Fund Manager 3.4 for Windows 95/98/NT

Fund Manager is a tool to help the individual investor monitor, with both graphical and numerical information, how well their investments are performing.   If you are just starting to use Fund Manager please first read the Overview and then see Getting Started.

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Please visit the *Fund Manager Home Page* at: **http://www.beiley.com/fundman/**

Overview

Fund Manager will provide you with a wide variety of both graphical and numerical information to help you monitor your investments.   The program can display many different types of graphs and reports over any time period specified.   The 'Share price plus accumulated distributions' graph types are especially useful to visually see the true performance of your investments, since these graphs take into account the lowering of share price when distributions are paid.   Fund Manager can also overlay markers on the graphs showing when you invested and received distributions.   These markers are useful to help you see at what relative price you made your investments.   One quick way to modify any previously entered transaction is to right click on the associated marker and choose "Edit Marker" from the popup menu.

Fund Manager will calculate and display Return On Investment, Fund Performance with Distributed Distributions, and Fund Performance with Re-invested Distributions for each investment or for your entire portfolio, over any specified period of time.   **All reported yields are average annualized.**   The two 'Fund Performance' yields show how well the mutual fund performed, independent of when you invested.   The 'Return On Investment' (ROI) yield shows how well your investments performed, depending upon when you invested.   ROI yield gives you information for your specific investment, and lets you see numerically how well you timed the market, by seeing whether or not you outperformed the fund yields.

Fund Manager also provides a user-friendly interface to allow the user to update the information for each investment.   Fund Manager requires that the user enter investments, sales, dividends, capital gains, and share price updates.   Volume, high, and low data is also optionally tracked.   Fund Manager will report numerical yields when it has enough share price information to report an accurate value.   The desired degree of accuracy may be adjusted with the interpolation range.   The more often share prices are updated, the more often accurate yields will be reported.   If a numerical yield is reported to be "N.A." this means that there is not sufficient information for this yield to be calculated.   See Yield Calculations for more information on how Fund Manager calculates yields.

Fund Manager will calculate % gain or loss for your investments, %gain or loss of the investment value, or the % gain or loss for your fund's NAV.   It will also calculate the % gain for your entire portfolio.   See View Yields or report types.

Fund Manager makes tax time a breeze.   The Capital Gain - FIFO and Capital Gain - AVG reports have the same format and information required on the IRS Schedule D.

Fund Manager also allows the user to set up different portfolios to monitor.   For example, you may have one portfolio named 'stocks', another named 'mutuals', and one called 'all'.   Within Fund Manager (or from the command line) you can either open individual investments one at a time or open a portfolio.   Portfolios allow the user to save a **user-defined work-space**.   Upon opening a portfolio you will automatically have all the investments opened and all your desired options set, just like they were when you last saved that portfolio.   See How to Set Up a Portfolio for more information on portfolios.

Fund Manager can optionally import prices from a wide variety of sources.   This makes updating all of your investment prices painless and is one of the most popular features of Fund Manager.   Fund Manager can also automatically retrieve and update prices from CompuServe or the Internet.   Fund Manager can also import transaction data from Quicken or Microsoft Money.

Fund Manager can display 1, 4, or 9 investments simultaneously, side by side, to allow the user to easily compare performance between investments.

Fund Manager supports tracking investments in multiple currencies.

If this is your first time trying Fund Manager and you would like some help getting started, please read Getting Started.

Getting Started

To get started you might first want to look at some of the samples set up with the installation process. Simply double click on any of the sample icons to get a feel for the capabilities of Fund Manager.

CREATING A NEW INVESTMENT:
Next you can start by creating a new investment file for each investment that you would like to track with Fund Manager. Select the **New Investment...** command from the **File** menu. The user will be presented with a dialog box asking for certain information. For help on entering this information you can select the **Help** button in the dialog box or see Creating a New Investment.

ENTERING PRICE/TRANSACTION INFORMATION FOR EACH INVESTMENT:
After creating a new investment file you can now add all of your transaction information to this investment. Select the **All Data...** command from the **Edit** menu to enter your transaction information. To enter your investments, first highlight the investment name that you wish to update. Then select the **Investments (all)** data type to start recording any buy and sell transactions for this investment. Select the **New...** button to enter the information for a particular buy or sell transaction. You will be presented with a dialog box allowing you to enter the appropriate information. For help with entering any of this information select the **Help** button. Continue to use the **New...** button until you have recorded all of the buy and sell transactions for this investment file. As you enter your transactions the list box will be updated showing you all of your currently entered buy and sell transactions. If you make a mistake and would like to correct it simply highlight the entry you would like to modify and click on the **Edit...** button. From this dialog box you can modify a previously entered buy or sell transaction. You may also double right click on any graph marker to quickly edit the associated transaction.

When you are done entering all of the buy and sell transactions for this investment you may select the **Distributions (all)** data type and then repeat the above process to record all of your distribution transactions for this investment file. When finished entering your distributions, select the **Prices** data type to update any price information that you may have. This is optional. When you recorded your other transactions the price information will have automatically been updated with any price information that Fund Manager was provided with. There are quicker and more powerful ways to update prices than from within this dialog box. Experiment with any of the options under the **Update Price** command from the **Edit** menu. One of the most popular features of Fund Manager is the ability to retrieve prices from the Internet.

CREATING PORTFOLIOS:
Once you have created all of your investment files and entered all of your prices and transactions you may want to organize your investment files into different portfolios. Portfolios are simply user-defined workspaces. They do not contain any price or transaction information. All price and transaction information is stored in the investment files. Portfolios simply contain which investment files to open and all other settings as they were when the portfolio was last saved. You may create as many portfolios as you desire, and each investment file may be included in any number of portfolios, including none. Please see How to Create or Modify a Portfolio for information on how to create and modify portfolios.

UNDERSTANDING REPORTED YIELDS:
If you have the yields option turned on (**Yields** command is checked from the **View** menu) there will be a set of yields reported along the top of each graph being displayed. The type of yields being reported may be adjusted by selecting one of the available yield types from the **Yield** menu. The date range the yields are calculated for is the same as the date range of the graph. This date range can be adjusted by using the **Dates...** command from the **View** menu. The interpolation range may be adjusted with the **Interpolation Range...** command from the **Yield** menu. This allows the user to adjust how flexible Fund Manager will be with interpolating price points when calculating yields. Please see Yield Calculations for more detailed information on how Fund Manager calculates yields.

TO READ ABOUT MORE CAPABILITIES OF FUND MANAGER SEE:
Graphing Options

How to Create or Modify a Portfolio

WHAT IS A PORTFOLIO?:
Portfolios simply remember which investment files should be opened and all of your options that were set the last time you saved the portfolio. Portfolios are intended to be a quick and convenient way to open multiple investment files and set your desired options. The user can create as many portfolios as desired, and an investment can be in more than one portfolio or none. Portfolios do not contain any price or transaction information. All price and transaction information is stored in the investment file.

CREATING A NEW PORTFOLIO:
To create a new portfolio you should first open all of the individual investment files that you want to be a part of this portfolio using the **Open Investment...** command from the **File** menu. As you open each individual investment file its name will be added to the list of open investments under the **Investments** menu. You can then also set any options that you want to be memorized with this portfolio, such as the date ranges, graph type, yield type... (Click portfolio to see all the options memorized within a portfolio.) Once you have everything set the way you like it choose **New Portfolio...** from the **File** menu. You can give this portfolio a filename and it will be saved. The next time you start Fund Manager you can simply open this portfolio which will open all of the investment files in this portfolio and set all of your options as they were when you last saved this portfolio.

MODIFYING AN EXISTING PORTFOLIO:
To make modifications to an existing portfolio you should first open that portfolio using the **Open Portfolio...** command from the **File** menu. You can then make any modifications you desire, such as opening new investments to add them to this portfolio or closing other investments to remove them from this portfolio. Once you have made all the changes you desire to be memorized in this portfolio select **Save Portfolio** from the **File** menu to save your changes.

AN EXAMPLE - REMOVING AN INVESTMENT FROM A PORTFOLIO:
Here is an example of how to remove an investment from a portfolio. If you have a portfolio named 'stocks.mm4' that has three stocks in it, IBM, GM, and FORD, and you wanted to remove GM from the portfolio you would:

1. If it isn't already open, open the 'stocks.mm4' portfolio using the **Open Portfolio...** command from the **File** menu.
2. If it isn't already there, move GM to the top of the investment stack and then choose the **Close Top** command from the **File** menu. There are several ways to move GM to the top of the investment stack. You could double left click on its graph, select its name from the **Investments** menu, or use the arrow or page up/down keys to scroll it to the top of the stack.
3. You would then choose **Save Portfolio** from the **File** menu to memorize this change to your 'stocks.mm4' portfolio.

See Common Portfolio Problems for a discussion of the most common problems relating to portfolios.

Report Types

Fund Manager can generate a variety of reports.   A new child window is created for each requested report.   Each report type is described:

Portfolio Value Report	Value of each investment and total portfolio
Portfolio Performance Report	Performance data for your invested dollars
Investment Performance Report	Performance data for investments and total portfolio
Custom Report	User-defined format
ROI Yield Report	Return On Investment yields for each investment and for total portfolio.
Fund Performance Yield Report	Fund Performance yields for each investment and averages for total portfolio
Distribution Summary Report	Sum of each distribution type as well as dividend yield for each investment
Capital Gain - FIFO Report	Capital gains for all sell transactions based upon the first in first out accounting method.
Capital Gain - AVG Report	Capital gains for all sell transactions based upon the average accounting method.
Investment Transactions Report	All transactions for a chosen investment

The settings for any open report can be modified from the report's menu.   The text in any report can also be copied to the clipboard for use in other applications.   Reports can also be memorized using **Edit/Memorize...**. Memorized reports can be recreated with **File/Open Memorized...**.

ROI Yield Report

This report displays the ROI yields for a variety of time periods for each investment in the current portfolio as well as for the entire portfolio. Calculating a yield requires the use of prices for the beginning and end of the yield term. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified interpolation range. If there are insufficient price points to interpolate a beginning price the yield will be reported as "NA". FM will always interpolate a price for the ending date. This is done in an effort to report a yield as often as possible. If a yield is calculated using an interpolated price the associated yield will have an asterisk (*) next to the value. All yields are average annualized percentages for the yield terms specified under Options/Other Preferences.

Along the bottom of the report the yields for the entire portfolio are displayed. The interpolation range is ignored (set to infinity) when calculating yields for the portfolio.

Fund Performance Yield Report

This report displays the <u>Fund Performance yields</u> for a variety of time periods for each investment in the current portfolio.   Averages for the entire portfolio are also displayed.   Calculating a yield requires the use of prices for the beginning and end of the yield term.   If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u>.   If there are insufficient price points to interpolate a beginning price the yield will be reported as "NA".   FM will always interpolate a price for the ending date.   This is done in an effort to report a yield as often as possible.   If a yield is calculated using an interpolated price the associated yield will have an asterisk (*) next to the value.   All yields are average annualized percentages for the yield terms specified under <u>Options/Other Preferences</u>.   This report is intended   to provide the same information often provided by mutual fund companies when advertising the past performance of their funds.

Along the bottom of the report the averages for the entire portfolio are displayed.

Portfolio Value Report

This report displays value information for each of your investments currently opened as well as a total for all the currently opened investments for a chosen date.   A description of each column is given:

Investment Name   The name of the investment for the data on this line.

%   What percentage this investment is of the entire portfolio based upon value.

