About

About is selected from <u>Help</u> of the Main Menu. About describes general CEW program data such as the Program title, version and author.

Also displayed are **Windows** resource information lines, the registration number if CEW is registered, and a command button to load the registration form.

Add Class

When entering a manual check, creating or editing a Bills (AP) account or editing a checking record, you may create or edit a Classification for the check. You may click the "Add Class" Command Button to add the new Classification to the list. The memo will be alphabetically added to the list.

AP Bank Service Plan

AP Bank Service Plan is an account type that may be created when entering a new Bills (AP) Account into CEW.

AP Bank Service Plan is for an AP account that deducts money from your Checking account without printing or writing a check. Usually the company providing the service will provide the receipt in lieu of a check that you would normally write.

Answer "Yes" to the prompt asking you if this is a BSP account, when you are creating or editing an AP account, if the account has a Bank Service Plan that automatically deducts money from your checking account without you writing a check each month.

Answer "No" if the account is paid by cash or check.

See Also

> AP Check
> AP Cash
> Savings Cash
> Savings Check
> Savings BSP

AP Cash

AP Cash is an account type that may be created when entering a new Bills (AP) account into CEW. AP Cash accounts are accounts that have a recurring payment every month and are paid by cash. They might include but are not limited to savings account payments, utility payments accepted by your bank, or any account that has a payment that is due every month and is paid by cash. If this is the case with an account being edited or created, answer "Yes."

Answer "No" to the prompt if the account you are creating or editing   is paid with a check, either printed or manually written each month, or by using a BSP.

See Also

> AP Check
> AP BSP
> Savings BSP
> Savings Check
> Savings Cash

AP Check

AP Check is an account type that may be created when entering a new Bills (AP) account into CEW. AP Check accounts are accounts that have a recurring payment every month and are paid by check. They might include but are not limited to car payments, mortgage payments, credit card payments, or any account that has a payment that is due every month and is paid by check.

Answer "No" to the prompt asking you if this is a BSP account when you are creating or editing an AP account if you want to pay the current account with a check either printed or manually written each month.

See Also

> AP Cash
> AP BSP
> Savings BSP
> Savings Check
> Savings Cash

AP Graph

AP Graph is selected from "Bills" of the Main Menu, or by clicking an appropriate command bar button.

The graphing function of CEW is an automatic function. By default it displays a graph of the payment amounts of all the Bills (AP) Accounts that have a payment amount greater than zero.

You may use the Option Buttons to display a graph of balances for all the accounts that have balance amounts greater than zero. Select "Payments" or "Balances" from the "Data Type" option group.

If you want the checks sorted (displayed) by the classification assigned to them, you may select a classification option button for either Payments or Balances in the same option group.

By default, AP Graph displays a "3D Pie Chart", but you may select "2D Bar Chart", "3D Bar Chart" or "2D Pie Chart", with the option buttons found in the "Graph Type" group of option buttons.

Pie charts have an option group labeled Values and Portions that becomes Horizontal and Vertical when bar charts are selected.

Command Buttons are provided to copy the chart image to the **Windows Clipboard** or to print the chart to the default printer in **Windows**.

Click the Print command button to print the image. If you change your mind, select "Cancel" from the dialog box while it is still visible.

See Also

    Color Graphs

AP Purchase

Main Menu   Index

AP Purchase is selected from Bills of the Main Menu, or by clicking an appropriate command bar button. AP Purchase allows you to enter any credit purchase amounts to any Bills (AP) account. For instance a credit card purchase transaction may be entered into an existing credit card account, and the balance will be adjusted accordingly.

After the purchase window appears, click on the name of the account in the list box to receive the purchase amount. The record name is displayed in the "Account" text box and the cursor is now in the "Purchase" text box. Enter the purchase amount into the text box and click on the Save Command Button to enter the amount into the records for the account.

When an AP purchase is entered, the transaction is also entered into the Tracker file for that account.

AP Tracker

AP Tracker is selected from <u>Bills</u> of the Main Menu, or by clicking an appropriate <u>command bar button</u>. Bills Tracker is a record viewing function that allows you to see all the transactions made to any Bills (AP) account.

These records are not editable and are displayed in two <u>list boxes</u>. One list box displays the account names only while the other displays the main information for each transaction.

To <u>view</u> the tracker records, <u>click</u> on the account name in the lower and smaller list box. The tracker records are then displayed in the upper larger list box. <u>Command Buttons</u>   are provided to aid in <u>scrolling</u> through its contents. Of course, standard **Windows** list box scrolling techniques also work in both list boxes.

Also displayed is a graph. You may select to graph payments or balances by selecting an appropriate command bar button. Note that the graph will not display less than two records.

ATM Transaction

ATM Transaction is selected from Checking of the Main Menu, or by clicking an appropriate command bar button. This allows you to enter a transaction that was performed with an Automatic Teller Machine (ATM) that withdraws money from your checking account.

ATM Transaction writes a check number of "00000" to the checking record and handles the transaction in the normal checking deduction manner, but does not print a check. The record is written to the check register file.

Auto Load

Auto Load is a Main Menu selection of the Options menu. There are five general modules and each may be loaded automatically when CEW is started if its menu item is checked.

The five general modules are "Bills," "Checking," "Savings," "Securities" And "Labeler."

To automatically load a general module, select "Options", then "Auto Load" and then select the module you wish to auto load. If you wish to stop auto loading a module, use the same process.

To un-select an auto load menu item, click the menu item again.

Automatic Savings Account

Automatic Savings account is a setup parameter that is set when you create a <u>Savings Account</u>. A prompt will appear during setup asking if the savings account being created is to receive deposits automatically as in a payroll deduction.

If you answer yes to this prompt, two regular monthly dialog boxes will appear every time you start CEW after a new month occurs. The dialog boxes prompt for permission to post interest calculations and deposits for the current month. The dialog boxes will reappear every time you start CEW until you answer Yes.

Note that if you have two savings accounts setup in this manner, and if you answer yes to the first account and no to the second account, the dialog boxes will appear again only for the account(s) that you answered no to.

Backup Auto

Auto Backup is selected from Options of the Main Menu.

This is a checked property. If this menu item is checked, every time you pay bills or reconcile your checking account you will have the opportunity to save your CEW data files to the path of your choice.

Backups at these two times are important to protect yourself from printer jam-ups and etc..

Backup Now

Backup Now is selected from File of the Main Menu, or by selecting the backup command bar button.

When selected, a dialog box opens prompting for the drive and/or path to the backup drive and sub directory. A default path is displayed in the dialog box. The default path is "A:\". You may change it or use it, the choice is yours.

Click OK to start the backup process, or click Cancel to stop the backup.

Backup on Exit

Backup on exit is selected from Options of the Main Menu.

This is a checked property. If this menu item is checked, every time you exit CEW you will have the opportunity to save your CEW data files to the path of your choice using the Backup Now routine.

Clue Card Help definition

To get immediate, brief help on almost any control in CEW, place the mouse cursor over the control and press the RIGHT mouse button. A small window will open with the help message and will appear for as long as you hold down the mouse button. Text boxes do not have Clue Card help since there is always a label for the text box describing it for you.

Bills module

Bills (Accounts Payable) is selected from the Main Menu, or by clicking an appropriate command bar button. Accounts Payable, generally speaking, is all your debts and financial obligations. This module allows you to create an account for each obligation, and allows you to setup how the account is handled. You may then write checks for your bills either manually or automatically.

There are two types of Bills (AP) account files. The main Bills (AP) File named "Accounts.Sil", contains a record of the last transaction for each account, which is also the last record of each tracker file for each Bills (AP) account. An account named "My Electricity Bill" will have a corresponding tracker file named "My-Elect.Sil".

A file named "Accounts.Sil" keeps all the latest information about each account on hand so you can see current information about all your accounts together.

There are several support modules for Bills (AP) records that are listed below. They may   all be selected from both the Main Menu and the "Bills" module command bar.

See Also

> AP Purchase
> AP Tracker
> Graph AP Records
> Loan Sheet
> Loan Amortization
> View AP Records
> Edit AP Records
> Delete AP Record
> Create AP Record

BSP Transaction

BSP Transaction is selected from "Transactions" of Checking in the Main Menu, or by clicking an appropriate command bar button. BSP Transaction allows you to enter a Bills (AP) transaction that was performed with a Bank Service Plan account that withdraws money from your checking account without writing a check.

You may use this feature if your BSP started before you created the account in Bills and thus didn't get to pay the account at bill paying time, or opted not to pay the account during the bill paying session. Other uses may include entering a service charge for the account or check purchases.

BSP writes a check number of "00000" to the checking file and handles the transaction in the normal checking deduction manner, but does not print a check. The record is written to the check register file.

Command bars definition

In almost every module of CEW you will find a command bar at the top of the module window.

The command bars are really <u>command buttons</u> arranged in a logical easy to use fashion.   The <u>Main Menu</u> command bar allows easy access to many of the modules of CEW. Some modules have more than one button representing different functions of related modules in the main module command bar. For example Checking has both a "View" and a "Deposit" button.

Calculator

Calculator is a utility selected from File of the Main Menu, or most of the command bars in CEW. The calculator is a standard functioning calculator and may used to solve simple calculations when needed.

One nice feature of this calculator is its tape. A facsimile of a paper tape is updated as you use the calculator. There is a scroll bar to view past entries and a print function. A button is provided on the module to set the NUM locks to ON if you wish to use the keyboard keypad.

Debit Card Transaction

Debit Card Transaction is selected from   "Transactions" of the Checking menu, or by clicking an appropriate command bar button. This allows you to enter a transaction that was performed with a bank provided debit card that withdraws money from your checking account when used.

Debit Card Transaction writes a check number of "00000" to the checking file and handles the transaction in the normal checking deduction manner, but does not print a check. The record is written to the check register file.

Cascade

Cascade is a means to re-organize the open windows in CEW. Cascade may be selected from Window of the Main Menu, or by clicking the main module command bar button representing Cascade.

If you have Cascade checked in the Main Menu, then all forms that you load will be cascaded automatically so that the title bars of all the loaded forms are visible. At some point you may select a form that is behind another form and covers up a form that was in front. If you want to see a hidden form, you can click the cascade command bar button and rearrange the forms so that they are all visible, and then select the form you want.

If you use cascade when your monitor is at a resolution less than 800 X 600, the cascaded forms will always cascade partially off the screen and scroll bars will appear. If this is the case, it may be advisable to not cascade the forms, but to just stack them on top of each other. If you must do this, the Main Menu selection Window is provided to help select a buried form. If a command bar button is visible for the form you wish to view, you may alternately select it instead, or you may re-select the module from the Main Menu command bar or Main Menu.

If you wish to reorganize the screen (by re-cascading) and want a particular module to be on top, select the module you want on top, then select the Cascade command button. Usually, the Calculator will stay on top all the time if it is loaded.

