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Unregistered version of RetireA (v 2.3) on-line Help:

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The Toolbar



The purpose of the toolbar is provide a *faster* way of selecting certain options. Each button represents an option.

From left to right, the toolbar buttons and the options they represent are:

- 1) **Exit** Use to leave RetireA.
- 2) **Open** Use to open a file from disk.
- 3) **Save** Save current file on disk.
- 4) **Print** Print the currently displayed report or list.
- 5) **Report1** Display Report 1 (30 year Line Chart)
- 6) **Report2** Display Report 2 (10 year Bar chart)
- 7) **Report3** Display Report 3 (10 year Incomes)
- 8) **Report4** Display Report 4 (10 year Expenses)
- 9) **Report5a** Display Report 5a (Incomes profile graph)
- 10) **Report5b** Display Report 5b (Incomes profile numeric)
- 11) **Report6a** Display Report 6a (Expenses profile graph)
- 12) **Report6b** Display Report 6b (Expenses profile numeric)

The next 3 buttons only appear when they are applicable to the displayed report.

- 13) **1st 10 years** Display 1st 10 years of 30 year span.
- 14) **2nd 10 years** Display 2nd 10 years of 30 year span.
- 15) **3rd 10 years** Display 3rd 10 years of 30 year span.

The next 2 buttons are for the reports that have a variable number of vertical lines, that is, are dependent on the number of items in the data set. These reports are: 3, 4, 5a, 5b, 6a, and 6b.

The **up arrow** button is used to increase the size of the displayed characters, thus allowing fewer lines displayed (without scrolling).

The **down arrow** button is used to decrease the size of the displayed characters, which permits more lines to be displayed. This is particularly useful for the Quick Edit feature used in reports 3 and 4.

Each mouse click increases (or decreases) the display. The buttons will go "dead" when their limit is reached.

- 16) **Up Arrow** Increase Character size.
- 17) **Down Arrow** Decrease Character size.
- 18) **Help** Invoke RetireA on-line Help.

File Menu

There are eight options in RetireA's file menu. Select the appropriate option for more information.

New

Open

Save

SaveAs

Print

Select Printer

Configure Printer

Exit

File | New

Use this option to create a new data set "from scratch". If you are working on a data set when you chose the New option, the program will ask if you wish to save the current data set before starting the new one. If you answer yes, the current set will be saved in the file that "opened" it. If the current file was also a "new" file, then you must choose a filename for the current file - and then it will be saved to disk.

The program then activates the Primary Wage Earner's Name dialog, the P.W.E. Birth Year dialog and the Data Entry dialog.

The record number will be set at record 1. When you exit the Data Entry dialog (and you have entered a least one item in the new data set), Report 1 will be displayed automatically.

File | Open

This option is used to load a data set that already exists on disk (or diskette). When it is loaded (fraction of a second if on hard disk), Report 1 is displayed automatically. You can then display any of the available reports by using the Toolbar or the Reports menu options.

File | Save

Selecting Save writes the current data set to disk (or diskette). If it is a "new" data set, then you will be required to name it.

File | SaveAs

This option allows you to name and save the current data set.

This can be used to save the current file using another file name which has the effect of **copying** the file to a new file name. Thus, you would end up with two identical files, each with a different file name.

For example, you could save *Sample.ret* into *SampOld.ret* using the SaveAs option.

I would suggest that once you develop your "basic" data set, that you use this option to save it into several data sets. Then, make variations on these data sets to perfect your strategies.

File | Print

This option is used to print the Data Lists and the Reports.
Print will **not** print any other displays.

Hint: Under Windows, any screen display can be captured (and later printed) by pressing the **Print Screen** key. Pressing this key transfers the screen image to the **clipboard**. Then, the contents of the clipboard can be printed by using the Windows **Paintbrush** program.

File | Select Printer

This option is used to select an available Windows printer (if any).

File | Configure Printer

This option is used to configure a selected printer. For example, this is where you could choose whether the printed page will be in portrait (normal) or landscape (rotated 90 degrees) mode.

File | Exit

Use to exit RetireA.

Data Menu

There are seven options in RetireA's Data menu. Select the appropriate option for more information.

Data Entry

List Incomes

List Expenses

List All

Sort Options

Enter Name

Enter Birth Year

Data | Data Entry

The Data Entry Dialog is the **only** way to **create** RetireA data sets.

The following topics describe the control groups (or areas) of the Data Entry Dialog:

Note: The last topic, Quick Edit, is not part of the Data Entry dialog but is a special dialog which can be invoked from Reports 3 & 4. Quick Edit can be used to **modify** an item's name and four Characteristics in an existing data set.



Item Name

Characteristics

Action

Edit

Search

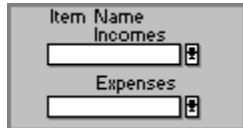
Delete Record Button

Record Fields

Quick Edit

Item Name Group of the Data Entry Dialog

Every entry (record) in the data set is an item and is either an income or an expense. Every item must have a item name. Item names can be up to 16 characters in length. The Item Name area has two boxes where item names can be entered.



The image shows a rectangular dialog box titled "Item Name". Inside, there are two vertically stacked drop-down menu controls. The top control is labeled "Incomes" and the bottom one is labeled "Expenses". Each control consists of a text entry field and a small downward-pointing arrow on the right side, indicating it is a drop-down menu.

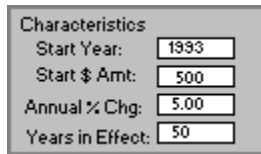
The top box, labelled **Incomes**, is for incomes only. This type of box is called a "drop-down combo box". By clicking it's down arrow (using the mouse) a partial list of suggested incomes is displayed (you can "expand" the list by clicking the lower arrow). You may select any item from the list by highlighting the item (clicking it) - which moves the item name to the "edit control" portion of the combo box. You can modify the selection in the edit control - if you wish - or use as is. If there aren't any item names that are appropriate for this item, then you can enter a name into the edit control portion of the box.

The other box labelled **Expenses**, is the same as the one just described except it applies only to expense items.

Note: This group can be navigated without the mouse by using the Tab, up and down arrow, & Enter keyboard keys.

Characteristics Group of the Data Entry Dialog

This group consists of 4 input boxes.



Characteristics	
Start Year:	1993
Start \$ Amt:	500
Annual % Chg:	5.00
Years in Effect:	50

The first field, **Start Year**, is the first year that this item becomes effective. Some items will probably not come into play exactly at the beginning of a year. Use the closest year, in that case.

The range for this field is: the current year -30 years to the current year +100 years.

See [Tips](#) for further discussion.

The second field, **Start \$ Amt**, is the monthly amount you assign to the item during the starting year. This is true for incomes and expenses. Do **not** use negative numbers. You can use decimal points, but it is recommended that you use whole number \$ amounts. For example, if the amount is \$455.80 / mo., then enter 456. The range is from 0 to 99999. See [Tips](#) for further discussion.

