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# Introduction



Welcome to WINSTON DOWNS! This is HOME STETCH, the most realistic horse racing and wagering simulation available! Unlike other horse racing programs you may have seen, HOME STETCH includes almost all the betting options available at the track or at off-track betting operations. You are not limited to one bet per race. Betting options include Win, Place, Show, Quinella, and Exacta bets. The betting odds are very realistic and change based on player bets. You are provided with actual past performances of all the horses entered in the race, so you can place intelligent bets.

This manual describes the features available in the registered and PRO versions of HOME STETCH. Some features mentioned are not available in the shareware version. See "Registration" for info.

# Registration



If you have purchased the registered version of HOME STRETCH, then let us thank you for your support! You will notice that the registered version has many enhancements and additional features not available in the shareware version. We hope that HOME STRETCH brings you many hours of enjoyment.

If you are using the shareware version of HOME STRETCH, then we would like to thank you, too, for trying it out. We also need to remind you that this is copyrighted software released as shareware. Shareware allows you to try out a program before buying it. Millions have purchased software through this marketing method. Isn't nice to be sure you like a program before buying it?

You are granted a limited licence to evaluate this product for up to 30 days. If you will be using this program after 30 days, you must register it with Ultimate Software. Using this software beyond 30 days without registering it is a serious copyright violation. Besides the moral and legal reasons to register this program, you will find that registration is quite a bargain. You not only gain the right to continue using the software, but you get several product enhancements. Included in the registered version are game save and load options, higher starting cash balances, the ability to add or edit horses (up to 1000), 50 additional pre-made horses (100 total), and the removal of the sometimes annoying shareware reminders).

For an extra \$10 (that's \$30 total) you can instead get the HOME STRETCH PRO version. The PRO version includes all the features of the registered version mention above, and also includes the added feature of owning horses. Owning your own stable of horses adds a whole new element to the game. You can claim horses in claiming races or sell horses at auction. You decide which races to enter, what instructions to give the jockey, and whether or not to bet on your (or another) horse. If your horse wins (or finishes in the top four) you get a share of the purse for the race.

You can upgrade from the basic registered package to the PRO version, however, it is less expensive to buy the PRO version in the first place for \$30. Upgrading from the basic registered package to the PRO version is \$15 (that's \$35 total since the basic package costs \$20).

## **Pricing**

HOME STRETCH registration is only \$20 for the basic program.  
HOME STRETCH PRO registration is \$30.

## **Order Info**

Payment: Check or Money Order (US funds drawn on US bank)  
VISA, MasterCard

Send you order to:  
Ultimate Software  
PO Box 609  
Daleville, IN 47334-0609  
USA

Or order by phone:  
USA/Canada 1-800-925-3147  
International 1-317-759-6852  
FAX 1-317-759-6053

On-Line:

America On-Line: UltiSoft  
CompuServe: 71203,1301  
Internet: ultimate@iquest.net

# Adding and Editing Horses



To add or edit a horse select ADD/EDIT A HORSE from the under the FILE menu. Then click on either the ADD or EDIT button. Enter the Horse's Name (up to 25 characters) and Abbreviation (up to 11 character--no blank spaces).

Click on the color button to select the horse's color (black, grey or bay).

Set the horse's consistency by clicking on the button CONSISTENCY button. A setting of ten is the best (most consistent) and six is the worst possible setting.

Set the horse's rating for TURF and DIRT tracks by clicking on the appropriate buttons. The best rating for each is ten.

You can set the rating for SIX FURLONGS (or ONE MILE) by clicking on the six (or eight) buttons below the SIX FURLONG (or ONE MILE) heading. The total maximum rating for SIX FURLONGS is 79 (or 99 for ONE MILE). Each of the buttons represent a speed rating for one furlong of the race distance. The first button represents the first furlong of a race, and the last button corresponds to the last furlong. Clicking on the button increases the speed value for the corresponding furlong. You can create a speed profile for a horse by manipulating the values of these buttons. For example: you can set up a horse to run fast at the beginning of a race, but slow at the end of a race. You can also set up a horse to finish the race really strong. Or you can set up a horse to be pretty steady throughout the race.

# Resetting Horses



To keep the game interesting and challenging, it is a good idea to reset the horses every 100-200 races. You can choose to simply reset the horses' past performances (to zero races). You can also choose to have the program randomly reset the horses' speed ratings. By doing this, you do not know whether any given horse is good or bad; it's like starting all over again.

