

TM

Hi, Finance!

**The Financial Planning and Calculation Program
For Windows**

**User's Guide
Version 2.5**

Brighthouse Solutions, Inc.

***Hi, Finance!*™ Software and Documentation**
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Dear software user:

The name *Hi, Finance!*, apart from being a cutesy title for a computer program (each one has to have some name, after all), is designed to **mean** something.

Just the word "finance" can conjure up images of Wall Street robber-barons, playing with our economy as if it were their own giant Monopoly game. Only a little less threatening is the thought of the local banker holding the fate of your home, car, and VISA card in the palm of his green-stained hand.

That may be a little extreme, of course, but many who might otherwise use the way our economy works to their own advantage may be so put-off by the seeming complexity of the world of investments that they miss opportunities or rely on those who might have their own agendas.

That is a real shame, because understanding such concepts as the **time value of money** can empower the individual to use the economic system to realize personal goals. This program by itself will not make you a savvy investor. We cover some of the basics of personal finance, but there are many publications to help you with financial concepts. What we hope to do here is to **cut through the complexity of financial calculations** so the user can concentrate on how to achieve results -- in other words, to let the user say "**Hi**" to his own world of finance.

The goal of this program is to take advantage of Microsoft **Windows' graphical user interface** to enable the user to make financial and business calculations without extensive training or using commands every day. The user should be able to access a module not used in six months and obtain an answer without studying the manual or calling technical support. The "**user-friendly**" program is an ideal, of course, so we will continue working toward its realization.

We provide this manual to explain the interface and the goals and operation of the various program modules. Much of this is available on-line using a context-sensitive hypertext-linked Help system.

We welcome your comments and suggestions.

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Why you should be in *Hi, Finance!*

There are a lot of clichés about planning your finances or business: "If you fail to plan, you plan to fail", "Plan your work, and work your plan", "You'll be paid over a million dollars in your working life -- but it's what you keep that counts", etc. What these all point out is that although most of us have some source of income through work, it is all too easy for this money to disappear long before our hopes and dreams can be realized.

The purpose of the financial and business planning tools in *Hi, Finance!* is to help the user put assets to good use so the things that are really important can be achieved. Keep in mind that these are just tools -- they can't create wealth from nothing, and they won't force you to actually follow any plan. You have to decide what's really important, and whether it's worth it to sacrifice now so you can satisfy those future goals.

Most of the routines here are based on **financial mathematics**. These involve the concept of the time-value of money, which includes the notion that a dollar right now is worth more to you than a dollar ten years from now. Another important concept is that of **compound interest**. Unlike simple interest, which merely repeats the multiplication of the interest rate against a borrowed (or loaned) principal, compound interest provides that the principal amount owed is increased by the amount of interest accrued, and further interest is computed on the new principal amount. An amortized loan extinguishes itself over its term by providing equal monthly payments large enough to pay the monthly interest charge and lower the principal as well.

The basic calculation of financial mathematics can be expressed as the formula for future value:

$$FV = PV (1 + i)^n$$

where FV is future value, PV is the present value of the lump sum, *i* is the rate of interest, and *n* is the number of periods involved. Consider an example, using \$1000 as the present value at 10 percent interest. At period 0 (the present time), the future and present value are equal. When we progress to period 1, we see that $1 + i$ is 1.1, and remains so when taken to the first power. The future value is \$1100. When we reach the second year, we see the compounding effect taking effect, as 1.1 to the second power yields 1.21, for a future value of \$1210. Without using the formula, we could have done it step by step:

Year 1: $1000 * .10 \text{ interest} = 1100$

Year 2: $1100 * .10 \text{ interest} = 1210$

Year 3: $1210 * .10 \text{ interest} = 1331$

and so on. The base on which interest is computed grows larger with the passage of time. Taking this to year 10, we get a result of 2597.42, which is 159.742 percent over the original amount, although we're only applying ten percent over ten years, which would seem to add up to a 100 percent increase -- thus, the magic of compound interest!

Other calculations involve massaging this formula and extending it for annuities (series of payments).

The **Financial Calculator** enables the user to compute present and future values of lump sums or annuities, as well as account for the effects of inflation.

The **Loan Calculator and Amortizer** lets you calculate loan payments, number of payments needed, interest rate required, or loan principal. Rates and payments can be modified as they change.

The **Investment Analysis** module provides a convenient method of evaluating contemplated investments in long-term projects. It yields measures of attractiveness including Net Present Value, Internal Rate of Return, Profitability Index, and Payback Ratio.

The **Personal Financial Planning** module is a structured method of assessing one's financial assets and goals, calculating shortfalls taking the time value of money and inflation into account, and suggesting courses of action to help achieve the goals.

There's a **Random Number Generator** for assisting with such things as audit sampling or picking lotto numbers. In the **Business** section, two modules can help the retailer determine prices -- **Markup** involves simply increasing an item's cost by a given percentage, as contrasted with **Gross Price Margin**, which computes price as a percentage of that price. **Sales tax** does what the name suggests. **Cost-Volume-Profit (Breakeven) Analysis** is a graphical tool for determining areas of profitability based on fixed and variable costs and sales prices. **Economic Order Quantity** can help determine ordering quantities.

Please remember: these are planning tools and are only as good as the numbers **you** put into them. Part of the benefit of use is the thought process that goes into determining those input figures. "Sometimes discovering the problem is half the battle."

What's New in Version 2.51

Changes in this version include:

- A Main Menu "Scenario List" for rapid access to the user's favorite features. Users can use their own words to label the operation in this quick-pick list.
- An improved Toolbar including a dropdown list to provide rapid access to program modules.
- International support including automatic date and currency formatting based on current country settings in the Windows Control panel.
- Provision for user selection of graph types in the Financial Calculator module.
- Improved color schemes, including ability to match chart colors to form color scheme.
- Ability to launch the application and preload a file by specifying a "RUN" parameter, double-clicking on a file name in File Manager, or double-clicking on a file icon in a Program Manager group.
- Improved error correction and robustness.
- Changes in the main iconic menu.

NOTE: This version of the User's Guide is intended as an online reference to those evaluating the product. It is in Windows 3.1 Write format -- if viewing with WordPad or Word, there may be some formatting differences which may look odd. Registered users receive a printed version complete with numerous illustrations.

Getting Started

Installation

Hi, Finance! comes with an installation program to make sure the program will function as intended.

