENTER> to start the process. Select the date, (to make it easy it defaults to today's date), a description and an amount (leaving it as a Debit in this case, as we are spending money). Move down to the 'Transfer' item and use the <TAB> key or the arrow keys to see how you can select another account if it is an inter-account transfer (i.e. a cheque from the Current Account paying the VISA bill). Use 'None' for now, to show a cheque being paid to an external agency. Skip the 'Display Advanced Functions' field for now, that comes in Part 4, and the 'Update Budget Category' field, as that is also covered later. Finally, you can use the Reference field for anything you like, in this case it's just a free field. Press <ENTER> when complete.

12. Add a few more transactions, and to demonstrate the Transfer function, do a VISA payment by paying a cheque as before, but selecting VISA in the Transfer field. Press <ENTER> when complete. You are offered the opportunity to change the description and value, just in case you want them to be slightly different. Now press <ESC> (or Shift-PSION-A or via the MENU), to get back to the Accounts screen, select the VISA account, and check the transfer went in OK.

13. Go back to the transactions in the Current Account and practice updating entries (<PSION-U> or <TAB>) and deleting entries (<PSION-D> or). Note that the Update menu replaces the Transfer field with an Attribute field (leave this at the moment, it is explained next). Also, note that if you press <CTRL-MENU> key to remove the Status Window, you will see the additional details in the Reference field displayed on the screen. Also, you can select a small font using <PSION-Z>, which will allow larger numbers and descriptions to be displayed without overwriting or truncating, or the Swiss font through the 'Set Preferences' menu. The font size is screen specific, so you can have different settings in each screen.

14. We can now simulate receiving a bank statement. At the start, the Initial Balance figure should match the starting balance on the previous statement (In real life, if it doesn't, you must have made a mistake reconciling the previous statement!). Now reconcile each entry on the statement, using <PSION-R>, <R> or, more easily, the Space Bar (This 'single-key' option can be disabled if you don't like it, using the 'Set Preferences' menu). Once you have a reconciled entry, the Initial Balance window changes to Reconciled Balance. After each entry is checked, the new Reconciled Balance should match the balance on the statement (in the UK that is, I find in the USA they do not have 'running balances' on their statements.)

15. Having confirmed the statement, we should now archive the entries (You must do this regularly, as you can hold a maximum of only 100 transactions in each Account, see the FAQ file

for a fuller explanation of why. Press <PSION-V> to create an Archive file. This will default to the same disc/directory as the normal data, but can actually be put anywhere. (The way I personally use this facility is to call the archive 1996 and use it till the end of the year, archiving all accounts into it. Then I will change the filename to 1997, and use that. Once I feel I will not require regular access to the 1996 archive again, I will store it on a floppy and delete it from the SSD. Another method many people use is to have a separate Archive file for each account; basically, the choice is yours.) Now archive the account using <PSION-A>, and store the reconciled transactions in an Archive file. (If required, you also have the flexibility of archiving or deleting ALL entries, archiving or deleting by category, specifying an end-date, and updating the balance or not as required.) Note that the system defaults to Appending the data to the Archive file, but at a later date you may wish to overwrite an Archive.

16. You can then view the archive at any time by pressing <Shift-PSION-V> (or by using the Diamond key or the MENU). When the file gets quite long, there is a 'Find' and 'Find Next' option which matches text in the Description or Reference fields to enable you to find a transaction. There is also an 'Find Date' option if that is how you wish to navigate through the file. If, at a later date you wish to use another archive file just use <PSION-S>. As this is just a practice session, I suggest you now delete the Archive file using <PSION-K> Press <ESC> or <ENTER> to remove the message, then <ESC> to get back to the Accounts screen and use <PSION-V> to specify your preferred name for the future.

17. Another option I have included is the 'Deferred Transaction' idea, where you can put in a transaction which you know will happen in the future, but not include it in the balances. To see this, go into the Current Account, select the transaction, and use the menu or just press D or <PSION-G> (Illogical I know, but I ran out of letters !!). The entry will then be ignored in all future calculations, but is there as a reminder.

18. By popular request, I have also included an option to draw a line under a transaction (<PSION-L> or <L>). You can use this to indicate a credit card statement date for example. Finally, you can also have a 'warning' flag (<PSION-W> or <W>) which triggers a warning every time you leave the program. I use this to show that a cheque should have been paid, but I haven't actually written it yet !

19. In the Transaction screen, you can switch between accounts by using <PSION-S> or by pressing the right/left arrows.

This completes the initial quick tutorial, and if this is all you need you can stop here. However, the program has much more built in, so you might wish to continue with Parts 3 & 4.

PART 3 - OTHER FUNCTIONS AND OPTIONAL ADD-ON MODULES.

