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PART ONE: OVERVIEWS

User Guide Overview

Greetings!

Some of you veterans may have fond (?) memories of that opening.

This manual was created to provide a feature by feature guide to how Cash Express HOME ACCOUNTING for Windows (CEW) works, to provide an insight to its use and usefulness, and to try to demonstrate the power it provides for average home use. I will also ask you for some input about how I can make it better or even easier to use. Later, I will ask you for payment if you continue to use CEW since I have a considerable amount of time and effort involved in this project. CEW was, after all, produced and created in a home corporation environment.

This manual almost never was. I originally thought that on line help was all that was needed to learn how to use a program. That was before I bought Visual C++ on CD ROM. What a headache! I immediately applied my frustration to efforts to create this manual for CEW. I hope it is sufficient for general use and compliments the on line context sensitive help, Clue Card Help, and the Tutorials that are also provided.

This manual has already undergone several revisions. I have eliminated a lot of repeated text and expanded on several concepts for those less familiar with money managing principals. I have edited instructions and theory until I am blue in the face, and I still find things I could have said differently or explained more thoroughly. Most recently I have added many graphic illustrations to help illustrate the topics discussed in this manual. If you are reading the Windows Write version found on the installation disk, then you cannot see the graphics since they take up so much room I couldn't include them and still have CEW on one install disk. If you purchased a manual, I hope they are effective. I hope this final draft is adequate, but rest assured I review it often and always try to make it simpler to read and easier to understand.

Program Overview

CEW is the main product of a business started from a program I created for my own personal use, which I then decided to further develop and share with others who feel as I do, that it is a good, reliable and complete home money management program that most people with normal-average needs can easily use to satisfy their financial budgeting and forecasting requirements.

I wish to stress that this program is not "freeware." CEW is a copyright protected computer program that allows potential users to "try it out" for a reasonable period of time to determine if it satisfies their needs. If the product is unsatisfactory, I require you to remove it from your system. In such a case, it would be nice to hear from you as to why it was unsatisfactory. If it is satisfactory, please register your copy using the form found under "File" then "Register" in the main menu. Please send along a few comments so I can get a feel for what users need, like or dislike about CEW. CEW is a dynamic program. I constantly change it in subtle ways to make it a smoother more complete program, fine tuned for the people that respond with comments and suggestions.

Because CEW is dynamic, if you downloaded it from a service like AOL or Compuserve, check the forums occasionally to see if there is an upgrade available. Once you register, all incremental upgrades are free via modem.

Since this product is "shareware," I urge you to share it with others. Shareware is a marketing

technique that saves me advertising dollars while providing a distribution method that is also inexpensive. This technique allows me to spend more of my time programming and less time trying to write ads and finding distributors and publishers. If you feel that CEW is a worthy product, please, give it to your friends so they can "try it out."

Files Installed

The following files are installed in the noted locations when you run SETUP.EXE. This list is provided for you so you may remove all traces of CEW if you decide not to use the program for any reason.

...in the CEW30 (or whatever you used) sub directory:

CEW30.EXE
 CHECKFLD.DAT
 DEFCHECK.DAT
 DEFLABEL.DAT
 LASTRTECD.SAV
 USERGUID.WRI
 CEWHELP.HLP
 VER.DLL
 *.SIL

...in your CEW30\SAMPLES sub directory

CHECKFLD.DAT
 DEFCHECK.DAT
 DEFLABEL.DAT
 LASTRTECD.SAV
 *.SIL

...in your WINDOWS\SYSTEM sub directory:

APIGUIDE.DLL
 GSWDLL.DLL
 VBRUN300.DLL
 GSW.EXE
 GRAPH.VBX
 GRID.VBX
 MSCOMM.VBX
 SPIN.VBX
 SS3D.VBX
 KEYSTAT.VBX

...in your WINDOWS sub directory:

SETUPCEW.EXE

All these files may be safely deleted to remove CEW from your computer unless CEW is running. There is one caution however. If you have any other programs written in Visual Basic or Visual C++, you may not want to remove any of the Windows\System*.VBX files or the GSWDLL.DLL and GSW.EXE files, as the other "visual" programs may also use them.

Help Overview

CEW provides extensive help. All the various help methods available are described in this section. The various types of help are presented in somewhat different ways in order to give you different perspectives on the same help topic. In other words, most of the discussions on similar help topics are re-written each time. For the most part, topics are not copied from one topic to a similar topic in an other help area. You usually get a somewhat different outlook for the topic in the manual than you will in Windows (F1) Help. This applies especially to the more complex topics like reconciliation or Pay Bills.

Clue Card Help

The first type of help is Clue Card help. To get immediate, but brief, help on almost every control in CEW, just place your mouse over the control and press the right mouse button. A small dialog will open, giving you a short help message for as long as you hold down the right mouse button.

About the only controls that do not have Clue Card help are the text boxes as used for data input and display or program information. Text boxes should be self explanatory because they always include a label (caption) just above or beside them. These labels tell you what information is needed if you are in edit or create mode. They also tell you what information is displayed if you are in any of the module modes and a record has been selected from the list box.

The Help Menu

There are several ways to get help while you are using CEW. They are provided for different levels of assistance should you need help during the course of using CEW. A complete description of each menu selection is provided either in this section or in **Using Help**.

On disk Manual

The USEGUID.WRI file (the Windows Write version of this manual) may be viewed by double clicking on it in File Manager, but it may be easier to click on the installed icon in the CEW program group. Selecting "User Guide" from the "Help" menu may be the easiest method of all to view this file if CEW is running. You may also click the "Manual" icon in the Welcome screen when you first load CEW. I am assuming that you have *Windows Write*, the Windows applette word processor, installed. USERGUID.WRI is a CEW feature information guide. It is here for a purpose - to be read. I urge you to do so at your leisure, or as the need arises.

Printed Manual

If you would like me to provide a printed manual with the latest release of CEW (not a version upgrade, but the latest incremental upgrade for your current version), send an additional \$12.00 with your registration payment, or \$14.50 anytime after registration, for the manual with upgrade. The price may seem high, but I am not in the manual publishing business (even though I do provide the service) and I have to make it worth my time to provide this service. The extra \$2.50 after registration is for postage. I pay the postage when you register.

The manuals are professionally made photo copies and will come in a comb binding that lays flat when opened. These photo copies are crisp and clear and truly professional looking pages that I

bind myself with heavy colored paper covers made especially for this purpose. Included is the User Guide (this file), and of course the latest non-version upgrade release of CEW. The manual that I print has tons of graphics and is more visual than USERGUID.WRI that I provide on disk. The text is the same but it is easier to follow.

Registered users always get the latest version upgrade free whenever I respond to a user inquiry, if they do not have the last release of their version. For example, if a registered user had version 2.00 of CEW and bought a manual or wrote to me with a problem, when I sent the manual or responded to the inquiry, I would include version 2.5 (if that was the latest version 2.00 upgrade,) but would not receive version 3.00 if it had been created by then, if the user wasn't a version 3.00 user. Please include your latest version number with inquiries so I will know if you need the upgrade.

The postage rates are the same for a one or two page letter with a 3.5" disk enclosed as for just the letter - 32 cents. 3.5" disks cost less than 40 cents and my customers are worth the expense to me even when I figure in the time to make the install disk. I value CEW user input!!!

Context Sensitive Help

To start the hyper-text help program from within CEW, just press the F1 function key. From the presented help screen, you may search, browse or jump to any help topic. Jumps occur when you select the colored words that are contained within the text of a help topic. One nice feature of the help program is that it will track all topics that have been viewed in a session.

The topics are tracked whether you selected a jump or used the search feature of Help. If you were reading a topic and wanted to jump to another topic for clarification, you would make the jump (or use search) to get to the other topic, do the research, then simply select "Back" from the menu to go to the topic you had left. If you jumped several times and wanted to go to a topic looked at a few minutes earlier, you may select "History" from the menu, and select the topic from the list of topics viewed in the current help session.

If you browse the help file from start to end, your learning curve will be greatly diminished. Reading this manual will do the same. Time to read all the help topics should take 1 to 2 hours. The help file contains about 130 topics.

To browse the file as a tutorial, select "Help" then select "CEW Help Index." You may also press F1, in CEW, at any time and click on the "Index" caption in the gray portion of the help window. Now click on the "<<" and ">>" keys at the top of the help window to browse backward and forward through the help file. If you start at the index and press the ">>" browse button, you will go from start to end in the help file, one topic at a time.

Of course, you may print out USERGUID.WRI to read in your easy chair. While the User Guide covers the same topics as the Help program, User Guide is generally more thorough in content. On-Line help should be as brief as possible, but some topics are fairly long when they need to be. Routines like Reconciliation are simple to use, but difficult to explain in detail requiring lengthy discussions. I apologize if this is an inconvenience, but some people just don't like manuals.

This document is intended to be the CEW manual as described above and is as complete a feature and usage description as I was able to produce in a reasonable amount of time. If you are reading this file now, you are reading an updated version in which I have attempted to make the topics more readable, more understandable and more complete.

To continue with Help discussion, you may also get context sensitive help on any control while running CEW. Context sensitive help is help on a control (list box, command button, form, etc.) when the control is highlighted. When help starts, help for the precise control that was highlighted will be visible and ready for your perusal. To get context sensitive help with the mouse, select any control as you usually would by clicking on it, but before you release the mouse button, press F1. The help program will load with the selected control's help topic displayed. If you don't use a mouse, (then you must be struggling with Windows in general - please get a mouse) you may tab to the control and press F1. Keyboard support of CEW is provided for "touch typists" and those that prefer to use the keyboard when possible for speeds' sake, not necessarily for those that don't have a mouse. It is true, a very few CEW routines require a mouse to drag and drop controls.

Again, to get context sensitive help by using the keyboard, select a control as you normally would by tabbing to the control, but instead of pressing the Enter key, press F1.

Tutorial

When CEW is installed and the program is started the first time, a short configuration routine is presented. Configuration will be discussed later in **Using Options**. After CEW's appearance and general functions are configured, a tutorial will begin. This initial tutorial will automatically run in "Full Tutorial" mode. You will be escorted through the CEW setup routines and you may setup any modules that you choose to setup. If you are not ready to setup the checking account, for instance, then just close the module to automatically go to the next setup routine. After all the setup modules have been presented, CEW will switch to the sample sub directory and general module lessons will begin with sample data. The SETUP modules that appear the FIRST time the tutorial runs do not use the sample sub directory. You will actually setup the CEW program. This ONLY occurs the first time you run CEW. Every other time you run the tutorial, you will use the sample sub directory for all modules including the setup modules.

Anytime after the initial tutorial session is finished, if you select "Help" from the main menu and select "Tutorial On," a menu window opens. The opening tutorial window is a menu of CEW modules that may be selected by clicking command buttons representing each module. The command buttons are labeled "Bills," "Checking," "Savings," "Securities," "Labeler" and "Money." with the bottom command button labeled "Full Tutorial."

There are two modes available when you run the tutorial. They are automatically determined. If you run the full tutorial then every module in CEW will be presented to you in sequence after a 30 page introduction. The introduction is just as viable for general Windows use as it is for specific CEW use since it explains several aspects of Windows theory of operation - from a users stand point. This continuous mode of the tutorial is on only if you select "Full Tutorial."

If you select any of the six module command buttons, then the selected module will be presented to you from one end to the other - including lessons on all support modules for the selected general module. That means that if you want a tutorial on the Bills general module, then Bills Tracker, Bills Graph, Loan Sheet, and Loan Amortization (all Bills support modules) will be shown as part of the tutorial. After the selected modules' tutorial is complete, the tutorial menu will re-appear and you may select another module or quit the tutorial.

Thus the two tutorial modes are; full and module only.

The introduction presented in full mode takes less than a half hour. If, as the introduction says, you are very comfortable with Windows style programs, you may select the "Close" command

button at the bottom of the tutorial introduction window to stop the introduction and get right to the module tutors.

The tutorial works with the sample files installed in the CEW setup routine - unless you are using Stump Removal. Stump Removal lets you use your real records and is not intended to be used to experiment with. For general experimentation you may select "Use Sample Files" from "Help" of the CEW main menu. Sample Files and Stump Removal are discussed next.

If you decide to quit the full tutorial before it is completed, a dialog box will appear and ask if you want to place a bookmark. The bookmark will allow you to continue where you left off the next time you run the full tutorial.

Stump Removal

A mode of the tutorial that may be selected at any time CEW is running is called "Stump Removal.". It may be selected from "Help" of the main menu. If you are trying to accomplish a task, but find your self "stumped" as to how to proceed, select "Stump Removal" from the Help menu. The tutor will start in the module you are in using your real files - not the sample files. After the problem is solved click "Close" at the bottom of the tutor window to close the tutorial.

Sample Files

Sample Files are provided for several reasons. The original reason was so that a potential customer could browse the program and be awed by the graphs, grids and layout. I was sure that the ease of use of CEW could only truly be presented with data to view. It later occurred to me as I added different aspects of help that sample files are of great benefit to me AND you. It allows me to demonstrate the program for you in the tutorial, and allows you to experiment inter-actively with records that aren't sacred. If you goof, so what? You can just reload them if necessary and play some more. All the sample files are on disk and uncompressed so you can just copy them over. Be sure to copy them to your C:\CEW30\SAMPLES sub directory and NOT the C:\CEW30 sub directory.

The theory behind the sample files is a simple one. If you are having trouble with a concept or technique, you can switch to the samples sub directory by selecting "Help" from the CEW main menu and then selecting "Use Sample Files." You may then experiment, run the tutor or build more sample data until you are confident in the operation of the module in question. You would then go back to your real files by selecting the same two menu selections - "Help" and "Use Sample Files" to un-check the menu item.

CEW Overview

I started this project because I didn't want to pay from one hundred to several hundred - even thousands - of dollars for a program that would run everything from a multinational corporation with platoons of data clerks, to governments of impo(r)tance. I didn't want a program that would do 10,000 things when I only wanted to do 100. I wanted a simple program to do my home money managing and keep track of my bills, investments and savings accounts. I needed to automate my checking and put all my financial information into one place. I didn't want extensive capabilities like paroling and accounts receivable, inventory and purchasing or a life expectancy forecaster. I didn't want to have to fight through the menus of 10,000 features to use one of the usual 100. My needs are simple and I think the vast majority of us don't really want to fight a

mega-system with hundreds of commands or menus to remember. Who wants to try to fight all those confusing screens and menus every month just to print a few monthly AP checks, or to do a few simple home budgeting tasks. To make a long story short, I created what I think is a usable program for the average guy with average needs, but, with easy to follow menus and command bars - and some powerful features. Something to do things like helping the guy (or gal) that wants to know if the credit card company is figuring the interest correctly.

Program Examples

If your bank statements scare you come reconciliation time look at this. Just click on the returned checks and deposits listed on your monthly bank statement, enter a few figures from your bank statement as they are asked for, and CEW will do all the work and print a report if you want it.

Want to know what your savings will be worth at some future date? Want to know how long it will take you to pay off a \$10,000 loan at 14% interest and \$350 payments? Want to know how much to save each month in your savings to end up with \$100,000 in ten or twenty years? Want to see a spread sheet of interest, payments and time over a given loan amount? It's easy - virtually automatic - with CEW and it is an important function of a money management system.

Do you really want to have a feature that predicts your life expectancy in a bookkeeping system? I don't, and I don't want to have to look at the menu choice either. I want a system with easy to understand menus and command bars so I can get to the nitty gritty in just a few simple key strokes or mouse clicks.

All the functions of CEW are selected from menus organized by the record type of the module or by the function you wish to perform. In other words, checking functions (void, write check, search, etc.) are in the Checking module, and label printing takes place in the Labeler module. If you want to print envelopes for your bills, it is done in the Labeler module since the feature you are using is to print labels or envelopes. If you want to edit an address for a bill, you do that in Bills since you are manipulating (changing) a record of the Bills (AP) type. CEW then takes over and either prompts you for the information it needs to accomplish the task, or waits for you to select an option from a window. If you are paying bills by check, you are writing checks, so you would select "Checking" then "Pay Bills." The module loads and the first check is entered for you. CEW waits for you to approve the check or edit it. You must then click on the signature or the "Enter" command button to continue. When you have done this, CEW writes and/or prints the check and loads the next AP account into the check facsimile and once again waits for your approval.

In many cases, all you do is click a button or list box and the entire function is automatically done for you. To amortize an existing loan, select the "Amort" icon from the Bills module command bar. When the module loads, click the desired AP account and presto, there is all the information before you. There is never a complicated command structure to remember. Try this program and let me know how I can make it work even better for you.

It is necessary to remember that this program is intended to be intuitive. If you are unsure of where to go or what to do, your gut feelings (intuition) should lead you in the proper direction.

For example, if you want to write a check, you know that it is a function of the checking module. You would click the menu item "Checking." The list has several items, but writing a check is a checking transaction so you would select the item "Transaction." A window opens up and since you know you want to write a check, the obvious choice would be to select the type of check you wish to write, printer or portable. As you can plainly see (if I have done my homework) the progression is quite obvious. But, an even simpler way to get to the check writing feature is to use the command bars. You would click on the Checking main module command bar button, then click on the "Trans" (transaction) command bar button in the now running Checking Module. Now select the transaction type by clicking on the appropriate command button.

This particular example was chosen since it is the most complicated menu structure you will ever have to negotiate. All the modules of CEW are that easy to use.

Help On Help

If you need a briefing on the use of help in CEW, select the main menu item "Help" then click on "Help on Help." A dialog box will open giving short messages on how to use the various types of help in CEW. You may also click on the command bar button for "Help on Help." The button is a command button with a large yellow question mark icon on it. You can find out more about help in the section of this manual named **Using Help**.

The Pitch

CEW was written with Microsoft Visual Basic Professional Edition Version 3.0. If you like this program, and I mean use it for a while and see if it's what you need, then I ask for a contribution to the cause. \$20.00 cash, check or money order for each copy you need. Send it, along with the registration form, to me at the address below. This will also get you on my user list and I can let you know when version upgrades are available.

Speaking of input, please feel free to correspond with me about CEW. I will try to answer all questions within a week, and offer any support I can concerning this program. I am sure there will be a few minor bugs left (as is the case with ALL software) or a feature or two that just isn't quite right for someone (anyone). I will be glad to hear from you about any problems, and I will do my best to correct all of them. Please direct all CEW inquiries to, and send payments to the author to:

Silicon Programming
Roy F. McCabe
Drawer 3005
Myrtle Creek, OR 97457

You may contact me by mail, through America On Line by sending mail to RythemRoy, through Compuserve at 74477,3236, or from the Internet. Address mail to RythemRoy@aol.com or 74477,3236@compuserve.com. In case you are interested, I used to play rhythm guitar in a rock and roll band, hence RythemRoy.

If you belong to Compuserve you may register by using GO SWREG. Search for ID 4808 and follow the instructions. Because of an up to two month delay in my receiving payment from Compuserve, not to mention their \$6.00 service charge, the handling fee is 20.00 including the six dollar handling fee. This fee will, however, get you a free manual because I have guilty conscience.

Bookkeeping with CEW Overview

Cash Express HOME ACCOUNTING for Windows is an easy to use money management program for the average home user with a computer and Windows 3.1 or greater. Minimum hardware needs include a 386 SX, 4 M-byte of RAM, a mouse and a printer if you want to print reports.

With all the credit available today, many of us have taken advantage of it and used anywhere from a modest amount to a great deal of available credit to advance our lifestyles. At the very least, most of us have a mortgage, car payment, utilities, insurance, and possibly (probably) credit cards and/or tuition payments. We also have savings accounts, investments and a long list of addresses and telephone numbers. We often try to analyze our budgets, and provide for the

future.

CEW tries to handle all these everyday financial and personal challenges in an efficient manner, without a lot of clutter and confusing or useless features that most of us will never ever use.

Bookkeeping Problems and Remedies

Do you have a payment to a creditor or savings institution, or possibly an insurance policy, that withdraws money from your checking account on a regular monthly basis? This is known as a bank service plan or BSP.

Do you want to print your Bills (AP) checks (or any Check) on your printer, but don't want a second checking account to handle the different check type and check number system?

CEW handles these and other problems easily.

If you have a BSP payment deducted directly from your checking account, you may configure the account in Bills (Accounts Payable) to handle this problem. When you pay the bill, the transaction is entered into and deducted from your checking account. It is posted to the AP account and associated Tracker file, but CEW doesn't print a check if you print checks, and a check number is not used.

To set up the above BSP, merely answer "Yes" when CEW asks if the account being created is a BSP.

