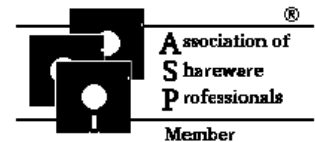


TM
Hi, Finance!

**The Financial Planning and Calculation
Program for Windows**

**User's Guide
Version 2**



Brightridge Solutions, Inc.

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Why *Hi, Finance!* ?

The name ***Hi, Finance!***, apart from being a cutesy title for a computer program (each one has to have some name, after all), is designed to **mean** something.

Just the word "finance" can conjure up images of Wall Street robber-barons, playing with our economy as if it were their own giant Monopoly game. Only a little less threatening is the thought of the local banker holding the fate of your home, car, and VISA card in the palm of his green-stained hand.

That may be a little extreme, of course, but many who might otherwise use the way our economy works to their own advantage may be so put-off by the seeming complexity of the world of investments that they miss opportunities or rely on those who might have their own agendas.

That is a real shame, because understanding such concepts as the **time value of money** can empower the individual to use the economic system to realize personal goals. This program by itself will not make you a savvy investor. We cover some of the basics of personal finance, but there are many publications to help you with financial concepts. What we hope to do here is to **cut through the complexity of financial calculations** so the user can concentrate on how to achieve results -- in other words, to let the user say "**Hi**" to his own world of finance.

The goal of this program is to take advantage of Microsoft **Windows' graphical user interface** to enable the user to make financial and business calculations without extensive training or using commands every day. The user should be able to access a module not used in six months and obtain an answer without studying the manual or calling technical support. The "**user-friendly**" program is an ideal, of course, so we will continue working toward its realization.

We provide this manual to explain the interface and the goals and operation of the various program modules. Much of this is available on-line using a context-sensitive hypertext-linked Help system.

We welcome your comments and suggestions.

Roger C. Hoover, CPA, MBA
Kingsport, Tennessee
Version 2 August 1992

Special emphasis: I want to thank my wife Susan and my four-year-old assistant Roger William for their help and especially their understanding throughout the creative process which has resulted in version 2. I also want to express my appreciation to Joel Diamond and the other Windows gurus at the Windows Users Group Network (WUGNET) and the people at the former Within Technologies, Inc. (now part of Computer Associates) for their assistance. --RCH

What's New in Version 2

New Features:

- Variable Loan support**
- Expanded Investment Analysis -- with charts**
- New Look**
- Form Color Customization**
- Default Value Settings**

Bug Fixes:

- Default Value Settings**
- Loan Date Problems**
- Handling of miscellaneous unexpected events**

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Why you should be in *Hi, Finance!*

There are a lot of clichés about planning your finances or business: "If you fail to plan, you plan to fail", "Plan your work, and work your plan", "You'll be paid over a million dollars in your working life -- but it's what you keep that counts", etc. What these all point out is that although most of us have some source of income through work, it is all too easy for this money to disappear long before our hopes and dreams can be realized.

The purpose of the financial and business planning tools in ***Hi, Finance!*** is to help the user put assets to good use so the things that are really important can be achieved. Keep in mind that these are just tools -- they can't create wealth from nothing, and they won't force you to actually follow any plan. You have to decide what's really important, and whether it's worth it to sacrifice now so you can satisfy those future goals.

Most of the routines here are based on **financial mathematics**. These involve the concept of the time-value of money, which includes the notion that a dollar right now is worth more to you than a dollar ten years from now. Another important concept is that of **compound interest**. Unlike simple interest, which merely repeats the multiplication of the interest rate against a borrowed (or loaned) principal, compound interest provides that the principal amount owed is increased by the amount of interest accrued, and further interest is computed on the new principal amount. An amortized loan extinguishes itself over its term by providing equal monthly payments large enough to pay the monthly interest charge and lower the principal as well.

The basic calculation of financial mathematics can be expressed as the formula for future value:

$$FV = PV (1 + i)^n$$

where FV is future value, PV is the present value of the lump sum, i is the rate of interest, and n is the number of periods involved. Consider an example, using \$1000 as the present value at 10 percent interest. At period 0 (the present time), the future and present value are equal. When we progress to period 1, we see that $1 + i$ is 1.1, and remains so when taken to the first power. The future value is \$1100. When we reach the second year, we see the compounding effect taking effect, as 1.1 to the second power yields 1.21, for a future value of \$1210. Without using the formula, we could have done it step by step:

Year 1: $1000 * .10$ interest = 1100
Year 2: $1100 * .10$ interest = 1210
Year 3: $1210 * .10$ interest = 1331

and so on. The base on which interest is computed grows larger with the passage of time. Taking this to year 10, we get a result of 2597.42, which is a 159.742 percent over the original amount, although we're only applying ten percent over ten years, which would seem to add up to a 100 percent increase -- thus, the magic of compound interest!

Other calculations involve massaging this formula and extending it for annuities (series of payments).

The **Financial Calculator** enables the user to compute present and future values of lump sums or annuities, as well as account for the effects of inflation.

The **Loan Calculator and Amortizer** lets you calculate loan payments, number of payments needed, interest rate required, or loan principal. Rates and payments can be modified as they change.

The **Investment Analysis** module provides a convenient method of evaluating contemplated investments in long-term projects. It yields measures of attractiveness including Net Present Value, Internal Rate of Return, Profitability Index, and Payback Ratio.

The **Personal Financial Planning** module is a structured method of assessing one's financial assets and goals, calculating shortfalls taking the time value of money and inflation into account, and suggesting courses of action to help achieve the goals.

There's a **Random Number Generator** for assisting with such things as audit sampling or picking lotto numbers.

In the **Business** section, two modules can help the retailer determine prices -- **Markup** involves simply increasing an item's cost by a given percentage, as contrasted to **Gross Price Margin**, which computes price as a percentage of that price. **Sales tax** does what it sounds like it should. **Cost-Volume-Profit (Breakeven) Analysis** is a graphical tool for determining areas of profitability based on fixed and variable costs and sales prices. **Economic Order Quantity** can help determine ordering quantities.

Please remember: these are planning tools and are only as good as the numbers **you** put into them. Part of the benefit of use is the thought process that goes into determining those input figures. "Sometimes discovering the problem is half the battle."

Getting Started

Installation

Hi, Finance! comes with a setup program to make installation quick and easy.

