

Fund Manager 2.1 for Win95

Fund Manager is a tool to help the individual investor monitor, with both graphical and numerical information, how well their investments are performing. If you are just starting to use Fund Manager please first read the [Overview](#) and then see [Getting Started](#).

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Please visit the *Fund Manager Home Page* at: <http://members.aol.com/Beiley/fundman.html>

Overview

Fund Manager will provide you with a wide variety of both graphical and numerical information to help you monitor your investments. The program can display many different types of graphs and reports over any time period specified. The 'Share price plus accumulated distributions' graph types are especially useful to visually see the true performance of your investments, since these graphs take into account the lowering of share price when distributions are paid. Fund Manager can also overlay markers on the graphs showing when you invested and received distributions. These markers are useful to help you see at what relative price you made your investments. One quick way to modify any previously entered transaction is to double-right click on the associated marker.

Fund Manager will calculate and display Return On Investment, Fund Performance with Distributed Distributions, and Fund Performance with Re-invested Distributions for each investment or for your entire portfolio, over any specified period of time. **All reported yields are average annualized.** The two 'Fund Performance' yields show how well the mutual fund performed, independent of when you invested. The 'Return On Investment' (ROI) yield shows how well your investments performed, depending upon when you invested. ROI yield gives you information for your specific investment, and lets you see numerically how well you timed the market, by seeing whether or not you outperformed the fund yields.

Fund Manager also provides a user-friendly interface to allow the user to update the information for each investment. Fund Manager requires that the user enter investments, sales, dividends, capital gains, and share price updates. Volume, high, and low data is also optionally tracked. Fund Manager will report numerical yields when it has enough share price information to report an accurate value. The desired degree of accuracy may be adjusted with the interpolation range. The more often share prices are updated, the more often accurate yields will be reported. If a numerical yield is reported to be "N.A." this means that there is not sufficient information for this yield to be calculated. See Yield Calculations for more information on how Fund Manager calculates yields.

Fund Manager will calculate % gain or loss for your investments or the % gain or loss for your fund's NAV. It will also calculate the % gain for your entire portfolio. See View Yields or report types.

Fund Manager makes tax time a breeze. The Capital Gain - FIFO and Capital Gain - AVG reports have the same format and information required on the IRS Schedule D.

Fund Manager also allows the user to set up different portfolios to monitor. For example, you may have one portfolio named 'stocks', another named 'mutuals', and one called 'all'. Within Fund Manager (or from the command line) you can either open individual investments one at a time or open a portfolio. Portfolios allow the user to save a **user-defined work-space**. Upon opening a portfolio you will automatically have all the investments opened and all your desired options set, just like they were when you last saved that portfolio. See How to Set Up a Portfolio for more information on portfolios.

Fund Manager can optionally import prices from a wide variety of sources. This makes updating all of your investment prices painless and is one of the most popular features of Fund Manager. Fund Manager can also automatically retrieve and update prices from CompuServe. Fund Manager can also import transaction data from Quicken.

Fund Manager can display 1, 4, or 9 investments simultaneously, side by side, to allow the user to easily compare performance between investments.

If this is your first time trying Fund Manager and you would like some help getting started, please read Getting Started.

Getting Started

To get started you might first want to look at some of the samples set up with the installation process. Simply double click on any of the sample icons to get a feel for the capabilities of Fund Manager.

CREATING A NEW INVESTMENT:

Next you can start by creating a new investment file for each investment that you would like to track with Fund Manager. Select the **New Investment...** command from the **File** menu. The user will be presented with a dialog box asking for certain information. For help on entering this information you can select the **Help** button in the dialog box or see [Creating a New Investment](#).

ENTERING PRICE/TRANSACTION INFORMATION FOR EACH INVESTMENT:

After creating a new investment file you can now add all of your transaction information to this investment. Select the **All Data...** command from the **Edit** menu to enter your transaction information. To enter your investments, first highlight the investment name that you wish to update. Then select the **Investments (all)** data type to start recording any buy and sell transactions for this investment. Select the **New...** button to enter the information for a particular buy or sell transaction. You will be presented with a dialog box allowing you to enter the appropriate information. For help with entering any of this information select the **Help** button. Continue to use the **New...** button until you have recorded all of the buy and sell transactions for this investment file. As you enter your transactions the list box will be updated showing you all of your currently entered buy and sell transactions. If you make a mistake and would like to correct it simply highlight the entry you would like to modify and click on the **Edit...** button. From this dialog box you can modify a previously entered buy or sell transaction. You may also double right click on any graph marker to quickly edit the associated transaction.

When you are done entering all of the buy and sell transactions for this investment you may select the **Distributions (all)** data type and then repeat the above process to record all of your [distribution](#) transactions for this investment file. When finished entering your distributions, select the **Prices** data type to update any price information that you may have. This is optional. When you recorded your other transactions the price information will have automatically been updated with any price information that Fund Manager was provided with. There are quicker and more powerful ways to update prices than from within this dialog box. Experiment with any of the options under the **Update Price** command from the **Edit** menu. One of the most popular features of Fund Manager is the ability to [import prices](#).

CREATING PORTFOLIOS:

Once you have created all of your investment files and entered all of your prices and transactions you may want to organize your investment files into different [portfolios](#). Portfolios are simply user-defined workspaces. They do not contain any price or transaction information. All price and transaction information is stored in the investment files. Portfolios simply contain which investment files to open and all other settings as they were when the portfolio was last saved. You may create as many portfolios as you desire, and each investment file may be included in any number of portfolios, including none. Please see [How to Create or Modify a Portfolio](#) for information on how to create and modify portfolios.

UNDERSTANDING REPORTED YIELDS:

If you have the yields option turned on (**Yields** command is checked from the **View** menu) there will be a set of yields reported along the top of each graph being displayed. The type of yields being reported may be adjusted by selecting one of the available yield types from the **Yield** menu. The date range the yields are calculated for is the same as the date range of the graph. This date range can be adjusted by using the **Dates...** command from the **View** menu. The interpolation range may be adjusted with the **Interpolation Range...** command from the **Yield** menu. This allows the user to adjust how flexible Fund Manager will be with interpolating price points when calculating yields. Please see [Yield Calculations](#) for more detailed information on how Fund Manager calculates yields.

TO READ ABOUT MORE CAPABILITIES OF FUND MANAGER SEE:

[Graphing Options](#)

Report Types

View Yields

Importing Prices

Mouse Commands

Tool Bar

How to Create or Modify a Portfolio

WHAT IS A PORTFOLIO?:

Portfolios simply remember which investment files should be opened and all of your options that were set the last time you saved the portfolio. Portfolios are intended to be a quick and convenient way to open multiple investment files and set your desired options. The user can create as many portfolios as desired, and an investment can be in more than one portfolio or none. Portfolios do not contain any price or transaction information. All price and transaction information is stored in the investment file.

CREATING A NEW PORTFOLIO:

To create a new portfolio you should first open all of the individual investment files that you want to be a part of this portfolio using the **Open Investment...** command from the **File** menu. As you open each individual investment file its name will be added to the list of open investments under the **Investments** menu. You can then also set any options that you want to be memorized with this portfolio, such as the date ranges, graph type, yield type... (Click portfolio to see all the options memorized within a portfolio.) Once you have everything set the way you like it choose **New Portfolio...** from the **File** menu. You can give this portfolio a filename and it will be saved. The next time you start Fund Manager you can simply open this portfolio which will open all of the investment files in this portfolio and set all of your options as they were when you last saved this portfolio.

MODIFYING AN EXISTING PORTFOLIO:

To make modifications to an existing portfolio you should first open that portfolio using the **Open Portfolio...** command from the **File** menu. You can then make any modifications you desire, such as opening new investments to add them to this portfolio or closing other investments to remove them from this portfolio. Once you have made all the changes you desire to be memorized in this portfolio select **Save Portfolio** from the **File** menu to save your changes.

AN EXAMPLE - REMOVING AN INVESTMENT FROM A PORTFOLIO:

Here is an example of how to remove an investment from a portfolio. If you have a portfolio named 'stocks.mm4' that has three stocks in it, IBM, GM, and FORD, and you wanted to remove GM from the portfolio you would:

1. If it isn't already open, open the 'stocks.mm4' portfolio using the **Open Portfolio...** command from the **File** menu.
2. If it isn't already there, move GM to the top of the investment stack and then choose the **Close Top** command from the **File** menu. There are several ways to move GM to the top of the investment stack. You could double left click on its graph, select its name from the **Investments** menu, or use the arrow or page up/down keys to scroll it to the top of the stack.
3. You would then choose **Save Portfolio** from the **File** menu to memorize this change to your 'stocks.mm4' portfolio.

See [Common Portfolio Problems](#) for a discussion of the most common problems relating to portfolios.

Report Types

Fund Manager can generate a variety of reports. A new child window is created for each requested report. Each report type is described:

<u>Portfolio Value Report</u>	Value of each investment and total portfolio
<u>Portfolio Performance Report</u>	Performance data for your invested dollars
<u>Investment Performance Report</u>	Performance data for investments and total portfolio
<u>Custom Report</u>	User-defined format
<u>ROI Yield Report</u>	<u>Return On Investment yields</u> for each investment and for total portfolio.
<u>Fund Performance Yield Report</u>	<u>Fund Performance yields</u> for each investment and averages for total portfolio
<u>Distribution Summary Report</u>	Sum of each distribution type as well as dividend yield for each investment
<u>Capital Gain - FIFO Report</u>	Capital gains for all sell transactions based upon the <u>first in first out</u> accounting method.
<u>Capital Gain - AVG Report</u>	Capital gains for all sell transactions based upon the <u>average</u> accounting method.
<u>Investment Transactions Report</u>	All transactions for a chosen investment

The settings for any open report can be modified from the report's menu.

ROI Yield Report

This report displays the ROI yields for a variety of time periods for each investment in the current portfolio as well as for the entire portfolio. Calculating a yield requires the use of prices for the beginning and end of the yield term. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified interpolation range. If there are insufficient price points to interpolate a beginning price the yield will be reported as "NA". FM will always interpolate a price for the ending date. This is done in an effort to report a yield as often as possible. If a yield is calculated using an interpolated price the associated yield will have an asterisk (*) next to the value. All yields are average annualized percentages for the term specified:

Investment Name	The name of the investment for the data on this line.
3m	3 months
6m	6 months
1y	1 year
3y	3 years
5y	5 years
10y	10 years

Along the bottom of the report the yields for the entire portfolio are displayed. The interpolation range is ignored (set to infinity) when calculating yields for the portfolio.

Fund Performance Yield Report

This report displays the Fund Performance yields for a variety of time periods for each investment in the current portfolio. Averages for the entire portfolio are also displayed. Calculating a yield requires the use of prices for the beginning and end of the yield term. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified interpolation range. If there are insufficient price points to interpolate a beginning price the yield will be reported as "NA". FM will always interpolate a price for the ending date. This is done in an effort to report a yield as often as possible. If a yield is calculated using an interpolated price the associated yield will have an asterisk (*) next to the value. All yields are average annualized percentages for the term specified. This report is intended to provide the same information often provided by mutual fund companies when advertising the past performance of their funds.

Investment Name	The name of the investment for the data on this line.
3m	3 months
6m	6 months
1y	1 year
3y	3 years
5y	5 years
10y	10 years

Along the bottom of the report the averages for the entire portfolio are displayed.

Portfolio Value Report

This report displays value information for each of your investments currently opened as well as a total for all the currently opened investments for a chosen date. A description of each column is given:

Investment Name	The name of the investment for the data on this line.
%	What percentage this investment is of the entire portfolio based upon value.
Price	The share price on the given date. There will be an asterisks next to the price if it is <u>interpolated</u> .
Shares	The number of shares owned for each investment on the given date.
Value (\$)	The market value of each investment on the given date in dollars.

Along the bottom of the report the value of all investments is summed:

Total Portfolio Value	The total market value of all currently opened investments for the given date in dollars.
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Distribution Summary Report

This report displays the sum of each type of distribution for the specified time period. It also calculates the dividend yield for each investment. A description of each column is given:

Investment Name	The name of the investment for the data on this line.
Div	The total dividends paid by this investment for the specified time period.
STCapGn	The total short term capital gains paid by this investment for the specified time period.
LTCapGn	The total long term capital gains paid by this investment for the specified time period.
Int Inc	The total interest income paid by this investment for the specified time period.
Fees	The total account fees incurred by this investment for the specified time period.
Total	The sum of Div , STCapGn , LTCapGn , Int Inc , and Fees for this investment.
Div Yld	The <u>annualized dividend yield</u> earned by this investment for the specified time period. The value is a percentage.

Along the bottom of the report the **Div**, **STCapGn**, **LTCapGn**, **Int Inc**, **Fees**, and **Total** columns are summed. The distribution totals do not include distributions on the beginning report date, but do include distributions on the ending report date.

Investment Transactions Report

This report displays a list of all the transactions for a chosen investment between selected dates. A description of each column is given:

Date	Date of transaction
Transaction	Type of transaction: Buy Purchase of shares Sell Redemption of shares RnvDiv Reinvested Dividend Div Dividend RnvSTCpGn Reinvested Short Term Capital Gain STCpGn Short Term Capital Gain RnvLTCpGn Reinvested Long Term Capital Gain LTCpGn Long Term Capital Gain RnvInt Reinvested Interest Int Interest RnvFee Account fee paid with redeemed shares Fee Account fee Note User comment
Price	The share price on the date of the transaction.
Shares	The number of shares acquired or sold for this transaction.
Fee	The fee or commission in dollars paid for this transaction.
Amount (\$)	The dollar amount of this transaction.
Shr Blnc	The total number of shares owned after this transaction.
Balance (\$)	The market value of the investment after this transaction in dollars.

Portfolio Performance Report

This report displays a variety of performance measurements for each investment in the current portfolio as well as for the entire portfolio for the chosen date range. This report is designed to give the investor an insight into how well their invested dollars performed. A description of each column is given:

Investment Name	The name of the investment for the data on this line.
Init Value	The market value of this investment on the beginning date.
Invested	Out of pocket contributions made by the investor. The sum of all purchases minus all redemptions within the specified date range. (Does not include reinvested distributions.) Includes transactions after starting report date, up to and including ending report date.
Distrib.	Sum of any received distributions during date range. Does not include reinvested distributions. Includes distributions after starting report date, up to and including ending report date.
End Value	The market value of this investment on the ending date.
Gain	The dollar value gained by this investment for the specified time period. (Gain = End Value + Distrib. - Invested - Init Value)
%Gain-I	The <u>percent gain on investment</u> for each investment for the specified date range. If there are no transactions this performance figure is not applicable and is reported as "N.A.".
Yield	The annualized <u>ROI yield</u> for the specified date range. The <u>interpolation range</u> determines if a yield should be reported. Otherwise "NA" will be reported. The interpolation range can be adjusted or turned on/off using " Edit/Interpolation Range... ".

Along the bottom of the report the columns for the entire portfolio are displayed. The columns are the sum total of each investment line, except as noted below:

Total Portfolio:	
%Gain-I	The <u>percent gain on investment</u> for the portfolio for the specified date range.
Yield	The annualized <u>ROI yield</u> for the portfolio for the specified date range. The <u>interpolation range</u> is ignored (set to infinity) when calculating yields for the portfolio.

Investment Performance Report

This report displays a variety of performance measurements for each investment in the current portfolio as well as for the entire portfolio for the chosen date range. This report is designed to give the investor an insight into how well the investments themselves performed. A description of each column is given:

Investment Name	The name of the investment for the data on this line.
Init NAV	The share price of this investment on the beginning date.
Distrib.	Sum of any distributions during the date range in dollars/share.
End NAV	The share price of this investment on the ending date.
Gain	The dollar value gained by this investment for the specified time period. (Gain = End NAV + Distrib. - Init NAV)
%Gain-F	The <u>percent gain on the investment's NAV</u> for each investment for the specified date range.
Yield	The annualized <u>Fund Performance yield</u> for the specified date range. The <u>interpolation range</u> determines if a yield should be reported. Otherwise "NA" will be reported. The interpolation range can be adjusted or turned on/off using " Edit/Interpolation Range... ".

Along the bottom of the report the averages for the entire portfolio are displayed. The average **%Gain-F** and **Yield** are calculated.

There will be an asterisks next to any price if it is interpolated.

Custom Report

This report type allows the user to define what data will appear on the report. The Custom Settings... dialog allows the user to pick which fields will be displayed on the report. The latest custom settings are memorized from report to report as well as from Fund Manager session to session. The custom settings are also memorized in portfolios, which will override the last settings used when the portfolio is opened. For data fields that begin on the starting report date, and end on the ending report date, the descriptions include **(between)** and the column labels include **(btw)**. For data fields that begin at the inception of the particular investment, and end on the ending report date, the descriptions include **(ending)** and the column labels include **(end)**. For data that pertain to the beginning report date the descriptions include **(beginning)**. For data that pertain to the ending report date the descriptions include **(ending)**. The column labels and a description of each possible variable is given:

Investment Name	The name of the investment for the data on this line. This column is always displayed.
Beg NAV	Share price on the beginning report date
End NAV	Share price on the ending report date
Beg value	Investment value on the beginning report date
End value	Investment value on the ending report date
Beg shares	Number of shares owned on the beginning report date
End shares	Number of shares owned on the ending report date
Beg volume	Trading volume on the beginning report date
End volume	Trading volume on the ending report date
Beg high	Highest trading price on the beginning report date
End high	Highest trading price on the ending report date
Beg low	Lowest trading price on the beginning report date
End low	Lowest trading price on the ending report date
Inv incptn	Date of first transaction
NAV incptn	Date of first recorded price
Beg NAV+D	Share price plus sum of all previous distributions on the beginning report date
End NAV+D	Share price plus sum of all previous distributions on the ending report date
Beg %port	The percent this investment's value comprises of the total portfolio value as of the beginning report date
End %port	The percent this investment's value comprises of the total portfolio value as of the ending report date
Purchases (btw)	Sum of all out of pocket purchases into the investment between the beginning (non-inclusive) and ending (inclusive) report dates. Does not include reinvestments
Redemptions (btw)	Sum of all redemptions out of the investment between the beginning (non-inclusive) and ending (inclusive) report dates
Dist dist (btw)	Sum of all distributed distributions received between the beginning (non-inclusive) and ending (inclusive) report dates
Reinv dist (btw)	Sum of all reinvested distributions between the beginning (non-inclusive) and ending (inclusive) report dates
Dividends (btw)	Sum of all dividend type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates
STCG (btw)	Sum of all short term capital gain type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates
LTCG (btw)	Sum of all long term capital gain type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates
Int inc (btw)	Sum of all interest income type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates
Acct fees (btw)	Sum of all account fee type distributions (distributed and reinvested) between

	the beginning (non-inclusive) and ending (inclusive) report dates
Total dist (btw)	Sum of all distributions(all types, distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates.
Comm fees (btw)	Sum of all commission fees paid on investment transactions between the beginning (non-inclusive) and ending (inclusive) report dates.
OOP invested (btw)	Total out of pocket contributions (purchases - redemptions - distributed distributions) made between the beginning (non-inclusive) and ending (inclusive) report dates.
OOP invested (end)	Total out of pocket contributions (purchases - redemptions - distributed distributions) made from inception to the ending report date, inclusive. This figure is your break-even value. This figure may be different than Tax basis (end) .
Tax basis (end)	The tax cost basis for the shares owned on the ending report date. (The amount initially spent to obtain the shares owned on the ending report date, including purchase commission/load.) The cost basis is calculated using the <u>first in first out</u> accounting method. This amount may be different than OOP invested (end) because of distributions.
Tax unrlz gain (end)	The unrealized taxable gains for the shares owned on the ending report date (End value - Tax basis (end))
Dist dist /s (btw)	Sum of all per share distributed distributions received between the beginning (non-inclusive) and ending (inclusive) report dates. Sum is reported in dollars/share.
Reinv dist /s (btw)	Sum of all per share reinvested distributions received between the beginning (non-inclusive) and ending (inclusive) report dates. Sum is reported in dollars/share.
Dividends /s (btw)	Sum of all per share dividend type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates. Sum is reported in dollars/share.
STCG /s (btw)	Sum of all per share short term capital gain type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates. Sum is reported in dollars/share.
LTCG /s (btw)	Sum of all per share long term capital gain type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates. Sum is reported in dollars/share.
Int inc /s (btw)	Sum of all per share interest income type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates. Sum is reported in dollars/share.
Acct fees /s (btw)	Sum of all per share account fee type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates. Sum is reported in dollars/share.
Total dist /s (btw)	Sum of all per share distributions(all types, distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates. Sum is reported in dollars/share.
Comm fees /s (btw)	Sum of all per share commission fees paid on investment transactions between the beginning (non-inclusive) and ending (inclusive) report dates. Sum is reported in dollars/share.
OOP invstd /s (end)	Average out of pocket cost for each share owned on the ending report date ((purchases - redemptions - distributed distributions)/ending shares). This figure may be different than Tax basis /s (end) .
Tax basis /s (end)	The per share tax cost basis for the shares owned on the ending report date. (The per share amount initially spent to obtain the shares owned on the ending report date, including purchase commission/load.) The cost basis is calculated using the <u>first in first out</u> accounting method. This amount may be different than OOP invstd /s (end) because of distributions.
Tax unrlz gain/s (end)	The per share unrealized taxable gains for the shares owned on the ending report date (End NAV - Tax basis /s (end))