Cash Record

Cash Record is selected from Checking of the Main Menu then "Transactions", or by clicking an appropriate command bar button. Cash Record allows you to enter a transaction into checking that was performed by using cash, but does not withdraw money from your checking account.

Cash Record writes a check number of "00000" to the checking file and handles the transaction by writing a record to the checking account file, but does not print a check or reduce the checking balance.

This function is useful if you want to track a particular type of expense and you pay cash for this expense, or pay cash sometimes and write checks sometimes. If the cash record is entered into the checking account, you may search the checking records for all transactions to this expense whether by cash or check or other payment means, by using a common classification.

Check Box definition

Check Boxes are arranged in groups, with squares to the left of their labels. Check boxes are turned on when you <u>click</u> in the square. This causes an "X" to appear in the square by the Check Box.

For example, in Bills, Loan Amortization, there are Check boxes in a group labeled "Print Options", that are identified as "Graph", "Summary" and "Schedule". You may print one, two or all three of the displayed options, depending on which Check Boxes you click on. Some Check Box groups have a default setting.

If a feature needs to know how to do its function, at least one check box must be selected no matter how many check box features are displayed. In the example above, you must click at least one of the three options to print any data in that module.

Checked definition

Checked is a property of some menu items. Checked is a toggle. That means that every time you click on the item it changes states. The state of the menu item that changes is that a check mark appears or disappears with each toggle. The check mark is used to turn a feature on or off in a CEW menu.

An obvious example would be the Command bar checked menu item found in Options of the Main Menu. If the command bar item has a check mark by it, the command bar is visible. If the command bar item does not have a check mark by it, the command bar will not be visible.

Check Form (image) definition

The check form image is a representation of the checks that you use. If you have printer checks, you must design the printer check form to cause the checks to print information in the correct places on your checks. This is a powerful feature that allows you to use any check form that is not more than 8.5 inches wide and 3.5 inches long.

If you do not use printer checks, you may still design a check form that looks like your checkbook checks, or create an image that is more functional or pleasing for you to use. The check form image is used in three routines, Pay Bills in the "Checking" menu, Manual Check in the "Checking" menu under Transactions, and Create Check Form in the "Setup" menu.

To create a check form image, select Options from the Main Menu, then "Setup" then "Check Form Image".

Checking Deposit

Checking Deposit is selected from Checking of the Main Menu, or by clicking an appropriate command bar button. Checking Deposit allows you to enter deposits into the CEW checking account.

When the deposit window first opens, the current balance is displayed and the cursor is in the "Deposit" text box waiting for you to enter the amount of the deposit. A text box is provided if you want to document the source of the deposit, i.e., paycheck, gift, etc.. Enter the amount and the memo if you want, then click the Save Command Button to write the deposit to the appropriate files. The new balance is displayed in the "New Balance" text box.

After entering the deposit, you may choose to hit the tab key to highlight the "Save" command button, and then press the "Enter" keyboard key. Doing this allows you to see the new balance before saving. If there is an error in the amount of the deposit, you are able to correct the error before hitting "Enter" and saving it to file. This could be useful if you need to figure out how much to deposit to reach a certain balance amount.

If you make an error that is saved, just go to the Checking module, select "Delete" mode, select the erroneous deposit and click the "Delete" action button on the command bar.

Checking Graph

In the checking general module 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.

Another option is to use a bar chart. You may only use dollar amounts with bar charts but you may select "Vertical" or "Horizontal" from the same option box as the "Portions" and "Values" options were found in.

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.

Checking module

Checking is selected from the Main Menu, or by clicking an appropriate command bar button. Naturally, checking is the place to do any transactions concerning your checking account.

The View, Edit, Void and Delete menu selections list all the current records in the checking account. This module contains a list box to display all the checks that have not been returned from the bank and reconciled. These records are editable in the text boxes below. Checks may be edited, deleted or voided. Any checking transaction may be selected from the list box by clicking on it. All record details are shown in the text boxes for viewing or editing, etc..

See Also

> Pay Bills
> Reconcile
> Checking Search
> Transaction
>> Cash Record
>> Manual Check
>> ATM Transaction
>> Card Transaction
>> BSP Transaction
> Checking Deposit
> View Check Register
> Edit Check Record
> Delete Check Record
> Check Void

Checking Transaction

Checking Transaction is selected from Checking of the Main Menu, or by clicking an appropriate command bar button. A command bar then appears. This command bar contains the transaction options.

The options are Printer Check, Portable check, ATM, BSP, Card and Cash.

See Also

Deposit

Check Register (View)

Check Register (or View Register) is selected from <u>Checking</u> of the Main Menu, or by clicking an appropriate <u>command bar button</u>. Check Register displays a <u>list box</u> of all current checking records, and a group of <u>text boxes</u> to display all the information a selected record contains.

To view the record information, just click on any record in the list box and the information is displayed in the text boxes below.

Check Search

You may run the Search module, by selecting "Search" from Checking of the Main Menu,   or by clicking an appropriate command bar button. Check Search allows you to enter a time frame and "Search Data," then select the type of search you want to do. You may then search for records that fit the time frame and criteria by clicking on the "Search" command button.

You may enter the search data manually or you may search from the classification list by clicking   a data field found in the classification list. The classification list is provided at startup, or by clicking the "Search Data" text box.

If you have setup Bills (AP) Accounts, the account classification that you entered for each AP Account will automatically be entered on the classification list. You may create your own classifications in the Bills module, the Checking module or in the Write Check feature.

Behind the classification list there are Option Buttons and Command Buttons viewable only when the list disappears. This occurs when you tab off the "Search Data" text box. Alternately to manually clear the classification list from view, click the "Hide" command button. If you click on an entry of the classification list, the clicked on entry will appear in the "Search Data" text box, and the list disappears. To make the list reappear, click on the "Search Data" text box.

The Option Buttons behind the list box are for selecting the type of data to search for, including the classification, check number, check payee or the on-check memo. Also, there are Option Buttons to select whether to search the archive (returned from the bank) records or the current active checking records.

There are two groups of text boxes below the "Search Data" box that are for entering the time frame of the search. The first is for the starting date of the search and the second is for the ending date of the search. After the dates are entered using the Spin Buttons, you may then click on the "Search" command button to execute the search.

Spin buttons have been provided to facilitate setting search dates. To set a search date, click any of the day, month or year text boxes to highlight it.   Then click on the up or down arrow by the date boxes to increment the associated date segments.

After you click "Search", the check viewing window appears with the sought after records displayed if they are found. If you enter a multiple year search, you may use the "Next Year", "Previous Year" command buttons to search the next or previous year if is within the time frame.

Classification definition

Classification is the category assigned to a check that you write. This field is searchable from the Checking View window when you click the Search command bar button.

Classification is a category that is entered into the classification field on the check. The classification is determined by what you put in the text box when you write a check. The classification is the category that you wish to put the new check into. The wise user will setup many classifications and add them to the classification list in order to do check searches on those categories for the purpose of analyzing past spending practices.

The classification list appears when writing checks if you tab to the classification text box. You may use a predefined classification from the list and paste it to the classification field on the check by clicking on the classification in the list that you wish to use.

You may add a classification you have entered into the classification text box on a check, to the classification list, by clicking the Add Class command button under the list.

Classification Split

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 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 is placed in the "Dollars Left" text box and this amount is used for the last split.

When all the money is used, a dialog box opens asking if the spit is satisfactory. You may select "Yes" which closes the classification window and the class may then be saved with the check. 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.

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."

Clear definition

The "Clear" command bar button is provided when records are displayed in most modes of most general modules. It will allow you to clear all the <u>text boxes</u> for the displayed record.   When creating or editing records, you may <u>click</u> the "Clear" command bar button and have a fresh set of empty text boxes to use.

Clicking definition

Clicking is a method of selecting a control within a module. Click generally means to place the mouse pointer on the control and to then press and release the left mouse button. This action either causes the control to activate the related function, or places the focus of attention in the clicked on control.

Click may also   mean using the process of <u>tabbing</u> to a control and pressing the "Enter" keyboard key. This action accomplishes the same task as mouse clicking. It is usually easy to spot the control that has the focus of attention when tabbing, since it will highlight in some way when you tab to it.

Clicking could also be selecting a control by pressing the "ALT" key and an underlined character on any active form's control. The underlined characters are usually on menus, command buttons, option buttons and check boxes.

Clicking to get Clue Card help means to place the mouse cursor on a control and pressing the right mouse button. When this is done, a brief help message appears describing the control for as long as you hold the right mouse button down.

Clear All

Clear All is a control or menu selection that closes all CEW windows (forms) except the Main CEW window.

Clear All is a sub menu selection of the Window Main Menu selection. Clear All may be selected from the main module command bar also.

Combo Box definition

Combo boxes are used to aid in entering data into some of the forms of CEW. To use a combo box, <u>click</u> on the arrow at the right end of the combo box. A list will drop down and you must then <u>scroll</u> through the data with the up and down scroll bar arrows until you see the data you want to use. Click on the needed data and the list will close with the clicked on data in the <u>text box</u> portion of the Combo Box. The text box will be highlighted and the information will be available for use by the routine.

Command Buttons definition

Command Buttons are located throughout all the windows and modules of CEW. Command Buttons execute the commands represented on them. For instance, a "Save" command button will save the new data to its proper file. A "Delete" command button will delete the selected record, and so forth.

The command buttons located in command bars are not directly labeled, but have pictures on them to represent their function. Command buttons used in this manner have labels just above them, and these labels in turn may have a general group label above them.

Some command buttons have both labels and pictures on them to describe their function. Command buttons are labeled in the simplest means to describe the function provided by the command button.

To execute the command button, just <u>click</u> the mouse on it, or if it is highlighted with a dark border after you <u>tab</u> to it, pressing the "Enter" keyboard key will execute the command button.

If the command button is not highlighted, you may tab to it and then press "Enter". You may also press the ALT + underlined letter found on the command button to execute it, if there is a caption on it, and if its form is the active form.

Color Graphs

This <u>checked</u> item must be enabled in order to print color graphs to your printer if you use a color printer. Color Graphs is found in the <u>Options</u> menu of the Main Menu.

If you do not have a color printer, but your printer does a decent job of gray scaling graphic images, you can select color graphs and get a nice gray scaled graph.

Copy to Clipboard

When some graphs and grids are displayed, clicking on the "Copy To Clipboard" Command Button, will cause a copy of the graph to appear in the **Windows Clipboard**. This graph may then be pasted into any **Windows** document that will accept graphic images. When this utility is utilized, Clipboard loads to display its captured image.

Create Bills (AP) Record

Create AP Record (or New) is selected from Bills of the Main Menu, or by clicking an appropriate command bar button.

To setup a Bills (AP) Account, you should click the Clear command bar button to clear all the text boxes if there is data in them. Enter the data in each box that applies to the new account by tabbing to each box in sequence. Answer the messages in the dialog boxes that occasionally appear. If you select "Yes" that the account is for a Savings account, two text boxes will become in-active. The "Ann. Int.%" text box and the "Balance" text box are not usable with a savings account in Bills.