Automatic installation:

1. If the *Hi, Finance!* files are not already on your hard drive, insert the diskette in the appropriate floppy disk drive.
2. Select "File Run" from Program or File Manager.
3. In the entry box, type the diskette drive letter followed by ":setup". For example, if your diskette drive is Drive A, type "a:setup".
4. An alternate method is to use the File Manager to select the disk drive containing the *Hi, Finance!* installation diskette and double-click on "setup.exe" from the file listing.
5. The installation program will propose "C:\HIFINANC" as a default installation directory. You may change the drive or directory name or both. You will need about 1 MB of disk space. Setup will create a subdirectory from the main Windows directory in which it will place runtime files. This location should not be changed.
6. The program will create a Program Manager group with icons.
7. You may now start *Hi, Finance!* by double-clicking on its icon or by selecting HIFINANC.EXE in File Manager.

Manual installation:

1. Most of the program and associated files are distributed in compressed form. If you need to extract these outside of the supplied setup utility, use the EXPAND.EXE program supplied with Microsoft Windows 3.x, using this syntax:

EXPAND *source destination*

For example,

```
EXPAND HIFINANC.EXE HIFINANC.EXE
```

2. The application's executable file, HIFINANC.EXE, may be installed anywhere accessible to Windows.

3. The runtime files, RLZRUN10.RTS, STANDARD.EXE, CCLIB1.EXE, and SHADE3D.EXE should be in the \RLZRUN10 subdirectory which must be directly off the main Windows directory.
4. If you encounter "Zipped" files, use PKUNZIP or similar utility to decompress.
5. To use online help, HIFINANC.HLP should be on the same directory as HIFINANC.EXE or the Windows directory.
6. Other files included in the package:
 - a. HIFINANC.TXT -- A short file describing the program with "quick start" instructions.
 - b. HIFINANC.WRI -- User's Guide, in Windows Write (.wri) format. (You are reading it now.) If you have a registered copy, you have this in printed form.
 - c. Sample files (EXAMPLE1.*) -- Could be helpful during learning phase.
 - d. SHAREWRE.TXT -- Explains the shareware concept.
 - e. VENDOR.DOC -- Addressed to shareware disk vendors and BBS sysops. Explains distribution policies permitted under license.
 - f. REGISTER.TXT -- Registration form for those not choosing the on-line version.

The Microsoft Windows GUI

Hi, Finance! is a Microsoft Windows application, and follows guidelines for the Windows user-interface. Those not familiar with the operation of Microsoft Windows are urged to review the Microsoft Windows *User's Guide* or take the Tutorial provided with Windows 3.1.

Hi, Finance! has a Multiple Document Interface (MDI) which permits several forms or charts to be used simultaneously. They can be minimized (made into icon form) within the overall *Hi, Finance!* window. Users of Windows version 3.0 may want to limit the number of forms open simultaneously due to the way systems resources are allocated. Because of this resource problem, some features available to Windows 3.1 users may not be available to users of version 3.0. This resource problem is greatly alleviated in Windows 3.1, which provides great improvements in many areas.

We used **CA-Realizer**, an extraordinary programming tool from Computer Associates (acquired from Within Technologies, Inc.) to help create this version of *Hi, Finance!* We recommend it highly.

Hi, Finance! Keys

Although *Hi, Finance!* and Microsoft Windows in general were designed with use of a pointing device such as a mouse in mind, we do support fully using a keyboard either alone or in conjunction with the mouse.

System Control Keys

Alt+F4 Close Application
Ctrl+Esc Switch To...

Application Control Keys

Ctrl+F4 Close Child Window
Ctrl+F6 Next Child Window

Dialog Box Keys

Tab Move to the next text box, check box, button, or group of option buttons.
Shift+Tab Move to previous text box, check box, button, or group of option buttons.
Arrow keys Move and select within active group of option buttons.
Spacebar Turn on or off active check box or chooses active command button.
Enter Choose active command button.

Esc Cancel command and closes dialog box.

Menu Keys

F3	File Open
Shift+F4	File Save
F4	File Save As
F5	File Export
F7	File Print
Shift+F7	File Printer Setup
Shift+F10	File Exit
Shift+F8	Edit Cut
Ctrl+F9	Edit Copy
Shift+F9	Edit Paste
F8	Edit Clear Item
F1	Help (context-sensitive)

Using Hi, Finance!

Title Screen & Iconic Menu

You may prefer to launch individual modules from this iconic menu. A single mouse click will execute the selected module. Keyboard users may use the tab key to select the wanted module and then execute it using the space bar.

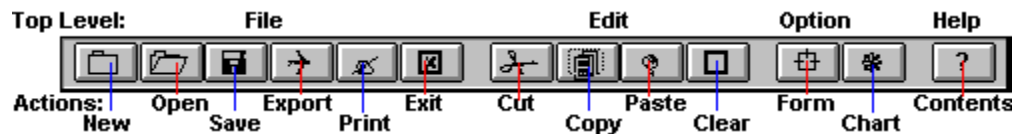
The "Business" module will bring up another iconic menu showing the sub-modules available. The "Hi, Finance!" billboard may be used as a button to bring up the About Box.

Bar Buttons

This feature (new to Hi, Finance! version 2) allows Windows 3.1 users to execute various functions rapidly without having to navigate through regular drop-down menus.

The arrangement of the buttons generally mimics that of the drop-down menus, with the icons representing functions involved. The bar buttons may be turned off (removed) with the Options menu.

What the buttons represent:



For detailed explanations of these commands, see the appropriate sections pertaining to the corresponding drop-down menus.

Status Bar

This feature (new to Hi, Finance! version 2) provides information to Windows 3.1 users about the current operations of Hi, Finance! You may remove or restore it via the Options menu.

Commands Menu

The Commands menu allows you to select the appropriate menu.

File Menu Open, save, export, and print files and exit *Hi, Finance!*

Edit Menu Move text to and from the clipboard and to delete text.

Modules Menu Select the appropriate program module.

Options Menu
Help Menu

Configure *Hi, Finance!* to suit your own preferences.
Get Help in using *Hi, Finance!*

File Menu

The File menu includes commands that enable you to open, save, and export files, establish a new workspace, and print.

- New** Create a "clean" module -- all variables initialized.
- Open** Open an existing file to bring data into the current module. This command will display a dialog box which will prompt the proper file extension for the active module.
- Save** Save to the active file changes made to the current module.
- SaveAs** Save the current module to a new user-specified file. The current file name will be offered as a default, although this will be selected so that the user can immediately type in the new file name.
- Export** Save data associated with the current module to a file in another program's format. Options include:
- .xls** Microsoft Excel spreadsheet format
 - .wks** Lotus 1-2-3 spreadsheet format
 - .csv** Comma-separated-variable ascii text format
 - .bin** Binary format
- Print** Print the active window, schedule, or chart.
- Printer Setup** Identify and set options for the printer.
- Exit** End your *Hi, Finance!* session.