1. If the *Hi, Finance!* files are not already on your hard drive, insert the diskette in the appropriate drive.
2. Select "File Run" from Program Manager, File Manager, or "Run" from the Windows 95 Start Menu.
3. In the entry box, type the diskette drive letter followed by ":install". For example, if your diskette drive is Drive A, type "a:install". If your diskette is Drive B, type "b:install". If you're using the Windows 95 interface, you may also use the "Browse" button to locate the install file.

[Printed version: illustrations of "Run" dialogs for Windows 3.1 and Windows 95]

4. An alternate method is to use the File Manager, Explorer, or My Computer to select the disk drive containing the *Hi, Finance!* installation diskette and double-click on "install.exe" from the file listing.
5. The installation program will propose "C:\HIFINANC" as a default installation directory. You may change the drive or directory name or both. You will need about 2 MB of disk space. Install will create a subdirectory from the main Windows directory in which it will place runtime files. This location should not be changed.

[Printed version: illustration of installation directory dialog]

6. The program will create a Program Manager group with icons.

[Printed version: illustration of Windows 3.1 Program Manager group and Windows 95 folder]

7. You may now start *Hi, Finance!* by double-clicking on its icon, by clicking on the "Start.Programs.Hi, Finance!" menu item in Windows 95, or by selecting HIFINANC.EXE in File Manager or Explorer. The other icons created relate to the User's Guide (in Windows Write format -- HIFINANC.WRI), a registration form (REGISTER.TXT), and an informational file, HIFINANC.TXT, and a guide to uninstalling the program.

Using *Hi, Finance!* Main Screen

The Main Screen presents you with several ways to access the particular function you need – an iconic interface, a drop-down list in the toolbar, a menu item, and a scenario list.

[Printed version: illustration of main screen]

Iconic Interface

You may choose to click on the icon representing the desired activity (for example, Financial Calculator). Keyboard users may use the tab key to select the wanted module and then execute it using the space bar. Rather than being located in the center of the screen, as in earlier versions, the iconic menu is now located on the left side of the screen. Clicking on the "Business" icon will bring up another iconic menu showing the sub-modules available. A "Closed" icon will return you to the main iconic menu.

[Printed version: illustrations of main and business iconic menus]

Scenario List

The scenario list which presents common tasks in everyday language which you may customize to fit your own style. Double-click on the line containing the description of the activity you wish to take. Use the arrow keys or scroll bar to scroll the list if necessary. These descriptions may be added by clicking on the Scenario button on the Toolbar while in the appropriate module. In the "Customize Scenarios" box enter a one-line description in the text box under the label "Enter your own one-line description for this activity:". Press the "Add" button to have this new description added to the Scenario List.

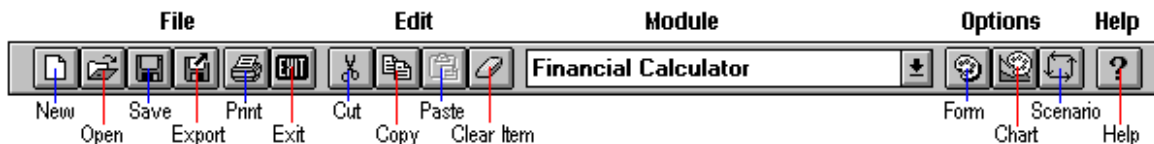
[Printed version: illustration of Scenario List]

Toolbar

This feature allows users to execute various functions rapidly without having to navigate through regular drop-down menus.

The arrangement of the buttons generally mimics that of the drop-down menus, with the icons representing functions involved. The toolbar may be turned off (removed) with the Options menu.

What the buttons represent:



For detailed explanations of these commands, see the appropriate sections pertaining to the corresponding drop-down menus.

Status Bar

This feature provides information about the current operations of *Hi, Finance!* You may remove or restore it via the Options menu.

[Printed version: illustration of Status Bar]

Commands Menu

The Commands menu allows you to select the appropriate menu items.

[Printed version: illustration of Commands menu]

File Menu	Open, save, export, and print files and exit <i>Hi, Finance!</i>
Edit Menu	Move text to and from the clipboard and to delete text.
Modules Menu	Select the appropriate program module.
Options Menu	Configure <i>Hi, Finance!</i> to suit your own preferences.
Help Menu	Get Help in using <i>Hi, Finance!</i>

File Menu

The File menu includes commands that enable you to open, save, and export files, establish a new workspace, and print.

[Printed version: illustration of File menu]

New	Create a "clean" module -- all variables initialized.								
Open	Open an existing file to bring data into the current module. This command will display a dialog box prompting the proper file extension.								
Save	Save changes made to the current module.								
SaveAs	Save the current module to a new user-specified file. The current file name will be offered as a default, although this will be selected so that the user can immediately type in the new file name.								
Export	Save data associated with the current module to a file in another program's format. Options include: <table><tr><td>.xls</td><td>Microsoft Excel spreadsheet format</td></tr><tr><td>.wks</td><td>Lotus 1-2-3 spreadsheet format</td></tr><tr><td>.csv</td><td>Comma-separated-variable ASCII format</td></tr><tr><td>.dbf</td><td>XBase database format</td></tr></table>	.xls	Microsoft Excel spreadsheet format	.wks	Lotus 1-2-3 spreadsheet format	.csv	Comma-separated-variable ASCII format	.dbf	XBase database format
.xls	Microsoft Excel spreadsheet format								
.wks	Lotus 1-2-3 spreadsheet format								
.csv	Comma-separated-variable ASCII format								
.dbf	XBase database format								
Print	Print the active window, schedule, or chart.								
Printer Setup	Identify and set options for the printer.								
Exit	End your <i>Hi, Finance!</i> session.								

Edit Menu

The Edit menu includes commands that enable you to move text to and from the clipboard and delete text.

[Printed version: illustration of Edit menu]

Cut	Delete selected text and moves it to the clipboard.
Copy	Copy text to the clipboard while leaving the original text intact.
Paste	Move text from the clipboard to the insertion point.
Clear Item	Delete text without moving it to the clipboard.

Modules Menu

The Modules menu allows you to select the part of *Hi, Finance!* to fit your purpose.

Financial Calculator enables the user to deal with financial mathematics problems, such as computing present and future values of lump sums or annuities. The module automatically provides a graphical view of the data through built-in charts.

Loan Calculation & Amortization lets you calculate loan payments, number of payments needed, interest rate required, or loan principal. You can view or print amortization schedules and charts. The user can change the interest rate or payment level and the program will adjust the schedule accordingly.

Investment Analysis provides a means of evaluating investments with varying cash flows. The program will generate the Net Present Value, Internal Rate of Return, Payback Ratio and Profitability Index, along with a graphical representation.