Click the Save command bar button to write the account to the appropriate files when you are finished creating the record.

When the focus is on the Classification text box, use care in entering this information. The entry is written to the Classification list. A well thought out class will aid in record searches in Checking. There are only 25 characters available for this field so don't make the entry too long.

There are six general categories for setting up a Bills (AP) account, they are:

See Also

       AP Check(Type C)
       AP BSP (Type D)
       Savings Check (Type S)
       Savings BSP (Type T)
       AP Cash (Type M)
       Savings Cash (Type N)

These types are assigned from the dialog boxes when you setup the account. The letters assigned to each type are listed above. It may be important for you to know what the letters mean since they are displayed in the Bills (AP) List Box in the view modes.

CEW tries to calculate interest, but it is important to remember that CEW has no way of knowing the date that your Bills (AP) account payment is posted by your creditor. Interest is usually calculated on the number of days between payments. CEW cannot maintain an exact balance for your account even though it does try to keep an approximate balance by calculating interest. The CEW interest calculation will vary from a few cents to a few dollars a month from the actual interest that is calculated by the creditor, so please don't call your creditors and say they are wrong about a balance amount unless the balance varies a great deal from the CEW balance in any one month. Remember that the differences from month to month will add up. After several months the balance difference may actually vary quite a bit. You may need to edit the balance occasionally to stay as current as possible.

When the account is setup, several things happen. First the account record you create is stored in a file containing all of the Bills (AP) Accounts that you setup. Next, a separate file is created that keeps track of every transaction that you will perform on that account. All payments, credit purchases, etc. are entered into that account's Tracker file so you may review the transactions at a later date if you need to. The Tracker file is not editable, all Tracker records are permanent.

The last thing that occurs is that the "Classification" that you enter for each account is put on a list of

<u>Classifications</u> for the purpose of <u>searching</u> your checking records. If at a later date, you want to find the check numbers for checks written to an account that is in question by your creditor, you can run the check search function from Checking, and search for the classification assigned to that account. While running the search function, a Classification list is automatically displayed in a list box, and you may select the class assigned to the account in question to find all checks you have written to that account.

Create Check Form

Create Check Form is selected from Setup of the Main Menu. Create Check Form allows you to manually design a check form compatible with fan fold or laser type printer checks used in most printers. Two images of check forms may be displayed. The forms are for checks that are either 3 1/2 inches high and 8 1/2 inches wide, or 2 13/16 inches high and 6 inches wide. Laser checks are also supported in both sizes as long as they are **three to a page**.

To design the check, select the check size to configure from the "Check Size" option box. Then, simply place the cursor over the field that you wish to move, and while holding the left mouse button down, drag the field to any location on the form. Note that if the cursor is over any part of the original field location, or any other field when you release the mouse button, the field will jump to the upper left corner of the form. This is to help prevent you from locating (and printing) one field on top of the other. It is still possible to "stack" fields so be careful not to place fields on one another. **To create a check form image you MUST use a mouse.**

You may notice that when you move the cursor over any field, the text boxes below the check form displays two things. The bottom text box displays the location of the field that the cursor is over, measured in inches from the upper left corner of the check. The top text box shows the location of the field measured in text character position and line number position from the upper left corner of the check. These features allow you to use one of your printer checks to measure the distances from the top and left edges of the actual check, to help locate the fields on the screen check according to those measurements.

It should be noted here that the check form image may not produce the desired result on the first try. It is impossible for CEW to know just where the actual check "top of form" will be placed when you load your checks in the printer. The important thing is to load the checks the same way every time so adjustment isn't necessary every time you print checks. This is the second benefit of using this routine. Once you design your check form image, from that time on you just load and print. Form jockeying is no longer necessary.

After you have located the check fields, click on the Save Command Button You will see the check fields move slightly. This movement is to locate the fields exactly on a row-column position for a nicer appearance. If the fields still look okay, and no further adjustment appears to be necessary, click on the "Test Print" command button. Be sure you have your test check in the printer. If the fields are located properly on the test check, that is all you have to do.

If the fields need adjustment, move them as before, select "Save" and test print again. Repeat as necessary to get the desired result.

I have found that my checks' "top of form" is about one row above where my print head is located. When I setup up my printer checks I must move all the fields up one row (1/6 of an inch) to get my fields in the right location. Now that I have adjusted CEW to print where I want, I never have to jockey my checks around when I print them.

If you can photocopy a page of checks (about 3) to experiment with, the process will be simpler, easier and less expensive than using your fan-fold or laser checks. If you cannot photocopy your checks, an alternate method would be to use plain paper. You can print to the plain paper and after the test print, place the plain paper with the sample check printed on it, over the real checks you are going to use. With the top and left edges aligned, hold them up to a light source and see if the fields are in the right

locations.

Create Personal Label (New)

Create Personal Label (New from Labeler) is selected from the Labeler module of the Main Menu, or by clicking an appropriate command bar button.

Create Personal Label allows you to setup a data base of personal addresses and telephone numbers. A list box appears containing previously entered addresses if there are any. The cursor should be in the first text box. Enter the information in sequence as you tab from box to box until all information applicable to the record you are creating is complete. The needed information can be ascertained from the label above the text box.

Click on the Save command bar button to write the record to the appropriate file. Enter all the records you wish to create and then click the "Exit" command bar button to return to the Main Menu.

Create Savings Record (New)

Create Savings Record allows you to keep track of your savings accounts. Create Savings Record is selected from the Savings module of the Main Menu, or by clicking an appropriate command bar button.

This routine allows you to set up a savings account in either of two categories, manual and automatic. In manual, you must do all the account transactions by hand. CEW will not make any automatic transactions for you. In automatic, CEW will prompt you as to whether or not to post the account every time a new month occurs and every time you start CEW until all the accounts are posted.

When you select "New" from the savings Menu, or by clicking an appropriate command bar button, a list box appears containing previously entered records if there are any. A group of text boxes are also displayed. The cursor should be in the first text box.

Enter the information in sequence as you tab from box to box until all information applicable to the record you are creating is complete. An occasional message box will appear. You should answer the question in the message box as it pertains to the account you are creating. Click on the "Save" command bar button to write the record to the appropriate files. When you have created all the accounts you need to enter, click the "Exit" command bar button to return to the Main Menu.

If you want to pay a savings account from checking on a regular monthly basis when you pay bills, you may setup an account in Bills to do this. Give the Bills (AP) Account the EXACT same name as the savings account when you create it. This will let the Pay Bills routine find the savings account and post the deposit accordingly.

Savings accounts may also be paid indirectly. That is, you may make a cash deposit directly at the bank every month for instance. You can setup CEW to handle this. When you set up the Savings Account, a prompt will ask if the payment is to be automatically deposited as in a payroll deduction. If you answer yes, after your account is setup, an automatic prompt will ask you if you wish to add the entered deposit to your account. This will happen every time you start CEW until you answer yes or re-configure the account. This happens every time a new month occurs if the account has not received a deposit during the current month.

All savings accounts that are setup in this fashion will prompt you whether to post an interest payment in the same fashion, and at the same time as the savings deposit described above.

CEW tries to calculate interest, but it is important to remember that CEW has no way of knowing the date that your account payment is posted to your savings account by the bank. Interest is calculated at indeterminable times. Because of that, CEW cannot maintain an exact balance for your account even though it does try to keep a fairly accurate record.

CEW interest calculations will vary from a few cents to a few dollars a month from the actual interest that is calculated by the savings institution, so please don't call your banker and say they are wrong unless the balance varies a great deal from the CEW balance in any one month. Remember that the differences from month to month will add up. After several months the balances may actually vary quite a bit. Because of this, you may opt to not calculate interest (interest percent = 0.00) and manually enter interest payments as they are posted by your bank.

Create Securities Record (Buy)

Create Securities Record allows you to enter your new Securities accounts. Create Securities Record (New from "Securities" found in   Money) is selected from the Money module of the Main Menu, or by clicking an appropriate command bar button.

This routine allows you to set up a Securities account for blocks of stocks or other share valued securities. Once the account is created, you may adjust the share value as needed, or sell all or part of the shares.

When you select New from the Securities Menu, or by clicking an appropriate command bar button, a list box appears containing previously entered records if there are any. A group of text boxes are also displayed. The cursor should be in the first text box.

Enter the information in sequence as you tab from box to box until all information applicable to the record you are creating is complete. When all data is entered for the account you are creating, click on the Save command bar button to write the record to an appropriate file. When you have created all the accounts you need to enter, click the Exit command bar button to return to the Main Menu.

Note that once you create an account, you may not edit it other than to adjust the share value or to sell all or part of the accounts' shares. You may enter a brief note pertaining to any transaction if you wish. You are limited to 75 characters per note.

Delete definition

Delete is selected from the main modules in CEW or by clicking an appropriate <u>command bar button</u>. Delete is a mode of a particular module. When Delete is selected from a main module (Checking, Accounts, Savings, Securities, or Labeler) sub Menu, or by clicking an appropriate command bar button, the chosen module will go into Delete mode.

From the presented window, all active records of that module will be displayed in a <u>list box</u>. When a particular record is clicked on in the list box, the particulars of that record are then displayed in the <u>text boxes</u> below the list box.

In Delete mode, some command bar buttons are not visible.

Delete is also a command chosen from the "Action" command bar that works hand in hand with delete mode. If the module you are in is in delete mode, you may delete the selected record from the current file by clicking the Delete "Action" command bar button.

Delete AP

Delete AP is selected from <u>Bills</u> of the Main Menu, or by clicking an appropriate <u>command bar button</u>. Delete AP allows you to <u>delete</u> a record in Bills.

To delete the account, click on the account to delete in the <u>list box</u>. Note that the contents of the record are displayed in the <u>text boxes</u> below. Click on the "Delete" command bar "Action" button and the record is removed.

All deleted records are gone forever unless you back them up. Use discretion when using this feature.

Delete Check

Delete Check is selected from Checking of the Main Menu, or by clicking an appropriate command bar button. Delete Check allows you to delete a checking transaction from the check register.

To delete the record, click on the record to delete in the list box. Note that the contents of the record are displayed in the text boxes below. Click on the "Delete" command bar "Action" button and the record is removed.

All deleted records are gone forever unless you back them up. Use discretion when using this feature.

Delete Personal Label

Delete Personal Label is selected from <u>Labeler</u> of the Main Menu, or by clicking an appropriate <u>command bar button</u>. Delete Personal Label allows you to <u>delete</u> a record from the label file.

To delete the record, <u>click</u> on the record to delete in the <u>list box</u>. Note that the contents of the record are displayed in the text boxes below. Click on the "Delete" command bar "Action" button and the record is removed.

All deleted records are gone forever unless you back them up. Use discretion when using this feature.