Div yld (btw)	The <u>annualized dividend yield</u> earned by this investment for the date range of the report. Distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates are included in the calculation. The value is a percentage.
Div yld (end)	The <u>annualized dividend yield</u> earned by this investment from inception to the ending report date. Distributions (distributed and reinvested) from inception to the ending report date, inclusive, are included in the calculation. The value is a percentage.
Gain (btw)	The dollar value gained by this investment from the report starting date through the report ending date. (Gain (btw) = End value + Dist dist (btw) + Redemptions (btw) - Purchases (btw) - Beg value)
Gain (end)	The dollar value gained by this investment from inception through the report ending date. (Gain (end) = End value + Dist dist (end) + Redemptions (end) - Purchases (end))
Gain/s (btw)	The per share dollar value gained by this investment from the report starting date through the report ending date. (Gain/s (btw) = End NAV + Total dist /s (btw) - Beg NAV)
Gain/s (end)	The per share dollar value gained by this investment from price inception (NAV incptn) through the report ending date. (Gain/s (end) = End NAV + Total dist /s (end) - Beg NAV)
%Gain-I (btw)	The <u>percent gain on investment</u> from the beginning to ending report dates. If there are no transactions this performance figure is not applicable and is reported as "N.A.". The value is a percentage.
%Gain-I (3m)	The <u>percent gain on investment</u> for the 3 month period prior to the ending report date. If there are no transactions this performance figure is not applicable and is reported as "N.A.". The value is a percentage.
%Gain-I (6m)	The <u>percent gain on investment</u> for the 6 month period prior to the ending report date. If there are no transactions this performance figure is not applicable and is reported as "N.A.". The value is a percentage.
%Gain-I (1y)	The <u>percent gain on investment</u> for the 1 year period prior to the ending report date. If there are no transactions this performance figure is not applicable and is reported as "N.A.". The value is a percentage.
%Gain-I (3y)	The <u>percent gain on investment</u> for the 3 year period prior to the ending report date. If there are no transactions this performance figure is not applicable and is reported as "N.A.". The value is a percentage.
%Gain-I (5y)	The <u>percent gain on investment</u> for the 5 year period prior to the ending report date. If there are no transactions this performance figure is not applicable and is reported as "N.A.". The value is a percentage.
%Gain-I (10y)	The <u>percent gain on investment</u> for the 10 year period prior to the ending report date. If there are no transactions this performance figure is not applicable and is reported as "N.A.". The value is a percentage.
%Gain-I (end)	The <u>percent gain on investment</u> from the investment inception date to the ending report date. If there are no transactions this performance figure is not applicable and is reported as "N.A.". The value is a percentage.
%Gain-F (btw)	The <u>percent gain on the investment's NAV</u> from the beginning to ending report dates. The value is a percentage.
%Gain-F (3m)	The <u>percent gain on the investment's NAV</u> for the 3 month period prior to the ending report date. The value is a percentage.
%Gain-F (6m)	The <u>percent gain on the investment's NAV</u> for the 6 month period prior to the ending report date. The value is a percentage.
%Gain-F (1y)	The <u>percent gain on the investment's NAV</u> for the 1 year period prior to the ending report date. The value is a percentage.
%Gain-F (3y)	The <u>percent gain on the investment's NAV</u> for the 3 year period prior to the ending report date. The value is a percentage.
%Gain-F (5y)	The <u>percent gain on the investment's NAV</u> for the 5 year period prior to the ending report date. The value is a percentage.

%Gain-F (10y)	The <u>percent gain on the investment's NAV</u> for the 10 year period prior to the ending report date. The value is a percentage.
%Gain-F (end)	The <u>percent gain on the investment's NAV</u> from the price inception date to the ending report date. The value is a percentage.
ROI (btw)	The average annualized <u>ROI yield</u> from the beginning to ending report dates. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u> . If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
ROI (3m)	The average annualized <u>ROI yield</u> for the 3 month period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u> . If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
ROI (6m)	The average annualized <u>ROI yield</u> for the 6 month period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u> . If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
ROI (1y)	The average annualized <u>ROI yield</u> for the 1 year period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u> . If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
ROI (3y)	The average annualized <u>ROI yield</u> for the 3 year period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u> . If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
ROI (5y)	The average annualized <u>ROI yield</u> for the 5 year period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u> . If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
ROI (10y)	The average annualized <u>ROI yield</u> for the 10 year period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u> . If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
ROI (end)	The average annualized <u>ROI yield</u> from the investment inception date to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u> . If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
FP yield (btw)	The average annualized <u>Fund Performance yield</u> from the beginning to ending report dates. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u> . If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
FP yield (3m)	The average annualized <u>Fund Performance yield</u> for the 3 month period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u> . If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
FP yield (6m)	The average annualized <u>Fund Performance yield</u> for the 6 month period prior to the ending report date. If a price has not been recorded for the beginning of the

	yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u> . If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
FP yield (1y)	The average annualized <u>Fund Performance yield</u> for the 1 year period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u> . If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
FP yield (3y)	The average annualized <u>Fund Performance yield</u> for the 3 year period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u> . If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
FP yield (5y)	The average annualized <u>Fund Performance yield</u> for the 5 year period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u> . If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
FP yield (10y)	The average annualized <u>Fund Performance yield</u> for the 10 year period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u> . If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
FP yield (end)	The average annualized <u>Fund Performance yield</u> from the price inception date to the ending report date. If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
MA 1W	The share price <u>moving average</u> for the 1 week prior to the ending report date.
MA 5W	The share price <u>moving average</u> for the 5 weeks prior to the ending report date.
MA 10W	The share price <u>moving average</u> for the 10 weeks prior to the ending report date.
MA 15W	The share price <u>moving average</u> for the 15 weeks prior to the ending report date.
MA 26W	The share price <u>moving average</u> for the 26 weeks prior to the ending report date.
MA 52W	The share price <u>moving average</u> for the 52 weeks prior to the ending report date.
Symbol	The symbol assigned to this investment
Filename	The filename assigned to this investment
Path	The full path and filename assigned to this investment
Asset type	The asset type assigned to this investment
Pass word	Whether or not password protection is enabled for this investment
Split * (btw)	The composite split factor for all splits between the beginning (non-inclusive) and ending (inclusive) report dates. For example, if there were two splits during the period of 2:1 and 3:1, this value would be reported as 6:1.
Split * (end)	The composite split factor for all splits from the price inception date to the ending report date. For example, if there were two splits during the period of 2:1 and 3:1, this value would be reported as 6:1.
#Prices (btw)	Number of price points recorded for this investment between the beginning (non-inclusive) and ending (inclusive) report dates.
#Prices (all)	Total number of price points recorded for this investment
#Buy (btw)	Number of purchase transactions recorded for this investment between the beginning (non-inclusive) and ending (inclusive) report dates.
#Buy (all)	Total number of purchase transactions recorded for this investment, not including reinvestments
#Sell (btw)	Number of sell transactions recorded for this investment between the beginning (non-inclusive) and ending (inclusive) report dates.
#Sell (all)	Total number of sell transactions recorded for this investment
#Dist (btw)	Number of distributions recorded for this investment between the beginning (non-inclusive) and ending (inclusive) report dates.
#Dist (all)	Total number of distributions recorded for this investment

#Splits (btw)	Number of splits recorded for this investment between the beginning (non-inclusive) and ending (inclusive) report dates.
#Splits (all)	Total number of splits recorded for this investment
#Notes (btw)	Number of notes recorded for this investment between the beginning (non-inclusive) and ending (inclusive) report dates.
#Notes (all)	Total number of notes recorded for this investment
Stack #	The order of this investment in the investment stack (1 based)

Totals for the portfolio are displayed along the bottom of the report where applicable. The share price based values are not applicable for the portfolio, and are not displayed in the total row.

There will be an asterisks next to any price if it is interpolated.

Capital Gain - FIFO Report

This report is designed to aid investors filing a capital gains (schedule D) tax form. The report format is intended to be similar to the format of the schedule D tax form. Each line in the report represents a single sell transaction. A description of each column is given:

Investment Name	The name of the investment for the data on this line.
Shares	The number of shares redeemed.
Bought	The date range over which redeemed shares were acquired.
Sold	The date of the sell transaction.
Sell Value	The dollar value received for shares redeemed minus sell commission/load.
Cost Basis	The amount initially spent to obtain redeemed shares, including purchase commission/load. The <u>first in first out</u> accounting method is used to calculate the cost basis. (See the <u>Capital Gains - AVG Report</u> for the average cost basis.)
Gain/Loss	The capital gain incurred for this sell transaction. (Gain = Sell Value - Cost Basis)

Sum totals for the Sell Value, Cost Basis, and Gain/Loss are shown along the bottom of the report.

Capital Gain - AVG Report

This report is designed to aid investors filing a capital gains (schedule D) tax form. The report format is intended to be similar to the format of the schedule D tax form. Each line in the report represents a single sell transaction. A description of each column is given:

Investment Name	The name of the investment for the data on this line.
Shares	The number of shares redeemed.
Bought	The date range over which redeemed shares were acquired. For the average cost accounting method this will be from the date of the first purchase to the date of the purchase immediately prior to the date of the specific sell transaction.
Sold	The date of the sell transaction.
Sell Value	The dollar value received for shares redeemed minus sell commission/load.
Cost Basis	The amount initially spent to obtain redeemed shares, including purchase commission/load. The <u>average</u> accounting method is used to calculate the cost basis. (See the <u>Capital Gains - FIFO Report</u> for the first in first out cost basis.)
Gain/Loss	The capital gain incurred for this sell transaction. (Gain = Sell Value - Cost Basis)

Sum totals for the Sell Value, Cost Basis, and Gain/Loss are shown along the bottom of the report.

Report Settings

This dialog box allows you to set the type of report, date range, and if appropriate, which investment the report is for. Choose one of the following report types:

<u>Portfolio Value Report</u>	Set the date to evaluate portfolio value
<u>Portfolio Performance Report</u>	Set the starting and ending dates of the report.
<u>Investment Performance Report</u>	Set the starting and ending dates of the report.
<u>Custom Report</u>	Set the starting/ending dates and fields to include in the custom report (Custom Settings...).
<u>ROI Yield Report</u>	Set the ending date of the yield terms.
<u>Fund Performance Yield Report</u>	Set the ending date of the yield terms.
<u>Distribution Summary Report</u>	Set the starting and ending dates of the report. All distributions for each investment will be summed for the specified period.
<u>Capital Gain - FIFO Report</u>	Set the starting and ending dates of the report. All sell transactions within the specified date range will be reported.
<u>Capital Gain - AVG Report</u>	Set the starting and ending dates of the report. All sell transactions within the specified date range will be reported.
<u>Investment Transactions Report</u>	Set the starting and ending dates of the report. All transactions within this date range will be displayed. The default is the investment's full history. You will also choose the investment when this is the report type.

After choosing the type of report you desire, its date range, and possibly the investment or custom settings select the '**Done**' button. To cancel any changes choose the '**Cancel**' button.

Custom Report Settings

This dialog allows the user to specify which fields will be displayed on the custom report. The list box on the left (called "**Available Options:**") displays a selection of all unused options still available that can be added to the report. The list box on the right (called "**Included in Report:**") displays all currently selected options that will be displayed on the report. To add a new option to the report, select which option you wish to add from the "**Available Options:**" list box, and then choose the "**Add**" button. The option will be moved from the "**Available Options:**" list box to the "**Included in Report:**" list box. To remove an option from the report, select it from the "**Included in Report:**" list box, and choose the "**Remove**" button.

Once you have chosen which fields will be included in the report, use the "**Move Up**" and "**Move Down**" buttons to order the fields in the "**Included in Report:**" list box. The option at the top of the list box will be displayed in the left most column of the report. The options will appear on the report in the same order as displayed in the "**Included in Report:**" list box.

Report Options

This dialog box allows you to specify how numbers in reports will be formatted. The following options are available:

Display Cents for Dollar Values

Toggle on/off cents when displaying dollar values. (All per share based values will always display cents.)

Use Commas in Dollar Values

Toggle on/off the use of commas in values greater than or equal to 1000. (ex: 1000 versus 1,000)

After choosing desired options select the '**OK**' button. To cancel any changes choose the '**Cancel**' button.

Graphing Options

Fund Manager can display many different types of graphs. All graphs can be displayed for any specified time period. The graph types are:

<u>Portfolio Value - Line</u>	Sum value of all opened investments versus time
<u>Portfolio Value - Pie</u>	Pie chart showing contribution of each investment to the total portfolio value
<u>Portfolio Cost - Value</u>	Overlay portfolio value and out of pocket invested versus time
<u>Asset Allocation - Pie</u>	Pie chart showing the contribution of each asset type to the total portfolio value
<u>Value Graph</u>	Investment value versus time
<u>Share Price Graph</u>	Share price versus time
<u>Price + Dist. Graph</u>	Sum of distributions and price versus time
<u>Volume/High/Low</u>	Share price versus time with high/low bars overlaid. Trading volume bar chart along the bottom
<u>Investment Overlay-Share Price</u>	Overlay multiple investment's normalized share price versus time
<u>Investment Overlay-Price + Dist</u>	Overlay multiple investment's normalized sum of distributions and price versus time
<u>Cost - Value</u>	Overlay investment value and out of pocket invested versus time
<u>Cost - Price</u>	Overlay share price and out of pocket cost per share versus time
<u>Moving Average Share Price</u>	A moving average of the share price versus time
<u>Moving Average Price + Dist</u>	A moving average of the sum of distributions and price versus time
<u>Overlaid Share Price</u>	Both the share price and the moving average of the same versus time, overlaid on the same graph
<u>Overlaid Price + Dist</u>	Both the sum of distributions and share price with the moving average of the same versus time, overlaid on the same graph
<u>Bar - Yields</u>	Bar chart of the yields

The number of weeks to average is adjustable by selecting Graphs/Options/Moving Average Weeks.

To change the range of dates being graphed see the menu/toolbar command View/Dates., use the mouse shortcut, or see the keyboard shortcuts.

See View/Scale. to specify vertical axis range. Use "Graphs/Options/Log Scale" to toggle the vertical axis of value and price graph types between linear and logarithmic scale.

If "View/Yields" is enabled, yields will be displayed above the graphs. See Yield Calculations for information on the reported yields.

Share Price Graph

With this graphing option selected the graphs will show how the share price of the investment changed with time. The share price of a mutual fund is also called the Net Asset Value (NAV). The vertical axis represents the share price and is in units of dollars. The horizontal axis displays the date. If auto scaling is on the vertical axis automatically scales to cover from the minimum to the maximum share price achieved during the displayed period. The top vertical axis label will specify the maximum share price, and the bottom vertical axis label will specify the minimum share price achieved during the displayed period. The legend displays the price and value of the investment on the ending date of the graph. The legend will not be displayed when the number of displays is 9.

If the yields are turned on (View/Yields) they will be displayed above the graphs. See [Yield Calculations](#) for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command [View/Dates.](#), use the [mouse shortcut](#), or see the [keyboard shortcuts](#).

Cost - Price Graph

This graph overlays the Net Asset Value (NAV) with the out of pocket cost for each share. The out of pocket cost is calculated by adding all purchases, subtracting all redemptions, and subtracting all received distributions. This sum is then divided by the total number of shares owned to obtain the out of pocket cost for each share. The purchases only include out of pocket purchases, not reinvested distributions. The received distributions only include distributions paid to the investor in cash, not reinvested distributions. This cost is not the same as the tax basis cost, but is intended to show the break even point on your investment. The out of pocket cost is calculated with the formula:

$$\text{out_of_pocket_share_cost} = \frac{(\text{purchases} - \text{redemptions} - \text{received_distributions})}{\text{total_shares_owned}}$$

The vertical axis is in units of dollars. The horizontal axis displays the date. If auto scaling is on the vertical axis automatically scales to cover from the minimum to the maximum achieved during the displayed period. The top vertical axis label will specify the maximum, and the bottom vertical axis label will specify the minimum achieved during the displayed period.

The graph will be labeled with **CST-NAV** to stand for Cost - NAV. The ending share price displayed on the legend will be labeled with **N:** (NAV). The ending out of pocket cost will be labeled with **C:** (Cost).

Comments: This graph is intended to allow the user to see graphically the current price with the break even point. The out of pocket share cost only changes after a purchase, redemption, or any distribution. (A reinvested distribution increases the number of shares owned and a received distribution decreases the amount invested.) The cost may actually go negative if the investor has redemptions plus received distributions totaling more than the sum of all purchases.

If the yields are turned on (View/Yields) they will be displayed above the graphs. See [Yield Calculations](#) for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command [View/Dates.](#), use the [mouse shortcut](#), or see the [keyboard shortcuts](#).

Cost - Value Graph

This graph overlays the investment value with the out of pocket investment. The out of pocket investment is calculated by adding all purchases, subtracting all redemptions, and subtracting all received distributions. The purchases only include out of pocket purchases, not reinvested distributions. The received distributions only include distributions paid to the investor in cash, not reinvested distributions. This calculation is intended to show the break even point on your invested dollars. The out of pocket investment is calculated with the formula:

$$\text{out_of_pocket_investment} = \text{purchases} - \text{redemptions} - \text{received}$$

The vertical axis is in units of dollars. The horizontal axis displays the date. If auto scaling is on the vertical axis automatically scales to cover from the minimum to the maximum achieved during the displayed period. The top vertical axis label will specify the maximum, and the bottom vertical axis label will specify the minimum achieved during the displayed period.

The graph will be labeled with **CST-VAL** to stand for Cost - Value. The ending value displayed on the legend will be labeled with **V:** (Value). The ending out of pocket investment will be labeled with **C:** (Cost).

Comments: This graph is intended to allow the user to see graphically the current value with the break even point. The out of pocket investment only changes after a purchase, redemption, or received distribution. The out of pocket investment may actually go negative if the investor has redemptions plus received distributions totaling more than the sum of all purchases.

