

StreetSmart Help Index

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StreetSmart Overview

The main screen of StreetSmart has three general areas:

- the menu bar (pull-down menus)
- the icon bar (quick icons)
- the working area (where StreetSmart data views and dialogs appears)

The Quick Icons provide **shortcuts to the most frequently used StreetSmart commands**. Equivalent commands are also available on the pull-down menus.

StreetSmart displays information in views, customizable screen and printer reports. Depending on the view selected, you may look at transactions, positions, unrealized gain/losses, etc. The **Views** pull-down menu shows all of the available views. Views also allow you to enter transactions and positions manually.

The on-line Help system (available by clicking on the Help button on selected screens or by choosing the command **Help Index** from the **Help** pull-down menu) provides detailed instructions about StreetSmart functions.

Unlike other communications programs, StreetSmart dials the Schwab computer only when data exchange is required. When using StreetSmart, modem connections will be made automatically as required.

Schwab provides several **research resources** including: Dow Jones News, MarketScope and Company Reports. Consult the **Pricing Guide** for information about the charges for using these systems. These facilities are available from the Research menu.

StreetSmart Menu Commands

File

Edit

Schwab

Research

Quotes

Views

Format

Setup

Window

StreetSmart Icons

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Using the Keyboard

Following the Windows convention, all of the commands in StreetSmart can be invoked from the keyboard as well as via the mouse. For all menu and command choices that have keyboard alternates, a letter is underlined or highlighted on your screen. To invoke that option from the keyboard, hold down the ALT key and press the highlighted letter.

For example, to access the **Schwab** menu, note that the S of the word Schwab on the menu bar is underlined. Hold down the ALT key and press S and the **Schwab** menu will drop down. Note again that the T of the word **Trading** is underlined. To invoke the Trading command press ALT and T and the Trading screen will appear.

Keyboard shortcuts are available for every command in StreetSmart and can be used by experienced users to speed up repetitive StreetSmart command sequences.

Using the Mouse

Mouse usage in StreetSmart follows the standard Windows conventions. For more information, consult your Windows manual.

Modem Usage in StreetSmart

StreetSmart uses your modem to connect to Schwab or the various information services as needed. While most of your work will not require an ongoing connection, StreetSmart will dial the Schwab computer as needed during your working session.

The process of getting updated balances, for example, requires access to Schwab. Once requested, it takes approximately one minute and, while it is processing, you can see the progress of the call by clicking on the **Status** icon. A window will appear and you can watch the status messages changing as StreetSmart dials, connects, transmits data and disconnects.

About Connecting to Schwab

When a connection is required to send or retrieve data, StreetSmart automatically uses your modem to call Schwab and carry out the required exchange of data.

When the modem connection is no longer needed or there has been no activity for some time, StreetSmart will automatically disconnect from Schwab. In the case of an account balance inquiry, after getting the new balances, the modem connection is ended immediately. For other functions, the connection will remain in effect as long as it is actively required.

You may be accustomed to communication programs that maintain a connection for prolonged periods of time. However, StreetSmart does not need continuous access to Schwab. When connections are made only as needed, the Schwab computer can be shared more effectively giving faster response time to users. Also, connecting only as needed ensures that the phone line used by the modem is not kept busy for prolonged periods of time.

Standard Definitions

These definitions are used throughout this manual to describe terminology and labels that are found in StreetSmart.

View Fields

account	To use StreetSmart, you will be assigned a Master Account number which allows you to access the Schwab computer online; in addition to this master number, you can enter any account you choose to keep records on (including non-Schwab accounts). For Schwab accounts, only use the eight-digit number and note that it is a Schwab account on the Account Setup screen. Only Schwab accounts can access the online features of StreetSmart (e.g. trading, quotes, download).
security name	Throughout StreetSmart, the account name is displayed, although the corresponding account number is actually used to communicate with the Schwab host computer. The full name of a security you have entered into StreetSmart; for example, Coca-Cola Company is the security name for symbol KO. If no name is specified, the security's symbol will be displayed.
security type	StreetSmart classifies securities according to the following list: <ul style="list-style-type: none">StockBondOptionMutual FundStock - CommonStock - PreferredBond - CorporateBond - GovernmentBond - MunicipalBond - Zero CouponGNMACashTreasury NoteTreasury BillUnit Investment TrustOther
symbol	The trading symbol used to designate a security traded in the securities markets; for example the trading symbol for Apple Computer common stock is AAPL.
price	the price per share to trade a security; for mutual funds, price would be the net asset value (NAV); on short sales, item price refers to the price at the time your short transaction went into effect.
quantity	number of securities purchased or sold; for stocks and mutual funds, quantity refers to shares; for options quantities are contracts; for fixed income securities quantity is number of bonds or notes.
portfolio	user-defined group of securities; can be used to group securities for display; may include securities that are being

position view	tracked for information (not current holdings). security holdings in an account or portfolio.
pricing	report layout; default views are provided, user can define views to suit investment objectives.
quotes	obtaining last trade or closing prices for securities from Schwab or from Dow Jones.
Taxable Status	obtaining current bid and ask prices from Schwab's real-time trading system; users can obtain basic or extended quotes. allows you to indicate whether the security you have entered is taxable in terms of capital gains, dividends or interest payments.

Basic Quotes Definitions

bid	Price you could expect to sell for.														
ask	price you could expect to buy for.														
size	number of shares offered at bid and ask, in 100 share lots for stock or the actual number for bonds and options contracts.														
date - time	date and time the bid or ask last changed.														
exchange	the exchange where the last trade, bid or ask occurred: <table> <tr> <td>N</td> <td>New York</td> </tr> <tr> <td>A</td> <td>American</td> </tr> <tr> <td>P</td> <td>Pacific Coast</td> </tr> <tr> <td>X</td> <td>Philadelphia</td> </tr> <tr> <td>M</td> <td>Midwest</td> </tr> <tr> <td>B</td> <td>Boston</td> </tr> <tr> <td>T</td> <td>OTC</td> </tr> </table>	N	New York	A	American	P	Pacific Coast	X	Philadelphia	M	Midwest	B	Boston	T	OTC
N	New York														
A	American														
P	Pacific Coast														
X	Philadelphia														
M	Midwest														
B	Boston														
T	OTC														
tick	indicates if the last trade was on an uptick or downtick; this appears as a + or - in front of the last trade.														
last trade	price at which the last trade was executed; after market close, this is the closing price.														
open	the price at which the stock opened.														
high	highest execution price of a trade that day.														
low	lowest execution price of a trade that day.														
volume	number of shares traded that day.														
net change	amount and direction the price changed since the previous close.														
last trade date and time	date and time the security last traded.														
option open interest	number of contracts open for the quoted option series.														
activity line	additional information														

Extended Quotes Definitions

dividend amount	Dollar value of last quarterly dividend or for splits, the number of shares an investor will receive for each share owned.
percent stock split	split ratio, expressed as a percentage.
X date	date a split or dividend is reflected in the price of the stock (if you buy a stock on the x-dividend date, you will not be entitled to the dividend); for splits this is the trading day after the distribution is made.

record date	you must be the owner of record on this date to be entitled to the split or dividend.
pay date	date the split or dividend is sent to the stock owners.
yield percent	four times the quarterly dividend divided by the stock price times one hundred.
price/earnings ratio	price divided by earnings per share.
earnings per share	four times the last quarter's earnings divided by the number of shares outstanding.
earnings per share date	date of the last earnings announcement.
52-week high and low	highest and lowest price in the last year.

