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## **File Menu**

There are eight options in RetireA's file menu. Select the appropriate option for more information.

New

Open

Save

SaveAs

Print

Select Printer

Configure Printer

Exit

## **File | New**

Use this option to create a new data set "from scratch". If you are working on a data set when you chose the New option, the program will ask if you wish to save the current data set before starting the new one. If you answer yes, the current set will be saved in the file that "opened" it. If the current file was also a "new" file, then you must choose a filename for the current file - and then it will be saved to disk.

The program then activates the Primary Wage Earner's Name dialog, the P.W.E. Birth Year dialog and the Data Entry dialog.

The record number will be set at record 1.

## **File | Open**

This option is used to load a data set that already exists on disk (or diskette). When it is loaded (fraction of a second if on hard disk), you can go immediately to the Reports menu option and select any of the four reports.

**File | Save**

Selecting Save writes the current data set to disk (or diskette). If it is a "new" data set, then you will be required to name it.

**File | SaveAs**

This option allows you to name and save the current data set.

## **File | Print**

This option is used to print the three Data Lists and the four Reports.  
Print will **not** print any other display.

**File | Select Printer**

This option is used to select an available Windows printer (if any).



## **File | Configure Printer**

This option is used to configure a selected printer. For example, this is where you could choose whether the printed page will be in portrait (normal) or landscape (rotated 90 degrees) mode.

**File | Exit**

Use to exit RetireA.

## **Data Menu**

There are seven options in RetireA's Data menu. Select the appropriate option for more information.

Data Entry

List Incomes

List Expenses

List All

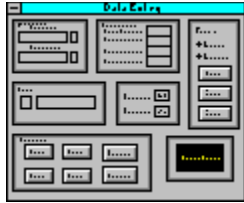
Sort Options

Enter Name

Enter Birth Year

## Data | Data Entry

The Data Entry Dialog is the **only** way to enter or modify data sets used by RetireA. The following topics describe the control groups (or areas) of the Data Entry Dialog:



Item Name

Characteristics

Action

Edit

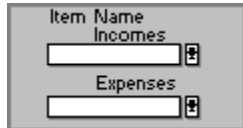
Search

Delete Record Button

Record Fields

## Item Name Group of the Data Entry Dialog

Every entry (record) in the data set is an item and is either an income or an expense. Every item must have a item name. Item names can be up to 16 characters in length. The Item Name area has two boxes where item names can be entered.



The image shows a screenshot of a software dialog box titled "Item Name". It contains two vertically stacked drop-down menu controls. The top control is labeled "Incomes" and the bottom control is labeled "Expenses". Each control consists of a text input field and a small downward-pointing arrow on the right side, indicating that a list of suggestions can be expanded.

The top box, labelled **Incomes**, is for incomes only. This type of box is called a "drop-down combo box". By clicking it's down arrow (using the mouse) a partial list of suggested incomes is displayed (you can "expand" the list by clicking the lower arrow). You may select any item from the list by highlighting the item (clicking it) - which moves the item name to the "edit control" portion of the combo box. You can modify the selection in the edit control - if you wish - or use as is. If there aren't any item names that are appropriate for this item, then you can enter a name into the edit control portion of the box.

The other box labelled **Expenses**, is the same as the one just described except it applies only to expense items.

See [Tips](#) for further discussion.

## Characteristics Group of the Data Entry Dialog

This group consists of 4 input boxes.

Characteristics	
Start Year:	<input type="text" value="1993"/>
Start \$ Amt:	<input type="text" value="500"/>
Annual % Chg:	<input type="text" value="5.00"/>
Years in Effect:	<input type="text" value="50"/>

The first field, **Start Year**, is the first year that this item becomes effective. Some items will probably not come into play exactly at the beginning of a year. Use the closest year, in that case.

The second field, **Start \$ Amt**, is the monthly amount you assign to the item during the starting year. This is true for incomes and expenses. Do **not** use negative numbers. You can use decimal points, but it is recommended that you use whole number \$ amounts. For example, if the amount is \$455.80 / mo., then enter 456. The range is from 0 to 99999. See [Tips](#) for further discussion.