Delete Savings

Delete Savings is selected from <u>Savings</u> of the Main Menu, or by clicking an appropriate <u>command bar button</u>. Delete Savings allows you to delete an account from the Savings module.

To delete the an account, click in the record to delete in the list box. Note that the contents of the record are displayed in the <u>text boxes</u> below. <u>Click</u> on the <u>Delete</u> command bar "Action" button and the record is removed.

All deleted records are gone forever unless you back them up. Use discretion when using this feature

Delete Securities

Delete Securities is selected from Money of the Main Menu then "Securities", then "Delete", or by clicking an appropriate command bar button. Delete Securities allows you to delete a record from the Securities module.

To delete the account, click on the account to delete in the list box. Note that the contents of the record are displayed in the text boxes below. Click on the Delete command bar "Action" button and the record is removed.

All deleted records are gone forever unless you back them up. Use discretion when using this feature

Delete Warning

Delete warning is selected from Options of the Main Menu. Delete Warning is a checked menu item.

If Delete Warning is checked, a dialog box will appear every time you enter Delete mode in one of the five main modules. The five main modules are Bills, Checking, Savings, Securities and Labeler.

Another dialog box will appear if any Delete "Action" button is selected. The dialog will ask if you want to continue deleting the selected record. You may choose yes or no.

Edit definition

Edit is a menu selection of most of the modules in CEW. Edit is a mode of a particular module. When Edit is selected from a general module sub menu (Checking, Bills, Securities, Savings or Labeler) or by clicking an appropriate command bar button, the chosen module will go into Edit mode.

From the presented window, all active records of that module will be displayed in a list box. When a record is clicked on in the list box, the particulars of that record is then displayed in the text boxes below the list box.

Edit mode allows you to change the contents of the text boxes and thereby the records of a file.

If the text box doesn't accept your keystrokes, the data field has reached its allowable length. You must therefore delete characters to make room for new ones.

When the record is edited to your satisfaction, click the "Save" command bar button to write the corrected record the appropriate file.

Edit Bills (AP) Record

Edit AP Record is selected from <u>Bills</u> of the Main Menu, or when you click an appropriate <u>command bar button</u>.

<u>Click</u> on the record in the <u>list box</u> that needs to be edited, then click the text box that contains the record field that you wish to change. When the record is edited to your satisfaction, click the "Save" command bar button to write the corrected record the appropriate file.

Edit Checking Record

Edit Checking Record is selected from Checking of the Main Menu, or when you click an appropriate command bar button. Edit Checking Record allows you to edit any field in an active Checking record.

Click on the record in the list box that needs to be edited, then click the text box that contains the record field that you wish to change. When the record is edited to your satisfaction, click the "Save" command bar button to write the corrected record the appropriate file.

Edit Labels

Edit Labels is selected from <u>Labeler</u> of the Main Menu, or when you click an appropriate <u>command bar button</u>. Edit Labels allows you to edit any <u>text box</u> field in a Label record after the record is selected from the <u>list box</u> list of label records.

<u>Click</u> on the record you wish to edit then click the text box that contains the record field that you wish to change. When the record is edited to your satisfaction, click the <u>Save</u> command bar button to write the corrected record the appropriate file.

Edit Savings Record

Edit Savings Record is selected from Savings of the Main Menu, or when you click an appropriate command bar button. Edit Savings Record allows you to edit any field in an active Savings account.

Click on the record in the list box that needs to be edited, then click the text box that contains the record field that you wish to change.   When the record is edited to your satisfaction, click the Save command bar button to write the corrected record the appropriate file.

Edit Securities Record

Edit Securities Record is selected from <u>Securities</u> of the Main Menu, or when you click an appropriate <u>command bar button</u>. Edit Securities Record allows you to edit any field in an active Securities account.

<u>Click</u> on the record in the list box that needs to be edited, then click the <u>text box</u> that contains the record field that you wish to change.   When the record is edited to your satisfaction, click the <u>Save</u> command bar button to write the corrected record the appropriate file.

Enter Amt

The "Enter Amt" Command Button is used in the Reconcile Checking routine.

After all the returned checks and deposits are selected in the reconcile list box, a series of prompts asks for dollar amounts for CEW to consider before balancing the checking account. Each time a dollar amount is entered into the text box, you must click on the "Enter Amt" comand button to cause the needed action of CEW. Prompts for the dollar amounts will appear in the large text box at the lower left of the window to describe the value to enter.

Exit

The Exit command bar buttons and command buttons allow you to leave the window that currently has the focus of attention. Often this takes you back to the Main Menu. Sometimes a window previously displayed will be under the currently displayed window and will reappear.

The exit command bar button in the Main CEW window will cause CEW to close.

See Also

Exit Prompt

Exit Prompt

Exit Prompt is a <u>Checked</u> menu item. If Exit Prompt is checked then a prompt asking if you really want to exit CEW will appear.

If the Exit Prompt menu item is not checked then no such prompt will appear.

Find the Exit Prompt menu item under <u>Options</u> in the Main Menu.

File module

File is a selection of the Main Menu.

File allows you to select the Register form that you can fill out and mail to me to register your copy of CEW.

The pop-up on-screen calculator may be selected from File.

File also contains the Exit option that allows you to quit CEW and re-enter **Program Manager**.

A Main Menu option is provided to use the "Backup on Exit" feature of CEW. If this menu item is checked, then every time you exit CEW you will be allowed to backup your data files to any path and drive you want.

Another File selection is Printer Setup. If you are using a print routine, and after going through the printer setup dialog find that you goofed, you may select this option to set up form size again before printing. Be warned that some routines will not allow you to do this since they will immediately start printing after you close the dialog the first time.

See Also

> Backup Now
> Register
> Welcome Screen
> Calculator
> Printer Setup
> Print Manager
> Print Preview
> Exit CEW

Grid definition

A Grid is a layout of text boxes arranged in rows and columns to allow comparison of similar data for a variety of data. A   Grid is a mini spreadsheet used in CEW for financial analysis and income tracking.

Help module

The Help module is really not a CEW module. Help is a separate **Windows** program and is accessed from CEW through the F1 Function key or the Help menu.

To access help on menu items, select the item as you normally would, but before you release your mouse button or press Enter to make the selection, press the F1 Function key. The help program is then called and help for the menu item is on line.

To access help on specific controls in a CEW window (a running module), tab to the control and press the F1 Function key. You may also select the control with the mouse but before you release the mouse button, press the F1 function key. The control may activate, then the context sensitive help will appear with help for the active control.

To access the help Index, select Help from the CEW Main Menu and then select "CEW Help Index" from the drop down menu.

Select User Guide to load **Windows Write** and the CEW manual. You may view the manual or print it from **Write**. You could also load User Guide and refer to it while running CEW while still learning the CEW procedures.

Help on Help is a short precise list of features to access this help file and other help functions.

About is small window to describe general CEW program information, **Windows** information and programmer information.

Use Sample Files allows you to experiment with sample files until you are confident using a routine in CEW

Tutorial On lets you get a full tutorial on any or all modules in CEW.

Stump Removal lets you get help with a module using your real files.

See Also

> CEW Help Index
> Help Search Index
> How To Use Help Index
> User Guide
> Help on Help
> Use Sample Files
> Tutorial On
> Stump Removal
> About

Help On Help

Help On Help is selected from Help of the Main Menu, or by clicking an appropriate command bar button. It describes to you how to access Clue Card help, the User Guide, general and on-line context sensitive help from any place in CEW.

Hide

When entering data into a check form, the classification list is displayed when the focus is on the Classification text box. In order for you to be able to add a check class onto the classification list or add a classification to the check, it must remain displayed. If you do not wish to add the check class to the classification list or add a classification to the check, you may click the "Hide" Command Button to hide the list.

Income

Income is a sub menu selection found by selecting Money from the Main Menu.

There are two sub menu selections in the Income sub menu. These are Income and Expense Report and Income Entry.

Income generally speaking is reported income as tracked by CEW. If you do not enter your income into CEW, CEW can not perform its "Income and Expense Report" graphing to the full extent possible.

Income and Expense Report

The Income and Expense Report is selected from the Money Module of the Main Menu. Select Income then, Income and Expense Report.

Income and Expense Report is an easy way for you to see the effects of your budget. The key to this feature is the Income Entry selection of the Money module.

To utilize Income and Expense Report, you should enter your monthly income every month. Realistically you may enter several months or even a whole year at one sitting.

The theory behind this feature is to allow you to see where your money is going. All monthly Bills (AP) amounts are entered into a special file at bill paying time if you use CEWs Pay Bills feature. All Savings deposits are entered and all checking deposits are entered into special files also. These three entries are all automatic. You must however enter your monthly income manually.

The total savings deposits are added to your total monthly Bills (AP) outlay and subtracted from your monthly income. The difference is shown as a fifth area on the graph. This fifth (Pink) area is what I call Net Cash, or unaccounted for money. If this amount is large, usually over 15-20%, you may have a problem with compulsive buying or squandering. Gas and groceries are often cash items and should be taken into consideration. If these items are paid for by check, as well as money you may be "blowing", then the effect is reduced. In that case the only way to see how much money is going where, is through classifications and the check search routines. At the least, the proportion of Savings and Bills (AP) to income may be analyzed as well as the proportion of checking deposits to income.

Each individually graphed expense type may be clicked on or off at will. All items are graphed when the graph is first shown.

There are several graph types offered in this module. The default is a Z-clustered 3-D bar chart. You may choose to show a scatter chart, line chart or regular 3-D bar chart. The option is yours.

Income Entry

Income Entry is selected from Money of the Main Menu, then Income, then Income Entry.

Income Entry is a grid that allows you to enter a record of monthly income. All monthly income may be entered into the proper month for the displayed year in any of the eight cells provided for each month. The income information is used in the Income and Expense Report module to graph income along with other financial data.

You may enter the income data in any order for any month for the displayed year. If you like, you may enter several months or more of data at once.

To enter income after the grid is displayed, select a proper cell and enter the income amount. The *proper* cell is a cell for the month that the income was received. After entering the data into a cell, click the "Save" command button to write the information to the appropriate file.

Editing is allowed for all income records. If more than eight cells are needed, you can add amounts to already used cells.

To select a year other than the year displayed, click on the Combo Box in the upper right corner. Select the year to view from the drop down list that appears. A new grid will be created for any year selected and a file for the selected year will remain on your drive for that year whether you use it or not. You shouldn't arbitrarily select a year you do not wish to create records for.

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Money Module

Labeler module

The Labeler Module is selected from the Main Menu or by clicking an appropriate command bar button. The Labeler Module is a means to keep track of personal addresses and telephone numbers. You may enter two telephone numbers per record, for a day and night number, or maybe a home and office number.

Labeler allows you to create, edit, delete and view personal label addresses and telephone numbers as well as print labels and envelopes for both Bills (AP) and personal addresses, or to print the entire address data base.

