10 | Personal & Business Management

When it comes right down to it, managing your life and your business is about getting access to the right information when you need it, in a form that is instantly usable. Welcome to personal and business management software, designed to help you manage your time, your schedule, your money, and your personal and business contacts.

Many of those tasks belong to a category of software called *personal information managers,* or PIMs. They combine the functionality of address books, calendars, schedulers, and to-do lists, among other things.

For financial management, there are many accounting packages for the Macintosh. We've divided this category into software that makes sense for individuals and for small businesses.

Finally, there are also many other programs that are equally useful to businesses but have nothing to do with money, contacts, or time management. We provide information on a pair of useful business programs in the "More Business Software" section at the end of the chapter.

Contributors

Steve Schwartz (SS)
is the chapter editor.

Maria Langer (ML)
is the author of ten
Macintosh books and
numerous articles and
reviews. She is the pub-
lisher of the *Macintosh
Tips & Tricks* news and
productivity newsletter
and was an accountant
in a former life.

Crosby! (C!) earns his
living as a graphic de-
signer, commercial pho-
tographer, print broker,
consultant, and author.
He is also a top sales
professional and credits
using his computers to
keep on top of things as
a major reason for his
success. His motto:
"You can never have
too many Macs."

**Connie Guglielmo
(CG)** was this chap-
ter's editor for the fifth
edition.

Arthur Naiman (AN),
Scott Beamer (SB),
and **Rochelle Garner
(RG)** were all contribu-
tors to earlier versions
of *The Macintosh Bible*,
from which parts of this
chapter were taken.

Contents

Managing Time and Contacts (RG)

In recent years, *personal information managers* (PIMs) have grown. Now a single program (or an integrated *pair* of programs) is designed to tackle the all-encompassing job of keeping track of your working life.

Take address books, for example. For the most part, these handy electronic card files have been superseded by a genre of PIM software called *contact managers.* Not content to simply track names and numbers, contact managers are true databases that let you organize, sort, and arrange every person in your life by whatever criteria you choose. Most also let you write letters, create faxes, and print on a variety of envelopes and labels. No wonder many people consider contact managers their most important software. Calendar programs also have assumed larger roles—scheduling and reminding you of weekly meetings, appointments, and to-do items.

The latest twist in PIMs though, is a merging of contact managers with schedulers that have been linked with system software to automatically update and attach shared information. So when your calendar tells you that you've promised to have a conference call with Wilma and Fred on Friday, a mouse click not only finds their phone number but also dials the number for you. Thus, you'll find that most of the PIMs are either all-in-one programs or they pair a contact manager with a calendar program, offering them as a bundle.

ACT! (C!)

ACT! 2.5 ($200, Symantec) doesn't make coffee, but if you need to keep track of people, appointments, phone calls, correspondence, and things to do, it can increase your productivity. ACT! is not a basic PIM nor a replacement for that paper calendar you've been carrying around—although it can print out enough different styles of calendar pages to make buying refills for paper calendars a thing of the past. ACT! is an industrial strength, multi-

Act! records can display standard address and phone information, scheduled meetings and phone calls, and a record of previous contacts.

platform (Macintosh, Newton, PC, and several brands of palmtop computers) contact, correspondence, and schedule management system.

With ACT! you won't have to worry about people getting misplaced or events falling through the cracks. You can have an unlimited number of databases for contacts (prospects, club members, and so on) or a huge database with everyone in it that you can narrow down by using lookups.

ACT! has a full-featured word processor with mail merge capabilities. Date-stamped notes help refresh your memory concerning what was said and done. A calendar (day, week, month) with alarms makes sure that you make those appointments and calls when you said you would. ACT! also has an auto-dialer with call timer and call status (attempted, completed, and so on), a report generator, and a macro recorder with clickable icons to speed up repetitive tasks. Mobile professionals will love the ability to synchronize their contact data with co-workers, the home office, or their desktop computer.

There are 15 user fields that you can change to suit your needs. You can also change the labels and data types (be careful!) for all the other fields, too. ACT! can fax documents, create custom templates, send and receive e-mail, attach documents to e-mail letters using PowerTalk, and integrate data with other applications using AppleScript.

All of this power comes with a steep learning curve. ACT! is not really an install-and-get-right-to-work application, but the time taken to master it is well spent. The manual is rather thick, but it's well-written and easy to understand. An Apple Guide-based Quick Start Guide, on-line help, and an easy-to-follow tutorial get you quickly started. Once you've mastered ACT!, you'll wonder how you ever functioned without it.

In Control and FastPace Instant Contact   (SS)

In Control ($85, Attain Corporation) is an organizer/planner/list manager extraordinaire. Attain started with a familiar tool—an outliner—and made it more useful by adding columns to it and then linking it to a calendar. In Control provides four different views of your data: outline, calendar, day, and combo (displays both the outline and calendar). You can work in whatever views are appropriate for the task or project at hand.

Each new outline contains four default columns: Description, Start, End, and Priority. You can add more columns as needed and hide or delete others that aren't essential. In addition to main outline headings, you can also have multiple outline levels—each indicated by indenting. You can rearrange outline items—moving them from one spot to another or changing their indent level—by simply clicking and dragging. You can add items or move them between views in the same way. For example, to associate a to-do item with a particular day, you can just drag it from the outline to the calendar.
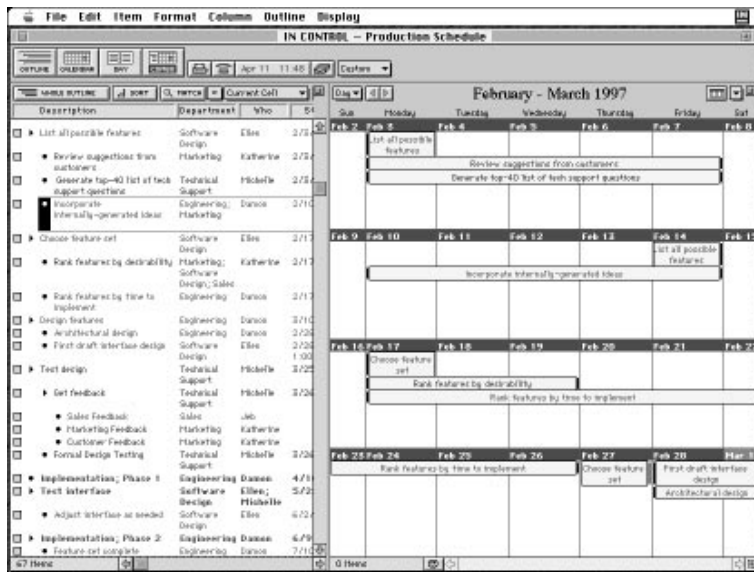
In Control's Combo view is used to examine and work with information in both the outline and calendar at the same time.