STANDING ORDERS (Also known as Future Transactions or Scheduled Transactions)
(Configurable through the 'Terminology' option in 'Set Preferences')

1. Select the Standing Orders screen using the MENU key, successive presses of the diamond key or <Shift-PSION-O>. (If you select the name to be Future Transactions, the key is <Shift-PSION-F>, and for Scheduled Transactions it is <Shift-PSION-D>)
2. Now use <PSION-E> or <ENTER> to enter a Standing Order. The date field is the first date when the order should be actioned. Leave it on today's date for the demonstration. You should use 'None' in the FROM or TO fields if you are paying or receiving to/from an external agency (use <TAB> or cursor keys to select other accounts), fill in a description and an amount. Use today's date for the demo, 'Current' in the FROM field, 'VISA' in the TO field. Specify how regularly you want the order actioned. Unlike other programs, the program can accept, for example, 3-weekly Standing Orders, and the 'last day of the month'. Note that there has been some confusion over the Interval field. It is simply how often you wish the entry to be actioned. If you want it every 4 weeks then select 'Weekly' and '4', if you want it quarterly then select 'Month' and '3'. For the tutorial, use 2 weeks (i.e. 'Weekly' and '2') as the period. At this stage leave the 'Advanced Functions' set to 'No', these functions are discussed in part 4.
3. These Standing Orders will be automatically credited to/debited from the appropriate accounts when the initial date arrives, and the date reset to the next occurrence.
4. As usual, you can Update (<PSION-U> or <TAB>) or delete (<PSION-D> or) entries as required, and note the period and number of times are displayed if you turn the Status Window off.
5. To prove it works, press <Esc> to go back to the main screen. You should see the Standing Order being processed, and when complete, the Accounts should have been updated. Go into the Orders screen, and you should see the Order date has moved on the appropriate period.
6. There is also an option to use the Standing Order screen to allocate an estimated interest figure automatically. Simply use <PSION-I> to specify the first date, which account should be actioned, and how often. In this case, because the Interest rate for that account has not been specified it will ask you for the Credit and Debit % values (for example, my credit card gives me 18% if I run a debit and 2% if I am in credit - There has to be a lesson there somewhere !!). The amount to be credited/debited is calculated using this figure, and the final balance on the account.
7. Although the Standing Orders are basically sorted by date, there is an option to sort those Standing Orders that share the same date. This is for people like me who have all their Standing Orders actioned on the 1st of the month although they actually occur throughout the month. Finally, there is an option to have a 'Total' window displayed using <PSION-T> if you feel it is useful.
8. In V1.6, I also included an 'Action Now' option in case you want to manually action a transaction at an earlier date.

CURRENCIES

1. The program provides full support for all currencies. It caters for what I believe is the most difficult case, of someone living in Country A, running some accounts in Country B, and occasionally visiting Country C. (in other words, me !!) It does this by using 3 currency settings:

a. The Base Currency is the main currency for the program, and will normally be your country of residence. If you haven't already done it, make sure this is selected from the 'Set Preferences' and 'Currency' menu in the Accounts screen.

b. The Group Currency is the country where the bank accounts/investments contained in that specific Group are held.

c. The Secondary Currency is the country that you are temporarily visiting.

2. To reduce any possible rounding errors caused by currency switching, the Shares (Stocks), Budget, Fuel, Home Inventory, Utility and Financial Planning files are held on disc in the Base currency, and the Account files are held in the appropriate Group Currency. The Expenses files are allocated their own currency. Although you would normally set these currencies at the start, and not change them, the program will actually allow you to change them and recalculate the values.

3. To show the capability, select the Currency screen (<Shift-PSION-C>). If you want, enter a few more currencies (<PSION-E>) (France for example), specifying the Country, Symbol (i.e. FF) and the exchange Rate relative to the Base Currency. Note the usual update and delete options are available, as well an 'Update All' option if, like me, you do them all at once from the evening paper. Ignore the 'Allowances' field, it is described later.

4. You will see there is a 'B' against your currency, which shows the Base Currency in use, and a 'G' against the Group Currency. There should also be a '*' against the currency you selected as the secondary currency. The purpose of the secondary currency is to allow you to enter transactions in a different currency to the Base Currency if you are temporarily there on holiday or business. The next few steps should demonstrate this.

5. Select a secondary currency different to the Group Currency. (Either via the MENU, <PSION-S>, or selecting it and pressing '*' or <ENTER>. Press <ESC> again, then <ENTER> to go into the Transactions screen for the Current Account. (From V1.6, you can have this selected automatically from the 'World' setting for Home City. Use 'Set Preferences' to set it. My thanks to Roger Burton for the code segment to do this.)

6. Now select the Foreign Currency option <PSION-F>. This will now remain in force for this Account, until reversed, even if you exit the program (Note that it only affects this Account, not the whole Group, if you want the whole Group to be affected, use the <PSION-C> option from the main screen.). Now enter a new transaction (<ENTER>). The difference is that the Reference field is now replaced by a Currency field. This defaults to your secondary currency, but can actually be set to any currency you like. When you enter the transaction, using the local currency value, you will find that the amount has automatically converted to the Group Currency. (If you press CTRL-MENU, you will see that the original value has been stored in the Reference field.) Once you are happy, deselect the Foreign Currency option <PSION-F> before you quit.

7. Back in the Currency screen, there are 'Set Preferences' options to set the number of decimal places, inverting the method of displaying/entering/updating exchange rates and, for those like me who have fixed overseas allowances, an optional allowances column to enter daily allowances. (This is for info only and is not used in any calculations. Use the Update option to set the figure) There is also a repeat of the 'Currency' setup dialog from the main screen.