If the yields are turned on (View/Yields) they will be displayed above the graphs. See [Yield Calculations](#) for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command [View/Dates](#), use the [mouse shortcut](#), or see the [keyboard shortcuts](#).

Investment Value Graph

With this graphing option selected the graphs will show how the value of the investment changed with time. The vertical axis represents this value and is in units of dollars. The horizontal axis displays the date. If auto scaling is on the vertical axis automatically scales to cover from the minimum to the maximum value achieved during the displayed period. The top vertical axis label will specify the maximum value, and the bottom vertical axis label will specify the minimum value achieved during the displayed period. The legend displays the value of the investment on the ending date of the graph. The legend will not be displayed when the number of displays is 9.

If the yields are turned on (View/Yields) they will be displayed above the graphs. See [Yield Calculations](#) for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command [View/Dates.](#), use the [mouse shortcut](#), or see the [keyboard shortcuts](#).

Portfolio Value - Line Graph

With this graphing option selected the graph will show how the sum value of all currently opened investments changed with time. When this menu command is selected, the number of displays will automatically be set to one, since there is only one unique graph of this type. The vertical axis represents this value and is in units of dollars. The horizontal axis displays the date. If auto scaling is on the vertical axis automatically scales to cover from the minimum to the maximum value achieved during the displayed period. The top vertical axis label will specify the maximum value, and the bottom vertical axis label will specify the minimum value achieved during the displayed period.

If the yields are turned on (View/Yields) they will be displayed above the graph. See [Yield Calculations](#) for information on the reported yields. The yields reported with the portfolio value graph are [Return On Investment](#) yields for the entire portfolio. The [interpolation range](#) is set to infinity when calculating the ROI of the portfolio.

To change the range of dates being graphed see the menu/toolbar command [View/Dates](#), use the [mouse shortcut](#), or see the [keyboard shortcuts](#).

Portfolio Value - Pie Graph

With this graphing option selected a pie chart will be displayed. The pie chart will show the relative size of each investment contained within the portfolio. The legend displays each investment's percentage of the total portfolio value. The pie chart will be displayed for the ending date range of the portfolio value graph. This date can be adjusted with the menu command View/Dates. The yields are turned off for this graph type since this graph is generated for a particular date, not a date range. When this graph type is selected, the number of displays will automatically be set to one, since there is only one unique graph of this type. The Graphs/Options/Pie Slices dialog can be used to specify the maximum number of slices to display, up to 100.

Asset Allocation - Pie Graph

With this graphing option selected a pie chart will be displayed. The pie chart will show the relative size of each asset type within the portfolio. The legend displays each asset type's percentage of the total portfolio value. The pie chart will be displayed for the ending date range of the portfolio value graph. This date can be adjusted with the menu command View/Dates. The yields are turned off for this graph type since this graph is generated for a particular date, not a date range. When this graph type is selected, the number of displays will automatically be set to one, since there is only one unique graph of this type.

The Options/Asset Type Labels command allows the user to customize the names to be used for each asset type. There are a total of 15 asset types available. Each investment is assigned to a particular asset type with Edit/Asset Type.

The Graphs/Options/Pie Slices dialog can be used to specify the maximum number of slices for this graph type and the Portfolio Value - Pie graph type. The maximum number of slices that can be displayed for this graph type is 15 (the number of asset types).

Portfolio Cost - Value Graph

This graph overlays the portfolio value with the out of pocket investment. The out of pocket investment is calculated by adding all purchases, subtracting all redemptions, and subtracting all received distributions. The purchases only include out of pocket purchases, not reinvested distributions. The received distributions only include distributions paid to the investor in cash, not reinvested distributions. This calculation is intended to show the break even point on your invested dollars. The out of pocket investment is calculated with the formula:

$$\text{out_of_pocket_investment} = \text{purchases} - \text{redemptions} - \text{received}$$

The vertical axis is in units of dollars. The horizontal axis displays the date. If auto scaling is on the vertical axis automatically scales to cover from the minimum to the maximum achieved during the displayed period. The top vertical axis label will specify the maximum, and the bottom vertical axis label will specify the minimum achieved during the displayed period.

The ending value displayed on the legend will be labeled with **V:** (Value). The ending out of pocket investment will be labeled with **C:** (Cost).

Comments: This graph is intended to allow the user to see graphically the current value with the break even point. The out of pocket investment only changes after a purchase, redemption, or received distribution. The out of pocket investment may actually go negative if the investor has redemptions plus received distributions totaling more than the sum of all purchases.

If the yields are turned on (View/Yields) they will be displayed above the graphs. See [Yield Calculations](#) for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command [View/Dates](#), use the [mouse shortcut](#), or see the [keyboard shortcuts](#).

Share Price plus Accumulated Distributions Graph

With this graphing option selected the graphs will show how the Net Asset Value **summed with** the investment's distributions since inception (NAV + DIV) changed with time. The vertical axis represents this sum and is in units of dollars. The horizontal axis displays the date. If auto scaling is on the vertical axis automatically scales to cover from the minimum to the maximum sum achieved during the displayed period. The top vertical axis label will specify the maximum sum, and the bottom vertical axis label will specify the minimum sum achieved during the displayed period. This graph also has additional vertical axis labels on the right vertical axis. These values are percent gain or loss since the beginning of the displayed period (the left-most side of the graph). The legend displays the price plus distributions and value of the investment on the ending date of the graph. The legend will not be displayed when the number of displays is 9.

This graph attempts to display the true performance of the investment. By adding the distributions to the share price, this graph eliminates fluctuations seen in the share price graph due to distributions.

If the yields are turned on (View/Yields) they will be displayed above the graphs. See [Yield Calculations](#) for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command [View/Dates](#)., use the [mouse shortcut](#), or see the [keyboard shortcuts](#).

Volume/High/Low Graph

With this graphing option selected the graphs will show how the share price of the investment changed with time. Overlaid on the share price line will be vertical high/low bars. These bars indicate the trading range for that day. If there is no high/low data recorded for a particular date, no high/low bar will be displayed. Along the bottom of the graph will be displayed the trading volume versus time. The two sub-graphs will display data for the same time range, so correlations between the trading price and volume can easily be identified. The vertical scale of the share price graph is in units of dollars. The vertical scale of the volume graph is in 100's of shares traded (volume/100). The horizontal axis displays the date. If auto scaling is on the vertical axis automatically scales to cover from the minimum to the maximum share price achieved during the displayed period. The top vertical axis label will specify the maximum share price, and the bottom vertical axis label will specify the minimum share price achieved during the displayed period. The volume sub-graph will always be autoscaled from the minimum to maximum volume for the displayed period. The legend displays the price and value of the investment on the ending date of the graph. The price is labeled with a \$, and the value is labeled with a V. The legend will not be displayed when the number of displays is 9.

To change the colors used in this graph select "Options/Colors..." from the main menu. The NAV Overlaid Investment 1 line color is used to draw the share price line. The NAV Overlaid Investment 2 line color is used to draw the high/low bars. The NAV Overlaid Investment 3 line color is used to draw the volume lines.

If the yields are turned on (View/Yields) they will be displayed above the graphs. See [Yield Calculations](#) for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command [View/Dates.](#), use the [mouse shortcut](#), or see the [keyboard shortcuts](#).

Investment Overlay-Price Graph

This graph overlays multiple investments on the same graph. It graphs the normalized price for each investment selected to overlay. To select which investments will be overlaid choose **Graphs/Options/Overlaid Investments...** from the menu. A legend is shown above the graph, indicating which investment corresponds to which line. Up to 20 independent colors may be assigned to draw the different investment's normalized price. Up to 500 investments may be overlaid simultaneously, but since only 20 colors can be defined it is most practical to limit the number of overlaid investments to 20.

The normalized price is the price for the given date divided by the price at the beginning of the graph.

Yields are not shown when this graph type is being displayed.

When printing this graph on a black and white printer there are a maximum of 5 unique line styles used (solid, dot, dash, dashdot, dashdotdot). A unique line style will be used to print each of the first 5 overlaid investments. Each line type will also be printed in the legend, next to its associated investment name. The printer pen width must be set to 1 (the default) for the unique lines to be used. This value is set under **Options/Printer Pens...** Printing to a color printer will use the assigned colors and solid lines.

Investment Overlay-Price plus Distributions Graph

This graph overlays multiple investments on the same graph. It graphs the normalized price plus distributions for each investment selected to overlay. To select which investments will be overlaid choose

Graphs/Options/Overlaid Investments... from the menu. A legend is shown above the graph, indicating which investment corresponds to which line. Up to 20 independent colors may be assigned to draw the different investment's normalized price. Up to 500 investments may be overlaid simultaneously, but since only 20 colors can be defined it is most practical to limit the number of overlaid investments to 20.

The normalized price plus distributions is the price plus distributions for the given date divided by the price plus distributions at the beginning of the graph.

Yields are not shown when this graph type is being displayed.

When printing this graph on a black and white printer there are a maximum of 5 unique line styles used (solid, dot, dash, dashdot, dashdotdot). A unique line style will be used to print each of the first 5 overlaid investments. Each line type will also be printed in the legend, next to its associated investment name. The printer pen width must be set to 1 (the default) for the unique lines to be used. This value is set under **Options/Printer Pens...** Printing to a color printer will use the assigned colors and solid lines.

Moving Average-Price Graph

This graph shows the moving average of the Share Price Graph.

The number of weeks to average is adjustable by selecting Graphs/Options/Moving Average Weeks. The higher the number of weeks the graph is averaged for, the longer it will take to calculate the averages, and draw the graph.

The graph will be labeled with **MA-NAV** to stand for Moving Average - Net Asset Value. The ending moving average displayed on the legend will be labeled with **MA:** (Moving Average). The legend is not displayed when the number of displays is set to 9.

If the yields are turned on (View/Yields) they will be displayed above the graphs. See Yield Calculations for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command View/Dates., use the mouse shortcut, or see the keyboard shortcuts.

Moving Average-Price plus Distributions Graph

This graph shows the moving average of the Price plus acc. dist. graph.

The number of weeks to average is adjustable by selecting Graphs/Options/Moving Average Weeks. The higher the number of weeks the graph is averaged for, the longer it will take to calculate the averages, and draw the graph.

The graph will be labeled with **MA-NAV + DIV** to stand for Moving Average - Net Asset Value plus Distributions. The ending moving average displayed on the legend will be labeled with **MA:** (Moving Average). The legend is not displayed when the number of displays is set to 9.

If the yields are turned on (View/Yields) they will be displayed above the graphs. See Yield Calculations for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command View/Dates., use the mouse shortcut, or see the keyboard shortcuts.

Overlaid-Price Graph

This graph plots both the moving average of the share price and the share price itself on the same graph.

The number of weeks to average is adjustable by selecting Graphs/Options/Moving Average Weeks. The higher the number of weeks the graph is averaged for, the longer it will take to calculate the averages, and draw the graph.

The graph will be labeled with **O-NAV** to stand for Overlaid - Net Asset Value. The ending moving average displayed on the legend will be labeled with **MA:** (Moving Average). The ending NAV will be labeled with the **\$**. The legend is not displayed when the number of displays is set to 9.

If the yields are turned on (View/Yields) they will be displayed above the graphs. See Yield Calculations for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command View/Dates., use the mouse shortcut, or see the keyboard shortcuts.

Overlaid-Price Plus Distributions Graph

This graph plots both the share price plus the accumulated distributions and the moving average of the same on one graph.

The number of weeks to average is adjustable by selecting Graphs/Options/Moving Average Weeks. The higher the number of weeks the graph is averaged for, the longer it will take to calculate the averages, and draw the graph.

The graph will be labeled with **O-NAV + DIV** to stand for Overlaid - Net Asset Value plus Distributions. The ending moving average displayed on the legend will be labeled with **MA:** (Moving Average). The ending NAV+DIV will be labeled with the **\$**. The legend is not displayed when the number of displays is set to 9.

If the yields are turned on (View/Yields) they will be displayed above the graphs. See Yield Calculations for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command View/Dates., use the mouse shortcut, or see the keyboard shortcuts.

Bar Chart of the Yields Graph

This graph plots one bar for each time period: 3 month (3m), 6 month (6m), 1 year (1y), 2 years (2y), 3 years (3y), 5 years (5y), 10 years (10y), and for the date range of the graph (gph).

If a bar is not drawn for any of the time periods the yield for that time period was not applicable (NA). See [Yield Calculations](#) for more information on the different types of yields, and how they are calculated.

To change the range of dates being graphed see the menu command [View/Dates](#).

Selecting Investments to Overlay

This dialog box allows the user to select the investments that will be overlaid for the graph type "**Investment Overlay**". Highlight the investments to overlay and then click on the '**Select**' button. To cancel any changes click on the '**Cancel**' button.

This dialog box selects *which* investments to overlay. To actually overlay the investments the user must select one of the "**Investment Overlay**" graph types from the "**Graphs**" menu.

Moving Average Weeks

This dialog box allows you to change the number of weeks the moving average graphs will be averaged over. Only positive values for weeks are acceptable. For large values of weeks to average, the time to refresh the screen will increase, due to the longer calculation times.

Pie Slices

This dialog box allows the user to specify the maximum number of pie slices that Fund Manager will draw when displaying the Portfolio Value - Pie or Asset Allocation - Pie graph types. A valid number is between 2 and 100, inclusive.

If there are more investments open than the maximum pie slice setting, the additional investments will be lumped into the "Other" category on the Portfolio Value - Pie graph.

Interpolation Range

The interpolation range affects how flexible Fund Manager will be in reporting yields. In order to calculate a yield, Fund Manager requires prices for both the beginning and ending dates of the yield term. Fund Manager will always interpolate an ending price. The interpolation range only affects how Fund Manager will interpolate a price for the beginning date of the yield term.

Fund Manager will never interpolate a beginning price for a date prior to the earliest recorded price. When the beginning date of the yield term is earlier than the investment's earliest recorded price "NA" will be reported for that yield.

The interpolation range can either be set to some number of days, or disabled completely. To not enforce the interpolation range remove the check from the "**Enforce Interpolation Range**" checkbox. In this case Fund Manager will always interpolate a price point, except when the beginning yield term date is prior the investment's earliest recorded price.

If the interpolation range is being enforced, Fund Manager will fill in prices between recorded prices for up to this many consecutive days. Fund Manager is looking for the price on the beginning date of the yield term. If a price is recorded for this date, no interpolation is required. If a price is not recorded for this date, a price will only be interpolated for this date if the number of days from the previous price date to the next price date is less than or equal to the interpolation range. The interpolated price will be the same as the previous recorded price point.

The units for interpolation range is days and the default value is 2 to cover weekends. Interpolation values from between 0 days and 1 year are accepted. As the interpolation range is increased the accuracy of the reported yields may suffer, depending upon the dates of your recorded price data points and the date range of the calculated yield.

An example will help clarify the interpolation range: Assume the user is requesting a 6 month yield be calculated from 1/4/96 to 7/4/96. Fund Manager will always interpolate an ending price for 7/4/96, based upon the most recent price recorded for 7/4/96 or earlier. Assume that there is no price recorded for 1/4/96 and that the nearest prices recorded around the beginning date (1/4/96) are prices of \$10/share for 1/1/96 and \$11/share on 1/8/96. If the interpolation range is set below 6 (the number of days in between 1/1/96 and 1/8/96) Fund Manager will not interpolate a price for any of these intermediate dates (1/2/96 through 1/7/96), and will report "NA" for the yield result. However, if the interpolation range is set to 6 or greater Fund Manager will assume the intermediate prices are all the same as the prior price of \$10/share on 1/1/96 and report a yield using this value for the beginning price. Also, if the interpolation range is not being enforced, Fund Manager will always use the prior price point (\$10/share in this case) to report a yield. If there is no prior price point (the beginning yield term date is before the earliest recorded price for this investment), "NA" will be reported for the yield result.

Also see [Yield Calculations](#)

Menu Commands

File:

- New Investment . . .
Creates a new mutual fund, stock, or bond investment. See [Creating a New Investment](#) for more information.
- Open Investment . . .
Opens an [investment](#) file
- Close Top
Closes the top investment file
- Close All
Closes all open investment files
- Save Data
Saves any changes to investment files to disk
- New Portfolio . . .
Creates a new [portfolio](#) or saves the current portfolio under a new name. See [How to Set Up a Portfolio](#) for more information on portfolios.
- Open Portfolio . . .
Opens an existing portfolio
- Close Portfolio
Closes currently opened portfolio
- Save Portfolio
Saves the portfolio
- Import from Quicken...
[Imports transaction data from a Quicken](#) exported QIF file.
- Print
 - Window...** Prints the currently displayed screen to the printer
 - Prices...** Prints price information (See [Printing Data](#))
 - Investments...** Prints investment information
 - Distributions...** Prints distribution information
- Backup . . .
Create a [backup](#) copy of currently opened investments.
- Restore . . .
Open and [restore](#) a previously backed up copy of investments.
- Exit
Quits Fund Manager

Edit:

- Update Price
 - [Single Investment . . .](#)
Updates the price of the top investment for any date
 - [Multiple Investments . . .](#)
Updates the price for as many investments as you choose, nine at a time
 - [Single Investment - Repeat . . .](#)
Repeatedly updates the price of the top investment for a variety of dates
 - [Multiple Investments - Repeat . . .](#)
Repeatedly updates the price for as many investments as you choose, nine at a time
- Retrieve - CompuServe

Automatically retrieve and import prices from CompuServe. See Options/CompuServe Settings

Import - Prodigy . . .

Imports prices from downloaded Prodigy file and updates all open files

Import - America Online . . .

Imports prices from a downloaded America Online portfolio and updates all open files

Import - CompuServe . . .

Imports daily prices from a downloaded CompuServe file and updates all open files

Import - CIS-Hist . . .

Imports historical prices downloaded from CompuServe

Import - Dow Jones . . .

Imports prices from a downloaded Dow Jones file and updates all open files

Import - Fund Manager . . .

Imports prices from a Fund Manager *.dat investment file and updates all open files

Import - Quicken . . .

Imports prices from a Quicken printed '1-2-3' *.prn file and updates all open files

Import - Generic . . .

Imports prices from an ASCII text file (format input by user) and updates all open files

Export - Fund Manager . . .

Exports prices to a Fund Manager *.prc file

Delete Price

Single Investment . . .

Deletes a price from top investment

All Investments . . .

Deletes a price from all open investments

Buy/Sell . . .

Records an investment or the sale of shares for the top investment

Delete Buy/Sell . . .

Deletes an investment or sale for the top investment

Distribution . . .

Records either a distributed or reinvested distribution transaction.

Delete Distribution . . .

Deletes a distribution transaction

Split . . .

Records a share split or recombination

Account Fee . . .

Records an account fee (negative distribution)

Notes . . .

View and edit investment notes

Name/Symbol . . .

Changes the name or symbol of the top investment

Investment Type . . .

Changes the investment type of the top investment

Asset Type . . .

Changes the asset type of the top investment

Password . . .

Record and enable or disable the password for the top investment or all open investments

All Data . . .

Allows entry/editing/deletion of any price or transaction for any investment

View:

Dates . . .

Change the range of dates for both the graphs and numerical yields.

Scale . . .

Change the vertical scale of the graph type being displayed.

Zoom

Max - Top

Revert top investment to full date history and turn on auto scale

Max Dates - Top

Revert top investment to full date history

Max Scale - Top

Turn on auto scale for top investment

Max - All

Revert all investments to full date history and turn on auto scale

Max Dates - All

Revert all investments to full date history

Max Scale - All

Turn on auto scale for all investments

Graphs

Displays graphs.

Yields

Displays yields and other numerical information if graphs are off.