Price   The share price on the given date.   There will be an asterisks next to the price if it is <u>interpolated</u>.

Shares   The number of shares owned for each investment on the given date.

Value ($)   The market value of each investment on the given date in dollars.

Along the bottom of the report the value of all investments is summed:

Total Portfolio Value   The total market value of all currently opened investments for the given date in dollars.

Distribution Summary Report

This report displays the sum of each type of distribution for the specified time period.   It also calculates the dividend yield for each investment.   A description of each column is given:

Investment Name	The name of the investment for the data on this line.
Div	The total dividends paid by this investment for the specified time period.
STCapGn	The total short term capital gains paid by this investment for the specified time period.
MTCapGn	The total medium term capital gains paid by this investment for the specified time period.
LTCapGn	The total long term capital gains paid by this investment for the specified time period.
Int Inc	The total interest income paid by this investment for the specified time period.
Fees	The total account fees incurred by this investment for the specified time period.
Total	The sum of **Div**, **STCapGn**, **MTCapGn**, **LTCapGn**, **Int Inc,** and **Fees** for this investment.
Div Yld	The <u>annualized dividend yield</u> earned by this investment for the specified time period. The value is a percentage.

Along the bottom of the report the **Div**, **STCapGn**, **MTCapGn**, **LTCapGn**, **Int Inc**, **Fees**, and **Total** columns are summed.   The distribution totals do not include distributions on the beginning report date, but do include distributions on the ending report date.

Investment Transactions Report

This report displays a list of all the transactions for a chosen investment between selected dates.   A description of each column is given:

Date   Date of transaction

Transaction   Type of transaction:

Buy	Purchase of shares
Sell	Redemption of shares
RnvDiv	Reinvested Dividend
Div	Dividend
RnvSTCpGn	Reinvested Short Term Capital Gain
STCpGn	Short Term Capital Gain
RnvLTCpGn	Reinvested Long Term Capital Gain
LTCpGn	Long Term Capital Gain
RnvInt	Reinvested Interest
Int	Interest
RnvFee	Account fee paid with redeemed shares
Fee	Account fee
Note	User comment

Price   The share price on the date of the transaction.

Shares   The number of shares acquired or sold for this transaction.

Fee   The fee or commission in dollars paid for this transaction.

Amount ($)   The dollar amount of this transaction.

Shr Blnc   The total number of shares owned after this transaction.

Balance ($)   The market value of the investment after this transaction in dollars.

Portfolio Performance Report

This report displays a variety of performance measurements for each investment in the current portfolio as well as for the entire portfolio for the chosen date range.   This report is designed to give the investor an insight into how well their invested dollars performed.   A description of each column is given:

Investment Name   The name of the investment for the data on this line.

Beg Value   The market value of this investment on the beginning date.

Invested   Out of pocket contributions made by the investor.   The sum of all purchases minus all redemptions within the specified date range.   (Does not include reinvested distributions.) Includes transactions after starting report date, up to and including ending report date.

Distrib.   Sum of any received distributions during date range.   Does not include reinvested distributions.   Includes distributions after starting report date, up to and including ending report date.

End Value   The market value of this investment on the ending date.

Gain   The dollar value gained by this investment for the specified time period.
(Gain = End Value + Distrib. - Invested - Init Value)

%Gain-I   The percent gain on investment for each investment for the specified date range.   If there are no transactions this performance figure is not applicable and is reported as "N.A.".

%Gain-V   The percent gain of value for each investment for the specified date range.   If the beginning value is zero this figure is not applicable and is reported as "N.A.".

Yield   The annualized ROI yield for the specified date range.   The interpolation range determines if a yield should be reported.   Otherwise "NA" will be reported.   The interpolation range can be adjusted or turned on/off using "**Edit/Interpolation Range...**".

Along the bottom of the report the columns for the entire portfolio are displayed.   The columns are the sum total of each investment line, except as noted below:

Total Portfolio:
%Gain-I   The percent gain on investment for the portfolio for the specified date range.

%Gain-V   The percent gain of value for the portfolio for the specified date range.   If the beginning portfolio value is zero this figure is not applicable and is reported as "N.A.".

Yield   The annualized ROI yield for the portfolio for the specified date range.   The interpolation range is ignored (set to infinity) when calculating yields for the portfolio.

Investment Performance Report

This report displays a variety of performance measurements for each investment in the current portfolio as well as for the entire portfolio for the chosen date range.   This report is designed to give the investor an insight into how well the investments themselves performed.   A description of each column is given:

Investment Name   The name of the investment for the data on this line.

Beg NAV   The share price of this investment on the beginning date.

Distrib.   Sum of any distributions during the date range in dollars/share.

End NAV   The share price of this investment on the ending date.

Gain   The dollar value gained by this investment for the specified time period.
(Gain = End NAV + Distrib. - Init NAV)

%Gain-F   The <u>percent gain on the investment's NAV</u> for each investment for the specified date range.

Yield   The annualized <u>Fund Performance yield</u> for the specified date range.   The <u>interpolation range</u> determines if a yield should be reported.   Otherwise "NA" will be reported.   The interpolation range can be adjusted or turned on/off using "**Edit/Interpolation Range...**".

Along the bottom of the report the averages for the entire portfolio are displayed.   The average **%Gain-F** and **Yield** are calculated.

There will be an asterisks next to any price if it is <u>interpolated</u>.

Custom Report

This report type allows the user to define what data will appear on the report.   The <u>Custom Settings...</u> dialog allows the user to pick which fields will be displayed on the report.   The latest custom settings are memorized from report to report as well as from Fund Manager session to session.   The custom settings are also memorized in portfolios, which will override the last settings used when the portfolio is opened.   For data fields that begin on the starting report date, and end on the ending report date, the descriptions include **(between)** and the column labels include **(btw)**.   For data fields that begin at the inception of the particular investment, and end on the ending report date, the descriptions include **(ending)** and the column labels include **(end)**.   For data that pertain to the beginning report date the descriptions include **(beginning)**.   For data that pertain to the ending report date the descriptions include **(ending)**.   The column labels and a description of each possible variable is given:

Investment Name	The name of the investment for the data on this line. This column is always displayed.
Beg NAV	Share price on the beginning report date
End NAV	Share price on the ending report date
Beg value	Investment value on the beginning report date
End value	Investment value on the ending report date
Beg shares	Number of shares owned on the beginning report date
End shares	Number of shares owned on the ending report date
Beg volume	Trading volume on the beginning report date
End volume	Trading volume on the ending report date
Beg high	Highest trading price on the beginning report date
End high	Highest trading price on the ending report date
Beg low	Lowest trading price on the beginning report date
End low	Lowest trading price on the ending report date
Highest NAV	Highest closing price between starting and ending report dates (inclusive)
Lowest NAV	Lowest closing price between starting and ending report dates (inclusive)
NAV change	Change in closing share price from ending report date to previous day
Inv incptn	Date of first transaction
NAV incptn	Date of first recorded price
Beg NAV+D	Share price plus sum of all previous distributions on the beginning report date
End NAV+D	Share price plus sum of all previous distributions on the ending report date
Beg %port	The percent this investment's value comprises of the total portfolio value as of the beginning report date
End %port	The percent this investment's value comprises of the total portfolio value as of the ending report date
Purchases (btw)	Sum of all out of pocket purchases into the investment between the beginning (non-inclusive) and ending (inclusive) report dates. Does not include reinvestments
Redemptions (btw)	Sum of all redemptions out of the investment between the beginning (non-inclusive) and ending (inclusive) report dates
Dist dist (btw)	Sum of all distributed distributions received between the beginning (non-inclusive) and ending (inclusive) report dates
Reinv dist (btw)	Sum of all reinvested distributions between the beginning (non-inclusive) and ending (inclusive) report dates
Dividends (btw)	Sum of all dividend type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates
STCG (btw)	Sum of all short term capital gain type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates
MTCG (btw)	Sum of all medium term capital gain type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report

dates

LTCG (btw)   Sum of all long term capital gain type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates

Int inc (btw)   Sum of all interest income type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates

Acct fees (btw)   Sum of all account fee type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates

Total dist (btw)   Sum of all distributions(all types, distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates.

Comm fees (btw)   Sum of all commission fees paid on investment transactions between the beginning (non-inclusive) and ending (inclusive) report dates.

OOP invested (btw)   Total out of pocket contributions (purchases - redemptions - distributed distrubtions) made between the beginning (non-inclusive) and ending (inclusive) report dates.

OOP invested (end)   Total out of pocket contributions (purchases - redemptions - distributed distrubtions) made from inception to the ending report date, inclusive.   This figure is your break-even value.   This figure may be different than **Tax basis (end)**.

Tax basis (end)   The tax cost basis for the shares owned on the ending report date.   (The amount initially spent to obtain the shares owned on the ending report date, including purchase commission/load.)   The cost basis is calculated using the <u>first in first out</u> accounting method.   This amount may be different than **OOP invested (end)** because of distributions.

Tax unrlz gain (end)   The unrealized taxable gains for the shares owned on the ending report date **(End value - Tax basis (end))**

Dist dist /s (btw)   Sum of all per share distributed distributions received between the beginning (non-inclusive) and ending (inclusive) report dates.   Sum is reported in dollars/share.

Reinv dist /s (btw)   Sum of all per share reinvested distributions received between the beginning (non-inclusive) and ending (inclusive) report dates.   Sum is reported in dollars/share.

Dividends /s (btw)   Sum of all per share dividend type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates. Sum is reported in dollars/share.

STCG /s (btw)   Sum of all per share short term capital gain type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates.   Sum is reported in dollars/share.

MTCG /s (btw)   Sum of all per share medium term capital gain type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates.   Sum is reported in dollars/share.

LTCG /s (btw)   Sum of all per share long term capital gain type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates.   Sum is reported in dollars/share.

Int inc /s (btw)   Sum of all per share interest income type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates.   Sum is reported in dollars/share.

Acct fees /s (btw)   Sum of all per share account fee type distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates. Sum is reported in dollars/share.

Total dist /s (btw)   Sum of all per share distributions(all types, distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates.   Sum is reported in dollars/share.

Comm fees /s (btw)   Sum of all per share commission fees paid on investment transactions between the beginning (non-inclusive) and ending (inclusive) report dates.   Sum is reported in dollars/share.