The third field, **Annual % Chg**, is the percent that you predict that this item will change each year during the number of years in effect. If the percentage change cannot be described in one number, then it may be necessary to divide the item into several items, each covering a different time period with a different percent. The range is from -999 to +999. The field width is 5 characters, and also allows up to 2 decimal places. Examples of "correct" numbers are:

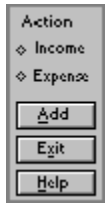
-10.9, +3.07, 12.84, 5, -4.45

Finally, the fourth field, **Years in Effect**, is the number of years this item is in effect. Range 0 to 999.

If the time limit is unlimited (for example, is in effect until the retiree(s) die), then use a relatively large number (100 for example).

No negative numbers for this field, please!

Action Group of the Data Entry Dialog



There are two "radio-type" buttons at the top of the group. *One* of the buttons, labelled **Income** and **Expense**, must be selected when an item is entered into the data set. The function of the **Add** button is to add the currently displayed information to the data set. It will become the record indicated by the Record # display. It is used for adding new records to the end of the data set or replacing records within the data set. When **Add** is pressed, a dialog box labelled "Income (Expense) selections are..." is displayed showing the data fields that will be entered for that item. If the information is correct, answer *yes* and the data will be entered into the data set and the record number advanced. Otherwise, answer *no*. Either way you will be returned to the **Data Entry** dialog.

The **Exit** button is used to leave the Data Entry Dialog. And the **Help** button activates this Help system.

Edit Group of the Data Entry Dialog



The Edit group contains two boxes; a small *display-only* box and a larger edit box. The small box displays the status of an item found during the search process. It will display an **I** if the item is an income or an **E** if the item is an expense.

The large box is used to display the found item's name and can be used to change (Edit) the displayed name. This box is only used for displaying and editing an item that is already in the data set.

Important: If the large box is non-blank, it will take priority over the **Item Name** Income/Expense combo boxes.

Search Group of the Data Entry Dialog



The buttons in this group are used for searching, positioning, viewing and/or updating a item in the current data set.

The buttons are:

- a) **First** positions the record number at number 1.
- b) **Last** positions the record number at the last item in the data set. An example of using **Last**, is the case where you wish to add a new item to the end of the current data set. To do this, you would select **Last** and then **Forward**. You would then enter the new item which would now be the last item in the data set.
- c) **Forward** increments the record number by 1.
- d) **Back** decrements the record number by 1.
- e) **Go To...** displays a dialog box which allows entry of a record number that exists in the data set. The current record then becomes that number.
- f) **Find...** displays a dialog box which allows entering a item name to search for in the data set. Only the first 8 characters are used to match the item.

Delete Record Button of the Data Entry Dialog



The purpose of this button is to tag an item in the data set for elimination. The actual deletion occurs when the data set is written out to disk (Save or SaveAs options) or if one of the Data-Sort options is invoked. The **Delete Record** button merely changes the item name to ****Delete Set**** (One *could* enter this special item name using the Item Name edit box). Once an item is "tagged" with this name, it is no longer included in the calculation.

Record Fields of the Data Entry Dialog



The two small display boxes labelled **Record #:** and **Last Record #:** are both *read-only* displays.

Record #; indicates the current record number being displayed.

Last Record #: is the highest record number currently in the data set.

Quick Edit

Quick Edit allows modification of an item's name and four Characteristics.

Note: The registered version has an additional 80 character MEMO field, which can be used to add a note about an item, if desired. The field is displayed in the unregistered version, but is not operable.

For Income items, the Quick Edit dialog can be activated from Report3.
For Expense items, use Report4.

For example, to modify the **Start Date** of an existing income item, do the following:

- 1) Display Report3.
- 2) Position the mouse cursor anywhere on the displayed item line.
- 3) Click the left mouse button. The **Quick Edit** dialog should appear.
- 4) Change the **Start Date** in the dialog where noted.
- 5) Press the dialog **OK** button. The calculation is then automatically performed and the Report is updated to show the new values.

Note: Quick Edit is temporarily disabled when vertical scrolling is done. Thus, only items that appear on reports 3 & 4 without scrolling are eligible for Quick Edit modification. One way to circumvent this limitation is to perform one of the sort options to move the item(s) you wish to edit to the upper portions of the display. Another way is to increase the number of lines displayed by using the **Down Arrow** button in the Toolbar or using the **View | Double lines** option.

Edit Guidelines

Item Name

No checking is done on the Item name field.

Start Year

The starting year must be in the range of the current year - 30 and the current year + 100. It should be a 4 digit number. Example: 2010

Start Amount

The start amount should be a unsigned number equal or greater than zero and less than or equal to 99999. Decimal points are permitted. For example, these are valid amounts: 400, 400.50.

Annual % Change

Digits, +, - and decimal point are permitted. The range limits are -999 to +999.

Examples: +10.0, 3, -5.0

Years in Effect

An unsigned integer in the range 0 to 999. Examples: 3, 50, 0, 100

Data | List Incomes

Use this option to List the Incomes in the current data set.
The entries can be viewed, but not changed from this option.
However, the File | Print option will print the displayed list.

Data | List Expenses

Use this option to List the Expenses in the current data set.
The entries can be viewed, but not changed from this option.
However, the File | Print option will print the displayed list.

Data | List All

Use this option to List the Incomes & Expenses in the current data set.
The entries can be viewed, but not changed from this option.
However, the File | Print option will print the displayed list.

Data | Sort Options

Use the Sort Options to re-order incomes and expenses in the currently opened data set. The sort options available are:

Separate Incomes / Expenses

Sort by Item Name A --> Z

Sort by Item Name Z --> A

Sort by Start Year Oldest 1st

Sort by Start Year Newest 1st

Sort by Start Amount Largest 1st

Sort by Start Amount Smallest 1st

Sort by 30 year \$ Value Greatest 1st

Sort by 30 year \$ Value Minimum 1st

Data | Sort Options | Separate Incomes / Expenses

Use this option to Separate Incomes & Expenses. No reordering within each group is performed.

Any **Delete Set** records will be eliminated.

Data | Sort Options | Sort by Item Name A --> Z

Use this option to sort by Item Name alphabetically A to Z.
Incomes and expenses are sorted separately.

Note: (Sort option Separate Incomes / Expenses will automatically be done before the file is sorted by Item Name.

Data | Sort Options | Sort by Item Name Z --> A

Use this option to sort by Item Name alphabetically Z to A.
Incomes and expenses are sorted separately.

Note: (Sort option Separate Incomes / Expenses will automatically be done before the file is sorted by Item Name.

Data | Sort Options | Sort by Start Year Oldest 1st

Use this option to sort by Start Year, placing the oldest starting dates at the top of the list.

Incomes and expenses are sorted separately.

Note: (Sort option Separate Incomes / Expenses will automatically be done before the file is sorted by Start Year.

Data | Sort Options | Sort by Start Year Newest 1st

Use this option to sort by Start Year, placing the latest starting dates at the top of the list.

Incomes and expenses are sorted separately.

Note: (Sort option Separate Incomes / Expenses will automatically be done before the file is sorted by Start Year.

