

**WMSD Wealth Management System , Wm.
Odlum TRUEnoyesnonoyesyesyesWMSCOMM.TOC001yesyesyesWealth
Management System Help25/11/94**

Table of Contents

Table of Contents

Wealth Management System

General Information

Main Menu Programs

Investment Menu Programs

Record Entry Menu

Net Worth Program

Fundef

Viewdef

Interestdef

Help file produced by **HELLLP!**, a product of Guy Software, on 11/25/94 for Unregistered User. The above table of contents will be automatically completed and will also provide an excellent cross-reference for context strings and topic titles. You may leave it as your main table of contents for your help file, or you may create your own and cause it to be displayed instead by using the I button on the toolbar. This page will not be displayed as a topic. It is given a context string of `__` and a HelpContextID property of 32517, but these are not presented for jump selection.

HINT: If you do not wish some of your topics to appear in the table of contents as displayed to your users (you may want them ONLY as PopUps), move the lines with their titles and contexts to below this point. If you do this remember to move the whole line, not part. As an alternative, you may wish to set up your own table of contents, see Help under The Structure of a Help File.

Do not delete any codes in the area above the Table of Contents title, they are used internally by HELLLP!

Table of Contents

Wealth Management System

General Information

Main Menu Programs

Investment Menu Programs

Record Entry Menu

Net Worth Program

Fund/s

Interest/Growth

How to View

Wealth Management System

The following Wealth Management System files must be in the same directory:

- WMSD.EXE - Main Program.
- GETRICH.D .HLP - How To Get Rich and Stay Rich Document.
- WMSD .HLP - Instructions on how to use the programs.
- DTASAMPL .WMS - Sample Data File for Stocks.
- NETSAMPL .WMN - Sample Data File for Net Worth.

The following Microsoft files must be in your Windows\System directory . If you already have them, check the dates with mine as these are the latest revisions and should be used if yours are earlier versions.

VBRUN300.DLL, GSW.EXE, GSWDLL.DLL, GRID.VBX and GRAPH.VBX.

General Information

Details on any Program can be found listed under the MENU name in which it resides and then by its place in that menu.

Always use the PgDn key in Text or Spreadsheet boxes with a Scroll bar as there usually is more information than that shown in the window.

Mouse

To use the Scroll Bar, try it right now, Click on the Top or Bottom Arrow to move one line.

Click in the bar above or below the Slider and the text moves up one window, the Slider will move and shows position of the Window in the Document.

Click and hold on the Slider and drag it to any position in the Bar and on release of the Click Button the text corresponding to that position in the Document will be shown in the window.

Click:

On the menu buttons to activate the various programs.

On the Down/Arrow beside Drop down boxes to open them.

On the Items in the Drop down box to select them and they will be shown in the active area of the box, which is visible when the box is closed.

Drop down boxes have pre-programmed figures in them. To use your own delete those in the active area and enter your own.

KeyBoard

Use ALT+ the highlighted letter on the button you wish to activate.

The TAB key is a most important key as it moves the cursor from one area on screen to another.

Use the TAB key to move forward through the menus and the input boxes and Shift+Tab to move backwards. When on selected menu or item press <ENTER> to activate.

Use ALT+Down/Arrow to open and close the drop down boxes. These are the input boxes with a Down/Arrow beside them.

Use Up or Down Arrow to select items in a selection box.

To Scroll through the Text and Help boxes, use the PgDn and PgUp or Up/Arrow and Down/Arrow keys or Ctrl+Home and Ctrl+End keys.

Command Buttons

[OK] means yes, complete the procedure, such as add record to the file.

[Cancel] means no, do not complete the procedure.

[Help] Will bring up help text for that particular program.

[Calculate] Will show the calculations for the current figures in the active area of the Drop down boxes. These figures have been pre-programmed. To use your own figures just start typing them in the input box and the old ones will be deleted.

[Exit] will quit that procedure or menu and go back to the previous menu.