Legend

Displays latest y-axis value being displayed on graph (NAV, VALUE...). Disabled when the number of displays is 9.

Number of Displays

Choose to display 1, 4, or 9 investments simultaneously.

Calculator

Starts/shows the windows calculator "calc.exe"

Graphs:

Portfolio Value - Line

Graphs the cumulative dollar value of all open investments versus time.

Portfolio Value - Pie

Pie chart showing each investment's contribution to portfolio value.

Portfolio Cost - Value

Overlay portfolio value and out of pocket invested versus time

Asset Allocation - Pie

Pie chart showing each asset type's contribution to portfolio value.

Value

Graphs the dollar value of your investments versus time.

Share Price

Plots the share value of each investment versus time.

Price + Distributions

Plots the share value plus all accumulated dividends since the beginning of the graph. The right axis displays this value as a percentage of the value at the beginning of the graph.

Volume/High/Low

Share price versus time with high/low bars overlaid. Trading volume bar chart along the bottom

Investment Overlay

Share Price

Price + Dist.

Cost - Value

Overlays the dollar value of your investment with amount invested versus time.

Cost - Price

Overlays the share price of each investment with the out of pocket share cost versus time.

Moving Average

Share Price

moving average of price versus time

Price + Dist.

moving average of price plus distributions versus time

MA Overlay

Share Price

both share price and moving average of the same versus time

Price + Dist.

both price plus distributions and moving average of the same versus time

Bar - Yields

Bar chart of the investment yields

Options

Overlaid Investments . . .

choose which investments will be overlaid for the 'investment overlay' graph type

Moving Average Weeks . . .

change the number of weeks used for calculating the moving average plots

Pie Slices . . .

set the maximum number of slices to be displayed for the pie graph types

Log Scale

toggle value and price graph types between linear and logarithmic y axis scales

Reports:

Portfolio Value Report

Portfolio Performance Report

Investment Performance Report

ROI Yield Report

Fund Performance Yield Report

Distribution Summary Report

Capital Gain - FIFO Report

Capital Gain - AVG Report

Investment Transactions Report

Yields:

3 and 6 month, 1, 2, 3, 5, and 10 year, and yield over graph range are all calculated up TO the latest date, or to any date specified under the "View/Dates" menu item. See Yield Calculations.

Return On Investment

Calculates the user's return on investment

Fund Performance

Distributed Distributions:

Calculates the fund's performance when distributions distributed
Re-invested Distributions:
Calculates the fund's performance when distributions re-invested.

Interpolation Range . . .
Change the price interpolation range

Options:

Colors . . .
Changes the color scheme used on the display for each graph style.

Fonts . . .
Changes the fonts used on the display and printer for the current number of displays.

Screen Pens . . .
Allows the user to customize pen widths and marker sizes used for the screen.

Printer Pens . . .
Allows the user to customize pen widths and marker sizes used for the printer.

CompuServe Settings . . .
Adjust settings for "Edit/Update Price/Retrieve - CompuServe . . ."

Asset Type Labels . . .
Customize the labels used for each asset type

Auto Screen Redraw
When turned on the screen redraws whenever the users makes any changes. If you turn this option off, "Repaint Screen" can be used when the user would like the screen to be updated. This is a useful feature if several changes are desired and the screen updates are slow on the user's computer.

Save Data on Exit
When turned on, any changes made to the opened investments will be automatically saved when the investments are closed or the program is exited. The user will be prompted to save when exiting if changes were made and this option is off.

Save Portfolio on Exit
When turned on, any changes made to the open portfolio will be automatically saved when the portfolio is closed or the program is exited. (Saving the portfolio is not the same as saving the investment data.)

Confirmation Notices
When turned on the user will receive confirmation notices, or message boxes after each recorded entry. To speed up data entry the user may turn off this feature, thus bypassing the message boxes.

Markers settings are recorded in the portfolio

Buy
Turn on/off buy markers (circles) for all open investments

Sell
Turn on/off sell markers (triangles) for all open investments

Distribution
Turn on/off distribution markers (crosses) for all open investments

All
Turn on all marker types for all open investments

None
Turn off all marker types for all open investments

Grid
Horizontal
Turn on/off horizontal grid on graphs

- Vertical Turn on/off vertical grid on graphs
- Both Turn on both horizontal and vertical grids on graphs
- Neither Turn off both horizontal and vertical grids on graphs
- Tool Bar Toggles the tool bar on/off. The tool bar provides quick access to many commonly used commands.
- Status Bar Toggles the status bar on/off. The status bar contains helpful information on the highlighted menu command, the current date and time, and the current position of the cursor when it is over a graph. The x axis position of the cursor may have a '+' (plus) or '-' (minus) appended to the date. This will be the case when one day spans multiple pixels of the plot, and the cursor is not exactly on a particular date.

Investments:

- Order . . . Rearrange the investment stack.
- Select . . . Select which investments are to be displayed.
- Invert Stack Flips the order of the investment stack.
- Sort By
 - Value Sorts investment stack by decreasing current investment value.
 - % Yield (gph) Sorts investment stack by decreasing yields. The current yield type for the term of each displayed graph is used.
 - % Gain-I (gph) Sorts investment stack by decreasing %Gain-I. The % Gain-I for the term of each displayed graph is used.
 - % Gain-F (gph) Sorts investment stack by decreasing %Gain-F. The % Gain-F for the term of each displayed graph is used.
 - Inception Date Sorts investment stack from oldest to newest investment.
 - Alphabetical Sorts investment stack alphabetically.
- Investment names Select any open investment to bring it to the top of the investment stack. The investment names are listed in their order in the stack. See Keyboard Shortcuts for more investment rearranging shortcuts.

Window:

- Cascade Cascades any open child windows
- Tile Tiles any open child windows
- Arrange Icons Neatly arranges any icons

Close All Reports

Closes any currently open report windows

Repaint Main

Updates the main screen, used when Auto Screen-Redraw is off

Help:

Contents . . .

Displays this help file

Help on Graph . . .

Displays the help topic for the current graph type

Registration Form . . .

Displays the registration form, which can be printed out for registration. This menu item does not appear after registration.

Register . . .

Displays a dialog box which allows the user to register. This menu item does not appear after registration.

About . . .

Gives author and version information for Fund Manager

Creating a New Investment

Fund Manager will create three different types of investments. Select the type of investment you would like to create from the drop down combo box:

No-Load Mutual Fund:	Shares are purchased at the price they are worth
Loaded Mutual Fund	Shares are purchased at a higher price than they are worth
Stock/Bond	Any stock or bond investment

For any particular investment the dialog box will be modified to allow the appropriate information to be entered. To create a new investment, fill in all fields of this dialog box:

Name:	Enter the name of the new investment in this box. (Example: Financial Industrial Income)
Symbol:	Enter the new investment's symbol in this box. (Example: FIIX)
Asset Type:	Select the asset category for this investment (Example: Growth)
Opening Date:	Enter the date of your initial investment. (Example: 11/25/1991)
Opening Shares:	Enter the number of shares purchased on this date. (Example: 93.023) This can optionally be 0 if no shares are owned in this investment, or if the user would like to enter in the transactions later.

For the No-Load Mutual Fund investment type you will additionally be prompted for:

Opening Price: Enter the price of each share on this date of your initial investment. (Example: 10.75)

Note on No-Load Funds: When recording both the purchase and share price of the fund's shares on this opening date Fund Manager will use the entered 'Opening Price'.

For the Loaded Mutual Fund investment type you will additionally be prompted for:

Purchase Price: Enter the price PAID for each share on this date of your initial investment. (Example: 10.00)

Actual Price: Enter the actual price each share is worth on this date of your initial investment. For loaded mutual funds this is lower than the purchase price. (Example: 9.50)

% Load: Enter the percent load for this initial investment. (Example: 5.0)

Note on Loaded Funds: When recording the share price of the fund on this opening date Fund Manager will use the entered 'Actual Price'. When recording the purchase price of these shares Fund Manager will use the entered 'Purchase Price'.

For the Stock/Bond investment type you will additionally be prompted for:

Share Price: Enter the investment's share price on the date of the initial investment. (Example: 10 3/4)

Commission: Enter the dollar value of any commission fees incurred in obtaining these shares. (Example: 55.00)

Note on Stocks/Bonds: When recording the share price of the stock/bond on this opening date Fund Manager will use the entered 'Share Price'. When recording the purchase price of these shares Fund Manager adds any commission fees into the price of the shares.

When you have filled in all of the fields click on the 'OK' button. You will be given the chance to assign a filename to this investment.

Importing Transactions from Quicken

Fund Manager can import historical transaction data from a Quicken exported QIF file. This allows users of Quicken to quickly and easily transfer all transaction data previously entered into Quicken into Fund Manager. Note that historical transaction data is separate from historical price information. Fund Manager can also import historical price information from Quicken. See the menu command Edit/Update prices/Import - Quicken... for instructions on importing historical prices.

To import historical transactions follow these steps: (items in red are to be performed from within Quicken; items in black are to be performed from within Fund Manager)

1. Start Quicken
2. Choose the menu command **File/Export...**
3. Pick an investment account to export to a QIF file
4. Assign a filename to the QIF file
5. Select only the check box "**Transactions**", and select OK
6. Quit Quicken
7. Start Fund Manager
8. Open the investment to receive historical transaction data or create a new investment using **File/Open Investment...** or **File/New Investment...** (import of transaction data operates on topmost investment in the investment stack)
9. Choose the menu command **File/Import from Quicken...**
10. Enter the full path and filename of the QIF file saved during step 4 (use the **Browse...** button to easily ensure the correct path and filename are entered)
11. If the QIF file was generated from an investment account that only contained a single security or mutual fund then check the "File contains single security" check box. If the QIF file was generated from an investment that held multiple securities or mutual funds then uncheck this box, and enter the security name as it is known in Quicken that you would like to import.
12. Choose the **Import** button to import the transaction data

Printing Data

This dialog box is presented when printing price, investment, or dividend data. The user is given the choice to print data for the date range of the graph, or full historical data for the investment.

To print the data for the specified date range select the **'Print'** button.

Backup Data

This command backs up all currently opened investments (*.dat files). The user is prompted for a filename (*.bck) to assign to this backup. All currently opened investments will be copied to the same directory where the FM backup file is located. The **File/Restore...** menu command can be used at a later time to copy back these investments to their original location.

Hint: Create a portfolio (all.mm4) containing all your investments. Open this portfolio to perform a backup of all your investment files.

Restore Data

This command restores a previously backed up set of investments. The user specifies which FM backup file (*.bck) to restore. The investment files backed up with this backup file will be copied back to their original location and opened to the desktop.

Any investments that are open at the time this command is issued will be saved and closed prior to the restore. The **File/Backup...** menu command can be used to create a new backup.

Updating a Single Price for One Investment

This dialog box allows price information to be updated for the topmost investment currently being displayed. The following edit boxes must be filled in:

Date: The date for which the price information is to be updated. (Example: 9/20/96)

Price: The price of the investment on this date. (Example: 11 1/4)

The following edit boxes are optional, and may be left blank:

Volume: The number of shares traded for this investment on this date. (Example: 2,104,100)

High: The highest trading price of the investment on this date. (Example: 11 7/8)

Low: The lowest trading price of the investment on this date. (Example: 11 1/8)

Select the **'OK'** button to complete the update process.

Prices may also be updated from the Edit/All Data dialog box.

Comment: You may use the shortcut keys of + or - to increment and decrement the date.

Updating a Single Price for Multiple Investments

This dialog box allows price information to be updated for multiple opened investments simultaneously. Enter the date the price information is to be updated for in the date edit box. Uncheck the check boxes associated with the investments you do not wish to update. Fill in the price information for the investments you do wish to update. The volume, high, and low edit boxes are optional, and may be left blank.

Select the '**Update**' button to complete the update process for all investments whose checkbox is checked. The dialog box will disappear.

Select the '**Update/Next**' button to update the prices for all currently displayed investments, and display the next 9 investments, so that they may also be updated.

Comment: You may use the shortcut keys of + or - to increment and decrement the date.

Updating Multiple Prices for One Investment

This dialog box allows rapid entry of multiple prices for a particular investment. The following edit boxes must be filled in:

Date: The date for which the price information is to be updated. (Example: 9/20/96)

Price: The price of the investment on this date. (Example: 11 1/4)

The following edit boxes are optional, and may be left blank:

Volume: The number of shares traded for this investment on this date. (Example: 2,104,100)

High: The highest trading price of the investment on this date. (Example: 11 7/8)

Low: The lowest trading price of the investment on this date. (Example: 11 1/8)

Select the '**Update**' push button to update the current price information. After selecting this push button, the date will automatically be incremented by one day, and you may continue entering price information.

Select the '**Stop**' push button to quit updating prices.

Comment: You may use the shortcut keys of + or - to increment and decrement the date.

Updating Multiple Prices for Multiple Investments

This dialog box allows rapid entry of multiple prices for as many open investments as you choose. Enter the date the price information is to be updated for in the date edit box. Uncheck the check boxes associated with the investments you do not wish to update. Fill in the price information for the investments you do wish to update. The volume, high, and low edit boxes are optional, and may be left blank.

Select the '**Update**' push button to update the current price information for all investments whose checkbox is checked. After selecting this push button, the date will automatically be incremented by one day, and you may continue entering price information for the same investments.

Select the '**Update/Next**' button to update the prices for all currently displayed investments, and display the next 9 investments, so that they may also be updated.

Select the '**Stop**' push button to quit updating prices.

Comment: You may use the shortcut keys of + or - to increment and decrement the date.

Price Importing

Fund Manager can update price information by importing from a wide variety of formats. File formats that contain date information can be used to import historical prices. File formats that only contain price information can only import prices for a user-specified date. The following file formats are supported by Fund Manager:

<u>Source</u>	<u>Format</u>	<u>Contain date information?</u>
<u>Prodigy</u>	<u>CSV format</u>	YES
<u>America Online</u>	<u>AOL portfolio</u>	NO
<u>CompuServe</u>	<u>Basic Quotes</u>	NO
<u>CompuServe</u>	<u>Pricing History</u>	YES
<u>Dow Jones</u>	<u>DowJ file</u>	NO
<u>Fund Manager</u>	<u>DAT file</u>	YES
<u>Quicken</u>	<u>1-2-3 PRN file</u>	YES
<u>generic</u>	<u>any ASCII</u>	EITHER
<u>Internet</u>		

When importing prices Fund Manager compares the symbol in the importing file to the recorded symbol in Fund Manager. Fund Manager will only update prices for currently opened investments.

There are a variety of places where historical prices may be obtained.

Fund Manager can also automatically retrieve and import prices directly from CompuServe.

Sources for Historical Data

There are a variety of places historical prices may be obtained. Places known to the author, as well as instructions for importing into Fund Manager, are listed here.

1. **America Online: (keyword: Company Research).** This source provides historical prices on a wide variety of stocks. Fund Manager can import prices from this source using the "**Edit/Update price/Import - Generic...**" menu command. There are 3 different download formats available. The download format option is set under "preferences" in America Online when viewing the historical prices window. Any download format will work with Fund Manager. If volume, high, and low information is desired either the Comma delimited or MetaStock formats should be used.

When importing from this source use the following information for the generic import:

Quicken format (*.qik):

sample line: "IBM",109.375,"05/23/96"
format string: "SYMB",NAV,"MM/DD/YY"
specify date: not checked
specify symbol: not checked

Comma-delimited format (*.csv):

sample line: "IBM","05/23/96",110.5,109.25,109.375,2601200
format string: "SYMB","MM/DD/YY",HH,LL,NAV,VV
specify date: not checked
specify symbol: not checked

MetaStock format (*.ams):

sample line: IBM,D,960523,109.875,110.5,109.25,109.375,2601200,0
format string: SYMB,D,UD,XX,HH,LL,NAV,VV,XX
specify date: not checked
specify symbol: not checked

2. **CompuServe:** See [CompuServe Historical Prices](#) for detailed instructions.

Retrieving Prices from CompuServe

Fund Manager can automatically connect to CompuServe, retrieve all the prices for the currently opened investments, and update the latest prices for these investments. The command to start this series of events is **Edit/Update Price/Retrieve - CompuServe**. The settings for this command are adjusted from the **Options/CompuServe Settings . . .** dialog box. These settings must be specified prior to the first time the **Retrieve - CompuServe** command is issued. Once specified, these settings will be memorized for future Fund Manager sessions, and do not need to be re-entered unless some information changes. This dialog box allows the user to adjust the following:

- User ID:** The CompuServe account to log in under. (Example: 72643,1234)
- Password:** The login password for the specified **User ID**.
- Access Phone:** The phone number to be dialed to connect to CompuServe. This phone number can include any other numbers required to dial. For example, a common way to turn off call waiting is to prefix the phone number with *70. A comma in the dialing string acts as a short pause. (Example: *70,555-1234)
- Modem Init String:** The command string to send to the modem prior to dialing. This can be used to control the way the modem behaves. The default command string **AT&F** restores the factory defaults on a Hayes compatible modem.
- Port:** The port that the modem is connected to.
- Baud Rate:** The baud rate at which your modem will communicate with CompuServe.

For CompuServe users who use WinCim, all of these settings are available from WinCim under the menu command **Special/Session Settings...** The modem initialization string is available from this same dialog box by choosing the **Modem...** button. (Under WinCim if your modem initialization string has the characters **^M** at the end of the string, these characters should not be copied into your Fund Manager modem init string setting.)

Some Technical Details:

The retrieve process will create two log files, **cislog.txt** and **cisprice.txt**. These files will be located in the same directory as Fund Manager's help file, fm.hlp. Fund Manager determines this location from the fm.ini file, located in your Windows directory. The **[directory location]** section of fm.ini contains the key **help**, which specifies this location. By default, this location is the same directory as the fm.exe executable. The complete communication log is stored in **cislog.txt**. The pertinent price information is stored in **cisprice.txt**, which is used by FM to update prices at the end of the communications session.

The last step in the **Retrieve - CompuServe** command updates all currently opened investments from prices retrieved to **cisprice.txt**. The prices are updated for the current computer calendar date.

Importing Prices from Prodigy

Fund Manager can import prices from a Quote Track file in the Quicken *.csv format downloaded from Prodigy. You need to provide Fund Manager with the complete path and filename where the Quote Track has been saved.

To import prices from Prodigy into Fund Manager follow these steps (steps 2 and 3 only need to be done once if you haven't already done so):

(Red items are performed inside Prodigy, black items are performed from within Fund Manager.)

1. Sign on to Prodigy. Jump to "**Quote Track**".
2. Choose the "**Add Item**" button to add any investments to your current list.
3. Specify how to save the Quote Track to your hard drive. Specify the following:

Quicken CSV format

No Column Headings

Current prices

You do this in Quote Track, by choosing the "**Customize**" button. Then specify "**Download**" to customize your download options. Under the "**Include**" list you should specify that you would like **Current Prices**. Under the "**Format**" list you should specify **Quicken CSV** and **No Column Headings**. Once back to the "**Customize**" dialog box save your changes. The **Current Prices** option includes volume, high, and low data, which Fund Manager will also import. If you do not wish to track volume, high, and low, specify the **Closing Prices** option on the "**Include**" list.

4. Choose the "**Download**" button. This will save the Quote Track to your hard drive with the filename you specified in step 3. This file will be in the Quicken *.csv file format.
5. Sign off of Prodigy.
6. Start Fund Manager
7. Open all investments that you would like to update the prices for (use a portfolio to open up to 500 investments automatically). The investments must have the correct symbols assigned to them. The symbol was assigned when the investment was created, and can be edited using the "**Edit/Name/Symbol . . .**" menu command. The symbols in Fund Manager must be the same symbols in Prodigy. This is how Fund Manager determines which investments to update.
8. Choose the menu command "**Edit/Update Price/Import - Prodigy . . .**" (or use the keyboard accelerator CTRL + P). This will pop up a dialog box where you can enter the complete path and filename of your downloaded Quote Track from Prodigy. For example, if your prodigy directory is c:\prodigy, and you saved your Quote Track to the file qtrack01.csv, then you would enter: c:\prodigy\qtrack01.csv. Select the 'Import' button to update the prices.