To reset the horses, select RESET HORSES from the FILE menu.

Although it is possible to edit a horse, or to review its speed ratings, it is more challenging to play the game without doing so. Sure it is fun to create a SUPER HORSE once in a while and set a bunch of track records, but most people enjoy playing blind--without knowing the speed ratings of the horses.

# Loading and Saving Games



You can save a game by selecting SAVE GAME from under the FILE menu. This will bring up a list of eight game slots. You can save up to eight separate games. Click on the button which represents one of the game slots. Then enter the name you would like to give the game. Then hit the ENTER key or click on SAVE to save the game.

To load a previously saved game, select LOAD GAME from the FILE menu. Click on the game you would like to load and then click on the LOAD button to load the game.

# Placing Bets



It is pretty easy to place one or more bets. After you have reviewed the past performances and have decided how you want to bet, use the blue arrow buttons to bring up the current POOL for the type of bet you wish to place. Choose the WIN POOL for a win bet, the SHOW POOL for a show bet, etc. If you want to place a quinella or exacta bet, click the blue arrows until the heading represents your bet type. For example: to place an exacta bet on the number one and five horses, click until the heading is "Exacta 1 and." and click on the button with a "5" on it.

There is a button near the bottom right corner of the betting window. On it is a player name and cash account amount. For example: "Player One: \$25,000." Click on this button until the caption represents the player placing a bet. If you are in one human player mode, you will not need to change the caption of this button.

To place the bet, click on the button with the number of the horse you wish to bet on. To bet on the number ten horse, click on the button with a "10" on it. You will then be asked to enter a bet amount. Type in the amount to bet with no punctuation. For example: To bet \$5,000, enter "5000" not "\$5,000" or "5,000." If you do not want to bet, enter "0" or just hit the ENTER key.

## TYPES OF BETS

Win--You win only if the horse you bet on wins.

Place--You win if your horse finishes first or second.

Show--You win if your horse finishes in the top three.

Quinella--You pick two horses. You win if the two horses finish first and second. For example: if you bet on the 2-6 quinella, you win if either horse finishes first AND the other finishes second.

Exacta--This is like the quinella, except that the order DOES count. If you bet the 2-6 exacta, you win only if the number two horse wins AND the number six horse comes in second.

## COMPUTER PLAYERS

There are three possible computer players. There are always four players, so if there is only one human player, all three computer players will be in the game. Below are listed the three possible computer players and how they bet.

RANDOM PICKS--Picks a horse at random and bets \$500 per race. Bets after human players.

AUTOMATON--Always picks the favorite to win and bets \$500 per race. Bets after human players.

HANDICAPPER--Analyses each of the horses and bets the one most likely to win. Sometimes places quite large bets. HANDICAPPER bets before human players.



When placing bets, the best tool you have is reviewing the past performances of the horses in the race. When choosing a horse, it is especially important to review the races run on the same surface and distance as the current race. Because horses have different levels of consistency and because the program uses some randomness, the best horse does not always win (just like in real racing), however, the best horse is most likely to win.

Look at the chart above. This is a replica of an actual past performance chart for the horse METROPOLIS. The horse's name is in green. The horse's record is in red. This horse has two wins and one second-place finish in three starts (a very impressive record). The chart also shows the lifetime winnings for the horse and total races (starts) for the horse.

The chart also shows a recap of the three races which METROPOLIS has been in. The most recent race is listed first. The oldest race is listed last. The chart gives the race number for each race. Next to the race number is the race type. The most recent race was One Mile on Turf. If a race is on turf, it will be denoted by a "T," otherwise the race was on dirt. Horses often perform differently on different surfaces. The distances are either One Mile (1M) or Six Furlongs (6f).

Next you will notice three groups of numbers. These are split times taken at Four Furlongs, Six Furlongs, and at the Finish for One Mile, or at Two Furlongs, Four Furlongs, and at the finish for a Six Furlong race. The times are taken for whichever horse is leading the race at the time of the splits which may or may not be the horse listed. Looking at the most recent race, the third number (1:37.77) is the race time for the winner of the race which happened to be METROPOLIS. The time was One Minute, 37 Seconds, and 77/100 of a Second.

After the split times, the next bit of information is the starting position and field size for the race. In the most recent race, METROPOLIS was the number 11 horse in a field of 12 horses.