Random Number Generator assists with such things as audit sampling or picking lotto numbers.

Personal Financial Planning module is a structured method of assessing one's financial assets and goals, calculating shortfalls taking the time value of money and inflation into account, and suggesting courses of action to achieve the goals. The user can enter a wide variety of goals, objectives, and resources, along with ranges of estimates of appreciation and inflation. Graphs are available for the objective categories of Retirement, Death Protection, Education, and Other Goals. These also take existing investments into account.

Business Assistant: two modules help the retailer determine prices -- **Markup** involves simply increasing an item's cost by a given percentage, as contrasted with **Gross Profit Margin**, which computes price as a percentage of that price. **Sales Tax** does what the name indicates. **Cost-Volume-Profit (Breakeven) Analysis** is a tool for determining areas of profitability based on fixed and variable costs and sales prices; two types of "breakeven" charts can be shown. The final tool, **Economic Order Quantity**, is designed to help determine ordering quantities based on annual quantity needed, setup costs per order, and annual holding cost per unit.

Options Menu

The Option menu includes commands that enable you to configure *Hi, Finance!* to suit your own preferences.

[Printed version: illustration of Options menu]

Graph Type Default Allows user to select the type of graph normally shown in the Financial Calculator.

Form Colors... Open a dialog box to customize the look of *Hi, Finance!*

Chart Colors... Open a dialog box to customize chart colors.

Button Bar Toggle display of bar buttons on or off. Checkmark indicates 'ON'.

Status Bar Toggle display of status bar at bottom of display. Checkmark indicates 'ON'.

Form Colors

This allows the user to set the colors of *Hi, Finance!* to suit individual tastes.

[Printed version: illustration of Form Color Options dialog box]

Background Set the underlying Window color.

Entry Fields Set the color for the background of the blocks used to enter text or numerical data.

Group Set the color of grouped or related controls.

Text Set the color of the text used to enter data.

Result Fields Set the background color for displaying results generated by the program.

Result Text Set the text color used to display results generated by the program.

Sample Controls Show how the selected colors will look.

Presets: A drop-down list of pre-selected, named color combinations for quick color selection.

Plain Gray is the way *Hi, Finance!* comes set up. We like it, but you may find it a little tame for your tastes.

Your Way is derived from the way you currently have your systems colors set. This should (usually) make *Hi, Finance!* look like the rest of your Windows environment.

The remaining list items (most based on the combinations in the Colors Section of the Windows Control Panel) provide a variety of color combinations to satisfy even strange proclivities.

OK Confirms the color choices you have made and closes the Form Colors box.

Cancel Restores the colors previously in effect and closes the Forms Colors box.

- Help** Brings up online Help for the Forms Colors window.
- Get Default** Retrieves the color combinations stored as defaults in HIFINANC.INI.
- Set Default** Stores the current color combinations as defaults in HIFINANC.INI.

Chart Colors Menu

This allows the user to set the colors used in the charts to suit individual preferences.

[Printed version: illustration of Chart Color Options dialog box]

- Background** Set color for background of all charts.
- Data 1** Set color for first array.
Data 2 Set color for second array.
Data 3 Set color for third array.
- Text** Set color for titles, axes, gridlines, and labels.
- Presets** Three preset color sets, at least one of which should work well with your video configuration.
- A** Background, black; Data 1, red; Data 2, green; Data 3, cyan; Text, white.
 - B** Background, white; Data 1, gray; Data 2, black; Data 3, light gray; Text, black.
 - C** Background, white; Data 1, brick; Data 2, blue; Data 3, evergreen; Text, black.
- Get Default** Retrieve your custom color set from HIFINANC.INI.
- Set Default** Store your custom color set in HIFINANC.INI.
- OK** Finish setting chart colors.
- Cancel** Cancel color selection.
- Help** Bring up online Help for the Chart Colors window.
- Selecting Colors** Select one of the standard colors by double-clicking it in the list box. The color should appear in the large color block. Specify other colors by sliding the scroll bar thumbs to the desired mixture of red, green and blue, or by typing the percentage value of each into the entry boxes on the right side of the dialog box.

Help Menu

The Help menu includes commands to help use or understand the operations of *Hi, Finance!*

[Printed version: illustration of Help menu]

Contents	Display the Contents of <i>Hi, Finance!</i> Help.
Search for Help On...	Display a dialog box for searching for help on key phrases.
How to Use Help	Provide information about the Microsoft Windows Help System.
Keyboard	Display information about using keyboard keys in <i>Hi, Finance!</i>
Commands	Display the commands available for running <i>Hi, Finance!</i>
Modules	Display a list of <i>Hi, Finance!</i> program modules
Register <i>Hi, Finance!</i>	Display information about Hi, Finance! and use of its evaluation version. Provide information about licensing, the shareware concept, and generate a registration form for <i>Hi, Finance!</i> or enter name and license code on registered copy.
About <i>Hi, Finance!</i>	Display version number of <i>Hi, Finance!</i> along with Windows system information and numbers for technical support. In non-registered copies, there is also a little shareware notice.

Modules

Financial Calculator

You can use the Financial Calculator to solve most problems involving financial mathematics, employing a "do it yourself" approach. Generally speaking, solving a financial mathematics problem requires the user to provide three out of four major parameters. The result is the fourth parameter. You may also set the compounding period and the way rates and periods are expressed.

[Printed version: illustration of Financial Calculator screen]

Payment Type

Choose whether the type of calculation involves a single **Lump Sum** or a series of equal periodic payments (an **Annuity**). Clicking in the **Due** box indicates an Annuity Due, which means that payments are made at the beginning of a period, rather than at the end as if found in an Ordinary Annuity.

Needed

Pick the type of calculation desired:

Present Value This calculates what an amount in the future or series of payments would be worth today if discounted at a given rate.

Future Value -- the known future lump sum.

Payment Amount -- the amount of equal periodic payments.

Discount Rate -- percentage rate (XX.XX) at which the present value is computed.

Annually, Semi-Annually, etc. -- whether the rate is per year, half-year, etc.

Compounded Annually, Semi-Annually, etc. -- frequency of compounding.

Periods -- the number of time units from the present to future time.

Future Value This calculates what a lump sum or series of payments would be worth after a passage of time after applying a given rate of appreciation.

