About VulcanSoft

VulcanSoft is a small software company based in Boulder, Colorado, USA. Formerly known as Vulcan Technology it produces and markets popular Windows 95/NT4 productivity applications. Our goal is to produce quality software with friendly user-interfaces at affordable prices.

Version History

Version 1.02

- Fixed problem with information after printing registration form.

Version 1.01

- New contact information.

Version 1.00

- Initial release.

Member of the ASP

This program is produced by a member of the Association of Shareware Professionals (ASP). ASP wants to make sure that the shareware principle works for you. If you are unable to resolve a shareware-related problem with an ASP member by contacting the member directly, ASP may be able to help. The ASP Ombudsman can help you resolve a dispute or problem with an ASP member, but does not provide technical support for members' products. Please write to the ASP Ombudsman at 545 Grover Road, Muskegon, MI 49442-9427 USA, FAX 616-788-2765 or send a CompuServe message via CompuServe Mail to ASP Ombudsman 70007,3536.

Frequently Asked Questions

What are the benefits of registering?
Once you have registered you will receive a registration code (by e-mail or postal mail) which eliminates this reminder screen and all time-limiting features. Additionally, you will get free support by e-mail and phone, free minor version updates, and discounts on other VulcanSoft products.

I would like to register by e-mail, but I am concerned that my credit card number might be stolen on the Internet. What are you doing to protect me from that?
We have taken extensive steps to encrypt (scramble) your registration information sent via e-mail making it virtually impossible for third parties to use your information even in case your e-mail was intercepted.

Do I need to register 2 copies if I use this software on 2 computers?
If you are the only person using this software and it is not being used on two PC's at the same time then you only need to register one copy. Any other scenario requires you to register one copy per user.

Will any of my information be sold and/or given to third parties?
No. It is our strict policy not to sell or otherwise give any of our customers' information to third parties!

If I don't give my e-mail address how will I get my registration code?
You will receive your registration code by postal mail. Please note that mail to destinations outside North America can easily take 7 to 10 business days.

Will I get notices of updates by postal mail?
No. All notifications of updates and new products will be sent via e-mail only. You can, however, always find the latest versions and/or new products on our web site.

Can I give a copy of a registered version to a friend?
You can give a copy of the software to a friend, but the registration code is for your eyes only. See Legal Notices   in the help file.

How do I know if I have the latest version?
You can be sure to always find the latest versions on our web site at   http://www.vulcansoft.com.   The general rule is that if this version's date/time stamp is older than 6 months you can get a newer version at above address.   You can also find the latest VulcanSoft products on CompuServe (GO WINUSER) and on America Online's Software Center.

Are there any other VulcanSoft products on the market?
Yes, there are.   Again, please visit our web site for the latest list of VulcanSoft products.

Why are you not charging sales tax from Colorado residents?
Since only a small percentage of our customers are Colorado residents we decided not to confuse all other customers (including international customers). Instead, we take care of the appropriate sales tax internally.

Please feel free to contact us at info@vulcansoft.com if you have additional questions.

How to Register (Purchase)

What are the benefits of registering?
You will receive a registration code which eliminates the "reminder screen" and all time-limiting features. Additionally, you will get free minor version upgrades, free support, free notifications via e-mail of updates and new products, and substantial discounts on future (major) versions of this and other VulcanSoft products.

How do I register?
The easiest way to register is through the included Registration Guide built into the program (which you will see every time you start an unregistered copy of this program or by selecting ***Register*** and ***Registration Guide*** from the main menu). This module guides you through the registration process and calculates the registration fee for single copies, site-licenses and applicable discounts.

Accepted forms of payment are:

- Visa, Mastercard and American Express
- Check or Money Order (**must be in US-Dollars**)
- Sorry, no purchase orders!

Alternatively, you can also register online on our web site at http://www.vulcansoft.com

All orders are guaranteed to be processed within 24 hours of receipt. Please note that postal mail may easily take 7-10 business days if mailed from outside North America. Also, if you do not provide your e-mail address we will send your registration information to you by postal mail.