Miscellaneous Definitions

Net Asset Value	Market value of one share of a mutual fund; NAV is only calculated once each day after market close.
Stock Dividend	dividend paid to common stockholders which is in the form of additional shares of the stock rather than a cash payment.
Nominal Rate	also known as Nominal Yield, this figure represents the percentage of annual interest which would be earned from a fixed income investment (i.e. bonds) if the security was purchased at par value; actual rate of return is usually different from the nominal rate listed on fixed income securities.
Free Credit Balance	credit balance established for margin traders based on the amount of liquid and marginable assets in their account; drawing on this balance for investing or other purposes will reduce your Equity Percentage and is subject to interest charges.
Split Ratio	number of shares you will receive for each share of a security you have a position in. For example, a 2-for-1 split means that you will receive two shares for each share you currently hold, thus doubling the number of shares in your possession..
Record Date	the date on which you must be a shareholder of record to receive a declared dividend or be entitled to participate in a stock split.

The File Menu

The file menu consists of the following commands:

New

Open

Export

Import

Equalizer Converter

Online Status

Teledistribution Update

Print

Print Setup

Exit

The Edit Menu

The Edit menu consists of the following commands, standard Windows commands that manage the clipboard. They are used primarily when collecting information from the online research services such as Dow Jones News.

Cut
Copy
Paste

Select All
Unselect All

The Schwab Menu

This menu provides functions that require connections to Schwab: trading and reviewing orders, receiving mail from Schwab, retrieving account balances and downloading account position and transaction information.

The Schwab menu consists of the following commands:

Trading
Order Status

Mail Box
Account Balances

Transaction Download
Positions Download

The Research Menu

The Research menu consists of the following commands:

Dow Jones News
Dow Jones News/Retrieval
MarketScope
Company Reports

The Quotes Menu

The Quotes menu allows you to request Quick Quotes from the Schwab host computer.

The Views Menu

This menu allows you to display and customize views. The Views menu provides the following options:

Positions
Transactions
Schedule D (Realized G/L)

Securities
Price Histories

Graphs

These functions are available from the icon bar as well.

Overview

Each view works in a similar fashion. When you select a type of view, StreetSmart displays a small window which lists the available views and allows you to display, edit, delete or create new views.

Standard views, defined by the system, are indicated by brackets. Default views cannot be deleted or changed unless the account to which they relate is also deleted. Each type of view has a view called [All] which displays all fields for all securities that have been entered into StreetSmart.

Select a specific view by clicking on it.

Display	display the selected view
New	create a new view definition
Delete	delete the currently selected view
Copy	duplicate the currently selected view; you will be prompted to enter a name for the copy:

and the view will be duplicated

The Customize Icon

To customize a view, first display it on the screen. Then choose the Customize icon (or the **Customize** command from the **Format** menu) to adjust the view. Each type of view has different parameters.

The Format Menu

The Format menu provides the following commands

Customize
Font
Page Setup

Save View
Save As View
Rename View

The Setup Menu

The Setup menu provides the following commands:

Account
Category

Network
Modem
Preferences

The Window Menu

The Window menu provides the following commands

Cascade

Tile

Arrange Icons

Close

Close All

Trading

Trading with StreetSmart is a two-step process:

1. Prepare the order(s)
2. Submit order(s) to Schwab

Orders can be prepared and retained in StreetSmart for later submission. Single orders can be submitted or multiple orders can be submitted in a batch.

After selecting the Trading command, the first screen displays data pertaining to unsubmitted orders:

Standard fields (Symbol, Price, etc.) are defined in the **Definitions** section of the manual.

Action	transaction type requested (buy, sell, sell short, etc.)
Time Limit	one of four conditions which relate to the amount of time you choose to leave an unfilled order open: <ul style="list-style-type: none">Day OnlyGood Till Cancelled (good for up to 60 days)Fill or KillImmediate or Cancel

Add Order

To set up a new order, click on the **Add Order** button on the Trading window.

Standard fields (Symbol, Price, etc.) are defined in the **Definitions** section of the manual.

Action	the transaction type requested (e.g. buy, sell, sell short, etc.)
Price	price to bid for the specified security

You can choose to trade at the market price or set limits for the price you want to trade at. When Limit, Stop or Stop Limit are chosen, the white boxes are activated and labelled so that you can type in the required amount. For example, choosing Stop causes the following change to the display:

Market - listed price at which a security is being traded at the time an exchange or other trading venue receives your order; orders placed "at market price" are generally filled immediately

Limit Price - price at which you want to have an order executed

Limit Order - order instructing your broker to execute a trade at a specific price (or better); buy orders are executed at or below your limit price, sell orders occur at or above the limit price

Stop Price - security price at which a Stop Order is initiated

Stop Order - security order that becomes a market order once the security has traded at your designated Stop Price

Stop Limit Order - order which becomes a Limit Order once the security trades at your designated Stop Price

Time Limit	select the time limit during which the order can be executed
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Day Only - order which is automatically cancelled after the close of the trading day if the order is unfilled; day orders placed after the close of trading will be open until the close of the next market day

Good Till Cancelled (GTC) - order which will remain open until executed or cancelled; GTC orders are automatically cancelled by Schwab after 60 days

Fill or Kill (FOK) - order to execute a trade immediately or cancel the request; these orders are usually placed when a customer is placing a large trade which, if filled, would noticeably affect the market price for the security; FOK orders are never partially filled

Immediate or Cancel (IOC) - order which requires that all or part of the specified number of shares be executed immediately; if any portion of the order is not filled, it will be automatically cancelled; IOC orders are usually placed for large trades

Special Conditions

When selected, this option places other conditions on the order:

All or None (AON) - an instruction to execute a trade only if all of the specified shares can be transacted; the entire order is cancelled if it can only be partially filled
Minimum quantity - minimum number of shares you want to execute in a given day; minimum must be at least 200 shares and the order must total 300 or more shares
Do not reduce (DNR) - instruction to the broker not to reduce the price on your Buy Limit or Sell Stop orders to reflect the dividend on the ex-dividend date; you must specify Good Till Cancelled in the Time Limit field when placing a DNR order

Finally, the values in the bottom right corner of the window will be filled in upon completing your instructions; if quote data is available, the projected value of the order will be estimated from the most recent quote.

This process **creates an order**. The order must be submitted to Schwab by a separate action. With StreetSmart, you can create and store multiple orders until you are ready to submit them. Orders can be submitted individually or as a batch if you choose.

Submit Selected Orders

Once you have created your order(s), go to the Unsubmitted Orders screen and select all orders to be submitted by holding down the Ctrl key and clicking on them. Each order selected will be highlighted. Then submit the order(s) to Schwab by clicking on the **Submit Selected Orders** button.

After your order is executed, a record will be available through the Transaction Download command on the **Schwab** menu.