You can schedule events by typing them into a day in the calendar or by entering a start date for them in the outline. If you precede an outline item with a time (as in, "9a Meeting with Bob"), it is set as an appointment in that day's calendar. If no time is specified, it automatically is treated as a to-do item for that day. You can automatically move uncompleted to-do items to the following day.

Scheduled events can also have alarms (called "reminders") associated with them. If you install the In Control Reminder control panel, reminders are triggered whether In Control is currently running or not. Otherwise, they only appear when In Control is active.

You can sort an outline (or part of an outline) based on the contents of any of the outline columns. The Match command makes it simple to see just the outline information that is important to you at the moment. For instance, in the outline made to handle assignments for this chapter of *The Macintosh Bible*, I can select any contributor's name, click Match, and immediately see the status of that person's assignments.

GOOD FEATURE

In Control 4 includes two useful features for working with the Internet. First, any outline item can be linked to a Web site. Once linked, there are several simple procedures and commands for connecting to the site. You must also, however, obtain and install **Internet Config**, a freeware utility, for this to work. (Outline items can also be linked to particular programs or documents, too.) Second, In Control can import Netscape Navigator bookmarks and extract all URLs from HTML documents, creating links to each one. In Control 4 also has extensive support for drag-and-drop editing. For example, you can create new outline items by dragging text selections in from

other applications. You can also press a special key sequence in other programs to create a "clipping" of the selected text. The next time you open an In Control file—even after shutting down the Mac—all new clippings are automatically added to the first outline you open.

Other useful program features include phone dialing, network support for shared outlines, and QuickSteps (a simple scripting facility similar to that of FileMaker Pro).

For a low-cost PIM, you'll be surprised at the depth of features in **FastPace Instant Contact** ($50, or bundled with In Control). Contacts can be viewed individually or as a scrolling list (with user-specified fields). In addition to the standard fields for work and home address information, each record can include ten phone numbers, pager IDs, and e-mail addresses; a 32,000-character Notes field; a dozen or so additional customizable fields; and user-defined tags, such as Friend, Medical, and Sales Reps (for creating contact groups). You can attach pop-up choice lists to fields to avoid repetitive typing (for salutations, such as Mr. and Ms., for example). You can dial any phone number in a record by simply clicking the telephone icon beside the number. And if you're on a network, you can use FastPace to share a company- or department-wide contact file.

You can set FastPace to automatically display a Call Notes window (lower-right) whenever a call is dialed through the program. The date, time, and duration are saved as part of the call notes.

While FastPace's powerful search capabilities enable you to perform complex searches based on the contents of one or several fields (this is great for creating mailing list groups), and you can save searches that you use frequently, this flexibility can get in the way if all you need to do is find Sam Jensen's phone number. If your contact list doesn't contain thousands of people, you may find it easier to just keep your database sorted, bring it up in list view, and scroll to the name you want. (When I need a phone number, I want it *now*!) You can sort contacts in from one to three fields.

HOT TIP

FastPace has the most extraordinary printing capabilities of any PIM that I've seen! With its built-in, full-featured word processor, you can create and print address books, faxes, letters, labels, and envelopes. You can pull merge data from fields in your contact database.

GOOD FEATURE

FastPace also has impressive import capabilities that work like those of FileMaker Pro. After selecting options and previewing the incoming data, you can save the import instructions as a reusable template. If you use a spreadsheet to clean up address data before importing, you'll really appreciate FastPace's ability to strip out the quotation marks that often surround address fields and company names.

In Control is integrated with FastPace Instant Contact in precisely the same manner as it is with FileMaker Pro, Dynodex, TouchBase Pro, and Now Contact. That is, you can define lookups that copy information from a single field in a contact database into the current In Control document. While impressive-sounding, this feature has some limitations. First, only *exact* matches are identified, so you must be sure to type the match data exactly the way that it was entered in your database. Second, only the *first* match is found. If you have 25 entries for "Apple Computer," you'll never see the last 24. If your contact database has an Entire Name field (combining first and last names), you'll have better luck finding the right record than by basing lookups on Last Name or Company.
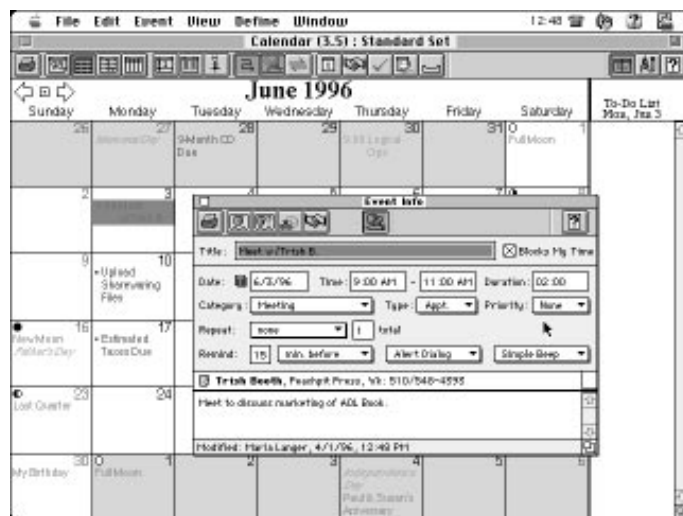
Now Up-to-Date and Now Contact   (ML)

Now Up-to-Date and **Now Contact** ($100 as bundle or $75 each, Now Software) are a feature-packed scheduling and contact management duo. Although they're avail-

able separately, you'll probably want to use them together to take advantage of their complete feature sets. Both have an intuitive interface and features that make it quick and easy to add, edit, and find information.

Now Up-to-Date is the scheduling application—you use it to add events to your calendar file. An event can be a to-do item, appointment, meeting, special event, or another kind of event (the type of event you choose determines how it appears on your calendar and what time and date options are available).

In Now Up-to-Date, you schedule events such as appointments. You can link events to records in Now Contact so contact information appears in the Event window.

For example, if you add an appointment to your calendar, you can specify a start and end time; if you add a to-do item, you can tell Now Up-to-Date to forward it

automatically to the next day if you don't complete it. You can code events with categories, set them to repeat, and create reminders. Your calendar can appear in a variety of customizable views, including month, week, multi-day, day, and List views. You can also have the day's events appear on a QuickDay menu that you can put in your menu bar.