8. Finally, there is a conversion option (<PSION-C>), which is quite straightforward, and can actually be accessed from any screen by pressing <CTRL-C>. The default 'From' and 'To' currencies are configurable through the Set Preferences menu.

9. It is probably worth pointing out at this stage that a number of people have asked for a method by which the values could be changed retrospectively if an exchange rate changes. This is not possible at the moment, because of the memory shortage, so all that happens is that the entry is converted at the time of entry and a record kept in the Reference field in case you wish to change it manually later. I also have to say from a personal viewpoint that I believe the practicality of doing this retrospective change is questionable. In my experience my Visa company uses a different rate every day, so when I am reconciling my entries at the end of each month, I cannot predict what rate has been used. I accept this argument does not apply to Expense Accounts, where companies may suddenly change rates and a whole trip could be updated, and that facility may appear in a later version.

BUDGET

(Needs BANKSBUD.OVL to be loaded)

1. This optional module allows you to keep track of how much you are spending for various categories (Oil, Gas, Holiday, Car etc)

2. Select the Budget screen using the MENU, the diamond key or <Shift-PSION-B>.

3. Now use <PSION-E> (or <Enter>) to enter a category. Use Electricity as an example, and any numbers you fancy for the Estimate and start date, as these are purely for information. Press <ENTER> to put it in, and add a couple more, such as 'Car' and 'Phone' for interest. Then note that, as usual, you can Update (<PSION-U>) or Delete (<PSION-D>) or Move (<PSION-M>) the entries later. There is also an alphabetical sort if that is how you would like them displayed. When you try updating, <PSION-U> (or <TAB>), you will see I have programmed it to allow a change to the Spend/Income, (Credit/Debit) or to input an absolute value, whichever is most convenient.

4. Now press <ESC>, select 'Current Account' and press <ENTER>. Enter a transaction, pretending you are paying an Electricity bill (<PSION-E>). Fill in the usual details, then move to the 'Update Budget Category' field and select 'Yes'. (If this field is not present, then either deselect the 'foreign currency' option, or select the 'Advanced Functions' field to 'Yes' and access it on the second screen. See Part 4 for instructions on configuring the dialog). Use the <TAB> key or the cursor keys (or press 'E') to select 'Electricity' (Ignore the 'Split Categories' option, that is covered later) then <ENTER> the transaction. Note that there is also a 'New' option so you can enter a new category directly from this dialog.

5. Now go back into the Budget screen (<Shift-PSION-B>), and you should see that the Electricity entry shows an appropriate increase in current spend. (Negative to show that it is a spend). If you have the Status Window removed, you will also see the spend expressed as a percentage, to enable you to see how you are doing.

6. Note that if you prefer, you can reverse the logic of the display (using <PSION-T>) and have amount remaining, rather than amount spent, displayed and, of course, you can use it for Income as well as spend. (After much discussion I have standardised on +ve for Income and -ve for Spend)

7. Note that this module is common across all Groups, unlike the Standing Orders, which are specific to a Group. Any subsequent updates to account transactions, or deleting entries, will amend the Budget reading accordingly (unless the 'Split Categories' option was used, in which case I didn't have enough memory to keep a record of it for later updating) . Also, it can be used retrospectively to include existing entries, if the Budget Field is amended during an update from 'NONE' to the Budget item. Please note that the date is used only for information. The program also does not keep a record of where the 'Spend' came from, so don't expect a change in date to affect the total figure. It is purely to act as a guideline if, like me, you run your budget on an annual cycle.

8. Once the checking cycle is complete (I use it annually), you can quickly reset the 'Budget' column to the previous spend using <PSION-R> for each entry, or <PSION-L> for all of them.

FINANCIAL PLANNER

(Needs BANKSPLN.OVL loaded)

1. This is an extension to the existing Budget module, and allows for accurate future budgeting. It basically works on 3 different levels:

Level 1. To start up the module, use the Menu, diamond key or <PSION-SHIFT-N>. Now use <PSION-E> to enter a couple of agencies who send you bills, such as Electricity and Phone (The usual Update, Delete and Move options are available as always). You can now move the vertical highlight to the required agency, and the horizontal highlight to the required month, and use <PSION-C> to enter the estimated bill. (Note that this defaults to a single month, but you can actually put in multiple payments.) The bottom line will show the total for each month. Note that, although it starts up with January as the first month, you can use the horizontal cursor to make any month the first to be displayed. All the settings you have will be remembered between sessions. Once a payment has been made, you can use <PSION-R> (or the Space-Bar) to show a cost in Bold as a reminder. The default is for a 12-month display, which is usable for costs up to 999. If you need more than 3 figures, or some decimal places, there is an option to reduce the number of months on display to prevent overlap.

Level 2. If, like me, you run a separate account to pay the bills, you can use the planner to decide how much to transfer into the account each month. Press <PSION-W> to switch the bottom line to 'Transfer' and use <PSION-T> to put an initial estimate in for the amount. Note that you can put the amount in for individual months, to the end of the screen

(if you have less than 12 months in the display it will fill up the remaining months as though they are displayed), or for all months. Now press <PSION-W> again, and the line will show the Balance for each month. You can now increase or decrease the transfer accordingly, depending on how much in debt (or minimum credit) you are willing to go. There is also an option to adjust the initial balance in case you are not starting from zero.