Edit Order

Once an order has been created but not yet submitted (i.e. is on the Unsubmitted Orders screen), you can change it by selecting the **Edit Order** button on the main Trading window. The screen that appears is similar to the **Add Order** screen:

Make the desired changes and select OK to return to the previous window. (The fields are defined under the section that describes the **Add Order** command). Note that the changes have been incorporated into the order on the screen.

Delete Order

When you wish to delete an unsubmitted order, highlight the order by Ctrl clicking on it. The **Delete Order** button will remove the order. You will be prompted to confirm that the order should be deleted.

Note that this procedure does not work if an order has already been submitted to Schwab. To cancel submitted orders, use the **Order Status** command on the **Schwab menu**, described below.

Positions View

Position views display information about securities that you hold a position in. You can specify what securities or categories of securities, or accounts are to be displayed as well as how to sort and subtotal the securities and which columns to display.

Position views can be customized by specifying the following fields:

As of	Specifying now for this field requests a view as of the current date; otherwise, specify the required date.
Filter by	the account(s), securities, types of securities and categories to display on the view (other items will be filtered out)
Subtotal by	subtotal by symbol, by category, etc.
Sort by	display items in the order specified
Show Columns	select the columns to be displayed on the view by clicking in the checkbox to enable/disable specific columns
Purchase Date	date security was purchased
Commission	fee charged by a brokerage firm to place security trades
Total Price	total cost of transaction calculated as (quantity*item price) + misc fees + commission
Current Price	security price as of the last time you updated prices for this security
Market Value	Quantity * Current Price. Since current price represents the price when you last accessed the Schwab computer, the market value on your Position Views screen may not accurately reflect the actual market value for trading
Unrealized Gain/Loss \$	calculation of the dollar value you have gained or lost on a security position which is still open; upon selling or closing the security position, this gain or loss would be come realized rather than a paper gain/loss
Unrealized % Gain/Loss	calculation of the annualized % return on a security investment for a position which is still open; upon selling or closing the security position, this gain or loss would become realized rather than a paper gain/loss
Unrealized Annualized % Gain/Loss	Adjusting data calculations such as rate of return and gain/loss so that the result is equivalent to looking at a security as though it had been held for exactly one or more years
Current Yield	actual rate of return on a fixed income security (i.e. bond or note) if it were purchased today; this figure generally fluctuates with interest rates in the economy and will typically be different from the rate of return stated on the security (i.e. nominal rate)
YTD Dividend	the sum of all cash dividends paid since the start of the calenday year
YTD Interest	the sum of all interest payments you have received since the start of the calendar year
Holding Period	length of time an asset has been owned by you; this is most often used to determine short-term vs. long-term gains and losses

Transactions View

Transaction views display transactions. In addition, you can manually add new transactions, edit existing transactions or delete old transactions from this screen. Transaction views can be customized to display transactions from a specified range of dates, sorted in whatever fashion is required.

Transaction views can be customized in the following way:

From/To	the start/end date of the view
Filter	the account(s), securities, types of securities and categories to display on the view (other items will be filtered out)
Sort by	display items in the order specified
Misc Fees	any non-commission charges associated with the transaction (e.g. transfer fees, dividend reinvestment fees, etc.)
Commission	fee charged by a brokerage firm to place security trades
Settlement	actual settlement of a transaction takes one to five days after the
Date	execution of a trade; the settlement date can be verified by reviewing your confirmation notice sent by the broker
Accrued Interest	interest on a bond or other fixed income instrument that has accumulated since the most recent interest payment was made; when a security with accrued interest is sold, the buyer pays the seller the security's price plus the accrued interest
Description	blank field for user to make notes about the transaction

Securities View

Security views display securities and information about them. From the Securities View screens, you can add new security definitions, edit existing security definitions and delete securities. (Note that you cannot delete a security if there are transactions for that security.)

On this screen, there are two places below where you can select High Alert and Low Alert. Choosing High Alert or Low Alert as a filter means that your view will display only the securities that have high a high or low price respectively. Choosing High Alert or Low Alert as one of the columns to show means that when the requested securities are viewed, there will be a column that indicates whether or not that security has hit a high or low price. The definition of a high and low price is specified when you define the security (and can be changed by the Edit button from the Security View).

High	highest price the security has traded at during the current or most recent trading day
Low	lowest price the security has traded at during the current or most recent trading day
Volume	number of shares that have traded as of the opening of today's market activity
52 Week High	highest price per share that the security has traded at in the past 52 weeks
52 Week Low	lowest price per share that the security has traded at in the past 52 weeks
High Alert	notify if a security's per share price meets or rises above a level specified by you
Low Alert	notify if a security's per share price meets or drops below a level specified by you
Last Trade	security price at which the last trade was executed; after market close, this is the closing price
Last Quote Update	date when you last received a quote on this security
Quote Source	which source was used to receive your last quote: Schwab, Dow Jones, manual entry, etc.
Retention Frequency	number of quotes you want to retain on a specific security; for example, specifying everything means that your database will retain every quote you request for the security; specifying once per week means that only the last quote you request each week will be saved
Retention Period	length of time you want to retain historical quotes in your database; for example, you have the flexibility to save from as little as one day of data to all the quote data you have ever requested
Retention Months	number of months you want to retain the historical quote data you have stored in your database
Expiration Date	(options only) options which have expired cannot be exercised and no longer have any market value
Maturity Date	date on which the final interest payment and original principal invested in a fixed income security (i.e. bond or note) is due and payable by the debt issuer
Yield to Maturity	rate of return an investor can expect to receive on a fixed income security (i.e. bond or note) if the security is held until its specified maturity date
Dividend	dividend distributions (generally representing a percentage of the company's earnings)
Taxable Status	whether security is taxable in terms of capital gains, dividends or

	interest payments
CUSIP #	Committee on Uniform Securities Identification Procedures identification number assigned to each security
SIC	Standard Industrial Classification (SIC) code assigned to the company identifying the company's primary industry; this code may be used as a general way of tracking industry performance or to compare performance within an industry
Last Split Date	date on which a stock last split its shares or paid a stock dividend

Graphs View

Graph views allow you to display your data as graphs rather than tables of numbers. The graphs provide a visual display of the most commonly used securities graphs: gain/loss, ROI, price history and asset allocation.

The following fields are available to customize graph views:

Price History	line graph which plots historical price and volume movements of the security you indicate; price data used to create these graphs can be imported, manually entered or taken from quotes that you requested and saved
Asset Allocation	pie chart or bar chart of breakdown (by category) of your assets; for account(s), position view(s) or category(s)
Unrealized Gain/Loss	paper gains/losses of securities, accounts, position views and categories for any time period
Realized Gain/Loss	realized gains/losses of securities, accounts, position views, and categories for any time period
Return on Investment (ROI)	performance of securities, accounts, position views and categories with regard to the percentage of return obtained from your investments

Quick Quotes

This command gets price quotes on a security or group of securities. It is equivalent to using the Quotes icon. The initial screen shows quotes that have already been requested during the current session. In addition, the buttons across the top of the screen allow you to request a quote or display additional data for the currently highlighted quote.

