

Zilch Update History

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Your comments and suggestions for improvement are always welcome. Send email to comments@zilchworks.com

January 30, 1999

- Released Zilch Standard 2.1 with the following changes.
- Fixed a bug that prevented the main screen from getting updated when adding or editing creditor information.
- Modified the right margin in the Payment Report so "Dec" data would not get chopped off.
- Modified the right margin in the Balance Report so "Dec" data would not get chopped off.
- File Update Notice: zilchrps.dll dated 1/30/1999 has replaced zilchrps.dll dated 1/15/1999.
- File Update Notice: zilchstd.hlp dated 1/30/1999 has replaced zilchs20.hlp dated 1/15/1999.
- Modified the About Box to display v2.1.

January 15, 1999

- Released Zilch Standard 2.01 with the following changes.
- Modified the installation to allow user defined destination directory.
- Modified the installation to include uninstall capability from Add/Remove Programs.
- Modified the Balance Report to print "YYYY Balances" instead of "YYYY Payments".
- Modified the About Box to display V2.01.

December 17, 1998

- Released Zilch Standard 2.0 with the following changes.
- Added a Print Preview capability to all the reports.
- Added the ability to customize report shading.
- Added the ability to customize the report title placement.
- Supports long file names.
- Added 7 predefined gradient fill backgrounds.
- Added the following options to the main menu under "Preferences":
 - Choose Background
 - Report Shading
 - Report Title Position
- Modified the main menu to automatically save the preference settings.
- Modified the Debt Reduction Screen by adding the ability to:
 - Change the Payoff Strategy
 - Change the Pledge Money
 - Pick a debt free date and calculate pledge money needed
- Renamed the "Monthly Payment From Statement" panel to "Normal Payoff Method".
- Renamed the "Zilch Method With Pledge" panel to "Accelerated Payoff Method".
- Removed the "Monthly Payment Held Constant" panel.
- Removed the "Zilch Method Without Pledge" panel.
- Changed the graph on the Debt Reduction Screen to a 3-D bar graph.
- Changed the graph on the Debt Analysis Screen to a 3-D bar graph.
- Added "Length in Months" to the bar graph on the Debt Analysis Screen.
- Combined Loan and Investment screens into one screen.
- Modified the Loan and Investment screen to bring up blank data entry areas.
- Added a "Clear Form" button to the Loan and Investment screen.
- Completely updated the help file.
- Included a new installation program:

November 28, 1997

- Released Zilch for Windows version 1.3 with the following changes.
- Changed "Individual" button to read "Debt Analysis".

- Changed "Multiple" button to read "Debt Reduction".
- Changed "Payment Cap" to "Minimum Payment". This caused confusion with many users wondering what "Payment Cap" really meant. Please see the help file for an explanation of Minimum Payment.
- Modified data entry by bringing up a blank form when adding new records.
- Added a choice of either "Credit Card" or "Loan/Mortgage" to data entry form.
- Added 4 new "Payoff Strategies":
 - Lowest Balance First Highest Balance First
 - Lowest Payment First Highest Payment First
- Modified "Payoff Strategy" so it automatically sorts entries when changed.
- Changed background color of the Main Screen.
- Changed background color of the Debt Analysis Screen.
- Changed background color of the Debt Reduction Screen.
- Changed background color of the Payments & Balances Screen.
- Increased the automatic calculation amount when a "low payment" is entered. This caused an endless calculation that could only be stopped by pressing **Ctrl-Alt-Del** to end the task.
- Added a menu option called Preferences.
- Added Set Currency Symbol option to the Preferences menu option.
- Modified help file to reflect new changes.

September 19, 1996

- Released Zilch for Windows version 1.2 with the following changes.
- Added a Start Year drop down box.
- Fixed a bug caused by 0% entered in the Calculate Price Range routine.

September 9, 1996

- Released Zilch for Windows version 1.1 with the following changes.
- Added a help file system (zilchwin.hlp).
- Fixed an endless calculation bug caused by \$0 entered into Payment Cap field.

August 24, 1996

- Released Zilch for Windows version 1.0