You may purchase and use any printer type check that is up to 3.5 inches long and 8.5 inches wide, or you may use three to a page laser checks, from any supplier. You may configure CEW to print the fields on checks anywhere you like. You may buy these checks with (or without) pre-printed numbers starting 2,000, 4,000 or 10,000 (or whatever you prefer) higher than your checkbook checks. You may configure TWO check number systems for one checking account. The bank doesn't care what your check numbers are, so you can purchase checks with any number range you need and use them in CEW. You may use two number ranges, one for checkbook checks and one for printer checks, as long as the number systems don't overlap. More Later in **Getting Started Setup - Checking**. Be sure to read this section if you have ever thought about printing your checks.

More examples

Do you write checks for your bills a few at a time, probably two or three times a month or more. CEW allows up to nine bill paying sessions in a month. AP accounts may be configured into groups that may be paid at different times of the month. It is easy to do when the AP account is created. All you do to setup an account into a group is enter the group number into the "Group" text box during setup. When you want to print a particular group of AP checks, you merely enter the group number for the checks you wish to print when it is asked for.

Financial forecasting is another feature of CEW. You may project loan payoff dates, and future savings and securities account values in CEW.

You may use the simple yet powerful Loan Amortization feature, found in the Bills module, to project payoff dates of current loans or hypothetical loans. You may print the graph and/or the payment schedule and/or the summary to your printer. The same type of feature is provided for savings and securities projections.

Loan Sheet and Savings Sheet provide a way to analyze loans and savings account variables. You just enter a goal or loan amount, a payment or deposit amount and a range of interest rates and a range of years (all selected with combo boxes). Click the "Show" command bar button and a spreadsheet style grid shows all of the payments or contributions as they relate to the range of time and interest rates. Select an existing account from the list box to automatically display this information.

If you set up any or all of your monthly bills in the Bills (Accounts Payable) module, you may select "Pay Bills" from the Checking module and all the checks will be pre-filled and entered (and printed if you print checks) one at a time, after your approval of course. You may edit any field as you go.

All Savings, Securities and Accounts Payable accounts have an attached "Tracker" file. Tracker allows you to review all the transactions to an account since its creation in CEW. The Tracker modules are completely automatic and graphs payments, balances and/or yields.

Check reconciliation is a snap in CEW. You just click on the transactions that have been reported on your bank statement, enter the credits and debits as they are prompted for, enter the bank statement's current balance, and the rest is done for you, including a printed report if you want it.

All Checking records, after they are reconciled to the monthly bank statement, are automatically stored in an "archive" file that is arranged by the year that the transactions were written. These and all current checking records are fully searchable on any of four fields on the checks. You may search for a check number, a memorandum, the classification field or for the payee on the checks.

Check classifications are assignable at check writing time. They may be edited in the checking and Bills modules also. When you create an AP account, the "Classification" that you may enter for the AP account, is added to the classification list automatically. If you need to find a group of related AP checks, you just search on the classification for the AP account from the Check Search module.

When you perform a search, the classification list is displayed in a list box. You may select a classification from the list to enter the classification into the "Search Data" text box. The Search Data text box holds the information you wish to search for. You may manually enter the search criteria by just typing it into the text box.

To summarize check search; searches may be made for chosen criteria within a user entered time frame; you may search any of four fields; you may select "archive" or "current" records to search through; and you may print the search results.

Labeler allows you to maintain a file of personal addresses and telephone numbers. You may print these addresses on envelopes (including return addresses) or print addresses to self-stick labels. You may also print AP addresses in the same manner and at the same time.

While this brief discussion of CEW is by no means a complete guide to CEW, I hope it will show you some of the powerful features provided. There are many more features contained in CEW, and they are all documented later in this manual. Again, to view the USERGUID.WRI manual (the file you are reading), just click the icon representing this User Guide in the CEW program group, or double click the "userguid.wri" file in File Manager, or select "User Guide" from "Help" in the CEW main menu.

I hope you have great success with CEW, since I want very much to provide a service to CEW users. I am always interested in hearing from registered as well as potential users of CEW.

You should correspond with me at the address found in the Help Module under the "About" menu selection or as shown above.

You should register CEW in order to get a valid serial number by printing the form found under "File" in the main menu and selecting "Register." If you don't have a printer, please include all the information found on the screen version of the registration form. Send payments and inquiries to the address found in the Help Module under "About" or as shown above.

Thank you for considering CEW for use, and a special thank you if you decide to purchase it. I pledge a generous amount of mail, BBS and telephone support.

I would appreciate your assistance, too. If you have a friend using Windows, please pass along a copy of Cash Express HOME ACCOUNTING for Windows. I ask that you give your friend all the files contained on the disk or in the .ZIP file that you received or downloaded. If you are a registered user of CEW, please don't pass on the registration number.

Interface Overview

CEW Main Module

The main CEW module, the window you see after you click the Welcome screen away, is what is called a Windows multiple document interface (MDI) form. All modules and forms that load after startup are child windows. That is, they load on top of this MDI form and are contained within it.

The CEW main module has a menu bar and an optional command bar at the top of its window. Both of these controls are visible at all times and may be used at any time. If you want to minimize CEW, the minimize control on this form will minimize the entire program with all of its open child windows.

There are several options available for user preference while running CEW. These options are found mostly in the "Options" menu selection. Briefly (since they are discussed at length later) they include: Command bar, Color Graphs, Backup on Exit, Backup Prompt, Exit Prompt, Delete Warning, Preview Maximized, Preview Zoom and Auto Load.

You will find another options in the "Window" menu selection. They are Cascade, Clear All and the window state options which include Minimized, Maximized and Normal. All of these features are checked items that are active only when they are selected from their menus. CEW remembers their last state and they are set as defaults. They are still active (or inactive) the next time you run CEW.

Note: If you run CEW as a normal size (user sized) program, the cascade feature may be more of a hindrance than a help. If you can, run your system at a resolution of 800 X 600 or higher, run CEW maximized and cascade the forms. Usefulness is increased since multiple forms may be easily viewed simultaneously. If you must turn off the cascade feature, the "Window" main menu selection will allow you to select a currently loaded form that is hidden from view. You may also click any visible icon representing a hidden form you wish to view in order to put it on top.

General Modules

The general module windows are typical interfaces of CEW. The general module window refers to the view, edit, delete and new modes of the five general modules in CEW. The five general modules are Bills, Checking, Savings, Securities (found under Money of the main menu) and Labeler. While there are other modules in CEW, these five general modules represent the five types of accounts or files that you directly manipulate and monitor. In a word, they are your financial "records." All other modules either work off of these five types of data, or use setup records that store their parameters in their own files.

Other Modules

File, Options, Window and Help are the "other" modules mentioned above. These modules allow for ancillary things like program setup, user options, software registration and help. These modules use standard Windows control functions like those found in the general modules, but do not contain their own command bars. Their functions are many and varied while at the same time easy to use. You will find the program setup routines in the Options menu.

Command bars

You should notice that there is a command bar across the top of most of the module windows. These are speed buttons. All these buttons represent one of the four types of functions described below.

Command bars are in all of the general modules of CEW. General module command bars are all similar in that they all have the same four button groups. They are also similar in that in the "Related Modules" section, these buttons can take you to related modules for the type of records you are viewing as described above. Most related modules may be accessed from any other related module.

To change to a different general module, i.e. to go from Savings to Checking, you must use the main menu or the main module command bar, both of which are always visible. The main module command bar allows access to some of the most often used modules of CEW.

Command bar access may be indirect. For example, to write a check you would select "Checking" from the main menu, then "Transaction" then select the type of transaction needed. In this example, it might be easier to click the "Checking" command bar button of the main module, then click the "Trans" (Transaction) command bar button from the Checking general module. While this route to writing a check may be indirect by causing you to go to the Checking module first, it is a shorter path indeed. A shorter path meaning it takes less mouse clicks and may possibly be more intuitive. It may take slightly longer time wise if you have a slow computer since two modules are loaded in this process.

Module Mode

Module Mode is the state of the general module that you are using. To delete records for instance, you must click on the "Delete" mode command bar button to set the current module into delete mode. This helps prevent you, for example, from deleting a record when you really intended to print a file and clicked the wrong button accidentally. You may view records in any mode, but if you are not in "View" mode while you are just viewing records, be careful not to click a wrong button and destroy data.

There are four modes of most modules:

- View - browse or safe mode
- Edit - modify an existing account or record in the file
- Delete - remove an existing account or record from the file
- New - create a new account or record to add to the file

All the view, edit, delete and new modes of the different modules operate in the above way. This is to help protect your data from accidental loss or damage. Every module mode must be consciously selected either from the main menu or from command bars.

One exception is checking. It doesn't have a create or "New" mode. To create checking records, you must go to the check writing routine or other similar module like "Deposit." Checking also has a "Void" mode to allow you to void a checking record if the need arises.

Related Modules

Related modules are different modules that pertain to the same record type. For example if you are in the general module "Bills," you may go directly to AP Purchase, Bills Graph, Bills Tracker, Loan Sheet or Loan Amortization by clicking the appropriate button in the Bills command bar. All these modules (except Bills Graph which requires you to exit or use the main menu) in turn let you go to most other "Bills" related modules with their command bars.

Action Buttons

Action buttons are used to perform a function on a record or records in the current module. For instance, if you are in the Savings general module and you want to edit a record, you must be in or select Edit mode, edit the text box(es) needed then click the "Save" action button in the command bar.

Action buttons may vary but usually consist of at least:

- Delete - remove a record from a file
- Save - save a new or edited record to a file
- Print - print data to your printer
- Clear - empty the text boxes of record data
- Exit - leave the current module and close it

Clear and Delete

The "Clear" button is different from "Delete" in that Clear erases the text boxes but not the record in the file. Delete removes the displayed record from the file. You may clear the text boxes at any time the Clear button is visible, but you must be in "Delete" mode to delete a record from the file.

Print

The "Print" command bar button is found in nearly all CEW windows. There are several ways that the print feature may be used. If only graphical data is displayed, as in "Bills Graph" found in the "Bills" module, then only the graph will be printed. If there is more than one way to print in a module, a check box is provided so you may choose the data type(s) you wish to print.

In most cases, if there is no check box for printing options, CEW will print the entire file of the displayed records. In the check search routine, only the records found in the search will be printed. Generally speaking, if there are records in the large list box, those records will be printed. All the records in the list box will be printed, not just the records that are visible in the list box.

If you are in a routine like Loan Amortization, there will be a choice presented. In this case you could print one, two or all three of the options represented in the check boxes. The options in this case are "Summary," "Graph" and "Schedule." You must click at least one of the check boxes to print. There will be more about printing as it pertains to a module in later chapters.

You may select "File" then "Print Preview" to get a look at what the printer output will look like from almost any printable module. Once selected you may either close the preview module or print the data. This is handy to see if the form size is appropriate for the data. If it is not you can change the form size according to your needs.

Browse Buttons

At the top of the general modules, located in the command bar, you should see four buttons with arrows on them. These are the browse buttons for the list box that contains the module records. From left to right they represent Top, Previous, Next and End. Or: the first record, the previous record, the next record or the last record in the list box. Just click on one of these browse buttons to choose the desired record in the general module list box.

Normal Windows techniques may be used for browsing records in list boxes also.

DISCLAIMER

Every effort has been taken to insure the quality of this program and its associated documents. However I wish to express my non-liability for any use of any records created by Cash Express HOME ACCOUNTING for Windows. I accept no liability for hardware or software damaged at any time. In fact, I accept no liability what-so-ever for anything. If you use Cash Express HOME ACCOUNTING for Windows, you do so at your own risk. I've never heard of software (except for viruses) damaging anything - but who knows! If your computer croaked for some reason while running CEW, I wouldn't want to feel obligated to replace it.

I wish to acknowledge *Microsoft Corporation* for the creation of *Microsoft Windows* and *Visual Basic Professional Edition Version 3.0*, and expressly thank them for making such a fine programming environment.

I wish to thank *Daniel Appleman* for his informative book *Visual Basic Programmer's Guide to the Windows API* and express my gratitude for the code and DLL's he has provided for distribution and educational purposes. His book is published by *Ziff-Davis Press* and is of typical Ziff-Davis high value and outstanding usefulness.

Many thanks to *Sheridan Software Systems, Inc.* for their *3-D Widgets* software, without which many of the visual effects found in CEW would have been difficult if not impossible.

I wish to acknowledge *IBM* only to cover my butt in case I am supposed to acknowledge big blue for some reason and to acknowledge any incidental use of their copyrighted terms, words or trademarks that I may have used as being just that, incidental.

I also grant the bearer of this program the right to distribute it, free of charge (and I urge you to do so) as long as all the files originally included on the distribution disk or in the distribution zip, are included with the program. You must include all of the following files:

```
CEW30.EX_  
USERGUID.WR_  
SETUP.EXE  
SETUP.LST  
GSW.EX_  
GSWDL.DL_  
VER.DL_  
CHECKFLD.DAT  
DEFCHKCHK.DAT  
DEFLABEL.DAT  
LASTRECD.SAV  
LABELPOS.SIL  
SETUPKIT.DL_  
VBRUN300.DL_  
CEW.EX_  
CEWHELP.HLP  
MSCOMM.VBX  
GRAPH.VB_  
GRID.VB_  
SS3D.VB_  
SPIN.VB_  
KEYSTAT.VB_  
APIGUIDE.DL_  
*.SIL
```

I also encourage shareware distributors to provide this program to any and all persons requesting it. The usual limited distribution fee is allowed and my sincere appreciation is hereby expressed. Thank You for your support.

Any trademarked names, phrases or titles are recognized as being the sole property of their owners and are used only because of their popularity, with intent only to express or clarify an example presented in this manual, or to praise its value.

Part Two: Getting Started

Installation

The following installation discussion is pertinent to floppy disk installation. If you downloaded CEW from a service and/or obtained CEW in a ZIP compressed file, you must first un-ZIP the files using PKUNZIP. Depending on the drive and directory of the uncompressed files, you should enter the name of that drive and directory into the dialog box asking for this information should it appear.

From File Manager

To Install CEW to your hard drive, you must first insert the setup disk into a compatible drive. The normal distribution disk is a 1.44 Mb disk and requires a 1.44 Mb compatible drive. On this disk type, all setup files are contained on one disk.

Insert the disk into your drive. If Windows is not running, start Windows then start File Manager if it is not running.

Click the drive icon at the top of File Manager that represents the drive that you inserted the setup disk into.

File Manager now should show a "b:" for example, in the left File Manager window, and a file list in the right window. If you don't see this, click "View" from the File Manager menu, then click "Tree and Directory" from the drop down menu.

Note: If you use another type of file manger, you may or may not have these menu titles. It is not in the scope of this document to cover everyone's file manger. You will have to get along on your own. I refer to the standard Windows File Manager in this discussion.

When you see the file list on the right, find the file named "SETUP.EXE." Either double click on this file, or select it by tabbing to it and press "Enter" to start the setup program. Be sure to use "SETUP.EXE" and not "SETUPCEW.EXE."

After you have started the setup program, and after a short wait while the setup routines copy files to the Windows directories, a window will open asking for the path to the new CEW directory. There will be a default path in the text box. The default path is "C:\CEW30." If that is acceptable, press the "Enter" keyboard key or click "OK." If you don't like the path provided, by all means change it to what works for you.

When the path is entered and/or accepted and the install routines go to work, the CEW files will be copied to their proper locations and a program group with several icons will be created.

To run CEW, exit the setup routine and in the new CEW program group, double click on the CEW icon (the hand writing a check in a checkbook). A tutorial will start and you should proceed to the **Getting Started - Setup** discussion below.

From Program Manager

To Install CEW to your hard drive, you must first insert the setup disk into a compatible drive. The normal distribution disk is a 1.44 Mb disk and requires a 1.44 Mb compatible drive. On this disk type, all setup files are contained on one disk.

Insert the disk into your drive. If Windows is not running, start Windows then start Program Manager if it is not running, or maximize it if it is minimized.

Note: If you do not use Program manager, but one of the third party Windows desktops instead, you will have to figure out how to run a program from your shell. It is not within the scope of this manual to cover third party Windows interfaces.

With Program Manager running, select "File" from the Program Manager menu, then select "Run" from the list. At this time a dialog box will open. The cursor should already be in the "command line" text box and it will probably be blinking. From your keyboard, type the drive letter that you put the setup disk into followed by the word "setup." i.e.:

a:setup

or

b:setup

to start the setup program.

After you have started the setup program, and after a short wait while the setup routines copy files to the Windows directories, a window will open asking for the path to the new CEW directory. There will be a default path in the text box. The default path is C:\CEW30." If that is acceptable, press the "Enter" keyboard key or click "OK." If you don't like the path provided, by all means change it to what works for you.

When the path is entered and/or accepted and the install routines go to work, the CEW files will be copied to their proper locations and a program group with several icons will be created.

To run CEW, exit the setup routine and in the new CEW program group, double click on the CEW icon (the hand writing a check in a checkbook). A tutorial will start and you should proceed to the **Getting Started - Setup** discussion below.

Setup

The first time you start CEW a series of dialog boxes will appear allowing you to configure the general CEW program appearance and function to your particular tastes. All the configuration decisions that you make at this time may be changed in the "Options" menu of the main menu. For information about these options consult either the on line Help program or the User Guide (this manual - see **Using Options**).

The very first time you run CEW, a tutorial will start and help you setup CEW. It is possible that you may not be ready to setup some of the modules. For that reason the following discussion assumes you are running the setup modules from the main menu. The discussion is just as viable during the tutorial as it is from the menu. Just ignore any comments about the menu selections if you are setting up with the aid of the tutorial.

User Data

After you have started CEW, a startup screen appears. Click the ignition "Key" to start CEW. Next select "Setup" from the CEW main menu when it appears. Next, click the sub-menu item "User

Data." Of course there are several Windows methods for selecting Windows controls, so for simplicity I will just tell you to click on or select a control when you need to use it. The method you choose to activate controls is up to you. If you need help on clicking, start the CEW help file and search on "Click." You may also see your Windows manual for a discussion of Windows techniques.

After you click "User Data," a window will open. Here you may fill in all the text boxes, or just the data you deem necessary to customize reports, checks, envelopes and etc.

When the window first opens, the cursor will be in the "Last Name" text box. Just start typing to enter your last name. When you are finished, press the tab key to go to the next text box, enter your first name and tab again to the next text box and so on. If you want to leave a field empty (spouse entries for example) just tab ahead to the next text box you wish to fill in.

When all the boxes you wish to fill are filled in, click the "Save" command button. The data you just entered will then be saved to a file for future use. If you are satisfied, click the "Exit" command button to close the window if it is still open.

If you want to start over in this module, you may click the "Clear" command button and all the text fields will be erased. The file is not deleted if you have already saved it, but if you enter new data and save it, the old data will then be overwritten.

Checking

The heart of CEW is the checking module. There are many things that can be done from within the checking module, and most of them are automated to make it easy for you. But, in order to take advantage of some of these things, you must setup up the checking account properly. Fortunately that is not too difficult.

A sticky point here that is unavoidable when you are first setting up CEW (or any money manager) is that you need to enter all your outstanding checks and deposits into the CEW check register before you enter a checking account balance into the setup routine. If you haven't entered the checks yet, skip the balance entry by tabbing to the next text box, and setup the rest of the account data as it is prompted for. Discussion about actual account setup will resume below in **First Time Setup**.

Important: In the above case, when you initially enter the outstanding checks, you will wind up with an inaccurate checking account balance. The important thing is to set the starting check number correctly in the setup routine before entering checks that you have already written. When you get to the check number entry text box, use the number for the oldest (smallest check number) check you have written that hasn't been returned from the bank. When entering checks, if you come to a check that has been returned from the bank, that is newer (larger check number) than where you started from, go ahead and enter it anyway. To find out how to enter checks see **Using the Checking Module - Check Writing**.

Later, after all checks have been entered into the CEW check register, go to the check display module, enter "Delete" mode, and delete the checks that have been returned from the bank that you just entered. What the previous procedure does is keep all the check numbers correct in CEW. Alternately you may enter just the checks for the outstanding checks not received from the bank, but you must be sure to enter (edit) the correct check number when the check is entered into CEW.

Once you have entered all the outstanding checks (and deleted the already returned checks), enter all the deposits you have made that have not been reported by previous bank statements. To find out how to enter deposits see **Using the Checking Module - Deposits**.

Now, return to the setup routine and enter the correct account balance as it appears in your checkbook. The inaccurate balance that you see just before you enter the correct balance does not mean anything to CEW. CEW does not keep a record of the new checking balance with the check. If that was done, you would have to do all your transactions in CEW in the exact order that they occurred. I feel it is fine to enter a bunch of checks at one sitting and then enter a check deposit that occurred some where in the middle of all those checks. The best time to setup the checking account is right after reconciliation with your bank statement since there should be the fewest checks out that need to be entered into CEW.