Now Contact is a contact management application. You use it to record the names, addresses, and other contact information for individuals and organizations. It offers separate fields for each piece of information, including two separate groups of fields for work and home addresses, four telephone fields, and eight custom fields you can use for whatever information you like. An area at the bottom of the Detail View window for a contact includes space for entering time- and date-stamped notes and attaching documents. You can assign categories and keywords to contacts to put them in various groups, search the contact database by any field, and print information in a wide variety of completely customizable print formats, including labels, envelopes, and address books. You can also add the people you call most to a QuickContact menu on the menu bar.

In Now Contact, you can enter a wide variety of information about a contact. Any linked events appear in a list at the bottom of the window.

To tap the full power of Now Up-to-Date and Now Contact, you can use them together to create links from your calendar file to your contact file. For example, say you add an appointment event to your calendar file. You can link that event to the contact records of the person you plan to meet. This way, that person's contact information is readily available, right in your calendar file. Making a link this way also adds an appointment to the contact file, so when browsing contact records, you can quickly access the appointments attached to them.

With version 3.6, Now Up-to-Date and Contact became "Internet aware." The Public Event and Public Contact Servers can automatically create linked Web pages that show events and contacts in all kinds of ways. While browsing the World Wide Web, if you see a Now Up-to-Date or Contact Web page with an event or contact that you want to add to one of your files, just drag it from the Web page to the appropriate Now application. It'll be added instantly.

Now Up-to-Date and Contact, which include the Server applications, are available separately for about $75 each or together as a bundle for about $100. When used in a networking environment, each user can link his events and contacts to the public calendar and contact file. This makes it easy to check the availability of co-workers, schedule meetings, and keep track of company-wide events. Because each network user must have his own version of the client application, Now offers multiuser packs and site licensing. The Web Publishing version of the Now Up-to-Date and Contact bundle costs about $300, but if you plan to publish events or contacts on the Internet, its automatic Web page creation capabilities will make your life a lot easier.

One more thing … if you're a Newton user, be sure to check out **Now Synchroniz**e ($30). This package lets you synchronize the Names and Dates file on your Newton with the Contact and Calendar file on your desktop Mac.

Now TouchBase and DateBook Pro (ML)

The **TouchBase and DateBook Pro** ($50, Now Software) organizer package has changed hands more times in the past few years than any other package I know. Developed years ago by After Hours Software (you might remember the ads with Guy Kawasaki), it went to Aldus, which was purchased by Adobe, and finally ended up at Now Software. Along the way, the package was revised and updated several times.

Now TouchBase and DateBook Pro have the same generous feature sets as Now Contact and Now Up-to-Date. Their interfaces, however, are quite different, giving the packages a different look and feel. To me, Contact and Up-to-Date have a cleaner, less cluttered interface. But certain features of TouchBase and DateBook—such as the Alphabetical Index Tabs in the List view of the contact file and the graphical Time Bar in Detail view of the calendar file—can be very useful at times.

A strength of TouchBase is its FastLetter feature, which offers fully customizable, built-in mail merge functions. When combined with the powerful search engine, this feature makes sending out form letters a breeze.
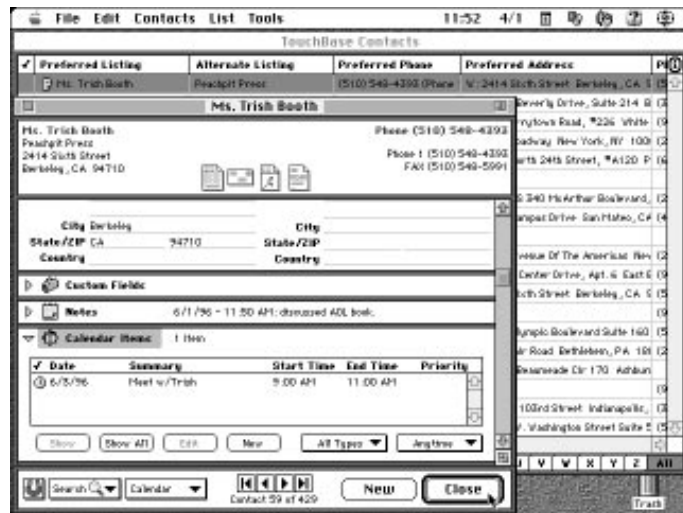
Use TouchBase to enter contact information and link it to your DateBook calendar file.

DateBook offers categorization of events by project, helping you keep tasks organized by their related projects. Unlike Contact and Up-to-Date, however, neither TouchBase nor DateBook have networking capabilities, so they're best suited for individual users.

A CD-ROM of Now TouchBase and DateBook Pro sells for $70 and includes 45 City Guides. PowerBook users who are constantly on the go may find the City Guides very useful—they contain restaurant, hotel, museum, and other city information in contact files that you can take on the road.

InTouch and DateView   (SS/RG)

You want simple? The venerable address book **InTouch** ($70, Prairie Group) fits that description. You launch it from the menu. That approach buys you speed—for quickly calling up that phone number you need while working on your research report, for instance. What you see when you call up InTouch is a Rolodex-size screen that

sports a colorful, immediately under-standable interface for working with names and addresses. InTouch lets you type in free-form information, an approach that's comfortable to use, although it poses problems if you want to export your information into another program that uses fields.

Although data entry is free-form, InTouch 2.5 can sort the records based on the contents of one or two address lines. You also associate each record with groups, so you can view just local merchants or Las Vegas hotels, for example. One of InTouch's strongest

This simple interface makes InTouch one of the easiest-to-use address books.

GOOD FEATURE

features—the one that's kept me as a faithful customer for all these years—is its blindingly fast search capabilities. In most other contact managers, you can only exe-cute a search after setting criteria for it—the particular field to be searched; whether the text is at the beginning, end, or just contained in the field; and the text string to find. Because InTouch is not a field-oriented program, the entire record is auto-matically searched—there're no fields you have to specify. You can even set InTouch to automatically display the Find window whenever it's launched. That way, you can immediately type the search string, click Find (or press Return), and quickly locate the person, phone number, or address needed.

Beyond the address book, InTouch 2.5 sports an appointment/calendar reminder, a phone dialer, and a print facility for envelopes, labels, address books, and fax cover sheets. With an included control panel called Snap*, you can even print envelopes using selected text in your word processor or automatically create a new InTouch record without first having to launch InTouch.