If you have the "confirmation notices" option turned on you will be informed how many investments had their prices updated successfully.

Comment: Prodigy has recently added the capability to download historical prices. Fund Manager can import historical prices downloaded from Prodigy. The "Quicken" data format should be specified when downloading historical prices. The steps above describe how to download and update daily prices from Quote Track, but very similar steps would be taken to download and import historical prices. The same Fund Manager import command "**Edit/Update Price/Import - Prodigy**" is used when importing historical prices.

Importing Prices from America Online

Fund Manager can import prices from a portfolio file that has been downloaded from America Online. This is an AOL portfolio, not to be mistaken with a FM portfolio, they're completely different. Click here to see an AOL [sample portfolio file](#). You need to provide Fund Manager with the complete path and filename where the portfolio file has been saved. Since the portfolio, as downloaded from America Online, contains no date information, you will also need to enter the appropriate date, that being the date to apply these prices to. The AOL portfolio does not contain volume, high, or low information, so only the closing price will be updated. (America Online also provides historical prices, importable with the generic import command. See [Sources for Historical Data](#) for instructions.)

To import prices from America Online into Fund Manager follow these steps (step 2 only needs to be done once if you haven't already done so):

(Red items are performed inside America Online, black items are performed from within Fund Manager.)

1. Sign on to America Online. Go to the keyword "**stocklink**" (use the keyboard accelerator CTRL + K or the menu item Go To/keyword).
2. If you don't already have a portfolio set up, you may do so from here. Simply enter the symbols of the funds/stocks that you are interested in tracking and then select the "**Add to Portfolio**" button. You will be prompted to specify which portfolio you would like this symbol to be added in, the number of shares you own, and the purchase price. (Fund Manager does not require or use the shares or purchase price information from your AOL portfolio.) Repeat this procedure until you have added all the funds/stocks that you are interested in.
3. When you are ready, display your portfolio by selecting the "**Portfolios**" button. Specify which portfolio to display, and then choose the "**Display Portfolio**" push button.
4. Next, save your portfolio to your hard disk. If you are not already displaying your portfolio, do so. You can use the keyword "**portfolio**" to display your portfolio from anywhere in America Online. Select the push button "**Print**" on the bottom of the displayed portfolio's window. A new window will be displayed with your prices. Select "File/Save As..." from the menu bar. This will present you with a dialog box allowing you to specify any path and filename for your portfolio that you choose.
5. Sign off of America Online.
6. If Fund Manager isn't already running, start it.
7. Open all the investments that you would like to update the prices for (use a FM [portfolio](#) to open up to 500 investments automatically). The investments must have the correct symbols assigned to them. The symbol was assigned when the investment was created, and can be edited using the "**Edit/Name/Symbol . . .**" menu command. The symbols in Fund Manager must be the same symbols in your America Online portfolio. This is how Fund Manager determines which investments to update.
8. Choose the menu command "**Edit/Update price/Import - America Online . . .**" (or use the keyboard accelerator CTRL + R). This will pop up a dialog box where you can enter the date and complete path and filename of your downloaded America Online portfolio. For example, if you saved your portfolio in the path c:\aol25, with the filename prices.txt, then you would enter: c:\aol25\prices.txt. Enter the date to update the prices on. Select the 'Import' button to update the prices.

If you have the "confirmation notices" option turned on you will be informed how many investments had their prices updated successfully.

Importing Prices from CompuServe

Fund Manager can import prices from a file that has been downloaded from CompuServe. Click here to see a [sample CompuServe file](#). You need to provide Fund Manager with the complete path and filename where the file has been saved. Since the file, as downloaded from CompuServe, contains no date information, you will also need to enter the appropriate date, that being the date to apply these prices to. The price file downloaded from CompuServe contains volume, high, and low information which will also be imported, in addition to the closing price.

To import prices from CompuServe into Fund Manager follow these steps (step 2 only needs to be done once if you haven't already done so):

(Red items are performed inside CompuServe, black items are performed from within Fund Manager.)

1. **Start CompuServe.** From the **Services** menu, choose "**Quotes**" or select the "**Stock Quotes**" icon.
2. **If you don't already have your portfolio set up, you may do so from here.** Simply enter the symbols of the funds/stocks that you are interested in tracking, selecting the push button "**Add**" after each symbol.
3. **Display the current prices for your portfolio by selecting the "Get All" push button.**
4. **Next, save your portfolio to your hard disk.** Select the **File/Save As** menu command. This will present you with a dialog box allowing you to specify any path and filename for your portfolio that you choose.
5. **Quit CompuServe.**
6. If Fund Manager isn't already running, start it.
7. Open all the investments that you would like to update the prices for (use a FM [portfolio](#) to open up to 500 investments automatically). The investments must have the correct symbols assigned to them. The symbol was assigned when the investment was created, and can be edited using the "**Edit/Name/Symbol . . .**" menu command. The symbols in Fund Manager must be the same symbols in your CompuServe file. This is how Fund Manager determines which investments to update.
8. Choose the menu command "**Edit/Update price/Import - CompuServe . . .**" (or use the keyboard accelerator CTRL + C). This will pop up a dialog box where you can enter the date and complete path and filename of your downloaded CompuServe file. For example, if you saved your file in the path c:\cserve, with the filename prices.txt, then you would enter: c:\cserve\prices.txt. Enter the date to update the prices on. Select the 'Import' button to update the prices.

If you have the "confirmation notices" option turned on you will be informed how many investments had their prices updated successfully.

Importing Historical Prices from CompuServe

Fund Manager can import prices from a file that has been downloaded from CompuServe. Click here to see a [sample CompuServe historical price file](#). You need to provide Fund Manager with the complete path and filename where the file has been saved. The price file downloaded from CompuServe contains volume, high, and low information which will also be imported, in addition to the closing price.

To import historical prices from CompuServe into Fund Manager follow these steps:

(Red items are performed inside CompuServe, black items are performed from within Fund Manager.)

1. Start CompuServe. From the **Services** menu, choose "**Go...**" or select the "**Go**" icon. Enter "**Securities**" (without quotes) in the **Go** dialog and press enter.
2. Select **Pricing History - 1 issue(\$)**
3. At the **Issue:** prompt enter the symbol of the investment you wish to obtain prices for. (Example: IBM) At the next prompt enter D, W, or M for Daily, Weekly, or Monthly prices.
4. Next, save the output to your hard disk. Select the **File/Save As** menu command. This will present you with a dialog box allowing you to specify any path and filename for your prices that you choose. (Example: c:\cserve\wincim\prices.txt)
5. Quit CompuServe.
6. If Fund Manager isn't already running, start it.
7. Open all the investments that you would like to update the prices for (use a FM portfolio to open up to 500 investments automatically). The investments must have the correct symbols assigned to them. The symbol was assigned when the investment was created, and can be edited using the "**Edit/Name/Symbol . . .**" menu command. The symbols in Fund Manager must be the same symbols in your CompuServe historical prices file. This is how Fund Manager determines which investments to update.
8. Choose the menu command "**Edit/Update Price/Import - CIS Hist . . .**". This will pop up a dialog box where you can enter the complete path and filename of your downloaded CompuServe file. For example, if you saved your file in the path c:\cserve\wincim, with the filename prices.txt, then you would enter: c:\cserve\wincim\prices.txt. Select the 'Import' button to update the prices.

If you have the "confirmation notices" option turned on you will be informed how many prices updated successfully.

Importing Prices from Dow Jones

Fund Manager can import prices from a file that has been downloaded from Dow Jones. Click here to see a [sample Dow Jones file](#). You need to provide Fund Manager with the date to update the prices with and complete path and filename where the file has been saved.

To import prices from a Dow Jones file do the following:

Open all the investments that you would like to update the prices for (use a FM [portfolio](#) to open up to 500 investments automatically). The investments must have the correct symbols assigned to them. The symbol was assigned when the investment was created, and can be edited using the "**Edit/Name/Symbol . . .**" menu command. The symbols in Fund Manager must be the same symbols in your Dow Jones file. This is how Fund Manager determines which investments to update.

Choose the menu command "**Edit/Update Price/Import - Dow Jones . . .**" (or use the keyboard accelerator CTRL + J). This will pop up a dialog box where you can enter the date and complete path and filename of your downloaded Dow Jones file. For example, if you saved your file in the path c:\djones, with the filename prices.txt, then you would enter: c:\djones\prices.txt. Select the 'OK' button to update the prices.

If you have the "confirmation notices" option turned on you will be informed how many investments had their prices updated successfully.

Importing Prices from Fund Manager

Fund Manager can import prices from its own *.dat investment files. This function allows the user to update accounts holding the same investment with price information from another account. The import also updates volume, high, and low in addition to the closing price. You need to provide Fund Manager with the complete path and filename where the file has been saved.

To import prices from a Fund Manager file do the following:

Open all the investments that you would like to update the prices for (use a FM portfolio to open up to 500 investments automatically). The investments must have the correct symbols assigned to them if they are to be updated. The symbol was assigned when the investment was created, and can be edited using the "**Edit/Name/Symbol . . .**" menu command. The symbols in Fund Manager must be the same symbols in your Fund Manager file. This is how Fund Manager determines which investments to update.

Choose the menu command "**Edit/Update Price/Import - Fund Manager . . .**" (or use the keyboard accelerator CTRL + F). This will pop up a dialog box where you can enter the complete path and filename of your Fund Manager file. For example: c:\finance\my_data\janus.dat. Select the 'OK' button to update the prices.

If you have the "confirmation notices" option turned on you will be informed how many prices were successfully updated for all opened investments.

Importing Prices from Quicken

Fund Manager can import prices from a file in the 1-2-3 *.prn format printed from Quicken. You need to provide Fund Manager with the complete path and filename where the file has been saved. When using Quicken version 5 or later, volume, high, and low data will also be imported, in addition to the closing price.

To import prices from Quicken into Fund Manager follow these steps:

(Red items are performed inside Quicken, black items are performed from within Fund Manager.)

1. Start Quicken, select the menu command "**Portfolio View**" from the "**Activities**" menu. (In earlier versions of Quicken choose the menu command "**Update Prices**" from the "**Activities**" menu.)
2. Choose the investment that you would like to print the prices for, and then select the "**Prices**" button.
3. Select the "**Print**" button.
4. Choose the "**123 (.PRN) Disk File**" radio button, and then the "**Print**" button. You will be prompted for a path and filename to store the *.PRN file. An example may be: **c:\finance\prices.prn**.
5. Exit Quicken.
6. Start Fund Manager
7. Open all investments that you would like to update the prices for (use a portfolio to open up to 100 investments automatically). The investments must have the correct symbols assigned to them. The symbol was assigned when the investment was created, and can be edited using the "**Edit/Name/Symbol . . .**" menu command. The symbols in Fund Manager must be the same symbol specified during the next step for any price updates to occur. This is how Fund Manager determines which investments to update.
8. Choose the menu command "**Edit/Update Price/Import - Quicken . . .**". This will pop up a dialog box where you can enter the stock symbol and the complete path and filename of your printed *.PRN file from Quicken. You may also use the "**Browse...**" button to search for the *.PRN file. Select the 'Import' button to update the prices.

If you have the "confirmation notices" option turned on you will be informed how many prices were updated.

Importing Prices from a Generic Text File

Fund Manager can import prices from a very wide variety of text files, with differing formats. The format of the file is specified by the user at the time of importing. The user also provides Fund Manager with the complete path and filename of the file to be imported.

The "Import - Generic..." command works on one line of the input file at a time. In order to update a price each line must contain at least 5 pieces of information:

month
day
year
share price
ticker symbol

There may be more than the 5 key pieces of information on each line, but only these 5 are required. If each line does not contain all 5 pieces of information the user can "specify" the date or the ticker symbol or both to apply to all lines in the input file. If no date is specified, each line must contain the **month**, **day**, and **year**. If no **ticker symbol** is specified, each line must contain the **ticker symbol**.

In addition to the required fields, the generic import can also update the following optional fields:

volume
high
low

INPUT FORMAT DIRECTIONS:

The user specifies the input format (called "format string") of the file to be imported. Any character may be part of the format string. Fund Manager recognizes certain character combinations (called "keys") in the format string to represent each of the 5 required and 3 optional variables:

<u>KEY</u>	<u>VARIABLE</u>
MM	month
DD	day
YY	year
UD	year, month, and day
NAV	share price
VV	volume
HH	high
LL	low
SYMB	ticker symbol

The **UD** key represents the presence of a 6 character string containing the year, month, and day. The string has the format: *yyymmdd*, where *yy* = year, *mm* = month, and *dd* = day. The string must be the full 6 characters long.

A ninth key can be used in the format string to identify fields in the imported line that do not get used. This key is often necessary to act as a placeholder for unused fields such as opening or CUSIP numbers. This key is analogous to the wildcard character '*' in DOS. The seventh key is:

<u>KEY</u>	<u>VARIABLE</u>
XX	unused

All keys must be upper case when specified in the format string. Each of the 9 key variables can only be specified once. If the date is specified, then none of the **MM**, **DD**, **YY**, or **UD** keys can be present in the format string. Similarly, if the ticker symbol is specified, the key **SYMB** can not be present in the format string. If the **UD** key is

present, then none of the **MM**, **DD**, or **YY** keys can be present, and vice versa. Also, if nothing is specified, enough keys to obtain all 5 required pieces of information must be present in the format string.

Each key in the format string must be separated by at least one character, space, comma, or any other delimiter. For example the following format string is illegal:

MMDDYY SYMB NAV

It is illegal because there is nothing separating **MM** from **DD** or **DD** from **YY**. The following table lists several examples of acceptable format strings, what would need to be specified for each case, and what the import line would actually look like in each case.

<u>FORMAT STRING</u>	<u>SPECIFIED</u>	<u>IMPORTED LINE</u>
MM/DD/YY NAV	(ticker symbol)	6/28/94 75.125
"SYMB",NAV,"MM/DD/YY"XX	(nothing)	"IBM",75.125,"06/28/94"," "
SYMB XX LL HH NAV XX	(date) IBM 0 74.125 75.875 75.125 +0.500 5:45	
UD NAV	(ticker symbol)	940628 75.125

A single space in the format string will match any amount of white space (a single space, multiple spaces, or tabs) in the imported line. The **NAV**, **HH**, and **LL** keys require the price to be in a decimal format (75.125, not 75 1/8). The **XX** key will match everything up to the delimiter immediately following this key. If no delimiter is specified after the last **XX** in the format string it will match the rest of the line.

To import prices from a generic text file do the following:

Open all the investments that you would like to update the prices for (use a FM portfolio to open up to 500 investments automatically). The investments must have the correct symbols assigned to them. The symbol was assigned when the investment was created, and can be edited using the "**Edit/Name/Symbol . . .**" menu command. The symbols in Fund Manager are used to match prices when importing.

Choose the menu command "**Edit/Update Price/Import - Generic . . .**". This will pop up a dialog box where you can specify the date and/or symbol, the format string, and the complete path and filename of your text file. Select the 'OK' button to update the prices.

If you have the "confirmation notices" option turned on you will be informed how many prices were successfully updated for all opened investments.

Internet Price Importing

There are sources for free daily closing prices available on the Internet. Here are two documented sources, and instructions on download and import from them.

1) Networth:

Networth on the WWW offers free daily closing prices, that can be imported into Fund Manager. The URL for Networth is:

<http://networth.galt.com>

Once there you will need to register before using the service for the first time. The registration is free. Once registered you can set up a personal portfolio, which memorizes which investments you wish to track. When displaying your personal portfolio set the "**Personal Portfolio Action**" combination box to "**Download Prices to Quicken for Windows**", and then select the "**Submit**" button. This will show your prices in plain text format. Select "**File/Save As...**" from your browser's menu, and assign a filename to this data. You can then use Fund Manager's generic import command ([Edit/Update Price/Import - Generic...](#)) to import these downloaded prices. You will need to "specify" the date and use the following format string for the generic import:

SYMB, NAV

2) Closing Bell:

Mercury Mail on the WWW offers a free service called Closing Bell. This service can be set up to e-mail to you, daily closing prices of your choice. These prices can be imported into Fund Manager. The URL for Closing Bell is:

<http://www.merc.com/cb/cgi/cb.cgi>

Once there you will need to register before using the service for the first time. The registration is free. Once registered you can set up a portfolio, which memorizes which investments you wish to track. Under the portfolio settings there are 4 sections:

- 1. Choose which products to receive.** Check "**Full Closing Bell**".
- 2. Choose the format of your Closing Bell messages.** Check "**Expanded Format**".
- 3. Choose attachments and/or special features.** Select "**Quicken, Appended**".
- 4. Edit your portfolio of securities.** Add all the investments you wish to receive prices for.

Each day you will receive an e-mail message, sent to the address you specified when registering. Save this message (or just the last part of the message with the prices) to a text file. You can then use Fund Manager's generic import command ([Edit/Update Price/Import - Generic...](#)) to import these prices. Under the generic import dialog box do not specify either the date or symbol, and use the following format string:

"SYMB",NAV,"MM/DD/YY"

Exporting Prices from Fund Manager

Fund Manager can export ASCII text data files for any investment using the "Edit/Update Price/Export - Fund Manager" command. There will be a *.prc, *.inv, *.div, and *.msc file created with the same base filename, and in the same directory, as the investment *.dat file. The format of each file is described:

The *.prc file:

The first line of the *.prc file is the investment's name. The second line is the investment's symbol. Every line after the second line has five fields in it. The fields are **month, day, year, share price, and total shares owned**, respectively. The share price is the actual value of an individual share, and the total shares owned are the number of shares owned on this date. Prior to version 7.0 the *.prc file was labelled the *.dat file. If you would like to use an older version of Fund Manager to view your data this file needs to be renamed with the dat file extension.

Click here to see a [sample exported Fund Manager *.prc file](#).

The *.inv file:

Every line in the *.inv file should also have five fields: **month, day, year, share price, shares bought or sold**, respectively. If the transaction was an investment the shares bought will be a positive number, if there were shares sold, this will be a negative number. The share price is the purchase/redemption price of the shares adjusted to incorporate any commission or fees.

The *.div file:

Every line in the *.div file will also have five fields: **month, day, year, dividend per share, and shares re-invested**. The dividends per share is the dollar value of dividends paid for each share owned, whether they were reinvested or distributed. The shares re-invested in the fifth field is the number of shares purchased on this date with these dividends, and may be zero if these dividends were distributed instead of re-invested.

The *.msc file:

This file was established as of version 6.0. It is not necessary when running an earlier version of Fund Manager. There is only one line in this file, which specifies the type of investment these files represent. Possible values are 1 for a no-load mutual fund, 2 for a loaded mutual fund, or 3 for a stock or bond.

Deleting a Single Price

This dialog box allows price information to be deleted for the topmost investment currently being displayed. There is only one edit box that needs to be filled in:

Date: The date for which the price information is to be deleted. (Example: 12/20/1992)

Select the 'OK' button to complete the deletion process.

Prices may also be deleted or modified from the Edit/All Data dialog box.

Comment: You may use the shortcut keys of + or - to increment and decrement the date.

Deleting Prices from All Open Investments

This dialog box allows price information to be deleted for all currently opened investments for any date. There is only one edit box that needs to be filled in:

Date: The date for which the price information is to be deleted. (Example: 12/20/1992)

Select the 'OK' button to complete the deletion process.