Customer Support

Note: All communication with us must be in **English** or **German**.

Customer support is available to registered users by:

E-Mail
Send an e-mail to support@vulcansoft.com and include your name and serial number.

Phone
Call the following U.S. number: ++1 (303) 494-7716

Installation

Run the included SETUP.EXE program and follow the instructions.

If you should ever want to uninstall this program simply follow these steps:
- Select Settings from the Start Menu
- Select Add/Remove Programs
- Select the program name and click on Add/Remove

Latest VulcanSoft Products

You can always find the latest VulcanSoft products at the following places:

World Wide Web
http://www.vulcansoft.com

CompuServe
GO WINUSER and search for "VulcanSoft"
(note: postings may be delayed by 2 weeks compared to the World Wide Web)

America Online
In the Software Center search for "VulcanSoft"
(note: postings may be delayed by 2 weeks compared to the World Wide Web)

Note that there are many places on the World Wide Web that may list VulcanSoft products but, since we do not have direct control over such sites, we cannot guarantee that you will be able to download the latest versions there. The same holds true for other distribution channels such as CD-ROM's and floppy disks. It is therefore a good idea to check the places listed above (especially http://www.vulcansoft.com).

Contacting VulcanSoft

Note: All communication with us must be in **English** or **German**.

You can contact VulcanSoft one of the following ways:

World Wide Web
http://www.vulcansoft.com

E-Mail
info@vulcansoft.com for general questions
sales@vulcansoft.com for sales-related questions
support@vulcansoft.com for support-related questions

Phone
++1 (303) 494-7716 (USA)

Postal Mail
VulcanSoft
P.O. Box 2086
Boulder, Colorado 80306
USA

Copy Program for a Friend

We have made it easy for you to give a copy of this program to a friend of yours. By simply selecting **Help** and ***Copy Program for a Friend*** from the program's main menu you can make an unregistered copy for a friend, family member, or business associate.

However, please remind the person you give a copy to that this is a Shareware copy and he/she ***must register*** this program for continued use.

WARNING: Giving your registration code to others is a violation of international copyright law and will be prosecuted to the maximum extend possible under law!

Keyboard Shortcuts

Ctrl+X   Cuts selected text to the clipboard (same as Shift+Del)
Ctrl+C   Copies selected text to the clipboard (same as Ctrl+Ins)
Ctrl+V   Pastes text from the clipboard (same as Shift+Ins)
F1   Shows this help file
Alt+F4   Closes the program

End User License Agreement

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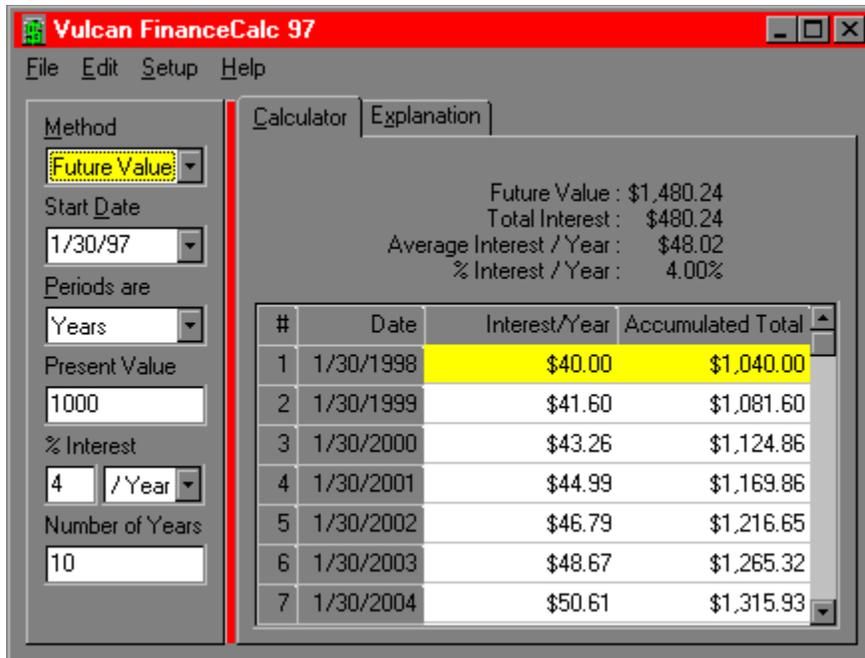Microsoft and Windows are registered trademarks of Microsoft Corporation.
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Guide to the Main Screen