The third field, **Annual % Chg**, is the percent that you predict that this item will change each year during the number of years in effect. If the percentage change cannot be described in one number, then it may be necessary to divide the item into several items, each covering a different time period with a different percent. The range is from -999 to +999. The field width is 5 characters, and also allows up to 2 decimal places. Examples of "correct" numbers are:

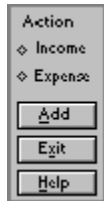
-10.9, +3.07, 12.84, 5, -4.45

Finally, the fourth field, **Years in Effect**, is the number of years this item is in effect. Range 0 to 999.

If the time limit is unlimited (for example, is in effect until the retiree(s) die), then use a relatively large number (100 for example).

No negative numbers for this field, please!

## Action Group of the Data Entry Dialog



There are two "radio-type" buttons at the top of the group. *One* of the buttons, labelled **Income** and **Expense**, must be selected when an item is entered into the data set. The function of the **Add** button is to add the currently displayed information to the data set. It will become the record indicated by the Record # display. It is used for adding new records to the end of the data set or replacing records within the data set. When **Add** is pressed, a dialog box labelled "Income (Expense) selections are..." is displayed showing the data fields that will entered for that item. If the information is correct, answer *yes* and the data will be entered into the data set and the record number advanced. Otherwise, answer *no*. Either way you will be returned to the **Data Entry** dialog.

The **Exit** button is used to leave the Data Entry Dialog. And the **Help** button activates this Help system.

## **Edit** Group of the Data Entry Dialog



The Edit group contains two boxes; a small *display-only* box and a larger edit box. The small box displays the status of an item found during the search process. It will display an **I** if the item is an income or an **E** if the item is an expense.

The large box is used to display the found item's name and can be used to change (Edit) the displayed name. This box is only used for displaying and editing an item that is already in the data set.

**Important:** If the large box is non-blank, it will take priority over the **Item Name** Income/Expense combo boxes.



## Search Group of the Data Entry Dialog



The buttons in this group are used for searching, positioning, viewing and/or updating a item in the current data set.

The buttons are:

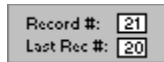
- a) **First** positions the record number at number 1.
- b) **Last** positions the record number at the last item in the data set. An example of using **Last**, is the case where you wish to add a new item to the end of the current data set. To do this, you would select **Last** and then **Forward**. You would then enter the new item which would now be the last item in the data set.
- c) **Forward** increments the record number by 1.
- d) **Back** decrements the record number by 1.
- e) **Go To...** displays a dialog box which allows entry of a record number that exists in the data set. The current record then becomes that number.
- f) **Find...** displays a dialog box which allows entering a item name to search for in the data set. Only the first 8 characters are used to match the item.

## Delete Record Button of the Data Entry Dialog



The purpose of this button is to tag an item in the data set for elimination. The actual deletion occurs when the data set is written out to disk (Save or SaveAs options) or if one of the Data-Sort options is invoked. The **Delete Record** button merely changes the item name to **\*\*Delete Set\*\*** (One *could* enter this special item name using the Item Name edit box). Once an item is "tagged" with this name, it is no longer included in the calculation.

## Record Fields of the Data Entry Dialog



The two small display boxes labelled **Record #:** and **Last Record #:** are both *read-only* displays.

**Record #;** indicates the current record number being displayed.

**Last Record #:** is the highest record number currently in the data set.

## **Data | List Incomes**

Use this option to List the Incomes in the current data set.  
The entries can be viewed, but not changed from this option (only the Data Entry option can edit data).  
However, the File | Print option will print the displayed list.

## **Data | List Expenses**

Use this option to List the Expenses in the current data set.  
The entries can be viewed, but not changed from this option (only the Data Entry option can edit data).  
However, the File | Print option will print the displayed list.

## **Data | List All**

Use this option to List the Incomes & Expenses in the current data set.  
The entries can be viewed, but not changed from this option (only the Data Entry option can edit data).  
However, the File | Print option will print the displayed list.

## **Data | Sort Options**

There are currently four sort options available:

Separate Incomes / Expenses

Sort by Item Name

Sort by Start Year

Sort by Start Amount

## **Data | Sort Options | Separate Incomes / Expenses**

Use this option to Separate Incomes & Expenses. No reordering within each group is performed.