Comment: You may use the shortcut keys of + or - to increment and decrement the date.

Recording a Buy or Sell Transaction

A purchase or sale may be recorded for each of the investment types:

No-Load Mutuals

Loaded Mutuals

Stock or Bond

Buy or Sell transactions may also be recorded or modified from the Edit/All Data dialog box.

Buy/Sell Transaction for No Load Mutuals

This dialog box records buy or sell transactions for **no load mutual funds**. There are four edit boxes which must all be filled in:

- Date:** The date of the purchase or sale. (Example: 9/20/96)
Share Price: The share price of the fund on this date for your purchase or sale. (Example: 11.21)
Shares: The number of shares purchased or sold. (Example: 89.2061)
Dollar Value: The dollar value of your purchase or sale. (Example: 1000.00)

Select the appropriate radio button to choose either a **Buy** or a **Sell** transaction.

Note: All entries should be entered as positive value for both buy and sell transactions.

Select the **'OK'** button to record the transaction.

Buy or Sell transactions may also be recorded or modified from the Edit/All Data dialog box.

Comments: When recording a buy or sell transaction, Fund Manager updates the price information on that date if no previous closing price is recorded. When one of the edit boxes has not been filled in, and Fund Manager has enough information to fill it in for you, it will do so as you tab to different controls in the dialog box. You may use the shortcut keys of + or - to increment and decrement the date.

Buy/Sell Transaction for Loaded Mutuals

This dialog box records buy or sell transactions for **loaded mutual funds**. The following edit boxes are contained in the dialog box:

Date:	The date of the purchase or sale. (Example: 9/20/96)
Purchase/Sell Price:	The share price that you paid/received for your purchase/sale. (Example: 10.50 for a purchase or 9.476 for a sell)
Shares:	The number of shares purchased or sold. (Example: 10.00)
Dollar Value:	The dollar value of your purchase or sale. Purchase/Sell price times the number of shares. (Example: 105.00 for a purchase, 94.76 for a sell)
Actual Price:	The actual share value of the fund's shares on this date. This will be lower/higher than the purchase/sell price for a loaded fund. (Example: 9.975 for both purchase and sell examples)
% Load:	The percent of a load for the transaction. (Example: 5.00 for both purchase and sell examples)

Select the appropriate radio button to choose either a **Buy** or a **Sell** transaction.

Note: All entries should be entered as positive value for both buy and sell transactions.

Select the **'OK'** button to record the transaction.

Buy or Sell transactions may also be recorded or modified from the Edit/All Data dialog box.

Comments: When recording a buy or sell transaction, Fund Manager updates the price information on that date to the actual share price if no previous closing price is recorded. When one of the edit boxes has not been filled in, and Fund Manager has enough information to fill it in for you, it will do so as you tab to different controls in the dialog box. You may use the shortcut keys of + or - to increment and decrement the date.

Buy/Sell Transaction for Stocks or Bonds

This dialog box records buy or sell transactions for **stocks or bonds**. The following edit boxes are contained in the dialog box:

Date:	The date of the purchase or sale. (Example: 9/20/96)
Share Price:	The share price of your security on this date. (Example: 10.50)
Shares:	The number of shares purchased or sold. (Example: 100)
Investment Value:	The dollar value of your purchase or sale. Share price times the number of shares. (Example: 1050.00)
Commission:	Any fees incurred for this transaction. (Example: 35.00)

Select the appropriate radio button to choose either a **Buy** or a **Sell** transaction.

Note: All entries should be entered as positive value for both buy and sell transactions.

Select the **'OK'** button to record the transaction.

Buy or Sell transactions may also be recorded or modified from the Edit/All Data dialog box.

Comments: When recording a buy or sell transaction, Fund Manager updates the price information on that date to the share price of the stock if no previous closing price is recorded. When one of the edit boxes has not been filled in, and Fund Manager has enough information to fill it in for you, it will do so as you tab to different controls in the dialog box. You may use the shortcut keys of + or - to increment and decrement the date.

Deleting a Buy or Sell Transaction

This dialog box allows a buy or sell transaction previously entered to be deleted. This dialog box affects the topmost investment currently being displayed. There is only one edit box that needs to be filled in:

Date: The date for which the transaction is to be deleted. (Example: 9/20/96)

Select the 'OK' button to complete the deletion process.

Buy or Sell transactions may also be deleted or modified from the Edit/All Data dialog box.

Comments: When deleting a buy or sell transaction, Fund Manager does not delete the **price** information on this date, only the buy or sell transaction is deleted. You may use the shortcut keys of + or - to increment and decrement the date.

Recording a Distribution Transaction

A distribution transaction may be recorded for each of the three investment types:

No-Load Mutuals

Loaded Mutuals

Stock or Bond

Distribution transactions may also be recorded or modified from the Edit/All Data dialog box.

Recording a Distribution Transaction No-Load Mutual Fund

This dialog box records any distribution transaction. Check the '**Reinvested**' check box if the distribution was reinvested into the fund. When the distribution is reinvested, there are four edit boxes which must all be filled in. If the distribution was not reinvested only the '**Date**' and '**Distribution Value**' edit boxes are required.

- Date:** The date of the distribution. (Example: 6/30/96)
- Purchase Price:** The share price of the fund on this date, the price at which shares were purchased with the distribution. (Example: 11.21)
- Shares:** The number of shares purchased with the distribution. (Example: 3.5682)
- Distribution Value:** The dollar value of the distribution. (Example: 40.00)

Choose a **Distribution Type** to associate with this distribution.
See [Recording an Account Fee Transaction](#) if you are recording an '**Account Fee**' distribution.

Select the '**OK**' button to record the transaction.

Distributions may also be recorded or modified from the [Edit/All Data](#) dialog box.

Comments: When recording a reinvested distribution, Fund Manager updates the price information on that date if no previous closing price is recorded. When one of the edit boxes has not been filled in, and Fund Manager has enough information to fill it in for you, it will do so as you tab to different controls in the dialog box. You may use the [shortcut keys](#) of + or - to increment and decrement the date.

Recording a Distribution Transaction Loaded Mutual Fund

This dialog box records any distribution transaction. Check the '**Reinvested**' check box if the distribution was reinvested into the fund. When the distribution is reinvested, there are six edit boxes which must all be filled in. If the distribution was not reinvested only the '**Date**' and '**Distribution Value**' edit boxes are required.

- Date:** The date of the distribution. (Example: 6/30/96)
- Purchase Price:** The price at which shares were re-purchased with the distribution. (Example: 11.00)
- Actual Price:** The actual share value of the fund's shares on this date. This will be lower than the re-purchase price for a loaded fund. (Example: 10.45)
- Shares:** The number of shares purchased with the distribution. (Example: 3.6364)
- Distribution Value:** The dollar value of the distribution. (Example: 40.00)
- % Load:** The percent of a load for the re-purchased shares. (Example: 5.00)

Choose a **Distribution Type** to associate with this distribution.

See [Recording an Account Fee Transaction](#) if you are recording an '**Account Fee**' distribution.

Select the '**OK**' button to record the transaction.

Distributions may also be recorded or modified from the [Edit/All Data](#) dialog box.

Comments: When recording a reinvested distribution, Fund Manager updates the price information on that date if no previous closing price is recorded. When one of the edit boxes has not been filled in, and Fund Manager has enough information to fill it in for you, it will do so as you tab to different controls in the dialog box. You may use the [shortcut keys](#) of + or - to increment and decrement the date.

Recording a Distribution Transaction Stock or Bond

This dialog box records any distribution transaction. Check the '**Reinvested**' check box if the distribution was reinvested into the investment. When the distribution is reinvested, there are five edit boxes which must all be filled in. If the distribution was not reinvested only the '**Date**' and '**Distribution Value**' edit boxes are required.

- Date:** The date of the distribution. (Example: 6/30/96)
- Purchase Price:** The price at which shares were re-purchased with the distribution. (Example: 11.00)
- Shares:** The number of shares purchased with the distribution. (Example: 3.6364)
- Distribution Value:** The dollar value of the distribution. (Example: 40.00)
- Commission:** The commission fee charged for the re-purchased shares. (Example: 10.00)

Choose a **Distribution Type** to associate with this distribution.

See [Recording an Account Fee Transaction](#) if you are recording an '**Account Fee**' distribution.

Select the '**OK**' button to record the transaction.

Distributions may also be recorded or modified from the [Edit/All Data](#) dialog box.

Comments: When recording a reinvested distribution, Fund Manager updates the price information on that date if no previous closing price is recorded. When one of the edit boxes has not been filled in, and Fund Manager has enough information to fill it in for you, it will do so as you tab to different controls in the dialog box. You may use the [shortcut keys](#) of + or - to increment and decrement the date.

Deleting a Dividend or Capital Gains Transaction

This dialog box allows a dividend/capital gain transaction previously entered to be deleted. This dialog box affects the topmost investment currently being displayed. There is only one edit box that needs to be filled in:

Date: The date for which the transaction is to be deleted. (Example: 6/30/96)

Select the 'OK' button to complete the deletion process.

Dividends or Capital Gains may also be deleted or modified from the Edit/All Data dialog box.

Comments: You may use the shortcut keys of + or - to increment and decrement the date.

Recording a Split Transaction

This dialog box allows the user to enter a stock split or recombination. The **Split Ratio** should be a positive number. The **Split Ratio** is greater than 1 for splits, and can be less than 1 for recombinations. The **Split Ratio** does not have to be an integer. For example, for a 3 for 2 split the **Split Ratio** would be 1.5.

Split Date: The date the investment split.

Split Ratio: The ratio of the split. Most commonly this would be 2.

Comments: When recording a split Fund Manager modifies all historical prices prior to the date of the split to be consistent with prices after the split date. For example, if an investment split 2 for 1 all historical prices prior to the split date would be divided by 2. All transactions prior to the split date will also have the number of shares adjusted accordingly. Once you have recorded a split transaction if you enter any prices or transactions for dates prior to the date of the split, the share price and number of shares should be adjusted accordingly (post split price and shares). For a 2 for 1 split you would need to double the number of shares and half the share price in your transactions. This only applies if you already recorded the split and you are now recording prices or transactions that are for a date prior to the date of the split. This is because all transactions and prices were modified when the split was recorded, but if you later decide to enter other transactions that are dated before the split, FM assumes they are being entered consistent with the split and doesn't modify them.

Recording an Account Fee Transaction

Account fees are treated like a negative distribution. If the fee was paid out of pocket, this would be a negative distributed distribution. If the fee was paid with redeemed shares, this would be a negative reinvested distribution. When recording an account fee transaction the "**Dollar Value**" edit box should be filled in with a negative value. If the account fee was paid with redeemed shares the "**Reinvested**" check box should be checked and the "**Shares**" edit box should contain a negative value. The "**Price**" edit box will be a positive value.

Example of '*out of pocket fee*':

Date:	7/27/95
Reinvested	(un-checked)
Dist Value: (neg)	-10.00
Distribution Type:	Account Fee

Example of '*fee paid with redeemed shares*':

Date:	7/27/95
Reinvested	(checked)
Purchase Price:	25.0000
Shares: (neg)	-0.4000
Dist Value: (neg)	-10.00
Distribution Type:	Account Fee

Recording Investment Notes

This dialog box allows the user to enter any notes or comments associated with each investment. Each note is associated with a particular date.

Date: The date of the note. Select "**New**" to create a new note. You can have multiple notes for the same date.

Investment: Investment's notes to view or edit.

Notes: The note associated with the chosen date and investment. Each note is limited to a maximum of 255 characters.

Comments: Any changes are automatically stored whenever you switch to a new date, select another investment, or choose the "Done" button. Notes are included in the [Investment Transactions Report](#).

Changing an Investment Name or Symbol

This dialog box allows the user to edit the investment name and symbol for the topmost investment currently being displayed. The contents of both edit boxes will be updated:

Fund Name: Enter the desired name of the investment in this box. (Example: Financial Industrial Income)

Fund Symbol: Enter the investment's symbol in this box. (Example: FIIX)

Comments: It is important for the correct symbol to be entered when importing prices. Fund Manager compares the symbols recorded in Fund Manager with the symbols in the import file to match the correct fund with the correct price information.

Editing the Investment Type

This dialog box allows the user to edit the investment type for the specified investment. Each investment must fit into one of the three available categories:

No-Load Mutual Fund:	Shares are purchased at the price they are worth
Loaded Mutual Fund	Shares may be purchased at a higher price and sold at a lower price than they are worth
Stock/Bond	Any stock or bond investment

Editing the Asset Type

This dialog box allows the user to edit the asset type for the specified investment. Each investment is assigned to one of the 15 available asset types. The labels used for each of the asset types is adjustable with [Options/Asset Type Labels](#).

The [Asset Allocation - Pie](#) graph uses this assignment.

Editing the Password

This dialog box allows the user to edit the password for the specified investment or all investments. If the "**Enable**" box is checked, the password will be required to open this investment in the future. If the "**Apply to all open investments**" box is checked the specified password and enable/disable will be applied to all currently opened investments.

It is most convenient to apply the same password to all investments. When opening a portfolio or multiple investments that are password protected any successfully entered password will continue to be used as the default password. If all the passwords are the same, the user will only be prompted for the password once.

Password Request

This investment is password protected. The correct password must be supplied before it can be opened.

A correctly entered password will be used as the default for the any subsequently required passwords. If the next required password is the same, no further prompting will occur.

Selecting Colors for the Display

This dialog box allows you to customize the look of each different graph type. These color selections will be saved in your portfolio. Choose the item you would like to edit the color for from the drop-down combination box. The sample graph shows your current settings, and is changed to reflect any changes you make. For each graph type (NAV + DIST., NAV, and VALUE) you can edit the following items:

background	background color for graph
frame	line color used for drawing the border of the graph
line	color used for drawing data line, tic marks, and on-graph text
buy marker	line color used for drawing buy markers
sell marker	line color used for drawing sell markers
dividend marker	line color used for drawing dividend markers
overlaid line	line color used for drawing the overlay line in overlaid style graphs (moving averages, cost)

For the price (NAV) and price plus distribution (NAV + DIST.) style graphs there is an additional line style:

overlaid investment (1-20) line color used for drawing the investment overlay graph types. For more than 20 overlaid investments, line color 20 will be used.

To make the changes take effect for the currently selected item, select the '**Change**' push button. To restore any particular item to its default value, select the '**Default**' push button. To restore all items to their default values, select the '**All Defaults**' push button. When finished making changes, select the '**Done**' push button. Select the '**Help**' push button to get this help topic.

Selecting a Font for the Display and Printer

This dialog box allows the user to customize the fonts used for displaying text. The font being set depends upon the current number of displays set. There is a different font memorized by Fund Manager for each one, four, or nine number of displays. This will allow the user to make smaller fonts when the number of displays is higher, and larger fonts for easier viewing, when the number of displays is smaller.

Fonts are memorized in portfolios. If portfolios are not being used the most recently set font for each display is used upon startup.

Selecting Screen and Printer Options

This dialog box allows the user to change the following display options for the screen or printer:

Pen thickness (graphs):	The line thickness to be used for plotting data and tic marks.
Pen thickness (markers):	The line thickness to be used for drawing markers.
Distribution marker size:	The size of the dividend and capital gains markers.
Buy/Sell marker size:	The size of the buy and sell markers.

All sizes are specified in units per logical inch. The number of units per logical inch for the given device (screen or printer) is displayed.

To accept any changes, click on the '**OK**' button.

To retrieve the default values, click on the '**Defaults**' button.

To quit this dialog box without making any changes click on the '**Cancel**' button.

All of these settings are stored in the portfolio.

Asset Type Labels

This dialog box allows the user to customize the labels that will be used for each of the 15 asset types. Each label is limited to a maximum of 20 characters. The labels will be remembered from session to session.

The asset type can be assigned for each investment using Edit/Asset Type.

The asset type labels are used in the Custom report and the Asset Allocation - Pie graph.

Price/Transaction Data

This dialog box is a data register, providing access to all recorded price and transaction data. New transactions and prices can be recorded, or existing data can be edited or deleted. By choosing an investment from the "**Investment**" combo box, you can view or edit data for any open investment. The following data types may be select from the "**Data Type**" combo box:

Prices	All historical prices (NAV)
Investments (all)	All purchases, reinvestments, and redemptions
Purchases	Only purchases
Reinvestments	Only reinvestments
Redemptions	Only redemptions
Distributions (all)	All distributions
Dividends	Only dividend distributions
ST Cap Gains	Only short term capital gain distributions
LT Cap Gains	Only long term capital gain distributions
Interest Income	Only interest income distributions
Account Fees	Only account fee distributions (negative)
Splits	Splits

When viewing **Price** data the following fields are displayed for each date that price information is available:

Date:	Date of associated price
Close:	The share price for this date (Net Asset Value)
Shares:	The number of shares owned on this date
Value:	The value of the investment on this date
Volume:	The trading volume for this date
High:	The highest trading price for this date
Low:	The lowest trading price for this date

When viewing **Investment** data types the following fields are displayed for each recorded buy or sell transaction:

Date:	Date of associated transaction
Price:	The share price of the investment on this date.
Shares:	The number of shares bought or sold (negative indicates a sell)
Value:	The total dollar amount of the this transaction. For Purchases and Reinvestments this is (Price * Shares + Fee) and for Redemptions this is (Price * Shares - Fee) .
Fee:	The fee (from commission or load) paid for this investment
Type:	Purchase, Redemption, or Reinvestment transaction type

When viewing **Distribution** data types the following fields are displayed for each recorded distribution:

Date:	Date of associated distribution
Price:	The share price of the investment on this date.
Shrs Reinv:	The number of shares repurchased with this distribution
Value:	The total dollar value of the distribution. (For reinvested distributions this is the (Shrs Reinv * Price) + Fee)

Fee: The fee (from commission or load) paid for this distribution

Dist/Shr: The per share distribution. This is the total dollar amount divided by the number of shares owned when this distribution was paid.

Type: Dividend, ST Cap Gain, LT Cap Gain, Interest Income, or Account Fee transaction type.

When viewing **Split** data the following fields are displayed for each recorded split transaction:

Date: Date of associated split

Ratio to 1: The number of shares owned after the split for every 1 share owned prior to the split

The **Edit** and **Delete** push buttons allow any highlighted line in the "**Data**" list box to be modified. The **New** push button will create a new entry.

You may use a mouse shortcut to quickly view data of interest for any displayed investment with this dialog box. By holding down the CTRL key and double clicking on any graph, the dialog box will open with the associated investment selected.

This is a modeless dialog box which can remain open while performing other operations inside Fund Manager.

View Yields

When this display option is set, numerical data is displayed. When graphs are turned off, for each opened investment the following information will be displayed

Yields:	Pre-defined ranges of average annualized <u>yields</u>
Fund name:	Name of the investment
Yields:	Date range for yield calculations
% Gain Inv.:	Percent gain on purchases for yields date range, see <u>% Gain - Investments</u> for description
% Gain Fund:	Percent gain of the investment's share price for yields date range, see <u>% Gain - Fund</u> for description
History:	Date range of historical price information
% Gain Inv.:	Percent gain on purchases for historical date range
% Gain Fund:	Percent gain of the investment's share price for historical date range
Latest price:	Most recent share price
Latest value:	Most recent value

If the graph type is set to Portfolio Value the **% Gain Fund** field will be replaced by:

% Gain Portfolio:	Percent gain of the portfolio's share price for yield date range, see <u>% Gain - Portfolio</u> for description
--------------------------	---

When graphs are off, displayed across the bottom of the screen will be sum of the latest values for all opened investments. This is labeled as the '**Latest Portfolio value**'.