Data | Sort Options | Sort by Start Amount Largest 1st

Use this option to sort by Start Amount, placing the largest starting \$ amounts at the top of the list.

Incomes and expenses are sorted separately.

Note: (Sort option Separate Incomes / Expenses will automatically be done before the file is sorted by Start Amount.

Data | Sort Options | Sort by Start Amount Smallest 1st

Use this option to sort by Start Amount, placing the smallest starting \$ amounts at the top of the list.

Incomes and expenses are sorted separately.

Note: (Sort option Separate Incomes / Expenses will automatically be done before the file is sorted by Start Amount.

Data | Sort Options | Sort by 30 year \$ Value Greatest 1st

This sort was included for the Income and Expenses Profile reports (5 & 6). In fact, it is unavailable until one of the Profile reports is activated.

The sort orders items by the 30 year sum of the Incomes or Expenses, placing the largest \$ totals at the top of the list.

This brings to the surface dramatically where the major expenses and incomes are over the 30 year period.

Data | Sort Options | Sort by 30 year \$ Value Least 1st

This sort was included for the Income and Expenses Profile reports (5 & 6). In fact, it is unavailable until one of the Profile reports is activated. The sort orders items by the 30 year sum of the Incomes or Expenses, placing the smallest \$ totals at the top of the list. This shows which expenses and incomes are probably the least important to your 30 year financial picture.

Data | Enter Name

This is where you enter the primary wage earner's name. Use up to 16 characters, no checking is performed. This name will be saved in the data set when it is written to disk. Unless the name needs to be changed, it would normally only be entered one time (probably when the data set is first created). However, this option can be repeated as often as desired. This name will be displayed on the reports.

Data | Enter Birth Year

Enter the primary wage earner's birth year using this option. Since only the year is captured, the age as displayed will be the age that the P.W.E will be at some point in the current year. As with the Enter Name option, the birth year is saved in the data set - and can be updated anytime.

Calculate Menu

There are four options in RetireA's Calculate menu. Select the appropriate option for more information.

Setup

Set Current Year

Financial Tools

Run

Calculate | Setup

Use this option to select the starting year for the 30 year span calculation. The default starting year is the current year. This has significance to the 10 year span reports also, due to the fact that they use the 30 year calculation for their displays (the 10 year displays take the 1st, middle, or last 10 year periods of the 30 year span calculation). Use a four digit year format. For example, 2002.

Calculate | Set Current Year

This option is just a short cut to setting the starting year for the 30 year calculation to the current year.

Calculate | Financial Tools

Currently, there are four financial tools available:

Note: I am working on several tools which will be included in in a future release to aid in making investment calculations easier.

[Compound Interest](#)

[Future Value of Annuity](#)

[Loan](#)

[Mortality](#)

Calculate | Financial Tools | Compound Interest

This dialog is used to calculate what an investment will be worth in a certain amount of time and then what monthly income can be derived from it.

The future value of a CD is a good example. The **Total Amount** is calculated from the **Start \$ Amount**, the **Annual Interest Rate** and the **Number of Years**.

Interest is compounded annually. Then, the **PayOut Method** can be chosen, either **Interest** or **Annuity**.

The Interest method will payout for a *unlimited* time period but interest rates may be low when the payout method is chosen.

The Annuity option (Warning) usually pays more (per month), since the payout is a combination of the principle and interest, but has a *limited* payout period.

See Compound Interest Example

The **Use** choice allows you to "plug" the monthly payment into the **Data Entry** dialog Start \$ Amt field (for the current record displayed in the Data Entry Dialog).

To use this feature, you must have the Data Entry Dialog active before calling the Compound Interest Dialog. The amount in the **Start \$ Amount** field of the Data Entry Dialog will not be updated until you select the **ADD** button.

Note: This calculation assumes that no taxes are deducted during the growth period. If taxes are involved, you may want to consider the annual tax as a monthly Expense item.

Hint: If you wish to pass the amount that you enter in the **Start \$ Amount** field directly to the **Total Amount** field, then set the **Number of Years** field to 0.

This can be useful if you want to check payouts for a sum that you already know.

Calculate | Financial Tools | Future Value of Annuity

Use this dialog to determine the future value of an annuity. For example, use for a saving account where you make regular equal payments and the interest rate remains constant (or at least doesn't vary very much).

The sample values show that if one saved \$100 a month for 10 years in an account that yielded 5.0 % interest, the amount in the account at the end of the 10 years would be \$15,528.

Note: This calculation assumes that no taxes are deducted during the growth period. If taxes are involved, you may want to consider the annual tax as a monthly Expense item.

Calculate | Financial Tools | Loan

Use to determine monthly payments for a loan or mortgage.

The example shown represents a car loan for \$10,000. The number of payments is 60 (12 payments/year for 5 years) and the bank is charging 8.0 % interest. In this case, the monthly payment to the bank would be \$202.76. Over the 5 year course of the loan, a total of \$12,165.84 would be paid for the \$10,000 loan - thus \$2,165.84 would be the interest paid the bank for the use of their money. The average monthly amount of interest paid would be \$36.10 ($\$2,165.84/60$). The percent of interest paid is 17.80 ($2,165.84/12,165.84$).

Calculate | Financial | Mortality

Although this option brings an uneasy awareness to our existence, it may be useful to project how long we may be around. It returns the probability (expressed in percent) that an individual who has reached a certain age will still be alive at a later age. The calculation is based on a table (Commissioners Standard Ordinary Mortality Table) compiled from the life history of 10,000,000 people. For example, if one has reached the age of 55, it may be useful in knowing the probability of attaining age 80. In this case, the percentage calculated by the program is 31.52 and indicates that for an individual in that group of 10,000,000 the chance of that individual reaching 80 was 31.52 out of 100. Although this only gives you an idea how an individual in that group fared, the group is large enough to be useful in determining how we *might* fare. But, remember this is only a statistical calculation and your own life expectancy may be quite different.

Calculate | Run

Selecting this option causes the 30 year calculation to be performed using the data that is currently available. The calculation is performed automatically in many situations and the future of RUN as a separate option is questionable. However, if in doubt that a new calculation has occurred since some action has been taken, there is no harm in "running" it again.

View Menu

Select the appropriate option for more information.

[1st 10 years](#)

[2nd 10 years](#)

[3rd 10 years](#)

[Auto Scaling](#)

[Report Font Selection - Video](#)

[Reset Numerics to Default \(Arial\) Font](#)

[Set numeric font to SYSTEM font](#)

[Normal line spacing \(Default\)](#)

[Double lines](#)

[Save Scale Factor, Fonts and Colors](#)

[ToolBar](#)

View | 1st 10 years

For the 10 year reports. Use this option to select the first 10 year period in the 30 year calculated span.

View | 2nd 10 years

For the 10 year reports. Use this option to select the second 10 year period in the 30 year calculated span.

View | 3rd 10 years

For the 10 year reports. Use this option to select the third 10 year period in the 30 year calculated span.

View | Auto Scaling

When this feature is ON, the Reports will be scaled to fit the window (if the window size is increased or decreased).

