invoices you can print by the type of goods you sell; there are options for service providers, professionals, and product-based companies. Once you decide how to set your company up, you'll find a system that feels just like using a checkbook, but is really doing all the work of a double-entry system in the background. For example, You "write" checks and print them using two separate actions, and this translates to the traditional two-stage enter/post cycle of most accounting packages, but because the jargon is left out you get the benefits without the pain that usually accompanies them. This arrangement enables access to *QuickBooks*' built-in reporting procedures for both profit and loss statements and account balances, and the harder-to-track sales, aging, and collections.

You can apply received payments to whatever outstanding invoices you see fit via a simple screen designed for the purpose (see figure 2), and if you like, *QuickBooks* will warn you when a customer with unpaid balances places an order. There's optional project tracking, and the famous memorized transactions and simple account reconciliation found in *Quicken*. *QuickBooks* also features the memory-resident Bizminder program to alert you to due or to-be-printed items pending.

Now, a glowing review dulls. *QuickBooks* is missing features that it needs if it is to be taken seriously, either by *Quicken* users or anybody else. In the former category, *QuickBooks*' lack of automatic budgeting, loan amortization, QuickZoom for immediate transaction detail within reports, and an interface to the CheckFree electronic bill paying service makes it seem like the underprivileged cousin to *Quicken*. You also lose the ability for an <ALT>-key-driven alternative interface to the default system based on function keys, see many keystrokes changed from their *Quicken* equivalents, and have only approximations in some areas of *Quicken*-to-*QuickBooks* data transfer.

The general accounting-software-buying public will also notice a few deficiencies. As with other well-integrated products like *Teknon Accounting*, you can jump directly from your chart of accounts into an account's register, but the reverse isn't true; you must always set up new accounts before going to the register, as there's no provision for doing the job on the fly. *QuickBooks* lets you write checks to parties not even found in your vendor list, and although it's a simple matter to place subtotals for taxable and nontaxable items in your invoices, "real" accounting programs usually let you create a table of taxation values that will handle the chore automatically.

Intuit is their own recommended purveyor of supplies for *QuickBooks*; the products are of high quality, and reasonably priced. You'll also have to pay them $45/year (federal and two states, with additional states costing $10 each) for tax table updates for *QuickPay* if you do payroll with *QuickBooks*. *QuickBooks* needs two megabytes of disk space, plus another 300 kilobytes for *QuickPay*, and the packages requires most of 450K of available memory to run (about 90K used for the TSR code in *QuickPay*).

A final word: if you buy *QuickBooks*, be sure you get release 8 or higher; earlier versions exhibited a serious data-integrity bug, and there may still be a few copies out there.

M.Y.O.B.
Teleware Inc.

If you read any of the newsstand magazines covering the computer business, you've probably seen one glowing

review or another on *M.Y.O.B.*. There's a reason. *M.Y.O.B.* is among the most intelligently organized pieces of software we've ever had the pleasure to look at. Further, it respects your system's resources in a way that most *Windows* programs would do well to emulate. *M.Y.O.B.* is an example of great accounting, great software, and (almost) great fun.

Remember, this is accounting—a subject that causes cold sweats in even the most intrepid businessperson/computer user. Usually, if you manage to survive your accounting software's setup process, you get tripped up somewhere around day two of using the program. *M.Y.O.B.* solves the problem, quickly and decisively. Although setting it up probably will be a slightly more complex process than you were hoping to endure, *M.Y.O.B.*'s documentation comes through when it counts. Users frustrated by the necessary step of reconciling opening balances are told, simply, "if you don't care [that things don't balance], or are ready to give up . . . ", to put the offending figure in retained earnings, and get on with their lives. Thereafter, *M.Y.O.B.* is a