If you need to balance your checkbook first, go ahead and do it now, but optionally you may come back and enter the amount later after you update your checkbook. As stated earlier, you should enter outstanding checks and deposits before you enter the current balance into CEW. Enter the checks by using the "Trans" feature. Enter any deposits using the checking "Deposit" feature. Both are found in "Checking" in the main menu, or may be selected from the Checking module command bar.

First Time Setup

To start the checking setup routine, click "Setup" from "Options" in the main menu, then click "Checking" from the sub-menu. A command bar button is provided in the CEW main module command bar for checking account setup. The button looks like a stream of blue-green fan-fold printer checks.

The window that opens has several text boxes that allow you to enter the configuration data for your checking account. Note that the cursor is in the first text box labeled "Balance."

After you have entered the balance amount or if, as described above, you have decided to skip this field for now, press the tab key on your keyboard to move to the next field "No. Systems."

Even if you do not want to use printer checks at this time, I urge you to read the following discussion on the subject since you may not be aware of how easy it is to use this feature. I have implemented a method to support BOTH checkbook checks and printer checks very easily in the same checking account.

This particular text box enables you to use two check number systems for the SAME checking account. Here is how it works.

Suppose the next check that you will write from your checkbook is 2345 (an arbitrary number). CEW supports check numbers all the way to 999,999. If you normally write 25 checkbook checks a month, in one year's time you might write 300 checks. If you should happen to use this program for 20 years that would be 6000 checks from your checkbook. If you decided to use printer checks, you could use a starting check number of 100,001 (another arbitrary number). This would leave more than 97,000 free numbers for your checkbook checks and 800,000 for your printer checks. Well you should get the idea. In a normal home environment, you should never even come close to writing 1,000,000

checks in a lifetime. You would be able to write 97,600+ more checks from your checkbook and 900,000+ on your printer. That should certainly be plenty!

If you are wondering about the bank allowing this, I can safely say that my bank doesn't care. I suggest you don't use concurrent number systems. It would be confusing for your bank to get two checks with the same number on them. It would be equally confusing for CEW to try to handle duplicate check numbers. I am sure that this is standard bank policy, but you may want to call your bank to be absolutely sure they permit using two check number systems.

It should be mentioned here that CEW will allow you to buy any fan-Fold or laser checks from any supplier as long as the actual check size is one of the following:

fan-Fold may be... 3.5 inches long by 8.5 inches wide or

2 13/16 inches long by 6 inches wide

laser must be...

3.5 inches long by 8.5 inches wide or

2 13/16 inches long by 6 inches wide and

both must be three to a page

Note: The smaller 6 inch wide checks have a 2.5 inch tab on the left edge of the check. CEW can allow for this, but will not print to this tab if it may be used for accounting purposes. CEW records are electronic, so paper records are really quite redundant. You should, of course, keep important checks when they are returned from your bank.

CEW lets you configure these standard sizes from any printing company to print with CEW check writing routines. There are lengthy discussions throughout this manual on CEW checking features as well as the advantages of using this system of checking. Also discussed later is the setup routine to configure any Windows printer to print to one or more of the above mentioned checks.

The "No. Systems" dialog you see after pressing tab in the "Balance" text box asks you if you are using two types of checks. If you want to print checks AND use a checkbook, simply select "Yes" from the dialog box. If you don't want to print checks, OR if you DO want to print checks and don't want to use a checkbook, select "No" since you only want to use one type of check. If you select "No" another dialog box will open and you may select the kind of checks you want to use, checkbook OR printer. Once the type of check is selected, you will be prompted for the size of the checks.

When you answer the question in this dialog box, your answer will appear in the "No. Systems" text box and the next text box will receive the focus of attention.

At this time another dialog box opens asking if you want CEW to display two different on-screen checks. If you use two types of checks, you may select "Yes." If you use only one type of check, select "No." You may, if you prefer, display only one type of check on screen even if you have two types of checks. If you do, you must use the image you create for your printer checks if you are going to print checks.

What it boils down to is this.

If you print large checks, then you may display the large check for the printer check and a small check for the checkbook check, or you may use the large size for both.

If you print large checks only (one check type) then you must display the large check image.

If you print small checks only (one check type) then you must use the small check image.

If you don't print checks then you may use either check size for the image.

Select the appropriate answer and see the response in the "Image Size" text box.

Yet another dialog box opens asking if you want CEW to track your check numbers for you. Since you are automating your checking account, it would behoove you to take all the advantage you can. Unless you have your own reasons for not doing so, click "Yes" in this dialog box so CEW can do the work for you. If you select "No" then you will have to manually enter check numbers every time you write a check. If you want to manually enter check numbers, CEW will still increment the last used check number for the next check to try to help out. CEW will not remember this number the next time you write checks. Even though you may have chosen that you don't want CEW to track numbers for you, it will during a check writing session anyway, since it will be always be right unless you write a check out of order or change check types.

When you answer the question in this dialog box, your answer will appear in the "Track No.'s" text box and the next text box will receive the focus of attention.

The next dialog box deals with printing on-check check numbers. If you elected to use the check printing feature offered by CEW, you have the option of printing check numbers on your checks. This is your decision. If you buy pre-numbered checks, CEW can track them as easy as unnumbered checks, but you shouldn't print check numbers on pre-numbered checks.

Whatever you decide, click either "Yes" or "No" in the dialog box whether or not to print check numbers and see that your answer is entered into the setup text box.

After you answer that option, focus shifts to the next text box, "Addresses."

Since the advantage (discussed in detail later) of printing checks is to pay your bills automatically and accurately, an option is to print the creditors' address on the check. You may wonder what the advantage of that might be. The advantage is that any place you can buy your printer checks, you can buy window envelopes to fit them. When you buy checks, your name and address is pre-printed in the upper left corner of each check, and would appear in the return address window of matching window envelopes. If you print the vendor's address on the check, that address would appear in the addressee window of the envelope - if you order that type of window envelope. The theory being you only have to shove the bill and check into the window envelope, stamp 'em and mail 'em.

Oh, but what about those cute little envelopes that comes with the bill? Forget them. To put your pretty check in one of those, you have to fold it in half. Of course, that only applies to the larger size checks that won't fit into the small envelopes. Normally, most people use the larger checks to pay their bills when they print checks. In CEW you may use ANY 6 inch check as easily as any other, and if you use the smaller check, you may use the creditor provided envelopes very nicely.

Okay, what's wrong with folding checks in half? Did you ever get a check back from the bank that was in one of those tissue envelopes? Maybe it has a taped on extension on the bottom of the check. Isn't that a pain? Did you ever wonder why they do that sometimes? Go back a few sentences. The check was probably folded or wrinkled or otherwise damaged. That weird looking number at the bottom of all checks is printed with magnetic ink so their machines can read them. Damage that number and instant tissue envelope. If you print checks too big for the small return envelopes, you should print your own envelopes (with CEW) or get window envelopes. Personally, as you will read later, I hate window envelopes, I print my own regular envelopes with CEW. You will also read later how easy that is.

Maybe you don't care about that, it's your call, but you must cast your vote and select "Yes" or "No" from the dialog box and see your answer appear in the "Addresses" text box.

The last two text boxes are used to enter the beginning check number for each type of check you are going to use. If you are only using one check type, only the type of check you are using will automatically receive the focus and prompt you to enter the starting check number. The number you should enter is the number from the next check you will write for each type of check.

After you finish with the last two text boxes, and if you are satisfied that everything is as you want it (hunky dory), click the "Save" command button and the data will be written to a file for further use.

Should you ever need to change your setup, just come back and do it again. If during the process of changing your setup you get lost or confused, just click the "Restore" command button and your previous setup will reappear.

Check Printing Errors

The following discussion applies to problems while printing Bills (AP) checks in general. While this discussion may be a little hard to follow, it is intended to help you understand how little problems can turn into disasters and how disasters can be turned into little problems with the right approach.

Example One

Eventually, inevitably, your printer will fail you. Or, you may fail your printer. In either case, some printer checks may get ruined. Of course CEW will not know this. It did its job, the data was sent to the printer and as far as CEW is concerned, everything is hunky dory. But, you can plainly see that eleven (an arbitrary number) checks are laying in a pile of graphic confusion in the desk side garbage can.

Scenario One

You have to take action and start over, but before you can, you have to straighten out your check register. The normal reaction would be to go to the check register and void (don't delete them, you want to keep a record of the check for continuity) all the sorry looking checks in file 13. Just in case you don't know what file 13 is, and you go looking for it, file 13 is your garbage can. The check balance will be corrected as you void the checks. Voiding checks is covered elsewhere, but for the purpose of this discussion, let's assume you have voided the checks. Of course the printer situation has been corrected by now. Right?

Now you could reprint the checks as you normally would. Of course if any of the checks printed before are good, you don't need to reprint those. Unfortunately, reprinting the checks is going to add another transaction to the Bills Tracker file for each AP check that is reprinted. A second transaction will be written to the account for the current month. Now the account will show double payments with two checks when only one was actually mailed. The AP account balance will be off also. All Tracker records are UN-editable! There doesn't SEEM to be anything you can do other than be careful when you print checks to minimize disaster. I ALWAYS inspect each check for printing accuracy as I print them, you should too. That would at least minimize the damage to just one check.

Scenario Two

If you want really accurate records as I do, then keep current backups and just load your back up

files and start over. If some checks that were printed are usable (printed Okay), then just remember that when you re-enter the printer checks they will print, so you should have plain paper in the printer to print a dummy check in place of the salvaged checks you want to use. When all the dummy checks are printed, load the real checks and continue the "Pay Bills" routine.

It should be obvious now that backing up your data is a far easier and more accurate way to handle printer problems.

Example Two

What if you had a printer jam up that ruined one check and didn't print the others, but CEW sent 12 checks to your printer? You now have one ruined check and 11 good ones, but all the AP accounts were paid. Now you could void the one ruined check and delete the other checks from the register since you will reuse the checks (and check numbers). Since you merely had a jam-up you can use the good checks. After all, they only jammed up and they are perfectly good. CEW can not keep the numbers straight in this case. You must either go to "Setup Checking" and enter the correct check number for the next good check, or you must be sure to enter the correct check number on the first check you print. You should do this even if you have unnumbered checks. Using all the check numbers provides continuity in your records. You should account for all the check numbers when possible. There is still the problem of double entry into the Tracker accounts. If this is a problem for you, which is probably is, then loading your backups as discussed earlier would apply here as well. If you don't have backups, you should write the printer checks by hand to prevent the double Tracker entries that you don't want, then void and reprint the ruined check.

Example Three

Another instance might be if you forgot to put the checks in the printer. Now you have no checks actually printed and no checks ruined. But, CEW thinks it printed the checks, and you have undamaged checks you want to use to prevent waste and provide for check number continuity. In this case you would not only have to delete all the misprinted checks in the register, you have to setup up the check number. Of course you could just write the checks by hand using the CEW check register for correlation. In fact this could be a recommended action since the Bills Tracker files were updated when the checks printed. Reprinting the checks with CEW will cause another entry to be placed into the Tracker files as stated earlier. In this situation, again, you would have an entry for a check that was never mailed but is in your records. Again, backups are the answer. Backup your data before printing checks!

The other choice, write the checks by hand using the printer checks that didn't get put in the printer, would be another accurate, but less desirable way, to safeguard your records. You could accept the chore of hand writing the checks as your just dues for allowing the error in the first place. Remember, computers never make mistakes, only people. What weirdo came up with that jewel? Ideally, you should keep up to date backups. I always backup my files before I do anything major - in any program.

All the above situations, as stated over and over, could be at least partially remedied with fresh backups. CEW provides an "Options" menu selection to prompt for backing up data before printing checks and before reconciling the checking account. "Auto Backup" prompts you to backup your data files before Reconciliation and any bills paying session. If you had fresh backups, you could install the backups, then in most cases, start over with the pay bills routine from the beginning. See more about "Auto Backup" in **Using the Options Module**. If you use this feature as I do, then you have insurance against any printer failures at inopportune times since

you have fresh backups of your data.

Actually, the above method of hand writing checks after running the "Pay Bills" routine, is the recommended way to use automatic bill paying with your checkbook checks or if you pay your bills with cash, or if you don't want to or can't print them. You can let CEW pay your bills, print the check register, and then write the checks correlating them to the check register print out.

There are many variations of possible printer/user foul ups in a bill paying session. I won't try to cover them all, but hopefully I have given you enough information and ideas to deal with most of the problems that could arise.

I am not trying to scare you off from printing checks, since this is a powerful CEW feature. I am just trying to give you a course of action if any of these disasters happen to you. Very few programs provide an insight as to what you should do if a problem arises. Most programs act like every thing is going to go perfect every time. I hope this discussion is helpful, it was learned by me from past experience. Some of the automatic functions in some of the modules in CEW are provided because of past problems with printing and reconciliation.

The above few paragraphs may be a little confusing. Don't dwell on them at all. I included them as a discussion of what to do about printer jam-ups and what has to be done.

Again, I hope I haven't scared you off from using printer checks. It isn't a big deal at all. If you have the large checks, you should use the larger envelopes, and if you order window envelopes when you order your checks, you should receive them both at the same time, so you can start printing checks for them immediately. The frosting on the cake is that CEW handles all the fancy footwork for you, even allowing you to design for any check form, discussed below.

Check Form Image

As long as the check form is no longer than 3.5 inches (more about that later), you can print checks with CEW. The normal size of printer checks that you will find is 3.5 X 8.5 inches. There is also a trend towards the smaller checkbook size check in a form feed and laser style. CEW will support them also.

There are two reasons for including the check form design routine. The first is so you may purchase any manufacturer's check and design the CEW form to print to it. Being able to design a check form allows for more options in shopping among the check manufacturers.

Second, it allows you to move the fields to print from the top of form for each individual printer, using any form. In other words, you can easily load your checks every time, once setup is complete. Other programs make you load the check and then fiddle with form position. I am about to show you how to avoid this with CEW.

Using Standard Checks (Fan-fold)

First, load the checks and leave them where they load. i.e., the printer runs the forms around the platen and sets the printer page to the "Top of Form" position. This does not apply to laser checks. Laser checks will feed when you print, just be sure to have the test checks or plain paper loaded as discussed later in the note below.

Now start the check form image routine by clicking "Setup" then "Check Form Image." The Windows printer driver will now appear. If you are using fan-Fold checks with a dot matrix printer,

be sure to set the Windows printer driver form size to the size of check you are going to use. To learn how to do this see **Setting Printer Form Size**. If you are not going to print checks, but want to design a check, just select "Cancel" from the printer driver and ignore the references to printing that are discussed below.

Now click the "Print" command button to print a test check. If you are lucky the test check fields will come out where you want them. If you're not, one or more fields will be high or low or left or right of where they should be.

Note: For the purpose of setting up the check form, you don't have to use your checks and waste them. You may use plain paper to print the check, then hold the paper, superimposed over a check, up to the light. You should be able to see through the paper and see the check fields well enough to determine if the fields are printing correctly. Be sure that the top and left edges of the paper and check are aligned.

To print checks in CEW there are two courses of action. 1.) you can remember every time that you load checks, that you must, for example, give the printer one or two line feeds, and move the checks left or right, or 2.) you can move the fields around with CEW and never have to worry about check alignment again. Chances are, the checks you buy will not receive the CEW fields in the proper location and some kind of adjustment will be necessary with the CEW check design routine.

Here is the recommended method to setup the check form image.

With a simple ruler, measure the location of each field from the top of your actual check and from the left edge of the actual check. Measure to the location that you want the fields' first character to print to, not the identifying field title. For example, the "Pay to the Order of:" field location that you want to print to might be 1.25 inches from the top and 1 inch from the left edge. Move your mouse over the text field on the on screen check image that says "The First Bank of the Americas." This is the field that represents the "Pay to the order of:" field location on your real checks.

Notice the two large text boxes at the bottom of the window. The lower text box represents the upper left corner of the field that the mouse is over, measured in inches from the upper left corner of the screen check image. The field can be manipulated with the mouse until the numbers in the text box approximates your measurements taken from the real check.

The other large text box represents the row and column position of the left most character in the text box that the mouse is over. It may be helpful to know that a standard size (3.5 X 8.5 inches) printer check is 21 rows by 85 columns. The smaller checkbook size (2 13/16 X 6 inches) is 16 rows by 60 columns.

You may use either system to setup your fields. Standard printer output is 10 characters per inch horizontally, and 6 lines per inch vertically. Often the tear off pin feed edges of fan-Fold type forms, including checks, have line spacing information on them. This information may be used to help design the check.

With the field selected, and while holding down the left mouse button, drag the field to the approximate location that you want it to print to on the check.

It may be just as easy to "eyeball" the fields as opposed to measuring. It depends on how good your "eye" is for that type of thing. There will probably be a need to make small adjustments no matter how you do it. A necessity you should be aware of however, is to always click the "Save" command bar button after you locate the fields. This allows CEW to make small adjustments to

align the fields to a perfect row and column position. This alignment makes the left aligned fields like the address, perfectly aligned for the sake of appearance.

The idea is to set all the fields in place where you want them (don't forget to save), then print a trial check by clicking the "Print" command button. Remember, it is easiest (and cheaper) to print to plain paper. If the fields look good where they are, fine. If they are a little off, move them and print again. Be sure to save the field arrangement before printing and remember to use your printer's form load function every time before you print a test check. It isn't a very difficult process and you only have to do it once for a very convenient check printing system.

Remember to load your checks normally with just the printer's normal load function, then setup CEW to print from that default top of form position for your printer.

Hint: Always set the checks left edge to the "0" marker on the printer ruler if there is one and setup the fields horizontally too, as in the above setup process. You can align both directions at the same time quite easily.

After you accomplish this, then field alignment is never again a problem when printing checks.

When you configure the check form image as described above, anytime you want to print checks, all you do is load them like any other paper, and CEW will make them work in the default position because of your setup efforts.

Note 1: On some printers it may be necessary to set the form size at the printer also. Many things might cause the need for this action. One I have seen personally is a flaky video driver. Another might be compatibility of the printer driver to a clone printer.

Note 2: Sometimes when making small adjustments to a field, the field will jump to the upper left corner of the form image. This is caused by a safety feature built into the routine. If the cursor (the arrow pointer) is over another field, or over any part of the prior location of the field being moved, the field will jump to the corner when the mouse button is released. This helps prevent you from stacking fields on top of each other and loosing them. This will also help prevent printing fields on top of each other.

Why Use the Printer Driver?

On occasion I am asked why I don't automatically set form size in the print routines. While this is possible, it would take away some of the power (spelled v-e-r-s-a-t-i-l-i-t-y) of CEW. All the users of non standard check forms would be left out in the cold. Therefore the easy to use printer driver is provided for all to use to set form size. There are many print routines in CEW, and I bet most people use non-standard sizes for some things. This also allows for flexibility while printing even to standard form sizes. For example, if you wanted to print two graphs on one page, you could set form size to 8.5 inches wide and 5.5 inches long. This would let you do just that since CEW will scale the graph to the new page size automatically. See? It's not all bad.

Non-Standard Checks (Fan-Fold)

I have documented the various standard check sizes in this manual as it seemed easiest to do for me and probably clearest to understand for you. These sizes are standard and readily available and they give me hard numbers to use to explain the setup routines to you. The fact of the matter is, if you find checks that are non standard in size you may still be able to use them in CEW. The only restriction CEW imposes is that you can not print to an area on the form longer than 3.5

inches or wider than 8.5 inches. If your checks are 4 inches long, fine, use them if you can adjust the fields to locations that will work. CEW will print on 3.5 inches of them, and if that is good enough, great. If the check is not standard, just move your fields around in the setup routine so that you may print in the proper locations for the check you are using, and you're home free. Just remember to set the form size for the actual check length of the check and width of check you are using in The printer driver.

It would even be possible to print on checks that have an upper or lower portion for accounting purposes, but CEW will not print in the accounting area or print the accounting data. CEW does not support these checks since they are generally for business use. CEW is a personal money managing system. If you want to print this type of check with CEW, set the form length in Print Manger accordingly (probably 7 inches). If the check is the top half of the form just print as normal. If the check is the bottom half of the form, tear off the top half of the first form and load and print as normal. "As normal" meaning after the fields are set up and the actual form length (probably 7 inches with check and accounting area) set.

The key to the usable form length is to set the actual form length up in the Windows printer driver and if necessary, at your printer. The key to printing check fields in the proper locations is to set the fields up properly in CEW's Check Form Image routine as described earlier.