Edit Menu

The Edit menu includes commands that enable you to move text to and from the clipboard and delete text.

- Cut** Delete selected text and moves it to the clipboard.
- Copy** Copy text to the clipboard while leaving the original text intact.
- Paste** Move text from the clipboard to the insertion point.
- Clear Item** Delete text without moving it to the clipboard.

Modules Menu

The Modules menu allows you to select the part of *Hi, Finance!* to fit your purpose.

Financial Calculator enables the user to deal with financial mathematics problems, such as computing present and future values of lump sums or annuities. The module automatically provides a graphical view of the data through built-in charts.

Loan Calculation & Amortization lets you calculate loan payments, number of payments needed, interest rate required, or loan principal. You can view or print amortization schedules and charts. The user can change the interest rate or payment level and the program will adjust the schedule accordingly.

Investment Analysis provides a means of evaluating investments with varying cash flows. The program will generate the Net Present Value, Internal Rate of Return, Payback Ratio and Profitability Index, along with a graphical representation.

Random Number Generator assists with such things as audit sampling or picking lotto numbers.

Personal Financial Planning module is a structured method of assessing one's financial assets and goals, calculating shortfalls taking the time value of money and inflation into account, and suggesting courses of action to achieve the goals. The user can enter a wide variety of goals, objectives, and resources, along with ranges of estimates of appreciation and inflation. Graphs are available for the objective categories of Retirement, Death Protection, Education, and Other Goals. These also take existing investments into account.

Business Assistant: two modules help the retailer determine prices -- **Markup** involves simply increasing an item's cost by a given percentage, as contrasted to **Gross Price Margin**, which computes price as a percentage of that price. **Sales tax** does what it sounds like it should. **Cost-Volume-Profit (Breakeven) Analysis** is a tool for determining areas of profitability based on fixed and variable costs and sales prices; two types of "breakeven" charts can be shown. The final tool, **Economic Order Quantity**, is designed to help determine ordering quantities based on annual quantity needed, setup costs per order, and annual holding cost per unit.

Options Menu

The Option menu includes commands that enable you to configure *Hi, Finance!* to suit your own preferences.

Form Colors Open a dialog box to customize the look of *Hi, Finance!*

Chart Colors Open a dialog box to customize chart colors.

Button Bar Toggle display of bar buttons on or off. Checkmark indicates

'ON'.

Status Bar Toggle display of status bar at bottom of display. Checkmark indicates 'ON'.

Form Colors Menu

This allows the user to set the colors of *Hi, Finance!* to suit individual tastes.

Background	Set the underlying Window color.
Entry Fields	Set the color for the background of the blocks used to enter text or numerical data.
Group	Set the color of grouped or related controls.
Text	Set the color of the text used to enter data.
Result Fields	Set the background color for displaying results generated by the program.
Result Text	Set the text color used to display results generated by the program.
Sample Controls	Show how the selected colors will look.
Presets:	A drop-down list of sets of pre-selected, named color combinations for quick color selection. <p>Plain Gray is the way <i>Hi, Finance!</i> comes setup. We like it, but you may find it a little tame for your tastes.</p> <p>Your Way is derived from the way you currently have your systems colors set. This should (usually) make <i>Hi, Finance!</i> look like the rest of your Windows environment.</p> <p>The remaining list items (most based on the combinations in the Colors Section of the Windows Control Panel) provide a variety of color combinations to satisfy even strange proclivities.</p>
OK	Confirms the color choices you have made and closes the Form Colors box.
Cancel	Restores the colors previously in effect and closes the Forms Colors box.
Help	Brings up online Help for the Forms Colors window.
Get Default	Retrieves the color combinations stored as defaults in HIFINANC.INI.
Set Default	Stores the current color combinations as defaults in

HIFINANC.INI.

Chart Colors

This allows the user to set the colors used in the charts to suit individual preferences.

Background	Set color for background of all charts.
Data 1	Set color for first array.
Data 2	Set color for second array.
Data 3	Set color for third array.
Text	Set color for titles, axes, gridlines, and labels
Presets	Three preset color sets, at least one of which should work well with your video configuration. A Background, black; Data 1, red; Data 2, green; Data 3, cyan; Text, white. B Background, white; Data 1, gray; Data 2, black; Data 3, light gray; Text, black. C Background, white; Data 1, brick; Data 2, blue; Data 3, evergreen; Text, black.
Get Default	Retrieve your custom color set from HIFINANC.INI.
Set Default	Store your custom color set in HIFINANC.INI.
OK	Finish setting chart colors.
Cancel	Cancel color selection.
Help	Bring up online Help for the Chart Colors window.
Selecting Colors	Select one of the standard colors by double-clicking it in the list box. The color should appear in the large color block. Specify other colors by sliding the scroll bar thumbs to the desired mixture of red, green and blue, or by typing the percentage value of each into the entry boxes on the right side of the dialog box.

Help Menu

The Help menu includes commands to help use or understand the operations of *Hi, Finance!*

Contents	Display the Contents of <i>Hi, Finance!</i> Help.
Search for Help On...	Display a dialog box for searching for help on key phrases.
How to Use Help	Provide information about the Microsoft Windows Help System.
Keyboard	Display information about using keyboard keys in <i>Hi, Finance!</i>
Commands	Display the commands available for running <i>Hi, Finance!</i>
Modules	Display a list of <i>Hi, Finance!</i> program modules
Register <i>Hi, Finance!</i>	Display information about <i>Hi, Finance!</i> and use of its evaluation version. Provide information about licensing, the shareware concept, and generate a registration form for <i>Hi, Finance!</i> or enter name and license code on registered copy.
About <i>Hi, Finance!</i>	Display version number of <i>Hi, Finance!</i> along with Windows system information and numbers for technical support. In non-registered copies, there is also a little shareware notice.

Modules

Financial Calculator

You can use the Financial Calculator to solve most problems involving financial mathematics, employing a "do it yourself" approach. Generally speaking, solving a financial mathematics problem requires the user to provide three out of four major parameters. The result is the fourth parameter. You may also set the compounding period and the way rates and periods are expressed.

Payment Type Choose whether the type of calculation involves a single **Lump Sum** or a series of equal periodic payments (an **Annuity**). Clicking in the **Due** box indicates an Annuity Due, which means that payments are made at the beginning of a period, rather than at the end as if found in an Ordinary Annuity.