Future Value of a Lump Sum -- What today's investment can be worth in the future, given the amount of investment, interest rate, and number of periods. Those with only modest incomes or assets are tempted to put off investing for the future on the grounds that they have nothing significant to invest. This function can demonstrate that even small sums can grow into impressive figures given enough time and adequate rates of appreciation. The growth takes place as interest on the initial investment is added to the nest-egg.

Bonus hint: a quick way to calculate growing investments is a little tool not involving this program or even a computer -- it's called the "Rule of 72": take the number 72 and divide it by the rate of appreciation (e.g., 8 percent). The result (9, in this case) is the approximate number of years it takes for the investment to double itself.

Future Value of an Annuity -- This function shows how making regular periodic investments can pay off in accumulated savings or investments. An important concept here is that a considerable nest egg can be built through regular investments even if there is no large lump sum available. You should "**pay yourself first**" by investing a portion of each paycheck before you can blow the cash.

Amount To Invest -- Enter today's value. OR

Payment Amount -- Enter amount of periodic payments.

Rate of Appreciation -- rate (XX.XX) at which the investment grows.

Periods -- number of time periods from present to future time.

Rate Required -- Calculates the rate of appreciation or discount which would produce a future value given a present value over a passage of time. You can use this to establish a "base line" to evaluate whether certain types of investments would meet your goals.

Present Value -- Enter today's value. OR

Payment Amount -- Enter amount of periodic payments.

Future Value (of Annuity) -- the known future sum.

Periods -- number of time periods from present to future time.

Payment Amount Required -- Calculates the periodic payment required to achieve a future value given the present value and a given rate of appreciation over a stated period of time. This is useful for determining how much must be invested each period to meet your goals.

Future Value of Annuity -- the known future sum.

Rate -- rate (XX.XX) at which the investment grows.

Periods -- number of time periods from present to future time.

Payment Number (Periods) Required -- Calculates the number of stated periodic payments required to achieve a future value given the present value and a given rate of appreciation. If you are limited in how much you can invest each period, this can tell you how long it will take to achieve your goal at a given rate.

Present Value -- Enter today's value. OR

Payment Amount -- Enter amount of periodic payments.

Rate -- rate (XX.XX) at which the investment grows.

Future Value (of Annuity) -- the known future sum.

Effect of Inflation -- Calculates the purchasing power at a future time of a lump sum at the present time as decreased by inflation. When making financial calculations, it is quite easy to get excited when one sees how easy it is to accumulate sums of perhaps a million dollars over the years. To bring things back to earth, you must remember that inflation is gnawing at the buying power of that million dollars.

To illustrate, if you buried a million dollars in your backyard today and inflation averaged just four percent a year, in twenty years the buying power would have shrunk to just \$442,000. At eight percent, it would be worth only \$188,693 in today's dollars. Thus, it is very important to base your investment and protection decisions on the value of the dollars in that future time period. This function can assist you in adjusting those values.

Present Value -- Enter current value.

Inflation Rate -- Enter average inflation rate over life of investment.

Periods -- number of time periods from present to future time.

<Chart>

The program automatically displays the calculation in graphical form. The height of the vertical bars represents dollar values corresponding to the time periods involved.

Calculate button

Calculate and display the requested result.

Close button

Exit from the Financial Calculator without calculating or storing any results.

Expand Graph

Present a full-size window filled with the currently displayed chart.

Print Graph Print the currently displayed chart.

Help Display on-line help for the Financial Calculator.

Loan Calculation and Amortization

This module lets you calculate loan payments, number of payments, interest rate, or loan principal, as well as generate amortization schedules and charts. You may also modify the schedules when interest rates or payment amounts change.

[Printed version: illustration of Loan Calculation & Amortization screen]

Needed Pick the type of calculation desired:

Payment Amount -- Calculate the periodic payment amount necessary to repay the loan, given the principal amount, interest rate, and number of payments.

<p>form either:</p> <p>the loan will be repaid in:</p>	<p>Principal Amount Enter the loan amount.</p> <p>Interest Rate Enter the interest rate in "XX.XXX"</p> <p>Pmt. Freq.: per year OR per month. Select the frequency of payments.</p> <p>Periods: Enter the number of periods over which</p> <p>years OR months.</p> <p>For example, a "normal" 30-year mortgage could be entered as either "30" (years) or "360" (months).</p>
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Number of Pmts -- Calculate the number of periodic payments necessary to repay the loan, given the principal amount, interest rate, and payment amount.

<p>"XX.XXX" % per year.</p> <p>payments.</p>	<p>Principal Amount Enter the amount of the loan.</p> <p>Interest Rate Enter the interest rate charged as</p> <p>Pmt. Freq.: Select the frequency of payments.</p> <p>Payment Amount Enter the amount of the periodic</p>
--	---

Interest Rate -- Calculate the interest rate necessary to repay the loan, given the principal amount, number of payments, and payment amount.

<p>"XX.XXX" % per year.</p> <p>the loan will be repaid in:</p>	<p>Principal Amount Enter the amount of the loan.</p> <p>Interest Rate Enter the interest rate charged as</p> <p>Pmt. Freq.: Select the frequency of payments.</p> <p>Periods: Enter the number of periods over which</p> <p>years OR months.</p> <p>For example, a "normal" 30-year mortgage could be entered as either "30" (years) or "360" (months).</p>
--	--

Principal Amount -- Calculate the loan principal which can be repaid, given the interest rate, number of payments, and payment amount.

payments.	Payment Amount	Enter the amount of the periodic
per year.	Interest Rate	Enter the interest rate as "XX.XXX" %
	Pmt. Freq.:	Select frequency of loan payments.
the loan will be repaid in:	Periods:	Enter the number of periods over which
		years OR months.

For example, a "normal" 30-year mortgage could be entered as either "30 years" or as "360 months".

Loan Particulars:

Property Description You may enter a description of the property being mortgaged.

Prepared For You may enter the name of the person for whom amortization schedules are being prepared.

Prepared By You may enter the name of the person preparing schedules.

First Payment Enter the date of the first payment. This is used to prepare the amortization schedules. Enter the number (1 to 12) of the month in the left entry box; the number of the date (1 to 31) in the center; and the year in the right box.

Year End Month Enter the number of the month which closes the fiscal year. For most individuals and entities on calendar years, this will be 12 (for December). For example, if your fiscal year end is September 30, enter "9". This entry is used to make sure that the yearly amortization summary computes the yearly totals correctly.

- Calculate button** Calculate and display the requested result.
- Close button** Exit from the Loan module without calculating or storing results.
- Schedule button** Display spreadsheets showing details of the loan repayment over its life.

