pleasure, with intelligently designed screens and processes, integrated graphics to aid with visualization of certain reports, and a set of ancillary features that just might convince you to make *M.Y.O.B.* your center of activity.

We mean it. Because Teleware has endowed *M.Y.O.B.* with an autodialer and contact management features and chosen not to differentiate between the modes used to enter data on the people you deal with—be they vendors, clients, personal contacts, or whatever—*M.Y.O.B.* is the kind of product that those who spend a lot of time on the phone can stay with for much of a working day (figure 3). There's also a built-in calendar, which while underpowered as a scheduling tool, integrates nicely with the rest of *M.Y.O.B.* to remind you of pending payments and receipts, automatically.

Residing on disk as a single executable program and one resource file, and accompanied by a 200-kilobyte help file, *M.Y.O.B.* needs two megabytes of storage space. All data for each company you set up is stored in a single file, so *M.Y.O.B.* is quite portable. The program is **extremely** disk-intensive during operation, but it's also compact; you'll need to run only a modestly-sized disk cache to get decent performance, and if you do, the biggest barrier to operating *M.Y.O.B.* at a decent speed will be the quality of the video subsystem in your computer. Help is context-sensitive, but only with respect to the screen displayed when you invoke it.

M.Y.O.B. comes with empty data files already set up with charts of accounts for "typical" service, sales and service, manufacturing, and I.R.S. Schedule C-dependent companies. Learning to use the program is almost a non-event; follow the setup instructions and poke around a little bit—or read the executive summaries that lead off each of the users manual's chapters—and you'll likely know all you need to use *M.Y.O.B.* effectively. Earlier versions included a printed tutorial, though, and we don't see Teleware sending you a video after you register *M.Y.O.B.* as an apt replacement. During the setup process you get to decide whether *M.Y.O.B.* acts like a traditional security-minded accounting program, or in a more relaxed manner, letting you change transactions as in programs like Intuit's *Quicken* and *QuickBooks*. You also get to assign password protection to any feature of *M.Y.O.B.*, individually, but the scheme isn't secure; the passwords can be displayed on screen with any text editor or even DOS' "TYPE" command.

Using *M.Y.O.B.* is a matter of clicking on the appropriate graphically-represented functions in the Command Center (see figure 4). The process is simple and effective, but novices could be a little confused by markings that appear to suggest paths of access from one program function to another while they actually denote nothing beyond the data feeds that *M.Y.O.B.* carries out internally. A few functions are accessible only from a menu structure that, while well designed, seem to have been grafted on in the face of most of *M.Y.O.B.*'s activity flow, and some input screens lack "cancel" options, but overall, operating *M.Y.O.B.* will very rarely force you think of how the program works, leaving you free to concentrate on what it does.

M.Y.O.B. lacks a payroll module, but it will memorize recurring transactions, so although you'll need to process your payroll one employee at a time, it won't be too painful a process once you've figured out the general parameters to follow. The program will generate budget items automatically (figure 5), project future cash needs based on historical information, and even build inventories from existing data on sub-