Next are five groups of numbers which represent what place this horse was in at different points in a race. For a One Mile race, the numbers represent the horse's position at Two Furlongs, Four Furlongs, Six Furlongs, Seven Furlongs, and Finish. For a Six Furlong race, the numbers represent the horse's position at One Furlong, Two Furlongs, Four Furlongs, Five Furlongs, and Finish. Each of the numbers in parentheses represent how far behind the leader the horse was at that point. Sometimes you will see an abbreviation, such as (ns)=by a nose, (hd)=by a head, or (nk)=by a neck. Also, if the horse being reviewed was leading at any point in the race, the number in parentheses represents how far the horse was ahead of the horse in second.

For the most recent race, a One Mile (on Turf) race, METROPOLIS led at three of the five calls. After the first furlong, METROPLIS led by 1/2 horse length. At four furlongs, METROPOLIS trailed

the leader by 1/4 length. At six furlongs, METROPOLIS trailed by 3/4 length. After seven, METROPOLIS led by a head. And METROPOLIS won the race by 1-1/4 lengths.

The last number in the race recap shows what the odds were for the horse to win the race. If the horse was the favorite to win the race, this number is preceded by an asterisk (\*). In the most recent race, METROPOLIS was the favorite going off at 1.20 to One.

# Payoffs



Below is a representation of the PAYOFFS chart which pops up after each race is run. It shows the top three horses and how much they paid (based on a \$2 bet). The winning horse pays all Win, Place and Show bets for that horse. The second-place horse pays all Place and Show bets on that horse. The third-place horse pays only Show bets made on that horse. This chart also shows the payoffs for the winning Quinella and Exacta combinations.

Race #3 Results

\$2 Mutual Prices:

4--Stitch N Time

8.90

5.20

2.90

6--This is Not a Luv Song

---

9.70

4.40

9--Itza Girl

---

---

2.80

Done

See Winnings

\$2 Exacta 4-6 pays \$ 33.30

\$2 Quinella 4-6 pays \$24.60

Split Times: 23.66 49.11 1:12.77

Stitch N Time	1(1)	2(¾)	1(¼)	1(1¼)	1(1)	3.40
This is Not a Luv Song	6(1½)	7(¾)	4(¾)	4(1¼)	2(1)	12.00
Itza Girl	8(1¾)	6(3)	3(2½)	2(1¼)	3(1½)	*2.20
Ice Cold Stare	9(2½)	9(¾)	7(¾)	7(4¼)	4(¾)	6.50
Go For Gold	3(1)	1(¾)	2(¼)	3(1½)	5(4)	5.80
Ring Around the Roses	7(1¾)	5(2½)	5(¾)	5(3¼)	6(5)	24.30
Ima Goner	4(1¼)	4(2½)	6(¾)	6(¾)	7(5¼)	3.40
Beyond Therapy	5(1¼)	8(¾)	8(4¼)	8(5¼)	8(7¼)	23.10
Wink Wink	10(¾)	10(5¼)	10(8)	10(9)	9(9¼)	44.00
Greased Lightning	2(1)	3(1¾)	9(5¼)	9(7¼)	10(12)	69.30
Postage Due	12(¾)	12(6¾)	11(9¾)	11(11)	11(13)	87.40
Desert Storm	11(¾)	11(6¾)	12(12)	12(14)	12(16)	109.60

You will notice that the above chart also lists all the horses in the race in the order of their finish. The chart shows the name, positional at each of the calls, finish, and winning odds for each of the horses. The favorite has an asterisk (\*) before its winning odds.

By clicking on the "See Winnings" button, you can see how all the players fared on their bets for this race.



## Printing Reports

### PAST PERFORMANCES

If you would like to print a summary of all races for an individual horse, find the horse in the TOP HORSES on-screen report. This can be accessed from under the FILE menu or from a button on the ENTRIES screen which appears before each race. After you find your horse, double-click on its name. This will bring up the PAST PERFORMANCES for that horse. To print the report, just click on the PRINT button.

### RACE RESULTS

After each race, a RACE RESULTS window appears. Click on the PRINT button to print out this report.

### RACE SHEET

From the ENTRIES screen, click on the RACE SHEET button to bring up a summary of the horses in the race. Up to eight races (the most recent) will be displayed for each horse entered. To print the report, click on the PRINT button.

### TOP HORSES

The TOP HORSES on-screen report can be accessed from under the FILE menu or from a button on the ENTRIES screen which appears before each race. Click on the report you would like to display it. To print the current report, click on the PRINT button.