Level 3. This is the fully automatic mode that I operate. Use <PSION-A> to enter the mode once you have completed all the entries. From now on, the present month will always appear in the second column, leaving the previous month in case there is an outstanding payment. All future payments will be de-reconciled, and the bottom window will show the predicted balance based on the previous months total. This total is shown in bold, and can be changed if required. Once the next month arrives, everything will move one column to the left, so you continually have a prediction for 11-months ahead.

2. Because it is difficult to satisfy everyone's requirements, the display is configurable through 'Set Preferences' so that you can design your own display. See Part 4 for more details.
3. There is also a 'Mark Entry' option if you wish a specific monthly payment to be always highlighted for any reason.

SHARES (STOCKS)

(Needs BANKSSHA.OVL loaded)

1. If you have a small shares (stocks) portfolio, you can use this optional module to keep track of their value, and their history.
2. Select the Shares screen (<Shift-PSION-S> or the MENU or the Diamond key).
3. Enter a couple of example shares. (<PSION-E> or <Enter>). Note that the currency in use is shown on the top line, if you wish to change it, then go into the Module from a Group which has the correct Base currency. If you just want to enter or update in a different currency, just select the 'Foreign Currency' option.
4. The usual update, delete and move options are available, as well as a 'Sort' option, plus an 'Update All' option (<PSION-L>). I use this once a week to update every share at once. Try this, and then say 'Yes' to the 'Update History' question (Later, if you decide you will always Update the History, you can configure the program to remove this dialog). Now select a share and press <PSION-V> and you will see the history display. Once you start updating regularly, the values will be tabulated on the left, and a graph of performance will be drawn on the right. (While you are in this screen, you can set the X-Scale Factor (<PSION-A>) to the number of pixels/day; and the Y-Scale factor (<PSION-Y>) to the max/min values of the scale or, probably the best way, you can set both axes to automatic scaling. In this mode, you can also change the start date, if the history file starts to get a bit long and Enter/Update/Delete entries if so required, and configure the Gain/Loss figure to various options.
5. This option to update the history file is also available if you update individual shares and, if you make a mistake, you can delete entries. If you use this module to track Unit Trusts, you can

specify non-integer share numbers via the Config menu, and also, as shares are often quoted to 3 decimal places, I have allowed you to overwrite the Global decimal places setting for the share price, again through the Config Menu. Finally you can switch Shares using the hot-key or the right/left arrows.

6. <ESC> gets you back to the Shares screen, where you can see there is also an option to view the History of your Total Portfolio value, which has similar Menu options to those already described for ordinary histories. I suggest you now delete the history file <PSION-K>, as this was only a demo.

7. Finally, I personally have the Shares included as a separate Account inside my Savings Group, and it is programmed to automatically update the total if I change the Shares screen. This option is offered to you if you generate a new Account in any Group with a short title called 'Shares' (or 'Stocks').

PETROL (GAS)

(Needs BANKSPET.OVL loaded)

1. I have included this option to keep track of my fuel consumption. Initially it was just for one vehicle, but some of my friends asked if it could cope with more than one. It will now accept 10, which should be enough for anyone.

2. Go into the Petrol screen using <Shift-PSION-P> or Menu or Diamond (If you configure the title as Gas, the key is <Shift-PSION-G>). Note that it defaults to Litres and Miles, if you want to use UK or US Gallons, or kilometers, press <PSION-G> and <PSION-K> to change the defaults.

3. Type <PSION-N> to add the first vehicle, calling it anything you like, although the type is probably a logical choice. Don't worry, you can always change it later.

4. You can now enter the details manually, or automatically. First try a manual entry: type <PSION-E> and fill in the details. The cost in the first screen is how much you spent. Note that in the second screen it will actually allow you to enter the total in litres or gallons, or the price per litre/gallon (but not both). It will always default to your last selection, (NOT the screen selection, as I personally like to enter the total in litres and have the screen show Miles/Gallon) If you called the screen from an account where the foreign currency option was selected, or the global foreign currency option is selected, or the petrol foreign currency option is selected you will also be offered a foreign currency. Put in a representative mileage for the first entry (**Please Note:** this first entry MUST be the total distance read directly off the odometer, NOT the distance since the last entry. For future entries you can choose between the 2 systems.). After entry, the screen will indicate the baseline entry.

5. Now type in another value, using either elapsed or total distance. You should see that the spot MPG (or KPL etc) has now been evaluated, and that the average MPG is the same as the spot. (Logical, of course, because it has only 1 entry to work on. Once there are a number of entries a genuine average MPG will be calculated.)

6. This method of entering is really only for the case where you pay cash for petrol. If you pay by cheque or plastic, you can enter it automatically. To demonstrate this, press <ESC> and then go into the Current Account. Enter a new transaction, filling in the details, but select the 'Display Advanced Options' to 'Yes'. In the second screen select the name of the vehicle in the 'Update Petrol Manager' field. After pressing <ENTER> you will be presented with the 'Update History' dialog. Fill in the details as before. Note that the cost is transferred as well, in case you bought a newspaper or some chocolates on the same VISA bill and you want to change it!! On completion, go to the Petrol screen and you should see that it has been entered, and the MPGs/MPLs have altered accordingly. (If you call the entry 'Petrol' or 'Gas', it will automatically put you into this mode.)