InTouch also has a companion appointment book—**DateView 2.6** ($70), a desk accessory that works with InTouch or by itself. (The two programs can be purchased as a bundle for $100.) As with InTouch, figuring out DateView is simplicity itself. Buttons and dialog boxes are self-explanatory. You create an event (for a point in time, a block of time, a date, or a to-do item) by double-clicking on a day or by clicking and dragging to the displayed beginning and end times. You can optionally set a priority for each event, as well as set an alarm to remind you when it's going to come due.

InTouch and DateView easily share their data. Any DateView event can be linked with an InTouch record. To create the link, you click the Link button in DateView, type the InTouch text you want to find (a person's name or company, for example), and then you are shown a list of all matches. Pick the correct one, and the link is established. To view the linked record (to see the person's phone number, for instance), you just click the appropriate button in the reminder when it pops up. Linking is simple and effective.

By comparison, DateView isn't as full-featured as many of the competing calendar programs. But it is fast and easy to use, and—for many people—that will be all that's needed.

Claris Organizer   (SS)

Claris Organizer ($50, Claris Corporation) offers the basic features of most PIMs, including a contact database, appointments and alarms, to-do items, attachments (notes or documents from other programs, for example), and phone dialing. However, Claris Organizer distinguishes itself from the pack when it comes to intelligence.

That's right, Organizer is smarter than the average PIM. When you create an appointment or to-do that mentions someone's name or a company, the program quickly lists all potential matching contact records. To associate one of them with the event, it only takes a button click. For instance, if the event is "Call Jim," Organizer displays all Jim contact records. If you're more specific and say "Call Jim at Claris," Organizer only shows the records of people named Jim who happen to work at Claris. There are other instances of intelligence, too. Organizer can automatically complete contact record entries as you type and—instead of having to scroll through your contact list—
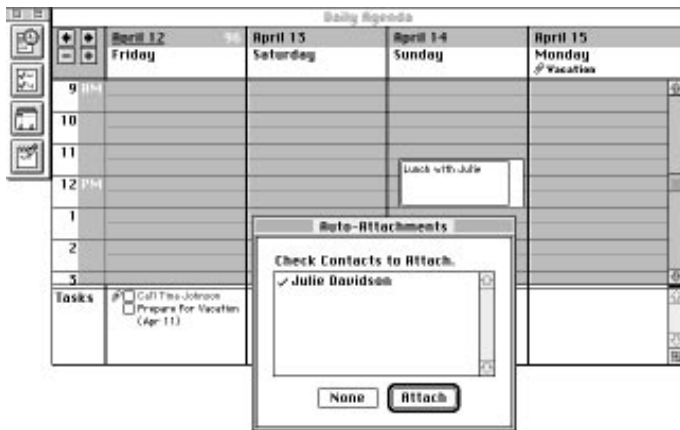
Claris Organizer is a bright program. If you create an event with a person's or company's name in it, Organizer automatically presents an appropriate list of contact records that you may wish to attach to the event.

you can just press a letter and Organizer chooses the first contact record whose last name begins with the letter.

Other notable features of Claris Organizer include color-coded categories for contacts, a note window that automatically appears whenever you dial a phone number through the program, a fast and simple Find feature (you don't have to specify a field to search), and customizable contact fields and categories.

CAT IV   (C!)

CAT IV (Contacts Activities and Time) is a very different kind of contact manager ($495, Chang Labs). It is document-based, fully relational, and *fast*! CAT combines the capabilities of a contact manager, word processor, database, spreadsheet, and forms program into one neat package.

You work in CAT with Name Cards, Documents, and Templates. *Name Cards* contain the names and addresses of your accounts (companies). You can have an unlimited number of contacts per company, avoiding unnecessary duplication. *Documents* are anything you attach to an account, such as phone notes, faxes, letters, contracts, and so on. *Templates* are documents that you create to use over and over. There are also basic drawing tools that you can use to create complex forms with shading, math functions, and cross-links to other forms.

CAT uses a clairvoyant method of looking up account and contact information. Click in the Account or Contact area, and start typing the company name you want to find. CAT immediately starts searching for companies with names that match what you're typing. Often, a letter or two is all that's needed.
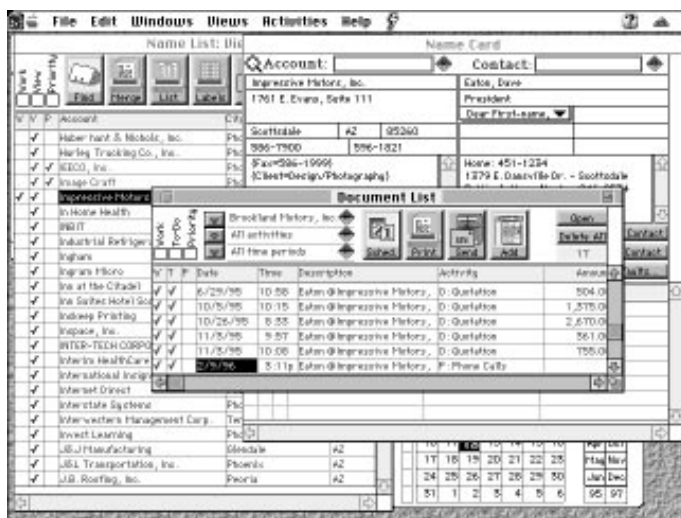
BAD FEATURE

Clicking on the New box brings up the list of templates that you've created (from a simple letter format to complex forms); all the pertinent company and contact information is automatically entered. Type any necessary text and click Print. CAT automatically saves the document with a date/time stamp so you know when you created it and then prints it. (Changes are automatically saved to a special CHG file, but you have to tell CAT to save the file to your disk.)

All Name Cards, Documents, and Templates are saved in *one* file—so there's only one to back up! My data file is almost six years old, has 928 accounts, and contains many letters, faxes, contracts, quotes, invoices, and phone notes. Yet it still fits on a single floppy! This data file not only gives you a time- and date-stamped list of everything you've ever done with a particular account, but you can also view any original item in its entirety.

GOOD FEATURE

CAT lets you sort and view Name Cards by using groups called Views. A View can be created using almost any criteria you can think of: everyone in Washington State, all prospects, all directors of marketing, or all prospects in Washington State who are not directors of marketing, for example. Once you group the appropriate accounts into a View, you can merge them with any document that you'd like to send as a mass mailing.

Another unique feature of CAT is *tactics*. CAT allows you to trigger the automatic creation of up to four activities per document. For example, you might send out a brochure and want

In CAT IV, windows is the name of the game.

to be reminded to follow up in a week with a phone call, a week later with a letter, and three days later with another call.