View | Report Font Select (Video)



This dialog gives you a *limited* way of changing the fonts used for the RetireA reports. Any changes made are **temporary** and will only last for the current session.

The dialog is divided into three sections: Title/ Date, Name, Age.../ Numbers. The Title and Date, etc. are obvious. The Numbers section applies to the body of numbers in reports 3 & 4.

A separate font setup is used for each of these three sections. The font setup for each section is composed of the Font name, the size, and color.

Fonts

The fonts are chosen by selecting the font name from the "drop-down combo" box at the right, one font for each section. The name appearing in the box is the current font in effect for that section.

There are currently 5 fonts that are available in the combo boxes. These are common Windows fonts and should be available to most users. You can enter any font name that is available to your Windows setup.

The default fonts, **Times** and **Arial**, are True Type fonts and can adjust well to any size. **System** is not a True Type, but I prefer it in some situations.

Size

There are two boxes associated with size selection; a **Min** and **Max** box. The value in the Min box is the font size that I chose when designing the reports, that was appropriate for a 640x480 display.

The max size is the largest size that the font can attain for the size screen that is currently in effect. This number is different for different display resolutions.

For 640x480, the Min and Max are the same. For 800X600 and 1024x768, the Max sizes are larger than the Min sizes.

Note: In normal practice, I doubt if adjusting the sizes will be necessary. If you do change sizes, the change will not be effective until the size of the report is changed, which can be done by turning the Auto Scaling feature On and changing the display size with the Windows Minimize button (upper right corner of window).

Color

The font color can be changed by changing the Color code. The color codes are:

1	Black	2	Red	3	Red	4	
	Blue						
5	Blue	6	Green	7	Green	8	Yellow
9	Purple	10	Purple	11	Gray	12	Gray
13	Gray						

View | Reset numerics to Default (Arial) Font

This returns the **Numbers** font to **Arial**.

View | Set numeric font to System Font

This sets the **Numbers** font to the **System** font.

System is not a True Type font, but at some screen resolutions, it works great. I made it a separate option because I prefer it when possible.

View | Normal line spacing (default)

This is the character size and spacing for the reports that is used when the program is first started.

View | Double lines

This has the effect of approximately doubling the number of lines that are displayed in the variable length reports.

Save Scale Factor, Fonts and Colors

Choose this option to preserve the current scale of reports (3 through 6b) and the 3 fonts and 3 colors used by all reports. This will allow you to keep current setting across sessions.

Choosing this option creates (or updates) a standard Windows "ini" file in the Windows section of your disk. The file will be called **RetireA.ini**. If desired, you can edit or delete this file.

Reports Menu

Currently available reports are:

[Report1 - 30 Year line chart](#)

[Report2 - 10 Year bar chart](#)

[Report3 - 10 Year Incomes](#)

[Report4 - 10 Year Expenses](#)

[Report5 - 30 Year Income Profile](#)

[Report6 - 30 Year Expenses Profile](#)

Report | Report1 - 30 Year line chart

This report displays a line chart for the currently calculated 30 year span. There are two lines plotted. The incomes line and the expense line. If the income line dips below the expense line, there is a projected negative cash flow for that time period.

At the lower right hand corner, a box with four "indicator" numbers is displayed. The numbers are the average of the sum of the differences (incomes - expenses) for the four time periods.

The purpose of the numbers is to provide an indication of the cash flow for the time period. The higher the (+) positive number, the better the financial health for that period. Negative numbers indicate average negative cash flow - which, of course, is not desirable.

Note: Use Calculate options to control starting year of 30 year period.

Report | Report2 - 10 Year bar chart

This graph displays a 10 year segment of the currently calculated 30 year span. The magnitude of the 3D-bar represents the income after expenses for a particular year. The center of the chart (horizontally), is the break-even line. Bars above the line represent positive **monthly** cash flow and bars below the line represent negative cash flow.

Note: Use the 3 buttons in the Toolbar to switch 10 year periods.

Report | Report3 - 10 Year Incomes

Incomes for each year of the 10 year period are displayed.

This report is useful for planning income strategies. Income and expense totals are displayed at the bottom.

The **Net Monthly Amt:** is the value used for the 3D bars used in Report 2.

The Characteristics and the Item Name of the displayed incomes can be edited from this report. See Quick Edit.

Note: Use the 3 buttons in the Toolbar to switch 10 year periods.

Report | Report4 - 10 Year Expenses

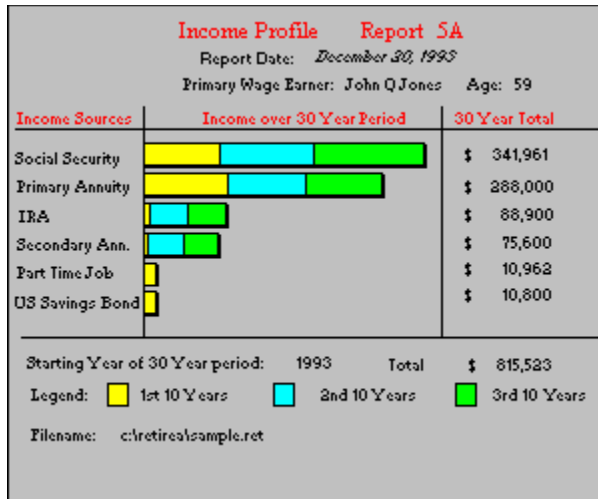
Same format as Report3 except expenses are listed instead of incomes.

The Characteristics and the Item Name of the displayed expenses can be edited from this report. See Quick Edit.

Note: Use the 3 buttons in the Toolbar to switch 10 year periods.

Report | Report5 - 30 Year Income Profile

This report is divided into 2 displays. A graphic representation (5A) and a numeric representation (5B). The following is an example of 5A using *Sample.ret*.



Report 5b itemizes all the totals & sub-totals. Report 5 is divided into 2 displays, because the number of numbers displayed on 5b would overwhelm 5a if the displays were combined.

The report sums the incomes over the 30 year period, so that you can see which incomes are providing the most amount of money over the long haul. It is recommended that the **Sort by 30 Year \$ Value Greatest 1st** sort (see [Sort Options](#)) be selected for viewing this report.

Report | Report6 - 30 Year Expenses Profile

This report is divided into 2 displays. A graphic representation (6A) and a numeric representation (6B).

See [Report 5](#) for the Income equivalent.

The report sums the expenses over the 30 year period, so that you can see which expenses require the most amount of money.

It is recommended that the **Sort by 30 Year \$ Value Greatest 1st** sort (see [Sort Options](#)) be selected for viewing this report.

Overview

The purpose of this program, RetireA (derived from Retire Analysis), is to provide a tool to help the user plan his /her financial future. The intent of RetireA is not to provide information as to how the user can acquire incomes(s), but merely to offer assistance in developing strategies about how to use the available incomes at optimum times.

RetireA operates on the premise that all financial activity can be defined in terms of incomes and expenses. Currently, it is the user's job to convert income sources such as IRAs, 401k accounts, stocks, CDs, etc., into the four basic characteristics that RetireA understands.