Needed Pick the type of calculation desired:

Present Value This calculates what an amount in the future or series of payments would be worth today if discounted at a given rate.

Future Value -- the known future lump sum.

Payment Amount -- the amount of equal periodic payments.

Discount Rate -- percentage rate (XX.XX) at which the present value is computed.

Annually, Semi-Annually, etc. -- whether the rate is per year, half-year, etc.

Compounded Annually, Semi-Annually, etc. -- frequency of compounding.

Periods -- the number of time units from the present to future time.

Future Value This calculates what a lump sum or series of payments would be worth after a passage of time after applying a given rate of appreciation.

Future Value of a Lump Sum -- What today's investment can be worth in the future, given the amount of investment, interest rate, and number of periods. Those with only modest incomes or assets are tempted to put off investing for the future on the grounds that they have nothing significant to invest. This function can demonstrate that even small sums can grow into impressive figures given enough time and adequate rates of appreciation. The growth takes place as interest on the initial investment is added to the nest-egg.

Bonus hint: a quick way to calculate growing investments is a little tool not involving this program or even a computer -- it's called the "Rule of 72": take the number 72 and divide it by the

rate of appreciation (e.g., 8 percent). The result (9, in this case) is the approximate number of years it takes for the investment to double itself.

Future Value of an Annuity -- This function shows how making regular periodic investments can pay off in accumulated savings or investments. An important concept here is that a considerable nest egg can be built through regular investments even if there is no large lump sum available. You should "**pay yourself first**" by investing a portion of each paycheck before you can blow the cash.

Amount To Invest -- Enter today's value. OR
Payment Amount -- Enter amount of periodic payments.
Rate of Appreciation -- rate (XX.XX) at which the investment grows.
Periods -- number of time periods from present to future time.

Rate Required -- Calculates the rate of appreciation or discount which would produce a future value given a present value over a stated passage of time. You can use this to establish a "base line" to evaluate whether certain types of investments would meet your goals.

Present Value -- Enter today's value. OR
Payment Amount -- Enter amount of periodic payments.
Future Value (of Annuity) -- the known future sum.
Periods -- number of time periods from present to future time.

Payment Amount Required -- Calculates the periodic payment required to achieve a future value given the present value and a given rate of appreciation over a stated period of time. This is useful for determining how much must be invested each period to meet your goals.

Future Value of Annuity -- the known future sum.
Rate -- rate (XX.XX) at which the investment grows.
Periods -- number of time periods from present to future time.

Payment Number (Periods) Required -- Calculates the number of stated periodic payments required to achieve a future value given the present value and a given rate of appreciation. If you are limited in how much you can invest each period, this can tell you how long it will take to achieve your goal at a given rate.

Present Value -- Enter today's value. OR
Payment Amount -- Enter amount of periodic payments.
Rate -- rate (XX.XX) at which the investment grows.
Future Value (of Annuity) -- the known future sum.

Effect of Inflation -- Calculates the purchasing power at a future time of a lump sum at the present time as decreased by inflation. When making financial calculations, it is quite easy to get excited when one sees how easy it is to accumulate sums of perhaps a million dollars over the years. To bring things back to earth, you must remember that inflation is gnawing at the buying power of that million dollars.

To illustrate, if you buried a million dollars in your backyard today and inflation averaged just four percent a year, in twenty years the buying power would have shrunk to just \$442,000. At eight percent, it would be worth only \$188,693 in today's dollars.

Thus, it is very important to base your investment and protection decisions on the value of the dollars in that future time period. This function can assist you in adjusting those values.

Present Value -- Enter current value.

Inflation Rate -- Enter average inflation rate over life of investment.

Periods -- number of time periods from present to future time.

<Chart>

The program automatically displays the calculation in graphical form. The height of the vertical bars represents dollar values corresponding to the time periods involved.

Calculate button Calculate and display the requested result.

Close button Exit from the Financial Calculator without calculating or storing any results.

Expand Graph Present a full-size window filled with the currently displayed chart.

Print Graph Print the currently displayed chart.

Help Display on-line help for the Financial Calculator.

Loan Calculation and Amortization

This module lets you calculate loan payments, number of payments, interest rate, or loan principal, as well as generate amortization schedules and charts. You may also modify the schedules when interest rates or payment amounts change.

Needed Pick the type of calculation desired:

Payment Amount -- Calculate the periodic payment amount necessary to repay the loan, given the principal amount, interest rate, and number of payments.

Principal Amount -- Enter the amount of the loan.

Interest Rate -- Enter the interest rate charged in "XX.XXX" form either:

per year OR
per month.

Pmt. Freq.: -- Select the frequency of payments on the loan.

Periods: -- Enter the periods over which the loan will be repaid in:

years OR
months.

For example, a "normal" 30-year mortgage could be entered as either "30 years" or as "360 months".

Number of Pmts -- Calculate the number of periodic payments necessary to repay the loan, given the principal amount, interest rate, and payment amount.

Principal Amount -- Enter the amount of the loan.

Interest Rate -- Enter the interest rate charged as "XX.XXX" % per year.

Pmt. Freq.: -- Select the frequency of payments on the loan.

Payment Amount -- Enter the amount of the periodic payments.

Interest Rate -- Calculate the interest rate necessary to repay the loan, given the principal amount, number of payments, and payment amount.

Principal Amount -- Enter the amount of the loan.

Interest Rate -- Enter the interest rate charged as "XX.XXX" % per year.

Pmt. Freq.: -- Select the frequency of payments on the loan.

Periods: -- Enter the periods over which the loan will be repaid in:

years OR

months.

For example, a "normal" 30-year mortgage could be entered as either "30 years" or as "360 months".

Principal Amount -- Calculate the loan principal which can be repaid, given the interest rate, number of payments, and payment amount.

Payment Amount -- Enter the amount of the periodic payments.

Interest Rate -- Enter the interest rate charged as "XX.XXX" % per year.

Pmt. Freq.: -- Select the frequency of payments on the loan.

Periods: -- Enter the periods over which the loan will be repaid in:

years OR

months.

For example, a "normal" 30-year mortgage could be entered as either "30 years" or as "360 months".

Loan Particulars:

Property Description You may enter a description of the property being mortgaged.

Prepared For You may enter the name of the person for whom amortization schedules are being prepared.

Prepared By You may enter the name of the person preparing schedules.

