

## Winbond 3.2

**WINBOND** is a program to track and valuate United States Savings bonds. **WINBOND** contains the following features:

- Add and maintain of bond information for Series EE bonds.
- Valuation of bonds using the rates published by the Department of the Treasury.
- Printed reports or ASCII report files, with user defined sort options.
- Option to include bond owner data.
- Maintain sell data for bonds and provides reports on interest received.
- Maintain multiple files, if desired, of bonds.
- Import capabilities to convert from ASCII files or reports.
- Provides for update of Department of Treasury issued rates or free updates for registered users.
- What-if capabilities to project bond values into the future.

### Contents

General - General overview of **WINBOND**.

Bond Maintenance - Add, change, delete and sell bonds.

Reports - Valuation reports, interest reports, and future value estimates.

Special Options - Import to **WINBOND** from ASCII files or reports and Redemption Table maintenance. User Option panel to specify sort sequences or override default value.

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## General

To begin **WINBOND**, choose FILE from the menu, and then choose OPEN. This option must first be selected before using any other option except maintain rate tables. After selecting FILE, a file box will appear with any existing bond files. Choose the bond file you wish to use or choose New File to create a new file. If New File is selected, you will be asked to enter a file name. Any valid DOS filename can be used.(The extension BND is automatically provided on all bond files). Once the file is selected, the bond maintenance panel is displayed with the first bond displayed, if any. From this panel, you can perform any Bond Maintenance desired. Choose CLOSE FILE to close current file and choose another file to process.

The upper right corner of the bond maintenance panel shows the redemption month and year for the current rate tables. If these are not current, then the rate tables need to be updated. See Table Maintenance for further information.

Once a file is selected for processing, Report menu option or the Import option from the Options menu can be selected. Any reporting or importing done will use the current file selected. See Reports.

Owner information can be maintained on the Add Owners panel and assigned to bonds on the Assign Owners panel.

Help can be selected at any time by choosing HELP from the Menu option or selecting the F1 key. If the F1 key is selected, help will begin at the section appropriate to the current panel.

After all processing is completed against the bond file, choose CLOSE file to close the file and save any changes.

Technical Information Technical information on application.  
Shareware Concept Shareware information.  
Registration Registration information.

## Technical Information

The following files are included in the software:

WINBOND.EXE

WINBOND.RAT - Redemption tables

WINBOND.HLP - This help file

WINBOND.USR - User configuration file.

WINBOND.OWN - Bond Owner file

GRID.VBX - This file can be kept in the winbond directory or put in the WINDOWS system directory. It is recommended that it be put in the WINDOWS system directory which makes it available to other applications needing it.

VBRUN300.DLL is a required file that is present in your WINDOWS system directory.

Additional files that can be created during processing:

xxxxxxx.BND        This is the bond file with your bond information. "xxxxxxx" can be any valid DOS name you desire. Multiple BND files can be created and maintained.

xxxxxxx.ASC        This file is an ASCII report file of redeemable bonds corresponding to the BND file.

                    This filename and directory can be changed.

xxxxxxx.SLD        This file is an ASCII report file of sold bonds corresponding to the BND file.

                    This filename and directory can be changed.

WINBOND.SEC        This file only exists if the registration code has been provided.

Other files which may be included:

ORDER.TXT

VENDOR.TXT

READ.ME

LICENSE.TXT

These files may be deleted from a registered version.

If you are upgrading to a new version, only the following files need to be replaced unless there is special instructions in the READ.ME file:

WINBOND.EXE

WINBOND.RAT

WINBOND.HLP

To backup your **WINBOND** files, you can backup up the entire **WINBOND** directory or backup up the BND, OWN and SEC files.

## UPGRADE HISTORY:

- Version 3.2    Rate release to add redemption rates for November 1993 through May 1994.  
Add bond owner information data.  
Some minor cosmetic changes, including some screen colors.  
Audits for invalid font/fontsizes and detection of no printer attached.
- Version 3.1R   Rate release to add redemption rates for September and October, 1993.
- Version 3.1a   Added User Options panel.   This panel allows specifying sort sequences, ASCII  
filenames and font selection for printed reports.  
Provide printed reports.  
For Add bond option, bond values are preset based on the latest bond on the file.  
Month, year, and denomination are also preset on the Future values report.  
Bug fixes: Input past end of record message on IMPORT if imported field  
occupied  
last position of record.  
Bond file name cannot have space now.  
Sell bond data, interest field with comma, audit message.
- Version 3.1 -   Changed BBS name to WBDxx.ZIP  
New rates for May, 1993 through October, 1993.  
Added Sold Bond Ascii Report File  
Minor bug fixes.