Don't get the impression that everything about CAT is perfect. The manuals are thin and not as comprehensive as they should be. Although the Name Card note areas will hold a lot of data, they're very small and you can end up scrolling your life away. You're better off creating a separate Notes template and appending it as needed. And although CAT will show you your daily, weekly, or any other date range of to-do items, it does not have alarms or an integrated calendar. One particularly bad design element is that if you enter a lot of data on a Name Card and forget to click the Enter box before continuing, you lose all of the changes.

HOT TIP

BAD FEATURE

CAT has a loyal following despite these problems. Personally, I've experimented with just about every contact manager on the market and CAT IV is the one I still use. It does far too much and operates too fast for me to replace it.

~~~~~~

Managing Your Finances

Financial management applications run the gamut from low-cost programs designed to automate your checkbook, manage your investments, and help you prepare your taxes, to multimodule integrated applications for managing the books of companies ranging in size from mom-and-pop stores to large corporations.
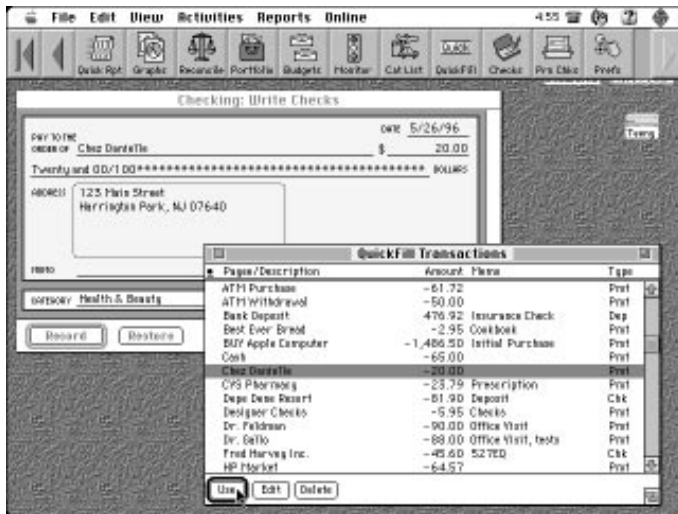
Personal finance programs, designed to help individual users get a grip on their personal expenses, generally rely on a very simple interface (often based on a checkbook). Once entered and categorized, information can be retrieved and viewed in a variety of ways. Every time you "write" a check, for instance, you can assign it a category (such as food or entertainment). With a few clicks, you can see how much you've spent on food that month, for several months, or for the year to date.

The *small-business programs* are the next step up, based on the double-entry accounting system of debits and credits and offering more sophisticated account tracking and reporting capabilities, including balance sheets, profit and loss statements, and amortization schedules.

Personal Finance Software

Many families manage their personal finances with a simple guiding principle: "Am I spending less than I make? Yes—then my finances must be in order." If you would like a little more control over your spending and a lot more information about exactly where your money is going, the programs we discuss in this section may be just what you need. Quicken and Managing Your Money are popular personal finance programs, MacInTax can help you make short work of your federal and state tax returns, and WealthBuilder simplifies investment tracking and management.

Quicken (ML). For the accounting-phobic, there's **Quicken** ($45, Intuit), an entry-level bookkeeping package. This inexpensive program—which is updated annually to add features—uses a checkbook-like interface to record transactions. But Quicken is far more than a checkbook program. It includes comprehensive budgeting, loan and investment tracking, and reporting features. A QuickFill feature keeps track of all information related to transactions, so you don't have to enter a recurring transaction more than once. The Quicken Financial Calendar lets you schedule transactions and have Quicken either remind you about them or automatically record them for you. Quicken also supports on-line banking, so you can make transactions via a modem.

Quicken's QuickFill feature makes it easy to record recurring transactions. Either begin typing the payee name and let Quicken complete the entry or choose an entry from the QuickFill List window.

My favorite feature is Quicken Quotes, which uses my modem to connect to CompuServe and retrieve the current prices of stocks and bonds I own or want to monitor. With the click of a button, I can update the market value of my investments, so I know just how much I've gained (or lost!) on each stock. Quicken can also produce line graphs of an investment's price levels, making it easy to see performance. Of course, you must have an account on CompuServe or use the Quicken Quotes Hotline 900 number to use this feature. If you prefer to handle your investments off-line, you can enter investment value information manually and have Quicken track it for you.

Managing Your Money (ML). For Mac users on a tight budget, there's **Managing Your Money** ($20, MECA Software). This basic personal and business accounting package helps you keep track of the money you spend, as well as plan for the future.

Managing Your Money's interface is referred to as the SmartDesk window, a graphical representation of an office with a desk, bookshelf, and wall charts. You click on an element to record a transaction or perform a task. For example, when you click the Register on the desk, the checkbook register appears and displays your transactions; when you click the Mortgage book on the shelf, a Mortgage Refinancing form appears, ready to calculate interest and payments. The SmartFill feature completes transactions based on previous entries. The Report and Graph Galleries make it easy to get information about your financial status or spending patterns.

Managing Your Money, the least expensive personal and business accounting package we found, uses an office-like interface to access its features.

Managing Your Money supports a variety of on-line features, including electronic bill-paying with CheckFree, portfolio pricing with QuoteLink, and VISA card balance monitoring with CompuServe. It comes with CompuServe Information Manager, so you can set up a CompuServe account—assuming you want to use the somewhat costly on-line features. Of course, you don't *have* to use any of these features to get the most out of Managing Your Money.

MacInTax (SS/SB/CG). An overwhelming favorite since its introduction in 1985, **MacInTax** ($40, Intuit) helped define tax planning on the Macintosh. This easy-to-use program, continually updated to reflect changes in tax law, helps you fill out your tax forms. To simplify the process of putting your financial information in digital form, MacInTax provides solid on-line help—including material from various IRS publications. A feature called "The EasyStep Interview" guides you through the process of selecting and filling out tax forms. You can import financial data from Quicken to save some typing time.

On screen you see exact replicas of IRS forms, but there's an important difference: The forms do the calculations for you, and they're linked so that a figure you enter (or that is calculated) on one form automatically appears wherever you need it on other forms (and changes if the first figure changes). In addition to its ability to print your return on facsimiles of IRS-approved forms, MacInTax returns can also be filed electronically (for an additional fee), or you can print a 1040ES (an abbreviated, numbers-only tax form that can reduce a 15-page return to just a couple of sheets of paper). If you run a small business, you may want to check out the new **MacInTax for Business** ($80); it offers additional filing help for sole proprietors, partnerships, corporations, and S-corporations.

