

Bond Tracker

**The Savings Bond Tracking Software
For Windows 3.1**

Version 1.3

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User's Manual

Thanks for using Bond Tracker. Bond Tracker has been designed to help you keep track of all your U.S. Savings Bonds. Many of us receive savings bonds from our paychecks or receive bonds periodically as gifts or investments. For security reasons, you should log each bond in a record in the event the bond is either lost or stolen. Bond Tracker will help you keep accurate records of all your bonds and it will help you to track how much it is worth today.

Bond Tracker will help you accomplish this by easily letting you log each bond. It will let you know when each bond will reach maturity and give you an estimate on its present value. It will take advantage of the Windows 3.1 environment and allow to use point and click entry with full mouse support. And, with registration of only \$4.00, Bond Tracker will show you in graph form how well your bonds are doing.

Installation

To run Bond Tracker, simply copy the files included the zip file into a directory called \Bonds or any other directory of your choice. The only requirement here is that they must all be in the same directory. Then, add the executable program to the program Manager by first opening the group you want Bond Tracker placed into, selecting FILE, then NEW. Enter Bond Tracker for a description and enter C:\Bonds\Bonds13.exe for the executable, assuming you made a directory on your C: drive called \BONDS and placed all of the Bond Tracker files into it. Once you have the required information entered, select OK. You should see a new icon appear in your group that looks like a Savings Bond and its label of Bond Tracker. Double clicking on this icon will run the program.

Using Bond Tracker

After a brief message letting you know the program is loading, the program will check for prior registration. If it is not found, then a Window will appear notifying you to please register. PLEASE DO. You may use Bond Tracker for as long as you like even without registration. But I have spent many hours to make Bond Tracker a simple and efficient program that you would want to use on a regular basis. I only ask \$4.00 for registration which is a very small price to pay to rid yourself of the nagging registration notice and as an added bonus... registering Bond Tracker will enable the GRAPH portion of the program.

After pressing Continue on the Registration Notice, the main Window appears. Down the right side are several boxes labeled *Count*, *Purchase Amount*, *Current Value*, and *Face Value*. Count is the number of bonds currently entered into the data file. Purchase value is the total that these bonds cost you. Current Value is an ESTIMATE on what the bonds are worth today and Face Value is what is printed on the face of the bonds. On the left side of the Window, there is a listbox that will list in order by issue date the bonds that are currently in the data file. Upon running Bond Tracker the first time, there will be several sample bonds in the list box. Be sure to delete these. Across the top of the main window are several buttons for the necessary program functions. If you click on a bond in the listbox, the boxes to the right change to reflect the current values for your bonds. Count will then show you what is that bond's number, Purchase price reflects what that bond cost you, etc. To reset the boxes to show total values, click the RESET button.

Adding Bonds

The first step to be done is to add your bonds to the program's database. From the main Window, click on the the "Add" button. A new Window appears with several listboxes. Using the scroll bars, first find and select the Face value for the bond you wish to enter. This is the value printed on the bond. (Do not enter the purchase amount. This will be calculated. It's simply half the face amount.) Next, select the month and the year for the issue date printed on your bond. (You will find it on the right side of the bond.) If the bond has been issued for a year not presented in the list box, you may simply type in the year that you need. Next, place your cursor or tab to the space provided

for the serial number, Most of the bonds I have run across have had twelve digits in their serial number starting with the letter C and end with EO. That has been for the EE series which is commonly issued today. Key in the serial number and then click on SAVE. If at anytime, you decide not to enter a bond, click on ABORT. After selecting SAVE, the bond will be added to the data file and you will be returned to the main window.

Editing Bonds

If you find later that you have made a mistake, you may select a bond from the list box on the main window and click on edit. This will take you back to the Add window with the bond's information prefilled into to appropriate locations. Edit where you need to make changes and again click on SAVE. If you have not selected a bond from the listbox on the main window, the EDIT button is simply inactive and no function is performed.

Deleting Bonds

If you cash in any of your bonds, you will need to remove them from your data base. As in editing a bond, select a bond to be removed from the listbox and select DELETE. A brief message will appear asking you to confirm it's deletion. Click on YES or NO and continue.

Viewing the Entire File

If you would like to see or print a list of all your bonds, click on VIEW FILE. A new window will appear listing all the bonds in your file with all information presented with each one. If there are more than what will fit on a form, then you will be able to click on NEXT to see more bonds. Then you may use PREVIOUS to scroll back to the start. If you would like a print out of the list, press PRINT and a copy will be sent to the printer. Clicking on CONTINUE will return you to the main window.

Changing the Interest Rate

The interest on savings bonds is set at 85% of the 5 year Treasury Bill rate and changes from time to time. Therefore, the Current Value shown to you on the main window is only an ESTIMATE. You

can change this by clicking on FILE on the drop down menu. Then select SET INTEREST. A small window allowing you to set the rate you wish to use will appear. Enter the new rate and press OK or cancel the change by pressing ABORT. At the time of this writing, October 1992, the current rate is 6.0% with maturity in twelve years. The 6.0% is guaranteed if the bond is held for five years. (Not bad since my credit union is only paying me 4.5% on my savings.)

Bond Information

As I mentioned above, the interest is set at 85% of the 5 year Treasury Bill rate. Check your local paper or you could probably get the current rate from places like Compuserve or Prodigy. The best place to get it though is to call the FEDERAL RESERVE BANK OF DALLAS at 1-800-627-8266 and they can tell you immediately what the current rate is and answer any questions you may have. They were very helpful with me. EE series bonds must be held 6 months before you may cash them.

One more thing: if you find any "bugs", encounter any problems running Bond Tracker, would like to make a suggestion, or just want to tell me what you think, contact me through the address posted on the order form or drop me a note to CARLP12 on America-On-Line. All comments will be greatly appreciated. If you wish to call me about any of my software, please feel free to do so but I must tell you up front that at only \$4.00 per registration, I can not afford to retrn your long distance call. If you still wish to call, your best time to catch me is between 5:00 pm and 10:00 pm Central time. If my answering answers, leave a brief message and your address and I will respond by mail.

Shareware Concepts

I encourage you to freely copy and distribute the shareware version of Bond Tracker provided that:

1. No fee beyond normal media, duplication, and shipping costs may be charged.
2. Shareware vendors and computer user groups who charge less than \$7.00 per disk may distribute Bond Tracker.
3. Others may only distribute Bond Tracker with the written permission of Full Sail Software. In all cases, it must be clearly stated to the purchaser that he or she is receiving an unregistered copy of a shareware product.
4. The distribution files must be distributed in their original forms. The registered version may not be distributed.

If you received Bond Tracker as shareware (i.e. you downloaded from a bulletin board, you received it from a friend, it came with some hardware you purchased, or you bought a disk from a software library), you should register the program using the accompanying order form.

For ordering information please see the order form in the file orderfrm.txt.

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