Version 2.2 -   Initial release

See [Registration](#) for additional information on version history.

## Shareware

### The ShareWare Concept

The ShareWare concept is an attempt to provide software at low cost. The cost of offering a new product by conventional methods is very high, and hence prevents many independent authors and small companies from developing and promoting their ideas. ShareWare is an attempt to develop a marketing channel where products can be introduced at low cost.

If the ShareWare concept works, then everyone benefits. The user will benefit by receiving quality products at low cost, and by being able to test the software before purchasing it. The author benefits by being able to provide commercial software without first needing large sources of capital. But it can only work with your support.

Unregistered use of **WINBOND** after the 30-day evaluation period is in violation of federal copyright laws.

Registration Registration information.

## Registration

To register **WINBOND**, send a check or money order for \$15.00 made payable to Bob Stech. Payments must be in US dollars drawn on a US bank, and should be sent to:

Bob Stech  
5454 Kellogg Ct.,  
Willoughby, Ohio 44094.

When payment is received you will receive a special serial number with which you can register your software. This serial number will also enable you to load future versions of this software without additional fees. This means that you can get updated Redemption tables and future versions of the software for no additional registration cost by obtaining the release with the new rates. These new releases with the updated redemption rates should be obtainable from the same source that this release was received.

REGISTERED USERS can also send for an updated source by sending \$5.00 to the above address. You will receive a disk with the latest release and redemption rates. Your software will be automatically registered by keeping the WINBOND.SEC file or re-registered with the same serial number originally used to register this software. New rates will be available in mid-MAY and mid-NOVEMBER.

If you have an old version and wish to register AND receive an update at the same time, send \$18.00 to the above address.

You can identify the release number to the redemption dates as follows:

WINBND22	Redemption covers 11/92 through 4/93 or (WINBND.ZIP)
WBD31	Redemption covers 5/93 through 10/93
WBD31A	Redemption cover 5/93 through 10/93
WBD31R	Additional rates for 9/93 and 10/93 when available.
WBD32(Current)	Redemption covers 11/93 through 4/94
WBD41	Redemption covers 5/94 through 10/94
WBD42	Redemption covers 11/94 through 4/95

Releases with new redemption rates will be available for shipping in mid-May and mid-November.

## **Bond Maintenance**

After a bond file is opened the bond maintenance panel is displayed. The following elements and their function are include on this screen:

Serial number list (upper left corner) - Select the bond to be viewed. Use the arrows to scroll through the list to find the desired bond.

View mode (middle right) - Choose NORMAL mode to view only bonds that are unsold. Choose SHOW ALL mode to show all bonds, both sold and unsold. If a sold bond is displayed the sell box with the bond sold information will be displayed.

Issue Month (middle left) - Highlited button indicates bond issue month.

Issue Year ( middle middle) - Highlited button indicates bond issue year.

Bond Denomination (middle right) - Highlited button indicated bond denomination.

Sell Box (middle right) - Displayed only if the bond is sold or the SELL button is selected. See SELL Bond for contents of this box.

Once this panel is displayed, the ADD, CHANGE, DELETE, or SELL buttons can be selected if they are enabled. See additional individual topics below.

The message box at the bottom will display appropriate directions or error messages.

Select CLOSE file to close current bond file to select another bond file or exit program.

Add Bond - Add bonds to file

Change Bond - Change existing bond.

Delete Bond - Delete bond

Sell Bond - Sell bond



## **ADD Bond**

The ADD bond will be the only button available if no bonds are on the current file. After selecting the ADD button, the following data must be entered:

- Bond serial number
- Bond issue month
- Bond issue year
- Bond denomination

The issue month, issue year, and denomination will be preset based on the latest bond on the file. For example, if you purchase a bond through payroll deduction each month, when you are adding these bonds each month, only the serial number will have to be entered. The other bond fields should already have the correct setting.

Select the UPDATE button after data is selected.