7. Now try entering a second car (<PSION-N>) (don't worry if you don't have one, you can delete it later). The screen will now display the new car, and you can repeat a similar exercise as for the first car. If you now enter a petrol transaction you will see that an extra field has appeared, allowing you to specify which car the purchase relates to. For this demo use the second car. Pressing <PSION-S> or the left arrow key in the Petrol screen will give you the opportunity to return to the original car.

8. Finally, go back to the petrol screen, select the second car using <PSION-S> or the right arrow, and delete it using <PSION--> (and the first one as well, if you don't want to use this option).

9. As of V1.5, I have incorporated a history display exactly the same as that used in the Shares Module. Rather than have to explain it all again, use <PSION-V> to access the screen, and see the instructions for the Shares History for an explanation of the functions. This screen also includes a Statistics screen which gives you a breakdown of your costs etc..

HOME CONTENTS

(Needs BANKSHOU.OVL loaded)

1. This optional module is used to allow you to keep track of the value of your possessions for the purposes of insurance policies. The module is very easy to use, and simply contains details of every one of your possessions, based on a description, a value, a serial number for your electrical goodies such as the Series 3A, a room location and a category. The rooms and categories can be added, updated and deleted from their individual screens, and can be included (default) or excluded from the total value. The items can be entered either from the main room screen or from the item description screen. There is an option to allow all the items to be uprated for inflation, (or depreciation) (<PSION-L>) but if you do not want the Item to be affected, simply select 'Purchase price' in the 'Replacement' field and the value will stay constant during the uprating process. From V1.6 you can also do this just by Category.

2. If you enter the 'Items' screen from the 'Rooms' screen, then it will show the Items in that Room. If you enter the screen from the 'Categories' screen it will show the Items in that Category. You can quickly switch rooms/categories using the hot key or the right/left arrows and find an Item using the 'Find Item' option..

3. You can have up to 10 different houses defined, each with its own title. Personally I have a house in the UK, I am renting a house in the USA and have some other items in long-term storage, so I need 3 Houses. There is an option to Move or Copy Items between houses.

4. The Print Routine allows you to print either all the Items, or just those associated with a Room or a Category, and in the Item screen you can sort the entries by a number of parameters.

UTILITY MODULE

(Needs BANKSUTI.OVL loaded)

1. This optional module is designed to allow you to keep track of those Utilities you have that are metered, i.e. Electricity, Water, Gas etc.. In my case I pay the bills quarterly and I like to keep track of the figures weekly, so that is how the module is designed. I have allowed for 3 different utilities to be tracked, each of which can have 2 different meters (to allow for dual-meters with cheaper overnight use),

2. I believe the use of the module is fairly obvious, with one exception, covered later. Use <PSION-A>, <PSION-B> and <PSION-C> to set up the 3 utilities, with titles, Standing Charges, costs for each meter and any applicable tax rate.

3. Each week, you can enter the meter readings, and the display will show the weekly usage as well as a running total. The only 'oddity' is that when you first start the program, it will calculate the total as though the previous meter reading was zero. Simply use the 'Initial Balance' field in the Setup dialog to give the correct starting total. This may take some trial and error to get right, but it seemed the simplest solution to cover the possibility that someone will start using this program part-way through a billing cycle.

4. Once a bill is received, this can be entered and will be deducted from the running total. (Enter the full amount of the bill, including tax and the standing charge)

5. All the usual keys are available, plus the extra one that the right and left arrows move between the 3 utilities. Also, I have given you the option of displaying more than 1 utility at a time by setting the number of windows. In this case, although you can still enter a meter reading for any of the utilities, if you wish to amend or delete a line, the associated utility must be in the top 'Edit' screen. Finally, there is a 'Swap' facility in case you want to change the order that the utilities appear in as you cycle through them with the arrows.

EXPENSES MODULE

(Needs BANKSEXP.OVL loaded)

1. Initially, a number of users (including me) tried to use 'dummy' accounts and the Budget Categories to run Expense Accounts, and we have all come to the conclusion it doesn't work. I have therefore, implemented a specially designed module which is similar to the Transaction screen, but optimised for an Expense Account. I would like to thank Andy Waller, who gave me the basic outline for what was required and has spent a great deal of time making sure I get it right.

2. To use the module, enter it by using the Diamond key, the Menu or <Shift-PSION-E>. Start a new trip with <PSION-N>, allocating a title and, if appropriate, an overall expense allowance (total or per-diem), a vehicle/distance rate (i.e. \$0.11 a mile) and a currency. Now we need to build up some Categories. Use <PSION-M> and enter some representative Categories such as Food, Petrol, Hotel etc. (I did wonder about using the main Budget Categories but decided it would be more flexible to hold a separate set.)
3. Now enter a couple of expenses (<PSION-E> or <Enter>), selecting appropriate Amounts and Categories. The screen displays the results. Now enter a vehicle journey (<PSION-J>). The spend will be automatically calculated from the distance and the distance rate. The total distance traveled is shown at the bottom of the screen, and if you want to see the individual distances, then remove the Status Screen (<CTRL-MENU>).
4. Now, you can select a Category (or Distance) filter, and only those entries which match the category are displayed. In this way you can find out individual totals for each category. Also, once the travel claim has been submitted, entries can be reconciled in the same way as for the Transaction screen and archived to a file, which can then be viewed in the same fashion as the main archive. Both the main screen and the archive screen can be printed.
5. The final column can either be 'Total Spent', or 'Amount Remaining' and can be set to show positive or negative.
6. Following some discussion with advanced users, we decided to allocate each trip its own dedicated currency, to avoid problems with exchange rates.