The *Amortization Schedule* shows each payment number, payment date, periodic interest rate, payment amount, the share of each payment allocated to interest and repayment of principal, and the remaining balance.

To reflect changes in loan amortization due to variable interest rates or payments, *Hi, Finance!* provides flexibility for changing the amortization schedule.

Changing Interest Rates: Double-click on the periodic interest column of the payment in which a change in interest rates occurs. This will display a dialog box for entering the new interest rate. The user may use the currently selected payment or may change it as the effective date for the new rate. The **Cancel** button will cause the new rate to be disregarded. **Help** displays online Help on Changing Interest Rates. The **OK** button will cause the recalculation of the amortization schedule using the new rate (and new payment amount) as of the effective date.

Changing Payment Amount: Double-click on the payment amount column of the payment in which a change in the payment occurs. This will display a dialog box for entering the amount of the new payment. The user may use the currently selected payment number or may change it as the effective date for the new rate. By default, the change in payment amount will be in effect throughout the loan payment period, but selecting the "**For ___ Payments**" option button allows applying extra amounts temporarily, after which the original payment amount is continued. This can be used to reduce loan principal. The **Cancel** button will cause the new payment amount to be disregarded. The **Help** button displays online Help on Changing Payment Amount. The **OK** button will cause the recalculation of the amortization schedule using the new payment amount as of the effective

date.

The *Yearly Amortization Summary* sheet provides a year-by-year update on the loan repayment, showing the payment year, total yearly payments, total interest applied during the year, total applied to reduce the principal balance during the year, and the principal balance at year's end. The interest figure can be particularly useful for determining the mortgage interest deduction allowable on your income tax return.

Chart button

Display a two-pane chart relating to the loan repayments. The top pane shows the loan balance over its life. The bottom pane shows the portions of the payments applied to interest and principal reduction.

Results Table

The table at the bottom of the window shows the results of loan calculations, including breakdowns by interest rate periods if there have been changes.

Get Default

Retrieve the default settings as set by the user, including the type of calculation, interest rate, payment frequency, payment periods, property description, prepared for, prepared by, first payment, and year-end month.

Set Default

Store the current settings as the default for initial values in this module, including the type of calculation, interest rate, payment frequency, payment periods, property description, prepared for, prepared by, first payment, and year-end month.

Investment Analysis

This module helps the investor determine the attractiveness of various opportunities in which the annual paybacks are not equal to one another. Several measures of investment attractiveness are calculated simultaneously to provide different perspectives for evaluating the investments.

The net present value is useful in providing a "dollar" figure to gauge the profitability of an opportunity above a certain desired rate of return. The internal rate of return provides a percentage figure useful in comparing projects of different sizes to one another. Both are only as good as the estimates of cash flows you provide. The profitability index and payback ratio provide quick indication of relative return.

[Printed version: illustration of Investment Analysis screen]

Initial Investment	Enter the amount invested at outset (assumes cash outflow).
Target Rate	Enter the minimum desired annual rate of return over the life of the investment and payback period. Also known as the "hurdle rate".
Yearly_Cash_Flow	Enter the net cash payback from each year following the initial investment. A positive figure assumes cash inflow, so use "-" if there's a deficit. MAKE SURE ALL PERIODS ARE ACTUALLY ENTERED (especially watch to see that the last period's entry is not "hanging" on the left side of its cell before calculating).
Net Present Value	(NPV) The present value of the excess or shortfall of cash paybacks compared to that achievable at the target rate. It is the sum of the present values of all the cash flows less the initial investment. A positive NPV would be attractive; a zero NPV indifferent; and a negative NPV undesirable.
Internal Rate of Return	(IRR) The calculated rate at which the net present value of the investment is zero. If the IRR exceeds the target rate, the investment is attractive; if the same as the target rate, there is indifference; and if less than the target rate, the investment is undesirable.
Profitability Index	The ratio of the present values of cash inflows over cash outflows.
Payback Ratio	The years required to recoup the original investment.
Calculate button	Begin the calculations. Please remember that this sort of calculation is iterative, that is, the program "guesses" the proper rate and narrows it down until it gets it right, so it may take a little longer than other calculations.
Close button	Exit the Investment Analysis module.
Expand Graph	Present a full-size window filled with the chart.
Help	Display on-line help for the Investment Analysis module.
Target Rate: Get Default	Retrieve the default Target Rate as set by the user.
Target Rate: Set Default	Store the current Target Rate as the default rate.
<Chart>	Program displays a graphical view of the actual cash flow (after the initial investment) as compared to a similar cash flow pattern adjusted to achieve the target rate.

Random Number Generator

This module prepares a list of pseudorandom numbers within a defined range.

[Printed version: illustration of Random Number Generator screen]

Sample size	Enter the quantity of random numbers needed.
Start of Range	Enter the first number of the population from which the sample is to be selected.
End of Range	Enter the last number of the population from which the sample is to be selected.
Calculate	Generate the list of random numbers.
Close button	Exit from the Random Number Generator module.
Help	Display on-line help for the Random Number Generator module.
Get Default	Retrieve the default settings as set by the user, including the sample size, start of range, and end of range.
Set Default	Store the current settings as the default for initial values in this module, including the sample size, start of range, and end of range.
Number List	The program automatically displays the resulting sorted array of random numbers of the specified size within the specified range. May be exported.

Personal Financial Planning

This module is a structured method of assessing one's financial assets and goals, calculating shortfalls, taking the time value of money and inflation into account, and suggesting courses of action to help achieve those goals. Keep in mind that this process involves many unknowns and estimates, so it is important to update your plan as circumstances change and new information becomes available. Also remember that this and all other personal financial planning tools available are just models -- life is much more complex than any of these tools and it is certain that there will be some surprises along the way.

[Printed version: illustration of Personal Financial Planning screen]

The main thing to remember is that the best tool in building your retirement "nest-egg" is to "**pay yourself first**" by setting aside amounts from each paycheck so that the investment fund may grow over time. Avoid "get rich quick" schemes and the temptation to **panic** over temporary downturns in various investment vehicles. Also please note that this module does not take into consideration the effect of taxes. If we've learned anything at all about taxes, we've learned that they are subject to change (and will probably go up!).

It is also important to note that life insurance should more properly be viewed as death insurance -- something to protect your family in the event your death. Much of this protection is to **replace lost earnings**. The calculations provide adjustments for inflation and investment earnings. We urge you to "shop around" for good rates on **low-cost** term insurance from a reputable company rather than attempting to mix insurance with investments as is found in whole life or universal life policies. The past rate of return on whole life policies has been abysmal. It is important to compare policies.