First Payment Enter the date of the first payment. This is used to prepare the amortization schedules. Enter the number (1 to 12) of the month in the left entry box; the number of the date (1 to 31) in the center box; and the year in the right box.

Year End Month Enter the number of the month which closes the fiscal year. For most individuals and entities on calendar years, this will be 12 (for December). For example, if your fiscal year end is September 30, enter "9". This entry is used to make sure that the yearly amortization summary computes the yearly totals correctly.

Calculate button Calculate and display the requested result.

Close button Exit from the Loan module without calculating or storing results.

Schedule button Display spreadsheets showing the details of the loan repayment over its life.

The **Amortization Schedule** shows each payment number, payment date, periodic interest rate, payment amount, the share of each payment allocated to interest and repayment of principal, and the remaining balance.

To reflect changes in loan amortization due to variable interest rates or payments, **Hi, Finance!** provides flexibility for changing the amortization schedule.

Changing Interest Rates: Double-click on the periodic interest column of the payment in which a change in interest rates occurs. This will display a dialog box for entering the new interest rate. The user may use the currently selected payment or may change it as the effective date for the new rate. The **Cancel** button will cause the new rate to be disregarded. **Help** displays online Help on Changing Interest Rates. The **OK** button will cause the recalculation of the amortization schedule using the new rate (and new payment amount) as of the effective date.

Changing Payment Amount: Double-click on the payment amount column of the payment in which a change in the payment occurs. This will display a dialog box for entering the amount of the new payment. The user may use the currently selected payment number or may change it as the effective date for the new rate. By default, the change in payment amount will be in effect throughout the loan payment period, but selecting the "**For ___ Payments**" option button allows applying extra amounts temporarily, after which the original payment amount is continued. This can be used to reduce loan principal. The **Cancel** button will cause the new payment amount to be disregarded. The **Help** button displays online Help on Changing Payment Amount. The **OK** button will cause the recalculation of the amortization schedule using the new payment amount as of the effective date.

The **Yearly Amortization Summary** sheet provides a year-by-year update on the loan repayment, showing the payment year, total yearly payments, total interest applied during the year, total applied to reduce the principal balance during the year, and the principal balance at year's end. The interest figure can be particularly useful for determining the mortgage interest deduction allowable on your income tax return.

Chart button Display a two-pane chart relating to the loan repayments. The top pane shows the loan balance over its life. The bottom pane shows the portions of the payments applied to interest and principal reduction.

Results Table The table at the bottom of the window shows the results of loan calculations, including breakdowns by interest rate periods if there have been changes.

Get Default

Retrieve the default settings as set by the user, including the type of calculation, interest rate, payment frequency, payment periods, property description, prepared for, prepared by, first payment, and year-end month.

Set Default

Store the current settings as the default for initial values in this module, including the type of calculation, interest rate, payment frequency, payment periods, property description, prepared for, prepared by, first payment, and year-end month.

Investment Analysis

This module helps the investor determine the attractiveness of various opportunities in which the annual paybacks are not equal to one another. Several measures of investment attractiveness are calculated simultaneously to provide different perspectives for evaluating the investments.

The net present value is useful in providing a "dollar" figure to gauge the profitability of an opportunity above a certain desired rate of return. The internal rate of return provides a percentage figure useful in comparing projects of different sizes to one another. Both are only as good as the estimates of cash flows you provide. The profitability index and payback ratio provide quick indication of relative return.

Initial Investment Enter the amount invested at outset (assumes cash outflow).

Target Rate Enter the minimum desired annual rate of return over the life of the investment and payback period. Also known as the "hurdle rate".

Yearly_Cash_Flow Enter the net cash payback from each year following the initial investment. A positive figure assumes cash inflow, so use "-" if there's a deficit. MAKE SURE ALL PERIODS ARE ACTUALLY ENTERED (especially watch to see that the last period's entry is not "hanging" on the left side of its cell before calculating).

Net Present Value (NPV) The present value of the excess or shortfall of cash paybacks compared to that achievable at the target rate. It is the sum of the present values of all the cash flows less the initial investment. A positive NPV would be attractive; a zero NPV indifferent; and a negative NPV undesirable.

Internal Rate of Return (IRR) The calculated rate at which the net present value of the investment is zero. If the IRR exceeds the target rate, the investment is attractive; if the same as the target rate, there is indifference; and if less than the target rate, the investment is undesirable.

Profitability Index The ratio of the present values of cash inflows over cash outflows.

Payback Ratio The years required to recoup the original investment.

Calculate button Begin the calculations. Please remember that this sort of calculation is iterative, that is, the program "guesses" the proper rate and narrows it down until it gets it right, so it may take a little longer than other

calculations.

Close button Exit from the Investment Analysis module.

Expand Graph Present a full-size window filled with the chart.

Help Display on-line help for the Investment Analysis module.

Target Rate: Get Default Retrieve the default Target Rate as set by the user.

Target Rate: Set Default Store the current Target Rate as the default rate.

<Chart> Program displays a graphical view of the actual cash flow (after the initial investment) as compared to a similar cash flow pattern adjusted to achieve the target rate.

Random Number Generator

This module prepares a list of pseudorandom numbers within a defined range.

Sample size	Enter the quantity of random numbers needed.
Start of Range	Enter the first number of the population from which the sample is to be selected.
End of Range	Enter the last number of the population from which the sample is to be selected.
Calculate	Generate the list of random numbers.
Close button	Exit from the Random Number Generator module.
Help	Display on-line help for the Random Number Generator module.
Get Default	Retrieve the default settings as set by the user, including the sample size, start of range, and end of range.
Set Default	Store the current settings as the default for initial values in this module, including the sample size, start of range, and end of range.
Number List	The program automatically displays the resulting sorted array of random numbers of the specified size within the specified range. May be exported.

Personal Financial Planning

This module is a structured method of assessing one's financial assets and goals, calculating shortfalls, taking the time value of money and inflation into account, and suggesting courses of action to help achieve those goals. Keep in mind that this process involves many unknowns and estimates, so it is important to update your plan as circumstances change and new information becomes available. Also remember that this and all other personal financial planning tools available are just models -- life is much more complex than any of these tools and it is certain that there will be some surprises along the way.

The main thing to remember is that the best tool in building your retirement "nest-egg" is to "**pay yourself first**" by setting aside amounts from each paycheck so that the investment fund may grow over time. Avoid "get rich quick" schemes and the temptation to **panic** over temporary downturns in various investment vehicles. Also please note that this module does not take into consideration the effect of taxes. If we've learned anything at all about taxes, we've learned that they are subject to change (and will probably go up!).