See Also

> Print Labels
> View Personal Label
> Edit Personal Label
> Delete Personal Label
> Create Personal Label

Label Setup

CEW may be configured to print to single wide, double wide and triple wide labels. You may select 3 by 10 and 3 by 11 laser labels also. 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.

To setup the label form in CEW, click "Setup" on the Main Menu, then click "Label Setup". Your printer driver then loads so you may set form size for the labels you want to use. The window that opens up will show a single label with several command buttons under it. In the left half of the window will be several help messages that are numbered in the order that you should execute the setup procedures.

The first message and the first action you must take is to set the form size for the labels you are printing. 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 print manger form length to the actual form length. The minimum form length is 1 inch. 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. All the data that you may print when you print labels, may be printed in that size of an area. The catch is that you may only move the label up and down 3 lines and left and right 10 characters. That means that you must configure your labels to print in the first six lines of your form or you will be jockeying the form.

Load the labels into your printer. 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. There may be a line or tab 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. If you set your forms up just one time to print with CEW, from then on it will be "load and print."

It is important to set the left margin in the normal location, That is, the same location that 8.5 X 11 inch paper would be. CEW expects all forms to be loaded in this manner.

For 1 inch X 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". It may be necessary to set the form length at your printer also. If you get an 11 inch page 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.

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 command button arrow keys. 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 goes back to where it was.

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 3, 4, and 5 as they appear in the help windows on screen until the label position is as you want it. Once the address is located, click the "Exit" command button to leave the setup routine, but be sure to save it first.

If you print two or three wide labels, the setup routine should not need to be ran again. There is no special setup for two or three wide labels. The same setup for single labels should work for the others. All that you need to do is select the proper label from the "Label type" option box.

List Boxes definition

List boxes are in nearly all windows and modules of CEW. List boxes provide a means to display the records in the files you are viewing together in a list.

List boxes may be <u>scrolled</u> through using standard **Windows** list box scrolling techniques.

Many list boxes are near <u>Command Buttons</u> that contain arrows and are usually found in the modules' command bar. These command buttons may also be used to navigate the list boxes. The command buttons are from left to right: Top, Prev, Next and End. They may be used along with normal list box controls as provided by **Windows**.

See Also

<u>Top, Prev, Next, End</u>

Loan Amortization

Loan Amortization is a simple function to calculate payoff times for any of your Bills. You may also enter data manually to project a payoff for a hypothetical loan amount.

To use Loan Amortization to figure a hypothetical loan, enter the loan amount, payment amount and interest amount (and optionally the account name) of the proposed loan into the text boxes. Click the "Show" Command Button. A 3D bar chart will appear showing a simple graph of the monthly balance at the end of each month for the duration of the proposed loan. A list box also fills with a monthly breakdown of the payments for the duration of the loan. You may print out either the payment schedule, a summary or the graph, or all three, by clicking the Check Boxes in the window titled "Print Options" and labeled "Graph", "Summary" and "Schedule". These printouts are similar to the on screen versions.

Set form size to 8.5' by 11' for best results.

To project a payoff of an existing Bills (AP) account, just click on an account in the smaller list box. You do not need to click the show command button, in this case graphing is automatic.

Loan Sheet

Loan Sheet is selected from Bills of the Main Menu, or by clicking on an appropriate command bar button. Loan Sheet is a spread sheet style form that helps you to compare payment amounts for pending and current loans.

To use Loan Sheet, you need only to fill in the blank text boxes and click the "Show" command bar button or click on a file name in the list box. Enter the amount you wish to borrow and a down payment if any when entering data.

The general idea of Loan Sheet is to determine monthly payment amounts for a loan, given a set of criteria including: amount of purchase, down payment, interest range and time range in years.

When the criteria is manually entered, you must click the "Show" command bar button to have the loan calculated and displayed in the spreadsheet grid.

If you have Bills (AP) accounts setup already, you may click on an account name in the list box and have it automatically graphed.

Main Menu
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The Main Menu consists of the menu bar across the top of the CEW window, and optionally a command bar under the menu bar. All of the features of CEW are selected from this menu bar, and most of the main modules (Checking, Bills (AP), Savings, Securities and Labeler) and some accessories may be selected from the command bar. Click on any of the modules listed to access a routine in its respective module.

Most routines return to the Main Menu after completion. You may need to click on the Exit Command Button when you are finished with some modules or routines.

See Also

> File
> Bills
> Checking
> Savings
> Money
> Labeler
> Window
> Options
> Help

Manual Check

Manual Check is selected from Checking of the Main Menu, or by clicking on an appropriate command bar button. Manual check allows you to write a check or create a record pertaining to the checking account by filling in the blanks on a simulated check form.

Check writing is just like, well, writing a check. The process is self explanatory, except for the classification list and the Auto AP prompt. All you need to do is tab from text box to text box and follow the large red prompts at the bottom of the window.

When the check form appears, the auto AP dialog box appears asking if you want the check you are about to write, to be paid to an existing Bills (AP) account. If you select "Yes", a list box appears that you can select the proper account from.   When you click on an account, the check is automatically filled out for you.   If you want to use a different check amount, you may then edit the amount and continue as normal. When you click on either the Printer command bar button in the Checking command bar, or click on the signature field on the check, the check is printed if it is a printer check, the check register is updated, and the Bills (AP) tracker file is updated if you are writing a Bills (AP) check. When this is all finished, the auto AP message box appears again and you may repeat the routine as many times as you like.

If you select the Hide command button on the Bills (AP) list panel, you may display it again by clicking anywhere on the check form background.

If you do not want to write a Bills (AP) account check select "No".

When you get to the "Classification" text box,   a classification list box appears. You may either select an entry from the list or just type in a new one in the "Classification" text box. If you type in a new Classification, you may add it to the list by clicking the Add Class command button. To make the list appear after it is gone, click inside the "Classification" text box again.

If you want to remove an entry from the classification list, just click on the Remove Class command button, then click on the entry you wish to remove.

Manual Savings

Manual Savings account is a setup parameter that is set when you create a savings account. A prompt will appear during setup asking if the savings account being created is to receive deposits automatically as in a payroll deduction.

If you answer no to this prompt (which creates a Manual Savings Account), you will be responsible for entering all deposits, withdrawals and interest payments to the account.

See Also

Automatic Savings Account

Minimize, Maximize and Normal

Minimize, Maximize and Normal are <u>checked</u> menu items in the Main Menu found under the <u>Options</u> selection.

All of these menu items may be selected one at a time. If one item is selected, the other two are automatically unselected.

If an item is selected then it is active and the CEW program not only changes to the selected state, but will also startup in the selected mode the next time CEW is started.

Even though the CEW main module has all these "Window State" options in the upper left corner of the main CEW window, CEW provides them in the "Options" Main Menu so you may set the default startup window state.

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

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 if you must change the property occasionally.

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. The new border locations are saved and will be the default when Normal is again selected.

Money module

Money is selected from the Main Menu, or by clicking on an appropriate command bar button. Securities is the only main module that is not a Main Menu top level menu item. That is it must be selected from the Money sub menu.

Money allows you to view, delete or create and adjust securities records. You may also view the tracker records as well as run the Securities Projection routine.

Any Securities account may be edited to reflect the current value of the shares the account represents. This is the only field you may edit, however you may add record notes in the Notes field for any transaction.

Also contained in the Money module menu are the Net worth and Income reports functions. Net worth helps you determine material value of your possessions while Income reports lets you see an overall view of your finances and budget.

See Also

     Securities
          Share Adjustment
          Securities Sell
          Securities Tracker
          Securities Projection
          View Securities Record
          Delete Securities Record
          Create Securities Record
     Income
          Income Entry
          Income And Expense Report
     Net Worth

Net Worth

Net Worth is selected from Money of the Main Menu. Net Worth is an easy to use form and worksheet to help you determine the value of your personal (household) estate.

To use the forms, tab from text box to text box, filling in the values according to each text box title. Remember to use true values for the actual worth of your possessions.

The Net Worth form automatically inserts the total Bills (AP) balance, checking account balance, total securities value and total savings balance into the correct boxes. These values are fixed and you may not edit them except in their respective modules.

All values are saved to a file and recalled when you reload the form by selecting Net Worth from the Money Module.

The worksheet is used to calculate the value of your homes' contents. Again, use real values, not the cost or replacement value. To go to the work sheet, click on the WS command button found on the net worth form.

It is hoped that by entering the information on these two forms, you will realize the consequences of your past financial dealings-- good or bad. The forms are provided to encourage you to either keep up the good work or get your act together. Everyone wants a soft retirement, and if you don't have a sound financial strategy, you should be able to see where your finances need work with this summary, as well as the other financial forecasters contained in CEW.

New definition

New is a menu selection of the general modules in CEW, or it may be selected by clicking on an appropriate <u>command bar button</u> in the main modules of CEW.

New, when selected, is a mode of a particular module. When New is selected from a main module (Checking, Accounts, Savings, Securities or Labeler), the chosen module will go into <u>Create</u> mode.

From the presented window, all active records of that module will be displayed in a <u>list box</u>. The text boxes should be empty allowing you to enter data for a new record.

Top, Prev, Next, End definition

These four <u>Command   Buttons</u> allow the user to move about in a <u>list box</u>.

The "Next" command button displays the records for the next item in the list box. Conversely the "Prev" command button displays data for the previous item in the list box.

"Top" and "End" show data for the first and last item in the list box respectively.

To use the buttons, <u>click</u> the desired button.

Option Buttons definition

Option buttons provide a means to select one of two or more things to do. Option buttons are arranged in groups and consist of two or more labels with circles to the left that are turned on when you <u>click</u> in the circle.

For example, in the labeler module, there are two option buttons in a group labeled "Address Type", that are identified as "Bills" and "Personal". You may print labels using both personal and AP addresses depending on which option button you choose when selecting the addresses.

All option button groups have a default setting. In the Labeler case, the default is for "Personal" addresses.

Options module

Options is a Main Menu selection. There are several choices in this sub menu, all of which are <u>checked</u> menu items.

Select <u>Backup on exit</u> if you want to have the option to easily backup your data files when you exit CEW.

Select <u>Auto Backup</u> to automatically prompt to backup CEW data files before major actions including <u>Pay Bills</u> and <u>Reconcile</u>.

Select <u>Command bar</u> to show the main module command bar if it is not visible. The same applies if you do not want to see the command bar. Click the item and the command bar will go away.

Select <u>Delete Warning</u> to have a prompt appear to re-affirm that you really want to delete a selected item.

<u>Auto Load</u> lets you select any or all of the main modules to automatically load on CEW startup.

<u>Color Graphs</u> allows you to print the CEW graphs in color or gray scale if you use a color printer or graphics printer.

Setup allows the user to setup all the modules that need to be setup. These include <u>User Data</u>, <u>Checking</u>, <u>Check Form Image</u>, <u>Labeler</u>, <u>Startup Defaults</u> and your <u>Modem</u> if you have one.