Audits will be performed on the data as it is entered and appropriate error messages will be display. Bonds are checked for valid issue month and year against denomination, valid month for year, etc. Choose the ADD BOND button to add the bond.

To add owner information about the bond, use the Add Owners panel and the Assign Owners panel.

After the bond is added, it will appear in the serial number list box. New bonds will appear at the end of the list.

## **Change Bond**

If a bond is display, the CHANGE button will be enabled and can be selected. The currently selected bond can then be changed. The following fields can be changed:

- Bond serial number
- Bond issue month
- Bond issue year
- Bond denomination

Also, if the bond is sold, the sold box will be displayed and this data can be changed:

- Sell month
- Sell year
- Sell amount

Select the CHANGE button after data is changed.

To UNSELL a bond, change both the sell month and the sell year to 0 or blank.

## **Delete Bond**

Select the DELETE button to delete the current bond. The DELETE button at the bottom right will be displayed. Select this button to continue delete. An additional confirmation message box will be displayed. Select ok or cancel. Deleted bonds cannot be deleted, but can be re-added.

## **Sell Bond**

Select SELL button to sell a bond. Sold Bonds can be tracked if desired and sold interest by year will be maintained. After the SELL button is selected, a sell box will appear on the right of the screen. Enter the sell month, hit TAB, enter the sell year, hit TAB, and enter the sell amount. If the bond is sold during for the current tables, the sell amount will be calculated and displayed. Change this amount if desired. The interest earned will be calculated in any case. Select SELL to update the file.

Sold bonds can be unsold. See CHANGE BONDS. Sold bonds can be viewed by selecting the SHOW ALL mode on the maintenance screen or by viewing the Sold Bond report.

## Reports

Reports option can be selected once a bond file has been selected. A menu will appear which show the options available. Select the option desired and click on the GO button. If no records for the particular type of report are available, an error message will be shown.

The first four options are VIEW options, meaning the report will be displayed on the screen. The next two options are to create ASCII report files which can be printed from DOS or imported to a word processor for printing. The last two options are for printed reports.

The following reports are available:

Bond Value Report shows the redemption value of each bond on the file. This report is available on-line, as an ASCII report file, or as a printed report.

Interest Report shows the interest earned on each report. On-line view only.

Sold Bond Report shows the interest received on sold bonds. This report is available on-line, as an ASCII report file, or as a printed report.

Future Value Report show projections of bond value for 20 years and allows what-if calculation.

ASCII Report File creates an ASCII file which can be imported into a word processor or printed. Available for the Bond Value or Sold Bond Reports.

See User Options to specify sort options and filenames for the above reports.

## **Bond Value Report**

Available on-line or as a printed report. Sort options are on date, serial number, denomination or owner, either ascending or descending. If owner is the sequence, owner name will be displayed on the first line before the owners bonds and the sub-total will be printed after the last bond. On the printed report, all owner information is printed.

A line is displayed for each bond on the file. Bonds are displayed in order specified on the User Options panel. The redemption value based on the current redemption tables in the system will be displayed.

"No Value" means the bond is not yet available for redemption. "No Table" means the bond date is outside the redemption tables.

Use the scroll bars on the right to view all bonds. At the bottom of the panel are totals for each redemption month for all bonds on the file.

Bond totals may or may not include purchase price for those indicated by "No Value" or "No Table". This option is specified on the User Options panel.

See [User Options](#) to specify sort options, totaling option and font selection for printed reports.

## **Interest Report**

A line is displayed for each bond on the file. Bonds are displayed in the order specified on the User Options panel. The interest earned based on the redemption value for the current redemption tables in the system will be displayed.

"No Value" means the bond is not yet available for redemption. "No Table" means the bond date is outside the redemption tables.

Use the scroll bars on the right to view all bonds. At the bottom of the panel are totals for each redemption month for all bonds on the file.

Interest totals include only those bonds for which interest is calculated.

## **Sold Bonds Report**

The Sold Bond report, available either on-line or in a printed report, includes all bonds which have been sold. Bonds are displayed in sell date order and the sell price and interest earned are shown. A sub-total line is shown for each year for which a sold bond exists.

If the Owner Information option is ON, this report will be sorted by owner, with owner name and sub-totals.