Note: I am working on several tools which will be included in in a future release to aid in making investment calculations easier.

The four Characteristics of each income and expense item are:

- 1) the starting monthly dollar amount
- 2) the starting year when this income/expense begins
- 3) the annual percentage change
- 4) the number of years the item is in effect

The income and expense items are stored in a data set.

Given this basic information, RetireA integrates the information into an overall financial picture, showing the long range cash flow. This is the primary function of RetireA.

How you convert your investments (and expenses) into the four characteristics required by RetireA is another matter.

Most investments operate on the same basic principles. Payments are made systematically or in a lump sum and then the instrument grows based on some percentage rate. Several financial tools are included to help you predict how your investments (and expenses) may develop. However, these types of calculations are secondary to RetireA. You may feel that it is necessary to rely on other sources or computer programs to develop information on your investments. In fact, that would seem to be a sensible way to proceed. That is, to gather information from all possible sources and then feed the results into RetireA.

In my personal planning, I have found the financial tools offered to be sufficient for my investment predictions. You may not find them adequate for your situation. But, remember, the function of RetireA is to **integrate** all of your financial data and present the **total** long range picture.

Since I was interested in planning for retirement, I named the program RetireA. Perhaps, it should have been named to indicate a more generalized financial planning. I believe that it can be just as useful to people of all ages who are interested in their financial future. Think of it as a "Financial Barometer".

I want to make it clear, that I don't consider myself a financial expert. My background is in physics and computer programming. The opinions that I offer are based on my observations as a fellow RetireA user, the RetireA author and personal financial experiences.

Data sets are **created** using the Data Entry dialog. Data sets can be **modified** by using

the Data Entry dialog or the Quick Edit dialog.

Once a data set has been established, the Reports should be activated to aid in the financial analysis.

Unlimited scenarios can be quickly setup and viewed.

For example, "What would be the effect if the user begins collecting Social Security payments at 62 rather than waiting until age 65?", is a typical question that could be played out using the program.

The program is intended to be a dynamic tool. As conditions change in the users life, data should be updated which may result in different financial strategies.

Since no one can predict the future with great accuracy, it is recommended that the user be more concerned with the big picture approach, rather than concentrating on fine details. Try to be as accurate as possible, but keep our limitations in mind when we try to look far ahead into the unknown.

As you know, no income (or expense) in this life is certain. Still, most financial experts agree that planning is important and although it does not guarantee success, it increases the probability of success.

The goal, of course, is to be financially secure. The amount of financial security is an individual consideration. The reports are designed to provide you with information, basically the monthly cash flow picture, to allow you to decide if you have adequately provided for your future.

Note: The program comes with four data sets, which can be used as a guide for your own data set(s).

The RetireA data set is a file of records and can be saved, opened etc. by the File Menu Options.

Each income or expense item occupies one record. The data set is created by adding or updating income/expense records using the Data Entry Dialog.

(Existing Data items can also be updated using the Quick Edit feature.)

The number of records in a data set can be as few as one record and as many as 50 records.

Note: The registered version 2.3 has a maximum of 60 records. With the newly added Memo field in the registered version, the record size is 3.38 times larger than the unregistered (old) format. A Windows operated data conversion utility is supplied with the registered version to convert your old data sets (if desired).

RetireA data sets should have a **.RET** extension. For example, the supplied sample data set is **SAMPLE.RET**.

Take a look at the numbers used in the example setup. Press the **Calculate** button. This says that if you invest \$10,000 and let it sit for 10 years in some instrument (a CD, for example) at 5.0 % interest, the investment will be worth \$16,289 at the end of that time.

Then, after 10 years, you could collect the interest, and at 5.0 % annual interest, you would receive \$68 monthly for an unlimited amount of time.

Or, you could receive payouts in the form of an annuity for \$314 a month for 5 years - if you choose 5 years at an annual interest rate of 5.0 %. However, using this method your investment would be reduced to \$0 after the 5 years.

In determining the payout interest rate for an annuity, it should be noted that the the interest % used by the insurance company to determine the annuity payout amount may be quite different than the interest % used when the annuity was in the growing stage. They may deduct a one-time expense charge from your accumulated amount which would have the effect of reducing the interest rate during the payout phase. I advise checking with the insurance company to determine how they derive the payout interest rate. For example, the interest rate used during the development stage of my annuity (with a large mid-western insurance company) was around 8.6 %. When I retired and began receiving monthly checks, I calculated that the % used in determining my payout was approximately 5.35%. I checked with the insurance company and they verified these figures. They claimed that during the growth years they weren't making any money and they were now recovering their expenses. The difference between 8.6% and 5.35% resulted in a decrease in nearly \$70 dollars in my monthly check!

Tutorial

As with most programs, the easiest way to get acquainted with their operation is to try a test case. There are four data sets that are provided with the program. (See Sample Data Sets).

So, without further adieu, and assuming that the installation went ok, let's use the program with **SAMPLE.RET**.

First, double click the RetireA icon ("Gone Fish'in") in the **Program Manager** window. This should activate the RetireA program.

Click the **Open** button (2nd from the right) in the Toolbar or select the File | Open option from the menu.

Data files for this program should have a file extension of **.RET** and there should be four files currently displayed. Select **SAMPLE.RET**.

This file will then be loaded in the local arrays of RetireA and Report1 will be displayed automatically.

Looking at the display, you will see that the principal wage earner in the sample data set is John Q. Jones, age 59 (a fictitious individual, of course).

Note: Name & age (birth year) are collected using the Data | Enter Name and Data | Enter Birth Year options.

Notice that the report covers a 30 year time period. (Reports 2 - 4 show a selected 10 year portion of the 30 years calculated. The starting year is the current year. This can be changed by the Calculate | Setup option.

For this example, notice that the income and expense lines cross in the 1993 - 1995 time region. This indicates a problem time period.

Select Report3 to view income detail for the first 10 years of the 30 year span.

The 10 year span displayed, starts with the current year and exhibits the income picture for that time period. The numbers to the right of the income items represent the monthly dollar income for that item over the 10 year period. The numbers change (or not change) depending on the **Annual % Chg** parameter (see Characteristics) associated with that item.

For example, he (Mr. Jones) projects that he will start Social Security payments at age 62 (1996), and that the initial payments will be \$700 per month. Further, he has predicted that the annual change for S.S. payments will be +3.0%. Thus, the payment for the next year, 1997, is 3% higher, or \$721 per month, \$743 for 1998, and so forth.

The bottom line, which represents monthly income remaining after expenses, shows four years that represent a problem, especially 1995 with a negative cash flow of \$413 per month!

This indicates that a strategy adjustment should be made to correct this deficit.

Perhaps, he will need to continue the part time job for an additional year. Or maybe the \$300/month from the U.S. Savings Bonds for the 3 year period, 1994 through 1996, could be distributed differently to fill the gap.