OOP invstd /s (end)   Average out of pocket cost for each share owned on the ending report date

	((purchases - redemptions - distributed distrubtions)/ending shares). This figure may be different than **Tax basis /s (end)**.
Tax basis /s (end)	The per share tax cost basis for the shares owned on the ending report date. (The per share amount initially spent to obtain the shares owned on the ending report date, including purchase commission/load.) The cost basis is calculated using the <u>first in first out</u> accounting method. This amount may be different than **OOP invstd /s (end)** because of distributions.
Tax unrlz gain/s (end)	The per share unrealized taxable gains for the shares owned on the ending report date (**End NAV** - **Tax basis /s (end)**)
Div yld (btw)	The <u>annualized dividend yield</u> earned by this investment for the date range of the report. Distributions (distributed and reinvested) between the beginning (non-inclusive) and ending (inclusive) report dates are included in the calculation. The value is a percentage.
Div yld (end)	The <u>annualized dividend yield</u> earned by this investment from inception to the ending report date. Distributions (distributed and reinvested) from inception to the ending report date, inclusive, are included in the calculation. The value is a percentage.
Gain (btw)	The dollar value gained by this investment from the report starting date through the report ending date. (**Gain (btw)** = **End value** + **Dist dist (btw)** + **Redemptions (btw)** - **Purchases (btw)** - **Beg value**)
Gain (end)	The dollar value gained by this investment from inception through the report ending date. (**Gain (end)** = **End value** + Dist dist (end) + Redemptions (end) - Purchases (end))
Gain/s (btw)	The per share dollar value gained by this investment from the report starting date through the report ending date. (**Gain/s (btw)** = **End NAV** + **Total dist /s (btw)** - **Beg NAV**)
Gain/s (end)	The per share dollar value gained by this investment from price inception (**NAV incptn**) through the report ending date. (**Gain/s (end)** = **End NAV** + Total dist /s (end) - **Beg NAV**)
%Gain-I (btw)	The <u>percent gain on investment</u> from the beginning to ending report dates. If there are no transactions this performance figure is not applicable and is reported as "N.A.". The value is a percentage.
%Gain-I (3m)	The <u>percent gain on investment</u> for the 3 month period prior to the ending report date. If there are no transactions this performance figure is not applicable and is reported as "N.A.". The value is a percentage.
%Gain-I (6m)	The <u>percent gain on investment</u> for the 6 month period prior to the ending report date. If there are no transactions this performance figure is not applicable and is reported as "N.A.". The value is a percentage.
%Gain-I (1y)	The <u>percent gain on investment</u> for the 1 year period prior to the ending report date. If there are no transactions this performance figure is not applicable and is reported as "N.A.". The value is a percentage.
%Gain-I (3y)	The <u>percent gain on investment</u> for the 3 year period prior to the ending report date. If there are no transactions this performance figure is not applicable and is reported as "N.A.". The value is a percentage.
%Gain-I (5y)	The <u>percent gain on investment</u> for the 5 year period prior to the ending report date. If there are no transactions this performance figure is not applicable and is reported as "N.A.". The value is a percentage.
%Gain-I (10y)	The <u>percent gain on investment</u> for the 10 year period prior to the ending report date. If there are no transactions this performance figure is not applicable and is reported as "N.A.". The value is a percentage.
%Gain-I (end)	The <u>percent gain on investment</u> from the investment inception date to the ending report date. (For the total portfolio figure the earliest investment inception date of all investments is used for the beginning date.) If there are no transactions this performance figure is not applicable and is reported as "N.A.". The value is a percentage.
%Gain-F (btw)	The <u>percent gain on the investment's NAV</u> from the beginning to ending report

	dates. The value is a percentage.
%Gain-F (3m)	The <u>percent gain on the investment's NAV</u> for the 3 month period prior to the ending report date. The value is a percentage.
%Gain-F (6m)	The <u>percent gain on the investment's NAV</u> for the 6 month period prior to the ending report date. The value is a percentage.
%Gain-F (1y)	The <u>percent gain on the investment's NAV</u> for the 1 year period prior to the ending report date. The value is a percentage.
%Gain-F (3y)	The <u>percent gain on the investment's NAV</u> for the 3 year period prior to the ending report date. The value is a percentage.
%Gain-F (5y)	The <u>percent gain on the investment's NAV</u> for the 5 year period prior to the ending report date. The value is a percentage.
%Gain-F (10y)	The <u>percent gain on the investment's NAV</u> for the 10 year period prior to the ending report date. The value is a percentage.
%Gain-F (end)	The <u>percent gain on the investment's NAV</u> from the price inception date to the ending report date. The value is a percentage.
ROI (btw)	The average annualized <u>ROI yield</u> from the beginning to ending report dates. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u>. If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
ROI (3m)	The average annualized <u>ROI yield</u> for the 3 month period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u>. If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
ROI (6m)	The average annualized <u>ROI yield</u> for the 6 month period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u>. If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
ROI (1y)	The average annualized <u>ROI yield</u> for the 1 year period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u>. If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
ROI (3y)	The average annualized <u>ROI yield</u> for the 3 year period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u>. If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
ROI (5y)	The average annualized <u>ROI yield</u> for the 5 year period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u>. If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
ROI (10y)	The average annualized <u>ROI yield</u> for the 10 year period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u>. If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
ROI (end)	The average annualized <u>ROI yield</u> from the investment inception date to the ending report date. (For the total portfolio figure the earliest investment inception date of all investments is used for the beginning date.) If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u>. If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.

FP yield (btw)	The average annualized <u>Fund Performance yield</u> from the beginning to ending report dates. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u>. If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
FP yield (3m)	The average annualized <u>Fund Performance yield</u> for the 3 month period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u>. If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
FP yield (6m)	The average annualized <u>Fund Performance yield</u> for the 6 month period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u>. If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
FP yield (1y)	The average annualized <u>Fund Performance yield</u> for the 1 year period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u>. If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
FP yield (3y)	The average annualized <u>Fund Performance yield</u> for the 3 year period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u>. If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
FP yield (5y)	The average annualized <u>Fund Performance yield</u> for the 5 year period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u>. If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
FP yield (10y)	The average annualized <u>Fund Performance yield</u> for the 10 year period prior to the ending report date. If a price has not been recorded for the beginning of the yield term FM will try to interpolate one, up to the user-specified <u>interpolation range</u>. If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
FP yield (end)	The average annualized <u>Fund Performance yield</u> from the price inception date to the ending report date. If an interpolated price is used for the calculation an asterisk (*) will be displayed next to the yield.
MA 1W	The share price <u>moving average</u> for the 1 week prior to the ending report date.
MA 5W	The share price <u>moving average</u> for the 5 weeks prior to the ending report date.
MA 10W	The share price <u>moving average</u> for the 10 weeks prior to the ending report date.
MA 15W	The share price <u>moving average</u> for the 15 weeks prior to the ending report date.
MA 26W	The share price <u>moving average</u> for the 26 weeks prior to the ending report date.
MA 52W	The share price <u>moving average</u> for the 52 weeks prior to the ending report date.
Symbol	The symbol assigned to this investment
Filename	The filename assigned to this investment
Path	The full path and filename assigned to this investment
Investment type	The investment type assigned to this investment
Asset type	The asset type assigned to this investment
Investment goal	The investment goal assigned to this investment
Currency N (D)	Both the **N**ative currency assigned to this investment and the currency in which the investment is currently being **D**isplayed.
Password	Whether or not password protection is enabled for this investment
Split * (btw)	The composite split factor for all splits between the beginning (non-inclusive) and ending (inclusive) report dates. For example, if there were two splits during the period of 2:1 and 3:1, this value would be reported as 6:1.

Split * (end)	The composite split factor for all splits from the price inception date to the ending report date.. For example, if there were two splits during the periof of 2:1 and 3:1, this value would be reported as 6:1.
#Prices (btw)	Number of price points recorded for this investment between the beginning (non-inclusive) and ending (inclusive) report dates.
#Prices (all)	Total number of price points recorded for this investment
#Buy (btw)	Number of purchase transactions recorded for this investment between the beginning (non-inclusive) and ending (inclusive) report dates.
#Buy (all)	Total number of purchase transactions recorded for this investment, not including reinvestments
#Sell (btw)	Number of sell transactions recorded for this investment between the beginning (non-inclusive) and ending (inclusive) report dates.
#Sell (all)	Total number of sell transactions recorded for this investment
#Dist (btw)	Number of distributions recorded for this investment between the beginning (non-inclusive) and ending (inclusive) report dates.
#Dist (all)	Total number of distributions recorded for this investment
#Splits (btw)	Number of splits recorded for this investment between the beginning (non-inclusive) and ending (inclusive) report dates.
#Splits (all)	Total number of splits recorded for this investment
#Notes (btw)	Number of notes recorded for this investment between the beginning (non-inclusive) and ending (inclusive) report dates.
#Notes (all)	Total number of notes recorded for this investment
Stack #	The order of this investment in the investment stack (1 based)

Totals for the portfolio are displayed along the bottom of the report where applicable.   The share price based values are not applicable for the portfolio, and are not displayed in the total row.

There will be an asterisks next to any price if it is <u>interpolated</u>.

Capital Gain - FIFO Report

This report is designed to aid investors filing a capital gains (schedule D) tax form.   The report format is intended to be similar to the format of the schedule D tax form.   Each line in the report represents a single sell transaction.   A description of each column is given:

Investment Name   The name of the investment for the data on this line.

Shares   The number of shares redeemed.

Bought   The date range over which redeemed shares were acquired.

Sold   The date of the sell transaction.

Term   Long, Medium, or Short term gains, as defined under <u>Edit/Options</u>

Sell Value   The dollar value received for shares redeemed minus sell commission/load.

Cost Basis   The amount initially spent to obtain redeemed shares, including purchase commission/load.   The <u>first in first out</u> accounting method is used to calculate the cost basis.   (See the <u>Capital Gains - AVG Report</u> for the average cost basis.)

Gain/Loss   The capital gain incurred for this sell transaction.
(Gain = Sell Value - Cost Basis)

The sorting order of long, medium, and short term gains can be controlled under <u>Edit/Options</u>.   Along the bottom of the report, sub-totals for short, medium, and long term gains, as well as the overall totals, are displayed.   Sum totals for the Sell Value, Cost Basis, and Gain/Loss are shown.

(Note: A single redemption can create a short, medium, and long term capital gain line item, depending upon when the associated shares were purchased.)

Capital Gain - AVG Report

This report is designed to aid investors filing a capital gains (schedule D) tax form.   The report format is intended to be similar to the format of the schedule D tax form.   Each line in the report represents a single sell transaction.   A description of each column is given:

Investment Name	The name of the investment for the data on this line.
Shares	The number of shares redeemed.
Bought	The date range over which redeemed shares were acquired. For the average cost accounting method this will be from the date of the first purchase to the date of the purchase immediately prior to the date of the specific sell transaction.
Sold	The date of the sell transaction.
Term	Long, Medium, or Short term gains, as defined under Edit/Options
Sell Value	The dollar value received for shares redeemed minus sell commission/load.
Cost Basis	The amount initially spent to obtain redeemed shares, including purchase commission/load. The average accounting method is used to calculate the cost basis. (See the Capital Gains - FIFO Report for the first in first out cost basis.)
Gain/Loss	The capital gain incurred for this sell transaction. (**Gain = Sell Value - Cost Basis**)

The sorting order of long, medium, and short term gains can be controlled under Edit/Options.   Along the bottom of the report, sub-totals for short, medium, and long term gains, as well as the overall totals, are displayed.   Sum totals for the Sell Value, Cost Basis, and Gain/Loss are shown.

(Note: A single redemption can create a short, medium, and long term capital gain line item, depending upon when the associated shares were purchased.)

Report Settings

This dialog box allows you to set the type of report, date range, and if appropriate, which investment the report is for.   Choose one of the following report types:

Portfolio Value Report	Set the date to evaluate portfolio value
Portfolio Performance Report	Set the starting and ending dates of the report.
Investment Performance Report	Set the starting and ending dates of the report.
Custom Report	Set the starting/ending dates and fields to include in the custom report (Custom Settings...).
ROI Yield Report	Set the ending date of the yield terms.
Fund Performance Yield Report	Set the ending date of the yield terms.
Distribution Summary Report	Set the starting and ending dates of the report. All distributions for each investment will be summed for the specified period.
Capital Gain - FIFO Report	Set the starting and ending dates of the report. All sell transactions within the specified date range will be reported.
Capital Gain - AVG Report	Set the starting and ending dates of the report. All sell transactions within the specified date range will be reported.
Investment Transactions Report	Set the starting and ending dates of the report. All transactions within this date range will be displayed. The default is the investment's full history. You will also choose the investment when this is the report type.