[To Printer] will send the data or text in that program to the Printer.

[DtaSampl.WMS](#)

This is a sample Data File which shows how various entries are made in the Investment Management program.

Date does not show a meaningful Year as I do not know your Country setup which allows year to be entered either first or last.

[NetSampl.WMN](#)

This is a sample Data File which shows how various entries are made in the Net Worth Program.

[Help Buttons](#)

When using Help for guidance on how to input information, the examples, which show the different ways of entering data, will be lined up with the input boxes beside them if you use PgDn.

Always move down to check for more data in boxes with a Scroll Bar.

[Data Input Boxes](#)

Have a yellow background while results are shown on a white or green background.

[Numerical Data Entry](#)

Where number only input is required the program will not accept letters or other characters from the KeyBoard, with the exception of the backspace and delete key to erase errors on that line and the Tab or <ENTER> key which completes the entry.

When entering figures, do not include dollar(\$) or comma(,) signs, the only signs that can be used are the decimal point(.) and the minus(-) sign where appropriate.

[Date Type](#)

Format will depend on the Country setup on your computer. Will be detected automatically and shown in Entry Help.

[Fonts](#)

Courier New Bold (True Type) or standard font are used in the printout of tables, as they are a non-proportional font and allow figures in columns to lineup properly. MS Sans Serif, MS Serif and Courier New Fonts are used on the screen by the program.

If they are not already installed, do so by adding them with the Control Panel in Windows 3.1.

[Definitions](#)

The name Fund/s is used in place of Company/Companies throughout the Investment Management program and holds the Company name of the investment whether it is in Stocks, Bonds, Mutual Funds or any other form of investment. (It's a shorter word in limited space).

Interest/Growth refers to interest, income or dividends from an investment and/or capital growth from the annual increase in the value of the investment.

[Records](#)

Are sorted by date. No record numbers are shown as a column would take up too much screen space and serve no useful purpose. To check on transactions use the Transaction Date as it is common to your Account Statements and the records in the Data Base.

Menu buttons

Have names that clearly describe the function that they perform.

Experiment

You can do no harm as the program has been made as user friendly and foolproof as possible. With lots of error messages if you go wrong.

With the aid of the examples in Help that show how to make entries in the input boxes you should have no problem in getting your data files set up.

Main Menu Programs

[Planning your Savings](#)

Has pre-programmed figures in the drop down boxes, you should use your own to work out what your savings should be to give you the income you need on retirement in a given period. Use [Help](#) button to see how to make entries. Calculations are based on one Annual Amount invested each year.

[Year](#)

For those who Invest monthly, quarterly or semi-annually use [Year](#) button.

The accumulated total from Investments made during each Year can then become the Annual Amount Invested in your long term Savings by pressing [Insert](#). Be sure to use the same Interest/Growth rate for both.

For example: Investing \$1,200.00 each year at 20% for 25 years = \$679,652.79

However investing \$100.00 each month at 20% for 25 years = \$753,281.84.

[Planning your Retirement](#)

Allows you to use one of two methods of withdrawing cash on retirement.

Percentage option; Use a withdrawal of income percentage less than the interest/growth percentage to allow for inflation.

Example; Inflation has been running at an average of 5% over the past 20 years so if one is getting a return of 20% on Capital and taking out 15% then one is keeping up with inflation as the Capital and Income are both increasing by 5% each year.

Fixed Amount option; Allows a fixed cash withdrawal at the end of each month. Annual effective Interest/Growth rate is converted to equivalent monthly rate with Current Value calculated each month.

Table shows the totals at year end of the previous 12 monthly transactions. If you take out more each month than is generated by Income/Growth the table shows how many years the Capital will last before being used up. If less is taken out the Capital would continue to grow forever so it stops at 50 years.

[Savings Comparisons](#)

Not as detailed as Planning your Savings but allows you to compare many different investment choices on screen together.

[Amount of Capital Required](#)

Shows annual investment required to achieve the capital amount you choose at the Interest/Growth rate and time in years specified.