Remember too that you will suffer less from "loading" costs with a single policy than from many small ones. One final note: what you need now may not be what you need in the future as your family situation changes. Hopefully, your investments will grow to the point where a large insurance policy is superfluous. After all, you aren't really buying "life" insurance -- you're protecting your family in the event of death.

We've also provided for educational and other goals. The important thing to remember about these is to start early, so that the "magic" of compound interest can work for you.

Data Entry Select a data entry form from the five icons shown.

<Chart> Automatically generated from data entered in the investment and retirement forms. To change charts, double-click on the heading in the Table below.

Key	Provides an indication as to what the various lines and bars represent.
Titles & Axes	Show the years involved and the amount of dollars projected.

<Table> Automatically generated from data entered in the various entry forms associated with the PFP module. Displays results for Retirement, Death, Education, and Other Goals.

\$ Needed:	The calculated present value necessary to fund the goal.
\$ Projected	The calculated present value of assets allocated toward meeting the goal.
\$ Balance:	The surplus (positive number) or deficit (negative) of the assets projected to be available to cover the amount needed.

Monthly Pmt: The calculated monthly investment necessary to overcome a deficit in projected assets needed to achieve a goal.

Pmts The number of monthly investments to overcome a deficit in projected assets needed to achieve a goal.

Recalc button Update the calculations if you have changed savings or inflation rate settings.

Close button Close the PFP module.

Expand Graph button Open a maximized window with a blown-up version of the selected graph.

Saving Rate Set a "parking rate" for the balance of accumulated funds after the accumulation phase while distributions are taking place

Inflation Set expected, high (pessimistic), and low (optimistic) estimates for the average rate of inflation.

Investments Enter today's investments which you are planning to use for retirement purposes. Also enter your expected, optimistic (high), and pessimistic (low) rates of return on each type. Default values are provided which **may** be typical for the types of investments indicated. You may set your own defaults with the buttons provided.

[Printed version: illustration of Investments screen]

Several basic types of investment vehicles are provided for your convenience; you may use them or change the labels to suit yourself -- just make sure to include values for present value and all three rates of return. For example, if you have two or more classifications of mutual funds with different expected rates of return, you could use the stocks line for one group and another line for the others.

Stocks, Mutual Funds -- If dividends or other distributions are re-invested, make sure to include them as well as capital appreciation in the rate of appreciation blocks (use a 'total return' approach).

Bonds -- If you expect significant capital gain or loss upon disposal or redemption, include this (in addition to interest rate) in your estimate of rate of return.

Annuities -- Use current value.

Life Insurance (Maturity) -- Use this only for life insurance policies with cash value that you expect to cash in upon retirement. Use the current cash value. Make sure the return rates are consistent with reality.

CD's -- Include these here only if you intend to keep re-investing them with a view toward retirement.

Real Estate (to be disposed) -- Don't include your dwelling here if you expect to remain living there upon retirement.

Other Investments 1 & 2 -- Include whatever's left.

OK button -- Close the Investments entry form and transfer the information to the PFP main screen.

Cancel button -- Close the Investments entry form without transferring new information to the PFP main screen.

Help -- Display on-line help for the Investment Goals module.

Rates of Return:

Get Default Retrieve default rate settings

Set Default Store current rate settings as defaults

Retirement

Enter the appropriate information to generate retirement goals.

[Printed version: illustration of Retirement screen]

Personal Data and Expectations

Year of Birth -- This is not needed if Year of Retirement is entered.

Desired Age at Retirement -- This is not needed if Year of Retirement is entered.

Year of Retirement -- This is not needed if Year of Birth and Desired Age at Retirement are entered.

Post retirement life expectancy -- Enter number of years that you expect to need retirement funds following retirement (i.e., until death).

Goals

Yearly Income -- What you need to live as you reasonably want (in today's dollars)

Lump Sum Needed at Retirement -- Separate one-time need of funds at retirement time (for motor home, retirement condo, etc.). Use today's dollars.

Yearly Retirement Income Expected

From Social Security What you expect to receive in Social Security retirement benefits. You may wish to contact the Social Security Administration to get an estimate of this. Use today's dollars. (If you don't want to count on Social Security, leave this blank.)

From Pensions, IRAs, etc. What you expect to receive in retirement benefits from pensions, IRA's, etc. not included in the "Investments" entry form. Use today's dollars.

OK button -- Close the Retirement entry form and transfer the information to the PFP main screen.

Cancel button -- Close the Retirement entry form without transferring new information to the PFP main screen.

Help button -- Display on-line help for the Retirement Goals module.

Life Insurance (Death Planning)

Enter the appropriate information to generate death planning goals and projected resources.

[Printed version: illustration of Death Protection screen]

Survivor Needs and Resources Available

Survivors' Income Needs

Needed for X Years -- You may use up to four separate periods of varying duration in which to specify survivors' varying income needs. For example, you might indicate that you need \$40,000 per year to care for your family for 10 years until your child leaves for college, at which time the income need decreases to \$30,000 until the spouse's death. With several children, you might want to use more periods with varying amounts of income needed.

Survivors' Benefits (Soc. Sec., etc.)

Payments for X Years -- Include periodic payments (on a yearly basis) to be received from sources such as Social Security, company pensions, etc. Use the same format and considerations as that for Survivors' Income Needs.

Death-interrupted Goals

Pay Off Mortgage -- Enter the current mortgage pay-off amount here if you wish it to be paid off in the event of your death. You may or may not want to pay off the mortgage, depending on the relationship between the loan interest rate and the current rate of interest available to savers. Sometimes you might wish to have the money invested elsewhere at a higher rate and pay the regular payments. If you do, be sure to include mortgage payments in calculating yearly income needed by survivors.

Pay Off Other Debts -- You might not want your survivors to worry about your credit card bills or car payments -- enter them here to pay them off.

Education Fund -- To fund higher education, enter the present value of cash flows going to that here (but don't duplicate it in yearly needs).

Gifts & Bequests -- Might be your last chance to do something nice for someone...or your church or college, etc.

Other Lump Sum -- Enter here whatever else you want to do in the event of your death.

Death-related Expenses

Funeral & Burial Expense -- Sometimes called "Final Expenses"; don't include if covered under burial insurance or if someone else will pay.

Other -- Other expenses that will occur at the time of death.

Resources at Death

Insurance Death Benefits -- Enter here the amount of settlement from life insurance policies. Unless you KNOW your death will be an accident, don't include accidental death riders.