After choosing the type of report you desire, its date range, and possibly the investment or custom settings select the '**Done**' button.   To cancel any changes choose the '**Cancel**' button.

Custom Report Settings

This dialog allows the user to specify which fields will be displayed on the <u>custom report</u>.   The list box on the left (called "**Available Options:**") displays a selection of all unused options still available that can be added to the report.   The list box on the right (called "**Included in Report:**") displays all currently selected options that will be displayed on the report.   To add a new option to the report, select which option you wish to add from the "**Available Options:**" list box, and then choose the "**Add**" button.   The option will be moved from the "**Available Options:**" list box to the "**Included in Report:**" list box.   To remove an option from the report, select it from the "**Included in Report:**" list box, and choose the "**Remove**" button.   To read a definition of each field select <u>custom report</u>.

Once you have chosen which fields will be included in the report, use the "**Move Up**" and "**Move Down**" buttons to order the fields in the "**Included in Report:**" list box.   The option at the top of the list box will be displayed in the left most column of the report.   The options will appear on the report in the same order as displayed in the "**Included in Report:**" list box.

Report Options

This dialog box allows the user to specify preferences on how reports are displayed.   There are "General" options, which apply to all report types, and there are "Capital Gain Reports" options, which are only pertinent for the capital gain report types.   The following options are available:

General:

Display Cents for Dollar Values
Toggle on/off cents when displaying dollar values.   (All per share based values will always display cents.)

Use Commas in Numbers
Toggle on/off the use of commas in values greater than or equal to 1000.   (ex: 1000 versus 1,000)

Share Digits to Display
The number of digits to the right of the decimal point to display when showing share based values.   This value must be between 0 and 6.

Price Digits to Display
The number of digits to the right of the decimal point to display when showing share price based values.   This value must be between 0 and 6.

Capital Gain Reports:

Medium Term
Specify the **"months"** and **"years"** for medium term capital gains.   Shares held longer than this amount of time, and not longer than the long term time, will be categorized as medium term.   Shares held for a shorter, or equal, period of time will generate short term capital gains.   To not use the medium term category, specify this time period to be greater than or equal to the long term period.

Long Term
Specify the **"months"** and **"years"** for long term capital gains. Shares held longer than this amount of time will be categorized as long term.   Shares held for a shorter, or equal, period of time will generate either short or medium term capital gains.

Order All Like Term Gains Together
When this option is selected all the short term gains will be listed first, followed by all the medium term gains, and then all the long term gains.   With this option off, short, medium, and long term gains from the same sell transaction are kept together.

After choosing desired options select the **'OK'** button.   To cancel any changes choose the **'Cancel'** button.

(Note For US Investors: Use the **Medium Term** category to calculate gains for the "Long Term 28%" tax bracket, and use the **Long Term** category to calculate gains for the "Long Term 20%" tax bracket.)

Graphing Options

Fund Manager can display many different types of graphs. All graphs can be displayed for any specified time period. The first set of graphs, up through the Symbol Pie Chart, are portfolio based graphs. All graph types below that are investment based. The graph types are listed in the same order as they appear under the "Graphs" menu:

Portfolio Value	Sum value of all opened investments versus time
Portfolio Cost - Value	Overlay portfolio value and out of pocket invested versus time
Pie Charts:	
Portfolio Value	Pie chart showing contribution of each investment to the total portfolio value
Asset Allocation	Pie chart showing the contribution of each asset type to the total portfolio value
Investment Goal	Pie chart showing the contribution of each investment goal category to the total portfolio value
Symbol	Pie chart showing the contribution of each symbol to the total portfolio value
Value Graph	Investment value versus time
Share Price Graph	Share price versus time
Price + Dist. Graph	Sum of distributions and price versus time
Volume/High/Low	Share price versus time with high/low bars overlaid. Trading volume bar chart along the bottom
Investment Overlay:	
Share Price	Overlay multiple investment's normalized share price versus time
Price + Dist	Overlay multiple investment's normalized sum of distributions and price versus time
Cost - Value	Overlay investment value and out of pocket invested versus time
Cost - Price	Overlay share price and out of pocket cost per share versus time
Moving Average:	
Share Price	A moving average of the share price versus time
Price + Dist	A moving average of the sum of distributions and price versus time
MA Overlay:	
Share Price	Both the share price and the moving average of the same versus time, overlaid on the same graph
Price + Dist	Both the sum of distributions and share price with the moving average of the same versus time, overlaid on the same graph
Bar - Yields	Bar chart of the yields

The number of moving averages, as well as the length of time to average over, are adjustable by selecting Graphs/Options/Moving Average Weeks.

To change the range of dates being graphed see the menu/toolbar command View/Dates., use the mouse shortcut, or see the keyboard shortcuts.

See View/Scale. to specify vertical axis range.   Use "Graphs/Options/Log Scale" to toggle the vertical axis of value and price graph types between linear and logarithmic scale.

If "View/Yields" is enabled, yields will be displayed above the graphs.   See Yield Calculations for information on the reported yields.

Portfolio Value - Line Graph

With this graphing option selected the graph will show how the sum value of all currently opened investments changed with time.   When this menu command is selected, the number of displays will automatically be set to one, since there is only one unique graph of this type.   The vertical axis represents this value and is in units of dollars. The horizontal axis displays the date.   If auto scaling is on the vertical axis automatically scales to cover from the minimum to the maximum value achieved during the displayed period.   The top vertical axis label will specify the maximum value, and the bottom vertical axis label will specify the minimum value achieved during the displayed period.

If the yields are turned on (View/Yields) they will be displayed above the graph.   See Yield Calculations for information on the reported yields.   The yields reported with the portfolio value graph are Return On Investment yields for the entire portfolio.   The interpolation range is set to infiniti when calculating the ROI of the portfolio.

To change the range of dates being graphed see the menu/toolbar command View/Dates., use the mouse shortcut, or see the keyboard shortcuts.

Portfolio Cost - Value Graph

This graph overlays the portfolio value with the out of pocket investment.   The out of pocket investment is calculated by adding all purchases, subtracting all redemptions, and subtracting all received distributions.   The purchases only include out of pocket purchases, not reinvested distributions.   The received distributions only include distributions paid to the investor in cash, not reinvested distributions.   This calculation is intended to show the break even point on your invested dollars.   The out of pocket investment is calculated with the formula:

The vertical axis is in units of dollars.   The horizontal axis displays the date.   If auto scaling is on the vertical axis automatically scales to cover from the minimum to the maximum achieved during the displayed period.   The top vertical axis label will specify the maximum, and the bottom vertical axis label will specify the minimum achieved during the displayed period.

The ending value displayed on the legend will be labeled with **V:** (Value).   The ending out of pocket investment will be labeled with **C:** (Cost).

Comments: This graph is intended to allow the user to see graphically the current value with the break even point. The out of pocket investment only changes after a purchase, redemption, or received distribution.   The out of pocket investment may actually go negative if   the investor has redemptions plus received distributions totaling more than the sum of all purchases.

If the yields are turned on (View/Yields) they will be displayed above the graphs.   See Yield Calculations for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command View/Dates., use the mouse shortcut, or see the keyboard shortcuts.

Portfolio Value - Pie Graph

With this graphing option selected a pie chart will be displayed.   The pie chart will show the relative size of each investment contained within the portfolio.   The legend displays each investment's percentage of the total portfolio value.   The pie chart will be displayed for the ending date range of the portfolio value graph.   This date can be adjusted with the menu command <u>View/Dates</u>.   The yields are turned off for this graph type since this graph is generated for a particular date, not a date range.   When this graph type is selected, the number of displays will automatically be set to one, since there is only one unique graph of this type.   The <u>Graphs/Options/Pie Slices</u> dialog can be used to specify the maximum number of slices to display, up to 100.

Asset Allocation - Pie Graph

With this graphing option selected a pie chart will be displayed.   The pie chart will show the relative size of each asset type within the portfolio.   The legend displays each asset type's percentage of the total portfolio value.   The pie chart will be displayed for the ending date range of the portfolio value graph.   This date can be adjusted with the menu command View/Dates.   The yields are turned off for this graph type since this graph is generated for a particular date, not a date range.   When this graph type is selected, the number of displays will automatically be set to one, since there is only one unique graph of this type.

The Options/Category Labels command allows the user to customize the names to be used for each asset type. There are a total of 15 asset types available.   Each investment is assigned to a particular asset type with Edit/Category.

The Graphs/Options/Pie Slices dialog can be used to specify the maximum number of slices for this graph type and the other pie charts.   The maximum number of slices that can be displayed for this graph type is 15 (the number of asset types).

Investment Goal - Pie Graph

With this graphing option selected a pie chart will be displayed.   The pie chart will show the relative size of each investment goal category within the portfolio.   The legend displays each investment goal's percentage of the total portfolio value.   The pie chart will be displayed for the ending date range of the portfolio value graph.   This date can be adjusted with the menu command <u>View/Dates</u>.   The yields are turned off for this graph type since this graph is generated for a particular date, not a date range.   When this graph type is selected, the number of displays will automatically be set to one, since there is only one unique graph of this type.

The <u>Options/Category Labels</u> command allows the user to customize the names to be used for each investment goal. There are a total of 15 investment goal categories available.   Each investment is assigned to a particular investment goal with <u>Edit/Category</u>.

The <u>Graphs/Options/Pie Slices</u> dialog can be used to specify the maximum number of slices for this graph type and the other pie charts.   The maximum number of slices that can be displayed for this graph type is 15 (the number of investment goal categories).

Symbol - Pie Graph

With this graphing option selected a pie chart will be displayed.   The pie chart will show the relative size of each symbol within the portfolio.   Each investment with the same symbol will be summed together.   The legend displays each symbol's percentage of the total portfolio value.   The pie chart will be displayed for the ending date range of the portfolio value graph.   This date can be adjusted with the menu command View/Dates.   The yields are turned off for this graph type since this graph is generated for a particular date, not a date range.   When this graph type is selected, the number of displays will automatically be set to one, since there is only one unique graph of this type.

Each investment has an assigned symbol.   This symbol can be edited with Edit/Name/Symbol.

The Graphs/Options/Pie Slices dialog can be used to specify the maximum number of slices to display, up to 100.

Value Graph

With this graphing option selected the graphs will show how the value of the investment changed with time.   The vertical axis represents this value and is in units of dollars.   The horizontal axis displays the date.   If auto scaling is on the vertical axis automatically scales to cover from the minimum to the maximum value achieved during the displayed period.   The top vertical axis label will specify the maximum value, and the bottom vertical axis label will specify the minimum value achieved during the displayed period.   The legend displays the value of the investment on the ending date of the graph.   The legend will not be displayed when the number of displays is 9.

If the yields are turned on (View/Yields) they will be displayed above the graphs.   See Yield Calculations for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command View/Dates., use the mouse shortcut, or see the keyboard shortcuts.

Share Price Graph

With this graphing option selected the graphs will show how the share price of the investment changed with time. The share price of a mutual fund is also called the Net Asset Value (NAV). The vertical axis represents the share price and is in units of dollars. The horizontal axis displays the date. If auto scaling is on the vertical axis automatically scales to cover from the minimum to the maximum share price achieved during the displayed period. The top vertical axis label will specify the maximum share price, and the bottom vertical axis label will specify the minimum share price achieved during the displayed period. The legend displays the price and value of the investment on the ending date of the graph. The legend will not be displayed when the number of displays is 9.

If the yields are turned on (View/Yields) they will be displayed above the graphs. See Yield Calculations for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command View/Dates., use the mouse shortcut, or see the keyboard shortcuts.