# Program Settings



You can select the following options from the SETTINGS menu.

[Distance](#)

[Field](#)

[Surface](#)

[Sound](#)

[Speed](#)

[Type of Race](#)

[Auto Mode](#)

# Distance



To change the race distance, select DISTANCE from under the SETTINGS menu.

Races can be either Six Furlongs (only on dirt) or One Mile (on dirt or turf).

# Field



Select the field size by clicking FIELD under the SETTINGS menu.

For a race at WINSTON DOWNS, a race must include at least five horses. The field can be from five to twelve horses. Races with nine or more horses are more exciting and provide better odds (especially on Place or Show bets) than races with fewer horses.

If there are fewer horses eligible for a race than the FIELD size selected, the FIELD setting will be reset to the number of eligible horses for the race.

# Surface



There are two surface types, dirt and turf. There are dirt races at both Six Furlongs and One Mile. Turf races only occur at One Mile. To change the surface, select TURF or DIRT from the SURFACE menu under the SETTINGS menu.

Some horses perform quite differently on the different surfaces. Keep this in mind when reviewing Past Performances.



# Sound



To turn the sound off (or back on), select SOUND from the SETTINGS menu. When sound is on, a check mark will appear next to SOUND on the SETTINGS menu.

# Speed



The default speed setting is fast, but you can adjust it to suit your tastes (or computer speed). To change the speed setting, select SPEED from the SETTINGS menu. Then select the speed setting you desire. The current speed setting will be denoted by a check mark.

The speed setting does not affect the recorded race time for the race. It only changes the amount of time required for the race to be displayed on your screen.

# Type of Race



To change the race type, select TYPE from under the SETTINGS menu.

The types of races are CLAIMING, MAIDEN CLAIMING, ALLOWANCE, MAIDEN ALLOWANCE, and STAKES races.

**CLAIMING RACES**--The horses entered in the race may be claimed (bought) for a set price. The very best horses are not usually entered in CLAIMING races because the owner does not want to lose the horse.

**MAIDEN RACES**--These are races for horses which have never won a race. Horses with one or more wins are not eligible for a MAIDEN race.

**ALLOWANCE RACES**--In the real racing world, ALLOWANCE races are the type where additional weight is subtracted from the total weight the horse must carry to allow for such things as races won, a horse being from a particular state, or the age of the horse. For example, a three-year-old may be allowed five pounds in a race which is open to three-year-old and up. In HOME STRETCH, no allowances are actually made, since the horse's age is not part of the program. So basically, in HOME STRETCH an ALLOWANCE race is a race for the race's purse. There is no horse claiming in an ALLOWANCE race.

**STAKES RACES**--This type of races is limited to only the better horses at WINSTON DOWNS. A horse must have at least two wins and \$25,000 in winnings to be eligible for a STAKES race. STAKES races have the highest purses (\$50,000) and entry fees (\$5,000). You must set up a STAKES race manually, the RANDOM SETTINGS option will not select a STAKES RACE.



## Auto Mode

You can toggle the AUTO MODE setting on and off by selecting AUTO MODE from under the SETTINGS menu.

When AUTO MODE is on, race type, distance, surface, and field are chosen automatically. When off, you are able to select the race type before each type.

# Betting Strategy



You will certainly create and adopt your own betting strategy. Two things to consider when choosing a horse to bet on are PAST PERFORMANCES and ODDS (or pool totals).

The best way to predict a race's outcome is to look at the past performances of the horses in the race. The most (perhaps only) important factor to consider is how the horse has done at this distance and on this surface. How has the horse done at this distance? Does the horse normally win at this distance? What is a typical race time when this horse has won at this distance (or finished near the leader)? How consistent is this horse? Does it do really great sometimes but poor other times? If so, the horse is not very consistent, and you shouldn't bet too much on it.

Sometimes a horse looks like the clear favorite, but the odds are so poor that a bet is not in order. If there are two horses that have a clear edge in this race, consider betting a quinella or exacta. You also may consider betting one than one horse to win. If the odds are good enough, there is nothing wrong with betting on two or more horses.