Any \*\*Delete Set\*\* records will be eliminated.



## **Data | Sort Options | Sort by Item Name**

Use this option to sort by Item Name.  
Incomes and expenses are sorted separately.

Note: (Sort option Separate Incomes / Expenses will automatically be done before the file is sorted by Item Name.

## **Data | Sort Options | Sort by Start Year**

Use this option to sort by Start Year.  
Incomes and expenses are sorted separately.

Note: (Sort option Separate Incomes / Expenses will automatically be done before the file is sorted by Start Year.

## **Data | Sort Options | Sort by Start Amount**

Use this option to sort by Start Amount.  
Incomes and expenses are sorted separately.

Note: (Sort option Separate Incomes / Expenses will automatically be done before the file is sorted by Start Amount.

## **Data | Enter Name**

This is where you enter the primary wage earner's name. Use up to 16 characters, no checking is performed. This name will be saved in the data set when it is written to disk. Unless the name needs to be changed, it would normally only be entered one time ( probably when the data set is first created). However, this option can be repeated as often as desired. This name will be displayed on the reports.

## **Data | Enter Birth Year**

Enter the primary wage earner's birth year using this option. Since only the year is captured, the age as displayed will be the age that the P.W.E will be at some point in the current year. As with the Enter Name option, the birth year is saved in the data set - and can be updated anytime.

## **Calculate Menu**

There are four options in RetireA's Calculate menu. Select the appropriate option for more information.

Setup

Set Current Year

Financial Tools

Run

## **Calculate | Setup**

Use this option to select the starting year for the 30 year span calculation. The default starting year is the current year. This has significance to the 10 year span reports also, due to the fact that they use the 30 year calculation for their displays (the 10 year displays take the 1st, middle, or last 10 year periods of the 30 year span calculation). Use a four digit year format. For example, 2002.

## **Calculate | Set Current Year**

This option is just a short cut to setting the starting year for the 30 year calculation to the current year.



## **Calculate | Financial Tools**

Currently, there are four financial tools available:

Compound Interest

Future Value of Annuity

Loan

Mortality

## Calculate | Financial Tools | Compound Interest

This dialog is used to calculate what an investment will be worth in a certain amount of time and then what monthly income can be derived from it.

The future value of a CD is a good example. The **Total Amount** is calculated from the **Start \$ Amount**, the **Annual Interest Rate** and the **Number of Years**.

Interest is compounded annually. Then, the **PayOut Method** can be chosen, either **Interest** or **Annuity**.

The Interest method will payout for a *unlimited* time period but interest rates may be low when the payout method is chosen.

The Annuity option (Warning) usually pays more (per month), since the payout is a combination of the principle and interest, but has a *limited* payout period.

See Compound Interest Example

The **Use** choice allows you to "plug" the monthly payment into the **Data Entry** dialog Start \$ Amount field (for the current record displayed in the Data Entry Dialog).

To use this feature, you must have the Data Entry Dialog active before calling the Compound Interest Dialog. The amount in the **Start \$ Amount** field of the Data Entry Dialog will not be updated until you select the **ADD** button.

Note: This calculation assumes that no taxes are deducted during the growth period. If taxes are involved, you may want to consider the annual tax as a monthly Expense item.

Hint: If you wish to pass the amount that you enter in the **Start \$ Amount** field directly to the **Total Amount** field, then set the **Number of Years** field to 0.

This can be useful if you want to check payouts for a sum that you already know.

## Calculate | Financial Tools | Future Value of Annuity

Use this dialog to determine the future value of an annuity. For example, use for a saving account where you make regular equal payments and the interest rate remains constant (or at least doesn't vary very much).

The sample values show that if one saved \$100 a month for 10 years in an account that yielded 5.0 % interest, the amount in the account at the end of the 10 years would be \$15,528.

Note: This calculation assumes that no taxes are deducted during the growth period. If taxes are involved, you may want to consider the annual tax as a monthly Expense item.

## **Calculate | Financial Tools | Loan**

Use to determine monthly payments for a loan or mortgage.