PRINTING MODULE

(Needs BANKPRT.OVL and S3APRINT.DYL loaded)

1. I believe the printing functions are relatively straightforward, as they use similar routines as those contained in the built-in applications. Use the 'Printer Configuration' option in 'Set Preferences' to select Parallel, Serial or File (This simply mirrors the function available in the main System Screen), the 'Print Setup' option to define the page layout, headers and footers etc. , the 'Print Preview' option to check it, and then the 'Print' function to output the details.

PART 4 - ADVANCED FUNCTIONS

The program is now very complex and extremely configurable, although the default values make it easy to use. The purpose of this section is to introduce you to some of the more unusual functions so that you can get the most out of the program.

Quicken Import/Export

1. By popular request, I have included a 'Quicken' Import and Export option. As it was very simple, I have also included an option to export an ASCII file, and a 'Comma Separated Variable' (CSV) option which could be loaded into any spreadsheet. Because of different ways of exporting the date field between UK and US versions of Quicken, you have to specify, during the Import/Export process, which date format you want. (USA Versions, regardless of display format, seem to export & import dates as MM/DD/YY, UK versions use DD/MM/YY). To export, use <PSION-SHIFT-Q> from the Accounts screen or the Transaction screen, and fill in the required details. I believe they are all self-explanatory, although note you can export all or just reconciled transactions. To import from Quicken, select <PSION-SHIFT-I> and specify whether you wish to start a new account or import into the selected account, and how you want to treat unknown categories. I have also had to add a 'MS Money' option to both Import and Export, as it doesn't seem to implement the QIF format in the normal way. When building a QIF file in Quicken, make sure you only check the Transactions box, and the rest are clear. Note that S3ABANK will initially assume that the QIF file is in the \BANK\ Sub-directory. This option seems to have caused the most trouble, so you will find a special section in the FAQ file which answers the most common questions.

2. When I first wrote the program, it was obviously designed for my use. Following comments received from earlier versions, many of the details have become configurable and this is now one of the program's strengths. These are accessible through 'Set Preferences' menus in each screen and a full explanation of each line follows:

Main Accounts screen:

General Menu

- a. All the Currency options discussed earlier, including a maximum value, automatic selection of secondary country to Home city, display of negative numbers and the Currency separator.
- b. Warning Beeps can be selected On/Off
- c. The Terminology menu incorporates selections for 'Check' & 'Cheque', 'Petrol' & 'Gas', 'Shares' & 'Stocks' and 'Scheduled Transactions' or 'Future Transactions' rather than 'Standing Orders'. Note that the hot keys for these will also change, i.e. <PSION-SHIFT-P> for petrol will become <PSION-SHIFT-G> for gas, and <PSION-SHIFT-O> for orders becomes <PSION-SHIFT-D> or <PSION-SHIFT-F> respectively.

- d. The Escape key can be configured to offer a quick way of changing accounts, rather than returning to the main screen.
- e. The directory where your Memo Pad is held can be changed.
- f. The Printer Configuration can be selected (Parallel, Serial, File)
- g. When setting up the program it is often useful to stay in the 'Set Preferences' menu until you are complete. This can be selected from the menu.
- h. The program has a memory cache to speed up performance, but at the expense of using memory. The optimum size for the cache is 11,000 bytes, but if the program crashes with 'No System Memory' during complex operations, you may find reducing the cache size will help.

Transaction Menu

- a. The facility for using Default Transactions and Auto-Counters is covered later.
- b. If you want the 'Deferred' transaction idea to be automated, use this toggle switch. Basically, if it is set to Auto, any entry after today's date will show up as deferred, and then as the date arrives, the deferred flag will be automatically removed.
- c. The Tax Rates option is discussed separately later.

Archive Menu

- a. The default Archive file can be selected to be either a certain file or the last one used. Alternatively, you can go straight into the 'Archive Select' dialog.
- b. The Archive file extension. This defaults to ARC, but this can cause trouble in Windows if you have it associated with WINZIP.

Display Menu

- a. The Font can be toggled between Swiss and Roman.
- b. The Date can be configured for '1 Jan 96' or 'Jan 1, 96' and a few other formats.
- c. The default number of decimal places can be defined. This is used for all currency displays. Where relevant, i.e. fuel consumption or Share numbers, separate configuration options are provided. From V1.6 this is Group-specific, so you can have different values for each Group.

- d. The labels you attach to the 'Account Details' information window can be edited through this option.
- e. You can select a faster screen refresh, but this tends to be jerky, so the slow option is also selectable.
- f. If you have a long Account description and don't want it truncated, you can combine the Credit/Debit display to give you a bit more screen room.