The changes in the current version of MacInTax are minor. Perhaps the biggest are the multimedia features available in **MacInTax Deluxe** ($50). A pair of tax advisors appears in an extensive series of QuickTime movies, offering tax information, strategies, and advice. The text of two tax books is also included: *How to Pay Zero Taxes* and *The Money Income Tax Handbook*. If you've never done your own taxes, you'll find this material invaluable. On the other hand, if you've done your taxes for years (like me), you can save a few bucks by sticking with the standard version of MacInTax. There's little new information for the tax-savvy.

Nobody's perfect, though. For the past two years, MacInTax (and most other tax programs) has been plagued by reports of calculation errors. Most users, however, have little to fear. The types of situations that trigger errors are usually *very* obscure—along the lines of a self-employed organ grinder who had casualty losses in the previous year

and is depreciating his monkey over a three-year period rather than five years. Besides, if MacInTax is responsible for a calculation error, Intuit will pay the IRS penalty and interest.
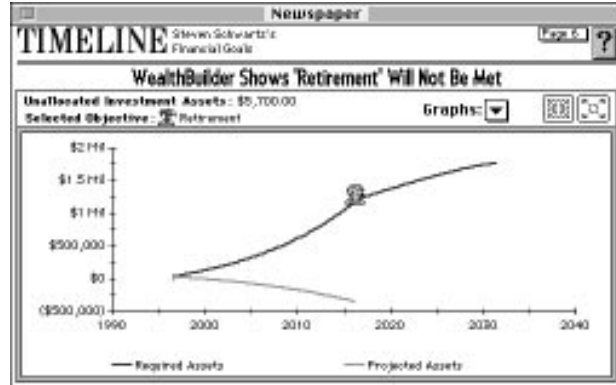
Although I'm perfectly capable of doing my own taxes, I've entrusted this task to MacInTax for the last four years. On average, it has reduced the time needed to prepare my taxes from two weeks (doing it manually) to under three days. If you value your time and your return can't be handled by a simple 1040EZ, you're a good candidate for MacInTax.

WealthBuilder (SS). Although programs like Quicken can track what you've done with your money, **WealthBuilder** ($50, Reality Online) focuses on taking the money you have and helping you increase it. Unlike the personal finance programs, WealthBuilder isn't concerned with bill paying and credit card tracking. It's a financial planning and investment management program designed to handle the big bucks and the big picture.

WealthBuilder can calculate your net worth; assist with budgeting; help plan for future objectives, such as retirement or financing your child's college education; and track investments. It includes a series of financial calculators that you can use for insurance and estate planning, determining how expensive a house you can afford, and calculating loan and mortgage details.

In combination with an account with Reuters Money Network ($7 to $20 per month), WealthBuilder users can get stock quotes; perform on-line trades; update the program's extensive research databases for stocks, bonds, and mutual funds; get the latest news on their investments through a clippings service; download historical data and obtain detailed company reports; and subscribe to investment newsletters. Unlike most on-line services, you don't interact with this one at all. Before connecting, you simply tell WealthBuilder what information and updates you want. After you click the Connect button, the data is fetched for you and the modem automatically disconnects. You never have to worry about wasting time on-line.

In WealthBuilder, you can plan for the future with the Objective Manager. As this chart graphically illustrates, however, not only will I not meet my retirement goals, I'll be half a million in debt! (Send contributions in care of Peachpit Press.)

**GOOD
FEATURE**

One of WealthBuilder's strengths is how it helps you select new investments from its databases. To do this, you create *filters* (formulas that set criteria for selecting investments). You might, for example, create a filter that chooses only stocks with a *P/E ratio* (price to earnings) below 12 and a five-year record of increased earnings. You apply the filter, and WealthBuilder presents a list of investments that meet the criteria. Similar formulas can be created for *alerts* that you can use as buy or sell indicators. (An alert can be a notification that a specific stock or bond price has been reached or that an important financial event has occurred.)
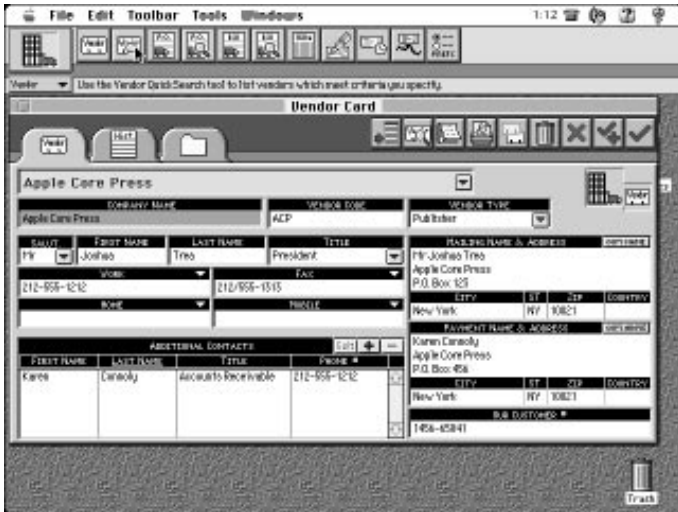
Small Business Accounting Software

Keeping a good set of books can sometimes make the difference between survival and failure for a small business. Remember, though, that someone has to be responsible for learning the software, setting it up, and using it on an ongoing basis. There's also no benefit in having the data in electronic form and generating lots of reports if no one uses the reports to make informed management decisions.

Small-business accounting packages are aimed at companies that have to keep track of the finances and costs associated with a few employees and numerous suppliers and clients. These applications provide the kinds of reports that investors, banks, and the IRS require of businesses, including comprehensive balance sheets, profit and loss (P&L) statements, employee tax and benefit calculations, client records (including billing and receivables), inventory reports, cost of goods sold, and the like. You'll often find that the functionality needed to do these tasks is relegated to various modules that are designed to work in an integrated and seamless environment (changes in one module for one account are reflected in the account records in other modules). Many companies offer free demo versions of their programs, allowing you to see what you're getting yourself and your staff into ahead of time. If you don't take the time to investigate first, it could end up costing you time and money later.

Big Business (ML). A newcomer to the Mac accounting software arena, **Big Business** ($400 single user/$800 network, Big Software) is billed as a *"complete management system."* It combines standard accounting functions found in other accounting packages with some contact management, marketing, and sales tools. The result: All business information is stored in one file that is handled by one program.

You access Big Business features with a customizable toolbar and card windows. Clicking buttons or tabs displays different options and forms. The interface is very easy

In Big Business, you access options and features by clicking buttons and tabs. Information is logically organized, making it easy to enter and find data.