Laser Checks

To set up your *printer* for printing Laser checks is quite simple - you don't. You just use the standard 8.5 X 11 inch printer form size. CEW will sense the type of laser check you are using from your setup efforts. Which means that if you haven't done so already, you will probably need to run the Checking setup routine again to tell CEW that you are going to print checks. CEW's laser check print engine requires you to use 3.5 inch by 8.5 inch checks or 2 13/16 inch by 6 inch checks only. You must place the laser check fields just like you do with fan-Fold checks.

Use the Setup routine "Create Check Form" found in "Setup" of the "Options" menu. To setup the check form for laser checks, just place a check mark in the Laser Checks "Yes" option box.

Versatility

It is possible to print many types of checks in many different ways. For example, you could even print checkbook checks in your laser or bubble jet printer by setting the proper form size and manually feeding the checks. You could try printing them in "Landscape" mode on your DMP also. Any printer that can print from a tray or print sheets can print laser style checks. I have experimented a lot with check printing and believe me, there are a lot of possibilities with Windows printer routines. If you use your imagination, there are a lot of clever tricks to printing data or forms that can allow you to overcome obstacles.

Labeler Setup

CEW may be configured to print to single wide, double wide and triple wide labels for dot matrix printers. Laser labels may be printed using an Avery laser label form # 5161 (3 wide by 11 long) or Avery laser label form # 2610 (3 wide by 10 long) with CEW's "Laser Label 3 x 11" or "Laser Label 3 x 10" label feature turned on. Like printer checks, CEW may be configured to place the data on the form, reliably, without jockeying the labels around every time you want to print. If you are going to use laser labels, the following setup procedure may be done with plain paper in order to preserve the expensive labels.

To setup the label form in CEW, click "Setup" from the "Options" menu, then click "Printer Labels." The window that opens up will show a single label with several command buttons above it. In the left half of the window are several help messages that are numbered in the order that you should execute the setup procedures. Keep in mind that the label setup program is for all types of labels supported in CEW.

The action you must take is to set the form size for the labels you are printing (except for laser labels) in The printer driver. The standard size is 1 inch high and 3.5 inches wide. As in the check printing routines, a non standard size is okay so long as you set the Printer driver form length to the actual form length. The CEW label print engine will only print in an area that is 1 inch by 3.5 inches. That isn't a detriment at all since this area will hold all the address information. The labels may be single wide or two wide as long as each is about 3.5 inches wide. All the data that you may print when you print labels, will be printed in that size of an area.

Set a user defined form size appropriate for your labels. For 1 inch by 3.5 inch labels, it is necessary to set the printer driver "user defined" form size to 100 high and 350 wide with units set to 0.01." If you don't know how to do this see the section **Setting Printer Form Size** following this section. It may be necessary to set the form length at your printer also. If you get an 11 inch form feed for each label, then set the form length at your printer to 1 inch. If you don't know how to do this, see your printer manual.

Next, load the labels into your printer if you haven't already done so. It is assumed that you load the labels at the normal left margin of your printer, and that you use the "Form Load" button on your printer. If you don't have a "Form Load" button on your printer, load the labels as you normally would and set the top of the label sheet to a reference point you can remember. There may be a line or tab on your printer to set the top of the form in alignment with. The idea of form loading, consistent throughout CEW, is to be able to merely insert the form and start printing without any form or printer jockeying once setup is complete. If you set your forms up just one time to print with CEW, from then on it will be "load and print."

Important: It is important to set the left margin in the normal location when using dot matrix printers. That is, the same location that 8.5 X 11 inch paper would be. CEW expects all forms to be loaded in this manner. If necessary you could place a piece of colored tape where the left margin is.

The next thing to do is to click the "Test Print" command button. When you do that, a test label will be printed.

Next, examine the label to see if the address is printed correctly on the label. If the address is centered and/or located where you want it, click the "Exit" command button, you don't need to do anything more.

If the labels are not centered or as you would like them to print, you must adjust the label image on screen with the four "arrow" command buttons. You need to represent on screen, what the actual printer output looks like. For example, if the image is high and too far to the left, click on the "Left" and "Up" arrow command buttons to position the label on screen as it appears on the actual label. Notice that the on screen address will actually slide off the label if you need to move it that far. When you think that you have a good approximation of the actual printer output represented on screen, click the "Save" command button. You will notice the screen label address go back to where it was. Click the "Test Print" command button again.

Look at the label you just printed. Is it like you want it? If it is click the "Exit" command button, you

don't need to do anything more

If the label still looks wrong, repeat steps 2, 3 and 4 as they appear in the help windows on screen until the label position is as you want it. Once the address is located correctly, click the "Exit" command button to leave the setup routine.

There is only a limited amount of movement possible in this routine. If you cannot move the label far enough to get the desired results, there are a few courses of action. One is that you can always jockey the form which is what we want to get away from. Another is that your printer may be automatically setting margins on the form or it may be doing an auto page eject. Configure your printer for no margins and no auto page eject in any case. Remember to set the form size for the actual size of the label you are using. Finally be sure that the labels are at least one full inch high. Actually the label isn't that high, but there should be one inch from the top of one label to the top of the next label - minimum.

If you print two wide or three wide labels, the setup routine normally does not need to be ran again. There is no special setup for two wide or three wide labels, the same setup for single labels should work for the others as long as the labels are about 3 to 4 inches wide. All you need to do is select "FF 2 Wide Labels" or "FF 3 Wide Labels" from the label printing module.

Setting Printer Form Size

Several routines in CEW call up the Windows printer driver for your printer to set the printer form size. This is in order to adjust the printer output for the form you are using. In order to use the dialog box, follow the instructions outlined below after the dialog appears. Most CEW print routines display a dialog box giving a list of the usual form sizes and the parameters to set for the listed forms.

Labels, Envelopes and Checks

Once The printer driver is loaded, you need to select paper size by clicking on "Paper Size" in the dialog box. Scroll to the bottom of the list that drops down and select "User Defined Size." If you are setting up for checks (for example) that require a 3.5 or 2 13/16 inch form length (NOT including laser checks), in the box that opens up, set "Length" to 350 for 3.5 inch checks and 281 for 2 13/16 inch checks and "Width" to 850 for 8.5 inch checks and 600 for 6 inch checks. Be sure that "0.01 inches" is the unit of measure and that output is "Portrait." Actually you may print envelopes in "Landscape" mode if you prefer, as long as you feed the envelopes properly for your particular printer.

Select "OK" and back out of the module selecting "OK" or "Close" where appropriate. Once you have set up the user defined size, it will stay in memory even after you go back to 8.5 X 11 inch standard paper size. That is, the next time you want to use it, if you haven't changed the user defined size, it will still be there like you set it, and all you need to do is select "User Defined Size." Of course if you printed labels in the meantime and set the user defined size to 100 X 350, you would have to re-enter the form size for checks.

Laser Checks

Setting up to print laser checks is a little different. You should NOT set the form size for the size of one check. You should use a standard 8.5 X 11 inch paper setting. CEW will sense through your checking setup entries the size of laser check you are using and print accordingly. Remember

that with laser checks you must use either of the two standard check sizes. The sizes are 8.5 X 3.5 inches for the large size, and 6 X 2 13/16 inches for the small size.

Normal size (8 1\2 X 11)

After you have finished printing to the smaller form size, you will usually be prompted again, but this time you will be prompted to go back to the standard paper size. This second prompt occurs *after* printing a form that is not normally printed using the standard paper size. Just select "Letter 8.5 X 11" from the "Paper Size" list, and close the window.

Help on Help

If you need a briefing on the use of help in CEW, select the main menu item "Help" then click on "Help on Help." A dialog box will open giving short messages on how to use the various types of help in CEW. You may also click on the command bar button for "Help on Help." The button is a command button with a large yellow question mark icon on it. You can find out more about help in the section of this manual named **Using Help**.

Hint: To assure yourself that the printer output will be as expected, use Print Preview from the file menu or the main menu command bar before printing data.

Part Three: CEW Interface

General Module Record Area

All the general modules of CEW are very similar. They all have the same basic look and feel. They display and manipulate records in the same manner and they all have very similar command bars. The following brief discussion talks about the record display areas as well as what the information boxes are for.

The List Box

When you select one of the five general modules, you will notice a large list box that occupies the top half of the window. Any created records will be displayed here in a columnar list format. If you click on one of the displayed records in this large list box, the complete record information will be displayed in the several text boxes in the lower left half of the window. It is in these text (data) boxes where the interaction between you and your records takes place.

Data boxes

Data boxes are in the left half of the lower module display area. These labeled text boxes are the input and display area of a CEW module. If you click on an existing record in the large list box, the record data is pasted to the appropriate data text boxes. If you want to edit an existing record or create a new record, these text boxes are used to enter the new data. If there is more data than will fit into the text box, you may scroll the information within the text box with keyboard arrow keys. If you want to view record information, click on the record in the list box. The text boxes will show all the information for the selected record. All data boxes have a white background.

Information boxes

The lower window area is divided into two or more parts. One section shows CEW information about the module and the file. This information usually consists of current record position, module mode and summary data about the file. Information is displayed in the information text boxes as a group, usually (but not always) to the right of the data text boxes. The blue labels above the information boxes (as well as the data boxes) should be self explanatory since they describe the contents of its associated text box. One thing to watch for here, for example, is if you are trying to edit a record and the "Save" command bar button isn't shown in the command bar, then look in the "View" mode information box in the information area to see if you are in "Edit" mode. If you aren't, click the "Edit" mode button on the general module command bar. Information boxes have a gray background.

Note: If you are a Windows novice I urge you to read the rest of this manual. If you are an experienced Windows user, you may want to skim over the text to be sure you don't miss an important feature.

The text of this manual describes moving around in CEW starting at the main menu. You may also get to almost any function of CEW using one or more command bars. I use the main menu in the following text to describe moving around in CEW because it is common to ALL CEW functions and familiarizes you with the structure of the CEW program layout. You may move around in CEW however you wish.

Part Four: Working with Files, Modules and Data

Creating Records

Creating records generally refers to entering information into CEW. In Checking for example, it would mean writing a check or entering a deposit into the checking account. After setting up any general module, creating records is just a matter of electronically doing what you probably didn't do before except for checking. That is, setting up to manage and managing your financial matters.

Each main module window has a large list box, a command bar and several text boxes. Some of the text boxes are for information only and are there to tell you what is happening with CEW in a particular module. These information boxes are grouped separately, as are the text boxes for file information. General module data boxes have a white background, while the information boxes have a gray background.

You will find that the general modules are used for editing, viewing and deleting records also. The only thing that changes in the different modes are the words in the "View Mode" text box, and the word "Create" is added to the record number in the "Rec No." text box while creating a new record. Some of the buttons on the command bar will not be visible in some modes.

The system is simple. You merely enter the information as it is asked for. The information is asked for by having the cursor in a text box. Just type the information in, i.e., enter the account name, then press the "Tab" keyboard key to move to the next text box and enter the appropriate information and so on.

Bills (Accounts Payable)

To create an AP account in the Bills module, select "Bills" in the CEW menu, then select "New" from the drop down menu. You may select the Bills Icon from the main module command bar then click the Bills module New mode command bar button.

When filling in text boxes in Bills, occasionally a dialog box will appear. The three questions that the dialog boxes will ask are simple. The first is to ask if the account is to be setup for a bank service plan (BSP). A bank service plan is an account that you may set up with your vendor and the bank to remove an amount of money from your checking account on the same day each month to pay a bill, but you don't have to write a check. Many utility companies and insurance companies do this. It is the best of two worlds really. You don't have to write and mail a check, and the bill gets paid from your checking account. Sometimes there is a fee for this service, but usually there isn't.

If you are using a BSP for this account, click "Yes," otherwise click "No."

If you select "No" from this dialog box, it will be replaced with another dialog box. This one asks if the account is paid with cash. If you pay this account with cash money rather than a check or a BSP then select "Yes." If you selected "No" to both questions in the these two dialog boxes, CEW assumes that the account will be paid by check.

The last dialog box asks if the account is a savings account. If you want to make a regular savings contribution to a savings account via your checking account or cash payment, click "Yes." An example might be for an IRA deducted from your checking account as a BSP. If you want to set up the savings account to receive money from Bills, be absolutely certain that the two accounts have exactly the same name for at least the first eight characters. If you named a

Savings account "My Savings," and if you wanted to print a monthly check, or pay a BSP, or even if you want to make a regular cash payment to the savings account with a Bills (AP) account, then you must name the AP Account (the account you are currently creating) "My Savings" -- the same as the Savings file was named.

If you select "Yes" that the account is for a Savings account, two text boxes will not be used. The "Ann. Int. %" text box and the "Balance" text box are not usable with a savings account.

If it is not a savings account being created, click "No."

Following is a list of all the text boxes and a description of the information that you should put in them.

Account Name: Enter the name of the account being created. Important: The Tracker file names assigned to the Bills (AP) Tracker accounts are based on the names of the accounts. It is of utmost importance to make sure the first eight characters of the file names of AP Accounts be different by at least one letter from all the other AP accounts. If this is not done, you will have information for multiple accounts in the same file. CEW checks account names for this, but you should be aware that you shouldn't do it.

Account Number: Enter the account number for the account. This is found on the monthly bill, on the payment stub or on the original contract for the loan.

Address: Enter the mailing address for the account. This address may be used for mailing labels and envelopes and may be printed on the check at your option.

City: Again, use the city for the mailing address.

State: Enter the state for the mailing address.

Zip: Enter the zip code for the mailing address. CEW supports the "ZIP plus four" format.

Balance: Enter the current balance for the account if there is one. If it is a utility or a similar account that is paid in full every month, this field may be left blank.

Payment: The same as the balance, if it is paid in full each month, and the payment changes each month, it may be left empty at this time. If you know the amount for the current month, go ahead and enter the payment amount. When the check is written or printed, the check amount may be filled in with the current amount for the month.

Payment Method: This is the first dialog box. Click the proper answers to the questions in the dialog box. See discussion above for details.

Account Type: This is the last dialog box. Click the proper answer to the question in the dialog box. See discussion above for details.

Ann Int %: Notice the "%" sign. This means if you are paying annually .09 interest, you enter 9. This represents 9% interest. If you enter .09 in this field, it will represent .09% or nine one hundredths of one percent - not nine percent.

Group: Important. CEW allows you to group your bills into sessions. If you normally pay bills on the 10th and 25th of every month, you can arrange the bills you pay on the 10th into one group and the 25th bills into another. i.e., group 10 for the 10th bills and group

25 for the 25th bills. If you want to pay the 10th bills, enter a 10 into the dialog box that appears when you select Pay Bills, and only those bills are presented for payment in that bill paying session. Detailed discussion about paying bills later in Using the Checking Module.

On Check Memo: It is advisable to put, at the very least, your account number here. You may enter anything you like, but please include the account number for your protection since this information is printed on the check in the check's memo field.

Classification: You should enter category information here. You may assign different classifications for different types of transactions. You may use any descriptor up to 25 characters for the classification. Examples of classes would be - Utilities, Automobile, Entertainment, Loans, Credit Cards, Savings, Groceries, House, etc..

Important: When you save this new account to the AP file, the classification field is written to the "Classification" list. This is a list used when searching for transactions. i.e., all the checks to a particular Classification during 1993. The classification list is presented to you when the Classification field has the focus of attention. You may select an existing classification to put on the check. This guarantees spelling and accuracy for the check you want to classify. You may create a new classification and add it to the list by entering the new class into the "Classification" text box and then clicking the "Add" command button in the Class list window.

Telephone: Enter a telephone number here. **Hint:** Search the bill or coupon for an 800 number.

When all the required fields are filled in, click the "Save" command bar button to write the record to the file. Notice that the text boxes clear and the cursor is in the "Account Name" text box ready for another account. Continue in the above manner until all your accounts are entered. When you are finished, click the "Exit" command bar button to return to the CEW menu.

NOTE: In the information box labeled "Group X Pymts," the total of payments for all AP accounts with the same Group number as the selected record will appear here. When you click on this information box, the total of all payments for all groups is displayed. The information box title also changes to reflect the change in contents. The companion box to the left of this box labeled "Group X Balance" behaves in the same manner.

Savings

To create a Savings account in the Savings module, select "Savings" in the CEW menu, then select "New" from the drop down menu. The Savings general module will appear. You may select the Savings Icon from the main module command bar then click the Savings module New mode command bar button.

While entering a savings account, at some point a dialog box will appear. The question that the dialog box will ask is simple. It merely asks if this account will receive regular monthly contributions as in a payroll deduction. What this means is, if you have for example, a 401K plan that takes a percentage of pay or a fixed dollar amount and places it into an account for you, you should answer "Yes." This option allows for an automatic savings account to be created. Any savings account that you regularly put money into may be set up this way and it does not necessarily have to be a payroll deduction. If the amount varies each month, you will be allowed to enter the actual amount when prompted automatically each month.

When CEW starts up, if it is a new month from the last time you started CEW and you have an auto savings account, a dialog box appears for each automatic savings account you have set up. The dialog box asks you if you want to enter the deposit into CEW at this time, then another prompt asks if you want to calculate interest for the past month. If you answer "Yes" to any of the questions, another dialog asks you to enter the amount of the deposit for the month for each auto account. When the dialogs are finished, CEW does as it was told. The deposit would be entered into the proper Savings file, interest would be calculated and the Tracker file would be updated.

For a pay percentage type of deposit, it may be easier to calculate annual pay and just leave a fixed amount in the deposit box. You could, for example just enter the percentage of 1/12th of your estimated annual pay and not have to change it all the time. This applies to a payroll percentage deduction as opposed to a fixed dollar amount. At the end of the year it can be adjusted to reflect the actual balance. If you want very accurate records, perhaps a record of actual payments, then by all means enter the correct amount each month. I enter my 401K deposits for the previous month when the "New Month" savings prompt appears. I know by then what my last months' 401K deposit was.

If you are using a BSP for this account, the "Pay Bills" routine will automatically enter the amount of the deposit to the savings account when it is withdrawn from checking. Don't use a BSP savings account as an Auto Account unless you really do make the double deposit to the same account.

Following is a list of all the text boxes and a description of the information that you should put in them.

Account Name: Enter the name of the account being created. Important: The Tracker file names assigned to the accounts are based on the names of the accounts. It is of utmost importance to make sure the first eight characters of the file names of Savings Accounts be different by at least one letter from all the other savings accounts. If this is not done, you will have information for multiple accounts in the same file. CEW checks account names for this, but you should be aware that you shouldn't do it.

Account Number: Enter the account number for the account. This may be found on the passbook, on your pay stub or on the original contract for an annuity.

Balance: Enter the current balance for the account if there is one. If it is a new account that has no balance, this field may be left blank.

Deposit Amount: The same as the balance, if you haven't determined the deposit amount yet, it may be left empty at this time. If you know the amount, go ahead and enter the deposit amount.

Annual Int %: Notice the "%" sign. This means if you are getting annually .09 interest, you enter 9. This represents 9% interest. If you enter .09 in this field, it will represent .09% or nine one hundredths of one percent - not nine percent.

Last Transaction: This is a date field. This allows you to determine the last time you entered a transaction to the account. Sometimes we get a little lax in our record keeping and need this information.

Service Charge: Enter the monthly service charge for the account (if any) here. Sometimes there is a charge for account maintenance, especially if the account is

serviced by a BSP. If there is a charge for BSP service, CEW will subtract it from the deposit, so be sure to enter the total transaction amount in the "Deposit Amount" field described above.

When all the required fields are filled in, click the "Save" command bar button to write the record to the file. Notice that the text boxes clear and the cursor is in the "Account Name" text box ready for another account. Continue in the above manner until all the accounts are entered. When you are finished, click the "Exit" command bar button to return the CEW menu.

Securities

To create a Securities account in the Securities module, select "Money" from the CEW menu, select "Securities," then select "New" from the drop down menu to enter *Create* mode. You may select the Securities Icon from the main module command bar then click the Securities module New mode command bar button.

Following is a list of all the text boxes and a description of the information that you should put in them.

Account Name: Enter the name of the account being created. Important: The Tracker file names assigned to the accounts are based on the names of the accounts. It is of utmost importance to make sure the first eight characters of the file names of Securities Accounts be different by at least one letter from all the other security accounts. If this is not done, you will have information for multiple accounts in the same file. CEW checks account names for this, but you should be aware that you shouldn't do it.

Account Number: Enter the account number for the account.

Security Type: This is a text field to enter the type of security you are entering. This module (in fact the very definition of security) is for an investment purchase that has a share value. This field is left as a text field so you can enter anything that is convenient for you.

Shares: This is the number of shares purchased for this investment. You may only sell shares from this investment, you may not add shares later, that would be a different investment.

Share Value: This is the current value of one share of stock or other security that this account represents.

Latest Value: The securities balance is calculated from the share value and the number of shares entered. For this reason, you can not enter or edit the account value. It represents the current gross value of the security.