## **Future Value Reports**

The Future Value Report is a series of calculations to project what the value of the current bonds will be for the next 20 years. The current bond file values for the current redemption months is the starting point and interest is added for each month for the next 20 years. Interest rate used for the calculations is the guaranteed minimum interest rate published by the Department of the Treasury and varies according to the issue date of the bond. These interest rates used include the latest change to 4% effective March 1, 1993.

If a bond is being purchased each month, a monthly purchase amount may be entered in the amount box on the lower left on this panel. This amount will be added each month with interest calculations. This technique can be used to estimate the amount of bonds accumulated over the next 20 years. The amount entered should be the purchase price and not the denomination. Also the starting month and year can be changed, if desired. The month and year should correspond to the next bond to be purchased that is not already on the bond file.

## **ASCII Report Files**

The ASCII Bond Report file is an ascii file created with the same information as the Bond Value Report. The default name of the file is the DOS name of the bond file with a default extension of ASC. This file is put in the default directory if not otherwise specified on the User Options panel. This file can be printed or imported to a word processor for printing. Sort options and totaling options specified on the User Options panel apply to this report.

The ASCII Sold Bond Report file is an ascii file created with the same information as the Sold Bond Report. The default name of the file is the DOS name of the bond file with a default extension of SLD. This file is put in the default directory if not otherwise specified on the User Options panel. This file can be printed or imported to a word processor for printing.

## **Special Options**

Import Import File allows any ASCII file or report to be loaded into the WINBOND system. This could be an easy conversion from an existing system.

Tables Table Maintenance Table Maintenance allows for adding or changing the existing tables used by WINBOND for calculation of bond redemption values. These tables are published by the Department of Treasury approximately every 6 months. See Registration section for details on how these tables can be provided to you.

User Options User options allow setting up of default values for sort fields, totaling options, font selection for printed reports, and default path and filenames for ASCII report files.

## Import

Import allows for the automatic conversion of any existing ASCII file to be loaded into the WINBOND system, allowing for an easy conversion from an existing system. If you have an ASCII file or your current system has an option to create an ASCII file or report to disk, this file can be loaded into WINBOND. The following steps can be taken to import this file:

1. Create the ASCII file or report to be converted from your existing system. This file can be stored in any directory.

*Note: Some applications, such as Microsoft EXCEL, save text files with Tab delimiters rather than spaces. The file will look ok if viewed with some viewers. These files cannot be imported in this format. Use a text editor (the edit program that comes with DOS works) to re-save the file and replace the tabs with spaces. Check the column numbers again after saving.*

2. Select the BND file to be loaded on the main panel. This file may be a new file or import will add to an existing file.

3. From OPTIONS menu, select IMPORT. The WINBOND import panel will be displayed. The BND file selected on the main menu will be displayed in the IMPORT TO box.

4. Select the file to be converted. Select Drive, Directory and File. The file to be imported will display in the IMPORT FROM box. If this file is not correct, choose CLOSE file and reselect the file.

- 5..After file is selected, enter starting and ending *columns* corresponding to the input file for the following fields: Use TAB to move from one column to the next. **Use TAB after last column number is entered to activate IMPORT button.**

Serial number

Bond Denomination - \$ will be ignored

Issue Month - either numeric (1-12) or alpha (JAN,jan, or Jan) is acceptable.

Issue Year - 2 or 4 digit year.

6. After all fields have been entered correctly, the IMPORT button will be enabled. Click on the button to start the import process. The input records will be displayed at the bottom of the panel as they are processed. Bonds to be added will be audited against the normal add criteria as they are processed. If an invalid bond is found, a message will be displayed and the CONTINUE and NON-STOP buttons will be display. Select CONTINUE to proceed. Selecting NON-STOP will process the entire file without stopping at errors. After import is complete, the number of records added and rejected will be displayed.

NOTE: If you are converting from a report, expect errors on title lines, headings, blank lines, summaries, etc.

7. Select EXIT to return to main panel.



## Tables

Table Maintenance allows for adding or changing the existing tables used by WINBOND for calculation of bond redemption values. These tables are published by the Department of Treasury approximately every 6 months. See Registration section for details on how these tables can be provided to you.

View Rates Inquire into the redemption tables by bond issue month and year.

Change Rates Change rates for current year displayed.