It is also important to note that life insurance should more properly be viewed as death insurance -- something to protect your family in the event your death. Much of this protection is to **replace lost earnings**. The calculations provide adjustments for inflation and investment earnings. We urge you to "shop around" for good rates on **low-cost** term insurance from a reputable company rather than attempting to mix insurance with investments as is found in whole life or universal life policies. The past rate of return on whole life policies has been abysmal. It is important to compare policies.

Remember too that you will suffer less from "loading" costs with a single policy than from many small ones. One final note: what you need now may not be what you need in the future as your family situation changes. Hopefully, your investments will grow to the point where a large insurance policy is superfluous. After all, you aren't really buying "life" insurance -- you're protecting your family in the event of death.

We've also provided for educational and other goals. The important thing to remember about these is to start early, so that the "magic" of compound interest can work for you.

Data Entry Select a data entry form from the five icons shown.

Investments Enter today's investments which you are planning to use for retirement purposes. Also enter your expected, optimistic (high), and pessimistic (low) rates of return on each type. Default values are provided which **may** be typical for the types of investments indicated. You may set your own defaults with the buttons provided.

Several basic types of investment vehicles are provided for your convenience; you may use them or change the labels to suit yourself -- just make sure to include values for present value and

all three rates of return. For example, if you have two or more classifications of mutual funds with different expected rates of return, you could use the stocks line for one group and another line for the others.

Stocks, Mutual Funds -- If dividends or other distributions are re-invested, make sure to include them as well as capital appreciation in the rate of appreciation blocks (use a 'total return' approach).

Bonds -- If you expect significant capital gain or loss upon disposal or redemption, include this (in addition to interest rate) in your estimate of rate of return.

Annuities -- Use current value.

Life Insurance (Maturity) -- Use this only for life insurance policies with cash value that you expect to cash in upon retirement. Use the current cash value. Make sure the return rates are consistent with reality.

CD's -- Include these here only if you intend to keep re-investing them with a view toward retirement.

Real Estate (to be disposed) -- Don't include your dwelling here if you expect to remain living there upon retirement.

Other Investments 1 & 2 -- Include whatever's left.

OK button Close the Investments entry form and transfer the information to the PFP main screen.

Cancel button Close the Investments entry form without transferring new information to the PFP main screen.

Help Display on-line help for the Investment Goals module.

Rates of Return:

Get Default Retrieve default rate settings

Set Default Store current rate settings as defaults

Retirement Enter the appropriate information to generate retirement goals.

Personal Data and Expectations

Year of Birth -- This is not needed if Year of Retirement is entered.

Desired Age at Retirement -- This is not needed if Year of Retirement is entered.

Year of Retirement -- This is not needed if Year of Birth and Desired Age at Retirement are entered.

Post retirement life expectancy -- Enter number of years that you expect to need retirement funds following retirement (i.e., until death).

Goals

Yearly Income -- What you need to live as you reasonably want (in today's dollars)

Lump Sum Needed at Retirement -- Separate one-time need of funds at retirement time (for motor home, retirement condo, etc.). Use today's dollars.

Yearly Retirement Income Expected

From Social Security -- What you expect to receive in Social Security retirement benefits. You may wish to contact the Social Security Administration to get an estimate of this. Use today's dollars. (If you don't want to count on Social Security, leave this blank.)

From Pensions, IRAs, etc. -- What you expect to receive in retirement benefits from pensions, IRA's, etc. not included in the "Investments" entry form. Use today's dollars.

OK button Close the Retirement entry form and transfer the information to the PFP main screen.

Cancel button Close the Retirement entry form without transferring new information to the PFP main screen.

Help button Display on-line help for the Retirement Goals module.

Life Insurance (Death Planning) -- enter the appropriate information to generate death planning goals and projected resources.

Survivor Needs and Resources Available

Death-related Expenses

Funeral & Burial Expense --

Sometimes called "Final Expenses"; don't include if covered under burial insurance or if someone else will pay.

Other -- Other expenses that will occur at the time of death.

Survivors' Income Needs

Period X for X Years --

You may use up to four separate periods of varying duration in which to specify survivors' varying income needs. For example, you might indicate that you need \$40,000 per year to care for your family for 10 years until your child leaves for college, at which time the income need decreases to \$30,000 until the spouse's death. With several children, you might want to use more periods with varying amounts of income needed.

Death-interrupted Goals

Pay Off Mortgage -- Enter the current mortgage pay-off amount here if you wish it to be paid off in the event of your death. You may or may not want to pay off the mortgage, depending on the relationship between the loan interest rate and the current rate of interest available to savers. Sometimes you might wish to have the money invested elsewhere at a higher rate and pay the regular payments. If you do, be sure to include mortgage payments in calculating yearly income needed by survivors.

Pay Off Other Debts -- You might not want your survivors to worry about your credit card bills or car payments -- enter them here to pay them off.

Education Fund -- To fund higher education, enter the present value of cash flows going to that here (but don't duplicate it in yearly needs).

Gifts & Bequests -- Might be your last chance to do something nice for someone...or your church or college, etc.

Other Lump Sum -- Enter here whatever else you want to do in the event of your death.

Resources at Death

Insurance Death Benefits -- Enter here the amount of settlement from life insurance policies. Unless you KNOW your death will be an accident, don't include accidental death riders.

Other Death Benefits -- Include here payments from employers, unions, professional, fraternal groups, or the like.

Current Investments Available -- Check this box if you want to include the current value of investments (from the Investment Entry Form) to be available toward death goals.

Survivors' Benefits (Soc. Sec., etc.)

Period X for X Years -- Include periodic payments (on a yearly basis) to be received from sources such as Social Security, company pensions, etc. Use the same format and considerations as that for Survivors' Income Needs.

OK button Close the Death Planning entry form and transfer the information to the PFP main screen.

Cancel button Close the Death Planning entry form without transferring new information to the PFP main screen.

Help button Display online Help for the Death Planning (Life Insurance) module

Education -- enter the appropriate information to generate education goals and projected resources.

Amount Needed

X per year for X years -- include the amount required each year for the number of years involved. Use today's dollars.

Target Date

Year: X -- enter the year in which the education money will first be required.

or, X years from now -- enter the number of years from now that the education money will first be required.

Currently Invested

X -- enter the amount now earmarked toward educational expenses

Investment rates -- enter the rate of return on the funds earmarked for education.

OK button -- Close the Education entry form and transfer the information to the PFP main screen.