Transaction screen

Transaction menu

- a. Again, Default Transactions and Counters are covered later.
- b. Some people like having deferred transactions not included in the Balance, with or without the Balance showing, some people like them included in the balance. Use the option to select your preference.
- c. If you don't like having single keys working to set attributes (Space Bar or 'r' for reconcile, 'w' for warning, 'd' for deferred) you can disable them.
- d. Normally, the first dialog in the Transaction Entry option has the usual entries, and the Advanced ones are put into second, and occasionally third, optional, dialogs. However, if you have the Foreign Currency option selected, there is not sufficient room in the first dialog to hold all the entries. Therefore, you have this option to determine which 2 out of three you would like to have in the first dialog (the other gets 'bumped' to the second screen) [This option is available only if you have the Budget Category optional module loaded]
- e. You can specify whether the 'Advanced Functions' field in the Transaction Entry dialog defaults to 'Yes' or 'No'.
- f. Often, during reconciling, it can be useful to automatically jump to the next transaction. This is selectable.

Display menu

- a. The Symbols for Cleared, Reconciled, Warning and Deferred entries can be defined.
- b. I like to have 'Initial Balance' displayed in the transaction screen, but other people prefer 'Current Balance', or 'Total Balance', which takes deferred entries into account. Use this option to select which you want. (The single key 'B' also activates this option)
- c. If you have the Status Window removed, there is room for another column. Use this option to define whether you want the Reference field, the Budget Category

field (if available) or nothing in this column. Note that this can be set differently for each account for maximum flexibility. (The single key 'M' also activates this option)

d. If you have a long Transaction description and don't want it truncated, you can combine the Credit/Debit display to give you a bit more screen room.

e. You can select the initial highlight in the Transaction screen to be on today's date, or the last entry.

f. You can decide if the Credit limit figure displayed is the absolute value, or the amount you have remaining.

Currency Screen

a. There is a repeat of the Currency setup dialog available from the Main screen.

b. The number of decimal places for the Exchange Rate can be specified.

c. The optional Allowances display can be toggled.

d. Some people find it easier to put the rate using the number of the foreign currency to '1' of their own, some prefer the opposite. Use this option for your preference.

e. You can specify here which currencies first appear in the 'Conversion' module.

f. You can also decide if you want the Secondary Currency to be selected automatically based on your 'Home City'.

Archive Screen

a. The Archive screen has a similar 'Middle Column' selection, and options repeated from the Main screen.

Stocks/Shares Screen

a. Normally, the program will prompt you as to whether you want the History file updated. An option here is to remove that confirmation request.

b. The decimal places for the Number and Price can be set separately from the main program setting.

c. In the History screen the X & Y-axis can be defined, and the type of Gain/Loss display.

Petrol/Gas Screen

a. The decimal places and units can be defined.

Expenses Screen

- a. The default entries use the same principle as those in the main Transaction screen.
- b. The final column can be toggled between Total spend or Balance remaining from a specified overall allowance.
- c. The total sign can be switched between +ve & -ve.

Accounts

3. When entering or updating Accounts, there is a second screen obtainable by selecting 'yes' in the first dialog screen. This allows you to specify the Quicken type, whether the Account should be included in the 'Net Worth' calculation, a Credit limit (Use +ve for the case of a minimum balance for a current/checking account, and -ve for a Credit card debit limit) and the associated Interest rates if you are using the option in the Standing Orders. The Credit Limit will cause an alarm to be displayed if the value is exceeded, and the Interest Rates are used in the Automatic Interest option available from the Standing Order screen.

4. After popular demand, I have incorporated a 'Look Ahead' mode <PSION-L>. For example, on the 27th of the month, you can have a prediction of your status on the 2nd of next month when all Standing Orders and Deferred Transactions are taken into account. I have also left in the Transaction Enter/Update/Delete options, so you can do some 'what if' budgeting. In V1.4, I improved this option, so that you can either do it for all accounts in a Group (the default), or for a single account. Please note that any changes you make while in this mode will be canceled when you return to normal operation.

5. In a similar vein, I have implemented a 'Pay Bills' option - <PSION-I> in the main screen, similar to that provided in Microsoft Money. It is very similar to the 'Look Ahead' mode, except it now gives you the option of actually actioning the Standing Order to pay it in advance. Once complete, unlike the 'Look Ahead' mode, it does NOT restore the original values, but stays with the new values.

6. I have provided general information screens. Press <PSION-G> from Main screen and <PSION-N> from the Transactions screen. Also, after popular request, there is an 'Account Details' option available to display Account Numbers, Bank addresses, Card Numbers, Emergency Phone numbers etc. Use the 'Account Details Labels' option under the 'Display' sub-menu of the 'Set Preferences' menu (<PSION-Q>) to define the Labels, then <PSION-?> either from the Accounts screen or the Transaction screen to View/Edit the details.

Transactions

7. As with Accounts, when entering or updating Transactions there is a second (and sometimes third) 'Advanced Functions' screen. To access them, just select 'yes' on the 'Display Advanced Functions' on the bottom of the first dialog. These screens give access to the automatic counters (see later), and also allows the attribute to be set, and the transaction to be integrated into each of the appropriate optional modules that you may have loaded. Under normal circumstances, the most common dialogs are put onto the first dialog, so that you do not have to access the Advanced

screens. However, if you activate the foreign currency option, which means the first dialog needs an extra line, then something has to be 'bumped' to the second dialog. To decide which ones you want under that circumstance, select 'Define First Dialog' from the 'Set Preferences menu' in the Transaction screen and make your selection.