The example shown represents a car loan for \$10,000. The number of payments is 60 (12 payments/year for 5 years) and the bank is charging 8.0 % interest. In this case, the monthly payment to the bank would be \$202.76. Over the 5 year course of the loan, a total of \$12,165.84 would be paid for the \$10,000 loan - thus \$2,165.84 would be the interest paid the bank for the use of their money. The average monthly amount of interest paid would be \$36.10 ( $\$2,165.84/60$ ). The percent of interest paid is 17.80 ( $2,165.84/12,165.84$ ).

## Calculate | Financial | Mortality

Although this option brings an uneasy awareness to our existence, it may be useful to project how long we may be around. It returns the probability (expressed in percent) that an individual who has reached a certain age will still be alive at a later age. The calculation is based on a table (Commissioners Standard Ordinary Mortality Table) compiled from the life history of 10,000,000 people. For example, if one has reached the age of 55, it may be useful in knowing the probability of attaining age 80. In this case, the percentage calculated by the program is 31.52 and indicates that for an individual in that group of 10,000,000 the chance of that individual reaching 80 was 31.52 out of 100. Although this only gives you an idea how an individual in that group fared, the group is large enough to be useful in determining how we *might* fare. But, remember this is only a statistical calculation and your own life expectancy may be quite different.

## **Calculate | Run**

Selecting this option causes the 30 year calculation to be performed using the data that is currently available. The calculation is performed automatically in many situations and the future of RUN as a separate option is questionable. However, if in doubt that a new calculation has occurred since some action has been taken, there is no harm in "running" it again.

## **View Menu**

There are eight options in RetireA's View menu. Select the appropriate option for more information.

Increase 10 years

Decrease 10 years

1st 10 years

2nd 10 years

3rd 10 years

Auto Scaling

Enter Font Name


Reset to Default (System) Font

**View | Increase 10 years**

For the 10 year reports. Use this option to select one of the 3 10 year periods in the 30 year calculated span. Selecting advances to the next 10 years.



**View | Decrease 10 years**

For the 10 year reports. Use this option to select one of the 3 10 year periods in the 30 year calculated span. Selecting  drops back to the previous 10 years.

**View | 1st 10 years**

For the 10 year reports. Use this option to select the first 10 year period in the 30 year calculated span.

**View | 2nd 10 years**

For the 10 year reports. Use this option to select the second 10 year period in the 30 year calculated span.

**View | 3rd 10 years**

For the 10 year reports. Use this option to select the third 10 year period in the 30 year calculated span.

## **View | Auto Scaling**

When this feature is ON, the Reports will be scaled to fit the window (if the window size is increased or decreased). The font for numbers is automatically changed from "System" to "Times" when ON is selected. The reason for this is because "Times" is a True Type Font and can adjust to different sizes better than "System".

It is **not** automatically changed back to "System" if scaling is turned off. Choose View | Reset to Default (System) Font to change back to System.

**View | Enter Font Name**

This allows you to enter any available font for the numeric portion of the Reports display.

## **View | Reset to Default (System) Font**

This returns the numeric display font back to "System".

## **Reports Menu**

Currently, there are four Reports available:

Report1 - 30 Year line chart

Report2 - 10 Year bar chart

Report3 - 10 Year Incomes

Report4 - 10 Year Expenses



## **Report | Report1 - 30 Year line chart**

This report displays a line chart for the currently calculated 30 year span. There are two lines plotted. The incomes line and the expense line. If the income line dips below the expense line, there is a projected negative cash flow for that time period.

At the lower right hand corner, a box with four "indicator" numbers is displayed. The numbers are the average of the sum of the differences (incomes - expenses) for the four time periods.

The purpose of the numbers is to provide an indication of the cash flow for the time period. The higher the (+) positive number, the better the financial health for that period. Negative numbers indicate average negative cash flow - which, of course, is not desirable.

Note: Use Calculate options to control starting year of 30 year period.

## **Report | Report2 - 10 Year bar chart**

This graph displays a 10 year segment of the currently calculated 30 year span. The magnitude of the bar represents the income after expenses for a particular year. The center of the chart (horizontally), is the break-even line. Bars above the line represent positive cash flow and bars below represent negative cash flow.

