

When the save panel first appears, it is set to the `current directory`; what the current directory is depends on the active application.

If the active application is the Workspace, the working directory is the directory of the currently selected file (if the selection is a file), or the currently selected directory (if it's a directory).

If the active application is an one that supports the idea of a `document', such as Edit, then the current directory will probably be the directory of the current document.

Note that Terminal does not support the idea of a working directory.