Market indicators (DJ Industrial Average, NYSE Volume, tick) on the top right of the screen will be inactive (grayed out) if the information is not available.

Standard fields are defined in the **Terminology** section of the Reference manual.

Volume	number of shares that have traded as of the opening of today's market
Net Change	amount that the security's price has increased or decreased as of the previous market close
Flags	indicators of special situations affecting trading, volatility, price, etc. for the requested security; examples of quote flags include security split announcements, trading halted, and ex-dividend date

More

The **More** button displays additional fields that relate to the currently highlighted quote.

Get Quotes

The **Get Quotes** button initiates a connection to the Schwab host computer and retrieves the quote information that was specified from the **Select Symbols** screen. From this screen, select a view, security or securities as well as market indicator(s) to be quoted.

Each selected item counts as one quote and is deducted from your Quote Bank Balance (as shown on the **Account Balances** screen).

Security Views

This selection allows you to choose a security view(s) to be priced. Note that this is a multiple selection box and you can select as many views as you wish to price.

Position Views

This selection allows you to choose a position view(s) to be priced. Note that this is a multiple selection box and you can select as many views as you wish to price.

Price Through

Consult the Pricing Guide for the cost of the quote services listed below.

Dow Jones	pricing delayed by 15 minutes; quotes obtained through Dow Jones do not retrieve Net Change or flag data
Schwab	real-time quotes during market hours; real-time quotes are free if you have a Quote Bank balance available

Quote Type

Basic quotes	provide complete security quote plus volume and market information
Extended quotes	basic quote, volume and market information plus additional data on dividends, stock splits, p/e ratio, earnings per share, 52-week high and low

Add new Security

adds the entered security to the securities list for present and future quotes; once the security has been added to StreetSmart, the symbol and security name will appear on the pull-down menu of every screen that has these fields

Customize

The Customize icon / command allows users to change the format of the currently displayed view. The fields and customization permitted vary depending on the type of view.

See also: [Securities View](#), [Transactions View](#), [Positions View](#), [Graphs View](#), [Pricing View](#)

Print

StreetSmart uses the standard Windows printing dialog to print the currently active window. For more information, consult your Windows documentation.

Modem Status

This command displays modem status (connected, disconnected, messages).

Disconnect

The Disconnect command hangs up on the current modem connection. This command is accessed either through the Disconnect icon or by selecting **Disconnect** from the **File** menu.

New Command

This command creates a new set of StreetSmart database files. This is useful if you are managing two master accounts and wish to keep them completely separate. If, for example, you are managing an additional account and want to later transfer the files to someone else, you may want to have the data in separate databases so that you can provide only the data that relates to that account. **It is not necessary to create a new set of databases if you will simply be managing multiple accounts on an ongoing basis (e.g. your personal account, retirement account, college savings fund, etc.).**

The first screen confirms that you wish to create the files. Click on OK to proceed.

After you click on OK, you will be prompted for the directory where the new databases will be stored:

Finally, the files will be created. When you wish to use the files in these new databases, you must use the **Open** command to specify that the new files should become active.

Open Command

This command closes the current StreetSmart database files and opens a new set of files. You will be prompted for the location of the new files and these new files will then become active. Before you can open a new set of databases, you must create them with the **New** command.

Export Command

This command stores transactions in a file that can be used outside StreetSmart. There are several formats available:

- StreetSmart format - used to export data to a newer version of StreetSmart
- ASCII comma delimited or tab delimited - used to export to a database or other program
- Lotus 1-2-3 - used to export to many spreadsheet programs
- Tax Exchange Format - for income tax programs (e.g. TurboTax)
- Quicken - for the account package Quicken

When using the StreetSmart (.SAC) format, all of the current StreetSmart data is exported. When using other formats, only the data in the currently displayed view will be exported.

Exporting to Quicken

The QIF format can only be used by Quicken. Quicken needs to see each of the transactions as either an Investment or a Bank Transaction. For this reason, you will be prompted to choose which of these will be exported. In order to transfer all the data in the Transaction View, it will be necessary to do two exports: one where you choose to export the investments and one where you choose to export bank transactions. It will then be necessary to set up two different accounts in Quicken to receive this data.

Exporting to TurboTax

The TXF format is intended for TurboTax to track Schedule D activity and import it into TurboTax. This option is only available from the Schedule D view.

Exporting to Spreadsheets

The WKS format which is native to Lotus 1-2-3 can also be imported by many other spreadsheets including Microsoft Excel and Borland's QuattroPro.

Exporting ASCII Text

The TXT format can be read by almost any program and will be used primarily for exporting Dow Jones News, Company Reports, mail or MarketScope text. Note that when exporting ASCII text, the fields that will receive the text must be large enough. For example, importing text to dBASE may be problematic if the text fields are longer than the allotted dBASE fields. In addition, some data may contain commas **within** the data which interfere with the import of comma-separated text. For example, the description field may contain commas which cause difficulty with data import to programs such as Paradox and dBASE. For importing to Paradox, we recommend tab-delimited ASCII files.

Import Command

This command retrieves transaction data from another program. When initializing a new version of StreetSmart, the Import command can be used to import the data that was exported from the previous version of the software.

Equalizer Converter

This command retrieves data from the Equalizer, Schwab's DOS-based portfolio management system.

After the command is selected, StreetSmart searches for a directory containing Equalizer files. Once detected, you will be asked to confirm that location. The files will then be converted to StreetSmart and added to the currently open data files.

Teledistribution Update

This command downloads a copy of the newest version of the StreetSmart software from Schwab.

Print Setup command

This command invokes the standard Windows printer selection and setup dialog.

From this screen, select the printer to be used to print, the paper format and set printer options. The Options button causes a new window to appear which can be used to specify the printer options. **The available options will depend on the printer available and its features.**

Exit command

This command ends your StreetSmart session. It is important to exit StreetSmart either by using this command or clicking the close box in the upper left corner of the StreetSmart window to ensure that StreetSmart ends normally and updates all files before stopping.

If you do not exit properly, your StreetSmart records may not be saved correctly and data may be lost.

Cut

This command deletes the currently selected item(s) and automatically puts a copy into the Windows clipboard. Note that using the Cut command will erase the previous contents of the clipboard. Use the Del key to delete material without affecting the clipboard.

Copy

This command copies the currently selected item(s) to the Windows clipboard, without deleting the selected material from its current position. The previous contents of the clipboard will be lost.

Paste

This command inserts the contents of the clipboard at the current cursor position. The contents of the clipboard will remain until replaced with another Cut or Copy command.

Select All

This command selects all selectable items in current window.

Unselect All

This command unselects all selected items in current window.

Mail Box

This command displays messages from Schwab regarding transactions or information about system operation. When StreetSmart dials into Schwab, notifications about new mail are displayed on the status line.

To read new or previous mail, make your selections from the Mailbox screen.

Download New Mail	retrieve mailbox items which Schwab has sent you since the last time you accessed the StreetSmart mailbox
Download Old Mail	retrieve mailbox messages from the past
Read Previous	retrieve the previous mailbox item
Read Next	access the next mailbox message

Account Balances

This command displays balances for all Schwab accounts and can be updated daily from the Schwab host computer by clicking on the Get Balances button. Only the values that are relevant for your account will be displayed. For example, if your account is not a margin account, margin values will not be displayed.