Before we make any data changes, take a look at Report2 and Report4. Report4 gives a detailed display of the expenses for the 10 year period. Report2 shows the net monthly amount per year expressed in the form of a bar chart. The -\$413 becomes very apparent in this display.

Now, as an exercise, let's plan our changes using the U.S. Savings Bonds.

First, we have about \$10,800 dollars to work with (at least that's what the current numbers imply - \$300 x 12 Months x 3 years).

Instead of treating the bonds as one income, as is currently done, let's treat them as

three separate income items. This is a technique you can use when an income or expense does not behave in a singularly declared manner.

We could divide the bond income as follows:

<u>Income Item Name</u>	<u>Start</u>	<u>Amount</u>	<u>% Chg</u>	<u>Duration</u>	<u>Total</u>
US Savings Bond1	1994	\$100/mo.	0	1 year	\$1200
US Savings Bond2	1995	\$500/mo.	0	1 year	\$6000
US Savings Bond3	1993	\$50/mo.	0	6 years	\$3600

And, of course, eliminate the current U.S. Savings Bond single entry.

This plan would distribute the \$10,800 quite differently.

Let's put our changes into effect.

Select Data | Data Entry dialog. In our exercise, we are going to create three new income items and delete the original U.S. Savings Bonds income item.

Creating the first item, U.S. Savings Bond1

Notice that the Record #: field is displaying 21.

There are currently 20 records in the **SAMPLE.RET** data set (which you are using).

Record 21 will be the next (new) record to be entered.

First, enter the item name of the new item (US SAVINGS BOND1) in the Incomes edit control box in the Item Name group of the dialog.

Next tab to **Start Year** in the Characteristics group where we enter 1994.

Then tab to **Start \$ Amount** field and enter 100. Change the **Annual % Chg** field to 0 and the **Years in Effect** to 1. Now check the **Income** radio button in the Action group and then select the **Add** button.

This will cause a new dialog box labelled "Income Selections are..." to be displayed. This allows the user to verify his data. If the data is correct, choose **Yes**. Otherwise, choose **No** and make corrections. Either way, you will return to the Data Entry dialog.

Repeat this process for the other two new items.

Finally, delete the original US SAVINGS BONDS item by

1) finding it, using one of the Search group buttons.

Hint: One method, could be to use the **First** button to position at the beginning of the file and then press **Forward** until the record is displayed (record number 3 in this case).

2) deleting it by using the Delete Record button.

Exit the Data Entry dialog via the **Exit** button.

Check our changes by choosing **Data | List Incomes**. We should now have nine incomes listed. The 3rd entry should have the ****Delete Set**** item name. This was the original US SAVINGS BONDS entry. Records 21, 22, and 23 are the new items.

Do Data | Sort Options | Separate Incomes / Expenses. Now there should be eight income items.

Now let's see how these changes affected our financial reports.

Select Reports | Reports2 or use the Toolbar Report2 button (6th button from the left).

The financial picture looks better but there are still some lean years.

There are two negative cash flow years: a -\$78/month in 1994 and a -\$163 in 1995.

Let's look at the next 10 years. Choose View | 2nd 10 years option (or press the button labeled **2nd 10** in the Toolbar).

This 10 years looks much better than the 1st 10 years. Every year shows a positive monthly cash flow of over \$800. Thus, it appears that only the first 10 year period has problems years, especially the 1993 - 1996 period.

Of course, this is not a real situation and the solutions offered here are designed to demonstrate how to use many of the program's features ... and not to offer financial advice.

Tips

This section offers miscellaneous suggestions about using RetireA.

* One interesting way to operate RetireA, is to start two or more windows running with RetireA. This can be accomplished by starting one copy of RetireA by double clicking the RetireA icon (for example) and then invoking the **Task List** dialog (enter Ctrl+Esc, for example) and then returning to **Program Manager** via the **Switch to** option and then starting the second copy of RetireA by double clicking its icon again. Finally, invoking **Task List** again and choosing the **Tile** option.

Now both RetireAs should be seen in separate windows. If other applications are running they can be reduced to their icons (or closed) to give the RetireAs more window space. From this position, you can display the same data in both windows. You could, for example, keep one data set constant and make data changes to the other data set. This setup makes it easy to compare changes in one data set versus the original set.

* The **Start Year** field in the Data Entry Dialog will accept a format other than the one indicated. This is an "age" format and consists of the age of the Primary Wage Earner indicating when the item should take effect (followed by an "a" or "A"). For example, if the age when the item should take effect is age 62, then 62a could be entered in this field.

* The **Start \$ Amount** field also allows different formats. Normally, the monthly \$ amount is entered. However, the following formats are permitted:

Description	Format	Example(s)
\$Amount is yearly amount	nY or ny	12500Y, 3500y, 950.5y
\$Amount is quarterly amount	nQ or nq	300q, 750.5Q
\$Amount is weekly amount	nW or nw	250W, 25.50w

The amounts are converted by the program to monthly amounts.

How to handle items that don't begin or end at the begin/end of a year?

This is how I handle it (you may have a better solution). If I have an item that doesn't begin or end at the start of a year, then I divide the item into 2 items (and sometimes 3 items).

For example, suppose a CD expires in May of 2005. Also, suppose that the CD has been yielding \$200 a month since 1998 and will yield that amount through May 2005. I would divide this income into 2 items. One to cover the time period through 2004. And the other item to cover the period of 5 months of 2005. I would use 5/12 of \$200 (\$83) for the **Start amount**, 2005 for the **Start Year**, 0 for **Annual % Chg**, and 1 for **Years in Effect**. My two items could look like:

CD (8yr CD) 1998 \$200/mo. 0 7 year
CD (last yr) 2005 \$83/mo. 0 1 year

Of course, this isn't a 100% picture of what the CD income will be each month in 2005, but the average amount for the 12 months. I find this to be more representative than

taking either the whole \$200/month or \$0/month for the year 2005.

I've got so many expenses that I need more items (records) than the a dataset will hold.

Combine some expenses into a **composite** expense item. For example, expense items that share the same Starting Year, Annual % chg, and number of years in effect, could be combined into one composite expense.

Sample Data Sets

Currently, there are four data sets supplied with the program - *Sample.ret*, *Single.ret*, *Couple.ret*, and *Family.ret*.

I have included a list (below) of the items in the *Sample.ret* data set just in case you accidentally alter or erase it and you want it back.

This data set was constructed to have some of the typical incomes, such as Social Security, and usual expenses, Food, IRS, etc. I kept it short so that it would be easy to view and alter. Your actual data sets might be quite different.

The *Family.ret* set represents my interpretation of a young family, composed of a couple, with children. A two income family with a mortgage.

The *Couple.ret* could be that family 15 years later after the children have left the nest.

And the *Single.ret* could be a young person renting an apartment.

I'm sure none of these sets will match your needs exactly, but they could be a starting point. If one seems applicable, just **Open** it, modify it by adding, deleting and modifying items using Data Entry and Quick Edit and then Save it as your own data set.