Add New Year Add new issue year to tables.

Change Redemption Month Change redemption month when new tables are published.

## User Options

The User Options panel allows you to override the defaults options for reporting and save these options for future use so they do not have to be changed each time.

### **The following options apply to the Bond Value report (view, ASCII, or printed), and Interest report:**

Sort field - indicate date, serial number, denomination, or owner.

Sort sequence - either ascending or descending.

### **The following option applies to the the Bond Value report(view, ASCII, or printed):**

Include or not include purchase price for bonds which are not yet redeemable in the total line.

### **The following options apply to the printed reports:**

Font - Select the font to use for the printed reports.

Font size - Select the font size to use for the printed reports.

You may have to experiment with the different fonts and sizes available on your system to find the best option. For an 8 1/2 by 11, try the Courier font with font size of 8. **If you select a font that uses proportional spacing, results may vary. Use a fixed spaced font like Courier.**

**For the ASCII reports, you may specify the directory path and file name for the file that is created.**

**Owner Information ON/OFF.** Select this box to activate or deactivate using owner information. Before setting this option on, you will be required to enter at least one owner on the ADD OWNER panel. This option must be on in order to select the Owner sort sequence. Also, setting this option ON causes the Sold Bond report/file to include owner information. This option may be turned off and on as desired, even if bond owners have been entered.

After setting options, select the SAVE button. This will save your options in a file named WINBOND.USR.

***You must select save before using any new options or the old options will still be used.***

## **View Rates**

Rates are displayed for each issue month for one issue year for each of the six redemption periods available. The issue month and year is displayed down the left side of the panel and the redemption periods are displayed across the top. Match the issue year and month on the left column and the redemption month and year on the top to get the current bond value. Redemption values are for face values of \$50 bonds for Series EE. Multiply the rate shown for the redemption period by bond face value divided by rate table value(ie.\$75 or \$100).

To view rate for another issue year, find year in the issue year box and click on the year desired. Click on the arrow in the issue year box to display other years available for viewing.



## **Change Rates**

To change rates for an issue year, display the issue year and choose the UPDATE RATES button. The panel will change to update mode and you can TAB through and change the desired values. After rates are updated, choose the SAVE FILE button to save the changes. Choose CANCEL to cancel the change.

Note: All rates for all years need to be changed for whenever there is an update to the redemption month and year values. See [Registration](#) for information on how to get updates to the rate tables.

## **Add Year**

To Add a new issue year to the rates file, choose ADD NEW YEAR. Enter values and use TAB to go to the next field. After all rates are entered, use SAVE FILE to update rates file.

Enter \*(asterisk) and use TAB to repeat values.

Note: All rates for all years need to be changed for whenever there is an update to the redemption month and year values. See Registration for information on how to get updates to the rate tables.

## **Change Redemption Month**

Change redemption months whenever new rate tables are issued and the new rates will be updated into the rates files. Select CHANGE REDEMPTION MONTH to change these values. You will be prompted for the new starting month and year for the redemption tables. You can cancel this process by selecting cancel at any time.

Note: All rates for all years need to be changed for whenever there is an update to the redemption month and year values. See [Registration](#) for information on how to get updates to the rate tables.

## **Add Owners**

The Add Owners panel is accessed from the Utilities panel. At least one owner must be added before the Owner Information ON option can be activated on the User Options panel.

To add an owner, select the **ADD** button and enter the following fields on the panel:

Owner Name

Owner Social Security Number (with dashes)

Owner Address, City, State, and ZIP

Indicate Co-owner or beneficiary and name and social security number.

Select the **SAVE** button after entering the data.

To view the different owners, use the **NEXT** and **BACK** keys.

To change owner data, key over the displayed data and select **SAVE**.

After owner data is entered, activate the owner option on the User Options panel.

## **Assign Owners**

The Assign Owners panel is used to assign owners to bonds on the file. Before this panel is available, the Owner Information ON option must be selected on the User Options panel and a bond file must be opened. Initially, all bonds will be assigned to the first owner entered on the Add Owner panel.

To change owners, click on the line to be changed and a box will be displayed. Click on the arrow to view all available owners. Click on the desired owner and the record will be updated. Use the **SAVE** button after all changes have been made.

See the Reports section to see reporting options with bond owners.