Within your Schwab account, there are various sub-accounts and balances which are itemized so you can see a great deal of detail on your account. The following definitions explain what each of these fields means.

Cash on Deposit	liquid cash balance; depending on the type of account, this balance may or may not be eligible to earn interest in a money market fund
Money Funds Balance	liquid cash balance which is earning interest at the current applicable money market rate
Margin Borrowed	amount borrowed from Schwab as cash or for the purchase of securities; the broker's current applicable margin interest rate will be charged on funds borrowed through the margin account
Total	total cash balance in your Schwab account (= cash + money market funds - margin funds borrowed)
Cash Account Long	a cash account is a brokerage account in which all transactions are paid for and settled with cash (as opposed to margin credit); "long" refers to purchasing a security position; cash account long is therefore the market value of securities purchased and settled with cash
Margin Account	a sub-account within your Schwab account which is used for totaling all margin activity
Margin Account Long	market value of securities owned and paid for through credit extended by the brokerage firm; investing with broker-extended credit is also known as borrowing on margin
Total Long Value	total market value for securities owned in the account; these securities were purchased with cash and/or credit (margin borrowing)
Short Account	market value of securities sold short; short selling or "shorting" securities refers to the sale of securities which are not actually owned by the investor
Margin Account Equity	value of cash and marginable securities in your margin account, minus any funds borrowed on margin; the liquidation value of your margin account if there are no option positions in the account
Equity Percentage	equity in your margin account divided by the market value of the Margin Account Long; percentage of the margin account's current value you would receive if you liquidated the account and repaid any margin borrowing; equity percentage decreases as margin borrowing increases
Schwab One Limit	amount of funds that may be withdrawn from you Schwab One account for check writing, security purchases and Visa privileges
Margin Cash Available	amount of money which can be withdrawn from your margin account; includes the free credit balance in your margin account plus the maximum amount you can borrow against marginable securities
SMA	special memorandum account which notes margin account's funds in excess of your margin requirement; these funds comprise a portion of your buying power and can be used for security purchases or cash withdrawals
Total Buying Power	maximum value which you can borrow on margin without being required to deposit more cash or equity in your margin account
Margin Call	requirement of the investor to deposit sufficient cash or marginable securities to meet Schwab's minimum margin requirements; two

kinds of margin calls may occur: Federal Calls and Maintenance Calls

Federal Call	required deposit of cash and/or marginable securities resulting from investment activity (i.e. the execution of an order) which has exceeded your buying power
Maintenance Call	required deposit of cash and/or marketable securities resulting from adverse market activity which has altered your margin account value and dropped your equity below the minimum margin requirements
Option Account	sub-account within your Schwab account that handles options transactions
Options Market Value	value of all open option positions held in the options account; since options are not marginable, their value is not considered in calculating equity for margin purposes
Require Reserve	cash reserve required in your account to maintain open positions in uncovered options or spreads; as these option positions expire or are liquidated, the required reserve will decrease
Month to Date Earned	total of dividends paid (i.e. fixed stocks and mutual funds) and interest earned (i.e. from fixed income investments such as bonds) during the current month
Month to Date Owed	interest owed to Schwab for margin borrowing which has accrued since the beginning of the current month; payment is automatically deducted from your balance on a monthly basis
Total Account Value	this is the same Total Account Value displayed on your Schwab statement; it incorporates cash, securities (except options) and any miscellaneous credits/debits within your Schwab account

Transaction Download

This command downloads transactions which have occurred in your account(s) for up to the past 30 days (including checks, deposits, trades and other activities not generated through StreetSmart).

The data you receive from the Transaction Download command is similar to information found in your monthly Schwab statement.

Positions Download

The Positions Download command retrieves a summary of the security positions held in the specified Schwab account.

Get Positions Retrieve position data from the Schwab computer.

Add to Transactions

Convert position information to transactions. This command is useful when you begin working with StreetSmart and your current positions with Schwab are not recorded in StreetSmart. By selecting this command, the currently owned securities (positions) are converted to transactions so that StreetSmart can record that the securities have been purchased.

Additional information (i.e. purchase price, purchase date, etc.) will need to be added manually to the resulting transactions in order to provide useful gain/loss and Schedule D reports.

Dow Jones News

This command gets headlines and news stories from Dow Jones News®. Once you have selected the command, specify the symbol of the security to research and request the desired information (as described below).

Symbol	symbol of the security to research
Get Headlines	clicking on this button gets headlines from the past 90 days for the selected security
Get Stories	clicking on this button gets the stories associated with the selected headlines; headlines can be selected by holding down the Ctrl key and clicking on them
Connect	establish a connection to Dow Jones News
Disconnect after download	sets StreetSmart to disconnect from Dow Jones immediately after downloading the requested information; use this selection if you wish to retrieve only the current set of headlines/stories; if you will be requesting a variety of information, turn this parameter off so that the connection to Dow Jones will be maintained throughout a series of requests
Download all stories since	requests that all stories since the specified date be downloaded to StreetSmart

Dow Jones News Retrieval

This command provides access to Dow Jones News Retrieval® databases for news on stocks, mutual funds, earnings, insider trading, etc.

To begin, click on Connect to establish a connection. You will then be able to select from the databases provided. To obtain a sampling of the services available without incurring online costs, use the

//
database. When you have decided which databases will be helpful in your research, you can begin using those databases to access desired information.

Database	selects the specific database to be searched
Connect	connects by modem to Dow Jones News Retrieval
Capture text is on	captures all material retrieved for later printing or review

MarketScope

The S&P MarketScope research service is another online service with its own display window. This service provides a variety of market, company and industry information including:

- S&P analyses of stocks and industry developments
- S&P recommendations for specific investment and portfolio objectives
- commentary on current market activity, economic developments and volatile issues, updated throughout the day
- specific S&P earnings and dividend forecasts on more than 1,000 companies.

To use MarketScope, click on the **Connect** button. Then simply type the symbol of the security that is of interest.

The fields on the window are:

Symbol	the first field in the upper left corner specifies the security symbol you are researching
Text	display text pertaining to the symbol selected
Statistical	display statistical data pertaining to the symbol selected
Get Symbol Page	display a brief business description for the symbol selected
Exit	terminate the connection to the MarketScope database
Get Action	specifies the type of data to retrieve

Note that for some actions (e.g. Stock(s) in the News) there are multiple pages. By default StreetSmart retrieves only the first page when you click on **Get Action**. To retrieve the additional page(s) that are required, drag the elevator bar to the bottom of the screen. There will be a cursor at the bottom of the screen that allows you to enter commands. To retrieve, for example, page 7 of a report, you would type

:7

and press the Enter or Return key.

Note also that when you receive the message that the research buffer is 85% full, you should export your research to a file or print it to clear the data to make space for additional information.

When you have completed your research, click on **Exit** to end the MarketScope session. You will be prompted whether you wish to disconnect. Click on **Yes** to terminate the session.