Last Transaction: This is a date field. This allows you to determine the last time you entered a transaction to the account. Sometimes we get a little lax in our record keeping and need this information.

Service Charge: Normally there is a fee for share transfers. A broker must get his commission. Enter any fees here for any transaction requiring a fee. This amount is for reference only and is not deducted from the investment value.

Transaction Notes: Use this field to enter any notes you want to make about the transaction being entered. You may enter up to 75 characters. If you received dividends from the account, you could even track that here even though dividends are treated as income in CEW.

Speculation: Even though you may not enter data into this information box, I am including a description here so you know exactly what it is for. This field is calculated from the first record entry. The initial investment will be calculated and saved to figure yield values for each adjustment or share transfer. This value will remain constant until you sell some or all of the accounts shares. The remaining investment after a partial sale will be calculated.

When all the necessary fields are filled in, click the "Save" command bar button to write the record to the file. Notice that the text boxes clear and the cursor is in the "Account Name" text box ready for another account. Continue in the above manner until all the accounts are entered. When you are finished, click the "Exit" command bar button to return the CEW menu.

Labeler

To add addresses to the Labeler module, select "Labeler" from the CEW menu then select "New." You may select the Labeler Icon from the main module command bar then click the Labeler module New mode command bar button.

Following is a list of all the text boxes and a description of the information that you should put in them.

Last Name: Enter the last name of the addressee.

First Name: Enter the first name of the addressee.

MI: Enter the middle Initial of the addressee.

Address: Enter the mailing address for the addressee. This address may be used for mailing labels and envelopes.

City: Again, use the city for the mailing address.

State: Enter the state for the mailing address.

Zip: Enter the zip code for the mailing address. CEW supports the "ZIP plus four" format.

Telephone Home: Enter the home telephone number for the addressee.

Telephone Other: Enter a second telephone number for the addressee. This may be a work number or a night time number or what ever.

When all the required fields are filled in, click the "Save" command bar button to write the record to the file. Notice that the text boxes clear and the cursor is in the "Last Name" text box ready for another address. Continue in the above manner until all the addresses are entered. When you are finished, click the "Exit" command bar button to return the CEW menu.

Checking

See **Transactions - Check Writing** in the **Using the Checking Module** chapter.

Viewing Records

There are many ways to view the accounts and records in CEW. You may view Tracker records, projections of records, graphs of records or spreadsheets for records. But for the purposes of this discussion, viewing means the "View" mode of any general module. General modules are Bills, Checking, Savings, Securities and Labeler.

Viewing records is a simple process. To view any of the records in any of the five general modules, simply select the general module from the main menu, then select "View" from the drop down menu. The general module command bar buttons always loads the modules in View mode.

To change to view mode while in another mode of a general module, you must select the modules' "View" command bar button. This command bar button is a large blue eye.

While in view mode, records may not be altered. This is the "safe" mode of CEW.

To view a records' details, merely click on the record in the list box. The contents of the record will be placed into the text boxes for viewing. If there is more data than will fit into the text box, the box may be scrolled with keyboard arrow keys to see the hidden data once the text box has been selected.

Bills (Accounts Payable)

To view a Bills (AP) account, select "Bills" from the CEW menu, select "View." then click on the record you wish to view. All of the records' details will be shown in the text boxes below.

Savings

To view a Savings account, select "Savings" from the CEW menu, select "View." then click on the record you wish to view. All of the records' details will be shown in the text boxes below.

Securities

To view a Securities account, select "Money" from the CEW menu select Securities, select "View." then click on the record you wish to view. All of the records' details will be shown in the text boxes below.

Labeler

To view a personal address, select "Labeler" from the CEW menu, select "View." then click on the record you wish to view. All of the records' details will be shown in the text boxes below.

Checking

To view a checking record, select "Checking" from the CEW menu, select "View." then click on the record you wish to view. All of the records' details will be shown in the text boxes below.

Editing records

Once you have created your different accounts and used them for a while, it may necessary to edit a few records to bring them back up to speed. You may need to adjust a credit card payment or balance or update an address. Editing the record is the only way to do that.

When you open any general module the resulting window has a large list box, a command bar and several text boxes. Some of the text boxes are for information only and are there to tell you what is happening with CEW in this module. You will find that this window is used for creating, viewing and deleting records also. The only thing that changes are the words in the "View Mode" text box. General module data boxes have a white background, while the information boxes have a gray background.

To edit a record, you must select the record to edit from the large list box. If there are more records than will fit in the list box, a scroll bar will appear on the right edge of the list box. You may scroll through the list box using the scroll bar, or you may use the "Home, End, Prev, Next" command bar buttons to move through the list box.

When you see the record you wish to edit, click on the record. The contents of the record will appear in the text boxes below the list box. Click in the text box that contains the information you wish to edit. Edit the record as needed by clicking or tabbing to the text boxes containing the fields that need to be changed. After the record is as you want it, click the "Save" command bar button to write the corrected record to the file. Select another record to edit, or if you are finished, click the "Exit" command bar button to return to the CEW menu.

When editing a classification in the Bills module or the Checking module, a list appears from which you may choose a new classification. Alternately you may enter a new classification into the Classification text box and then click the "Add" command button below the Classification list window, to add the new class to the Classification list.

In Securities, to update a security share value, select "Adjust" and enter to amount in the "Share value" text box. If you sell all or part of the shares in an investment, select "Sell" and enter the number of shares sold in the "Shares" text box. Save and exit as in the other general modules.

Bills (Accounts Payable)

To edit a Bills (AP) account, select "Bills" from the CEW menu, select "Edit" then click on the record you wish to edit.

Savings

To edit a Savings account, select "Savings" from the CEW menu, select "Edit" then click on the record you wish to edit.

Securities

You may not edit a security account per se. You may update the value of the shares as reported to you, or you may sell all or part of the shares and enter that information. Most of the fields are not editable and some may not even be selected once the record is created.

Labeler

To edit a personal address, select "Labeler" from the CEW menu, select "Edit" then click on the record you wish to edit.

Checking

To edit a checking record, select "Checking" from the CEW menu, select "Edit" then click on the record you wish to edit.

Deleting Records

Hopefully you will someday pay off an AP Account. Maybe you have addresses you no longer need. Deleting the record is the only way to remove the record from CEW while preserving all the other data in the data base.

The resulting window has a large list box, a command bar and several text boxes. Some of the text boxes are for information only and are there to tell you what is happening with CEW in this module. You will find that this window is used for creating, viewing and editing records also. The only thing that changes are the words in the "View Mode" text box. General module data boxes have a white background, while the information boxes have a gray background.

To delete a record, you must select the record to delete from the large list box. If there are more records than will fit in the list box, a scroll bar will appear on the right edge of the list box. You may scroll through the list box using the scroll bar, or you may use the "Home, End, Prev, Next" command bar buttons to move through the list box.

When you see the record you wish to delete, click on the record. The contents of the record will appear in the text boxes below the list box. If you are sure you wish to delete the record that is displayed, click the "Delete" command bar button to delete the record from the file. Select another record to delete, or if you are finished, click the "Exit" command bar button to return to the CEW menu.

Bills (Accounts Payable)

To delete a Bills (AP) account, select "Bills" from the CEW menu, select "Delete." then click on the record you wish to delete then select the "Delete" action command bar button.

Savings

To delete a Savings account, select "Savings" from the CEW menu, select "Delete." then click on the record you wish to delete then select the "Delete" action command bar button.

Securities

To delete a Securities account, select "Money" from the CEW menu select Securities, select "Delete." then click on the record you wish to delete then select the "Delete" action command bar button.

Labeler

To delete a personal address, select "Labeler" from the CEW menu, select "Delete." then click on the record you wish to delete then select the "Delete" action command bar button.

Checking

To delete a checking record, select "Checking" from the CEW menu, select "Delete." then click on the record you wish to delete then select the "Delete" action command bar button.

Using the Bills Module

The Bills Module is the heart and control of your monthly bills. After you setup your AP accounts in the Bills Module as described earlier, there are several options available to help you analyze your budget. Each option is described below.

Graph

The first option shows a graph representing your monthly obligations.

From the CEW menu select "Bills," then select "Graph." After a few seconds a default graph is displayed. All the accounts you have created that have a payment amount is represented graphically in a 3-dimensional pie chart. All the displayed accounts are drawn in alphabetical order just as they are displayed in the "View" mode list box. Many options are presented with check boxes right on the graph window. The slices of a pie chart are arranged with the first slice at the top of the pie on the left, and the slices proceed counter-clockwise from there. The slices correspond to the legend from top to bottom.

The graph shows the relationships of the accounts by size. You can readily see the proportion of each bill to the other and to your total monthly obligation.

If you would like to see a graph of the balances of the entered accounts, just click on the option button labeled "Balances" in the "Data Type" box at the lower left of the window. CEW will also change the graph to display the account balances for the accounts that have balance amounts in them.

Option buttons are provided to sort the graph by account classifications. The same data types and graph types are allowed so you may show payments and balances as well as pie and bar charts for the class sorted records.

If you like bar graphs, click the option button labeled "3D Bar Chart" in the "Graph Type" box at the lower center area of the window.

You have probably already noticed that options are available to display 2D Charts also. If you prefer 2D, then you may select one of these option buttons. I prefer pie charts since they show relative size to each other as well as to the total of payments or debt.

If you want a copy of the graph to use in another program, click the "Copy" command button, and a copy of the graph is placed on the Windows Clipboard.

If you want to print a copy of the graph for future reference, click the "Print Graph" command button. A dialog box will appear telling you that Windows printer driver is going to appear and allow you to set the form size for your printer. As for printing the graph, if you want the largest graph possible, when you set form size, click the option button labeled "Landscape" select "Letter 8.5 X 11 in" then click "OK." If you need to know more about Windows printer driver, See: **Setting Printer Form Size**, or see your Windows manual and read the sections there about the Windows printer driver.

Note: You may notice that the graph changes to a monochrome version if you do not have a color printer, and it is bigger. So big in fact, you won't be able to see all of it. This is CEW at work and the change is only temporary.

After you have finished with the Bills Graphs, click the "Exit" command button to return to the CEW menu.

Tracker

Another option of "Bills" is called Tracker. Tracker is a separate file for each AP Account that tracks every manipulation of a particular account.

CEW works with the main Accounts file. All account functions use the main file named "Accounts.Sil." When you create, edit or pay an account, the main file is used for the accounts' manipulation and then updated to show your most recent action. The Tracker record is then appended so that it not only reflects your most recent action, but the entire history of all actions imposed on the account over its entire lifetime in CEW. If you write a check to the account, even the check number is written to the account and is easily visible in Tracker.

When you create a Bills (AP) account, the Tracker file is created automatically. The opening record for the account was placed into the Tracker file at that time.

To View the Tracker files select "Bills" from the CEW menu, then select "Tracker."

A window opens up that contains a large list box, a small list box, a graph and the usual command bar. Notice that the small list box contains the account names of all the AP accounts you have created. When you click an account name in the small list box, the large list box shows one or more records associated with the selected account, which is now highlighted.

To view another AP account, you just click the desired account in the small list box. If there are more records than will fit into the respective list boxes, a scroll bar will automatically appear. You may use the scroll bar to scroll if you wish, but you must select an account for CEW to display the Tracker file associated to it.

Since Tracker files are permanent records, you may not edit them.

Tracker also provides a graph to see the history of the account graphically. This is handy for accounts that have several entries in it, but may not be very valuable for accounts with only a few records. You may graph payments or balances by clicking the appropriate command bar action button. You may graph either balance history or payment history.

Use the graph to see the history of, and trends developing in, a particular account. For a closer look, you may click the graph to enlarge it, then click it again to shrink it back to normal size.

Loan Amortization

To run Loan Amortization select "Bills" then select "Loan Amortization." Loan Amortization is a way to graphically see the projected outcome of an AP account over time.

When the window opens, you are presented with two list boxes, four text boxes, a graph, a command bar and several other controls. If you have previously set up any AP accounts, you will see that the small list box contains the names of all the AP accounts you have set up. Across the top and to the left, there are several text boxes with self explanatory titles. You must either enter data into the text boxes, or click an AP account name in the small list box. When you click an account name, the data for the account is placed into the text boxes for you. When you click an

account name, or when you manually fill in the text boxes and click the "Show" command bar button, CEW calculates end of month balances for the number of months left in the loan.

When the calculations are finished, a graph is displayed for you to study. At the bottom of the window, the end of month balances and other data are displayed in the wide list box.

You may alter some or all of the data in the text boxes and calculate it again to see how it changes the graph and the schedule. Use this routine to compare the decrease in balance curve. The curve changes with all variables including the starting balance, interest rate, payment amount and length of loan. The angle of the curve will tell you how fast you are paying off the account. The curve is subjective to the number of payments, interest rate and payment size over the life of the loan.

If you want a closer look, click on the graph and it will grow to a full screen sized graph. Click it again and it will return to its previous size.

There are also several print options available. The print box contains three check boxes labeled "Graph," "Summary" and "Schedule." With check boxes (labels with squares to the left) you may select one, two or all the options. After you select one or more print options, click "Print" in the command bar and CEW will print the requested data.

Loan Sheet

To start Loan Sheet, select "Bills:", then select "Loan Sheet."

To explain the purpose of this routine, a few questions are in order. Have you ever gone to a bank with the intention of borrowing money? If you have, then somewhere along the line did you ask how much the payments were? Did you ask how much the payments would be if the contract was longer or shorter? Did the loan officer tell you that if you go over a certain number of years the interest rate increases? Did you think in the back of your mind that if you borrowed for a longer period of time to make easy payments (just in case), and increased the minimum payment, the duration of the loan would be shortened? And then did you wonder how much shorter?

All these question are answered in CEW easily.

When the Loan Sheet window opens up, you are presented with a grid, a list box, four combo boxes, two text boxes and a command bar. If you have setup any AP accounts previously, you will see the accounts listed in the list box. If you click on one of these accounts, the pertinent information will be placed into the text boxes for you. If you want to put information into the text boxes manually, you may do that also.

The information needed to run Loan Sheet is an amount to borrow, the down payment if any, and both a high and low range for interest rates and the duration of the loan. Perhaps you want to look at the difference in payments between paying 7% interest through 10.5% interest, and 3 years through 7 years. You would click on each of four combo boxes in turn. Each will open up and display a range of values that you can select from. Click on the appropriate value according to the label above the combo box. Enter the amount you want to borrow, then click on the "Show Payments" command button.

For example lets say you wanted to borrow \$10,000, and you want to see the payments for the ranges of interest rates and duration as described above, 7% - 10.5% and 3 - 7 years. In this case you would first enter the value 10000 (no commas or dollar signs) into the "Loan Amount"

text box. Then click on the "Years in Loan" "Minimum" combo box. When the list drops down, scroll until you see the value 3 and click on it. The same for "Maximum," find the value 7 and click on it. Do the same for "Interest Rate" "Minimum" 7% and "Maximum" 10.5%.

When you are finished, click on the "Show Payments" command button and in a few seconds the grid will expand and be full of numbers. You will be able to answer your own questions about the proposed loan. You will see that if your contract is for 7.5% interest for 5 years your payments will be \$200.38, plus insurance and any other costs the bank imposes. You can shop around for the best deal, not just on interest, but on the other costs too. You should see by now that you can easily find the best deal right from your computer and your telephone, while wearing your bath robe if you like. And it is easy!

Using the Checking Module

The checking module is where you enter checking transactions. i.e. write or print checks, make a deposit, pay your bills, search for checks, or reconcile the checking account. After you setup the checking account, there are several options available to help you manage your finances. All the checking module options are described below.

Before you BUY checks

Generally there are two types of checks that you can buy to support computer based money managers. They are fan-fold (continuous - like the boxes of continuous paper) checks used in dot matrix printers (DMPs), and sheet (in reams like copy paper) type as used in laser and ink-jet printers. Many DMP type printers also have cut sheet feeders available as options. If you have a laser or ink-jet printer, you probably HAVE to use sheet checks. If you have a DMP you may HAVE to use continuous checks, but you may have a choice if you use a cut sheet feeder on your DMP. It is these users I am most interested in for this conversation. If you have a laser or ink-jet printer, you will be interested in this problem too.

To print sheet checks which are three to a page, check printing money managers will wait until three checks have been written before sending them to the printer for printing. That is great and as it should be. What if you only have 1 or 2 or 4 or 5 checks to print, not a multiple of three? The partial page of checks will print when you leave check writing routine, but there will be 1 or 2 unused checks at the bottom of the sheet of checks.

Are these checks usable? If you can print a partial page in your printer they are, but generally they are wasted. Why? If you don't want to waste them, they are more of a hassle to try to feed through the printer than they are worth since the printer will generally not print until you have three checks entered or quit the check routine. But, if you decide not to use the left over checks, you have to edit the check number for the next check that you write since you skipped a check or two. You must also remember to do this after tossing the left over check(s), the next time you print checks.

These problems are real and industry wide to the best of my knowledge. It is for that reason that I strongly urge users to use continuous checks with dot matrix printers. They are hassle free compared to sheet checks.

Deposits

To enter a deposit to your checking account, select "Checking" then "Deposit." A small window

opens up showing your current balance. The cursor will be in the "Deposit Amount" text box. Enter the deposit amount and if you want a record of the source of the deposit, you may enter a memo in the deposit memo text box. When you are satisfied, click the "Save" command button.

If you want to see the new balance before saving the deposit, press the "Tab" keyboard key. If the new balance is satisfactory, you may then click the "Save" command bar button. This option may be helpful if you want to achieve a certain balance to cover your bills for example. Of course this is only possible before you actually make your deposit. When finished, click the "Exit" command bar button to return to the CEW menu.

Check Writing

If you want to write a Check, select "Checking" then "Transaction" then select the type of checking transaction you wish to perform. If you are using a printer check, the printer driver will start and you must configure the printer driver for the check form size you are using. See previous discussion in **Setting Printer Form Size**. Be advised again that some device drivers may require you to set the form size at the printer as well as in printer driver.

After you select the type of transaction you want to use, the check writing window opens up. Immediately an "Auto AP" dialog box will open asking if the pending check is for an AP account. What it is telling you is that if you want to manually pay a bill, CEW will post the check to the proper account after the check is written. If you DO want to pay a bill select "Yes." A list of all AP Accounts will be pasted to the check. You may then select the account you wish to pay, and the data for the account is written to the check. Yes, the check is filled out for you. If the check is not for an AP account click "No."

If you clicked "No," just tab from text box to text box and enter the appropriate data for the check just like you would write one by hand. Labels to the left of the text boxes identify the data to be entered into its text box.

When you tab to the "Classification" text box or when you click in it, a classification list opens up and you may select a classification from the list to assign to the check You may also add a class to the list or remove items from the list at this time. See the **discussion Classifications and how to use them** below for more information.

You may then proceed by clicking the "Enter" command bar button or clicking on the signature on the screen check. The check is posted to the check register, Bills (AP) file and its associated Tracker file if applicable, and it is printed if it is a printer check.

At this time the Pay AP dialog box opens up again and the process starts all over. If you want to quit the check writing routine, click the "Cancel" dialog box button or the "Exit" command button on the check form.

Transactions

When you have a checking transaction other than writing a check, i.e., check purchases, use of a BSP or ATM, etc., you also need to enter it into CEW. These transactions work just like check writing but the following discussions describe subtle differences.

To enter a transaction, select "Checking," then select "Transaction." A small window opens up and you must select the transaction that you want to perform.

When you select the transaction, one of the following Checking Transaction modes starts.

Cash record

If you want to track an expense like your automobile fuel costs for example, and you normally write a check for your gas purchases but you forgot your checkbook one day, you can enter the cash purchase here. The advantage is that you have a record of the purchase in the place that you normally track the expense. Even though the checking account is not effected by the entry, when you do a search on the expense, all records will be checked, even cash transactions entered in this manner.

You may also enter any cash purchase for any expense you want to track. To learn more about searching and classifications See: **Classifications and how to use them**, and **Searching Your Check Records**.

ATM, BSP and Debit card

These transactions are also used just like writing a check accept that you should select the appropriate mode from the CEW main menu or an appropriate command bar button.

You may ask about the difference between a Debit card and an ATM transaction. Good question. The primary difference is that a Debit card may be used for purchases or more importantly, to pay a bill in the Bills Module. If you paid a bill with a Debit card, you would probably want the Bills Tracker file appended when you enter the transaction into CEW. Remember, the auto AP prompt appears for every checking transaction, so you should not forget to use the Auto AP function if applicable.

