

Winbond 3.1

WINBOND is a program to track and value United States Savings bonds. WINBOND contains the following features:

- Add and maintain of bond information for Series EE bonds.
- Valuation of bonds using the rates published by the Department of the Treasury.
- Maintain sell data for bonds and provides reports on interest received.
- Maintain multiple files, if desired, of bonds.
- Import capabilities to convert from ASCII files or reports.
- Provides for update of Department of Treasury issued rates or free updates for registered users.
- What-if capabilities to project bond values into the future.

Special Note: The department of the Treasury has issued only rates through August due to the change in the minimum interest rate. When these rate become available, a special issue of this program will be posted. See Registration section for more details.

Contents

General - General overview of WINBOND.

Bond Maintenance - Add, change,delete and sell bonds.

Reports - Valuation reports, interest reports, and future value estimates.

Special Options - Import to WINBOND from ASCII files or reports and Redemption Table maintenance.

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General

To begin WINBOND, choose FILE from the menu, and then choose OPEN. This option must first be selected before using any other option except maintain rate tables. After selecting FILE, a file box will appear with any existing bond files. Choose the bond file you wish to use or choose New File to create a new file. If New File is selected, you will be asked to enter a file name. Any valid DOS filename can be used.(The extension BND is automatically provided on all bond files). Once the file is selected, the bond maintenance panel is displayed with the first bond displayed, if any. From this panel, you can perform any Bond Maintenance desired. Choose CLOSE FILE to close current file and choose another file to process.

The upper right corner of the bond maintenance panel shows the redemption month and year for the current rate tables. If these are not current, then the rate tables need to be updated. See Table Maintenance for further information.

Once a file is selected for processing, Report menu option or the Import option from the Options menu can be selected. Any reporting or importing done will use the current file selected. See Reports.

Help can be selected at any time by choosing HELP from the Menu option or selecting the F1 key. If the F1 key is selected, help will begin at the section appropriate to the current panel.

After all processing is completed against the bond file, choose CLOSE file to close the file and save any changes.

Technical Information Technical information on application.

Shareware Concept Share ware information.

Registration Registration information.

Technical Information

The following files are included in the software:

WINBOND.EXE

WINBOND.RAT - Redemption tables

WINBOND.HLP - This help file

GRID.VBX - This file can be kept in the winbond directory or put in the WINDOWS system directory

VBRUN200.DLL is a required file that is present in your WINDOWS system directory.

Additional files that can be created during processing:

xxxxxxx.BND This is the bond file with your bond information. "xxxxxxx" can be any valid DOS name you desire. Multiple BND files can be created and maintained.

xxxxxxx.ASC This file is an ASCII report file of redeemable bonds corresponding to the BND file.

xxxxxxx.SLD This file is an ASCII report file of sold bonds corresponding to the BND file.

WINBOND.SEC This file only exists if the registration code has been provided.

Other files which may be included:

ORDER.TXT

VENDOR.TXT

READ.ME

LICENSE.TXT

These files may be deleted from a registered version.

If you are upgrading to a new version, only the following files need to be replaced unless there is special instructions in the READ.ME file:

WINBOND.EXE

WINBOND.RAT

WINBOND.HLP

To backup your WINBOND files, you can backup up the entire WINBOND directory or backup up the BND and SEC files.

UPGRADE HISTORY:

Version 3.1 - Changed BBS name to WBDxx.ZIP
 New rates for May, 1993 through October, 1993.
 Added Sold Bond Ascii Report File
 Minor bug fixes.

Version 2.2 - Initial release

See [Registration](#) for additional information on version history.

Shareware

The ShareWare Concept

The ShareWare concept is an attempt to provide software at low cost. The cost of offering a new product by conventional methods is very high, and hence prevents many independent authors and small companies from developing and promoting their ideas. ShareWare is an attempt to develop a marketing channel where products can be introduced at low cost.