Other Death Benefits -- Include here payments from employers, unions, professional, fraternal groups, or the like.

Current Investments Available -- Check this box if you want to include the current value of investments (from the Investment Entry Form) to be available toward death goals.

OK button Close the Death Planning entry form and transfer the information to the PFP main screen.

Cancel button Close the Death Planning entry form without transferring new information.

Help button Display online Help for the Death Planning module.

Education

Enter the appropriate information to generate education goals and projected resources.

[Printed version: illustration of Educational Goals screen]

Description What it is you're saving for -- names of kids, etc.

Amount Needed Include the amount required each year for the number of years involved. Use today's dollars.

Starting in _Yrs Enter the number of years from now that the education money will first be required.

Currently Invested Enter the amount now earmarked toward educational expenses

Rates Enter the expected, optimistic, and pessimistic rates of return on the funds earmarked for education.

OK button Close the Education entry form and transfer the information to the PFP main screen.

Cancel button Close the Education entry form without transferring new information.

Rates of Return:

Get Default Set return rates for expected, optimistic, and pessimistic rates of return to default rates as saved in HIFINANC.INI.

Set Default Store entered return rates as default rates for new entries. Values are stored in HIFINANC.INI.

Other Goals

Enter the appropriate information to generate other goals and projected resources.

[Printed version: illustration of Other Goals screen]

Goal Description Enter each goal.

Goal Amount Enter the amount needed for other goals. Use today's dollars.

Goal In __ Yrs Enter the years from now that you will need the funds for each goal.

Now invested Enter amounts currently earmarked for each goal.

Rates Enter the expected, optimistic, and pessimistic rates of return on funds earmarked for each goal.

OK button Close the Other Goals entry form and transfer the information to the PFP main screen.

Cancel button Close the Other Goals entry form without transferring new information.

Rates of Return:

Get Default Set return rates for expected, optimistic, and pessimistic rates of return to default rates as saved in HIFINANC.INI.

Set Default Store entered return rates as default rates for new entries. Values are stored in HIFINANC.INI.

Business Assistant

This module is an iconic sub-menu which provides access to several business-related modules, including Markup, GPM, Sales Tax, Breakeven Analysis, and Economic Order Quantity.

Markup

This module calculates Markup or sales price or cost at a given markup. Markup differs from Gross Price Margin (GPM) in that it is a percentage based on **cost** rather than on sales price. This method of pricing has lost some favor in recent years to methods such as GPM which are based on sales.

[Printed version: illustration of Markup screen]

- | | |
|-----------------------------|--|
| Find | Select the answer you need: (this one is give two out of three -- you'll need to provide the figures for the two parameters you DON'T select here.) |
| Cost: | Enter the price YOU PAID to get for the item you are reselling (a simple approach is to use the wholesale price you paid; a more sophisticated approach could include your total cost of sales). |
| Markup %: | Enter the percentage of COST you want to apply to cost to arrive at your sales price. |
| Sales Price: | Enter the price at which you sell the item to your customers. |
| Calculate button | Calculate the missing parameter. |
| Cancel button | Close the Markup module. |
| Help button | Display online Help for the Markup module. |
| Get % Default button | Retrieve default Markup percentage values. |
| Set % Default button | Store current Markup percentage as the default value whenever the Markup module is initialized or when the Get % Default button is pressed. |

Gross Profit Margin

This module calculates gross profit margin or sales price or cost at a given gross profit margin. Gross Profit Margin (GPM) differs from Markup in that it is a percentage based on **Sales Price** rather than on cost. This method has gained in popularity in recent years and some may actually call this method "Markup" although we distinguish the two as both are still in wide use.

[Printed version: illustration of Gross Profit Margin screen]

Find	Select the answer you need: (this one is give two out of three -- you'll need to provide the figures for the two parameters you DON'T select here.)
Cost:	Enter the price YOU PAID to get for the item you are reselling (your cost of sales)
Gross Profit Margin:	Enter the percentage of SALES PRICE you want to apply to cost to arrive at your sales price.
Sales Price:	Enter the price at which you sell the item to your customers.
Calculate button	Calculate the missing parameter.
Cancel button	Close the Gross Profit Margin module.
Help button	Display online Help for the Gross Profit Margin module.
Get % Default button	Retrieve default Gross Profit Margin percentage values.
Set % Default button	Store current Gross Profit Margin percentage as the default value whenever the Gross Profit Margin module is initialized or when the Get % Default button is pressed.

Sales Tax

This module computes sales tax and invoice amount from entries of taxable sales, non-taxable sales, and shipping & handling charges. You may set your own defaults for state and local sales tax rates and use an optional single item maximum on local tax, if applicable.

[Printed version: illustration of Sales Tax screen]

Sales Details: Provides for entry and display of results on the current transaction.

Taxable Sales:	Enter amount of sales subject to sales Tax.
Sales Tax:	Calculated by program -- total of state and local sales taxes.
Non-Taxable:	Enter amount of sales not subject to sales tax.
Shipping & Handling	Enter non-taxable charges for shipping.
Total:	Calculated Total of Taxable Sales, Sales Tax, Non-Taxable items, and Shipping & Handling.

Sales Tax Rates: You may enter the rates anew for each transaction or set defaults.

(XX.XX) State Rate:	Enter the State rate
(XX.XX) Local Rate:	Enter the Local rate
Single Item Max:	If your state has a cap on the amount of a single item subject to the local portion of sales tax, you may wish to check the box and enter the amount subject to tax in the box. Unless you deal in a small numbers of large-ticket items, you probably shouldn't leave the checkbox on when storing a default, as it may not be appropriate for aggregate sales but only on single items.
Get Default button	Restore the default settings in the "Rate" group (in case you've been using non-standard entries and wish to return to the normal settings for your jurisdiction).
Set Default button	Store the current settings in the "Rate" group so that they are the default settings every time you start the Sales Tax module and will be retrieved if you press the 'Get Default' button.

Calculate button	Calculate the sales tax and total Amounts.
Cancel button	Close the Sales Tax module.
Help button	Display online Help for the Sales Tax module.

Cost-Volume-Profit (Breakeven) Analysis

This module can calculate the point at which revenues equal total costs (breakeven point) and automatically generate a chart showing cost and revenue lines from which areas of loss and profitability can be seen.

[Printed version: illustration of Cost-Volume-Profit (Breakeven) Analysis screen]

Fixed Costs

Enter costs of goods attributable to fixed overhead. In other words, the total of these remains the same regardless of the quantity produced.