Note: Use [View Options](#) to switch 10 year periods.

## **Report | Report3 - 10 Year Incomes**

Incomes for each year of the 10 year period are displayed.  
This is useful for planning income strategies. Income and expense totals are displayed at the bottom.

## **Report | Report4 - 10 Year Expenses**

Same format as Report3 except expenses are listed instead of incomes.

## Overview

The purpose of this program, RetireA (derived from Retire Analysis), is to provide a tool to help the user plan his /her financial future. The intent of RetireA is not to provide information as to how the user can acquire incomes(s), but merely to offer assistance in developing strategies about how to use the available incomes at optimum times.

The program operates on data that is supplied by the user. The program's effectiveness is dependent on the accuracy of the data. This data consists of future incomes and expenses as predicted by the user. Each income/expense item has 4 characteristics which are assigned by the user.

The Characteristics of each item are:

- 1) the starting monthly dollar amount
- 2) the starting year when this income/expense begins
- 3) the annual percentage change
- 4) the number of years the item is in effect

The income and expense items are stored in a data set. Based on this information, the program projects the financial future of the user. All data is entered or modified using the Data Entry dialog.

Once a data set has been established, the Reports should be activated to aid in the financial analysis.

The goal, of course, is to be financially secure. The amount of financial security is an individual consideration. The reports are designed to provide you with information, basically the monthly cash flow picture, to allow you to decide if you have adequately provided for your future.

Note: The program comes with one data set (Sample.RET) which can be used as a guide for your own data set(s).

The RetireA data set is a file of records and can be saved, opened etc. by the File Menu Options.

Each income or expense item occupies one record. The data set is created by adding or updating income/expense records using the Data Entry Dialog. The number of records in a data set can be as few as one record and as many as 100 records.

RetireA data sets should have a **.RET** extension. For example, the supplied sample data set is **SAMPLE.RET**.

Take a look at the numbers used in the example setup. Press the **Calculate** button. This says that if you invest \$10,000 and let it sit for 10 years in some instrument ( a CD, for example) at 5.0 % interest, the investment will be worth \$16,289 at the end of that time.

Then, after 10 years, you could collect the interest, and at 5.0 % annual interest, you would receive \$68 monthly for an unlimited amount of time.

Or, you could receive payouts in the form of an annuity for \$314 a month for 5 years - if you choose 5 years at an annual interest rate of 5.0 %. However, using this method your investment would be reduced to \$0 after the 5 years.

In determining the payout interest rate for an annuity, it should be noted that the interest % used by the insurance company to determine the annuity payout amount may be quite different than the interest % used when the annuity was in the growing stage. They may deduct a one-time expense charge from your accumulated amount which would have the effect of reducing the interest rate during the payout phase. I advise checking with the insurance company to determine how they derive the payout interest rate. For example, the interest rate used during the development stage of my annuity (with a large mid-western insurance company) was around 8.6 %. When I retired and began receiving monthly checks, I calculated that the % used in determining my payout was approximately 5.35%. I checked with the insurance company and they verified these figures. They claimed that during the growth years they weren't making any money and they were now recovering their expenses. The difference between 8.6% and 5.35% resulted in a decrease in nearly \$70 dollars in my monthly check!



## Tutorial

As with most programs, the easiest way to get acquainted with their operation is to try a test case. The file **SAMPLE.RET** is a test data set that you can use immediately. So, without further adieu, and assuming that the installation went ok, let's use the program with **SAMPLE.RET**.

First, double click the RetireA icon ("Gone Fish'in") in the **Program Manager** window. This should activate the RetireA program.

Select the File | Open option from the menu. Data files for this program should have a file extension of **.RET** and there should only be one file currently displayed. That file should be **SAMPLE.RET**.

Assuming this is the case, select this file. The file should then be loaded in the local arrays of RetireA. To see if it has been loaded, select the Data | List Incomes option. The screen should now display six incomes from the sample file.

Next, select Data | List Expenses. Fourteen expenses should appear. The other option (Data | List All), displays the incomes and expenses together.

Now move to the Reports | Report1 option.