Click on the area of interest below:

Save As Text
Saves the results in a standard ASCII file (Column Aligned or Comma Delimited)

Save As Bitmap
Saves a snapshot of the current window in a bitmap file

Print
Prompts you to print the current table

Set As Wallpaper
Sets the current table as Windows' wallpaper (tiled or centered)

Exit
Closes the program

Cut
Cuts selected text to the clipboard (shortcut Ctrl-X or Shift+Del)

Copy
Copies selected text to the clipboard (shortcut Ctrl-C or Ctrl+Ins)

Paste
Pastes text from the clipboard (shortcut Ctrl-V or Shift+Ins)

Select All
Selects the entire table

Horizontal Gridlines
Separates each row with a horizontal line

Vertical Gridlines
Separates each column with a vertical line

Stretch Cells Vertically
Stretches cells to fill entire window if space permits

Hide About Window on Startup
Only in registered version

Table Font
Font to be used to display table and top results

Registration Guide

Displays the built-in registration form

Enter Registration Code

Licenses this program to you (with appropriate code)

Help
Displays this help file

Latest VulcanSoft Products
Info on how to get our latest products/versions

Copy Program for a Friend
Copies the unregistered version of this program

About
Displays the About dialog

Future Value

Description
Returns the future value of an annuity based on the present value and a constant interest rate.

Top Results
- Future Value : resulting value based on the present value plus interest per period
- Total Interest : accumulated interest from each period
- Average Interest / *Period* : Total Interest divided by the number of periods
- % Interest / *Period* : interest rate per period (different from the value entered if "*Periods are"* and "*% Interest /"* are not the same)

Example
- How much will my savings be if I now have $1,000 in the account and get 4% annually over 10 years?

Future Value Annuity

Description
Returns the future value of an annuity based on the present value, periodic and constant payments and a constant interest rate.

Top Results
- Total Payments (Periods) : the payment per period multiplied by the number of periods (does not include down payment)
- Total Interest : accumulated interest from each period
- Average Interest / *Period* : Total Interest divided by the number of periods
- % Interest / *Period* : interest rate per period (different from the value entered if "*Periods are"* and "*% Interest /"* are not the same)

Examples
- What is the monthly loan payment on a car that has a total cost of $14,000 assuming 8% annual interest and a 48 month loan and no money down?
- What is the yearly payment on a house costing $100,000 at an interest rate of 10% financed for 30 years with a $10,000 down payment?

Future Value Investment

Description
Returns the present value needed to achieve a financial goal based on a constant interest rate and a specified number of periods.

Top Results
- Total Payments : the payment per period multiplied by the number of periods
- Total Interest : accumulated interest from each period
- Average Interest / *Period* : Total Interest divided by the number of periods
- % Interest / *Period* : interest rate per period (different from the value entered if "*Periods are"* and "*% Interest /"* are not the same)

Example
- How much do I have to pay per period if I want to be a millionaire in 10 years with an interest rate of 6% annually?

Present Value

Description
Returns the present value based on the future value and a constant interest rate.

Top Results
- Present Value : the future value minus the accumulated interest of all periods
- Total Interest : accumulated interest from each period
- Average Interest / *Period* : Total Interest divided by the number of periods
- % Interest / *Period* : interest rate per period (different from the value entered if "*Periods are"* and "*% Interest /"* are not the same)

Example
- How much money do I have to have in my savings account right now to get $10,000 in 10 years with an interest rate of 4% annually?