to use and the feature set is well thought out. For sales and marketing, Big Business can keep track of customers, generate quotes, create and place sales orders, and track customer history. For inventory, it keeps track of vendors, creates purchase orders, monitors inventory levels, and supports bundled inventory items. For finance and accounting, it creates a wide range of reports, reconciles account balances, schedules vendor 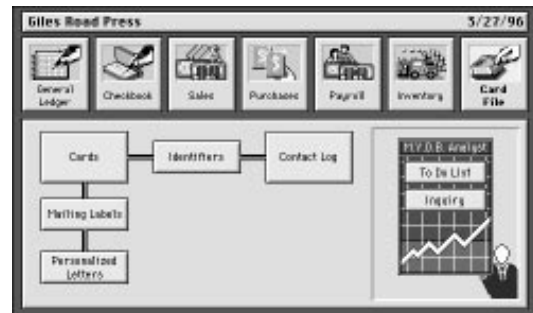payments, and tracks receivables. The only glaring omission (and it's a big one) is payroll capabilities. But an upgrade with payroll features was in progress at the time of this writing.

BAD FEATURE

One very cool feature of Big Business is its communication capabilities, enabling you to exchange messages (with or without card attachments) with other Big Business users. This feature, however, is only useful with the network version. And Big Business is a big program—you'll need 40MB of disk space and at least 8MB of RAM to run the single-user version.

GOOD FEATURE

M.Y.O.B. (ML). **M.Y.O.B. Small Business Accounting** ($80/$140 with payroll, Best!Ware) is an easy-to-use small business accounting package. (In case you're wondering, M.Y.O.B. stands for "Mind Your Own Business.") M.Y.O.B. includes general ledger, invoicing, inventory and purchasing, accounts payable and receivable tracking, bids and estimates, job tracking, and contact management, all for a bargain price. If you need a program with payroll capabilities, **M.Y.O.B. with Payroll** is available.

M.Y.O.B.'s interface features Command Centers, each of which displays a window full of flowchart buttons. You click a button to enter transactions and perform tasks.
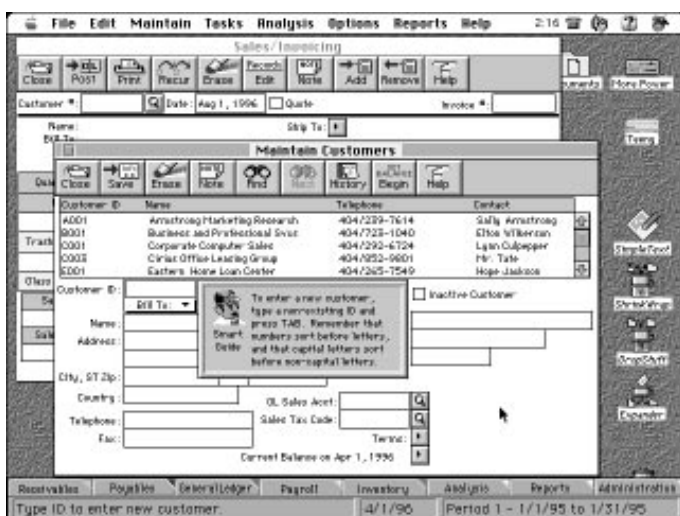

Use M.Y.O.B.'s Command Center to enter transactions, get information, and perform all basic tasks.

M.Y.O.B.'s forms are easy to understand and use, since they're based on familiar paper forms such as checks and invoices. The Easy-Fill feature offers automatic entry based on information you've entered previously. The M.Y.O.B. Analyst has buttons that make it simple to get financial information. There's plenty of on-line help, including a Getting Started videotape and a video help CD-ROM. I especially like "The World's Shortest Accounting Course" portion of the video. It makes me wonder why I spent four years to get an accounting degree.

M.Y.O.B.'s strength is its customizability. The setup process is a good example —M.Y.O.B. includes 100 different business templates that cover a wide range of business types. No matter which one you choose, you can customize the chart of accounts to include just the ones you need. The built-in Custom Forms Designer gives you complete control over the appearance of forms, such as checks and check stubs, invoices, and purchase orders. This level of flexibility is not often found in low-cost accounting software.

Peachtree Accounting for Macintosh (ML). Another easy-to-use accounting software package, **Peachtree Accounting for Macintosh** ($100, Peachtree Software), is for small- to medium-size businesses. It offers integrated general ledger, purchases and payment, sales and receipts, inventory, job tracking, and payroll features.

Peachtree Accounting for Macintosh (PAM) provides two ways to enter transactions and access program features. The Tasks menu on the menu bar lists basic categories of functions. Once you choose a task, a window with an Icon Bar for specific functions

Peachtree Accounting for Macintosh offers real double-entry accounting, made easy with forms and lists. Just try not to be frustrated by small windows that won't resize.

appears. The Navigation Aid—a row of folder tabs along the bottom of the window—also offers access to functions. You click a tab to display icons for different functions or lists. Then click the icon for the desired item to display an entry window or list. The entry windows represent commonly used paper forms, such as invoices and checks. Unfortunately, the inability to resize windows limits the amount of information you can see in a form. The Invoice form is a good example—it shows only two line items at a time.

PAM is real double-entry accounting that is simplified through its forms. Accountants can still create entries by entering them into a general ledger. Batch entry posting is one example of a feature that's hard to find in accounting software packages. When combined with PAM's password-protection feature and multiuser capabilities, it provides a great way to set up an inexpensive, decentralized accounting system.

PAM includes a variety of on-line help features that make it easy to learn. Smart Guides are small help windows that appear when you activate certain form fields. You can click a Help icon in the Icon Bar of any window to display context-sensitive help. The Status Bar at the bottom of the screen also displays help messages, depending on the current task. PAM includes a tutorial, but it does little to teach you how to use PAM—instead, it simply illustrates and describes features. (It ran very slowly on my Power Mac.) You'll probably find the sample data file a lot more helpful if you'd like to learn PAM by experimentation.

Timeslips (ML). For people or organizations that bill based on time, **Timeslips** ($200, Timeslips Corporation) is the ultimate software. This package offers more time-based billing options than I thought existed, so I'm sure it'll meet the billing needs of the most demanding professionals, and the invoicing requirements of the pickiest clients. It also enables you to bill for expenses that you incur on behalf of a client, with or without a markup.

You access Timeslips' commands through the TSReport application's Timeslips Navigator window. (It reminds me a lot of the Control Center window in M.Y.O.B.) Set up users, clients, activities, and expenses. When it's time to record an activity or expense, create a new Time Slip. This launches the TSTimer application, displaying a form you can fill out for the activity or expense. You choose the user, client, activity, or expense from pop-up menus, and then enter the time or cost. If you're entering an activity that you're working on right now—such as a phone call or task performed at your desk—you can use the built-in timer to track the time spent.

When you're ready to create bills, you can choose which ones to print based on the user, client, activity, date, or other criteria. Timeslips' invoices are completely customizable, so you can modify them to fit on letterhead or existing forms. A built-in receivables feature lets you track payments, so you know what's outstanding and what's not. If you prefer, you can use **Timeslips Accounting Link** ($60) to transfer Timeslips data into your accounting program—it works with M.Y.O.B. and Peachtree Accounting, as well as a few others.

More Business Software (C!)

Of course, there are many other types of programs for managing other types of business information. To give you a taste of what's out there, this section provides information on BizPlan Builder (a program for designing business plans) and Informed Designer/Manager (a pair of programs for designing and filling in business forms).