The ATM transaction is like writing a check for cash, which in effect it really is, and normally doesn't apply to paying AP accounts. All that is needed is a record of the cash withdrawn. ATM only applies to checking withdrawals. Realistically you could pay an AP account with the cash from an ATM. Although it would be unusual, it is possible, so the Auto AP prompt still appears and is quite valid.

BSP is used for bank service plans that take money out of your checking account automatically without you having to write a check. You should use BSP's for checking account charges like check purchases and stop payments.

Pay Bills

This routine is the very reason that CEW came about. I hate to write the checks, enter the check in the register, address the envelope, stuff the envelope, lick the envelope, lick the stamp and then it seemed like I always wound up with the wrong side of the bill towards the window in the window envelope. I also had a bad habit of dropping a \$100.00 every once in a while in my checkbook register. With CEW you can eliminate most of the hassle with the check writing part and the loosing \$100.00 part. And now I understand the US Post Office has lickless stamps. Now we need some lickless envelopes to print WITHOUT windows in them and we will have it made. Well, we can print the envelopes with CEW but I can't find lickless ones. Let me know if you can. Okay, I'll be serious now.

At some point before you start printing checks, you must load your checks into your printer. If you have setup the "Check Form Image" correctly you merely have to load the checks in place of your paper and press "Load" on your printer. See **Check Form Image** earlier in this manual.

With CEW, to pay your bills, simply select "Checking" then select "Pay Bills" from the drop down menu. If you use printer checks, a dialog box will appear telling you that a Windows control box is going to appear and allow you to set the form size for your printer driver. See: **Setting Printer Form Size**. Set the form size for the actual size of the printer checks you are going to use with dot matrix printers, or 8.5 X 11 inches with laser (and ink jet) printers.

Next a dialog box opens up asking you to enter the "Group" number of the bills you want to pay. CEW allows up to 31 groups of checks, or bill paying sessions, per month. To learn more about this See: **Creating Records - Accounts Payable**. Enter the appropriate "Group" number and select "OK."

When the "Pay Bills" window opens up, the first check is already pre-filled with the first AP account's information. If the check amount and other data are satisfactory, press the "Enter Check" command button or the screen check signature. If you want to change any information do that first by clicking on the field to change, delete the old data, and enter the new data.

If you do not print checks to your printer, you can still use this routine to pay your bills. You must first enter any checks you have written and not entered into CEW. You should then proceed as above. When you have paid all the bills in this session, you must then go to your checkbook and write the checks, being sure to correlate the checks you write with the check numbers CEW assigned. Select "Checking" and "View" to see the check register, then scroll through the register to correlate the accounts to the proper checks. Always be sure to let CEW pay the bills before you write the checks. That way you won't have to do a bunch of editing if there is a goof up.

Hint: Print the check register after using the pay bills function if you choose to write the checks by hand. You will have a convenient list of the checks as CEW wrote them and you won't have to look back and forth from screen to checkbook to verify the checks as you write them. The task will be easier and faster if you lay the check register print out near your checkbook while you write the checks.

When CEW pays your bills, the Bills Tracker files are updated as well as the "Accounts.Sil" file and the check register. This allows you and CEW to keep up-to-date on your debts and obligations, thus allowing full benefit of many otherwise unusable features in CEW.

When CEW (and you) are done writing checks, all you have to do is sign (printer checks) them, stuff them in envelopes if you use the window envelopes discussed elsewhere, and mail them - with adequate postage of course. I don't use window envelopes, I print regular large envelopes with Labeler in CEW each month. I don't get the window part wrong that way when I stuff the envelopes.

Check Graphing

In the checking module command bar, you will see a command button with a picture of a graph on it. When checking records are displayed, clicking on this command button will display a graph of all the checks in the register sorted by the classification assigned to the check. You may view the graph using the total dollar amounts for each class or you may display the percentage of the total for each class.

Generally, if you use the "Search" routine, the graphing function isn't available even though the same window is used to display the found records. If however, you search a checking file (archive or active) for all records (by leaving the "Search Data" text box empty) you may graph the records

found in this type of search. This is a handy feature to see how much money you spent in an entire year for a particular expense.

Classifications and how to use them

The term classification is used to describe an attribute for a check. In our case the attribute is defined in the "Classification" field for the checks. The Classification helps organize finances into areas or groups for later use.

A great advantage of using a computer to do your finances is that all records are electronic and when properly set up, you can do amazing things with those records. Every text entry you type into a text box in CEW is held in some CEW data base. The financial data base is all your financial records stored in electronic files. The file being a complete set of related records. i.e. Savings accounts, AP accounts, Checking, Addresses, etc.. The record being a set of related fields in an account or file, i.e. in the Bills (AP) file; account name, account number, balance, etc. for each account. The point being that if it is stored, it can be used, and the way we use it is only limited by our ingenuity and need.

In this case the need is to search related records in the checking file. If we have similar data in the same field in several records of a file, we can search for that similar data and display those related records to study trends or maybe even to find a disputed record of payment.

When you create an AP Account in the "Bills" module, the entry you put into the "Classification" field of each account you create is automatically entered onto the classification list if it is a new class. You also have the option to enter any classification you create into the classification list manually. Conversely, you may select an item from the classification list to put on the check.

There is really nothing magic about the classification list. All it does is to allow us to accurately enter identical data into the Classification field on a check by letting us click on an item on the list. It allows us to preconceive classifications in order to organize many checks into classes for future searches. If we set down and think of the types of expenses we want to track, it would be possible, and desirable, to classify checks for intelligent searches.

For example, you could create classifications for household expenses, car expenses, and entertainment. You could have more items than this or less. Or, you could break them down further into gas, oil, insurance, etc., instead of car expenses. The options are wide open. The only limit is your creativity. Be warned though, too many classifications may get complicated, but only for you, not CEW. No offense intended!

The following procedure assumes you have thought about classifications and how you want to use them. I assume you have a list of expenditures that you want to track. This procedure shows how to start the check writing module and enter a group of classifications in one sitting. Alternately you can create classes in "Edit" or "New" mode of the Bills module or in "Edit" mode of Checking.

To add classifications to the list, you should start the check writing module. Do this by selecting "Checking," "Transaction," then "Portable" check if you have two types of checks. Assuming you have printer checks, if you select portable checks here, you won't have to deal with the form size dialog box. When the next window opens up, and the "Auto AP" dialog box appears, click "No" to close it.

To add an item to the classification list, click on the "Classification" text box below of the check.

Immediately a window containing the existing classifications and four command buttons will appear. Enter the classification you wish to create into the "Classification" text box exactly as you want it to appear on the classification list. Click the "Add" command button. After the Classification is added to the list, click the classification text box again and add the next entry for the list. Click the "Add" command button again. Continue in this manner until all the classifications you have at this time are entered.

When you click an item on the classification list, it will be pasted into the check classification text box unless you are removing the item from the list. That is the way it should be. If you are writing a check, when you get to the classification text box the list appears. To use an entry from the list, you merely click on the item and it is pasted to the classification text box on the check.

If you want to remove an item from the list, first click the "Remove Class" command button, and then click on the item you wish to delete from the list.

The beauty of the Classification list is, first, the "Classification" entries are always spelled correctly every time you use the classification list. In reality, if you spelled a classification incorrectly to start with, it will at least be spelled the same when you select it again from the list. The spelling of the classification must be the same on each check to be of any real use. The accuracy is in the consistent spelling of the entries - not the correctness! It is okay to spell a word wrong just as long as you spell it that way from now on. The classification list guarantees the consistency since you don't have to type it in, you just click on a list item. Second, you don't have to remember the wording you used for a particular expense. You need only to scroll through the list and select the classification that applies.

You may add a Classification to the classification list anytime you write a check, edit a check or edit or create a Bills (AP) account.

Splitting Transactions

An option you may elect to use when assigning classifications to checks is to split the classifications. For example, if you were at Walmart and bought a new Fax machine for your home office and also bought new curtains for your living room, you would want to assign a portion of the check to your home office and a portion to your home improvement expenses. This is possible with classification splitting.

When the Classification list appears, there is a command button labeled "Split." The option with split is to assign a percentage of the check or a specific dollar amount to different classifications for one check. If you need to do this, select Split by clicking on the "Split" command button then clicking on either the "%" option or the "\$" option. In this case you may have spent \$650 on the fax and \$325 on the curtains. If you select the "%" option you could assign 33.33% to the curtains and 66.66% to the fax. Alternately you could assign the exact dollar amount to the classes.

If you choose to use the "%" option, you may notice that the text box at the top of the class list window will have an arrow button pasted to it. Click on this arrow and a list will drop down. This is a combo box. Scroll through this list until you find the percentage value you wish to assign to the class you are about to use. Click on the value and the list will close and the selected value will appear in the text box. If you choose the "\$" option, enter the dollar value you wish assign to the class you are about to use. In either case, once the value or the percentage is selected, click on the classification for the value or percentage just selected or entered.

Notice that the "Dollars Left" text box shows the value of the remaining amount after the

assignment. Enter a new percentage or a new dollar amount if necessary and select another classification for the next amount. You are permitted up to three classification splits per check. After the second split the remainder left in the "Dollars Left" text box is used for the last split.

When all the money is used, a dialog box opens asking if the split is satisfactory. You may select "Yes" which closes the classification window and may then be saved, you may select "No" which starts the split over again, or you may select "Cancel" which closes the split window and cancels the split action just performed.

If you need to use only two transaction splits, you may press the "Finished" command button to conclude the transaction.

When performing check searches, any searched for classification is captured even if it is a split class. Only the portion of the check assigned to the searched for class is added to the summary line labeled "Checks."

Searching Your Check Records

Check searches may be used to find out how much has been paid to a particular Bills (AP) account for example, or to see how much money you spent on a child's tuition. Another reason to search for a check is to find whether or not a bill was actually paid if a creditor said it wasn't. Searches could be used to set up a budget by looking at a previous years' payments to various classes of AP accounts or to estimate the cost of everyday necessities for a budget. These are just a few examples, but they describe the uses for different types of check searches.

Ideally, every checking transaction you write will have the "Classification" field filled in. The Classification field on any check is a note to yourself that hopefully will tell you at some future date, what the category for the check is. If you don't put anything in the Classification field, it makes it hard to search for a class of checks. Realistically you could use the "Payee" field for searches, but CEW classification searches work off the Classification field, and classifications provide more control, and at the very least, more versatility. See: **Classifications and how to use them** above.

If you want to search for checks written to a Bills (AP) Account like Sears for example, and you have written checks for purchases at the local Sears store as well as to the credit card account, it may be difficult to search for just the credit account checks if you don't use classifications. If classifications weren't used, you would be forced to search on the payee on the check. Chances are, both would be the same or similar enough to cause both to be found in the same search. If done properly, the classifications might be "Sears Card" or Sears Account" for the revolving account, and checks written at the local store would probably have something like "Clothes" or "Appliances" on it. Classifications set up in this manner would produce finite results during check searches

Hint: Use caution in this case when you enter a routine purchase into CEW, that you don't use the auto AP function as is. If you do, the check will be posted to the AP account when it shouldn't be. If you want to enter a check, for example, to the local Sears store faster, and you have a Sears credit account already setup in CEW, you could do the following.

1. select "Yes" from the auto AP prompt (click the check background to display it)
2. select the account (Sears in this case)

3. click the check background to show the auto AP prompt again
4. select "No" (the account information is still displayed on the check, sans check amount)
5. enter the amount and change the classification on the check

Doing this may speed the entry but it will surely place the date, payee and mailing address on the check for you. It may or may not be worth the effort, but I wanted you to be aware of the option.

Sample Search

Let's say that you want to see what you spent on credit cards during the year 1995. If you had used CEW during that year it would be possible. Here is how you would be able to do it.

Select "Checking," then select "Search." When you start the search routine, the search parameter window opens up and appears.

When you start the search routine, you can see the search window, a list box, a text box and what Microsoft calls "Spin Buttons." The cursor should now be in the "Search Data" text box. If you want to search for data that is not on the list, you can just start typing to enter the search text. If you want to search for an established classification, just click on the item in the classification list you want to search for. If the list is too big for the list box, scroll bars are added as usual in Windows. You should then click on the classification for Credit Card.

As soon as you click a Classification from the list, the list goes away and the window changes in appearance. The list box is replaced by two groups of option buttons and three command buttons. In this case we will search archived records (those are records that were removed from the active records after reconciliation with your bank statements) so we would click on "Archive" in the "File Type" option box. To search the currently active records now in your CEW check register, you would click "Current."

There are four check fields that you may search. Since we are using the Classification list, we should click "Classification" in the "Data Type" option box. To search on a payee field, click "Payee." To search for a particular check, click "Number." To search for an on check memo click "Memo." Of course if you want to search for a check number, you must enter the sought after number into the "Search Data" text box. Enter the desired payee if you are searching for a "Payee." Enter the needed memo if you are searching for a "Memo."

Now the exciting part. See the spin buttons? You can search your entire data base within a time frame. You'll see that there are two dates represented by each spin button group. They are starting date and ending date just like they are labeled. To change the day or month or year for a date, just click the appropriate date segment. It will change to inverse color. You then click the up-arrow or down-arrow associated with the date segment to increment or de increment it. Continue to click on the date segments and adjust them as needed to set the starting and ending dates for the search in the lower right corner of the Display Checking window.

When all search parameters are set, click the "Search" command button. The list of associated records that are found, if any, may then be studied.

If you want to view the entire archive file(s) within your time frame, leave the search data text box empty. To accomplish this just click on any other control, like a date segment or a background

area to make the classification list go away. If you are viewing the entire archive file, the Check graphing function will be available for use.

Now that you have your data on screen, to print a copy of it to your printer, click the "Print" command button and it will be printed. For more information on printing CEW data See: **CEW Overview - Interface Overview**.

You can easily search four types of data, two types of records and all within a time frame with an accuracy of one day, it is printable and summarized for you!

Reconciliation

This is the part of home finance that everybody hates. No one likes balancing their checkbook. There is just too much to deal with and too much to go wrong when you have to manually figure the balance. Well, this is where CEW shines!

To reconcile the CEW balance, select "Checking," then select "Reconcile." This is a very simple routine to run, although admittedly, to read about it sounds very intimidating, this is CEW's bread and butter.

To start the process, you must make sure all the outstanding checks you have written are entered into the check register. That being done and the reconciliation window open, get your bank statement ready.

Notice that the text box at the lower left of the screen has helpful prompts to help guide you through reconciliation.

The first process is to find the checks and deposits on the bank statement. Start at the top of the bank statement and as you find the check numbers, click the corresponding check number in the CEW Reconciliation list box. You don't have to click the check number itself, any where on a records' horizontal row is fine. Work your way down the bank statement and click on all the checks found in the CEW register that are on the bank statement. Notice that as you click on the checks the "Sta" (status) field for the check changes to show the check as being returned from the bank (CFB for a check). For a description of the status fields, you may click on the "Status/type" text box in the general checking module to view a list of definitions.

Be aware that if there is a damaged check returned, the number may not be listed on your bank statement - just the amount - and you may have to match up check amounts instead of check numbers in this case. BSP's, ATM transactions and debit card transactions are the same usually. You will have to locate them by the amount and click on them also.

When all the checks have been found and clicked on, you must perform the same procedure with the deposits that are on the bank statement. Click on each one in the reconciliation list that appears on the bank statement.

Having done that, click the "Reconcile" command button at the lower right area of the window. When you do that, the screen will change and a text box at the lower center appears.

The next thing you must do is to enter any debits to your checking account. These debits should include all non check, non BSP, non ATM, non Debit Card and non deposit transactions to your account that have a negative effect on your balance. These might include, but are not limited to negative bank errors, check purchases if they were not entered as a BSP, and services charges.

If you need to total any of the transactions, you can use the pop up calculator found in the command bar. When you have totaled all the debits, enter the amount into the text box and click the "Enter Amount" command button.

If you entered check purchases, service charges etc. to the check register via a BSP transaction, you must click on them like checks, deposits and other BSPs as they are found on the bank statement.

When that amount is entered, the prompt changes and asks for the total of all credits to your checking account. These credits should include all the amounts that have a positive effect to your checking account. These may include, but are not limited to, any positive bank errors, or other credits to your account. Do not add deposits here. Deposits should be clicked on as described earlier. If you need to, you may still click off checks and deposits at this time. Enter the total into the text box and again click the "Enter Amount" command button.

The prompt changes again and asks for the current balance from the bank statement. Be sure to enter the current balance and not the previous balance. You will probably find them both on your statement. Enter the amount and one last time click the "Enter Amount" command button.

Every time you click the "Enter Amount" command button CEW adds a line to your check register about the entry. This is to provide a record for future use. The last time you click "Enter Amt", CEW calculates your new CEW balance. If there is a difference, positive or negative, CEW will tell you. You may want to investigate any discrepancy for further action. But, before you can do that, you must do one more thing. CEW wants to print a report about the reconciliation routine. When it does this it removes the reconciled records and places them in an archive file for future reference. When the reconciled records are removed, they are sorted into files named for the year in which they were written. For example, if you are reconciling checks in the middle of 1994, all the checks would probably go into a file called CEW1994.SIL. If it was January of 1995, the reconciled checks that were written in 1994 would go into CEW1994.SIL, and the checks that were written in 1995 would go into CEW1995.SIL.

The printed report is similar to the bank statement but includes some summary information.

From the next two dialog boxes there will be three options that determine whether a report is printed or not. Read the dialogs carefully. They are a little confusing because the outcome is important, and I want you to have to think about what will happen.

The three options are; print report and remove records, don't print report and remove records, and don't print report and don't remove records. A reason for the last option might be that your printer is down and you want a report. Remember this: if you remove records and don't print a report, you can not do it later. If your printer is down. The last option allows you to postpone removing records until the printer is back on-line.

I know the previous discussion sounds intimidating, but in reality it is a very simple routine. Look at it this way, in outline form.

0. Enter outstanding checks (you should do this anyway, so it really doesn't count)
1. Click reported transactions
2. Enter debits, credits and statement balance
3. Print report

See how simple it is? You should have no trouble with the routine at run time. Especially with the

dynamic prompts.

Void a check

If you have to void a check, select "Checking" then select Void from the Module Mode section of the checking command bar. The check register will then appear. Select the check you wish to void by clicking on it. When the check is displayed in the text boxes, click the "Void" command bar "Action" button to void the check. If you void the wrong check just click the "Void" command bar button again if the check is still selected. If it is not still selected, just select it again then click "Void" to "un" void the check. When you void checks, the checking account balance is adjusted for you.

To void the check using the keyboard, highlight the check in the register by tabbing to the register list box, then arrow key to the check to be voided. When the check is highlighted tab to the "Void" "Action" command bar button and press enter. When you tab to the register list box, if the check to be voided is the first check in the register, it will not highlight until you press a keyboard key.

Using the Savings Module

The savings module is where you manipulate your savings accounts. After you setup the accounts in the savings module, there are several options available to help you analyze your monetary future. The various options are described at length below.

Deposit and Withdrawal

The first two options of the Savings module are account transactions.

When you have a manual transaction for any of your savings accounts, or in other words, when you want to manually add interest or when you make a deposit or withdrawal, you want to enter it into CEW.

To enter a transaction, select "Savings," then select "Deposit" or "Withdrawal" whichever the case may be. The savings module window opens up. The first thing to do is to select the savings account that you want to do the transaction in. Once you do this, notice that the cursor moves to the text box labeled "Dep/With Amt." Enter the amount of the transaction into the text box and click the "Save" command bar button. The account is updated and the Tracker file is appended.

Important: Do not use a "-" minus sign for withdrawals, CEW will handle it if you are in "Withdrawal" mode.

Tracker

The next option of Savings is called Tracker. Tracker is a separate file for each configured Savings Account that tracks every manipulation of a particular account.

CEW works with the main Savings file. All account functions use the main file named "savings.sil." When you create, edit, deposit or withdraw from an account, the main file is used and then updated to show your most recent action. The Tracker record is then appended to not only reflect your most recent action, but the entire history of all actions imposed on the account over its entire lifetime in CEW.

When you created the account, the Tracker file was created automatically. The opening record was placed into the Tracker file at that time.

To View a Tracker file select "Savings" from the CEW menu, then select "Tracker."

A window opens up that contains a large list box, a small list box, a graph and a command bar. Notice that the small list box contains the account names of all the savings accounts you have created. To display the Tracker file for an account, just click an account name in the small list box. If there are more records than will fit into the list box, a scroll bar will automatically appear. You may use the scroll bar if you wish.

Since these are permanent records, you may not edit them.

Tracker also provides a graph to see the history of the account graphically. This is handy for accounts that have several entries in it, but may not be very valuable for accounts with only a few records. You may graph either contribution history or balance history.

Use the graph to see trends developing in a particular account.