Looking at the display, you will see that the principal wage earner in the sample data set is John Paul Jones, age 59 (a fictitious individual, of course).

Note: Name & age (birth year) are collected using the Data | Enter Name and Data | Enter Birth Year options.

Notice that the report covers a 30 year time period. This is the only report that displays the 30 year span. The other reports show a 10 year portion of the 30 years calculated. The starting year is the current year. This can be changed by the Calculate | Setup option.

For this example, notice that the income and expense lines cross in the 1993 - 1995 time region. This indicates a problem time period.

Select Report3 to view income detail for the first 10 years of the 30 year span.

The 10 year span displayed, starts with the current year and exhibits the income picture for that time period. The numbers to the right of the income items represent the monthly dollar income for that item over the 10 year period. The numbers change (or not change) depending on the **Annual % Chg** parameter ( see Characteristics) associated with that item.

For example, he (Mr. Jones) projects that he will start Social Security payments at age 62 (1996), and that the initial payments will be \$700 per month. Further, he has predicted that the annual change for S.S. payments will be +3.0%. Thus, the payment for the next year, 1997, is 3% higher, or \$721 per month, \$743 for 1998, and so forth.

The bottom line, which represents monthly income remaining after expenses, shows four years that represent a problem, especially 1995 with a negative cash flow of \$413 per month!

This indicates that a strategy adjustment should be made to correct this deficit.

Perhaps, he will need to continue the part time job for an additional year. Or maybe the \$300/month from the U.S. Savings Bonds for the 3 year period, 1994 through 1996, could be distributed differently to fill the gap.

Before we make any data changes, take a look at Report2 and Report4. Report4 gives a detailed display of the expenses for the 10 year period. Report2 shows the net monthly amount per year expressed in the form of a histogram. The -\$413 becomes very apparent in this display.

Now, as an exercise, let's plan our changes using the U.S. Savings Bonds.

First, we have about \$10,800 dollars to work with (at least that's what the current numbers imply - \$300 x 12 Months x 3 years). Instead of treating the bonds as one income, as is currently done, let's treat them as three separate income items. This is a technique you can use when an income or expense does not behave in a singularly declared manner.

We could divide the bond income as follows:

<u>Income Item Name</u>	<u>Start</u>	<u>Amount</u>	<u>% Chg</u>	<u>Duration</u>	<u>Total</u>
<b>US Savings Bond1</b>	<b>1994</b>	<b>\$100/mo.</b>	<b>0</b>	<b>1 year</b>	<b>\$1200</b>
<b>US Savings Bond2</b>	<b>1995</b>	<b>\$500/mo.</b>	<b>0</b>	<b>1 year</b>	<b>\$6000</b>
<b>US Savings Bond3</b>	<b>1993</b>	<b>\$50/mo.</b>	<b>0</b>	<b>6 years</b>	<b>\$3600</b>

And, of course, eliminate the current U.S. Savings Bond single entry.

This plan would distribute the \$10,800 quite differently.

Let's put our changes into effect.

Select Data | Data Entry dialog. In our exercise, we are going to create three new income items and delete the original U.S. Savings Bonds income item.

Creating the first item, U.S. Savings Bond1

Notice that the Record #: field is displaying 21.

There are currently 20 records in the **SAMPLE.RET** data set (which you are using).

Record 21 will be the next (new) record to be entered.

First, enter the item name of the new item (US SAVINGS BOND1) in the Incomes edit control box in the Item Name group of the dialog.

Next tab to **Start Year** in the Characteristics group where we enter 1994.

Then tab to **Start \$ Amount** field and enter 100. Change the **Annual % Chg** field to 0 and the **Years in Effect** to 1. Now check the **Income** radio button in the Action group and then select the **Add** button.

This will cause a new dialog box labelled "Income Selections are..." to be displayed. This allows the user to verify his data. If the data is correct, choose **Yes**. Otherwise, choose **No** and make corrections. Either way, you will return to the Data Entry dialog.

Repeat this process for the other two new items.

Finally, delete the original US SAVINGS BONDS item by

1) finding it, using one of the Search group buttons.

Hint: One method, could be to use the **First** button to position at the beginning of the file and then press **Forward** until the record is displayed (record number 3 in this case).