Company Reports

This command provides detailed company profiles including descriptions of the company's current outlook, its valuation, profitability and growth statistics, balance sheet and income trends, earnings per share estimates and 52-week price and volume charts.

When you select **Company Reports** from the **Research** menu, the main screen appears.

Simply enter the trading symbol for the company of interest and click on **Get New Report** to get a report. If you need only one report, click on the **Disconnect after download** box so that the modem will disconnect after retrieving the requested report. If you wish to request several reports, do not turn on this setting, so that you can retrieve multiple reports without having to wait for reconnection.

Price Histories view

Price history views show previous pricing information obtained for specific securities.

Price history views can be customized in the following way:

Securities

Date

Show Columns

Schedule D (Realized G/L)

Schedule D refers to a section of the federal income tax forms which is used for reporting capital gains and losses from investment activity. While the Schedule D Views window of StreetSmart is designed to help you with calculating your gains and losses, it does not constitute everything you may need to know to file your tax forms properly.

Schedule D views can be customized by setting the parameters below. Note that you cannot change the fields that are displayed because the Schedule D format is defined for tax purposes by the IRS.

Show	specifies whether short term or long term securities are to be displayed; the definition of long term is specified in the Preferences command on the Setup menu
For Period	sets the start and end date
Filter	indicate the account(s) to display on the view (other items will be filtered out)

Font

This command selects a different font for the current view. Fonts should be used with care since font size will affect the amount of data displayed in views.

Font	name of the font family (e.g. Times, Helvetica)
Effects	<u>underlined</u> or strikeout
Color	black is the standard for print but you may select colors
Font Style	<i>italic</i> or bold
Size	size of the text, in points (e.g. this text is 12-point)

When selecting a font, keep in mind that all of the fonts available in Windows will not print the same as they display on your screen. If you want to check that your screen font is also a printer font, choose the Control Panel icon in the Main group and then select the Fonts icon. Next use the scroll box containing the font names and highlight the font that you wish to use. A description of the font (describing its attributes) will appear under the listbox once you have highlighted the font you wish to use. Please note that all TrueType fonts are both screen and printer fonts.

If you wish to have your screen display data in columns, you must choose a fixed font (e.g. Courier). A fixed font allows the same amount of space for each character. If you choose a proportional font (such as Times Roman or Helvetica), data might appear in columns with a skewed appearance.

Page Setup (Format menu)

This command selects the page setup for printing the current view.

Margins	amount of white space to leave at the edges of the paper
General Preferences	a title to display at the top of the page; if Date Stamp is enabled, the date will also appear at the top of the page

Save (Format menu)

This command resaves the current view under the same name.

Save As (Format menu)

This command saves the current view under a new name. You will be prompted to enter a new name. Note that the old view is not deleted during this process.

Rename (Format menu)

This command assigns a new name to the current view. You will be prompted for the new name.

Category setup

A category is a group of investments which are defined by the investor to suit their purposes. For example, some investors may define categories by security type such as stocks, mutual funds, bonds, etc. Other investors may establish categories using industry classifications such as biotechnology, transportation, textiles, etc. The Category setup feature of StreetSmart gives you the flexibility to define as many categories as you would like, breaking up your securities in whatever manner is most informative and meaningful to you.

This command creates a category name. To add securities to the portfolio definition, you must use the Securities View screen.

Add	create a new category name
Edit	change an existing category name
Delete	delete a category name
Close	close this window and resume other operations

Setting Up Account Numbers

This command specifies all of the accounts you will monitor and/or trade in with StreetSmart.

Schwab Master Account Number	the number assigned by Schwab when you purchased StreetSmart
Add	add a new account number
Edit	change the name or number associated with a previous account
Delete	delete an account

Network setup

This command specifies the Schwab connection parameters which are required for accessing the online features of StreetSmart.

Passwords and access phone numbers must be entered by the user. In addition, you may need to change them if you move to a different city or access Schwab's computers while travelling. Passwords and access numbers are provided in your StreetSmart starter kit.

Dow Jones Password this password is transmitted automatically when a connection request for Dow Jones News or Dow Jones News/Retrieval is made

Info Provider this is the ID and Key of the Schwab host computer; this information is the same for users worldwide

CompuServe Phone # the local access phone number for the CompuServe network; note that you can specify up to three CompuServe access numbers; the currently active CompuServe number is indicated by the radio button to the right of the number and you can switch between numbers by entering a new number and clicking on the radio button beside the new number. To obtain your local CompuServe number, refer to the CompuServe network access number booklet or call 800/848-8980.

Note that if you have Call Waiting on your modem phone line, you must enter a dialing prefix to disable Call Waiting for the duration of your connection to Schwab.

Alternate Network telecommunications carrier (e.g. Tymnet) which is to be used as an alternate to CompuServe; you must specify an account number and password for accessing this network, as well as the access phone number

Modem setup

This command specifies parameters for your modem.

Baud rate	speed of your modem transmission (e.g. 2400 bps, etc.)
Port	physical connection to your PC
Modem	type of modem (e.g. Hayes)

Advanced

specify pulse or tone dialling and enter special machine-level commands to control the modem's operation

Preferences setup

This command selects user-defined operational parameters.

Require password to access StreetSmart

if a password is set in this field, StreetSmart will request a password before loading; if you have specified a password and later forget it, you must reinstall the StreetSmart software

Display cents for currency amounts

display currency with cents rather than fractions (the standard way)

Use fractions for stock prices

display currency values as fractions: 1/8, 1/4, etc.

Short Term Period

by default "short term" refers to one year or less; this affects the Schedule D view and has possible tax consequences; consult a tax advisor before changing this value

Cascade

This command specifies that windows should be overlapped in a cascade.

Note that this command rearranges the currently open windows. When new windows are opened, they do not cascade but rather appear in their usual fashion. Issuing this command again will cascade the new window(s) with the old.

Tile

This command specifies that windows should not overlap but should be tiled. Tiled windows are arranged like a series of tiles that do not overlap. This option is not practical if more than two or three windows are open.

Note that this command rearranges the currently open windows. When new windows are opened, they do not tile but rather appear in their usual fashion. Issuing this command again will tile the new window(s) with the old.

Arrange Icons

This command arranges the icons into a more orderly grid display.

Close

This command closes the currently active window within StreetSmart. For example if you have been getting Quotes, that window will be closed although StreetSmart will remain active and other windows will remain open.

Close All

This command closes all currently open windows in StreetSmart (except the main working window).

Setup Account - Add

From this screen, add accounts to the list that StreetSmart manages and maintains.

- Account Name** Name of the account. This text is used by Schwab for identification only and can be set to a meaningful value for the user. For example, if you have several accounts, they can be named in a way that is meaningful to you.
- Account Number** 8-digit number assigned to your account by Schwab. This number is used to identify your account and must be correct before any account operations are permitted.
- Schwab Account** If enabled, the account will be able to use Schwab's full range of online services. If disabled, the account information can be manually entered and maintained but no online trades will be available.

Setup Modem

This command specifies parameters for your modem.