Savings Projection

To run Savings Projection select "Savings" from the main menu then select "Savings Projection." Savings projection is a way to graphically predict the outcome of a savings account over time.

When the window opens, you are presented with two list boxes, some text boxes, a command bar, a graph and several other controls. If you have previously set up any savings accounts, you will see that the small list box contains the names of all the savings accounts you have set up.

Across the top and to the left, there are several text boxes with self explanatory titles. You may enter data into the text boxes, or click a savings account name in the small list box to automatically fill the text boxes.

When you click an account name, the data for the account is placed into the text boxes for you. When you click an account name, or when you manually fill in the text boxes and click the "Show" command button, CEW calculates end of year balances and other data for the number of years entered in the "Years" text box. When the calculations are finished, a graph is displayed for you to study. At the bottom of the window, the annual return schedule is displayed in the wide list box. You may alter some or all of the data in the text boxes and calculate it again to see how it changes the graph and the schedule.

Use this routine to compare the steepness of the balance curve on the graph. The curve changes with several variables including starting balance, interest rate, contribution amount and length of investment. The steeper the curve the better the investment. If you want a closer look, click on the graph and it will grow to a full window sized graph. Click it again and it will return to its previous size.

There are also several print options available. The print box contains three option buttons labeled "Graph," "Summary" and "Schedule." With option buttons (represented with squares next to the labels) you may select one, two or all three options. If you select one or more print options, click the "Print" command bar button and CEW will print the requested data. Some of the routines may pop up the Windows printer driver routine to set form size as discussed in **Setting Printer Form**

Size earlier. See **Color Graphs** for information on this topic.

Savings Sheet

Savings Sheet, along with Loan Sheet, are handy analysis features in CEW. To start Savings Sheet, select "Savings," then select "Savings Sheet."

To explain the purpose of this routine, a few questions may help you to understand the concept. Have you ever gone to a bank with the intention of opening a savings account? If you have, then somewhere along the line did you ask how much the interest was? Did you wonder how much you should put in the bank per month if you wanted to save \$100,000 in 20 years? Did the bank officer tell you that there are different investment plans with different interest rates? Did you say in the back of your mind that if you put an extra \$20.00 a month in the account, you would achieve your goal faster? And then did you wonder how much faster?

All these question can be answered easily in CEW. When the Savings Sheet window opens up, you are presented with a grid, 4 combo boxes, two text boxes, a few command buttons and a command bar. If you have setup any Savings accounts previously, you will see the accounts listed in the smaller list box. If you click on one of these accounts, the pertinent information will be placed into the text boxes. As a reminder, you need to enter a savings goal first though. If you want to put information into all the text boxes manually, you may do that also.

The information needed to run Savings Sheet is a goal, the starting balance if any, and a high and low range for both the interest rates and the duration of the investment. Perhaps you want to look at the difference in contributions between getting 4% interest through 12.5% interest, and 10 years through 20 years. In this case you should click on each of four combo boxes in turn. Each will open up and display a range of values that you can select from. Click on the appropriate value according to the label above the list box. Enter the savings goal, then click on the "Show Projection" command button.

For example let's say your goal was \$100,000, and you want to see the contribution range for interest rates and duration as described above, 4% - 12.5% and 10 - 20 years. You would first enter the value 100000 (no commas or dollar signs) into the "Savings Goal" text box. For this demonstration leave the "Starting Balance" box empty. Then click on the "Years to Project" -"Minimum" list box. When the list drops down, scroll until you see the value 10 and click on it. The same for "Maximum," find the value 20 and click on it. Do the same for "Interest Rate" "Minimum" 4% and "Maximum" 12.5%. When you are finished, click on the "Show Projection" command button and in a few seconds the grid will expand and be full of numbers. You will be able to answer your own questions about the proposed investment. You will see that if your best available plan may be for 7.5% interest for 15 years, your contributions will be \$302.01, plus any service charges, to achieve your goal of \$100,000. You can shop around for the best deal, not just on interest, but on any other costs too. You should see by now that you can easily find the best deal right from your computer and your telephone, while wearing your spouses bath robe if you like. And it is easy!

Using the Money Module

The Money module is where you view your budget, Securities, Income and Net Worth. After you setup the various accounts and use them for a while, there are several options available to help you analyze your monetary past, present and future.

Net Worth

Net Worth is a fill in the blanks data base. It can be time consuming and it will take some thought to complete. But man is it worth it!

To start Net Worth, select "Money" then select "Net Worth." When the window opens up you will see many text boxes and four command buttons. Notice that some of the text boxes are gray. These boxes are filled in for you automatically. One is your total savings balance in the CEW Savings module, one is your total debt found in CEW, one is your checking balance found in CEW, one is your total Securities value as found in the CEW Securities module, and others are totals and sub totals that are calculated as you work the work sheets. The two in the lower right corner are the bottom line of your financial status. "Total Assets" shows the value of everything you own that is listed, and the yellow "Net Worth" text box shows the value of all your listed assets minus your total listed liabilities.

The proper way to fill in the blanks is to enter the real value of the items you are assessing. If you are being taxed on your home and its assessed value is \$75,000, but you know it is worth \$90,000, enter \$90,000.

Notice the fourth command button labeled "WS." Click it and a second page opens up called "Work Sheet." You can itemize room by room the value of your homes contents here. After you fill in all the pertinent blanks, don't forget to click on the "Save" command button before you "Exit" the work sheet.

When you exit the Work Sheet and get back to the Net Worth window, you will see that it is already updated with the Work Sheet total. Finish filling in the last two empty boxes dealing with life insurance and money owed to you by others if they apply, then click "Save" on this form. There before your eyes you will see the grand total of your Net Worth in material things.

Now this figure may be good or bad, depending on your point of view and what the amounts come out to be. A lot of people who use Net Worth had no idea that they were worth so much. Others saw the paltry amount and decided to work hard to try to improve the ratio of owed vs. owned. The amount is almost always unexpected. But, taken at face value, the Net Worth figure can motivate you to make a real change in your financial practices, or if you have done well, it can reassure you about them. I hope yours is a good one, and if not, I hope with the help of CEW it soon will be.

Income Entry

Income entry is a simple routine that allows you to enter income into CEW. This information may be viewed as is, but is primarily for use in the Income and Expense Report routine described below.

To start Income Entry, select "Money" from the main menu, select "Income" then select "Income Entry."

The interface is simple. A grid is displayed for the current year. In the grid are twelve rows representing January through December. There are nine columns representing eight income amounts for each month. The ninth column is an automatically generated total for each month. All you need to do is to select a "Cell" in the correct "Month" row, and in an "Amount" column cell that is empty.

When you click on the cell, a text box appears near the cell. You may enter the income amount into it. If you have used all eight "Amount" cells for a given month, you may manually calculate a new amount for a cell by adding the existing amount in the cell to the amount you need to enter, then enter that amount into the cell.

You must click the "Save" command button after each entry is made to save it to the income file. All income amount cells are editable in that you may enter a new amount into it at any time. Notice the text box in the lower right corner of the window. This text box contains a total amount for all the months in the current years' grid.

At the right edge of the "Income Entry" window below the command buttons is a combo box. When the routine starts the combo box defaults to the current year (displays the current year). If you want to view another year, add new data to another year, or edit another years' entries, you may click the combo box and select a different year from the list.

Income entries are used to help determine the amount of "Net Cash" for expenditures as described next.

Income and Expense Report

Income and expense is a routine that is a graphing utility that breaks down your monthly finances and displays them in user selectable graphs.

To run "Income and Expense Report" select "Money" from the main menu, select "Income" then "Income and Expense Report." The module opens up and you are presented with a graph, a group of option buttons, a group of check boxes and some command buttons.

The graphs are drawn using data provided by some of the automatic routines in CEW as well as some optional manual data. The data used is:

- Monthly AP as reported automatically by the "Pay Bills" routine in the "Checking" module.
- All Savings deposits of any type.
- All Checking deposits
- Income entries manually provided by the user in the "Income Entry" module

The data is sorted into files arranged by the year of the transaction. The files are further broken

down into the month that the transaction occurred.

The total of all savings deposits for a month plus the total of all Bills expenditures for the same month, are subtracted from the reported Income amount for the month to determine the cash left or Net Cash. Of course this amount is subjective to your monthly cash outlay for necessities, but it does show trends for money spent on things other than bills and savings. All the information is represented in graphs automatically drawn by CEW.

The default graph is a Z-clustered 3D bar chart, with all data found for the year being displayed. You may select a different chart type from the "Graph Type" option group. The options are:

- 3D Bar
- 3D Bar Z-Clustered
- Area
- Scattered

The graph type you use is arbitrary. The various graphs are provided as a selection from which you may choose to best represent for you the data presented.

If you want to view less data than is shown, you may click any of the "Data Type" check boxes to turn graphing for any data type off or on. For example if you wish to view only Savings deposits and Checking deposits, you may turn off the other three data types simply by clicking on their check box.

It is hoped that this graph will show you trends in your finances. If you have a high ratio of income to savings deposits, this is good, you are a good saver and are providing for the future. If however you have a high ratio of unaccounted for spending to Income, this may be bad. It would depend on what you spent the money on. If you make cash deposits into savings for instance, that is good. But if you are blowing a lot on entertainment or toys, that may be bad if it is done on a long term basis.

Ones whole financial scheme is subjective. One person may be able to justify "blowing" a lot of money to achieve his/her personal happiness, but another person might be aghast at even one wasted dollar. I am only attempting to put finances in perspective by showing the relationships of the various financial areas to each other as reported in CEW.

Note: To explain my view of ratio as discussed above, if you saved one of every five dollars you earned the ratio would be 1:5. If you save 1 of every 8 dollars you earned the ratio would be 1:8. If your spending to savings ratio is 1:5 (rather than 1:8 or lower), this is good - a high ratio. If however your squandering to earnings ratio is 1:5 (rather than 1:8 or lower), another high ratio, this is bad or at least not as good as it might be.

Securities

It is not intended for CEW to be your main Securities program. CEW won't do any of the stuff serious investors need to do to manipulate, analyze or download investment information. This routine is used to enter any investment data that you want or need to enter into CEW to keep your financial data in one place. While it adds some analysis and tracking, it is not a serious tool for serious investors. If you "dabble" in the market as a hobby, then maybe CEW will perform adequately until you know what it takes to get serious - if that is your ultimate intention. Remember, CEW is for average users and serious investors are not in all probability average users of CEW.

Adjust\Sell

The first two options are account transactions.

When you have a transaction for any of your securities accounts, or in other words, when you want to adjust the share value or when you sell shares, you want to enter it into CEW.

To enter an adjustment, select "Money," select "Securities," then select "Share Adjustment." The Securities module window opens up. The first thing to do is to select the security account that you want to do the transaction in. Once you do this, notice that the cursor moves to the text box labeled "Share Value." Enter the new value for one share into the text box and click the "Save" command bar button. If you wish to enter a note about the transaction, you may enter that in the "Transaction Notes" text box before saving. The account is updated and the Tracker file is appended.

If you are sold some or all of the shares for an account, select "Money," select "Securities," then select "Sell Shares." Enter the number of shares you are selling. If the share value at the time of the sale is different from the displayed share value enter the new value. If you wish to enter a note about the transaction, you may enter that in the "Transaction Notes" text box. Click the "Save" command bar button to write the transaction to the proper files. Important: Do not use a "-" minus sign for shares sold, CEW will handle it.

Tracker

The next option of Securities tracks every manipulation of a particular account.

CEW works with the main Security file. All account functions use the main file named "security.sil." When you create, adjust or sell shares from an account, the main file is used and then updated to show your most recent action. The Tracker record is then appended to not only reflect your most recent action, but the entire history of all actions imposed on the account over its entire lifetime in CEW.

When you created the account, the Tracker file was created automatically. The opening record was placed into the Tracker file at that time.

To View the Tracker files select "Money" from the CEW menu, select "Securities" then select "Tracker."

A window opens up that contains a large list box, a small list box, two graphs and a command bar. Notice that the small list box contains the account names of all the security accounts you have created.

To display the Tracker file for an account, just click an account name in the small list box. If there are more records than will fit into the list box, a scroll bar will automatically appear. You may use the scroll bar if you wish.

Since these are permanent records, you may not edit them.

Tracker also provides area graphs to see the history of the account graphically. This is handy for accounts that have several entries in it, but is not very valuable for accounts with only a few records. Two command bar buttons are used to select the graph data. You may graph the

Balance or Yield for the selected account.

Use the graph to see trends developing in a particular account.

Securities Projection

To run Security Projection select "Money," select "Securities" then select "Security Projection." Security projection is a way to graphically forecast the outcome of a security account over time.

When the window opens, you are presented with two list boxes, some text boxes, a command bar, two graphs and several other controls. If you have previously set up any security accounts, you will see that the small list box contains the names of all the Security accounts you have set up.

Across the top and to the left, there are several text boxes with self explanatory titles. You may either enter data into the text boxes, or click a Security account name in the list box.

When you click an account name, the data for the account is placed into the text boxes for you. When you click an account name, or when you manually fill in the text boxes and click the "Show" command button, CEW calculates end of year values for the number of years entered in the "Years" text box.

When the calculations are finished, two graphs are displayed for you to study. One graph shows the gross value of the security account at the end of each projected year. The other graph displays gross return for the investment for each year projected. At the bottom of the window, the annual return schedule is displayed in the wide list box. You may alter some or all of the data in the text boxes and calculate it again to see how it changes the graphs and the schedule.

Use this routine to compare the steepness of the balance and yield curves. The curve changes with several variables like starting balance, "Return" percentage, and length of investment. The steeper the curve the better the investment.

If you want a closer look, click on either graph and it will grow to a full screen sized graph. Click it again and it will return to its previous size.

There are also several print options available. The "Print Options" box contains four check boxes labeled for the graphs, summary and the schedule. With check boxes (represented with squares next to the labels) you may select one, two, three or all four options. If you select one or more print options, click the "Print" command bar button and CEW will print the requested data.

Using the Labeler Module

Viewing Information

Labeler is a data base of information about friends, relatives or associates. You may keep address and telephone information about these personal contacts in the Labeler database. Getting a telephone number, address or printing a list of all this information is a simple, easy, accurate way to use this data. Addresses for your Bills (AP) accounts are accessible through this module as well.

Printing Labels and Envelopes

We all have many personal addresses and telephone numbers to keep track of. You may print lists or labels or envelopes for both AP addresses and personal addresses in the Labeler general module.

Labeler is a handy utility used to print envelopes and self stick labels. All of your personal addresses may be entered into the labeler module as described in **Creating Records - Labeler**. Labeler is intended for use as a telephone directory and address book, as well as an envelope and label printer.

If you haven't setup the printer labels for your printer, you should do so now. See: **Label Setup** for more information. The important thing to note with envelopes is that if you don't have a document feeder, envelope feeding can be a pain - if you don't know how to do it.

The Pain

Lets say you have an envelope loaded and you have some addresses selected and you click the "Print" Command button. The envelope prints fine. The envelope kicks out and you load another one. Nothing happens! You look at your monitor and there is an error message telling you that the printer is out of paper. Now you must click "OK" on the error message and put your printer on line again. You can eliminate the error message, but I am afraid that if your printer goes off line between forms, I can't help you there. The way to keep the error messages to a minimum is to do the following, which is, in part, a loosely copied passage right from Windows Help.

The Cure

You should start the Windows printer driver by selecting "Printer Setup" from "File" of the main menu before proceeding. This passage may be found in the printer driver help files by searching on "time outs."

You can use the Time outs settings to adjust the amount of time Windows waits before sending you a message about printing problems. Changing the Time outs settings is optional.

To change the Time outs settings

1. If you are not already in the Connect dialog box, choose the Printer Setup command from the Options menu, and then choose the Connect button.
2. Specify the Time outs settings you want.
3. Choose the OK button.
4. Choose the Close button in the Printers dialog box.

For help with the Connect dialog box, choose the Help button or press F1 while using the dialog box.

What you must do is to make the time, between when the error occurs at the printer, and when the error "Printer out of paper," is reported by Windows, longer. If the error is corrected before Windows reports it, the error doesn't stop you. Depending on how many addresses you have to print, it shouldn't take more than a few seconds to send all the addresses to printer. That is if the buffer in your printer can hold all the information. I suggest you change the time out delay to 15 - 30 seconds to start with.

If you have a small buffer or a lot of addresses to print, you may still have to click the error message off once or twice, but you can make the delay even longer if you need to. If you have no buffer at all, well, happy clicking. Did you read about the window envelopes back in the front of the book? You could always print labels for everything, and use regular envelopes with labels.

There is one thing you really should not try though. Don't try to feed one envelope into the printer as the preceding one is ejected. Usually a printer has a fairly long eject time and you will either feed both envelopes all the way through the printer, or you will get the next return address at the bottom of the in going envelope, and the main address on the platen of your printer. Or worse yet, you may get a printer error that kills your printer until you reset it. If you reset the printer you will lose all your addresses stored in the buffer. You would then have to select them in CEW again and start all over. It may take a little practice, but, I am sure you can get the hang of it. The optimum of course is to get a cut sheet and envelope feeder.

To print addresses select "Labeler" then select "Print Labels." A prompt will appear telling you to set the form size in The printer driver. Configure the form size as discussed in **Setting Printer Form Size**. After form size is set, the Labeler window that opens up is somewhat different from the maintenance window discussed previously. The list box is smaller, but there are more controls to perform the address selection process for the addresses to be printed.

The first difference, is a second list box. When printing several addresses you may lose track of what you have selected. This list box displays the selected addresses so you can see at a glance if you have selected a particular address or not. Another area is also presented. This is the "meat" of the routine. You should see that there are two groups of option buttons, and two text boxes labeled "How Many Labels" and "Total Selected."

To start the process you should select the type of address you want to print. If you have already entered some personal addresses into CEW Labeler, then the larger top list box contains personal addresses. As usual, if there are more than will fit in the list box, scroll bars are added. If you have not entered any personal addresses into CEW yet, then CEW will fill the list box with your Bills (AP) accounts if you have set up any of them.

Again, if you have both types of records setup already, CEW defaults to the personal addresses. But you may select AP Accounts if you want to print those. You may choose the type of records by clicking the proper option button in the "Address Type" box.

Begin by entering a number in the "How Many Labels" text box. Any number up to 10,000 is okay. This number represents how many labels you want to print for the next address you are going to select. You may change this number for every address that you print if you want to. If you want to print the same number of addresses for every address that you are going to print, then just set it and forget about it. The option is there if you want to take advantage of it. Once you change it, it will remain whatever you changed it to until you change it again.

Next, click on an address that you want to make labels for. I use the term labels to cover all printing options. In reality, you can any size of envelopes, one, two or three wide fan-fold labels, and two styles of laser labels. If you want to print a few personal addresses and also print some Bills (AP) addresses, feel free to do so. At any time you may toggle between AP addresses and personal addresses. You can have both types of addresses on the same list. One thing you can't do though is to toggle between envelopes and labels. There is a maximum of 99 addresses per list, or a total of 10,000 addresses to print -- plenty for any body's home use. As you select labels, the "Total Selected" text box is updated with the number of labels you have selected to print so

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far.

After you have selected all the addresses that you want to print, or before for that matter, select the type of label or envelope you want to print. Click one of the options in the "Label Type" option box. You should load the labels now if you haven't already. If you are printing envelopes, you should remove or park your printer paper if it is form feed type paper. If you have a cut sheet feeder, replace the paper with envelopes.

Click on the "Print Labels" command bar button and feed the envelopes or watch the labels as they are printed.

Part Five: Support Features

Using Window

Checked Property

Checked is a property of a menu item that toggles on or off every time it is selected. If a checked menu item has a check mark next to it when you view it, clicking on the item causes the check mark to disappear and the item will be deactivated (unchecked). If the item is not checked when you select it, the item will be activated (checked) when you click on it. The theory is that if the menu item has a check mark by it, the menu item is active. If the menu item does not have a check mark by it, the menu item is not active.

Some of the features in the "Window" main menu are "Checked" options. All of the features of the main menu item "Options" are checked menu items. The only other main menu items that have the checked "property" are found in the "Help" menu. These menu items are discussed in **Using Help**.

Window

Selecting "Window" from the main menu will display a list of all open Windows in CEW. If there are more than nine windows open, the last selection in the list will say "More Windows." Selecting this item will open a second list that is scrollable. To select a form from either list, just click its name on the list.

The advantage if this feature is best seen when you run at a lower resolution on your system monitor. If you run at 640 X 480, you should not run CEW with "Cascade" turned on. With Cascade turned off, the forms will load one on top of the other. It is difficult to get to a hidden form without the "Window" option provided in the main menu and command bar. If you are confused, read the next topic for more information.