See Also

> <u>Command bar</u>
> <u>Color Graphics</u>
> <u>Backup on Exit</u>
> <u>Auto Backup</u>
> <u>Exit Prompt</u>
> <u>Delete Warning</u>
> <u>No Welcome Screen</u>
> <u>Setup Module</u>
>> <u>Set Up Checking</u>
>> <u>Setup User Data</u>
>> <u>Create Check Form Image</u>
>> <u>Label Setup</u>
> <u>Auto Load</u>

Pay (AP) Bills

Pay Bills is selected from Checking of the Main Menu, or by clicking on an appropriate command bar button. This allows you to automatically enter or print checks on a regular basis up to 31 times a month by using a group number.

When you first enter the routine, a dialog box will appear if you use printer checks asking you to set form size.   If you are unfamiliar with this dialog box (the default **Windows** printer setup box) now is the time to learn.   See your **Windows** manual or see Set Form Size elsewhere in this help file. The standard check size is 3.5 inches high and 8.5 inches wide.

Bills (AP) accounts may be grouped into bill paying sessions while being setup. If you want to use the automatic bill paying feature of CEW, you must set up the accounts in Bills if you haven't done so already. See "Create AP Record" in this help file for more information on how to do this.

If you select "Pay Bills" from Checking, you will be presented with a check facsimile of your personal check if you have created it. Otherwise the default check will be presented. For information on how create a check image, see Set Form Size.

The first Bills (AP) account is already entered into the check form. If you wish to print the check as-is, just click the "Enter Check" Command Button or the signature field on the check. The check will be entered into the check register, the Bills (AP) account will be posted into the AP tracker file, the main Bills (AP) file will be updated, and if you use printer checks, the check will be printed. If the account is a savings account, the proper savings files will be updated also.

After all that is finished, the next Bills (AP) account will be entered into the next check and the process will continue until you quit or all the Bills (AP) accounts have been entered.

If you do not want to pay the displayed account, click on the Skip This Check command button and the next Bills (AP) account will be displayed.

If the displayed check amount is incorrect or you want to pay an amount different from the amount displayed, just click on the "Long Check Amount" text box and enter the new amount. The "Long Check Amount" text box is the one that says in part "Pay exactly***."

Print definition

Print is a feature of most all the windows of CEW. Some of the print routines will display a **Windows** printer driver dialog box that allows you to set up the needed <u>form size</u>. After setting up the form size, the new printer setup will remain in effect as long as your printer is ready and the printer driver is setup correctly.

Printing any form is as easy as <u>clicking</u> on the "Print" <u>Command Button</u> in any CEW Window that contains one.

Print Preview

Print Preview allows the user to see what the printer output will look like for any pending print operation.

To use Print Preview just select the Preview command button from the main module command bar or select Print Preview from File   of the Main Menu.

The Options menu has a selection to allow you to preview pending printer output maximized to full screen. At lower resolutions this option is not needed since the window is screen sized anyway. At higher screen resolutions it becomes more important since you may see more of the image to be printed.

Preview Maximized

Preview Maximized allows the user to adjust the on-screen preview form size for the screen resolution in use.

To use Preview Maximized just select Preview Maximized from the main menu under Options.

The difference between Preview Zoom and Preview Maximized is that Preview Maximized makes the print preview window full screen, and the Preview Zoom value adjusts the size the the previewed page within the preview window.

Preview Zoom

Preview Zoom allows the user to adjust the on-screen preview size for the screen resolution in use.

To use Preview Zoom just select Preview Zoom from the main menu under Options then selct the zoom level desired.

The difference between Preview Zoom and Preview Maximized is that Preview Maximized makes the print preview window full screen, and the Preview Zoom value adjusts the size the the previewed page within the preview window.

Print Labels

Print Labels is selected from Labeler of the Main Menu, or by clicking on an appropriate command bar button. The label printing function provides a means to print self stick address labels, or envelopes.

When you first enter the routine, a dialog box will appear   asking you to set form size.   If you are unfamiliar with this dialog box (the proprietary printer driver setup box) now is the time to learn. To print single, double or triple wide labels, form length must be set to 1 inch.

The CEW labeler defaults to personal addresses when the function is first selected. In other words, the list box in the window contains records from the personal label file. If you wish to print labels (or envelopes) for your Bills (AP) records, click on the Option Button for Bills in the "Address Type" group of option buttons. You may select one or more addresses from the "Personal" address file and one or more addresses from the "Bills" (AP) file.

CEW also defaults to Envelopes for the printer medium. If you want to print envelopes or labels, click on the proper option button in the "Label Type" group of option buttons.

If you want to print varying numbers of labels for each address, you must enter the number of labels you want to print for each label in the text box labeled "No. to Print" *before* you select the address. CEW will use the default of one label per address if you do not change it. If you change the number of labels, the same number will be used for all subsequent labels until it is changed again.

CEW can only print labels OR envelopes, you can not print some of each at the same time. That only makes sense.

Print Manager

Print Manager is a selection of the File menu. Occasionally, if you have more than one printer installed on your system or network, you will want to print something and the wrong printer will be the default printer.

To keep you from having to go to Program Manager and select the Print Manager icon, CEW allows you to just select Print Manger from the Main Menu.

Project Savings

Project Savings is selected from Savings of the Main Menu, or by clicking on an appropriate command bar button. Project Savings allows you to project the future value of any of your savings accounts. You may also manually enter data into the text boxes to project a hypothetical account as in a "what if?" scenario.

To project a hypothetical savings account, tab to each of the text boxes and fill in the data according to its label. Press the "Show" Command Button and a small 3D bar chart appears representing the end of the year balances for the number of projected years. The default number of years is 20. A list box also appears with a breakdown of the account on an end of each year basis. A summary is also provided.

To project one of the existing savings accounts, just click on an account in the smaller list box and the account is projected. The breakdown is the same as the paragraph above.

To print the chart, summary or list or all three, click on the Check Boxes in the window titled Print Options and labeled "Graph", "Summary" and "Schedule" and all checked items will be printed. Set form size to 8.5 inches by 11 inches for best results.

Project Securities

Project Securities is selected from Money of the Main Menu, or by clicking on an appropriate command bar button. Project Securities allows you to project the future value of any of your Securities accounts. You may also manually enter data into the text boxes to project a hypothetical account as in a "what if?" scenario.

To project a hypothetical Securities account, tab to each of the text boxes and fill in the data according to its label. Press the "Show" Command Button and a small 3D bar chart appears representing the end of the year values for the number of projected years. The default number of years is 20. A list box also appears with a breakdown of the account on an end of each year basis. A second graph appears showing just the yield from the account for the projected years. A summary is also provided.

To project one of the existing Securities accounts, just click on an account in the smaller list box and the account is projected. The breakdown is the same as the paragraph above.

To print the charts, summary or list or all four, click on the Check Boxes in the window titled Print Options and labeled for the graphs, summary and schedule, and all checked items will be printed. Set form size to 8.5' by 11' for best results.

Reconcile

Reconcile is selected from Checking of the Main Menu, or by clicking on an appropriate command bar button. Reconcile allows you to balance your check book, when you get your bank statement. The Reconcile window displays a list box of current checks, a prompt box and three Command Buttons.

Notice the prompt in the lower left part of the window. These prompts help remind you how to perform each procedure.

First you must click on all the checks, BSPs, ATMs, Debit Cards and deposits that have been reported by the bank. To do this you must select each record in the CEW register that corresponds to a returned check, etc. from your bank statement. Click it once to select it and if you make a mistake, just click it again to change it back. After all the checks, BSPs, ATMs, Debit Cards and deposits have been clicked on, click the "Reconcile" command button and you will receive the next in the series of prompts.

The next prompt asks for all Debits to your account. This amount must be the total of all Debits if there are more than one. These include, but are not limited to, charges to your account as in a monthly fee, check purchases or mistakes corrected by the bank that take money away from your account. It is important to enter this amount correctly. Click on the Enter Amount command button.

The third prompt is for Credits to your account, as in a mistake the bank corrects that adds money to your account. Do not enter deposits here, you should click on deposits the same way you click on checks. This amount must be the total of all credits if there are more than one. It is important to enter this amount correctly. Click on the "Enter Amount" command button.

The fourth prompt will ask for the current checking balance as reported on your bank statement. It is important to enter this amount correctly. Click on the "Enter Amount" command button.

Notice that each time you click on the "Enter Amount" command button, a line is added to the register. This to help you keep track of each reconciliation.

The third time you click on the "Enter Amount" command button, CEW will calculate the actual CEW balance. CEW will take the bank statement balance, subtract any outstanding checks and etc. that have been written and not returned, add any deposits that were made and not on the bank statement, and compare that to the current CEW balance. If there is a difference, the amount will be displayed, and the prompt text box displays an explanation of the difference.

If you wish, and I recommend that you do, all reported checks, deposits, BSP's and etc., will be removed from the current check register. A dialog box will appear asking you if you want to do this. All the reconciled records will be put into an archive file that is accessed by the Search command button on the check register display.

The reconciled records are stored by the year they were written in. For example, all records written in 1992 will be stored in the same file, SB1992.SiI.

Register

Register is selected from <u>File</u> of the Main Menu.

Register is a form that you may use to register CEW with me, in order to get a serial number and tech support.

Select the "Print Form" command button if all then needed data is entered. The form will be printed so that you may send me the form with payment and become a registered user of CEW.

An area is provided for you to add any comments to the form that you wish to convey. Questions you may have may be written here also.

Remove Class

When entering data into a check form   while writing a check, you may remove an item from the classification list by clicking this Command Button.

To execute this command, you must click the command button, and *then* click on the item to remove from the list.

Restore

Restore is used in a few CEW windows to bring back the saved data for a particular setup file. Sometimes the original data is lost or partially changed, then the change is not wanted. Clicking on the "Restore" Command Button will bring back the original data.

In the main modules, you may click on the "Clear" command bar button   then re-select the record to restore data.

Reset Dates definition

When entering data during a check search, you may find that it may be necessary to restore the default dates into the search date text boxes. Selecting the Reset dates <u>command button</u> puts the current date into the ending date text box, and 01-01-*current year* into the starting date text box.

Sample Files

The sample files are installed onto your hard disk when you run the CEW install routine - Setup.exe. The install program creates a sub-directory under the directory you named for the CEW program. The sample files contain a few months worth of records for a fictitious couple with normal bills.

The tutorial uses these files to help you see how CEW works and how it works for you. All aspects of normal CEW use is covered in a progressive and logical manner.

Anytime you want to experiment with CEW, either on your own or with the tutorial, use the sample files so you don't have to worry about making a goof. The tutorial automatically switches to the sample files for you.

Save definition

Save, generally speaking, is a method with which to write any records you create or edit to the permanent files of CEW.

The save function is usually performed by clicking a command bar button found on many of the module windows of CEW. Save may also be a command button found within some forms. By <u>clicking</u> on the "Save" command button or command bar button, any records in the <u>text boxes</u> that pertain to the file at hand is saved to disk.