Share Price plus Accumulated Distributions Graph

With this graphing option selected the graphs will show how the Net Asset Value **summed with** the investment's distributions since inception (NAV + DIV) changed with time.   The vertical axis represents this sum and is in units of dollars.   The horizontal axis displays the date.   If auto scaling is on the vertical axis automatically scales to cover from the minimum to the maximum sum achieved during the displayed period.   The top vertical axis label will specify the maximum sum, and the bottom vertical axis label will specify the minimum sum achieved during the displayed period.   This graph also has additional vertical axis labels on the right vertical axis.   These values are percent gain or loss since the beginning of the displayed period (the left-most side of the graph).   The legend displays the price plus distributions and value of the investment on the ending date of the graph.   The legend will not be displayed when the number of displays is 9.

This graph attempts to display the true performance of the investment.   By adding the distributions to the share price, this graph eliminates fluctuations seen in the share price graph due to distributions.

If the yields are turned on (View/Yields) they will be displayed above the graphs.   See Yield Calculations for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command View/Dates., use the mouse shortcut, or see the keyboard shortcuts.

Volume/High/Low Graph

With this graphing option selected the graphs will show how the share price of the investment changed with time. Overlaid on the share price line will be vertical high/low bars.   These bars indicate the trading range for that day. If there is no high/low data recorded for a particular date, no high/low bar will be displayed.   Along the bottom of the graph will be displayed the trading volume versus time.   The two sub-graphs will display data for the same time range, so correlations between the trading price and volume can easily be identified.   The vertical scale of the share price graph is in units of dollars.   The vertical scale of the volume graph is in 100's of shares traded (volume/100). The horizontal axis displays the date.   If auto scaling is on the vertical axis automatically scales to cover from the minimum to the maximum share price achieved during the displayed period.   The top vertical axis label will specify the maximum share price, and the bottom vertical axis label will specify the minimum share price achieved during the displayed period.   The volume sub-graph will always be autoscaled from the minimum to maximum volume for the displayed period.   The legend displays the price and value of the investment on the ending date of the graph. The price is labeled with the current currency symbol of the investment, and the value is labeled with a **V**.   The legend will not be displayed when the number of displays is 9.

To change the colors used in this graph select "Options/Colors . . . from the main menu.   The 'NAV lines' color is used to draw the share price line.   The 'NAV overlaid/MA 2' line color is used to draw the high/low bars.   The 'NAV overlaid/MA 3' line color is used to draw the volume lines.

If the yields are turned on (View/Yields) they will be displayed above the graphs.   See Yield Calculations for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command View/Dates., use the mouse shortcut, or see the keyboard shortcuts.

Investment Overlay-Price Graph

This graph overlays multiple investments on the same graph.   It graphs the normalized price for each investment selected to overlay.   To select which investments will be overlaid choose **Graphs/Options/Overlaid Investments...** from the menu.   A legend is shown above the graph, indicating which investment corresponds to which line.   Up to 20 independent colors may be assigned to draw the different investment's normalized price.   Up to 500 investments may be overlaid simultaneously, but since only 20 colors can be defined it is most practical to limit the number of overlaid investments to 20.

The normalized price is the price for the given date divided by the price at the beginning of the graph.

Yields are not shown when this graph type is being displayed.

When printing this graph on a black and white printer there are a maximum of 5 unique line styles used (solid, dot, dash, dashdot, dashdotdot).   A unique line style will be used to print each of the first 5 overlayed investments. Each line type will also be printed in the legend, next to its associated investment name.   The printer pen width must be set to 1 (the default) for the unique lines to be used.   This value is set under **Options/Printer Pens...**. Printing to a color printer will use the assigned colors and solid lines.

Investment Overlay-Price plus Distributions Graph

This graph overlays multiple investments on the same graph.   It graphs the normalized price plus distributions for each investment selected to overlay.   To select which investments will be overlaid choose **Graphs/Options/Overlaid Investments...** from the menu.   A legend is shown above the graph, indicating which investment corresponds to which line.   Up to 20 independent colors may be assigned to draw the different investment's normalized price.   Up to 500 investments may be overlaid simultaneously, but since only 20 colors can be defined it is most practical to limit the number of overlaid investments to 20.

The normalized price plus distributions is the price plus distributions for the given date divided by the price plus distributions at the beginning of the graph.

Yields are not shown when this graph type is being displayed.

When printing this graph on a black and white printer there are a maximum of 5 unique line styles used (solid, dot, dash, dashdot, dashdotdot).   A unique line style will be used to print each of the first 5 overlayed investments. Each line type will also be printed in the legend, next to its associated investment name.   The printer pen width must be set to 1 (the default) for the unique lines to be used.   This value is set under **Options/Printer Pens...**. Printing to a color printer will use the assigned colors and solid lines.

Cost - Value Graph

This graph overlays the investment value with the out of pocket investment.   The out of pocket investment is calculated by adding all purchases, subtracting all redemptions, and subtracting all received distributions.   The purchases only include out of pocket purchases, not reinvested distributions.   The received distributions only include distributions paid to the investor in cash, not reinvested distributions.   This calculation is intended to show the break even point on your invested dollars.   The out of pocket investment is calculated with the formula:

The vertical axis is in units of dollars.   The horizontal axis displays the date.   If auto scaling is on the vertical axis automatically scales to cover from the minimum to the maximum achieved during the displayed period.   The top vertical axis label will specify the maximum, and the bottom vertical axis label will specify the minimum achieved during the displayed period.

The graph will be labeled with **CST-VAL** to stand for Cost - Value.   The ending value displayed on the legend will be labeled with the current currency symbol of the investment.   The ending out of pocket investment will be labeled with **C:** (Cost).

Comments: This graph is intended to allow the user to see graphically the current value with the break even point.   The out of pocket investment only changes after a purchase, redemption, or received distribution.   The out of pocket investment may actually go negative if   the investor has redemptions plus received distributions totaling more than the sum of all purchases.

If the yields are turned on (View/Yields) they will be displayed above the graphs.   See Yield Calculations for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command View/Dates., use the mouse shortcut, or see the keyboard shortcuts.

Cost - Price Graph

This graph overlays the Net Asset Value (NAV) with the out of pocket cost for each share.   The out of pocket cost is calculated by adding all purchases, subtracting all redemptions, and subtracting all received distributions.   This sum is then divided by the total number of shares owned to obtain the out of pocket cost for each share.   The purchases only include out of pocket purchases, not reinvested distributions.   The received distributions only include distributions paid to the investor in cash, not reinvested distributions.   This cost is not the same as the tax basis cost, but is intended to show the break even point on your investment.   The out of pocket cost is calculated with the formula:

The vertical axis is in units of dollars.   The horizontal axis displays the date.   If auto scaling is on the vertical axis automatically scales to cover from the minimum to the maximum achieved during the displayed period.   The top vertical axis label will specify the maximum, and the bottom vertical axis label will specify the minimum achieved during the displayed period.

The graph will be labeled with **CST-NAV** to stand for Cost - NAV.   The ending share price displayed on the legend will be labeled with the current currency symbol of the investment.   The ending out of pocket cost will be labeled with **C:** (Cost).

Comments: This graph is intended to allow the user to see graphically the current price with the break even point.   The out of pocket share cost only changes after a purchase, redemption, or any distribution.   (A reinvested distribution increases the number of shares owned and a received distribution decreases the amount invested.)   The cost may actually go negative if   the investor has redemptions plus received distributions totaling more than the sum of all purchases.

If the yields are turned on (View/Yields) they will be displayed above the graphs.   See Yield Calculations for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command View/Dates., use the mouse shortcut, or see the keyboard shortcuts.

Moving Average-Price Graph

This graph shows moving averages of the Share Price Graph.

The number of moving averages, as well as the length of time to average over, are adjustable by selecting Graphs/Options/Moving Average Weeks.

The higher the number of weeks the graph is averaged for, the longer it will take to calculate the averages, and draw the graph.

The graph will be labeled with **MA-NAV** to stand for Moving Average - Net Asset Value.   The ending moving averages are displayed on the legend and will be labeled with the length in weeks of the moving average.   The legend for each line is shown in the same color as the associated moving average line.   The colors of each moving average can be adjusted with Options/Colors with the **"Overlaid/MA"** line selections.   The legend is not displayed when the number of displays is set to 9.

If the yields are turned on (View/Yields) they will be displayed above the graphs.   See Yield Calculations for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command View/Dates., use the mouse shortcut, or see the keyboard shortcuts.

Moving Average-Price plus Distributions Graph

This graph shows moving averages of the Price plus acc. dist. graph.

The number of moving averages, as well as the length of time to average over, are adjustable by selecting Graphs/Options/Moving Average Weeks.

The higher the number of weeks the graph is averaged for, the longer it will take to calculate the averages, and draw the graph.

The graph will be labeled with **MA-NAV + DIV** to stand for Moving Average - Net Asset Value plus Distributions. The ending moving averages are displayed on the legend and will be labeled with the length in weeks of the moving average.   The legend for each line is shown in the same color as the associated moving average line.   The colors of each moving average can be adjusted with Options/Colors with the **"Overlaid/MA"** line selections.   The legend is not displayed when the number of displays is set to 9.

If the yields are turned on (View/Yields) they will be displayed above the graphs.   See Yield Calculations for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command View/Dates., use the mouse shortcut, or see the keyboard shortcuts.

MA Overlay-Price Graph

This graph shows moving averages of the share price and the share price itself on the same graph.

The number of moving averages, as well as the length of time to average over, are adjustable by selecting Graphs/Options/Moving Average Weeks.

The higher the number of weeks the graph is averaged for, the longer it will take to calculate the averages, and draw the graph.

The graph will be labeled with **O-NAV** to stand for Overlaid - Net Asset Value.   The ending NAV will be labeled with the current currency symbol for the investment.   The ending moving averages are displayed on the legend and will be labeled with the length in weeks of the moving average.   The legend for each line is shown in the same color as the associated moving average line.   The colors of each moving average can be adjusted with Options/Colors with the **"Overlaid/MA"** line selections.   The legend is not displayed when the number of displays is set to 9.

If the yields are turned on (View/Yields) they will be displayed above the graphs.   See Yield Calculations for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command View/Dates., use the mouse shortcut, or see the keyboard shortcuts.

MA Overlay-Price Plus Distributions Graph

This graph plots both the share price plus the accumulated distributions and <u>moving averages</u> of the same on one graph.

The number of moving averages, as well as the length of time to average over, are adjustable by selecting <u>Graphs/Options/Moving Average Weeks</u>.

The higher the number of weeks the graph is averaged for, the longer it will take to calculate the averages, and draw the graph.

The graph will be labeled with **O-NAV + DIV** to stand for Overlaid - Net Asset Value plus Distributions. The ending NAV+DIV will be labeled with the current currency symbol for the investment. The ending moving averages are displayed on the legend and will be labeled with the length in weeks of the moving average. The legend for each line is shown in the same color as the associated moving average line. The colors of each moving average can be adjusted with <u>Options/Colors</u> with the **"Overlaid/MA"** line selections. The legend is not displayed when the number of displays is set to 9.

If the yields are turned on (View/Yields) they will be displayed above the graphs. See <u>Yield Calculations</u> for information on the reported yields.

To change the range of dates being graphed see the menu/toolbar command <u>View/Dates</u>., use the <u>mouse shortcut</u>, or see the <u>keyboard shortcuts</u>.