Baud rate	speed of your modem transmission (e.g. 2400 bps, etc.)
Port	physical connection to your PC
Modem	type of modem (e.g. Hayes)

Advanced Modem Setup

From this screen, specify pulse or tone dialing and enter special machine-level commands to control the modem's operation. Modem commands should only be entered if you are an extremely experienced modem user or at the direction of a Schwab support representative.

Add/Edit Price History

The Add/Edit Price Histories screens allow you to add/edit price history records. Both screens require that the quote date, quote time and price fields be filled in. The other fields however, are optional depending on the amount of detail you choose to store. After you fill in the quote data and click OK, it will be added to the other quotes displayed on the Price History View screen.

Preferences

This command selects user-defined operational parameters.

Require password to access StreetSmart

if a password is set in this field, StreetSmart will request a password before loading;
if you have specified a password and later forget it, you must reinstall the
StreetSmart software

Display cents for currency amounts

display currency with cents rather than fractions (the standard way)

Use fractions for stock prices

display currency values as fractions: $1/8$, $1/4$, etc.

Short Term Period

by default "short term" refers to one year or less; this affects the Schedule D view
and has possible tax consequences; consult a tax advisor before changing this value

Add Security

When you want to receive a quote or trade a security for the first time, you must add its symbol to the list of securities.

Type the security symbol in the **Symbol** field and set the correct value for the **Security Type** field at the top of the right hand column. Entering the appropriate name in the **Security Name** field is not required, but is recommended for reporting purposes. You may use the Tab key to move from one field to another, or you can simply click on the desired field to move the cursor there.

When you are finished entering information, click on **OK** to add that symbol to the list of securities that are available for trading and quotes.

Special Notes About Retention

When adding a security, you can specify the Retention Period and Retention Frequency. These parameters affect the price history data only if quotes are received through the Quick Quotes screen. These settings do not affect quotes that were added manually.

Retention Period:

For Ever - all future quotes are saved; previous quotes received before this setting was changed are not added to the database

Given Months - all quotes before the given number of months are saved; this takes effect when the next quote is received through Quick Quotes. When the next quote is received all quotes (whether entered manually or downloaded) that are older than the specified number of months are deleted. To ensure that quotes are retained for the full period required, the number of months does not include the current month. So if 2 months are requested, for example, on September 23 all of the data for the month of September **plus** the previous 2 months (July and August) will be retained.

Current Quote Only - no future quotes will be saved in the price history database. Existing quotes received before this setting was changed will remain in the database.

Retention Frequency:

Everything - all quotes will be saved based on the retention period setting; the time of the quote is local time, and multiple quotes in the same day will all be saved

One Per Day/Week/Month - only the last quote in the requested time period will be saved; this setting takes effect after receipt of the second quote in a given time. A week is defined as 12:01 a.m. Monday through Sunday midnight.

Tax Lot Matching

Tax lot matching allows you to maintain correct tracking of lots of securities for tax purposes. For example if you own two lots of 100 shares of a particular company, when you sell one of those lots, the correct lot (with the correct purchase date and price) must be noted in order to correctly calculate capital gains and taxes. You should do tax lot matching after downloading transactions. This screen is automatically invoked when you enter a manual order.

Simply select the lot(s) that constitute the securities to be sold and click OK to proceed. Since all securities of a given type are identical, Schwab does not need to know how you will be matching the lots. This is for your own records for taxation purposes.

Network Setup

This command specifies the Schwab connection parameters which are required for accessing the online features of StreetSmart.

Passwords and access phone numbers must be entered by the user. In addition, you may need to change them if you move to a different city or access Schwab's computers while travelling. Passwords and access numbers are provided in your StreetSmart starter kit.

Dow Jones Password this password is transmitted automatically when a connection request for Dow Jones News or Dow Jones News/Retrieval is made

Info Provider this is the ID and Key of the Scwhab host computer; this information is the same for users worldwide

CompuServe Phone # the local access phone number for the Compuserve network; note that you can specify up to three CompuServe access numbers; the currently active CompuServe number is indicated by the radio button to the right of the number and you can switch between numbers by entering a new number and clicking on the radio button beside the new number. To obtain your local CompuServe number, refer to the CompuServe network access number booklet or call 800/848-8980.

Note that if you have Call Waiting on your modem phone line, you must enter a dialing prefix to disable Call Waiting for the duration of your connection to Schwab.

Outage Phone # the outage features is used in case of network failure. If a problem occurs accessing the network through a particular node, you can dial a different local node or call StreetSmart Customer Service to get temporary 800 number access while the CompuServe node is out of service

Alternate Network telecommunications carrier (e.g. Tymnet) which is to be used as an alternate to CompuServe; you must specify an account number and password for accessing this network, as well as the access phone number

Enter Order

Once an order has been created but not yet submitted (i.e. is on the Unsubmitted Orders screen), you can change it by highlighting the order and selecting the **Edit Order** button. The screen that appears is similar to the **Add Order** screen.

You can make the desired changes and select OK to return to the previous window. Note that when you return to the **Unsubmitted Orders** screen, the changes will have been incorporated into the order display on the screen.

Schwab Trading Password

This screen appears only once per StreetSmart session--the first time that you make a request for one of Schwab's online services. Type the trading password for your Schwab account. An initial password was provided by Schwab as part of your introductory material when you signed up for online access to Schwab through StreetSmart. After the first Schwab access, StreetSmart required you to enter a new password.

If you submit multiple orders or other requests to the Schwab computer during the same StreetSmart session, you will not be asked for your password on subsequent requests.

If you have forgotten your password, contact Schwab technical support for assistance. See the Technical Support section of the StreetSmart Reference manual for how to reach technical support..

Submit Order Confirmation

This screen appears after a connection to the Schwab host computer has been established and an order is about to be submitted to the Schwab traders for fulfillment.

If you click on the Place Order button, the order will be submitted and the trade will be placed with Schwab.

At this point, you must choose **Skip Order** if you wish to terminate the ordering process. If an error was made in the order, choosing **Change Order** allows you to revise the order parameters.

Normally, you would choose **Place Order** to proceed. Schwab would then confirm that the order has been accepted.

Page Setup

This command primarily allows you to select the page margins for printing the current view. This dialog also allows you to place a title and/or date stamp on each page of the document to be printed.

Margins	amount of white space to leave at the edges of the paper
General Preferences	the text in the Title field will display at the top of the page; if Date Stamp is enabled, the date will also appear at the top of the page

Customize Price History

In StreetSmart, you can display price data on the securities of your choice. Price history views can be customized by selecting the **Customize** command when a price history view is displayed or by choosing the **Edit** button from the **Price History Views** window.

You can only customize the price history of one security at a time. Specify the date range you want the customized view to cover, and then indicate the data columns you want to include in the view. These fields are defined in the **Terminology** section of the Reference manual.

Add Category

A category is a group of investments which are defined by the investor to suit their purposes. For example, some investors may define categories by security type such as stock categories, mutual fund categories, bond categories, etc. Other investors may establish categories using industry classifications such as biotechnology, transportation, textiles, etc. The Category setup feature of StreetSmart gives you the flexibility to define as many categories as you would like, breaking up your securities in whatever manner is most informative and meaningful to you.

This command creates, changes or deletes a category name. Simply click on **Add** and enter the desired category name, for example, **Bio-Tech** or **Growth**.