Savings BSP

Savings BSP is an account type that may be created when you enter a new Bills (AP) Account into CEW. Savings BSP represents a savings account that will be automatically paid at bill paying time via a bank service plan. Savings Bank Service Plan allows you to make a deposit to your savings account from checking, but without printing a check.

You may setup to make the deposit from your checking account on a regular monthly basis. The Savings records are not posted unless you set up the AP account with the EXACT same name as the savings account you want to pay.

When the dialog box appears, select either "Yes" or "No" after reading the prompt and deciding if it applies.

See Also

AP Check
AP BSP
AP Cash
Savings Cash
Savings Check

Savings Cash

Savings Cash is an account type that may be created when you enter a new Bills (AP) Account into CEW that pays a savings account via a cash payment at bill paying time. Savings Cash allows you to make a regular deposit to a savings account by using cash.

You may setup to make the deposit with cash on a regular monthly basis. The Savings records are not posted unless you set up the AP account with the EXACT same name as the savings account you want to pay.

When the dialog box appears, select either "Yes" or "No" after reading the prompt and deciding if it applies.

See Also

> AP Check
> AP BSP
> AP Cash
> Savings BSP
> Savings Check

Savings Check

Savings Check is an account type that may be created when you enter a new Bills (AP) Account into CEW that pays a savings account via a check at bill paying time. Savings Check allows you to make a deposit to your savings by printing a check.

You may setup to make the deposit from your checking account on a regular monthly basis. The Savings records are not posted unless you set up the AP account with the EXACT same name as the savings account you want to pay.

When the dialog box appears, select either "Yes" or "No" after reading the prompt and deciding if it applies.

See Also

> AP Check
> AP BSP
> Savings BSP

Savings Deposit

Savings Deposit is selected from Savings of the Main Menu, or by selecting a proper Command bar Button. This allows you to enter a deposit to any active CEW savings account. This function is usually used for an account that receives a deposit *other than* at regular monthly intervals and it is not set up to receive payments from a Bills (AP) account or checking BSP.

See also

>Withdrawal
>Automatic Savings
>Manual Savings

Savings module

Savings is selected from the Main Menu or by clicking on an appropriate command bar button. This allows you to view, edit, delete or create savings records. You may also view the Tracker records, the Projection module and the Savings Sheet module as well as enter deposits and withdrawals to any active account.

Any Savings account may be set up to receive regular monthly deposits from checking via check, bank service plan, cash, payroll deduction or through a Bills (AP) account.

See Also

> Savings Deposit
> Savings Withdrawal
> Savings Tracker
> Savings Sheet
> Savings Projection
> View Savings Record
> Edit Savings Record
> Delete Savings Record
> Create Savings Record

Savings Sheet

Savings Sheet is selected from Savings of the Main Menu, or by clicking on an appropriate command bar button. Savings Sheet is a spread sheet style form that helps you to determine monthly contribution amounts for pending and current savings accounts, in order to set savings goals and achieve them.

To use Savings Sheet, you need only to fill in the blank text boxes and click the Show Projection command bar button. You may also click on an account name in the list box.

The general idea of Savings Sheet is to   determine monthly payment amounts for a savings goal, given a set of criteria including: amount of savings goal, starting balance of account, interest range and time range in years.

When the criteria is manually entered, you must click the "Show Projection" command button to have the data calculated and displayed in the spreadsheet grid.

Savings Tracker

Savings Tracker is selected from <u>Savings</u> of the Main Menu, or by clicking on an appropriate <u>command bar button</u>. This allows you to view all the past transaction records of all the savings accounts that are active in the Savings Module.

A <u>list box</u> of savings accounts is shown and you may select any account from that list to <u>view</u> any or all of the transactions that have occurred to the selected account.   <u>Command Buttons</u> are provided to aid <u>scrolling</u> in the list box. Both list boxes support the standard **Windows** list box techniques.

Savings Withdrawal

Savings Withdrawal is selected from Savings of the Main Menu, or by clicking on an appropriate command bar button. This allows you to enter a withdrawal from any CEW savings account. This function is used if you make a withdrawal from an active Savings account and need to enter it into CEW.

When you select "Withdrawal", the Savings module opens. Click on the account in the list box for the savings account that needs the withdrawal. It will display the account in the text boxes below. The cursor is now located in the "Dep/With Amt." text box. Enter the withdrawal amount and click the Save Command Button to post the account to the savings file and the savings tracker file.

Do not enter a "-" before the amount denoting a negative amount. CEW will handle this for you.

See Also

> Savings Deposit

Securities Module

The Securities Module is found in the Main Menu under Money. The Securities module provides a means to enter stocks and other share valued investments into CEW.

While the Securities module is by no means sophisticated, it does allow for rudimentary use and lets you see that aspect of your investment portfolio along with your other financial information.

See Also

> Securities
>> Share Adjustment
>> Sell Shares
>> Securities Tracker
>> Securities Projection
>> View Securities Record
>> Delete Securities Record
>> Create Securities Record

Securities Sell

Securities Sell is selected from Money of the Main Menu then Securities then Sell Shares, or by clicking on an appropriate command bar button. This allows you to enter a sale of shares for any CEW Securities account. This function is used if you sell shares from an active Securities account and need to enter it into CEW.

When you select "Sell Shares", the Securities module opens. Click on the account in the list box for the Securities account that has the sale of stock. It will display the account in the text boxes below. The cursor is now located in the "Shares" text box. Enter the number of shares sold and click the Save Command Button to post the account to the Securities file and the Securities tracker file.

Do not enter a "-" before the number of shares denoting a negative amount. CEW will handle this for you.

Securities Tracker

Securities Tracker is selected from Money of the Main Menu, then select Securities then Securities Tracker, or by clicking on an appropriate command bar button. This allows you to view all the past transactions of all the Securities accounts that are active in the Securities module.

A list box of Securities accounts is shown and you may select any account from that list to view any or all of the transactions that have occurred to the selected account. Command Buttons are provided to aid scrolling in the list box. Both list boxes support the standard **Windows** list box techniques.

While Securities Tracker is similar to the Bills (AP) Tracker and the Savings Tracker, it is also different in some ways.

First there is more functionality, and second, it may be a little more confusing to understand the data that is displayed.

The extra functionality comes into play when you want to display the note text associated with a given record. To display the note text, select an account to track from the small list box, then select a tracker record for the account in the large list box. To see the note text, click the right mouse button as you would to get "Clue Card" help for a control.

The confusing part comes into to play when you try to analyze the data displayed in the tracker list box.

The first record should always say "Opened" in the status column. This represents the opening record of the new account.

If you adjust the value of shares at any time, the tracker record displays a status of "Adjust". The data that changes is the "Share Value", the "Account Value" as well as the "Yield" amount. The other items change accordingly and automatically.

If you sell less than all shares to recoup a profit, the status field will say "Sale". The "Account Value" will show the value of the sale, the "Shares" field will show the number of shares sold, the "Invested" field will show the amount invested for the shares sold, and the Yield field will show the profit from the sale. Yield will not figure in any broker fees that are listed in the "SC amt" (service charge) field.

It is tempting to view a "Sale" tracker line as a current status line. Please don't do this. This line represents the sale of stock transaction only. The line following the "Sale" line is the correct after sale account status.

If you sell all the shares in an account, the data line will be the same as a partial sale, accept that the "Status" field will say "Closed." If you sell all shares to an account, tracking for that block of stock is finalized.

If you want to buy identical stock as an existing account, you must open a new account for it since it is really a different investment, even if it is for the same stock.

Scrolling definition

Scrolling applies to <u>list boxes</u>. In this case, list boxes of records that apply to a particular module.

Scrolling techniques include:

Mouse clicking within a list box.

Using arrow keyboard keys to move within a list box once the focus is within the list box

Using page up, page down, home and end keyboard keys to move within the list box once the focus is within the list box

Using the mouse to activate scroll bars on the right edge of the list box if the number of records exceeds the size of the list box.

You may scroll a list box by using the <u>Command bar Buttons</u> if they are present.

Set Form Size

To print checks and some of the other forms of CEW, you must set up a proper form size.

Some print routines call up a **Windows** API control box. This is the printer driver setup routine. From this control box you may set up the document size for the print routine pending. This control box is not the same one used in **Control Panel** to setup your printer. To set up the form size follow the direction found in Help of the printer driver.   You may refer to your **Windows** manual or click on the Help command button in the setup box. Your driver should be similar the following, and should work as described here.

The following discussion uses dot matrix printer checks for an example since they are so widely used.

When the control box is displayed, click on   "Setup".

When the setup screen appears, click on the "Paper Size" combo box and scroll to the bottom where it says "User Defined size".

Click on "User Defined Size" for non standard settings,   enter 350 for length and 800 for width for large checks.

Save your setup as you leave the Printer driver by selecting "Close" or "OK" as needed.

To set any other form size for other forms and reports, use the above method to set it, but use the desired form dimensions instead. There are several pre-defined form sizes that should satisfy some of your needs.

Note: In some cases, often because of a flaky video driver, it may be necessary to change the form length at the printer as well as in Print Manger. The best way to accommodate this is to setup a macro at the printer for form length. When you want to print large checks for example, select the printer macro for 3.5 inch form length at the printer. You may do the same for the 1 inch form length required by the label printing routine.

Please be aware that this entirely beyond my control. This is a hardware and driver problem and there is nothing I can do about it. It really isn't that bad. If you don't know how to change a macro for your printer, it is about time you learned. There are some very powerful benefits from reading your manuals, and every computer user should be on good terms with his or her equipment not to mention the manuals associated with your equipment.

Setup Checking

Setup Checking is selected from Options in the Main Menu, then Setup , then "Checking". Setup Checking allows you customize your checking account to the way your checking account works and to the number and types of check that you use.

CEW can support two check numbering systems for the same account. If you want to print checks as well as carry a check book, you can assign two number systems to the account, one for each system. I have printer checks that have numbers that start 2000 higher than my check book checks. If I write 15 checkbook checks a month, a 2000 check difference will last more than 10 years. After ten years I can start over or jump 4000.

To setup the account you must answer the prompts and fill in all the pertinent text boxes.

The first text box asks for the starting balance of the account. Enter the amount and then tab to the next text box.

Several message boxes will appear asking for information about the number of number systems, the type of checks you are using, whether CEW should keep track of the check numbers for you, whether you want addresses and check numbers printed on the checks. All these questions take yes or no answers. Click the appropriate answer for each question. Then the starting check numbers for either or both systems are prompted for.

When you are finished you must click on the Save Command Button to make the setup work and become the default. You may change the setup at any time.

Setup module

Setup is selected from Options of the Main Menu. The Setup Module is a where CEW is configured to work the way you want it to. You can and should setup all four modules before you continue to create the other accounts in CEW.