Another option is to look at the Place and Show pools. Sometime a horse is clearly one of the top two or three best, but for some reason there is not a lot of Place or Show action. The fewer total dollars bet into the Place or Show pool for an individual horse, the higher that horse will pay for a winning Place or Show bet. Simply betting the favorite to Show without looking at the Show pool is a bad idea. The favorite doesn't always win (or even come in the top three), so why take the risk if a winning show bet will only pay \$2.50 for a \$2.00 bet?

Keep in mind that your bet will affect the odds and payoffs. Betting too much may lower the payoff for your horse so much that you don't win very much even if your horse wins. Remember, only 80% of your bet goes into the betting pool (20% is used by Winston Downs for state taxes, purses, operating expenses, and track profits).

# Owning Horses



The HOME STRETCH PRO version includes a very fun addition to the features in the other HOME STRETCH versions--Horse Ownership!

When you start a new game (a one human player game), you are randomly assigned five horses. You can own up to ten horses at a time. To keep things simple, you are charged upkeep for a horse at the time the horse is entered into a race. The entry fee include both the actual entry fee as well as stable and feed costs. It costs \$1,000 to enter a race, however, stakes races cost \$5,000 to enter due to the very large purses.

When your horse finishes in the top four ("in the money"), you get a share of the purse. First place gets 60% of the purse, second gets 22%, third gets 12%, and fourth place gets 6% of the purse. The purse is different for the different types of races.

[Claiming Horses](#)

[Selling-Off Horses](#)

[Jockey Instructions](#)

[Ownership Strategy](#)

# Claiming Horses



If the current race is a claiming race, you can claim any of the horses entered if you have enough money to pay the claiming price. The claiming price in open claiming races is \$50,000. In maiden claiming races, the claiming price is only \$25,000.

To claim a horse, click on the horse's name (in green) in the past performances section of the betting window. When you claim a horse, it becomes your property after the race, therefore, you do not get any winnings the claimed horse earns if it finishes "in the money" for the race. You also do not have to pay the entry fee for the horse in the current race.

If one of your horses is entered in a claiming race, it may be claimed. If you don't want to lose your horse (for the claiming price) then don't enter it in claiming races. You can enter your favorite horses in allowance or stakes races to avoid losing them. Sometime you may want to have one of your horses claimed. If so, enter it in claiming races, and it MAY eventually be claimed.

# Selling Horses



If you need some quick cash, or if you just want to get rid of one of your horses, you may want to sell it through an auction. If you send your horse to auction, it will sell. The price will be based on the horse's past performances. However, there is also a bit of randomness, too, so you may get more or less than expected. You will always get at least \$2,500 for a horse. Really great horses may fetch upwards of \$250,000.

To auction-off a horse, click on the AUCTION button and then click on the horse's graphic image. This is done just prior to a race from the window which pops up and allows you to enter one of your horses in the next race.



# Jockey Instructions



If you enter one of your horses in a race, you can give instructions to the jockey. If you don't really want to win the race, you may want to instruct the jockey to "Get a good workout." (See OWNERSHIP STRATEGY) Your horse will perform a little worse than average, but the the horse will be ready to race again after two races.

If you want to win the race, but you don't want to overtire your horse, instruct the jockey to "Try to win." Your horse will be available to race again after five races.

If you want to go all-out for the win, tell the jockey to "Go all-out for the win." This really tires your horse out, so you should do this sparingly (like Stakes races). Running your horse in this manner will make your horse unavailable for ten races.

# Ownership Strategy



You will develop your own strategy, but here are some things to keep in mind. If you have the money, try to claim the best horses available. Since the very best horses won't likely be in claiming races after they have started in ten races, you may have to settle for horses with so-so overall records, but strong records for particular types of races. For example: Maybe a horse has only two wins in 20 races. It may have performed very well in a certain type of race and poor in the others. Maybe you can claim a horse, and after claiming it, only enter it in races it is best suited for. You can win a lot of purse money (and bets) doing this. You may improve the record enough to sell the horse at auction for more than you claimed it for.

Another idea is to look for a horse with no wins and a pretty poor over-all record. If you notice that the horse has two close second-place finishes in exceptionally fast races in a certain race type (like six furlongs on dirt), claim it for \$25,000. Then start racing the horse at its best distance and surface until it has collected a few wins. Then enter it in \$50,000 claiming races or auction it off.

You are only allowed to keep a maximum of ten horses at a time. You should always keep a stable slot open and money in your cash account, so you can claim a great horse when available. Believe me, it really stinks when a great horse becomes available, but you are short of cash or space in your stable!