Bar Chart of the Yields Graph

This graph plots one bar for each yield term specified under <u>Options/Other Preferences</u> plus one for the date range of the graph (labeled **"gph"**).

If a bar is not drawn for any of the time periods the yield for that time period was not applicable (NA).   See <u>Yield Calculations</u> for more information on the different types of yields, and how they are calculated.

To change the range of dates being graphed see the menu command <u>View/Dates</u>.

Selecting Investments to Overlay

This dialog box allows the user to select the investments that will be overlaid for the graph type **"Investment Overlay"**.   Highlight the investments to overlay and then click on the **'Select'** button.   To cancel any changes click on the **'Cancel'** button.

This dialog box selects *which* investments to overlay.   To actually overlay the investments the user must select one of the **"Investment Overlay"** graph types from the **"Graphs"** menu.

Moving Average Weeks

This dialog box allows the user to specify how many moving averages to display for the <u>moving average</u> graphs and the length of time for each average.   Zero to six averages can be displayed, each for 1 to 9,999 weeks.   For each average to display check the **"Enable"** button and specify the number of weeks for that average.   For large values of weeks to average, the time to refresh the screen will increase, due to the longer calculation times.

Pie Slices

This dialog box allows the user to specify the maximum number of pie slices that Fund Manager will draw when displaying the Portfolio Value - Pie or Asset Allocation - Pie graph types.   A valid number is between 2 and 100, inclusive.

If there are more investments open than the maximum pie slice setting, the additional investments will be lumped into the "Other" category on the Portfolio Value - Pie graph.

Interpolation Range

The interpolation range affects how flexible Fund Manager will be in reporting yields. In order to calculate a yield, Fund Manager requires prices for both the beginning and ending dates of the yield term. Fund Manager will always interpolate an ending price. The interpolation range only affects how Fund Manager will interpolate a price for the beginning date of the yield term.

Fund Manager will only interpolate a beginning price for a date prior to the earliest recorded price when the check box "**Allow Interpolation Prior to First Recorded Price**" is checked. Otherwise, when the beginning date of the yield term is earlier than the investment's earliest recorded price "NA" will be reported for that yield.

The interpolation range can either be set to some number of days, or disabled completely. To not enforce the interpolation range remove the check from the "**Enforce Maximum Interpolation Range of *x* Days**" checkbox. In this case Fund Manager will always interpolate a price point (except when the beginning yield term date is prior to the investment's earliest recorded price AND "**Allow Interpolation Prior to First Recorded Price**" is unchecked).

If the interpolation range is being enforced, Fund Manager will fill in prices between recorded prices for up to this many consecutive days. Fund Manager is looking for the price on the beginning date of the yield term. If a price is recorded for this date, no interpolation is required. If a price is not recorded for this date, a price will only be interpolated for this date if the number of days from the previous price date to the next price date is less than or equal to the interpolation range. The method used to interpolate between price points is either the "**Linear**" or "**Step**" methods. In the "**Step**" method the interpolated price will be the same as the previous recorded price point. In the "**Linear**" method the interpolated price will be in between the surrounding price point values, proportional to the distance from each surrounding price point. (Example: Given recorded prices of $10 on 1/10/96 and $11 on 1/20/96; linear interpolation for 1/13/96 would give $10.30; step interpolation for 1/13/96 would give $10)

The units for interpolation range is days and the default value is 2 to cover weekends. Interpolation values from between 0 days and 1 year are accepted. As the interpolation range is increased the accuracy of the reported yields may suffer, depending upon the dates of your recorded price data points and the date range of the calculated yield.

An example will help clarify the interpolation range: Assume the user is requesting a 6 month yield be calculated from 1/4/96 to 7/4/96. Fund Manager will always interpolate an ending price for 7/4/96, based upon the most recent price recorded for 7/4/96 or earlier. Assume that there is no price recorded for 1/4/96 and that the nearest prices recorded around the beginning date (1/4/96) are prices of $10/share for 1/1/96 and $11/share on 1/8/96. If the interpolation range is set below 6 (the number of days in between 1/1/96 and 1/8/96) Fund Manager will not interpolate a price for any of these intermediate dates (1/2/96 through 1/7/96), and will report "NA" for the yield result. However, if the interpolation range is set to 6 or greater Fund Manager will interpolate a price for 1/4/96, based upon the interpolation method (Linear or Step), and report a yield using this interpolated value for the beginning price. Also, if the interpolation range is not being enforced, Fund Manager will always interpolate a beginning price point to report a yield. If "**Allow Interpolation Prior to First Recorded Price**" is unchecked and there is no prior price point (the beginning yield term date is before the earliest recorded price for this investment), "NA" will be reported for the yield result, independent of whether the interpolation range is being enforced or not.

Also see Yield Calculations

"Main" Window Menu Commands

The following menu commands are available from the menu bar when displaying the "Main" graphs window.   This window and menu will be available whenever there are any open investments.   In addition to these commands a popup menu is available by clicking the right mouse button on any investment graph.   The popup menu commands are specific to that investment, and can act as shortcuts to many of the "Main" window menu commands.

File:

New Investment . . .
> Creates a new mutual fund, stock, or bond investment.   See Creating a New Investment for more information.

Open Investment . . .
> Opens an investment file

Close Top
> Closes the top investment file

Close All
> Closes all open investment files

Save Data
> Saves any changes to investment files to disk

New Portfolio . . .
> Creates a new portfolio or saves the current portfolio under a new name.   See How to Set Up a Portfolio for more information on portfolios.

Open Portfolio . . .
> Opens an existing portfolio

Close Portfolio
> Closes currently opened portfolio

Save Portfolio
> Saves the portfolio

Import Transactions
> **From Quicken...**   Imports transaction data from a Quicken exported QIF file
> **Generic...**   Imports transaction data from a text file

Print
> **Window...**   Prints the currently displayed screen to the printer
> **Prices...**   Prints price information (See Printing Data)
> **Investments...**   Prints investment information
> **Distributions...**   Prints distribution information

Backup . . .
> Create a backup copy of currently opened investments.

Restore . . .
> Open and restore a previously backed up copy of investments.

Exit
> Quits Fund Manager

Edit:

Update Price
> Single Investment . . .
>> Updates the price of the top investment for any date

Multiple Investments . . .
>Updates the price for as many investments as you choose, nine at a time

Single Investment - Repeat . . .
>Repeatedly updates the price of the top investment for a variety of dates

Multiple Investments - Repeat . . .
>Repeatedly updates the price for as many investments as you choose, nine at a time

Retrieve - Internet
>Automatically retrieve and import prices from the Internet.   See Options/Internet Settings . . ..

Retrieve - CompuServe
>Automatically retrieve and import prices from CompuServe.   See Options/CompuServe Settings . . ..

Import - Prodigy . . .
>Imports prices from downloaded Prodigy file and updates all open files

Import - America Online . . .
>Imports prices from a downloaded America Online portfolio and updates all open files

Import - CompuServe . . .
>Imports daily prices from a downloaded CompuServe file and updates all open files

Import - CIS-Hist . . .
>Imports historical prices downloaded from CompuServe

Import - Dow Jones . . .
>Imports prices from a downloaded Dow Jones file and updates all open files

Import - Fund Manager . . .
>Imports prices from a Fund Manager *.dat investment file and updates all open files

Import - Quicken . . .
>Imports prices from a Quicken printed '1-2-3' *.prn file and updates all open files

Import - Generic . . .
>Imports prices from an ASCII text file (format input by user) and updates all open files

Export - Fund Manager
>Exports prices to a Fund Manager *.prc file

Export - CSV . . .
>Exports prices to a comma separated *.csv file

Delete Price
>One Date - Top Investment . . .
>>Deletes a single price from top investment

>One Date - All Investments . . .
>>Deletes a single price from all open investments

>Date Range - Top Investment . . .
>>Deletes all prices within specified date range from top investment

>Date Range- All Investments . . .
>>Deletes all prices within specified date range from all open investments

Buy/Sell . . .
>Records an investment or the sale of shares for the top investment

Distribution . . .
>Records either a distributed or reinvested distribution transaction.

Split . . .
>Records a share split or recombination

Account Fee . . .
>Records an account fee (negative distribution)

Notes . . .
>View and edit investment notes

Name/Symbol/Currency . . .
>Changes the name, symbol, or currency of the top investment

Investment Type . . .

Changes the investment type of the top investment

Category . . .

Changes the asset type and investment goal of the top investment

Password . . .

Record and enable or disable the password for the top investment or all open investments

All Data . . .

Allows entry/editing/deletion of any price or transaction for any investment

View:

Dates . . .

Change the range of dates for both the graphs and numerical yields.

Scale . . .

Change the vertical scale of the graph type being displayed.

Zoom

Max - Top

Revert top investment to full date history and turn on auto scale

Max Dates - Top

Revert top investment to full date history

Max Scale - Top

Turn on auto scale for top investment

Max - All

Revert all investments to full date history and turn on auto scale

Max Dates - All

Revert all investments to full date history

Max Scale - All

Turn on auto scale for all investments

Graphs

Displays graphs.

Yields

Displays yields and other numerical information if graphs are off.

Legend

Displays latest y-axis value being displayed on graph (NAV, VALUE...).   Disabled when the number of displays is 9.

Number of Displays

Choose to display 1, 4, or 9 investments simultaneously.

Exchange Rate Adjusted

Toggles between displaying investments in their native currency, or adjusted to the default currency.   Exchange rates are specified under Options/Currency Settings.

Split Adjusted

Toggles between displaying data and graphs adjusted for splits.   See Edit/Split.

Calculator

Starts/shows the windows calculator "calc.exe"

Graphs:

Portfolio Value

Graphs the cumulative dollar value of all open investments versus time.

Portfolio Cost - Value

Overlay portfolio value and out of pocket invested versus time

Pie Charts

Portfolio Value
> Pie chart showing each investment's contribution to portfolio value.

Asset Allocation
> Pie chart showing each asset type's contribution to portfolio value.

Investment Goal
> Pie chart showing each investment goal's contribution to portfolio value.

Symbol
> Pie chart showing each symbol's contribution to portfolio value.

Value
> Graphs the dollar value of your investments versus time.

Share Price
> Plots the share value of each investment versus time.

Price + Distributions
> Plots the share value plus all accumulated dividends since the beginning of the graph.   The right axis displays this value as a percentage of the value at the beginning of the graph.

Volume/High/Low
> Share price versus time with high/low bars overlaid.   Trading volume bar chart along the bottom

Investment Overlay
Share Price
Price + Dist.

Cost - Value
> Overlays the dollar value of your investment with amount invested versus time.

Cost - Price
> Overlays the share price of each investment with the out of pocket share cost versus time.

Moving Average
Share Price
> moving average of price versus time

Price + Dist.
> moving average of price plus distributions versus time

MA Overlay
Share Price
> both share price and moving average of the same versus time

Price + Dist.
> both price plus distributions and moving average of the same versus time

Bar - Yields
> Bar chart of the investment yields

Options
Overlaid Investments . . .
> choose which investments will be overlaid for the 'investment overlay' graph type

Moving Average Weeks . . .
> change the number of weeks used for calculating the moving average plots

Pie Slices . . .
> set the maximum number of slices to be displayed for the pie graph types

Log Scale
> toggle value and price graph types between linear and logarithmic y axis scales

Reports:

Portfolio Value Report

Portfolio Performance Report

Yields: Controls the yield data displayed above the graphs.   See Yield Calculations.

Return On Investment
        Calculates the user's return on investment

Fund Performance
    Distributed Distributions:
        Calculates the fund's performance when distributions distributed
    Re-invested Distributions:
        Calculates the fund's performance when distributions re-invested.