Present Value Annuity

Description
Returns the present value of an annuity based on the future value, periodic and constant payments and a constant interest rate.

Top Results
- Present Value Annuity : the future value minus the accumulated interest and payments of all periods
- Total Payments : accumulated payments from each period
- Total Interest : accumulated interest from each period
- Average Interest / *Period* : Total Interest divided by the number of periods
- % Interest / *Period* : interest rate per period (different from the value entered if "*Periods are*" and "*% Interest /*" are not the same)

Example
- How much money do I have to have in my savings account right now to get $10,000 in 10 years with an interest rate of 4% annually if I pay $500 per year into the account?

Present Loan Payment

Description
Returns the payment for a loan given the present value, interest rate, down payment, and number of periods.

Top Results
- Total Payments (Periods) : the payment per period multiplied by the number of periods (does not include down payment)
- Total Interest : accumulated interest from each period
- Average Interest / *Period* : Total Interest divided by the number of periods
- % Interest / *Period* : interest rate per period (different from the value entered if "*Periods are*" and "*% Interest /*" are not the same)

Examples
- What is the monthly loan payment on a car that has a total cost of $14,000 assuming 8% annual interest and a 48 month loan and no money down?
- What is the yearly payment on a house costing $100,000 at an interest rate of 10% financed for 30 years with a $10,000 down payment?

Straight-Line Depreciation

Description
Returns the straight-line depreciation of an asset for each period.

Top Results
- Remaining Book Value : value of the asset after its useful life
- Total Depreciation : accumulated depreciation from each period

Example
- How much is the depreciation per year of an asset which cost $10,000 after 8 years and an assumed salvage value of $1,000?

Sum-of-Years Depreciation

Description
Returns the sum-of-years' digits depreciation of an asset for a specified period.

Top Results
- Remaining Book Value : value of the asset after its useful life
- Total Depreciation : accumulated depreciation from each period
- Average Depreciation */ Period* : total depreciation divided by the number of periods

Example
- How much is the depreciation for each year of an asset which cost $10,000 after 8 years and an assumed salvage value of $1,000?

Double-Declining-Balance Depreciation

Description
Returns the depreciation of an asset for a specific period using the double-declining balance method.

Top Results
- Remaining Book Value : value of the asset after its useful life
- Total Depreciation : accumulated depreciation from each period
- Average Depreciation */ Period* : total depreciation divided by the number of periods

Example
- How much is the depreciation for each year of an asset which cost $10,000 after 8 years and an assumed salvage value of $1,000?

Zero Coupon Bonds

Description
Returns the present value based on the face value and a constant interest rate. This method is identical to Present Value.

Top Results
- Face Value : the future value minus the accumulated interest of all periods
- Total Interest : accumulated interest from each period
- Average Interest / *Period* : Total Interest divided by the number of periods
- % Interest / *Period* : interest rate per period (different from the value entered if "*Periods are"* and "*% Interest /"* are not the same)

Bond Yield

Description
Returns coupon rate divided by price.

Bond Price

Description
Returns coupon rate divided by yield.

Price / Earnings (Stocks)

Description

Returns closing price divided by earnings per share for stocks.

Earnings / Share (Stocks)

Description

Returns closing price divided by price/earnings ratio for stocks.

This is where you enter the values to calculate from. The setting of Method field determines which calculation method will be used. Changing any input field on the left will automatically recalculate the results on the right. If you get the message "*Insufficient or incorrect input values! Check fields on the left side.*" then one or more input values are missing or incorrect and no calculation will be performed. However, most incorrect input values (such as non-numerals or commas) will be ignored.

This is the page where the results based on your input values are to be found.

Explanation page for the currently selected calculation method (same as in this help file).

Major results for the calculation performed.

Detailed results for the calculation performed. For most methods this table lists each period in a separate row with the period number and date to the left.