You can also win by betting on your horses. You may wish to take one of your horses which is really good at a certain distance and purposely enter it at distances (or surfaces) at which it does poorly. You can also give the jockey instructions to just give the horse a workout when it is racing. That way your horse can compile a pretty pitiful overall record. Then enter the horse in a race it can win. If its record is poor enough, the odds can be pretty good. Instruct the jockey to go all-out and make a sizeable bet. You may lose money along the way when your horse loses, but you can make it up betting if the odds are good. Keep in mind, in those races when you know your horse won't win, why not bet on another horse (or horses).

Don't enter a stakes race unless you are pretty sure your horse can win the race against a very strong field. It costs \$5,000 to enter a stakes race (verses \$1,000 for the other races).

# Programming Credits



Home Stretch is Copyrighted ©1994-1995 by Ultimate Software

Programming: Mike Comish

Testing: Matthew Roland, Patricia Smith

# Ultimate Software Product Catalog



The descriptions below refer to the registered versions of the various products in the Ultimate Software product line. The shareware versions of these products will differ slightly. Shareware versions of any of the following can be obtained for \$5 directly from Ultimate Software, or from your favorite shareware vendor, BBS, on-line service or user group. Prices for the fully-registered versions are listed with the product descriptions. Click on any title below to see a product description.

## Windows Programs

[Cherry Delight Video Slots](#)

[Double Dynamite Video Slots](#)

[Dream Home Loan](#)

[Home Stretch](#)

[Lucky Stars Video Slots](#)

[Noisy Video Blackjack](#)

[Noisy Video Poker](#)

[REAL Video Blackjack](#)

[REAL Video Poker](#)

[Ultimate Language Tutor for Windows](#)

[Ultimate Solitaire Collection](#)

[Zip Code Book](#)

## DOS Programs

[Ultimate Geography](#)

[Ultimate Language Tutor for DOS](#)

## Cherry Delight Video Slots

Cherry delight is not your grandmother's slot machine! Cherry Delight is a realistic simulation of the new breed of video slot machines sweeping the U.S. Unlike traditional slot machines, Cherry Delight has nine separate spinning wheels. This results in eight separate pay lines. There are also a variety of bonuses that actually bring strategy to slot machine play. The graphics are beautiful, and the wheels really look like they are spinning. Also includes a double-or-nothing high/low card game option which you may choose to play after a winning spin.

o Cherry Delight Video Slots \$20

### \*\*\*SPECIAL OFFER\*\*\*

You can save up to \$25 off the normal prices when buying all three of our popular video slot machine games (CHERRY DELIGHT, DOUBLE DYNAMITE, and LUCKY STARS VIDEO SLOTS). Choose any one for \$20, any two for \$30 (save \$10) or all three for \$35 (save \$25).

## Double Dynamite Video Poker

Our newest nine-wheel (eight payline) slot game. The DYNAMITE symbols are WILD and also can increase a payoff by double or quadruple. Credits won on a winning spin can be risked on the BIG BLAST BOARD. By choosing any of the 15 boxes on the board, you can increase your winnings by up to 5 times, or hear your money "flushed" down the drain.

- o Double Dynamite Video Slots (\$20)

### \*\*\*SPECIAL OFFER\*\*\*

You can save up to \$25 off the normal prices when buying all three of our popular video slot machine games (CHERRY DELIGHT, DOUBLE DYNAMITE, and LUCKY STARS VIDEO SLOTS). Choose any one for \$20, any two for \$30 (save \$10) or all three for \$35 (save \$25).

## Dream Home Loan

Dream Home Loan is a very easy-to-use loan amortization, comparison, and analysis program. But really, Dream Home Loan is much more than that. Dream Home Loan is useful even after your home purchase because it is a powerful financial tool which helps you "manage" your mortgage. Want to make extra mortgage payments of a fixed or variable amount either every month or here-and-there? No problem. Dream Home Loan will track your current and future loan balances. Find out how much faster you can pay-off your mortgage with extra payments and a well thought-out mortgage management plan..

- o Dream Home Loan \$20

# Home Stretch

HOME STRETCH is the most realistic and fun horse racing and wagering simulation available. Includes several betting options (Win, Place, Show, Quinella, and Exacta) and allows multiple bets per race. Supports up to four human or computer players. Computer players place their own bets. There are several game options such as distance (6 furlongs or 1 mile), surface (dirt or turf), field (5 to 12 horses per race), and race type (Claiming, Maiden, Allowance, and Stakes races). The registered version includes 100 pre-made horses, allows you to add additional horses (up to 1,000), and to edit horses (name, color, and speed attributes). You'll love the included digitized sounds (real track sounds).