Variable cost per unit

Enter costs of a goods attributable to the quantity produced allocated to each unit. Although the total variable costs will increase as the quantity produced, the variable cost per unit will stay the same.

Price per unit

Enter the sales price of each unit sold.

Breakeven Quantity

The calculated quantity of goods sold at which revenues equal total costs. Quantities less than this represent a loss situation; quantities greater than this represent profit.

Graph Type:

Two types of charts are available. Click on the option button or on the mini-charts themselves to select the appropriate model:

Left graph type	Charts variable cost
Right graph type	Charts fixed cost

Breakeven Chart

Automatically drawn when the Calculate key or either of the Graph Types are selected.

Key Shows what the various lines represent.

Lines Represent revenues, total costs, and either variable or fixed cost.

Titles & Axes Show the range of units and revenues produced from sales of those units. (The program automatically adjusts the range of units so the graphical display is meaningful.)

Calculate button

Calculate the breakeven point and displays the chart.

Close button

Close the Cost-Volume-Profit Analysis module.

Help button

Display online Help for the Cost-Volume-Profit (Breakeven) module.

Economic Order Quantity

This module calculates the Economic Order(ing) Quantity (EOQ) based on annual demand, setup cost per order, and annual holding cost per order.

[Printed version: illustration of Economic Order Quantity screen]

Annual Demand (Units):	Enter number of units needed yearly.
Setup Cost per Order:	Enter fixed costs of placing an order.
Annual Holding Cost per Unit:	Enter cost of holding one unit in inventory for a year.
Economic Order Quantity:	(Calculated) According to a standard formula, the optimum number of units to order on each order.
Calculate button	Calculate the economic order quantity.
Close button	Close the Economic Order Quantity module.
Help button	Display online Help for the Economic Order Quantity module.

Troubleshooting

There are bugs in *Hi, Finance!* We just don't know what they are yet. Of course, we have tried very hard to make sure this program works reliably and without surprises, but the reality is that ALL significant software contains bugs. If you encounter a problem using *Hi, Finance!*, please check the documentation first to make sure you're using the program properly. If the system should hang or you get an error message, we'd like to hear about it. Here are some guidelines:

1. If you get an error message, please write it down so you can relay this to Technical Support.
2. If you get an error message or the system 'hangs' with a 'stuck' hourglass, try these to free the system:
 - a. Press the 'Page Up' key.
 - b. Press 'Control-Alt-F2'.
 - c. or press 'Control-C' or 'Control-Break'.
 - d. If all else fails, use 'Control-Alt-Delete' to exit the application.
3. If the program appears to be in a 'terminal loop' when an iterative process is being performed (like calculating interest rates), try pressing 'Control-C' or 'Control-Break'. If this fails, 'Control-Alt-Delete'.
4. Contact Technical Support at 1-423-246-3337. Our FAX number is 1-423-246-6385; our CompuServe PPN is 74676,235. Technical support is provided to registered users free for one year; we will always be happy to get unregistered users setup and going, but cannot provide extensive technical assistance.
5. Some printing operations involve full-screen graphics -- make sure to allow adequate time before giving up on a printing operation. We hope to speed greatly printing processes in the next version of *Hi, Finance!*

Registration and Technical Support

The Shareware Concept

Shareware distribution gives users a chance to try software before buying it. If you try a Shareware program and continue using it, you are expected to register. Individual programs differ on details -- with registration, you get anything from the simple right to continue using the software to an updated program with printed manual.

Copyright laws apply to Shareware, and the copyright holder retains all rights, with a few specific exceptions as stated below. Just like other authors, Shareware authors are accomplished programmers, and the programs are of comparable quality -- in both cases, there are good and bad ones! The main difference is the method of distribution. The author specifically grants the right to copy and distribute the software, either to all or a specific group.

Shareware is a distribution method, not a type of software. You should find software that suits your needs and pocketbook, whether it's on a store shelf or Shareware. The Shareware system makes fitting your needs easier, because you can try before you buy. And because the overhead is low, prices are low also. Shareware has the ultimate money-back guarantee -- if you don't use the product, you don't pay for it.

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Users of *Hi, Finance!* must accept this disclaimer of warranty:

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Hi, Finance! is provided at no charge to the user for evaluation. Share it with your friends, but please do not give it away altered or as part of another system. Please remind them to register if they find that they can use it. The essence of "user-supported" software is to provide personal computer users with quality software without high prices, and yet to provide incentive for programmers to continue to develop new products.

If you continue to use *Hi, Finance!* after a reasonable trial period, you must make a registration payment of \$59.00 (plus \$5.00 S&H per order) to Brightbridge Solutions, Inc. The \$59.00 registration fee will license one copy for use on any one computer at any one time.

Treat this software just like a book. An example is that this software may be used by any number of people and may be freely moved from one computer location to another, so long as there is no possibility of it being used at one location while it's being used at another, just as a book cannot be read by two different persons at the same time. Site-License or quantity arrangements at substantial discounts are available.

Anyone distributing *Hi, Finance!* for any kind of remuneration must first contact Brightbridge Solutions, Inc. at the address below for authorization. This authorization will be automatically granted to members of the Association of Shareware Professionals (ASP), and such distributors may begin offering *Hi, Finance!* immediately. (However we must still be advised so that the distributor can be kept up-to-date with the latest version of *Hi, Finance!*)

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) or send a CompuServe message via CompuServe Mail to ASP Ombudsman 70475,1071 or a FAX to 616-788-2765.

Technical Support & Registration Information

Those who have questions about *Hi, Finance!* are encouraged to contact us for technical support. We suggest a message on CompuServe Mail. Support is also available by phone at (423) 246-3337. If a live human being is not able to talk, please leave a message. Our FAX number is (423) 246-6385. Our mailing address is :

**Brightridge Solutions, Inc.
1534 Brightridge Drive
Kingsport, TN 37664-2006**

Registered users are entitled to unlimited technical support for a full year. They will also receive a fresh disk with the **latest version** of *Hi, Finance!* and a **printed manual**. Registered users are also entitled to minor upgrades at no charge and substantial discounts on new versions. Registration for each copy is \$59.00 plus \$5.00 shipping and handling per order. Contact Brightridge Solutions, Inc. for multiple-copy discounts and site-licensing information. All credit card orders are now processed by Public (software) Library at (800) 242-4775 or (713) 524-6394, by FAX (713) 524-6398, or CompuServe Email to 71355,470. Their item/product number for *Hi, Finance!* is 14467. PsL provides no technical support for the program – this is still handled by us.