In my personal use of RetireA, I generally have about 4 data sets with 4 different scenarios. Each data set has about 10 or 12 income items and about 20 to 25 expenses. That is not to say that I have 10 or 12 incomes. Some incomes, such as CD's, might be defined several times. See Tips, *How to handle items that don't begin or end at the begin/end of a year?*

Record	Income/Exp.	Start Year	Start \$	% Chg	Years
1	Primary Annuity	1993	800	0.00	50
2	Part Time Job	1993	450	3.00	2
3	US Savings Bonds	1994	300	0.00	3
4	Social Security	1996	700	3.00	50
5	IRA	2002	350	0.00	50
6	SecondaryAnnuity	2002	300	0.00	50
7	Food	1993	320	2.00	50
8	IRS	1993	200	0.00	50
9	Gas & Electric	1993	145	2.00	50
10	Savings	1993	100	0.00	25
11	Auto Insurance	1993	100	0.00	15
12	School Tax	1993	85	3.00	50
13	Entertainment	1993	80	3.00	50
14	Home Maintenance	1993	75	3.00	20
15	Dental Expenses	1993	50	3.00	50
16	Auto Maintenance	1993	40	4.00	20
17	Telephone	1993	30	1.00	50
18	Home Insurance	1993	25	1.00	20
19	Cable TV	1993	21	2.00	50
20	Auto Payments	1994	200	0.00	5

Common Pitfalls

From what I can gather, most problems are associated with Data Entry. They are not disastrous in nature, but more of an annoyance. Using the Data Entry dialog can be a little tricky, especially if you do it fast and don't really check all the road signs. (I know - I mess up too - but it's usually my fault).

Problem 1 - *I intended to add a new item to the data set, but I forgot to position the record to the last record + 1.*

I've done this quite a few times. One solution would be for me to add another button to the dialog which would be labelled **New**. That is, change the current **Add** button to 2 buttons - **New** and **Update**. If you selected **New**, the record # would automatically be positioned at the end of the data set.

In the meantime, observe the record number more carefully, when adding a new item.

Problem 2 - *I wanted to add an expense item, but instead I added an income item*

The default for Income/Expense selection is Income. If you leave the Data Entry dialog, please note that when you re-enter the Income check box will be set.

My advise is to be very careful when using Data Entry, especially observing the Income/Expense switch and the current record number.

If mistakes are made, that is, unwanted records created in the data set, or income records that should be expense records, don't panic.

My solution in this situation is to exit Data Entry and select the **Data | List All** option.

This will give a good view of what your data set looks like and allows you to make a plan to correct it.

Plan which items should be deleted (if any). Plan which items require changing from income --> expense or visa versa (if any).

Re-enter Data Entry and delete the records by using the Search and Delete buttons.

Then position on any items that need to reverse income/expense status. Set the Income or Expense switch to the correct mode and **Add** the item back to the data set (in the same record number).

Data errors like wrong start year, etc., can be easily corrected using the Quick Edit option.

Determining the future value of an Investment.

Currently, there are 2 tools offered in the Financial Tools option which can be used to help in determining the future value of an investment.

These are: **Compound Interest** and **Future Value of an Annuity**.

There isn't a tool available in this program to directly compute the future value of a IRA or a 401k plan.

However, by using the two mentioned tools, one may be able to arrive at a prediction. My personal opinion is (and I don't think I'm going too far out on a limb saying this) - unless your IRA or other type of instrument is locked into some guaranteed % growth rate, it will be very difficult (if not impossible) to *accurately* predict it's value many years into the future. If the investment is heavily based in stocks or stock Mutual Funds, well, that makes it even more difficult.

For my own planning, and remember I'm not a financial expert, I've taken a "Ball-park" approach to determining what my IRA and my wife's IRA account will be worth in 10 years from now. We're both 59 now so we could begin using the money in the account this year. However, we plan to wait until we are around 70.

Since I'm retired, I can't contribute to my account anymore. My wife still teaches, so we do contribute to her account on a yearly basis.

Thus, the future value calculation of my IRA account is different than my wife's.

My account is based on several stock based Mutual Funds (Income/Growth, fairly aggressive), which have done very well in recent years. I don't feel comfortable using the % growth rate that they have experienced for predicting future growth. I use 8% - I'm not recommending any rate - but that's what I use. To predict what my account will be in 10 years, I use the Compound Interest tool.

To make a prediction on my wife's account, I use both tools. The **Future Value of an Annuity** to predict what the account will be worth at the end of the contributing years. And then transferring that amount to the **Compound Interest** tool to predict what it will finally be worth growing without contributions for the remaining years.

To a sophisticated investor, this may seem to be a naive approach.

<p>Note: I am working on several tools which will be included in in a future release to aid in making investment calculations easier.</p>
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Disclaimer Agreement

Users of RetireA must accept this disclaimer of warranty:

The author of this program does not make any claims about the ability of this program to improve the user's financial position, current or future. This program is merely a tool and the usefulness of this tool depends entirely on the ability of the user to define, predict, and interpret current and future financial factors. The author also disclaims any responsibility for damage or loss of data to the user's data base or damage to any user's software or equipment.

If you agree with the above statements and agree not to hold the author (or the distributor where you received RetireA) responsible for any losses incurred while using RetireA or because of using RetireA, then proceed.

Otherwise, stop now and do not use RetireA.

Using this program signifies that you agree with these statements.

Installing RetireA

If you are reading this information after a successful installation, then it probably is not necessary for you to continue reading this particular help topic.

If you are reading the help file before installing or you have experienced difficulty with the installation then continue reading.

Installation:

Note: RetireA is designed to run under Windows 3.1. It has not been tested under other versions of Windows.

If you downloaded from a bulletin board

If you received it from a bulletin board, or other source, then follow the provided instructions.

Hopefully, you will *not* have to read the following instructions. But, if you have not received adequate installation instructions, the following may be necessary.

First, it is assumed that the user is familiar with Window's **File Manager** and has a working knowledge of common Windows procedures.

Installation is performed using the **File Manager**.

(Diskette drive A and hard drive C are assumed in the following procedures. Use other drives if these are not available).

Install RetireA as follows:

- 1) Turn on your PC and activate Windows.
- 2) Activate the **File Manager** from the **Program Manager**. (Example - Double click **File Manager** icon with mouse)
- 3) Add a directory to the C disk called RETIREA.
This can be done as follows:
 - a) Display the C disk tree structure (make sure the "c: icon" is visible at the beginning of the tree).
 - b) Highlight "c: icon in the tree structure by clicking with mouse.
 - c) Choose **FILE | CREATE DIRECTORY** option.
 - d) Name the new directory RETIREA.
- 4) Move the **Retire.zip** file that you downloaded into the directory that you just created. Move a copy of **PKUNZIP.exe** into the same directory. Select the **File | Run** option, and enter `pkunzip retire` on the command line and press ok.
The RetireA files should then be "unzipped". The ten files are:

BWCC.DLL
COMMDLG.DLL
TMC GDLL.DLL
RETIREA.EXE
SAMPLE.RET
SINGLE.RET
COUPLE.RET
FAMILY.RET
RETIREA.HLP
README.TXT

Note: Once the files are unzipped, it is no longer necessary to keep the ZIP file on hard

disk. I suggest copying it to a diskette and deleting it from the hard disk.