Cancel button -- Close the Education entry form without transferring new information to the PFP main screen.

Other Goals -- enter the appropriate information to generate other goals and projected resources.

Amount Needed

X -- enter the amount needed for other goals. Use today's dollars.

Year X -- enter the year in which the money for the other goal will be needed.

or, X years from now -- enter the number of years from now that you will need the funds for other goals.

Currently invested

X -- enter the amount currently earmarked for the other goals.

investment rates -- enter the rate of return on the funds earmarked for other goals.

OK button Close the Other Goals entry form and transfer the information to the PFP main screen.

Cancel button Close the Other Goals entry form without transferring new information to the PFP main screen.

<Chart> Automatically generated from data entered in the investment and retirement forms. To change charts, double-click on the heading in the Table below.

Key Provides an indication as to what the various lines and bars represent.

Titles & Axes Show the years involved and the amount of dollars projected.

<Table> Automatically generated from data entered in the various entry forms associated with the PFP module. Displays results for Retirement, Death, Education, and Other Goals goals.

\$ Needed: The calculated present value dollar amount necessary to fund the goal.

\$ Projected The calculated present value dollar amount of assets allocated toward meeting the goal.

\$ Balance: The surplus (positive number) or deficit (negative) of the assets projected to be available to cover the amount needed.

Monthly Pmt: The calculated monthly investment necessary to overcome a deficit in projected assets needed to achieve a goal.

Pmts The number of monthly investments to overcome a deficit in projected assets needed to achieve a goal.

Recalc button Update the calculations if you have changed savings or inflation rate settings.

Close button Close the PFP module.

Expand Graph button Open a maximized window with a blown-up version of the selected graph.

Saving Rate Set a "parking rate" for the balance of accumulated funds after the accumulation phase while distributions are taking place

Inflation Set expected, high (pessimistic), and low (optimistic) estimates for the average rate of inflation.

Business Assistant

This module is an iconic sub-menu which provides access to several business-related modules, including Markup, GPM, SalesTax, Breakeven Analysis, and Economic Order Quantity.

Markup

This module calculates Markup or sales price or cost at a given markup. Markup differs from Gross Price Margin (GPM) in that it is a percentage based on **cost** rather than on sales price. This method of pricing has lost some favor in recent years to methods such as GPM which are based on sales.

- Find** Select the answer you need: (this one is give two out of three -- you'll need to provide the figures for the two parameters you DON'T select here.)
- Cost:** Enter the price YOU PAID to get for the item you are reselling (a simple approach is to use the wholesale price you paid; a more sophisticated approach could include your total cost of sales).
- Markup %:** Enter the percentage of COST you want to apply to cost to arrive at your sales price.
- Sales Price:** Enter the price at which you sell the item to your customers.
- Calculate button** Calculate the missing parameter.
- Cancel button** Close the Markup module.
- Help button** Display online Help for the Markup module.
- Get % Default button** Retrieve default Markup percentage values.
- Set % Default button** Store current Markup percentage as the default value whenever the Markup module is initialized or when the Get % Default button is pressed.

Gross Price Margin

This module calculates gross price margin or sales price or cost at a given gross price margin. Gross Price Margin (GPM) differs from Markup in that it is a percentage based on **Sales Price** rather than on cost. This method has gained in popularity in recent years and some may actually call this method "Markup" although we distinguish the two as both are still in wide use.

- Find** Select the answer you need: (this one is give two out of three -- you'll need to provide the figures for the two parameters you DON'T select here.)
- Cost:** Enter the price YOU PAID to get for the item you are reselling (your cost of sales)
- Gross Price Margin:** Enter the percentage of SALES PRICE you want to apply to cost to arrive at your sales price.
- Sales Price:** Enter the price at which you sell the item to your customers.
- Calculate button** Calculate the missing parameter.
- Cancel button** Close the Gross Price Margin module.
- Help button** Display online Help for the Gross Price Margin module.
- Get % Default button** Retrieve default Gross Price Margin percentage values.
- Set % Default button** Store current Gross Price Margin percentage as the default value whenever the Gross Price Margin module is initialized or when the Get % Default button is pressed.

Sales Tax

This module computes sales tax and invoice amount from entries of taxable sales, non-taxable sales, and shipping & handling charges. You may set your own defaults for state and local sales tax rates and use an optional single item maximum on local tax, if applicable.

Sales Details: Provides for entry and display of results on the current transaction.

Taxable Sales:	Enter amount of sales subject to sales tax.
Sales Tax:	Calculated by program -- total of state and local sales taxes.
Non-Taxable:	Enter amount of sales not subject to sales tax.
Shipping & Handling:	Enter non-taxable charges for shipping.
Total:	Calculated Total of Taxable Sales, Sales Tax, Non-Taxable items, and Shipping & Handling.

Sales Tax Rates: You may enter the rates anew for each transaction or set defaults.

State Rate:	Enter the State rate (XX.XX)
Local Rate:	Enter the Local rate (XX.XX)
Single Item Max:	If your state has a cap on the amount of a single item subject to the local portion of sales tax, you may wish to check the box and enter the amount subject to tax in the box. Unless you deal in a small numbers of large-ticket items, you probably shouldn't leave the checkbox on when storing a default, as it may not be appropriate for aggregate sales but only on single items.
Get Default button	Restore the default settings in the "Rate" group (in case you've been using non-standard entries and wish to return to the normal settings for your jurisdiction).
Set Default button	Store the current settings in the "Rate" group so that they are the default settings every time you start the Sales Tax module and will be retrieved if you press the 'Get Default' button.
Calculate button	Calculate the sales tax and total amounts.

Cancel button

Close the Sales Tax module.

Help button

module.

Display online Help for the Sales Tax

Cost-Volume-Profit (Breakeven) Analysis

This module can calculate the point at which revenues equal total costs (breakeven point) and automatically generate a chart showing cost and revenue lines from which areas of loss and profitability can be seen.

Fixed Costs Enter costs of goods attributable to fixed overhead. In other words, the total of these remains the same regardless of the quantity produced.

Variable cost per unit Enter costs of a goods attributable to the quantity produced allocated to each unit. Although the total variable costs will increase as the quantity produced, the variable cost per unit will stay the same.

Price per unit Enter the sales price of each unit sold.

Breakeven Quantity The calculated quantity of goods sold at which revenues equal total costs. Quantities less than this represent a loss situation; quantities greater than this represent profit.

Graph Type: Two types of charts are available. Click on the option button or on the mini-charts themselves to select the appropriate model:

Left graph type charts variable cost
Right graph type charts fixed cost

Breakeven Chart Automatically drawn when the Calculate key or either of the Graph Types are selected.