See Also

Setup User Data
Setup Checking
Create Check Form
Setup Labels

Setup User Data

Setup User data is selected from Options of the of the Main Menu, then Setup. User Data allows you to customize personal data for CEW and your individual use.

When you start this setup procedure, a window with a series of text boxes will appear. Fill in only the pertinent boxes by tabbing to each box in turn. Select the Save Command Button to create the file.

User data is used to personalize the check form, create return addresses and some reports.

Share Adjustment

Share Adjustment is a method to update the value of shares in CEW for any Securities accounts you may have.

To adjust share value, select Money from the Main Menu, select Securities then select "Share Adjustment". The securities window will load displaying a list box, some text boxes and a command bar. Select the account for the adjustment from the list box by clicking on it. You will notice that the account is now displayed in the text boxes below and the cursor will be in the "Share Value" text box.

Enter the new value for the Securities as obtained by you. When the value is entered, the account value will be automatically adjusted when you tab off of the text box. Click the "Save" command bar button to write the new data to the appropriate files. Adjust any other accounts that you need to at this time.

Skip This Check

Skip This Check is one of the Command Buttons displayed during a bill paying session when you select Pay Bills from Checking or when you click on an appropriate command bar button.

Sometimes you may not want to print a check for reasons of your own. You have the option of clicking the "Skip This Check" command button and disregarding the displayed check. A confirmation box will appear to be sure you want to really want to skip the check.

Spin Button definition

Spin Buttons are found in the <u>check search</u> window.

To use the Spin Buttons, you must tab to or <u>click</u> in the <u>text box</u> date segments that are used to enter a search date. When you select the date segment, the box will change colors to show that it has been selected. You must use the spin button up arrow or down arrow to increment or de-increment the numeric data in the selected text box. You may then select the next date segment and repeat the process.

Note that there are three text boxes for each date segment. The first is the month text box, then the day and then the year. Each must be selected individually.

Stocks definition

Stocks is a type of Securities. All securities have a share value like stocks.

Stump Removal

Did some aspect of CEW stump you? Stump Removal is a mini tutorial on the module you are currently using. Rather than run the full tutorial you may select Stump Removal to receive a lesson about the module.

Stump Removal uses your real files. It does NOT change to the sample files like a module level tutorial does. Use caution!

After starting Stump Removal and after the lessons are completed, click the "Close" command button at the bottom of the yellow window to end the tutorial.

Tabbing definition

Tabbing is a method by which the keyboard TAB key is pressed in order to move the focus of attention to another window control. You may activate controls by tabbing to them and then pressing the "Enter" keyboard key.

Text Boxes definition

Text Boxes are in nearly every window and module of CEW. Text boxes provide a means to both display record information to you, as well as provide a means for you to enter information into the records.

When a record is displayed in the text boxes, you may edit it if you are in <u>Edit</u> mode, view them if you are in <u>View</u> mode, and delete them if you are in <u>Delete</u> mode

When the module is in "Create" mode, you may use the text boxes to enter new data for a new record.

To edit or create information in a text box, tab to or <u>click</u> on the text box and enter or edit the information. After all the boxes that need to be edited or created are finished, <u>click</u> the <u>Save</u> <u>Command Button</u> to save the information to the proper files.

Transaction

Transaction is selected from Checking of the Main Menu, or by clicking on an appropriate command bar button. This allows you to enter a transaction that was performed in the checking account that may or may not withdraw money from your checking account.

Some banks allow the use of a credit card type of banking card, known as a debit card. Debit Cards take the place of writing checks. CEW supports debit card transactions

Some Transactions write a check number of "00000" to the checking file and handles the transaction in the normal checking deduction manner, but does not print a check or use a check number. The record is still written to the check register file and the balance is adjusted if necessary.

Note that some features are similar. For example Debit Card Transaction is similar to the ATM feature and can probably be used interchangeably with it.   The general difference is that with an ATM you receive cash from a machine, and the Card type is for the general purchase of merchandise. Both are provided so either transaction may be categorized. The fact is, the two transaction types are distinguished only by the status property in the check register, and the potential that a Bills (AP) account could be paid with a debit card, requiring Bills (AP) file updates.

All transactions (even cash and ATMs) may be written to a Bills (AP) account by selecting "Yes" at the Auto AP check prompt.

See Also

> ATM Transaction
> BSP Transaction
> Cash Transaction
> Manual Check
> Cash Record

Tutorial On

To run a full program wide tutorial or a module level tutorial, click "Tutorial On" from "Help" of the Main Menu.

You may select a module from the tutor menu by selecting a general module command button from the tutor menu. You may opt to run a full tutorial by selecting the "Run Full Tutorial" command button at the bottom.

Selecting any of the seven presented command buttons will allow CEW to lead you through the entire program or the module of your choice. The tutorial is inter-active so you may create or modify sample records in order to learn program operation.

The tutorial windows have four command buttons in the lower right corner. The buttons represent (from left to right) "Help" for the tutorial, "Next" tutorial topic, "Prev" (previous) tutorial topic and "Close" the tutorial.

The "Help" button gives help on how to use the tutorial command buttons. "Close" will close the tutor window but not the module. In the full tutorial mode exiting the module will load the next module in the tutorial progression.

To end the tutorial you must select "Help" then select "Tutor On" which will un-check the menu item. The tutor always uses the sample files provided during setup - except when using "Stump Removal".

User Guide

User Guide is selected from Help in the Main Menu. User Guide loads the **Windows** word processor applette- **Write**.

The manual for CEW is provided in a file named USERGUID.WRI and may be viewed or printed from **Write**. You may also load the manual and switch between it and CEW if you are just learning to use CEW and wanted to use the manual for a tutorial or reference. Just load CEW, select "User Guide" from "Help" in the Main Menu, then use the **Windows** speed keys to switch back and forth. This is done by hitting the ALT key and then the TAB key so that both are pressed at the same time. Doing so will switch you back and forth between CEW and **Write**.

Be aware that if you have any other programs running, they may appear instead. The key here is to press the ALT key and then TAB to the desired program (CEW or **Write**) without letting the ALT key up. The hidden program will only appear when you let the ALT key up. Each time you press the TAB key, a box will appear with the name of the program that will appear when the ALT key is released. If you close all running programs except for CEW and the **Write** program, the Alt TAB systems works best.

Of course you may print the manual once it is displayed, for a hard copy reference. Just select "File" from the **Write** menu then select "Print" . You may also purchase a printed bound volume from me as discussed in the User Guide.

You may also open the User Guide manual by clicking on its Icon in the Silicon Bookkeeper program group.

View definition

View is a menu selection of the main modules in CEW. View is a mode of a particular module.

When view is selected from a module sub menu (Checking, Accounts, Savings, Securities or Labeler) or by clicking on an appropriate command bar button, the chosen module will go into view mode. From the presented window, all active records of that module will be displayed in a list box. When a particular record is clicked on in the list box, the particulars of that record is then displayed in the text boxes below the list box. File data may not be changed, created or deleted in "View" mode.

View Addresses

View Addresses is selected from <u>Labeler</u> of the Main Menu, or by clicking on an appropriate <u>command bar button</u>. View Addresses allows you to view all the addresses in the Labeler Module.

You may <u>scroll</u> and select a name/address from the <u>list box</u> to see all the record details for the record that was selected.

In view mode, the <u>Save</u>, and <u>Delete</u>, command bar buttons may not be visible to prevent data from being accidentally changed.

See Also

> <u>Edit Personal Label</u>
> <u>Delete Personal Label</u>
> <u>Create Personal Labels</u>

View AP Records

View AP Records is selected from Bills of the Main Menu, or by clicking on an appropriate command bar button. This allows you to view all the Bills (AP) Records in the Bills (AP) Module in a single list box. You may scroll and select records from the list box to see all the file details in the text boxes below the list box for any record that is selected.

In view mode, the Save, and Delete, command bar buttons are not visible in order prevent data from being accidentally changed.

See Also

> Edit AP Record
> Delete AP Record
> Create AP Record

View Savings Records

View Savings Records is selected from Savings of the Main Menu, or by clicking on an appropriate command bar button. This allows you to view all the records in the Savings Module in a single list box. You may scroll and select records from the list box to see all the file details in text boxes below the list box for the record that was selected.

In view mode, the Save, and Delete, command bar buttons are not visible to prevent data from being accidentally changed.

See Also

> Edit Savings Record
> Delete Savings Record
> Create Savings Record

View Securities Records

View Securities Records is selected from Money of the Main Menu, then Securities then "View", or by clicking on an appropriate command bar button. This allows you to view all the records in the Securities Module in a single list box. You may scroll and select records from the list box to see all the file details in text boxes below the list box for the record that was selected.

In view mode, the Save, Delete, and other command bar buttons are not visible to prevent data from being accidentally changed.

See Also

>   Create Securities Record
>   Delete Securities Record
>   Share Adjust
>   Sell Securities

Void Checking Record

Void Checking Record is selected from <u>Checking</u> of the Main Menu, or by clicking on an appropriate <u>command bar button</u>. When you want to void a check, the <u>check register</u> will appear with the "Void" command bar button active.

Click the checking record in the <u>list box</u> that needs to be voided and then click the "Void" command bar action button. The status field for the clicked on check changes to reflect that the record is voided. If you click the wrong check, click it again to cancel the void.

Welcome Screen

The opening module that loads after CEW starts up is called the welcome screen. This not to be confused with the brief window that appears while the program files are loading. The welcome screen has several command buttons and a text box on it.

The welcome screen is used to explore some of the help aspects of CEW as well as get an overall program outlook through several pages of text.

Also on the welcome screen is a text box that must be used to enter your registration number once you purchase a CEW license for continued use.

The Options menu of the Main Menu has a selection to disable the welcome screen from appearing. This may only occur after you purchase a CEW license from Silicon Programming.

Worksheet

The worksheet is for calculating the value of your home contents when using the Net Worth selection from Money. A command button labeled "WS", found in the Net Worth module, is used to access the work sheet.

All the rules for Net Worth apply to Worksheet. Enter the actual value of the items.

Window

Window is a Main Menu selection. If you have several windows loaded in CEW and they are stacked one on top of the other so only one form is visible, you may select a hidden form by selecting Window from the Main Menu and then selecting the hidden form from the drop down list. If a command bar button is visible for the desired form, you may select it to display the hidden form also.

If you run your **Windows** monitor at a resolution higher than 640 X 480, you may use an alternate method called Cascade to utilize the extra space.

The Window menu also contains selections for Cascade and Clear All.

See Also

> Window
> > Cascade
> > Clear All
> > Minimized
> > Maximized
> > Normal

Window Controls definition

A Window control is a <u>text box</u>, <u>command button</u>, <u>list box</u>. <u>option buttons</u>, <u>check box</u> or any other object in the displayed window. Normally a control may be selected (<u>clicked</u> on) and the selecting of the control will cause an action or allow an action. This is a fundamental feature and indeed the heart of a **Windows** program.