Changing Date Range for Graphs and Yields

This dialog box allows the user to change the range of dates being graphed. The displayed yields will also be updated to reflect the changed dates. With this dialog box you can adjust the date range and examine the 'graph' yield to calculate the yield for any desired time period. (The graph yield is the yield from the left axis to the right axis currently being displayed.) To change the dates being displayed enter the desired dates for the beginning of the graph (left axis) in the 'Start' edit control and the end of the graph (right axis) in the 'End' edit control. The 'Start' date cannot be before the starting date of the investment. The 'End' date can be any time after the 'Start' date, including dates after the last data point you have entered. If the 'End' date is later than the last data point Fund Manager will extrapolate the latest price information to the new 'End' date. The first and last price data point are shown for reference.

The changes in the 'Start' and 'End' dates can be applied to all open investments by selecting the appropriate radio button.

Either the topmost investment, or all investments may be set back to their full history by checking the appropriate radio button. Reverting to full history changes the date range from the investment inception to the most recent price data point.

The shortcut key 'x' will revert the topmost investment to full history.

The shortcut key 'X' will revert all investments to full history.

The shortcut key 'r' will revert the topmost investment to full history and autoscale.

The shortcut key 'R' will revert all investments to full history and autoscale.

By using the mouse any graph can be adjusted without using this dialog box. See [Mouse Commands](#).

Changing Minimum and Maximum for Graphs

This dialog box allows the user to specify the minimum and maximum y-axis values of the graph. There are three categories of graphs:

VALUE
SHARE PRICE
PERCENT

The current changes affect all graph types within the current category. The changes can be applied to all open investments or just the current investment by selecting the appropriate radio button. Autoscaling can be re-invoked by selecting the appropriate radio button.

The shortcut key 'y' will revert the topmost investment to autoscale.

The shortcut key 'Y' will revert all investments to autoscale.

The shortcut key 'r' will revert the topmost investment to autoscale and full history.

The shortcut key 'R' will revert all investments to autoscale and full history.

By using the mouse any graph can be adjusted without using this dialog box. See [Mouse Commands](#).

Markers

Markers are optional symbols that can be overlaid on any graph to display where you bought, sold, or received distributions. Each marker type is represented by a different color and shape. Marker size, color, and the pen widths used to draw them are all user definable. Markers preferences are also recorded in the [portfolio](#).

Buy:	circles
Sell:	triangles
Distribution:	cross

Rearranging Order of Displayed Investments

This dialog box allows the user to rearrange the order of the investments currently opened. The top investment will be displayed in the upper left corner when four or nine displays are being shown, and it will be the only investment displayed when one display is being shown. To move an investment to a different position in the investment stack, highlight the desired investment, and then click on one of the following buttons:

- | | |
|-------------------|---|
| Top: | Moves the highlighted investment to the top of the stack |
| Bottom: | Moves the highlighted investment to the bottom of the stack |
| Move Up: | Moves the highlighted investment up one position in the stack |
| Move Down: | Moves the highlighted investment down one position in the stack |

To accept any changes click on the '**OK**' button.
To cancel any changes click on the '**Cancel**' button.

Shortcut: By double left clicking on any graph you can scroll that graph to the top of the stack without using this dialog box. Also see Keyboard Shortcuts for other stack manipulation options.

Selecting Investments to Display

This dialog box allows the user to select the investments that will be displayed. The number of graphs will automatically be adjusted to the minimum that will display all highlighted investments.

To show the highlighted investments click on the '**Show**' button.

To cancel any changes click on the '**Cancel**' button.

Shortcut: By double left clicking on any graph you can scroll that graph to the top of the stack without using this dialog box. Also see [Keyboard Shortcuts](#) for other stack manipulation options.

Keyboard Shortcuts

Many menu commands are available by using keyboard accelerators. These accelerators are shown next to each menu item that has an accelerator available.

There are other keyboard accelerators not shown on the main menu. Depending upon which window type has the input focus there are different keyboard shortcuts:

"Main" graph window:

1 (The one key)	Changes the number of displays to 1
4	Changes the number of displays to 4
9	Changes the number of displays to 9
+ (The plus key)	The number of displays will rotate up (1 - 4 - 9 - 1)
- (The minus key)	The number of displays will rotate down (1 - 9 - 4 - 1)
Page Down	Scrolls <u>investment stack</u> downward by the number of displays (1, 4, or 9).
Page Up	Scrolls investment stack upward by the number of displays.
→	Scrolls investment stack downward by 1 investment.
↓	Scrolls investment stack downward by 1 row (1, 2, or 3).
←	Scrolls investment stack upward by 1 investment.
	Scrolls investment stack upward by 1 row (1, 2, or 3).
x	Revert the topmost investment to full history.
X	Revert all investments to full history.
y	Revert the topmost investment to autoscale.
Y	Revert all investments to autoscale.
r	Revert the topmost investment to autoscale and full history.
R	Revert all investments to autoscale and full history.

Date edit boxes:

+ (The plus key)	Next day
- (The minus key)	Previous day
t	t oday's date
m	First day of the m onth. Previous month if the current day is already the first day of the month.
h	Last day of the month h . Next month if the current day is already the last day of the month.
y	First day of the y ear. Previous year if the current date is the already the first day of the year.
r	Last day of the year r . Next year if the current date is already the last day of the year.

Date edit boxes also accept the **MMDDYY** format, in addition to the **MM/DD/YY** format. If using the **MMDDYY**

format, there must be exactly 6 characters specified.

Price edit boxes:

(These keys were selected so that when the right hand is in the standard typing position, the pointer finger controls the pennies, the middle finger controls the dimes, and the ring finger controls the dollars.)

u	Plus 1 cent
j	Minus 1 cent
i	Plus 10 cents
k	Minus 10 cents
o	Plus 1 dollar
l	Minus 1 dollar

For additional time saving commands see the description of the Tool Bar.

Mouse Commands

By double clicking and certain key combinations you can manipulate through Fund Manager more quickly. All functions can also be accomplished through menu commands. Here is a summary of the mouse shortcut commands:

Double right:	Double right clicking on any marker (buy, sell, or distribution) you can quickly view and edit the marker's associated transaction.
Double left:	Double left clicking on any graph scrolls the chosen investment to the top of the <u>investment stack</u> and sets the number of displays to 1.
Drag left	Zooms in on selected area. Scrolls selected investment to the top of the investment stack, and changes the number of displays to 1.
Shift - Drag left	Zooms in on selected date range. Scrolls selected investment to the top of the investment stack, and sets the number of displays to 1.
Ctrl - Drag left	Zooms in on selected scale. Scrolls selected investment to the top of the investment stack, and sets the number of displays to 1.
Shift - Double right:	Rotates the number of displayed investments upward. (1 - 4 - 9 - 1 displays)
Shift - Double left:	Rotates the number of displayed investments downward. (1 - 9 - 4 - 1 displays)
Ctrl - Double left:	Displays price/transaction dialog box with chosen investment highlighted.

Tool Bar














An optional tool bar can be displayed across the top of the screen, giving quick access to commonly used commands. To find out what function each button performs you can pause the cursor over a button. A popup "tooltip" will display a description of that button's function. Depending upon the state of Fund Manager the tool bar will have different buttons available. There are three possible tool bar states. The buttons are listed for each state, in the order displayed on the tool bar (left to right):

StartUp: (no investments open)






- File/New Investment . . .
Creates a new mutual fund, stock, or bond investment. See [Creating a New Investment](#) for more information.
- 📄 File/Open Investment . . .
Opens an [investment](#) file
- 📄 File/Open Portfolio . . .
Opens an existing [portfolio](#). See [How to Set Up a Portfolio](#) for more information on portfolios.
- 📖 Help/Contents . . .
Displays this help file

Main: (when the main graph window is displayed)

- File/New Investment . . .
Creates a new mutual fund, stock, or bond investment. See [Creating a New Investment](#) for more information.
- 📄 File/Open Investment . . .
Opens an [investment](#) file
- 📄 File/Open Portfolio . . .
Opens an existing [portfolio](#). See [How to Set Up a Portfolio](#) for more information on portfolios.
- 💾 File/Save Data
Saves any changes to investment files to disk
- 💾 File/Save Portfolio
Saves the portfolio
- 🖨 File/Print/Window . . .
Prints the currently displayed screen to the printer
- ✎ Edit/[All Data . . .](#)
Allows entry/editing/deletion of any price or transaction for any investment
- ✎ Edit/[Buy/Sell . . .](#)
Records an investment or the sale of shares for the top investment
- 📄 Edit/[Distribution . . .](#)
Records either a distributed or reinvested distribution transaction.
- 📄 Edit/Update Price/[Single Investment . . .](#)
Updates the price of the top investment for any date
- 📄 Edit/Update Price/[Multiple Investment . . .](#)
Updates the price for as many investments as you choose, nine at a time
- 🌐 Edit/Update Price/Retrieve - CompuServe
Automatically retrieve and import prices from CompuServe. See [Options/CompuServe Settings . . .](#)
- 📄 Edit/Update Price/[Import - America Online . . .](#)
Imports prices from a downloaded [America Online portfolio](#) and updates all open files

-  Edit/Update Price/Import - Prodigy . . .
Imports prices from downloaded Prodigy file and updates all open files
-  View/Number of Displays/1
-  View/Number of Displays/4
-  View/Number of Displays/9
-  View/Dates . . .
Change the range of dates for both the graphs and numerical yields.
-  View/Scale . . .
Change the vertical scale of the graph type being displayed.
-  Scroll investment stack up one investment
-  Scroll investment stack down one investment
-  Scroll investment stack up one row
-  Scroll investment stack down one row
-  Scroll investment stack up one page
-  Scroll investment stack down one page
-  Help/Help on Graph . . .
Displays the help topic for the current graph type

Reports: (when a report window is displayed)

-  File/New Report . . .
Creates a new report
-  File/Print Report . . .
Prints current report
-  Edit/Settings . . .
Modify current report title, type, or date range
-  Edit/Custom Settings . . .
Modify options for the custom report type
-  Help/Help on Report . . .
Displays the help topic for the current report type

Command Line Arguments

Fund Manager stores portfolios in files with the extension of 'mm4'. Fund Manager stores investments in files with the extension 'dat'. When starting Fund Manager you may provide a command line argument specifying either a portfolio (*.mm4) filename or investment (*.dat) filename to load with Fund Manager.

For example, to start Fund Manager with the portfolio "stocks.mm4" you would enter the run command:

```
c:\finance\fm.exe c:\finance\my_data\stocks.mm4
```

To start Fund Manager and have it open the investment "vent.dat" you would enter the run command:

```
c:\finance\fm.exe c:\finance\my_data\vent.dat
```

Fund Manager does not require any command line arguments. Any command line arguments are optional, and all operations can be performed from within Fund Manager.

Fund Manager supports drag and drop operations with *.dat or *.mm4 files. Also, Fund Manager supports associations with either *.dat or *.mm4 files.

Yield Calculations

Fund Manager can calculate three different types of yields over any specified time period. The types of yields are:

Return On Investment

Fund Performance - Distributed Distributions

Fund Performance - Re-invested Distributions

All yields calculated by Fund Manager are **average annualized yields**. The reported yields are calculated **BACK** from the rightmost date being displayed on the graph. For example, if the graph is displaying data from 12/22/1992 to 6/3/1993, the reported 3 month yield is the average annualized yield from 3/3/1993 to 6/3/1993.

When Fund Manager calculates yields it looks for the exact dates to find the appropriate share prices. For example, when Fund Manager calculates the 1 year yield to 3/25/1993, it requires that there be a share price recorded on both 3/25/1993, and on 3/25/1992. By default, Fund Manager automatically fills in all gaps between prices of 2 days or less, to cover weekends. Therefore, if you have a price recorded on 3/25/1993 and 3/23/1992 and 3/26/1992, Fund Manager will interpolate that the value of the investment on 3/25/1992 was the same as the value on 3/23/1992 and report a yield. The range of dates that will automatically be filled in can be changed through a menu command. See Changing Interpolation Range. If Fund Manager is not provided with sufficient information for a beginning price it will report "N.A." for a yield.

Fund Manager calculates a default set of yields (3 month, 6 month, 1 year . . .) for each number of displays. If a user wishes to calculate a yield for a range not in the default, the 'graph' (gph) range may be used. This yield displays the annualized yield for the term from the beginning (left most) date of the graph to the ending (right most) date of the graph. The date range may be changed using the menu command View/Dates.

Fund Manager uses a bisection algorithm to iteratively solve for all yields.

Compatibility With Previous Versions

Fund Manager 2.1 is a 32 bit application for Windows 95. There is also a 16 bit version of Fund Manager available, Fund Manager 9.1 for Windows. The 16 bit 9.1 version and the 32 bit 2.1 version may be used interchangeable on the same data files. Fund Manager 2.1/9.1 are backward compatible with all previous versions of Fund Manager. You may use data from previous versions with Fund Manager 2.1/9.1. The investment data format was changed for versions 2.0/9.0 from previous versions. After saving investment data with 2.0/9.0 earlier versions of Fund Manager will not be able to directly read the investment data. Fund Manager 2.1/9.1 have an Edit/Update prices/Export - Fund Manager... command that will generate the older data format.

Common Questions and Answers

Q: How do I track an investment that I don't own, but want to watch?

A: To track an investment that you don't own create a new investment with the File/New Investment... menu command. When entering the number of opening shares enter 0. You will be able to create an investment file that contains no shares. You can update the price for this investment, and FM will report all investment performance figures of merit to allow you to monitor its performance.

If you are also tracking dividends of an investment you don't own you will need to own shares. FM calculates dividend/share when you record dividends, so it requires that you own greater than 0 shares before it will allow you to record a dividend. A temporary buy transaction of 1 share is a convenient number of shares to purchase for tracking purposes. If you do eventually buy this investment you can record your new buy transaction and then delete the temporary buy transaction of 1 share.

Q: How do I track my cash account or money market?

A: Savings account, money markets, or any other cash account can be treated just like any other investment, but with a constant share price of \$1. Usually, the easiest type of investment to use for a cash account is the No Load Mutual Fund type. When you receive an interest payment into your account you would record a reinvested dividend. When you add to your account, record a buy, and when you take money out, record a sell, all with share prices of \$1. The NAV graphs will be pretty boring (flat line), but the NAV+DIST graph types or VALUE graph types will still be useful. Also, all of the calculated figures of merit will still be appropriate. This also lets you keep track of your total portfolio value, when you include a cash account in your portfolio.

Q: How do I create a portfolio? How do I change the investments included in my portfolio?

A: See the help topic [How to Create or Modify a Portfolio](#).

Q: When I try to open my portfolio Fund Manager tells me that it couldn't open my portfolio.

A: Fund Manager [portfolios](#) contain the full path and filenames of all the investments they contain. If all of these files no longer exist, or have been moved since the last time this portfolio was saved FM will not be able to open any investments in this portfolio and will report an error message. If any of your investments were missing FM automatically updates your portfolio and gives you notice of such. Fund Manager portfolios have the default file extension of MM4 and are ascii text files. You can edit these portfolios with a text editor to update their investment information, or you can create a new portfolio within Fund Manager. If you wish to create a new portfolio with the same filename as your old portfolio that no longer works, just give it the same filename when saving.

Q: The online help doesn't come up when I select Help from the menu.

A: If your help file has been moved from the original directory where it was installed Fund Manager may not be able to find the help file, "fm.hlp". You can tell Fund Manager where to look for this help file by editing the file "fm.ini" located in your windows directory. The following lines should be in your "fm.ini" file if you installed Fund Manager to c:\finance:

```
[directory location]
base=c:\finance
help=c:\finance
my_data=c:\finance\my_data
```

If you moved your "fm.hlp" file to another directory for any reason you can modify the help section in this file to let Fund Manager know where to find the file.

Q: What language was Fund Manager written in?

A: Fund Manager was written in the C language with Microsoft's Visual C++ version 4.2.

Q: Is there an OS/2 version available?

A: No, but I hope to develop one someday.

Q: Is there a Macintosh version available?

A: Sorry, no.

Q: Where can I get the most recent version of Fund Manager?

A: The latest version of Fund Manager (along with other relevant information) will always be available first from Fund Manager's Home Page on the World Wide Web (<http://members.aol.com/Beiley/fundman.html>).

Registration Information

Fund Manager is a "Shareware" program. You are encouraged to try it for free. You are also encouraged to pass it along, unaltered, to anyone else you feel may be interested. If, after a reasonable time, you decide to continue using it, please register by filling out the registration form and sending your registration payment to the author at the address listed below. You may also register electronically via CompuServe.

WHAT YOU GET WHEN YOU REGISTER:

You will be sent a registration letter, which includes a name, serial number, and password combination to be entered into Fund Manager. This information will enable the registered version of Fund Manager. If you have provided an electronic mail address the letter will be sent to the specified address. Otherwise, a letter will be sent through the US mail.

All registered users are entitled to 3 years of free technical support from the author. Mark Beiley may be reached by either US mail, telephone, or electronic mail at the addresses and number listed below.

The option to purchase a "printable" copy of the manual. The manual is identical to the on-line help, but you may order the manual in either a Microsoft Word or plain ascii text file format. This will allow you to print out the entire manual for easier reading. The manual may either be mailed on diskette through the mail, or sent electronically. The cost to receive the manual on diskette is \$5.00. The cost to receive the manual electronically is \$2.00, but is only available if you have provided either a CompuServe or America Online user ID on your registration form. If you choose to order the manual please specify which data format you prefer: Microsoft Word 2.0 for Windows or plain text.

You will have the author's gratitude and have contributed to the continuing development of Fund Manager.

The registration form may be mailed to the author at:

Mark Beiley
P.O. Box 51641
Phoenix, AZ 85076-1641
USA

If paying by credit card the registration information may be sent via e-mail or telephoned in to:

Internet: beiley@aol.com
America Online: Beiley
CompuServe: 72643,3041

(602) 705-0129 (10am to 9pm PST, 7 days a week)

The most efficient way to contact the author is through electronic mail. Questions are normally addressed within 1 or 2 days. To keep costs and registration fees down, long distance phone calls can not be returned.

Registration Form (use File/Print Topic)

Fund Manager 2.1 for Win95

Name: _____

Address: _____

City: _____ State: _____

Zip Code: _____ Country _____

Electronic mail address: (Internet, Prodigy, AOL, CompuServe, etc.)

How did you obtain Fund Manager? _____

Any new features, or things you'd like to see improved in Fund Manager?

Registration Fee: _____

New Users: \$29
Upgrade: - any 1.x Win95 vers. \$5
Upgrade - 9.x, any other Win3 vers. \$6, \$9

Manual: (Optional) + _____

3.5" diskette: \$5
America Online or CompuServe: \$2
MS Word 2.0 _____ or ASCII _____

Total Payment Enclosed: = _____

Please support the shareware concept by sending payment to:

Mark Beiley
P.O. Box 51641
Phoenix, AZ 85076-1641

If paying by credit card please fill in the following:

Circle one: Visa MasterCard
Card Number: _____ Expiration Date (mm/yy): ___ / ___
Cardholder's Signature: _____

Please see Registration Information for more details on registration.
Thanks for supporting the shareware concept!