8. In the Transaction and Expense screens, and their associated Archive screens, you can set a Budget Category Filter, and then the system will display (and print) only those entries applicable to that category.

9. For advanced users, I have also incorporated a 'Default Transaction' option for those entries that you regularly want to input. Using the 'Set Preferences' Menu from the Account or Transactions screen and 'Default Transactions' you can define up to 20 default transactions, giving each one a unique name. These can then be quickly obtained by pressing <SHIFT-ENTER> instead of <ENTER> when in the transaction screen (or <PSION-J>), and then most of the fields will already be completed. (This option is also implemented in the Expenses module. Exactly the same logic applies).

10. Within each Default Transaction, or Standing Order, or normal Transaction you can also implement an Automatic Numbering option to keep track of cheque numbers or, in my case, the number of registrations for the program !! To enable this function use the 'Set Preferences' menu from the Account or Transactions screen and the 'Setup Counters'. Allocate a title and a value to each of the counters you wish to use (i.e. My Cheque and 345) and then it can be allocated from within a default transaction or Standing Order.

11. There is also a last Transaction Used option, just like the last Number Redial on a phone. Use <PSION-M> or <CTRL-SHIFT-ENTER> to redisplay the last entry.

Standing Orders

12. The Advanced functions in the Standing Order second dialog allow you to specify a different initial payment if that is appropriate, make it a warning entry only, allocate a counter, or just do the order a specific number of times, i.e. 10 monthly payments, and whether you want it to integrate with the optional modules.

13. If a Standing Order is set to be done a fixed number of times, once it has been actioned that number of times it will still remain in the screen, but with a 'Complete' displayed instead of the date. This allows you to either delete it, or keep it until it needs restarting again next year.

Archive

14. Providing an Export routine for the Fuel and Shares history, and the Archive file, that would produce .SPR files proved to be very difficult, so I have provided an interim attempt. Select the 'Export History' option. This will produce a file (initially defaulting to FUEL.TXT, INVEST.TXT or ARCHIVE.TXT, but selectable) in your \WRD\ directory. Next, load the file into Word, go to the beginning of the document, then block it all using Shift-Control-Psion-PgDn. Now start a new Sheet file, and use 'Bring' function <PSION-B> to bring it in. It can then be saved in a PC-spreadsheet compatible format.

Budgets

15. In V1.5 I implemented 'Split Categories' for Budgets. This was to cater for those occasions when a single cheque or VISA payment related to more than one category. To use the option, enter a transaction, select 'Yes' in the Advanced function field, and select 'Split Transactions' in the 'Update Budget' field. This takes you to another screen allowing you to split the value across various categories. Unfortunately, memory limitations preclude the program remembering these values, so this is 'one-shot' only, and the transaction will not remember to which categories it was allocated. However, the word 'Split' will appear in the display as a reminder.

Planner

16. I found it very difficult to cope with all the possible permutations of display in the Planing module, so a 'Screen Display' option was incorporated. This allows you to define the design of the screen, including the position of the vertical lines (remember the screen is 480 pixels wide) and how many months are displayed, where they start, and how much gap between them. Basically, just play about with settings, it may take a few goes to get what you want. Note the 'Total' column and the associated second vertical line are available only if the Status Window is turned off.

General

17. In most screens, pressing the first letter of an entry will take you straight to it, and using the left/right arrows will cycle through groups/accounts/files.

18. As with the Agenda and Data programs, I have coded a routine to allow you to configure the Diamond menu to those screens that you access regularly. Simply press <PSION-Shift-Diamond> to set it up.

19. Note the individual Groups can be Password protected. Use <PSION-@> from the Accounts screen. From V1.4 onwards, this password is not case-sensitive. The Password can be configured to work only on program start, or on all occasions, i.e. auto-shutoff and then restart.

20. I've implemented a 'memo pad' feature along the same lines as that used for the 'To-Do' lists in Agenda. Simply access a Notepad from any screen by using <PSION-+>. For most of the screens, this will access the same file. In the case of the Fuel module, the Expenses module, the Investment module and the Home Inventory module, this will access a file unique to that module. That is for people who like to keep track of Car Maintenance details, Trip timings, Certificate numbers and Insurance Policy details.

21. The final option to be discussed is one to help in tracking Tax payments such as Value Added Tax, (VAT) or GST. Use the 'Set Preferences' menu to define up to 4 Tax Bands, and the 'Advanced Settings' field on Transaction entry will then have a new field allowing you to allocate a tax value to the entry. In both the Transaction and Archive screen there is then a Tax filter which will then display only those entries which match the filter value. Note that it is the actual percentage that is saved with the transaction, not the tax band. The use of the tax band is simply a short-cut, to save you having to type in the value every time. These tax bands can also be put in Default Transactions and Standing Orders. Also, you can select Tax Rate as the option for the Middle Column in both the Transactions and Archive display screens.

21. Finally, don't forget the Help menu <HELP> or <PSION-H>. Much of the contents of these instructions is included.