If the ShareWare concept works, then everyone benefits. The user will benefit by receiving quality products at low cost, and by being able to test the software before purchasing it. The author benefits by being able to provide commercial software without first needing large sources of capital. But it can only work with your support.

Unregistered use of WINBOND after the 30-day evaluation period is in violation of federal copyright laws.

Registration Registration information.

Registration

To register WINBOND, send a check or money order for \$15.00 made payable to Bob Stech. Payments must be in US dollars drawn on a US bank, and should be sent to:

Bob Stech
5454 Kellogg Ct.,
Willoughby, Ohio 44094.

When payment is received you will receive a special serial number with which you can register your software. This serial number will also enable you to load future versions of this software without additional fees. This means that you can get updated Redemption tables and future versions of the software for no additional registration cost by obtaining the release with the new rates. These new releases with the updated redemption rates should be obtainable from the same source that this release was received.

REGISTERED USERS can also send for an updated source by sending \$5.00 to the above address. You will receive a disk with the latest release and redemption rates. Your software will be automatically registered by keeping the WINBOND.SEC file or re-registered with the same serial number originally used to register this software. New rates will be available in mid-MAY and mid-NOVEMBER.

If you have an old version and wish to register AND receive an update at the same time, send \$18.00 to the above address.

You can identify the release number to the redemption dates as follows:

WINBND22	Redemption covers 11/92 through 4/93 or (WINBND.ZIP)
WBD31	Redemption covers 5/93 through 10/93
WBD31R	Additional rates for 9/93 and 10/93 when available.
WBD32	Redemption covers 11/93 through 4/94
WBD41	Redemption covers 5/94 through 10/94
WBD42	Redemption covers 11/94 through 4/95

Releases with new redemption rates will be available for shipping in mid-May and mid-November.

Bond Maintenance

After a bond file is opened the bond maintenance panel is displayed. The following elements and their function are include on this screen:

Serial number list (upper left corner) - Select the bond to be viewed. Use the arrows to scroll through the list to find the desired bond.

View mode (middle right) - Choose NORMAL mode to view only bonds that are unsold. Choose SHOW ALL mode to show all bonds, both sold and unsold. If a sold bond is displayed the sell box with the bond sold information will be displayed.

Issue Month (middle left) - Highlited button indicates bond issue month.

Issue Year (middle middle) - Highlited button indicates bond issue year.

Bond Denomination (middle right) - Highlited button indicated bond denomination.

Sell Box (middle right) - Displayed only if the bond is sold or the SELL button is selected. See SELL Bond for contents of this box.

Once this panel is displayed, the ADD, CHANGE, DELETE, or SELL buttons can be selected if they are enabled. See additional individual topics below.

The mesage box at the bottom will display appropriate directions or error messages.

Select CLOSE file to close current bond file to select another bond file or exit program.

Add Bond - Add bonds to file

Change Bond - Change existing bond.

Delete Bond - Delete bond

Sell Bond - Sell bond

ADD Bond

The ADD bond will be the only button available if no bonds are on the current file. After selecting the ADD button, the following data must be entered:

- Bond serial number
- Bond issue month
- Bond issue year
- Bond denomination

Select the UPDATE button after data is selected.

Audits will be performed on the data as it is entered and appropriate error messages will be display. Bonds are checked for valid issue month and year against denomination, valid month for year, etc. Choose the ADD BOND button to add the bond.

After the bond is added, it will appear in the serial number list box. New bonds will appear at the end of the list.

Change Bond

If a bond is display, the CHANGE button will be enabled and can be selected. The currently selected bond can then be changed. The following fields can be changed:

- Bond serial number
- Bond issue month
- Bond issue year
- Bond denomination

Also, if the bond is sold, the sold box will be displayed and this data can be changed:

- Sell month
- Sell year
- Sell amount

Select the CHANGE button after data is changed.

To UNSSELL a bond, change both the sell month and the sell year to 0 or blank.