Upgrade price

If you are already a registered user of a 16 bit Fund Manager for Windows 3.1 version prior to 9.x you may upgrade to the 32 bit Fund Manager 2.1 for Win95 version for \$9. The upgrade price for registered 9.x users is \$6. If you have previously registered any Fund Manager 1.x for Win95 version there is a \$5 upgrade fee required to version 2.1. If you have already registered any previous 2.x version, there is no upgrade required to use version 2.1. Please contact Mark if you have any questions.

beiley@aol.com
72643,3041
(602) 705-0129
P.O. Box 51641
Phoenix, AZ 85076-1641

Manual

The manual is identical to the on-line help, but you may order the manual in either a Microsoft Word or plain ascii text file format. This will allow you to print out the entire manual for easier reading. The manual may either be mailed on diskette through the mail, or sent electronically. The cost to receive the manual on diskette is \$5.00. The cost to receive the manual electronically is \$2.00, but is only available if you have provided either a CompuServe or America Online user ID on your registration form. If you choose to order the manual please specify which data format you prefer: Microsoft Word 2.0 for Windows or plain text.

Methods of Payment

1. A personal check drawn on any US or Canadian financial institution.
(If drawn from a Canadian institution please specify "**US dollars**" next to the amount.)
2. Money orders, cashiers checks, or anything similar.
3. Visa or MasterCard credit cards.
4. Cash in US currency is accepted, but discouraged due to the risk of sending cash through the mail.

Please make checks or money orders payable to "Mark Beiley".

Credit Card Payments

Visa or MasterCard credit cards may be used for payment. Registrations may be sent in via regular mail, electronic mail, or telephoned in. The e-mail and telephone options are only available if paying by credit card.

E-Mail: If registering by email please include the information requested on the registration form in your message. The cardholder signature is not required when registering via email. Send your registration to the author at:

Internet: beiley@aol.com
America Online: Beiley
CompuServe: 72643,3041

Telephone: You may telephone your registration in directly to the author. Orders can be placed between 10am and 9pm PST, 7 days a week. The phone number is:

(602) 705-0129

Registration

After sending in your registration form and payment, you will receive a registration letter, which includes a serial number and password allowing you to enable the registered version of Fund Manager. This dialog box allows the user to enter a name, serial number, and password. These items must be entered EXACTLY as specified in the registration letter. The name and password are both case sensitive. Please see Registration Information for more details on registration.

Electronic Registration through CompuServe

CompuServe members may take advantage of a service offered by CompuServe called Shareware Registration. This service will allow users of shareware to register the software online. Upon registering, your regular CompuServe account will be billed for the registration fee, and an electronic notice of registration will immediately be sent to the author. This is a fast and convenient way to register Fund Manager, especially for customers outside of North America who do not wish to use a credit card. (Credit card registration is less expensive. See the [registration form](#).) CompuServe charges shareware authors who utilize this service a 15% fee. For this reason, online registration of Fund Manager through this service costs \$34 instead of the \$29 if the registration is sent directly to the author.

The keyword on CompuServe to get to this service is **SWREG**. The registration ID number for Fund Manager is **8346**.

Please see [Registration Information](#) for more details on registration.

Windows 3.1 Version of Fund Manager

A 16 bit version of Fund Manager for Windows 3.1 is also available. The basic functionality is the same as this 32 bit version except the Win95 version makes use of the new features offered by Win95, such as:

- long filenames
- pre-emptive multitasking
- flat, 32 bit memory model

In flat memory model allows the Win95 version to be able to open up to 500 investments at once, as compared to only 100 for the Windows version.

The Windows 3.1 version may be obtained at any of the following locations:

World Wide Web: <http://members.aol.com/Beiley/fundman.html>
America Online: Personal Finance / Software Center / Best Picks
CompuServe: Financial forum / Investor's forum / Mutual fund library
FTP from internet: <ftp://members.aol.com/Beiley/programs/fundmn91.zip>
<ftp://ftp.coast.net/SimTel/win3/finance/fundmn91.zip>

The Win95 version may be obtained at any of the following locations:

World Wide Web: <http://members.aol.com/Beiley/fundman.html>
America Online: Personal Finance / Software Center / Best Picks
CompuServe: Financial forum / Investor's forum / Mutual fund library
FTP from internet: <ftp://members.aol.com/Beiley/programs/afmw9521.zip>
<ftp://ftp.coast.net/SimTel/win95/finance/afmw9521.zip>

The program may also be obtained on diskette: (\$5 Shipping and Handling (\$7 outside US))

Mark Beiley
P.O. Box 51641
Phoenix, AZ 85076-1641
USA

The best place to get a copy of the program will always be the Fund Manager home page (<http://members.aol.com/Beiley/fundman.html>). This is the only source controlled by the author. The other locations may change. When new versions are released some sites may take several days to weeks to process the upload and make it available. It will always be available first from the home page.

If you are obtaining Fund Manager via FTP from the internet keep in mind the last two digits of the filename will change when new versions are released.

Contacting the Author

The author of Fund Manager is Mark Beiley. I appreciate feedback from users. Please feel free to contact me with any questions, comments, or suggestions for improvements. The best way to contact me is through e-mail. Here are my e-mail addresses (in order of preference):

Internet: **beiley@aol.com**
America Online: **Beiley**
CompuServe: **72643,3041**

You may also call me at: **(602) 705-0129**. Please call before 9:00pm PST. The best time to call is in the evenings or on the weekends. To keep costs and registration fees low long distance calls can not be returned.

My mailing address is:

Mark Beiley
P.O. Box 51641
Phoenix, AZ 85076-1641
USA

Fund Manager's home page on the world wide web:
<http://members.aol.com/Beiley/fundman.html>

Common Portfolio Problems

#1) Portfolio Investment Files Could Not Be Found:

The most common problem with Fund Manager portfolios stems from the fact that portfolios contain the full path of their investments (e.g. `c:\finance\mydata\ibm.dat` instead of just `ibm.dat`). This feature adds flexibility to FM portfolios. It can also cause confusion when trying to transfer portfolios between computers with different directory hierarchies, or when moving the directory location of your FM investment data files. If the cause of the problem is a one time move, you can either edit the existing portfolios or re-create new ones. If you would like to maintain portfolios on multiple computers, you can keep separate portfolios on each computer, and only transfer the actual investment files (*.dat) when transferring data. To re-create a new portfolio see the instructions under the help topic [How to Create or Modify a Portfolio](#). To edit existing portfolios you can use any text editor, such as Notepad. Portfolio files have the extension **.MM4** and are plain text files. The first section in a portfolio is a listing of the investment files contained. A sample is shown here:

```
[FILES]
C:\FINANCE\MY_DATA\DJ_30.DAT
XX
C:\FINANCE\MY_DATA\IBM.DAT
XX
C:\FINANCE\MY_DATA\SP_500.DAT
XX
C:\FINANCE\MY_DATA\JNSFUND.DAT
XX
[ENDFILES]
```

With any text editor, update the directory part of the path to the new location of the investment files. (The line after each investment file is used to store the displayed date range for the graphs.) Portfolios don't contain any actual investment data, just a listing of the included investment files, and user preferences.

#2) How To Remove An Investment From A Portfolio:

The second most common question regarding portfolios is how to remove an investment from a portfolio. Please see **AN EXAMPLE - REMOVING AN INVESTMENT FROM A PORTFOLIO** from the help topic [How to Create or Modify a Portfolio](#).

Return On Investment (ROI)

The yield that your investment has earned. This yield depends on the performance of the investment and when you made your investments. The formula for ROI yield, where the yield is ' i ' is shown:

$$\frac{\text{Latest value} + \text{dist}_1(1+i)^{\text{termd}_1} + \text{dist}_2(1+i)^{\text{termd}_2} + \dots}{\text{Starting value}(1+i)^{\text{term}} + \text{inv}_1(1+i)^{\text{term}_1} + \text{inv}_2(1+i)^{\text{term}_2} + \dots}$$

where each term is between the current date (or the date the yield is being calculated 'to') and the date of the particular transaction. The variables inv_1 and dist_1 represent investments and distributions, respectively. A redemption is a negative investment.

Fund Performance - Distributed Distributions

The yield that the **investment** itself has achieved if all distributions were taken in cash, and not re-invested back into the fund. This yield is independent of when you invested. The formula for calculating the distributed fund yield, where the yield is 'i' is shown:

$$\frac{\text{Latest share price} + \text{dist}_1 (1+i)^{\text{termd}_1} + \text{dist}_2 (1+i)^{\text{termd}_2} + \dots}{\text{Starting share price}(1+i)}$$

Fund Performance - Re-invested Distributions

The yield that the **investment** itself has achieved if all distributions were re-invested. This yield is independent of when you invested. This is the yield that fund companies most often report in their annual reports and advertisements. The formula for calculating the re-invested fund yield, where the yield is 'i' is:

$$\begin{aligned} & \text{Latest share price} * (1 + \text{number of shares purchased with re-invested distributions}) \\ & = \text{Original share price}(1+i)^{\text{term}} \end{aligned}$$

% Gain - Fund

The percent gain or loss of the investment's share price (NAV):

$$\% \text{ Gain} = 100 \bullet \frac{\text{endNAV} + \text{distributionspershare} - \text{startNAV}}{\text{startNAV}}$$

The **distributions/share** includes both reinvested and distributed distributions. All variables are in units of dollars/share.

% Gain - Portfolio

The average, non-weighted, percent gain or loss of the portfolio's NAV:

$$\% \text{ Gain} = 100 \cdot \frac{\sum_{i=1}^{\text{openfiles}} (\text{endNAV}_i + \text{distributionspershare}_i - \text{startNAV}_i) / \text{startNAV}_i}{\text{openfiles}}$$

The **distributions/share** includes both reinvested and distributed distributions.

% Gain - Investment

The percent gain or loss of the invested monies into an investment:

$$\%Gain = 100 \bullet \frac{\text{endvalue} + \text{distributeddistributions} + \text{redemptions} - \text{purchases}}{\text{purchases}}$$

The **end value** already includes reinvested distributions, so **end value + distributed distributions + redemptions** gives the value generated by any **purchases**. **Purchases** includes any purchases made during the period plus the starting value for the date range.

Updating Prices from a Prodigy File

Prodigy can download a quote track to an ASCII text file on your hard drive. This file has the filename extension of ".csv". Fund Manager can read the information in this file and automatically update the price of all your open investments. When downloading the *.csv file you should specify that you do not want headings and you would like current prices. Here is what a sample *.csv file looks like:

```
"HWP","09/27/96",47.625,0.625,47.75,48.5,47.25,2115700,"  "  
"MCD","09/27/96",47.875,0.375,47.5,48,47.375,1382600,"  "  
"JANSX","09/27/96",26.68,,,,,,,,,"  "  
"JAVLX","09/27/96",31.06,,,,,,,,,"  "
```

The "current prices" format includes volume, high, and low, which FM will import. If you do not want to track volume,high, and low, specify the "closing prices" format:

```
"HWP",47.625,"09/27/96","  "  
"MCD",47.875,"09/27/96","  "  
"JANSX",26.68,"09/27/96","  "  
"JAVLX",31.06,"09/27/96","  "
```

The first field of each line is the stock symbol, which must match the symbol you have in Fund Manager.

Updating Prices from an America Online Portfolio

America Online can download a portfolio to an ASCII text file on your hard drive. Fund Manager can read the information in this file and automatically update the price of all your open investments. Here is what a sample America Online downloaded portfolio file looks like:

Portfolio: Portfolio #1

Symbol	Shares	Last/NAV	Change	%Change	Gain/Loss	Value
\$INDU	---	5,518.14	+43	----		
EKGOF	---	8 1/2	+1/8	0.00%		
FHLSX	---	57.60	+1.04	0.00%		
FIIIX	---	13.17	+0.09	0.00%		
IBM	---	106 3/8	-5/8	0.00%		
S	---	51 1/8	+3/8	0.00%		
TWCUX	---	28.13	+0.43	0.00%		
Total					----	0.00

In this example not all of the fields are filled in, and are not required by Fund Manager. The other fields may be filled in if you wish, but Fund Manager only requires the Symbol and Last/NAV fields. The symbol must match the symbol for your investments in Fund Manager. Since there is no date information in this file you are also prompted for the date to apply these prices to when importing.

Updating Prices from a CompuServe File

CompuServe can download quotes to an ASCII text file on your hard drive. Fund Manager can read the information in this file and automatically update the price (including volume, high, and low) of all your open investments. Here is what a sample downloaded file, using WinCim and Basic Quotes, looks like:

Ticker	Volume	High	Low	Last	Change	Update
JANSX	0	20.820	20.820	20.820	+ 0.050	5:45
JAVLX	0	26.510	26.510	26.510	+ 0.150	5:45
JAVTX	0	53.220	53.220	53.220	+ 0.070	5:45
JAWWX	0	23.920	23.920	23.920	+ 0.200	5:45

The first field of each line is the stock symbol, which must match the symbol you have in Fund Manager.

Updating Historical Prices from a CompuServe File

CompuServe can download quotes to an ASCII text file on your hard drive. Fund Manager can read the information in this file and automatically update the price (including volume, high, and low) of all your open investments. Here is what a sample downloaded file, using WinCim and '**Pricing History - 1 issue(\$)**', looks like:

Cusip: 45920010

Exchange: N

Ticker: IBM

Date	Volume	High/Ask	Low/Bid	Close/Avg
5/30/94	0	HOL	HOL	HOL
5/31/94	1,505,000	63 3/4	62 3/4	63
6/01/94	1,690,000	63 5/8	62 1/2	63 1/2
6/02/94	2,476,000	63 1/2	61 7/8	62
6/03/94	2,381,000	61 7/8	60 3/4	61

Prices Available: 9/21/81 through 6/03/94

The "Ticker:" symbol must match the symbol you have recorded in Fund Manager.

Updating Prices from a Dow Jones File

Dow Jones can download quotes to an ASCII text file on your hard drive. Fund Manager can read the information in this file and automatically update the price of all your open investments. Here is what a sample downloaded file looks like:

```
Date: 02/15/94      Time: 01:17 ET
Issue      Close      Open      High      Low      Last      Volume      Change
JANSX      19.550     19.550
JAVLX      24.940     24.940
JAWWX      26.040     26.040
```

The first field of each line is the stock symbol, which must match the symbol you have in Fund Manager. The Date field in this file is the date the file is downloaded, so is not used for price updating.

Exported Fund Manager *.prc File

Fund Manager can export prices to an ascii text file. Here is what a sample *.prc file looks like:

Financial Industrial Income

FIIIX

2	28	1994	12.1700	0.0000
3	1	1994	12.1000	0.0000

The first line is the investment name. The second line is the stock symbol. Every line afterwards has 5 columns representing, in order, **month**, **day**, **year**, **price**, and **shares owned**.

Updating Prices from a Quicken printed 1-2-3 *.PRN File

Quicken can print historical prices to a text file. This file is called a "1-2-3 *.prn file". Fund Manager can import prices from this file. Quicken can print the prices in either decimal or fractional formats. Fund Manager can import either format. The decimal format of this file is shown below:

```
" 8/28/96","108.250","109","108.125","2,654,100"  
" 9/ 1/96","108","108.500","107.625","1,875,000"  
" 9/ 2/96","107.750","108.500","107.625","1,534,200"
```

The fractional format of this file is shown below:

```
" 8/28/96","108 1/4","109","108 1/8","2,654,100"  
" 9/ 1/96","108","108 1/2","107 5/8","1,875,000"  
" 9/ 2/96","107 3/4","108 1/2","107 5/8","1,534,200"
```

The format is "**month/day/year**", "**price**", "**high**", "**low**", "**volume**". The high, low, and volume data is only available from Quicken 5 or later. There are slight variations of this format, depending upon which version of Quicken creates the 1-2-3 *.prn file. Fund Manager is believed to be compatible with all versions of Quicken, and has been tested with Quicken for Windows versions 2, 3, 4, and 5. If a future version of Quicken drastically changes the file format, the "Import - Generic..." command may be used to import the prices.

Portfolio

Fund Manager lets you view the performance of a number of investments at the same time with or without a portfolio. Each individual investment file contains all the raw data associated with that investment (e.g. prices and transactions). You can look at multiple investment files by opening them one at a time; however, if there is a specific set of investments you would like to view on a regular basis, it may be more convenient to set up a portfolio. Instead of having to open each individual investment file one at a time you can save multiple investment filenames in a portfolio so that by only opening one portfolio it will open up to 500 investment files. Portfolio filenames have the extension of "mm4".

A portfolio saves the following information:

- Path and filenames of included investment files, and their order in the investment stack
- Date range to be displayed for each investment
- Type and number of graphs to show at one time
- Type of yield to calculate
- Whether graphs and/or yields are to be displayed
- Price interpolation range, weeks for moving average graphs, and maximum pie slices
- State of auto redraw, auto save, confirmation notices, tool bar, and the status bar
- Whether each type of marker is on/off
- Fonts for the screen and printer
- Pen thicknesses and marker sizes for the screen and printer
- All user definable colors
- Selected columns, and their order, for the custom report type

Moving Average

A moving average is calculated by adding up the value for the previous ($weeks * 7$) days, starting from and including the current day, and dividing by ($weeks * 7$) where *weeks* is the number of weeks being averaged. If there is no price information available on a particular day, Fund Manager will extrapolate from the most recent data point **before** the date of interest, or the first data point if there is no price information before the date of interest.

Investment

An investment is an individual stock (e.g. IBM) or an individual mutual fund (e.g. Janus Fund). Each investment is assigned its own unique filename (*.dat) to store its associated data (e.g. price and transaction information).

Investment Stack

The investment stack is the ordering of all currently opened investments. The investment stack determines which investment graphs will be displayed and their order. When the number of displays is set to 1, the investment on the top of the investment stack will be displayed. When the number of displays is set to 4 or 9 the top left graph will display the top of the investment stack. The subsequent investments on the stack will be displayed first from left to right, and then top to bottom, just as the writing on a page.

The investment stack can be manipulated in a variety of ways. The arrow and page up/down keys allow quick manipulation (see "Keyboard Shortcuts"). The "Investments" menu allows you to see the order of the top 21 investments in the stack, as well as manipulate the stack with the "Order", "Select", and "Sort By" commands. Choosing an investment's name from the "Investments" menu scrolls that investment to the top of the stack, and sets the number of displays to 1. When an investment is opened or created it is placed on top of the investment stack.

Annualized Dividend Yield

The annualized dividend yield is calculated by summing the total dividends per share for a given time period, scaling this sum to a one year value, and dividing by the ending share price:

$$100.0 \cdot \frac{\sum \text{dividends}}{\text{years} \cdot \text{endshareprice}}$$

First In First Out

The first in first out (FIFO) accounting method is one way to calculate cost basis. FIFO is the simplest and more common accounting method used. Once you choose any accounting method you must continue to use the same method for the life of the associated investment.

When selling shares using the FIFO method the earliest purchased shares are those which get sold first. Your cost basis is the amount spent acquiring the sold shares. Fund Manager includes any commission fees or loads associated with the purchases in your cost basis. Fund Manager subtracts off any commission fees or loads associated with the sell to obtain the sell value. The capital gains incurred equals the sell value minus the cost basis.

Average Cost

The average cost accounting method is one way to calculate cost basis. Once you choose any accounting method you must continue to use the same method for the life of the associated investment.

When selling shares using the average method the cost basis is determined by multiplying the number of shares sold times the average price paid for all shares prior to the date of the sell transaction. (All purchases are included in this average, even if there have been previous sell transactions) Fund Manager includes any commission fees or loads associated with the purchases in your average price paid per share. Fund Manager subtracts off any commission fees or loads associated with the sell to obtain the sell value. The capital gains incurred equals the sell value minus the cost basis.

Investments

The term "Investment" is used when describing a transaction data type that changes the number of shares owned. There are three types of investments:

purchases

redemptions

reinvestments

Distributions

The term "Distribution" is used to represent a payout, by the fund company, to the shareholders. There are five types of distributions:

dividends

short term capital gains

long term capital gains

interest income

account fees

Account fees are recorded as negative distributions. Stocks normally only pay dividends. Mutual funds often pay both dividends and capital gains.