[Find Compound Growth](#)

Compare growth of your different investments on an annual compound basis. Also use for Whatif ? comparisons.

[Payment on a Loan](#)

Uses various compounding periods, for Consumer loans, Car Payments, Credit Card payments and other loans. Can also be used for detailed monthly Mortgages payments, however, printing 300 monthly payments takes a lot of time.

Mortgage

Offers a choice of Monthly, Bimonthly, Quarterly, Semi-Annual and Annual interest compounding periods by opening the Interest Compounding Periods box.

Monthly Interest Compounding is used in the United States. Semi-Annual Interest Compounding is used in Canada.

Ask your mortgage lending institution which method they use.

Investment Manager

Net Worth

How to Get Rich and Stay Rich

Shows how to save and where to invest for the greatest growth consistent with safety of capital.

How to Use the Programs

This HELP document can be accessed from anywhere in the program by pressing F1 key. To setup for use outside of the program. From File Manager choose File - Associate then type in; Files with Extension: HLP and in; Associate With: WINHELP.EXE. You can now start any file with the extension HLP by clicking on it.

About

Details of Version and Author.

Printer Fonts

Switches between Standard or Courier New 11 point font. Program is designed to print 6 lines per inch or 66 lines per page.

Printer Drivers for different printer types use various height fonts as standard and can print more or less lines per inch. Program automatically adjusts lines per page for all popular printer startup fonts.

If you have a problem use Courier New 11 point as it prints 6 lines per inch on all printers that I have tested.

Investment Menu Programs

Load a File from Disk

Select the Drive and Directory. Only Files with the extension .WMS or .WMN will be shown in the File box, either click on the filename or type the filename with extension in the Textbox and click OK, file will be loaded.

Display Data

Will show dialog box with all funds in the file. Selecting All Records will show details of all transactions in the file. Selecting a Fund will display all its details, you can then select Current Value and enter the current price per share in the dialog box and Current Values will be shown.

Definition of Book Value; A Positive figure in this column represents a cash outlay by you and a Negative figure cash received by you. Only results from Bought, Sold, Cash Dividend and Fee Cash will show in this column.

Dividend Shares and Unit Fees will not show in this column as they are not a cash transaction but will be shown as an increase or decrease in the number of shares held.

For instance if you bought 100 shares of a stock for \$10.00 each and paid \$50.00 commission, your book value for the transaction would be \$1,050.00.

If you then received a cash dividend of \$100.00, the book value for the transaction would be -\$100.00 and the Total book value would be \$950.00.

If you now sold the total 100 shares for \$20.00 each, your book value for the transaction would be -\$2,000.00. and your Total book value would read -\$1,050.00.

In Total book value a Positive figure represents a cost to you in cash while a Minus figure represents cash taken out by you. (Your Profit).

Compute Current Value

Shows all funds in the file with an input box beside each into which you type the current price per share. The active cell is shown with dotted lines around it. To activate a cell, Click on it or use the arrow keys to move down the columns.
When finished click OK button.

You can now select the **Graph** button to show the Charts:

Bar chart is scaled to the fund with the greatest profit percentage, all other fund profits are shown based on this scale. Pie chart shows the distribution in dollars of each fund. Clicking 3D chart button will show the chart on screen in three dimensions.

Add and Edit Records

Save Current File to Disk

Select the Drive and Directory. Files with the extension WMS or .WMN will be shown in the File box, double click on the filename under which you wish to save the file and then OK.

If you want to save under a different filename make sure you clear the Textbox first and then type the new filename with the appropriate extension in the Textbox and click OK.

File Name in Memory. Shows the current file name in memory if it has been named.

Remember that saving a file using a Filename already on your disk will overwrite the one on disk with the new data.

Always make a backup copy of important files to another Drive/Dir so that if the original is lost by inadvertently overwriting it, you have your backup to retrieve the files.