Cascade (checked item)

Cascade is a checked property that governs CEW window appearance. Normally CEW is started maximized, or full screen. If you run CEW with the Cascade menu item checked, the windows will load cascaded. Cascading is the ability of the child windows to load in a position different from all other windows, yet have all other windows at least partially visible also. The standard procedure is to load each window slightly lower and right of the last window that was loaded. If you still don't understand "Cascade," see your [Windows](#) manual or experiment with the control.

Cascading is most effective if you run [Windows](#) at a resolution higher than 640 X 480. If you load more modules than will fit in the CEW work area, a scroll bar will appear so you can move the work area window around to see the active window. Unfortunately, the scroll bars make the work area even smaller.

If you run [Windows](#) at 640 X 480 resolution, I suggest you turn Cascade off by un-checking the Cascade menu item. If you turn Cascade off, you may still load several CEW modules and find a buried window by selecting the "Window" main menu item. Doing so will cause a list of loaded modules to appear so that you may select the module you need. Re-selecting the module will also make it appear on top of the pile. You may also select any visible command button representing the form you wish to use if it is displayed on another visible form.

Clear All

Clear All is a main menu command bar item or may be activated by selecting "Window" then "Clear All." The function of Clear All is to remove all open CEW windows contained in the CEW main window. If you have several windows open and want to clear your screen of them all, select Clear All.

Using Options

All of the features in the Options main menu are "Checked" options.

All of the items that have a checked property in the Options menu are not only startup parameters, but usually, take effect when you click them. You should select the items you want active when you startup and of course while you are running CEW.

All the checked properties are retained and are in the same state as last changed to when CEW starts up again. The titles for the discussions below identify the checked "Options" menu items.

Backup on Exit (checked item)

Backup on exit is a checked property that will cause the "Backup Now" window to load when you exit CEW. For more information see **Using File - Backup Now** below.

Auto Backup (checked item)

Some routines in CEW change a lot of data or modify very important files. Auto Backup is a checked item that causes the "Backup Now" window to appear if you are about to run one of these routines.

In an effort to make CEW a little more "bullet proof," I allow for the auto backup of all CEW data in an effort to help you protect your data. Printer crashes, paper jams and other catastrophes can cause much grief for users and files that aren't protected through frequent backups. Restoring fresh backups makes cleaning up after a crash a whole lot easier.

Exit Prompt (checked item)

This is a checked item that lets you change your mind when you select "Exit" to leave CEW.

There are two warring factions in the PC world. Some so called power users don't like any kind of prompts checking whether or not the user really wants to do the action last selected (like Exiting a program). Some computer users would rather click off a prompt than restart the program if Exit is accidentally selected.

Rather than lock all users into a situation where they are always prompted or never prompted, the user may select whether or not the prompt appears. If the item is checked, it will appear, if the item is not checked it will not appear.

Delete Warning (checked item)

If Delete Warning is checked, a prompt will appear reminding you whenever you enter the delete mode of a module. When a record is selected and then the delete "Action" button is selected, another dialog will open asking if you want to continue deleting the selected record.

No Welcome Screen

If you have registered CEW and have used it long enough to know that the welcome screen isn't a necessary function anymore, you may elect to disable the welcome screen and load CEW directly to the main module. Checking this option does just that. The advantage is that CEW will load slightly faster.

Auto Load

Auto load is a list of checked items selected from the "Options" menu. There are five modules that may be automatically loaded on start up if they are checked.

The five modules are the five general modules; Bills, Checking, Savings, Securities and Labeler. All five, if checked will load in the "View" mode for that module. You may check one or more of these general modules to automatically load them in "View" mode when CEW first starts.

Auto Load Minimized

If you choose to load one or more modules on startup, you may elect to load them minimized, or as icons. If you check the "Auto Load Minimized" menu item, the auto loaded modules will load as icons.

Command bar (checked item)

The command bar, even though it is quite valuable in speeding CEW use, is optional. If you don't want the command bar to appear, click this checked property. Only the main module command bar is optional. All the other module level command bars are permanent.

Maximized, Minimized and Normal (checked items)

Even though the CEW main module has all these "Window State" options in the control box in its upper left corner, CEW provides them in the "Options" menu so you may set the default CEW Window state. Selecting any of these three items causes the other two to go off. Only one may be checked at a time.

If "Minimized" is checked, CEW will start as an icon. The benefit here is that you could load CEW when you start Windows, but have it load as an icon if you don't normally start off your Windows session with CEW but normally run it sometime during the session.

Yes, I know you can do this by checking the "Run minimized" property in Program Manager. It is, however, much easier to change this property here in CEW if you change the property often.

If "Normal" is checked, CEW will startup in a "Normal" window state and the "Normal" menu item will be checked. The advantage of Normal window state is that you may size the window to your own preference by dragging the borders around on the screen. If you drag the borders of the

CEW module to a user defined size, the new locations are saved and will be the same the next time you use CEW in normal mode.

If "Maximized" is checked, CEW will start full screen. The benefit here is that cascading is most effective.

Preview Maximized

If you use the print preview feature, you have the option of having the preview window load maximized. Print Preview is the only module that you may maximize other than the main CEW program module.

If you find a need to view print preview full screen, then select this menu option to check it and make maximized the default. There are a few advantages to doing this that are discussed in the **Tips and Tricks** chapter at the end of this manual.

Preview Zoom

Working with the preview window has different applications. Maybe you just want to see how the printed document will look on the page. Maybe you want to be sure you have the right page size selected for your printer. Maybe as discussed in the **Tips and Tricks** chapter you want a better view of data in a list box without scrolling or printing the report.

What ever your intent for using "Print Preview," you may need various zoom levels of the displayed document. Selecting one of the zoom levels found in the "Options" menu will let you achieve that task. If you want to preview at a zoom level different from what is currently selected, just select the new zoom value. If you select the zoom value before you select the "Print Preview" command button, the document will be previewed automatically.

Notice that the current zoom value is listed in the window caption.

Using File

File is the menu used to select the Register CEW form, the Calculator, Printer Setup, Print Manager, Print Preview, Backup Now, the Welcome Screen, and the Exit CEW functions. If you don't use the main module command bar, you must use this menu list to exit CEW.

Backup Now

Backup now is a File menu selection that causes a window to open which allows you to backup all the CEW data files and all the CEW configuration files. Backup Now also has a main module command bar button.

The backup routine is fully automatic except that you must enter a different path into the text box if you do not want to backup to the a:\ drive and directory. If you don't want to backup, you may select the "Cancel" command button to stop the procedure.

Register CEW

Registering CEW is a must if you intend to use it as your money management system. There is a

fair amount of discussion about the subject in previous chapters, and I urge you to reward me for my hard work if the program suits you. As a reminder, The cost is \$20.00 American.

The actual registration process is simple. Select "File" from the CEW menu then select "Register CEW." A window is displayed with fill in the blank text boxes that should be filled in already if you have ran the "User Data" setup routine.

There is a text box on the form for any remarks that you may have. Feel free to use this area for comments, or include a letter if you want to discuss CEW at greater length.

After you fill in the blanks, click the "Print" command button and the form will be sent to your printer. I ask that you sign the form, but that isn't really necessary.

Send the registration form and the fee to the address in the registration window. Send any other correspondence to the same address.

As I have stated before, I will always be happy to hear from any registered user, or anyone trying out CEW. I am interested in hearing about how you like it, how I can improve it, and of course, about any problems you may be having with it. FEEL FREE TO WRITE. I will answer as soon as possible, I promise.

Welcome Screen

If you want to view the welcome screen while running CEW you may select the Welcome Screen menu item from the File menu to load it.

The welcome screen has a short overview of CEW as well as the text box used to enter the registration number that you receive when you register CEW.

Print Manager

Occasionally, if you have more than one printer connected to your computer system, possibly on a network, you will find that you have the wrong printer selected for the task at hand. You may select Print Manager from File in the main menu and select the proper printer. This selection calls up Windows Print Manager as a shell program.

Note that if you load Print Manager or Printer Setup, if you click on another part of the screen, these modules may disappear from view. A quick way to get them back is to use the Alt-Tab keyboard combination until they are in visible. Press the Alt key and hold it down and press the Tab key repeatedly until the hidden "Shell" routine is on top and visible.

Even though you may do all your printer setup from Print Manager, It is usually easier to setup form size by using the printer driver utility called up by Printer Setup. It is also in File of the main menu. See discussion below.

Printer Setup

Should you need to setup printer defaults while running CEW you may select this menu item from the file menu.

Some routines in CEW automatically display this routine before continuing. If you make an error in printer setup or want to change a printer setting, you may do it here.

Calculator

The pop up calculator provided with CEW is a simple easy to use and helpful addition to CEW. It can be selected from most command bars or from the file menu.

I feel little need to go into any great detail about operating a calculator. The basic operation of an on-line calculator involves clicking the numbers and operators with the mouse to find an answer to a math problem. Available functions include the basic four of math +, -, / and X, which are respectively add, subtract, divide and multiply, along with % - a percentage function key. The percent function divides the number in the yellow view port by 100. You may clear the calculator, the view port, and the tape by selecting "C," or clear the most recent entry in the view port with "cE." A helpful feature is the tape that streams from the top. You may scroll the tape to verify entries, and you may print the tape if you need to.

Exit CEW

Sooner or later you will finish using CEW and will want to quit the program. The option upon quitting is whether or not you want to back up your data. If you were just exploring, or maybe using the Savings Sheet routine, you won't need to back up. If you just reconciled checking or paid bills however, you will definitely want to back up your records.

To exit CEW with the main menu, select "File" then "Exit." An easier way would be to click the "stop light" icon at the far right end of the main module command bar.

To back up your changes, select "Backup Now" from the menu or main module command bar. You may also check the "Options" menu item "Backup on Exit" to optionally backup every time you quit CEW. See **Using Options** in this manual.

Using Help

While CEW is intended to intuitive, and while the program layout seems perfectly logical to ME, it may not be as easy to use for YOU as I envisioned when I wrote it. I certainly hope that you never need to use help. This would indicate that I have accomplished my programming goal. I am a realist however and since I also have a sense of responsibility, I have provided a rather large help base. If you are reading this right now, you are taking advantage of one aspect of this provided help.

There is also an added benefit to reading program documentation. You become aware of all program features and you are able to run routines that you may not have been aware of if you hadn't read the manual.

Following are descriptions of the "Help" menu selections and how to use them.

CEW Index

CEW index is a menu selection found in the Help main menu. To go directly to the Windows Help program with CEW help loaded and the CEW help index displayed, click here. From there you

may search or jump to any CEW help topic with full use of the Help programs' hyper-text system. Use of this feature and more is discussed in the following topics.

The Help program

The CEW help file is context sensitive. What that means is that if you are in a module trying to perform a task, and are not sure how to perform it, pressing the F1 function key on your keyboard will start the help program. And if done correctly, it will start Help, with the help topic for the pending task on screen.

For example, say you were in the Checking Display module and didn't know what to do. If you press the F1 key, Help would load for the Checking module. You could also select "Checking" from the CEW menu, but before releasing the mouse button, you could press the F1 function key and get the same help. If you are using the keyboard instead of the mouse, you could press F1 when "Checking" is first highlighted in the CEW menu.

When F1 is pressed, CEW will yield to the Windows Help program, that will in turn load the CEW help file. The CEW help file will sense the area in question and go directly to the section, in this case, on the Checking module. You could then review the modules' help, exit, then continue with your CEW session. If you want, you can leave the help file running and switch back and forth between Help and Checking (using Alt-Tab as discussed a few topics back in this manual) as needed. You may print any topic in the help file from the Help menu.

If you are having difficulty remembering the function of any control you encounter, tab to the control and press Enter (or click on the control) and press the F1 function key before you release the mouse button. This technique works nearly everywhere, and it always starts the help program.

If you don't have the CEW help file running, you should start it now by pressing F1. You could also select "Help Index" from the "Help" selection of the CEW main menu.

Notice the top of the help window. There is a row of command bar buttons there that I will describe briefly. If you need more help, select Help from the Help program menu.

The first command bar button is named "Contents." If you click here a table of contents will be presented that you may pick your subject of interest from. Contents displays the CEW help index if it is not already displayed.

The second button is "Search." If you want to locate a particular topic without scrolling through the index, click here. A dialog box opens and you may start typing the topic into the text box. Notice as you start typing, the contents of the list box changes. Every time you enter a letter the search data is more defined and the topic is more likely to be displayed. If you notice that the list box contents quit changing, you probably narrowed the search down as far as you can, and the topic is probably visible in the list box. It may be necessary to do a little scrolling though.

When you find the topic, tab to it and press Enter, or double click the topic. A list of sub topics will be displayed in the list box below. Highlight the one you want and press Enter or double click on it to go to the help text on that topic.

The next button is "Back." If you have moved around in the help file at all, you can click the "Back" command bar button to return to the most recent area you visited. This function is cumulative, you can click and click and click and keep going back to the point of origin.

"History" is the next button on the command bar. Click here and you will get a scrollable list of every help location you have visited thus far in this help session. You may select a topic and press Enter or double click an item on the list to return to it.

The last item on the command bar is two items. They are the Browse buttons. The general function of Browse is to scroll the help topics either forward or backwards. The ideal use of them is for tutorial purposes.

If you start CEW help and click the green (usually) word "Index" near the top of the screen (if the index isn't visible), you will see the left Browse button gray out to become inactive. That indicates that you are at the beginning of the help file. The Help file was organized in a more or less logical manner. If you press the right browse button you will go to the first help topic after the index. Pressing it again takes you to the second help topic. The topics are organized so that if you follow them through to the last help topic (about 130 of them) you have for all intents and purposes completed a CEW tutorial. While the help files are not quite as complete as the text you are reading right now, it is complete, and hopefully understandable if not logical.

A word about hyper-text. In the help file, you will see colored words. If you look closer, some of the words have a solid underline and some of them have dotted underlines. If you pass the cursor over one of these words, you will notice the cursor turns into a pointing finger. If you click on the word, Help will jump to that related topic if the word has a solid underline. If the word has a dotted underline and you click on it, a pop up window appears with a definition that goes away when you click anywhere on screen. That is hyper-text.

Help On Help

Help on Help is a window that you can pop up to get a brief description of how CEW help works. To see Help on Help select "Help" from the CEW menu then select "Help on Help."

User Guide

User Guide is selected from Help in the main menu. USERGUID.WRI is the CEW manual (this document without the graphics) and is viewable and printable using Windows Write, the mini word processor. You may read or print the file, or load it and refer to it while running CEW.

Use Sample Files

If during the use of CEW you find that you need some help learning a feature or method, and you are afraid you might ruin your data, select "Use Sample Files" from the Help menu. CEW will change data directories and you can use the sample files to experiment with a module until you are confident. If a little tutoring is needed, select "Stump Removal" for a lesson on the module you are in.

Stump Removal

Stump Removal is selected from the Help menu. It is used, as stated in the previous topic, to give you a little tutoring on a module you are having trouble with. Stump Removal uses your files for the lesson unless you manually select "Use Sample Files" as described above.

Tutorial On

Tutorial On is selected from the Help menu also. As described earlier, a command button menu will appear and you may select the extent and area of tutoring. Select a command button from the column of command buttons on the left side of the window. The command buttons are labeled and will be described as the mouse passes over them. "Full Tutorial" will take you through the entire CEW program and try to teach you the basics of CEW as well as money management.

Note: For more help information, see the **Help Overview** earlier in this manual.

About CEW

About is a small window that provides a certain amount of useful information.

The first item to discuss is the CEW icon. Click this icon to see the register screen. The register screen is a form you use to register CEW with me at Silicon Programming. There is also a box displaying your registration number if you have previously registered CEW. You may not enter your registration number here.

Also in this window is my name and address so you will always be able to write to me if the need arises. I was going to put yours here too, but I figured you could remember that one. If you do forget your address though, select "Setup" then select "User Data." It should be there. But if you have to look, how did you remember it to put it there in the first place? Stencils in your underwear? Sorry! Bad humor, huh?

You will also find things like the program name and the version number, but the most interesting thing is towards the bottom of the window. There you will find the Windows mode you are running in, the amount of virtual memory you have available, and most important, the amount of system resources you have left. If you haven't heard, system resources has nothing to do with available virtual memory. System resources is the amount of room you have left in two very small areas of memory that tracks all the neat stuff Windows has to do. There are many articles on the subject if you are interested, but being able to monitor system resources is nice if you are having GPF problems.

Tips and Tricks

Summaries, Schedules and Graphs

Mentioned previously (and briefly) is a trick to consolidate several reports such as graphs and account summaries. All CEW reports that print, are sized to the printer "page" according to the page size you set up in the CEW provided **The printer driver** dialogs. While this may occasionally force the user to select page size, or at the least deal with the dialog boxes to set-up the page size, the fact that CEW reports are sized to the printer page also allows for greater versatility when analyzing data.

To get to the point, if the user wanted to analyze several possible loan payment options or pay-off time options for example, he or she could set the printer page length to 3.5 inches and print three graphs or summaries onto one page. This consolidation would make it easier to review the reported options far easier than leafing through four separate pages.

This works for all "tracking" modules (Bills, Savings and Securities) graphs and summaries.

If a projection or amortization is being used, it is difficult to see much of the payment schedule. To

get around this problem, select “Schedule” from the “Print Options” box on the form, then select the “Print Preview” command button. The schedule will be previewed as if you were going to print it, but the benefit is that you can see much more of the schedule for analysis.

This also works for any module with a list box or grid.

If while running a projection, amortization, a grid routine, the main modules or a tracker routine, you may select Print Preview to see more data - or in the case of the main modules, a different view of the data. You don't have to print it, but especially in the case of the projections and amortization routines, the rather cramped schedules are hard to view. Print Preview will allow you to see a larger view of more data. This works with most graphs also. Some of the graphs are rather small and may be hard to get the true picture of what the graph is telling you. Try selecting “Landscape” mode in the printer driver to get a better view of graphs and grids also.

Bills

Bills that are paid in-frequently (like insurance that is paid quarterly or semi-annually) may be given an un-used “Group” number. The advantage of this is that when bills are paid with the “Pay Bills” function of the checking module, if the in-frequently paid bill is a member of one of these groups, you must deal with it every time you pay that group's bills. Give the in-frequently paid account an unused group number, then when the bill does arrive, you can assign it the group number at that time for the payment group in which you wish to pay it. When it is time to pay that group's bills, the insurance payment (in this case) will be presented and you shouldn't forget about it. This can be a blessing - especially for insurance payments and especially for auto insurance.

Checking

To determine where your money goes, always give the checks you enter into CEW a classification. To be even more accurate in your budget analysis always enter cash transactions into your check register. The transaction menu (and menu bar) has a Cash Transaction selection. I enter cash transactions for all purchases over ten dollars, or for any item I need to track- like business items bought with cash, household items, maintenance costs for home and car, money spent for each child, gifts, dinners, etc.. The classification list is versatile and only limited by your imagination.

To analyze your expenditures, go to the search module (select Search from the Checking Menu) and don't enter any search text in the Search Data text box. Instead just click outside of the text box to make the command buttons visible. Click Search. When the records appear, you may click on the Graph command button and analyze or print the graph. You can see in an instant where you spent all your hard earned money.

When creating a check form image, it may be necessary to restore the original (or at least the last saved) image. Since there is no “restore” button, you may accomplish this by toggling the “Check Length” option buttons. Select the option button for the size not displayed, then select the other one to return to the image you were working on.

Income and Expense Report

To view precise numbers for the graph, click Report in the Print options box on the form. Click print preview to display the report which contains hard numbers.

Printing

If your printer supports a fairly decent gray scale capability, selecting "Color Graphs" from the "Options" menu will cause graphs to print in gray scale. Gray scale images are far superior to the monochrome images printed otherwise.

I use a program called Super Print. The advantage of this is that I can pre-configure all my checks, labels, envelopes or any other custom paper sizes I need and save it to the list of paper sizes for any printer I use - right in the printer driver. There are a number of these utilities commercially available, and there are some in the Shareware realm also. I suggest you try one or two and utilize this handy means of selecting printer form sizes.

If you need to print shipping labels with return addresses on them, select "Envelopes" from the "Label Type" option box in the label printing module. Enter the size of the label in the User Defined paper size in the printer driver. CEW will print the addresses selected and the return address as if it were a small envelope. CEW will only print to left most shipping label if it is two wide. No Problem! Just turn the labels upside down and print the other column of labels! This may be limited by any graphics or other designs pre-printed on the labels.

Some times you may want more than one graph on a page when printing graphs of projections or amortizations. Try setting the page size to one half, one third or one quarter the actual page length with full size 8.5 x 11 inch paper. CEW will re-scale the graph to smaller page size and you can get several on a page for easy comparison.