BizPlan Builder

"Plan your work and work your plan" is one of the axioms to running a successful business. Yet few small- to medium-size businesses invest the time to create the road map to their goal of business success—a business plan. Enter **BizPlan Builder** ($140, Jian), a set of word processing and spreadsheet templates and a comprehensive manual designed to painlessly take you step-by-step through the process of creating an effective professional business plan.

BizPlan Builder will help you take a good hard look at your business. You'll see where your company (or projected company) is now, create a vision statement, perform market analysis, plan your marketing, make financial projections, set realistic business goals, and look at methods of getting needed funds. You'll plug in your own figures, see the possible results of doing things in different ways, and determine what offers the greatest future potential. When you're done, you'll be able to confidently discuss with your banker or investors where the business is now and where it can go—in detail.

Included is 90 pages of pretyped and preformatted material (more than most businesses will ever need), allowing you to customize your plan by picking and choosing those items that relate to your business now and updating as things change and goals are realized. The templates are designed to be used with your existing word processing and spreadsheet software, letting you focus on creating a business plan without the burden of learning new software or spending hours typing and formatting text.

Informed Designer/Informed Manager

Remember all the talk about the "paperless office" and the promises of how—through the use of computers—our future would be free of all the paper that now clutters our lives? Seen or heard much about it lately? If Shana Corporation continues on the path they're on, we may actually get there. **Informed Designer** ($295, download it for free from their Web site, or get a special CD for the cost of shipping) and **Informed Manager** ($195) go a long way toward making forms design and management easy, interesting, and fun.

Informed Designer is an advanced page layout application specifically for forms. Creating complex multicolumn forms with colors and shaded areas, variable line thicknesses, checkboxes, social security and credit card number columns, and so on is a breeze. Informed Designer includes all the tools you'll need to re-create any form you've ever seen or can imagine.

Informed Designer makes the design task easy. Select the Table

With Informed Designer, you can develop detailed forms such as this one.

Tool, click and drag, and you have a basic table. Click inside of the table and drag to create the number and width of desired columns. Control size and shape either by eye (with numeric feedback) or by using the Specs palette, where you can type in the sizes you want. A few more clicks and drags, the addition of some fill shading, and a logo, and you've painlessly created a professional-looking form.

From there you can print out the form for hand filing or use the advanced features of Designer to set the tab order, incorporate math functions, set defaults, and create lookups that link to other forms. To aid others in filling out the forms, you can create help messages that clarify what the desired input is or point to where the data can be found. Test mode allows you to do a thorough dry run to make sure the form functions to your satisfaction—without having to run Informed Manager (the companion form-filling program).

Once you're happy with the form, Informed Manager will automate the process of quickly and accurately filling it out. The program supports lookups, choice lists, calculations, form numbering, error-checking, password protection, AppleScript, text notes, voice annotation, and more. Completed forms can be searched, sorted, grouped, and batch processed. Informed Manager also supports most popular Mac e-mail systems. Newton owners will be happy to know that there's an Informed Filler for Newton that allows you to do remote data collection and then send the collected data to the desktop machine for processing.

[At this writing, Shana is completing Informed Designer/Manager 2. New features will include form attachments, buttons, Drag-and-Drop support, a customizable menu bar, routing lists, scrollable fields and tables, and spell checking. The programs will also run under Windows (providing cross-platform support) and be Power Mac native.—SS]

Editors' Poll:
Which PIM Do You Use and Why?

DC: I use Now Contact and Now Up-to-Date, along with Now Synchronize, so I keep my appointments and to-do's both on my Macs and my Newton. Very handy. The public events calendar in Now Up-to-Date 3.5 is particularly good for managing a group calendar, and the beta of 4.0, which works over the Web, is even handier. The Now stuff also has the big advantage of working with Windows versions.

JC: I've been using TouchBase Pro since version 1.0! It's a great program with a very clean interface and some excellent features.

TL: My favorite is Now Up-to-Date/Now Contact. There's nothing mysterious about why I like it best. No other program combines the ease-of-use, an attractive user interface, and the features that I crave as much as these do. I especially use its multitude of different types of events (from appointments to to-do's to banners) and the quick access to its databases via its Quick add-on menus.

MEC: I use Claris Organizer, because it is simple to use and I don't have very complex PIM needs. Also, it was a birthday present.

JH: Ah, I miss my favorite, DayMaker, long gone. I now use Now Contact and Now Up-to-Date, but only because they sync with my Newton MessagePad—or they would if the Sync utility didn't crash.

SS: I use a *lot* of programs. For quickly finding phone numbers, nothing beats InTouch. I use Expresso for its calendar and reminders, In Control for project planning (dealing with these chapters, for instance), and FileMaker for project record-keeping.

ML: I like Now Contact and Now Up-to-Date. They do everything I need, *including* sychronizing with my Newton Names and Dates files.

SZA: For heavy-duty work, such as product and vendor information for the chapters of this book that I worked on, I use FileMaker to keep track of things.

BW: I don't use any form of PIM. I realized I'd spend more time getting one set up and keeping it up to date than it would take to just get my projects finished. However, I do use Word as my PIM, on a project-by-project basis. Word Bookmarks serve as a sort of database index, and I keep a to-do list at the top of each project document.