Interpolation Range . . .
        Change the price interpolation range

Options:

Colors . . .
        Changes the color scheme used on the display for each graph style.

Fonts . . .
        Changes the fonts used on the display and printer for the current number of displays.

Screen Pens . . .
        Allows the user to customize pen widths and marker sizes used for the screen.

Printer Pens . . .
        Allows the user to customize pen widths and marker sizes used for the printer.

Internet Settings . . .
        Adjust settings for "Edit/Update Price/Retrieve - Internet . . ."

CompuServe Settings . . .
        Adjust settings for "Edit/Update Price/Retrieve - CompuServe . . ."

Category Labels . . .
        Customize the labels used for each asset type and investment goal

Other Preferences . . .
        Customize other miscellaneous settings

Auto Screen Redraw
        When turned on the screen redraws whenever the users makes any changes.   If you turn this
        option off, "Repaint Screen" can be used when the user would like the screen to be updated.   This
        is a useful feature if several changes are desired and the screen updates are slow on the user's
        computer.

Save Data on Exit
        When turned on, any changes made to the opened investments will be automatically saved when
        the investments are closed or the program is exited.   The user will be prompted to save when
        exiting if changes were made and this option is off.

Save Portfolio on Exit
        When turned on, any changes made to the open portfolio will be automatically saved when the

portfolio is closed or the program is exited. (Saving the portfolio is not the same as saving the investment data.)

Confirmation Notices

When turned on the user will receive confirmation notices, or message boxes after each recorded entry. To speed up data entry the user may turn off this feature, thus bypassing the message boxes.

<u>Markers</u>   settings are recorded in the portfolio

Buy

Turn on/off buy markers (circles) for all open investments

Sell

Turn on/off sell markers (triangles) for all open investments

Distribution

Turn on/off distribution markers (X) for all open investments

Note

Turn on/off note markers (crosses) for all open investments

Split

Turn on/off split markers (I) for all open investments

All

Turn on all marker types for all open investments

None

Turn off all marker types for all open investments

Grid

Horizontal

Turn on/off horizontal grid on graphs

Vertical

Turn on/off vertical grid on graphs

Both

Turn on both horizontal and vertical grids on graphs

Neither

Turn off both horizontal and vertical grids on graphs

Tool Bar

Toggles the <u>tool bar</u> on/off. The tool bar provides quick access to many commonly used commands.

Status Bar

Toggles the status bar on/off. The status bar contains helpful information on the highlighted menu command, the current date and time, and the current position of the cursor when it is over a graph. The x axis position of the cursor may have a '+' (plus) or '-' (minus) appended to the date. This will be the case when one day spans multiple pixels of the plot, and the cursor is not exactly on a particular date.

Investments:

<u>Order . . .</u>

Rearrange the <u>investment stack</u>.

<u>Select . . .</u>

Select which investments are to be displayed.

Invert Stack

Flips the order of the investment stack.

Sort By

Value

Sorts investment stack by decreasing current investment value.

% Yield (gph)

Sorts investment stack by decreasing yields. The current yield type for the term of each displayed

graph is used.

% Gain-I (gph)

Sorts investment stack by decreasing %Gain-I.   The % Gain-I for the term of each displayed graph is used.

% Gain-F (gph)

Sorts investment stack by decreasing %Gain-F.   The % Gain-F for the term of each displayed graph is used.

Inception Date

Sorts investment stack by date of first investment transaction

Name

Sorts investment stack alphabetically by name

Symbol

Sorts investment stack alphabetically by symbol

Investment Type

Sorts investment stack by investment type

Asset

Sorts investment stack by asset type

Goal

Sorts investment stack by investment goal

Currency

Sorts investment stack by currency

Investment names

Select any open investment to bring it to the top of the investment stack.   The investment names are listed in their order in the stack.   See Keyboard Shortcuts for more investment rearranging shortcuts.

Window:

Cascade

Cascades any open child windows

Tile

Tiles any open child windows

Arrange Icons

Neatly arranges any icons

Close All Reports

Closes any currently open report windows

Repaint Main

Updates the main screen, used when Auto Screen-Redraw is off

Help:

Contents . . .

Displays this help file

Help on Graph . . .

Displays the help topic for the current graph type

Registration Form . . .

Displays the registration form, which can be printed out for registration.   This menu item does not appear after registration.

Register . . .

Displays a dialog box which allows the user to register.   This menu item does not appear after registration.

About . . .

Gives author and version information for Fund Manager

"Main" Popup Menu Commands

The following menu commands are available via the right mouse button when the cursor is over an investment graph.   Each menu command performs actions specific to that investment.   This menu is not available from within portfolio based graphs.

Edit Marker

> This menu command will be available if the cursor was over a marker.   This command will allow the user to edit the data associated with that particular marker.

Edit All Data . . .

> Allows entry/editing/deletion of any price or transaction data.

Update Price
> Single Investment . . .

> Updates the price of the investment for any date

Buy/Sell . . .

> Records an investment or the sale of shares for this investment

Distribution . . .

> Records either a distributed or reinvested distribution transaction.

Split . . .

> Records a share split or recombination

Account Fee . . .

> Records an account fee (negative distribution)

Note . . .

> View and edit investment notes

Name/Symbol/Currency . . .

> Edit the name, symbol, or currency of this investment

Investment Type . . .

> Edit the investment type of this investment

Category . . .

> Edit the asset type and investment goal of this investment

Password . . .

> Record and enable or disable the password for this investment or all open investments

Date Range . . .

> Change the date range of this investment graph.

Vertical Scale . . .

> Change the vertical scale of this investment graph.

Scroll to Top

> Scrolls (maintains stack order) this investment file to the top of the investment stack.

Move to Top

> Moves (re-positions) this investment file to the top of the investment stack.

Close

> Closes this investment file.   (Tip related to using portfolios: To remove the investment from the portfolio you must then save the portfolio with "File/Save Portfolio".   See How to Create or Modify a Portfolio.)

Properties . . .

> Displays the properties of this investment.

Creating a New Investment

Fund Manager will create three different types of investments.   Select the type of investment you would like to create from the drop down combo box:

No-Load Mutual Fund: Shares are purchased at the price they are worth
Loaded Mutual Fund   Shares are purchased at a higher price than they are worth
Stock/Bond   Any stock or bond investment

For any particular investment the dialog box will be modified to allow the appropriate information to be entered. To create a new investment, fill in all fields of this dialog box:

Name: Enter the name of the new investment in this box.   (Example: Financial Industrial Income)

Symbol: Enter the new investment's symbol in this box.   (Example: FIIIX)

Currency: Select the <u>currency</u> for the new investment.   (Example: $)

Asset Type: Select the asset category for this investment   (Example: Large Cap Stock)

Investment Goal: Select the goal category for this investment   (Example: High Risk)

Opening Date: Enter the date of your initial investment.   (Example: 11/25/1991)

Opening Shares: Enter the number of shares purchased on this date.   (Example: 93.023)   This can optionally be 0 if no shares are owned in this investment, or if the user would like to enter in the transactions later.

For the No-Load Mutual Fund investment type you will additionally be prompted for:

Opening Price: Enter the price of each share on this date of your initial investment.   (Example: 10.75)

Note on No-Load Funds: When recording both the purchase and share price of the fund's shares on this opening date Fund Manager will use the entered 'Opening Price'.

For the Loaded Mutual Fund investment type you will additionally be prompted for:

Purchase Price: Enter the price PAID for each share on this date of your initial investment.   (Example: 10.00)

Actual Price: Enter the actual price each share is worth on this date of your initial investment.   For loaded mutual funds this is lower than the purchase price.   (Example: 9.50)

% Load: Enter the percent load for this initial investment.   (Example: 5.0)

Note on Loaded Funds: When recording the share price of the fund on this opening date Fund Manager will use the entered 'Actual Price'.   When recording the purchase price of these shares Fund Manager will use the entered 'Purchase Price'.

For the Stock/Bond investment type you will additionally be prompted for:

Share Price: Enter the investment's share price on the date of the initial investment.   (Example: 10 3/4)

Commission: Enter the dollar value of any commission fees incurred in obtaining these shares. (Example: 55.00)

Note on Stocks/Bonds: When recording the share price of the stock/bond on this opening date Fund Manager will

use the entered 'Share Price'.   When recording the purchase price of these shares Fund Manager adds any commission fees into the price of the shares.

When you have filled in all of the fields click on the 'OK' button.   You will be given the chance to assign a filename to this investment.

Importing Transactions from Quicken

Fund Manager can import historical transaction data from a Quicken exported QIF file.   This allows users of Quicken to quickly and easily transfer all transaction data previously entered into Quicken into Fund Manager. Note that historical transaction data is separate from historical price information.   Fund Manager can also import historical price information from Quicken.   See the menu command Edit/Update prices/Import - Quicken . . . for instructions on importing historical prices.

To import historical transactions follow these steps: (items in red are to be performed from within Quicken; items in black are to be performed from within Fund Manager)

1. Start Quicken
2. Choose the menu command **File/Export...**
3. Pick an investment account to export to a QIF file
4. Assign a filename to the QIF file
5. Select only the check box "**Transactions**", and select OK
6. Quit Quicken

7. Start Fund Manager
8. Open the investment to receive historical transaction data or create a new investment using **File/Open Investment...** or **File/New Investment...** (import of transaction data operates on topmost investment in the investment stack)
9. Choose the menu command **File/Import Transactions/From Quicken...**
10. Enter the full path and filename of the QIF file saved during step 4 (use the **Browse...** button to easily ensure the correct path and filename are entered)
11. If the QIF file was generated from an investment account that only contained a single security or mutual fund then check the "File contains single security" check box.   If the QIF file was generated from an investment that held multiple securities or mutual funds then uncheck this box, and enter the security name as it is known in Quicken that you would like to import.
12. Choose the **Import** button to import the transaction data

Importing Transactions from Microsoft Money

Fund Manager can import historical transaction data from a Microsoft money exported QIF file.   This allows users of Money to quickly and easily transfer all transaction data previously entered into Money into Fund Manager. Note that historical transaction data is separate from historical price information.

To import historical transactions follow these steps: (items in red are to be performed from within Money; items in black are to be performed from within Fund Manager)

1. Start Money
2. Choose the menu command **File/Export...**
3. Choose the **Strict QIF** option
4. Assign a filename to the QIF file
5. Choose the type of account to export, usually **Investment**
6. Choose the particular investment to export
7. Quit Money

8. Start Fund Manager
9. Open the investment to receive historical transaction data or create a new investment using **File/Open Investment...** or **File/New Investment...** (import of transaction data operates on topmost investment in the investment stack)
10. Choose the menu command **File/Import Transactions/From Quicken...**
11. Enter the full path and filename of the QIF file saved during step 4 (use the **Browse...** button to easily ensure the correct path and filename are entered)
12. If the QIF file was generated from an investment account that only contained a single security or mutual fund then check the "File contains single security" check box.   If the QIF file was generated from an investment that held multiple securities or mutual funds then uncheck this box, and enter the security name as it is known in Money that you would like to import.
13. Choose the **Import** button to import the transaction data

Importing Transactions from a Generic Text File

This menu command allows the user to import a history of transaction information from a text file into any currently opened investment.   The command is similar to the <u>generic price import</u> command, but used for importing transactions rather than price information.

This command can import transactions from a very wide variety of text files, with differing formats.   The format of the import file is specified by the user at the time of importing.   The user specifies the complete path and filename of the file to be imported, as well as the currently opened Fund Manager investment to import the transactions into.