Unlike the other horse racing simulations you may have seen, HOME STRETCH gives you real past performances for each horse in a race. This allows you to make informed betting decisions. The odds are based upon the past performances of the horses. When you place a bet, your bet is added to the betting pool and affects the overall odds.

There are two registered versions available. The basic registration package includes everything mentioned above. The HOME STRETCH PRO version includes everything in the basic registration package, plus HORSE OWNERSHIP! Horse Ownership adds a whole new dimension to HOME STRETCH. You can claim horses in claiming races, you can sell any of your horses through auction, you choose which races to enter, you choose which instructions to give the jockey, and you can decide whether or not to bet on your (or any other) horse.

- o Home Stretch Basic Package \$20
- o Home Stretch Pro Package \$30



## Lucky Stars Video Slots

Lucky Stars is not your grandmother's slot machine! Lucky Stars is a realistic simulation of the new breed of video slot machines sweeping the U.S. Unlike traditional slot machines, Lucky Stars has nine separate spinning wheels. This results in eight separate pay lines. There are also a variety of bonuses that actually bring strategy to slot machine play. The graphics are beautiful, and the wheels really look like they are spinning. Also includes a double-or-nothing high/low card game option which you may choose to play after a winning spin.

o Lucky Stars Video Slots \$20

### \*\*\*SPECIAL OFFER\*\*\*

You can save up to \$25 off the normal prices when buying all three of our popular video slot machine games (CHERRY DELIGHT, DOUBLE DYNAMITE, and LUCKY STARS VIDEO SLOTS). Choose any one for \$20, any two for \$30 (save \$10) or all three for \$35 (save \$25).

## Noisy Video Blackjack

Noisy Video BlackJack for Windows is a simulation of the coin-operated video blackjack machines in casinos. You choose how many coins to wager and whether to stand, hit, double-down, split pairs, buy insurance, etc. In this version the dealer must stand on a hard 17 or higher and hit on a soft 17. Blackjack and Insurance pays 2-1. You can double-down on a 9,10 or 11. You can split pairs.

This is a beautiful simulation with cards that look real. The user interface makes game-play easy, and you can play as fast as you want because a minimum number of mouse clicks are required.

When you order Noisy Video BlackJack for Windows, you can get Noisy Video Poker for Windows for just \$5 more. That's a \$15 savings off the regular price of \$20 for each game.

- o Noisy Video BlackJack \$20
- o Both BlackJack and Poker \$25

# Noisy Video Poker

Noisy Video Poker for Windows is a very fun and very beautiful simulation of the video poker machines you find in casinos. Included are JACKS or BETTER, JOKERS WILD, and DEUCES WILD versions of the program.

Besides very realistic sounds like coins dropping into a metal tray (just like at the casinos) there are a variety of wacky sounds that play randomly when you don't have a winning hand. These sounds really add to the entertainment value of this program, but what really sets this game apart from others is the graphics and user interface. You can play this game with a minimum of mouse clicks which allows you to play really fast. And the cards! Unlike a lot of other poker games you may have seen, the cards in this game look completely real.

When you order Noisy Video Poker for Windows, you can get Noisy Video BlackJack for Windows for only \$5 extra. That's a savings of \$15 since both games are \$20 each when purchased separately.

- o Noisy Video Poker \$20
- o Both Poker and BlackJack \$25

# REAL Video Blackjack

Beautiful card designs (they look REAL), digitized sounds, and ease of play make this the most realistic video blackjack game available.

REAL Video Blackjack registration is only \$20, but for an additional \$5 (that's \$25 total) you can get the registered versions of both REAL Video Blackjack and REAL Video Poker. REAL Video Poker is a very realistic video poker simulation--just like the video poker machines found in casinos. REAL Video Poker Includes JACKS or BETTER, JOKER's WILD, and DEUCES WILD versions of video poker.

**SPECIAL OFFER!!!** For a total of \$30 you get the registered versions of both REAL Video Blackjack and REAL Video Poker, and you also get the registered version of Noisy Video Poker & Blackjack. Noisy Video Poker & Blackjack is different from any other poker or blackjack program you have seen (or heard). The wacky sounds (glass breaking, donkey, explosions, and many others) make this game so fun that you will laugh even when you lose.