The functions performed by the buttons are:

Add	create a new category name
Edit	change an existing category name
Delete	delete a category name
Close	close this window and resume other operations

Once the category name has been created, you can add securities to the category definition from the Securities View screen. Whenever you add a new security or edit an existing security definition, you can select the category that security belongs to.

Quick Quotes

This command gets price quotes on a security or group of securities. It is equivalent to using the Quotes icon. The initial screen shows quotes that have already been requested during the current session. In addition, the buttons across the top of the screen allow you to request a quote or display additional data for the currently highlighted quote.

Market indicators (DJ Industrial Average, NYSE Volume, tick) on the top right of the screen will be inactive (grayed out) if the information is not available.

Standard fields are defined in the **Terminology** section of the Reference manual.

Volume	number of shares that have traded as of the opening of today's market
Net Change	amount that the security's price has increased or decreased as of the previous market close
Flags	indicators of special situations affecting trading, volatility, price, etc. for the requested security; examples of quote flags include security split announcements, trading halted, and ex-dividend date

Quick Quotes - More...

The **More** button displays additional fields that relate to the currently highlighted quote. If you have requested Basic or Extended quotes, you will see different fields.

Customize Transactions View

When a transaction view is displayed on the screen, it can be customized by changing the options on the customize screen:

Standard fields are defined in the **Terminology** section of the Reference manual. The other field definitions are:

Filter	indicate the account(s), securities, types of securities and categories to display on the view (other items will be filtered out)
Sort By	display items in the order specified; this affects the order in which rows are displayed on the screen
Misc Fees	any non-commission charges associated with the transaction (e.g. transfer fees, dividend reinvestment fees, etc.)
Commission	fee charged by a brokerage firm to place security trades
Settlement Date	actual settlement of a transaction takes one to five days after the execution of a trade; the settlement date can be verified by reviewing your confirmation notice sent by the broker
Accrued Interest	interest on a bond or other fixed income instrument that has accumulated since the most recent interest payment was made; when a security with accrued interest is sold, the buyer pays the seller the security's price plus the accrued interest
Description	blank field provided for the user to make personal notes about the transaction

Customize Securities View

When a securities view is displayed on the screen, it can be customized by changing the options on the customize screen.

Standard fields are defined in the **Terminology** section of the Reference manual. The other field definitions are:

Filter	indicate the account(s), securities, types of securities and categories to display on the view (other items will be filtered out)
Sort By	display items in the order specified; this affects the order in which rows are displayed on the screen
High	highest price the security has traded at during the current or most recent trading day
Low	lowest price the security has traded at during the current or most recent trading day
Volume	number of shares that have traded as of the opening of today's market activity
52 Week High	highest price per share that the security has traded at in the past 52 weeks
52 Week Low	lowest price per share that the security has traded at in the past 52 weeks
High Alert	notification that a security's per share price has met or risen above a level specified by you
Low Alert	notification that a security's per share price has reached or fallen below a level specified by you
Last Trade	security price at which the last trade was executed; after market close, this is the closing price
Last Quote Update	date when you last received a quote on this security
Quote Source	the source that was used to receive your last quote: Schwab, Dow Jones, manual entry, etc.
Retention Frequency	number of quotes you want to retain on a specific security; for example, specifying everything means that your database will retain every quote you request for the security; specifying once per week means that only the last quote you request each week will be saved
Retention Period	length of time you want to retain historical quotes in your database; for example, you have the flexibility to save from as little as one day of data to all the quote data you have ever requested
Retention Months	number of months you want to retain the historical quote data you have stored in your database; this field is only used if you specify Months under the Retention Period field
Expiration Date	(options only) option contracts which have expired cannot be exercised and no longer have any market value
Maturity Date	date on which the final interest payment and face value of a fixed income security (i.e. bond or note) is due and payable by the debt issuer
Current Yield	rate of return an investor can expect to receive on a fixed income security (i.e. bond or note) if the security is held until its specified maturity date
Dividend	dividend distributions (generally representing a percentage of the company's earnings)
Taxable Status	whether security is taxable in terms of capital gains, dividends or interest payments
CUSIP #	Committee on Uniform Securities Identification Procedures

identification number assigned to each security
SIC Standard Industrial Classification (SIC) code assigned to the
company identifying the company's primary industry; this code
may be used as a general way of tracking industry performance or
to compare performance within an industry
Last Split Date date on which a stock last split its shares or paid a stock dividend

Customize Position View

After a position view is displayed on the screen, it can be customized by selecting the **Customize** icon. The following parameters are available:

Standard fields	are defined in the Terminology section of the Reference manual. The other field definitions are:
As of	Specifying Now for this field requests a customized view as of the current date; otherwise, specify the date from which you want the view data to be customized.
Filter	indicate the account(s), securities, types of securities and categories to display on the view (other items not selected will be filtered out)
Subtotal By	subtotal amounts or values by symbol, by category, etc.
Sort By	display items in the order specified; this affects the order in which rows are displayed on the view screen
Show Columns	select the columns to be displayed on the view by clicking in the checkbox to enable/disable specific columns; the order in which columns appear cannot be changed and only the columns being displayed can be customized
Date	date security was purchased
Commission	fee charged by a brokerage firm to place security trades
Total Amount	total cost of the transaction calculated as (quantity x item price) + misc fees + commission
Current Price	security price as of the last time you updated prices for this security
Market Value	Quantity x Current Price. Since current price represents the price when you last accessed the Schwab computer, the market value on your Position Views screen may not accurately reflect the actual market value for trading
Unrealized Gain/Loss \$	calculation of the dollar value you have gained or lost on a security position which is still open; upon selling or closing the security position, this gain or loss would become realized rather than a paper gain/loss
Unrealized % Gain/Loss	calculation of the annualized % return on a security investment for a position which is still open; upon selling or closing the security position, this gain or loss would become realized rather than a paper gain/loss
Unrealized Annualized % Gain/Loss	Adjusting data calculations such as rate of return and gain/loss so that the result is equivalent to looking at a security as though it had been held for exactly one or more years
Current Yield	actual rate of return on a fixed income security (i.e. bond or note) if it were purchased today; this figure generally fluctuates with interest rates in the economy and will typically be different from the rate of return stated on the security (i.e. nominal rate)
YTD Dividend	the sum of all cash dividends paid since the start of the calendar year
YTD Interest	the sum of all interest payments you have received since the start of the calendar year
Holding Period	length of time an asset has been owned by you; this is most often used to determine short-term vs. long-term gains and losses

Add/Edit Transaction

On the **Transactions View**, values are normally updated by doing a download of transactions. However this data is kept by the Schwab host for only 30 days. If you need to incorporate transactions from a previous time, you can enter them manually by choosing the **Add** button from the **Transaction View** display.

On this dialog, fill in the field values as defined in the section **Customizing Transaction Views** in the Reference manual.

Stock Split

You cannot download stock split data from the Schwab host computer, so stock splits must be entered manually.

To enter a stock split, fill in the values on this screen. So for example, if the security had split 2 for 1 with a record date of 1/1/93, you would simply enter that data onto this window and click on **OK** to accept it.