To make the RetireA icon visible, do the following:

Press the **CTRL&ESC** key on the keyboard to show the **TASK** dialog box. Choose the **TILE** option so that the **File Manager** and the **Program Manager** windows can be viewed simultaneously. Choose the **VIEW** option from the **File Manager** menu. Select **DIRECTORY ONLY**. Then, using your mouse, hold the left mouse button down and drag the *RETIREA.EXE* file to some existing program group in the **Program Manager** window. Releasing the left button will cause the RetireA icon to appear in that program group.

Regardless of the method used, the install goal should be to place the ten uncompressed files of RetireA in a directory and to move the RetireA icon into a Window's programming group.

If you received diskette from me

Do the installation by entering **a:install** under Window's **Program Manager FILE | RUN** option (and pressing OK button).

After several seconds, an installation dialog will be displayed. Note the default settings. The A drive for the input diskette, the C drive for the install destination and RetireA for the directory (which will be created by the installation program) where the files will be placed. Change these settings only if necessary.

Also note that you will need 0.6 Megabytes on your hard disk to hold the RetireA files.

Regarding the **Create Program Group** option, the default is to create this group which will contain the RetireA icon



and the ReadMe icon. It is recommended that you use this option.

(It's easy to delete unwanted icons and Program Groups in Windows with the mouse & Delete key if you decide that you don't want the Program Group later on.)

When ready, press the **Go!** button. Installation takes about one minute. The **ReadMe** file will be displayed when the installation is complete. Read and /or review if necessary. Close the installation dialog by pressing the **Close** button.

That's it.

Quick Demo

After installing RetireA, Double click the RetireA "Gone Fish'in" icon from Programmer Manager. (If you havn't set up the icon in Program Manager, double click the file **RetireA.exe** from File Manager).

The RetireA menu & toolbar should appear, plus the **About** Dialog. This will indicate the version number.

Clear the dialog by clicking the **Ok** button.

All buttons on the toolbar, except the 1st two, will be grayed (not available) at this point.

Open a file by clicking the 2nd button. A File Open dialog should appear. Select the *Sample.ret* file.

This will cause the file to be loaded into RetireA's local arrays, and Report 1 to appear.

This may take several seconds depending on the speed of your computer.

Report 1 shows the financial situation for each year over the 30 year range. This report gives the best overall long range financial picture.

The toolbar buttons should now be "Non-grayed" and ready for use.

Look at each report starting with Report 2 (the 6th button).

After you have viewed the last report (6A), come back to Report 3 (button R3). Position the cursor on one of the items being displayed, for example, **Social Security**, and click it with the left mouse button. A Quick Edit dialog will appear which allows you to make rapid changes to **existing data items**. **Note:** To add or delete items to an existing data set or to create a data set, use Data Entry.

This should get you started. See the Tutorial for additional info.

Program Performance

RetireA was developed on an IBM PS/1 386SX25 with 2 Meg Ram & 85 Meg. hard disk. The development system used was Borland's Turbo Pascal for Windows version 1.5. Testing was done on the PS/1 which has a VGA monitor (640x480 resolution) and a Tandy 486SX25, which has a SVGA with resolutions of 640x480, 800x600 and 1024x768.

The 486 appears to be about 4 times faster than the 386, but the 386 does an acceptable job. Report display times on both machines are generally under a second. Sometimes, it may take several seconds to display the first report when RetireA is first executed. But then, subsequent displays are much faster, in the under 1 second or faster range.

Calculations, including the RUN option, are under 1 second.

Both machines run in 386 Enhanced mode with **permanent** virtual memory - recommended size used. (See Program Manager's Control Panel to check or change your settings.)

Shareware Registration

The following information describes the way I wish to distribute RetireA, for the six month period, January 1994 through June. I will honor any previous offer, if that is what you wish, or the following offer:

The basic registration is \$11.95. This includes the latest version of RetireA on a HD 3.5" diskette. The diskette contains an excellent installation program which does most of the install work for you.

Manual

To hold costs down, I have tried to make the on-line help as complete as possible so that a printed manual is **not** necessary.

There is one available, which was printed on my printer and then reproduced at a Copy Center. It's on 8 1/2 x 11 and about 25 pages. It costs me about \$1.00/copy and adds about \$3.00 to the shipping cost. I don't recommend getting it, but it is available for \$4.00.

Note: Shipping & handling costs are built into the prices.

Let me point out a good reason for registering. Without registering, I have little chance of informing you of enhancements, or maybe more important, problems that could exist with the version you have. At this point in time, I do not have the resources to notify every bulletin board and CD-ROM company where RetireA is offered. Once you register, then I can and will inform you directly, if it is necessary.

Option 1: You decide that the program is not useful and then remove it from your hard disk and forget it. If this is the case, I thank you for giving it a try and I'm sorry that it didn't work out.

Option 2: If you decide that RetireA is worth keeping on your hard disk, fill out the form (if you have a printer), check if you want the manual (if so, add \$4.00). Then make out your check and send it along.

If you don't have a printer, then just do the best that you can on a sheet of paper. Please include the essentials - your name address, etc. where you got your copy of the program, etc. If you have a printer, then print the Registration Form.

For CD-ROM Users

As an added registration bonus, I have been authorized by JCS Marketing, Inc., to offer a certificate which will entitle the registered user the option of purchasing one issue, or an additional issue if already a subscriber, of the "JCSM Shareware Collection" (tm) CD-ROM at a cost of only \$9.95 + S&H (\$2.00 USA, \$3.00 Canada, \$5.00 Other). This is 1/2 the retail price of this CD-ROM. The certificate will be sent to you upon registering.

Use the Help **File | Print Topic** option to print this form:
 See Shareware Registration topic before completing this form.
 To register, fill out the form (below) and send a check, or money order to:

**Tom McGrath
 366 Swanage Drive
 Broomall, Pa. 19008 USA**

(Make check payable to: **Tom McGrath**).

Shareware Registration Form for RetireA

User's Mailing Address:

Name: _____
 Address: _____
 Address: _____
 Address: _____
 Address: _____

I currently have RetireA version: _____ which I received from _____
 User's Computer: _____ eg. Brand X 386Sx25 2 meg ram 60 meg
 HD

Screen: __ 14" __ 15" __ 17" __ 640x480 __ 800x600 __ 1024x768 __ Other

Printer: __ Y __ N If Y, What is it? _____

Diskette: __ 3.5" (Currently only 3.5" HD disk available)
 Comments:

Pricing Policy January - March 1994

RetireA basic registration (includes diskette)	\$11.95
Manual on 8 1/2 x 11 (Optional) add \$4.00 - -	\$ _____
-----Total -----	\$ _____
Note: Pennsylvania residents add 6% sales tax - -	\$ _____
----- Check Amount ----- >	\$ _____

Thanks for your support, Tom McGrath