Delete Bond

Select the DELETE button to delete the current bond. The DELETE button at the bottom right will be displayed. Select this button to continue delete. An additional confirmation message box will be displayed. Select ok or cancel. Deleted bonds cannot be deleted, but can be re-added.

Sell Bond

Select SELL button to sell a bond. Sold Bonds can be tracked if desired and sold interest by year will be maintained. After the SELL button is selected, a sell box will appear on the right of the screen. Enter the sell month, hit TAB, enter the sell year, hit TAB, and enter the sell amount. If the bond is sold during for the current tables, the sell amount will be calculated and displayed. Change this amount if desired. The interest earned will be calculated in any case. Select SELL to update the file.

Sold bonds can be unsold. See CHANGE BONDS. Sold bonds can be viewed by selecting the SHOW ALL mode on the maintenance screen or by viewing the Sold Bond report.

Reports

Reports option can be selected once a bond file has been selected. A menu will appear which show the reports available. Select the report desired and click on the REPORT button and the report will appear. If no records for the particular type of report are available, an error message will be shown.

The following reports are available:

Bond Value Report shows the redemption value of each bond on the file.

Interest Report shows the interest earned on each report.

Sold Bond Report show the interest received on sold bonds.

Future Value Report show projections of bond value for 20 years and allows what-if calculation

ASCII Report File creates an ASCII file which can be imported into a word processor or printed.

Bond Value Report

A line is displayed for each bond on the file. Bonds are displayed in issue date order. The redemption value based on the current redemption tables in the system will be displayed.

"No Value" means the bond is not available for redemption yet. "No Table" means the bond date is outside the redemption tables.

Use the scroll bars on the right to view all bonds. At the bottom of the panel are totals for each redemption month for all bonds on the file.

Bond totals include purchase price for those indicated by "No Value" or "No Table"

Interest Report

A line is displayed for each bond on the file. Bonds are displayed in issue date order. The interest earned based on the redemption value for the current redemption tables in the system will be displayed.

"No Value" means the bond is not available for redemption yet. "No Table" means the bond date is outside the redemption tables.

Use the scroll bars on the right to view all bonds. At the bottom of the panel are totals for each redemption month for all bonds on the file.

Interest totals include only those bonds for which interest is calculated.

Sold Bonds Report

The Sold Bond report includes all bonds which have been sold. Bonds are displayed in sell date order and the sell price and interest earned are shown. A sub-total line is shown for each year for which a sold bond exists.

Future Value Reports

The Future Value Report is a series of calculations to project what the value of the current bonds will be for the next 20 years. The current bond file values for the current redemption months is the starting point and interest is added for each month for the next 20 years. Interest rate used for the calculations is the guaranteed minimum interest rate published by the Department of the Treasury and varies according to the issue date of the bond. These interest rates used include the latest change to 4% effective March 1, 1993.

If a bond is being purchased each month, a monthly purchase amount may be entered in the amount box on the lower left on this panel. This amount will be added each month with interest calculations. This technique can be used to estimate the amount of bonds accumulated over the next 20 years. The amount entered should be the purchase price and not the denomination. Also the starting month and year can be changed, if desired. The month and year should correspond to the next bond to be purchased that is not already on the bond file.

ASCII Report Files

The ASCII Bond Report file is an ascii file created with the same information as the Bond Value Report. The name of the file is the DOS name of the bond file with the extension of ASC. This file is put in the default directory. This file can be printed or imported to a word processor for printing.

The ASCII Sold Bond Report file is an ascii file created with the same information as the Sold Bond Report. The name of the file is the DOS name of the bond file with the extension of SLD. This file is put in the default directory. This file can be printed or imported to a word processor for printing.

Special Options

Import Import File allows any ASCII file or report to be loaded into the WINBOND system. This could be an easy conversion from an existing system.

Tables Table Maintenance Table Maintenance allows for adding or changing the existing tables used by WINBOND for calculation of bond redemption values. These tables are published by the Department of Treasury approximately every 6 months. See Registration section for details on how these tables can be provided to you.