Key Shows what the various lines represent.

Lines Represent revenues, total costs, and either variable or fixed cost.

Titles & Axes Show the range of units and revenues produced from sales of those units. (The program automatically adjusts the range of units so the graphical display is meaningful.)

Calculate button Calculate the breakeven point and displays the chart.

Close button Close the Cost-Volume-Profit Analysis module.

Help button Display online Help for the Cost-Volume-Profit (Breakeven) module.

Economic Order Quantity

This module calculates the Economic Order(ing) Quantity (EOQ) based on annual demand, setup cost per order, and annual holding cost per order.

Annual Demand (Units): Enter number of units needed yearly.

Setup Cost per Order: Enter fixed costs of placing an order.

Annual Holding Cost per Unit: Enter cost of holding one unit in inventory for a year.

Economic Order Quantity: (Calculated) According to a standard formula, the optimum number of units to order on each order.

Calculate button Calculate the economic order quantity.

Close button Close the Economic Order Quantity module.

Help button Display online Help for the Economic Order Quantity module.

Troubleshooting

There are bugs in Hi, Finance! We just don't know what they are yet. Of course, we have tried very hard to make sure this program works reliably and without surprises, but the reality is that ALL significant software contains bugs. If you encounter a problem using Hi, Finance!, please check the documentation first to make sure you're using the program properly. If the system should hang or you get an error message, we'd like to hear about it. Here's some guidelines:

1. If you get an error message, please write it down so you can relay this to Technical Support.
2. If you get an error message or the system 'hangs' with a 'stuck' hourglass, try these to free the system:
 - a. Press the 'Page Up' key.
 - b. Press 'Control-Alt-F2'.
 - c. Press 'Control-C' or 'Control-Break'.
 - d. If all else fails, use 'Control-Alt-Delete' to exit the application.
3. If the program appears to be in a 'terminal loop' when an iterative process is being performed (like calculating interest rates), try pressing 'Control-C' or 'Control-Break'. If this fails, 'Control-Alt-Delete'.
4. Contact Technical Support at 1-800-241-7203 or 1-615-246-3337. Our FAX number is 1-615-246-6385; our CompuServe PPN is 74676,235. See other addresses below. Technical support is provided to registered users free for one year; we will always be happy to get unregistered users setup and going, but cannot provide extensive technical assistance.
5. Some printing operations involve full-screen graphics -- make sure to allow adequate time before giving up on a printing operation. We hope to speed greatly printing processes in the next version of Hi, Finance!

Registration and Technical Support

The Shareware Concept

Shareware distribution gives users a chance to try software before buying it. If you try a Shareware program and continue using it, you are expected to register. Individual programs differ on details -- with registration, you get anything from the simple right to continue using the software to an updated program with printed manual.

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Shareware is a distribution method, not a type of software. You should find software that suits your needs and pocketbook, whether it's on a store shelf or Shareware. The Shareware system makes fitting your needs easier, because you can try before you buy. And because the overhead is low, prices are low also. Shareware has the ultimate money-back guarantee -- if you don't use the product, you don't pay for it.

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Hi, Finance! is provided at no charge to the user for evaluation. Share it with your friends, but please do not give it away altered or as part of another system. Please remind them to register if they find that they can use it. The essence of "user-supported" software is to provide personal computer users with quality software without high prices, and yet to provide incentive for programmers to continue to develop new products.

If you continue to use *Hi, Finance!* after a reasonable trial period, you must make a registration payment of \$59.00 (plus \$5.00 S&H per order) to Brightridge Solutions, Inc. The \$59.00 registration fee will license one copy for use on any one computer at any one time.

Treat this software just like a book. An example is that this software may be used by any number of people and may be freely moved from one computer location to another, so long as there is no possibility of it being used at one location while it's being used at another, just as a book cannot be read by two different persons at the same time. Site-License or quantity arrangements at substantial discounts are available.

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This program is produced by a member of the Association of Shareware Professionals (ASP). ASP wants to make sure that the shareware principle works for you. If you are unable to resolve a shareware-related problem with an ASP member by contacting the member directly, ASP may be able to help. The ASP Ombudsman can help you resolve a dispute or problem with an ASP member, but does not provide technical support for members' products. Please write to the ASP Ombudsman at 545 Grover Road, Muskegon, MI 49442 or send a CompuServe message via CompuServe Mail to ASP Ombudsman 70007,3536.

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Technical Support & Registration Information

Those who have questions about *Hi, Finance!* are encouraged to contact us for technical support. We suggest a message on CompuServe's **WINADV** forum, Section 15 (Shareware), or by electronic mail. Support is also available by phone at (800) 241-7203 or (615) 246-3337. If a live human being is not able to talk, please leave a message. Our FAX number is (615) 246-6385. Our mailing address is :

**Brightridge Solutions, Inc.
1534 Brightridge Drive
Kingsport, TN 37664**

Registered users are entitled to unlimited technical support for a full year. They will also receive a fresh disk with the **latest version** of *Hi, Finance!* and a **printed manual**. Registered users are also entitled to minor upgrades at no charge and substantial discounts on new versions. Registration for each copy is \$59.00 plus \$5.00 shipping and handling per order. Contact Brightridge Solutions, Inc. for multiple-copy discounts and site-licensing information.

Hi, Finance! version 2 Order Form

Name _____

Company _____

Address _____

Address _____

City _____ State _____ Zip _____

Country _____ Phone _____

Diskette size:

3 1/2" 720K 5 1/4" 1.2M 5 1/4" 360K (2)

Please register Copies @ \$59.00 _____

Shipping & Handling _____ 5.00_

Sales Tax (TN Res. only - 8.5%) _____

Total _____

Payment method:

Check enclosed

Purchase order (established companies only)

MasterCard VISA

Card # _____ Exp. Date _____

Signature _____

Brightridge Solutions, Inc., 1534 Brightridge Dr., Kingsport, TN 37664

We'd like to make *Hi, Finance!* even better. You can help by answering the questions below:

1. Where did you get your evaluation copy of *Hi, Finance!* ?

BBS User Group CompuServe Brightbridge Solutions
 Friend WUGNET Disk Vendor America
Online
 GEnie Other _____

2. Please rate the following or offer suggestions:

- a. User interface
- b. Installation & Getting Started
- c. Features
- d. Technical Quality
- e. Documentation
- f. Technical Support
- g. Input/output
- h. Other