2) deleting it by using the Delete Record button.

Exit the Data Entry dialog via the **Exit** button.

Check our changes by choosing **Data | List Incomes**. We should now have nine incomes listed. The 3rd entry should have the **\*\*Delete Set\*\*** item name. This was the original US SAVINGS BONDS entry. Records 21, 22, and 23 are the new items.

Do Data | Sort Options | Separate Incomes / Expenses. Now there should be eight income items.

Now let's see how these changes affected our financial reports.

Select Reports | Reports2.

The financial picture looks better but there are still some lean years.

There are two negative cash flow years: a -\$78/month in 1994 and a -\$163 in 1995.

Let's look at the next 10 years. Choose View | 2nd 10 years option. This 10 years looks much better. Every year shows a positive monthly cash flow of over \$800. Thus, it

appears that only the first 10 year period has problems years, especially the 1993 - 1996 period.

Of course, this is not a real situation and the solutions offered here are designed to demonstrate how to use many of the program's features ... and not to offer financial advice.

## Tips

This section offers miscellaneous suggestions about using RetireA.

\* One interesting way to operate RetireA, is to start two or more windows running with RetireA. This can be accomplished by starting one copy of RetireA by double clicking the RetireA icon (for example) and then invoking the **Task List** dialog (enter Ctrl+Esc, for example) and then returning to **Program Manager** via the **Switch to** option and then starting the second copy of RetireA by double clicking it's icon again. Finally, invoking **Task List** again and choosing the **Tile** option.

Now both RetireAs should be seen in separate windows. If other applications are running they can be reduced to their icons (or closed) to give the Retireas more window space. From this position, you can display the same data in both windows. You could, for example, keep one data set constant and make data changes to the other data set. This setup makes it easy to compare changes in one data set versus the original set.

\* The **Start Year** field in the Data Entry Dialog will accept a format other than the one indicated. This is an "age" format and consists of the age of the Primary Wage Earner indicating when the item should take effect (followed by an "a" or "A"). For example, if the age when the item should take effect is age 62, then 62a could be entered in this field.

\* The **Start \$ Amount** field also allows different formats. Normally, the monthly \$ amount is entered.

However, the following formats are permitted:

Description	Format	Example(s)
\$Amount is yearly amount	nY or ny	12500Y, 3500y, 950.5y
\$Amount is quarterly amount	nQ or nq	300q, 750.5Q
\$Amount is weekly amount	nW or nw	250W, 25.50w

The amounts are converted by the program to monthly amounts.

## **Disclaimer Agreement**

Users of RetireA must accept this disclaimer of warranty:

The author of this program does not make any claims about the ability of this program to improve the user's financial position, current or future. This program is merely a tool and the usefulness of this tool depends entirely on the ability of the user to predict, and interpret current and future financial factors. The author also disclaims any responsibility for damage or loss of data to the user's data base or damage to any user's software or equipment.

If you agree with the above statements and agree not to hold the author (or the distributor where you received RetireA) responsible for any losses incurred while using RetireA or because of using RetireA, then proceed.

**Otherwise, stop now and do not use RetireA.**

Using this program signifies that you agree with these statements.

## Shareware Registration

RetireA has been copyrighted by Tom McGrath and registered with the United States Copyright Office. RetireA is being marketed as shareware, **Not** free software. The shareware concept is thus - try before you buy.

Give RetireA a trial run and if you feel that it is useful and want to continue to use it, then you are required to register with the author.

To register, fill out the form (below) and send a check, or money order for \$14.95 US to:

**Tom McGrath**  
**366 Swanage Drive**  
**Broomall, Pa. 19008 USA**

Upon receipt of your registration fee, you will receive a copy of the User's manual and a diskette of the latest version of RetireA.

You will then be eligible for upgrade discount rates and enhancement news, plus you will have direct input on future enhancements.

### Registration Form

User's Mailing Address:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

RetireA version: \_\_\_\_\_

User's Computer: \_\_\_\_\_ eg. 386Sx25 2 meg ram 60 meg HD

Diskette: \_\_\_ 3.5" or \_\_\_ 5.25"

Comments:

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