- o REAL Video Blackjack \$20
- o REAL Video Blackjack and REAL Video Poker \$25
- o REAL Video BJ & Poker and Noisy Video Poker & BJ \$30

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- o REAL Video Poker \$20
- o REAL Video Poker and REAL Video Blackjack \$25
- o REAL Video Poker & BJ and Noisy Video Poker & BJ \$30

# Windows Language Tutors

The Ultimate Language Tutor for Windows is a vocabulary learning system currently available in four languages. This program offers a variety of drills and quizzes that help you learn, master, and test your vocabulary skills. The Flashcard module is particularly useful. It allows you to read in a list of words (or words you missed during a quiz) and have the words and their translations automatically flashed on-screen at a user-set rate.

The Ultimate Language Tutor for Windows also allows the user to add a chosen list of vocabulary in different language libraries. This library builder is particularly useful to students taking a language course and using the Ultimate Language Tutor as a supplement to that course. The student can add a distinct new library that matches the vocabulary for the chapter being studied.

The built-in quiz score tracker is particularly useful for teachers wishing to make this program available to their classes. Quizzes are tracked by student. Each student's profile shows scores and a description of the quizzes taken by the student. The program also manages a top-ten list of the students with highest overall quiz scores.

The Ultimate Language Tutor for Windows is available for the following languages:

- o Spanish \$20
- o French \$20
- o German \$20
- o Italian \$20

# Ultimate Solitaire Collection

The Ultimate Solitaire Collection is a bundle of nine different solitaire card games for Windows. The games include Klondike, Canfield, Golf, Poker, Beleaguered Castle, Four Seasons, Pyramid, King's Audience and Monte Carlo Solitaire. There are a lot of excellent solitaire games besides just the Klondike game which comes with Windows. Some games are easier, some harder, some based more on skill than luck, some are more relaxing, and others just look nicer on the screen. You will probably never want to play the solitaire game that came with Windows ever again when this solitaire package gives you so much more variety.

Learning a new solitaire game takes no more than five minute with the on-line manual and context-sensitive help system. And for a mere \$25 you get all nine games. That's under \$3 each!

- o The Ultimate Solitaire Collection \$25

# Zip Code Book

Zip Code Book is a zip code (and city, state, area code) lookup program for Windows. Enter a zip code to find the corresponding city, state and area code. You can also find a zip code by entering a city name and two-digit state abbreviation. Zip Code Book supports copy and paste to and from other Windows applications (like word processors, spreadsheet programs and databases). Contains a database of over 75,000 zip codes and city/place names.

When you purchase Zip Code Book, you receive a database of the latest quarterly update. For an extra \$15 (\$40 total), you will also receive the next 3 quarterly updates when available. Updates are currently issued in March, June, September, and December.

The databased used by the Zip Code Book is highly compressed. Registered users will also receive a .DBF version of the database which can be used by any database program which can read (or import) standard .DBF files.

- o Zip Code Book \$25
- o Zip Code Book plus the next three quarterly updates \$40



# Ultimate Geography

This program sports a beautiful map of the United States. Select a state with your mouse or with the keyboard, and the program displays a variety of census information. You can also choose a census category (like population growth) and the map will highlight all states according to their national ranking.

Besides being a graphical almanac of U.S. information, Ultimate Geography is also a quizzing program which can teach and test state capitals, state locations, etc.

The teacher's version includes a test score tracker which can be used to administer tests and quizzes and record the scores of individual students.

- o Standard Edition \$15
- o Teacher's Edition \$30

# DOS Language Tutors

The Ultimate Language Tutor for DOS is a vocabulary learning system currently available in Spanish and French. This program offers a variety of drills and quizzes that help you learn, master, and test your vocabulary skills.

The Ultimate Language Tutor for Windows also allows the user to add a chosen list of vocabulary in distinct language libraries. This library builder is particularly useful to students taking a language course and using the Ultimate Language Tutor as a supplement to that course. The student can add a distinct new library that matches the vocabulary for the chapter being studied.

The built-in quiz score tracker is particularly useful for teachers wishing to make this program available to their classes. Quizzes are tracked by student. Each student's profile shows scores and a description of the quizzes taken by the student. Scores can also be graphed on-screen.

The Ultimate Language Tutor for DOS is available for the following languages:

- o Spanish \$20
- o French \$20