Import

Import allows for the automatic conversion of any existing ASCII file to be loaded into the WINBOND system, allowing for an easy conversion from an existing system. If you have an ASCII file or your current system has an option to create an ASCII file or report to disk, this file can be loaded into WINBOND. The following steps can be taken to import this file:

1. Create the ASCII file or report to be converted from your existing system. This file can be stored in any directory.
2. Select the BND file to be loaded on the main panel. This file may be a new file or import will add to an existing file.
3. From OPTIONS menu, select IMPORT. The WINBOND import panel will be displayed. The BND file selected on the main menu will be displayed in the IMPORT TO box.
4. Select the file to be converted. Select Drive, Directory and File. The file to be imported will display in the IMPORT FROM box. If this file is not correct, choose CLOSE file and reselect the file.
5. After file is selected, enter starting and ending columns corresponding to the input file for the following fields: Use TAB to move from one column to the next.

Serial number

Bond Denomination - \$ will be ignored

Issue Month - either numeric (1-12) or alpha (JAN,jan, or Jan) is acceptable.

Issue Year - 2 or 4 digit year.

6. After all fields have been entered correctly, the IMPORT button will be enabled. Click on the button to start the import process. The input records will be displayed at the bottom of the panel as they are processed. Bonds to be added will be audited against the normal add criteria as they are processed. If an invalid bond is found, a message will be displayed and the CONTINUE and NON-STOP buttons will be display. Select CONTINUE to proceed. Selecting NON-STOP will process the entire file without stopping at errors. After import is complete, the number of records added and rejected will be displayed. NOTE: If you are converting from a report, expect errors on title lines, headings, blank lines, summaries, etc.

7. Select EXIT to return to main panel.

Tables

Table Maintenance allows for adding or changing the existing tables used by WINBOND for calculation of bond redemption values. These tables are published by the Department of Treasury approximately every 6 months. See Registration section for details on how these tables can be provided to you.

View Rates Inquire into the redemption tables by bond issue month and year.

Change Rates Change rates for current year displayed.

Add New Year Add new issue year to tables.

Change Redemption Month Change redemption month when new tables are published.

View Rates

Rates are displayed for each issue month for one issue year for each of the six redemption periods available. The issue month and year is displayed down the left side of the panel and the redemption periods are displayed across the top. Match the issue year and month on the left column and the redemption month and year on the top to get the current bond value. Redemption values are for face values of \$50 bonds for Series EE. Multiply the rate shown for the redemption period by bond face value divided by rate table value (ie. \$75 or \$100).

To view rate for another issue year, find year in the issue year box and click on the year desired. Click on the arrow in the issue year box to display other years available for viewing.

Change Rates

To change rates for an issue year, display the issue year and choose the UPDATE RATES button. The panel will change to update mode and you can TAB through and change the desired values. After rates are updated, choose the SAVE FILE button to save the changes. Choose CANCEL to cancel the change.

Note: All rates for all years need to be changed for whenever there is an update to the redemption month and year values. See [Registration](#) for information on how to get updates to the rate tables.

Add Year

To Add a new issue year to the rates file, choose ADD NEW YEAR. Enter values and use TAB to go to the next field. After all rates are entered, use SAVE FILE to update rates file.

Enter *(asterisk) and use TAB to repeat values.

Note: All rates for all years need to be changed for whenever there is an update to the redemption month and year values. See [Registration](#) for information on how to get updates to the rate tables.

Change Redemption Month

Change redemption months whenever new rate tables are issued and the new rates will be updated into the rates files. Select CHANGE REDEMPTION MONTH to change these values. You will be prompted for the new starting month and year for the redemption tables. You can cancel this process by selecting cancel at any time.

Note: All rates for all years need to be changed for whenever there is an update to the redemption month and year values. See [Registration](#) for information on how to get updates to the rate tables.