Sort Records

Sorts on the Date. Must be in the form of the Country setup in your computer, with no trailing blanks.

Record Entry Menu

[Entry Help](#)

To set up a Data File for Stocks;

First select, from [Entry Help](#), the transaction type as a guide. Pg/Dn to get to it. Entries must be as shown in sample or they will not be accepted by the error checker. The entry form is common to all transactions and depending on the transaction type code only the required input boxes will be shown and must be filled in. (Every possible type of transaction is covered by the six codes).

[Add New Fund](#)

Press [Add New Fund](#) for each company, type name in [New Fund Name](#) then OK. A blank record entry form for your first record for this company will be shown. Type in your data. Press [Save Record](#). Your new fund/company and record will be saved to memory.

Note that the [Add Record](#) button changes to [Save Record](#) after creating a blank entry form.

[Add Record](#)

To add a record to an existing Fund. Select the [Name of Fund](#) in the list box, press [Add Record](#), a blank record entry form will be shown, type in data and press [Save Record](#).

A Fund with no records will naturally show nothing in the input boxes. This is not a blank entry form and if you type data in it and try to save it with [Correct Record](#) it will not be saved as it does not exist in memory. Start over by pressing [Add Record](#).

[Record](#)

To scroll through the records. Select the [Fund Name](#) and then Click [Next](#) or [Previous](#) button to see all records in that Fund. Each Record number will be shown. If there are a large number of records hold down <Enter>, after selecting Next Record or Previous Record, for faster scrolling.

[Correct](#)

Make corrections to the current record shown and press [Correct Record](#) and the changes will be saved. Changes made in the Fund Name will apply to all records with the previous name.

Illogical entries will not be accepted, such as trying to change a record code from Bought to Cash Dividend unless data is deleted first or entering figures in the Cash Dividend input box in a Sold Record.

[Delete](#)

Will erase the current record from the file. When all records are deleted, pressing [Delete](#) will then delete the [Fund Name](#).

Warning: Changes to Funds or Records exist only in memory at this point and will be lost when you exit the program. You must save the File to disk to have a permanent file which can be loaded when required.

The extension .WMS must be used with Investment Data Files.

Net Worth Program

Assets

To set up Data File for Net Worth Statement:

Select **Assets**, Click on cell or use arrow key to select where you wish to type your entry. Selected cell will be shown with dotted lines around it.

Enter the names of your categories in sequence with their values.

If you want sub totals for each group, type the exact words Sub Total, with no value, as a category at the end the group and the sub totals will be automatically calculated and shown after pressing the Calculate button.

After calculation all empty rows are eliminated.

To have an empty row to enhance appearance between categories or to set aside for later use, insert a space by pressing spacebar in the selected category cell. Cell is no longer empty.

Repeat the above steps for **Liabilities**.

Insert Blank Line

Will insert a blank row at the row specified.

Category names can be changed and values updated at any time.

To have Header names for groups just type the name in the name category with no value.

Although the layout of Net Worth is flexible it is best to plan your layout to suit your needs before making entries. After each entry press Calculate to see how it appears in the Net Worth Statement.

Save File

Will save the current file in memory to disk.

Load File

Will load the specified file into memory.

The extension .WMN must be used for Net Worth Data Files.

Your Net Worth Statement should be updated at least once a year and compared with the previous year's Net Worth. Save them under part of the year's date, as in NetDec94.WMN.

The name Fund/s is used in place of Company/Companies throughout the program and holds the company name of the investment whether it is in Stocks, Bonds, Mutual Funds or any other form of Investment. (Its a shorter word in a limited space).

How to View - This window in full size upper right box shows up and down arrows, if not, click on it.

Help-Always on Top should show check mark. If not and this document is made smaller, clicking on the WMS program window will hide this one which will be still running and using memory.

Always close this window by double clicking on upper left box or use File-Exit.

Interest/Growth refers to interest, income or dividends from an investment and/or capital growth from the annual increase in the value of that investment.