The user specified format string is matched against each line in the importing file, one line at a time.   If the format string contains the required information and the imported line matches this format string a single transaction will be imported for each matching line in the importing file.   In order to import a transaction each line must contain at least the following information:

month

day

year

transaction type

associated transaction numbers

There may be more information on each line, but only these are required.

INPUT FORMAT DIRECTIONS:
The user specifies the input format (called "format string") of the file to be imported.   Any character may be part of the format string.   Fund Manager recognizes certain character combinations (called "keys") in the format string to represent various data:

KEY	VARIABLE
MM	month
DD	day
YY	year
UD	year, month, and day
TRAN	transaction type
ANUM	transaction type dependent number
BNUM	transaction type dependent number
CNUM	transaction type dependent number

All keys must be upper case when specified in the format string.
Each of these keys can only be specified once in the format string.
If the **UD** key is present, then none of the **MM**, **DD**, or **YY** keys can be present, and vice versa.

The **UD** key represents the presence of a 6 character string containing the year, month, and day.   The string has the format: *yymmdd*, where *yy* = year, *mm* = month, and *dd* = day.   The string must be the full 6 characters in length.

The **TRAN** key represents a character string present in the imported line.   The **TRAN** values Fund Manager will recognize are:

TRAN value	transaction
BUY	purchase
SELL	redemption
DIST_D	distributed dividend
DIST_S	distributed short term capital gain
DIST_L	distributed long term capital gain
DIST_I	distributed interest income

DIST_F	distributed account fee (out of pocket)
REINV_D	reinvested dividend distribution
REINV_S	reinvested short term capital gain distribution
REINV_L	reinvested long term capital gain distribution
REINV_I	reinvested interest income distribution
REINV_F	reinvested account fee distribution (redeemed shares)
SPLIT	split

(The key **TRAN** is what is placed in the format string. The **TRAN** values such as **BUY** or **SELL** need to be present in the imported line.) The **TRAN** key does not have to be specified in the format string. In this case all transactions are assumed to be purchases.

Every format string must have all three **ANUM**, **BNUM**, and **CNUM** keys present. The keys must be present in the format string, and some associated number must be present in the imported line, even if it is not being used for the particular transaction type. The values represented by **ANUM**, **BNUM**, and **CNUM** are a function of the type of transaction currently being imported. The values represented by these keys can change with the transaction type for each line being imported. The values represented are shown in the following table:

TRAN	ANUM	BNUM	CNUM
BUY	price	shares	commission
SELL	price	shares	commission
DIST_D	value	(not used)	(not used)
DIST_S	value	(not used)	(not used)
DIST_L	value	(not used)	(not used)
DIST_I	value	(not used)	(not used)
DIST_F	value	(not used)	(not used)
REINV_D	price	shares	commission
REINV_S	price	shares	commission
REINV_L	price	shares	commission
REINV_I	price	shares	commission
REINV_F	price	shares	commission
SPLIT	ratio	(not used)	(not used)

The 'price' values are share prices. The 'shares' values are the number of shares involved in the transaction. The 'value' and 'commission' values are total dollar values. All values can be imported in either decimal or fractional format.

A wild card key can be used in the format string to identify fields in the imported line that do not get used. This key is analogous to the wild card character '*' in DOS. This key is:

KEY	VARIABLE
XX	unused

The **XX** key will match everything up to the delimiter immediately following this key. If no delimiter is specified after the last **XX** in the format string it will match the rest of the line.

A comment key can be used to add comments at the end of the format string. Fund Manager remembers the last 6 used format strings. Comments can be useful to remember the source of transactions for the associated format string. Everything in the format string after the comment key is considered a comment and is ignored by Fund Manager when importing. The comment key is:

KEY	VARIABLE
!REM	comments out the remainder of the format string

A single space in the format string will match any amount of white space (a single space, multiple spaces, or tabs) in the imported line. A tab key can be used when importing tab delimited files. Without using the tab key all white

space in both the format string and imported line will be treated as a single space.   When files contain both spaces and tabs and it is necessary to differentiate between them, use the tab key.   The tab key is unique in that it can be adjacent to any other key without delimiters between the tab key and any other key.   The tab key is:

KEY	VARIABLE
TAB	tab

Each key in the format string must be separated by at least one character, space, comma, or any other delimiter. (The only exception is the **TAB** key.)   For example the following format string is illegal:

YYMMDD,TRAN,ANUM,BNUM,CNUM

It is illegal because there is nothing separating **YY** from **MM** or **MM** from **DD**.   The format string for a file like this would be correctly represented with:

UD,TRAN,ANUM,BNUM,CNUM

The following table lists several examples of acceptable format strings and what the imported line would actually look like in each case.

FORMAT STRING	IMPORTED LINE
UD,TRAN,ANUM,BNUM,CNUM	971015,BUY,25 3/8,500,33
UD,TRAN,ANUM,BNUM,CNUM	971015,BUY,25.375,500,33
CNUM;BNUM;XX;ANUM;TRAN;MM/DD/YY	0;0;junk;75.50;DIST_D;10/15/97
UD ANUM BNUM CNUM !REM my spreadsheet format	971015 27.25 200 33

In the first example a purchase of 500 shares at 25 3/8 per share plus a commission of $33, for a total of $12,720.50 (500 * 25.375 + 33 = 12,720.50) would be imported on October 15, 1997.   The second example is the same, but shown with a decimal share price.   A fractional share price can be imported when the delimiter between fields is not a space.   The third example imports a distributed dividend for $75.50 on October 15, 1997.   Notice that even though **CNUM** and **BNUM** are not used with distributed dividend transactions they must still be present in the format string, and an associated number must be present in the imported line (0's in this example).   Also, notice that the key **XX** was used to skip over an unused field present ('junk' in this example) in the imported line.   The last example shows the use of a comment.   This example would import a purchase of 200 shares at $ 27.25 per share, plus a commission of $33.   There is no **TRAN** key specified in the format string, so the transaction is defaulted to a purchase.

The generic transaction import can easily be used in conjunction with data already existing in a spreadsheet or other similar format.   Most spreadsheet programs allow data to be saved to a text file.   (Excel can save to a comma separated text format (CSV) which is very convenient for importing.)   Minor modifications to the data prior to saving to a text file, including the addition of the **TRAN** keys, can enable the data to be quickly transferred into Fund Manager.

Printing Data

This dialog box is presented when printing price, investment, or dividend data.   The user is given the choice to print data for the date range of the graph, or full historical data for the investment.

To print the data for the specified date range select the **'Print'** button.

Backup Data

This command backs up all currently opened investments (*.dat files).   The user is prompted for a filename (*.bck) to assign to this backup.   All currently opened investments will be copied to the same directory where the FM backup file is located.   The **File/Restore...** menu command can be used at a later time to copy back these investments to their original location.

Hint: Create a portfolio (all.mm4) containing all your investments.   Open this portfolio to perform a backup of all your investment files.

Restore Data

This command restores a previously backed up set of investments.   The user specifies which Fund Manager backup file (*.bck) to restore.   The investment files backed up with this backup file will be copied back to their original location and opened within Fund Manager.

Any investments that are open at the time this command is issued will be saved and closed prior to the restore.   The **File/Backup...** menu command can be used to create a new backup.

If there is a need to restore backed up investments to a different directory than where they were originally located the *.bck backup file can be edited with any text editor, prior to restoring.   A sample *.bck file would appear as:

       IBM.DAT
       C:\FINANCE\MY_DATA\IBM.DAT
       INTC.DAT
       C:\FINANCE\MY_DATA\INTC.DAT

Upon restoring each IBM.DAT and INTC.DAT would be copied from the backup location into the C:\FINANCE\MY_DATA directory.   If, for example, the user wished to restore these investments to D:\NEWDIR the *.bck file would need to be edited to look like:

       IBM.DAT
       D:\NEWDIR\IBM.DAT
       INTC.DAT
       D:\NEWDIR\INTC.DAT

before issuing the restore command.

An alternative way to restore backed up investments is to simply copy the desired *.dat investment files from the backup location to wherever the user wishes to place them.   Any utility such as File Manager, Windows Explorer, an MS-DOS prompt, or anything similar can be used to accomplish this task.

Updating a Single Price for One Investment

This dialog box allows price information to be updated for the topmost investment currently being displayed.   The following edit boxes must be filled in:

Date: The date for which the price information is to be updated.   (Example: 9/20/96)

Price: The price of the investment on this date.   (Example: 11 1/4)

The following edit boxes are optional, and may be left blank:

Volume: The number of shares traded for this investment on this date.   (Example: 2,104,100)

High: The highest trading price of the investment on this date.   (Example: 11 7/8)

Low: The lowest trading price of the investment on this date.   (Example: 11 1/8)

Select the '**OK**' button to complete the update process.

Prices may also be updated from the Edit/All Data dialog box.

Comment: You may use the shortcut keys of + or - to increment and decrement the date.

Updating a Single Price for Multiple Investments

This dialog box allows price information to be updated for multiple opened investments simultaneously.   Enter the date the price information is to be updated for in the date edit box.   Uncheck the check boxes associated with the investments you do not wish to update.   Fill in the price information for the investments you do wish to update.   The volume, high, and low edit boxes are optional, and may be left blank.

Select the '**Update**' button to complete the update process for all investments whose checkbox is checked.   The dialog box will disappear.

Select the '**Update/Next**' button to update the prices for all currently displayed investments, and display the next 9 investments, so that they may also be updated.

Comment: You may use the <u>shortcut keys</u> of + or - to increment and decrement the date.

Updating Multiple Prices for One Investment

This dialog box allows rapid entry of multiple prices for a particular investment.   The following edit boxes must be filled in:

Date: The date for which the price information is to be updated.   (Example: 9/20/96)

Price: The price of the investment on this date.   (Example: 11 1/4)

The following edit boxes are optional, and may be left blank:

Volume: The number of shares traded for this investment on this date.   (Example: 2,104,100)

High: The highest trading price of the investment on this date.   (Example: 11 7/8)

Low: The lowest trading price of the investment on this date.   (Example: 11 1/8)

Select the **'Update'** push button to update the current price information.   After selecting this push button, the date will automatically be incremented by one day, and you may continue entering price information.

Select the **'Stop'** push button to quit updating prices.

Comment: You may use the <u>shortcut keys</u> of + or - to increment and decrement the date.

Updating Multiple Prices for Multiple Investments

This dialog box allows rapid entry of multiple prices for as many open investments as you choose.   Enter the date the price information is to be updated for in the date edit box.   Uncheck the check boxes associated with the investments you do not wish to update.   Fill in the price information for the investments you do wish to update. The volume, high, and low edit boxes are optional, and may be left blank.

Select the '**Update**' push button to update the current price information for all investments whose checkbox is checked.   After selecting this push button, the date will automatically be incremented by one day, and you may continue entering price information for the same investments.

Select the '**Update/Next**' button to update the prices for all currently displayed investments, and display the next 9 investments, so that they may also be updated.

Select the '**Stop**' push button to quit updating prices.

Comment: You may use the shortcut keys of + or - to increment and decrement the date.

Price Updating

There are three possible methods to update the prices in Fund Manager investment files: manually, importing, or retrieving.   All methods accomplish the same result, updating your prices, but some methods may be easier or quicker than others.   Each method is discussed below.

1) Manual Updates:

Manual updates utilize the "Edit/Update Price" dialog boxes to input the prices by hand:

> Single Investment . . .
> > Updates the price of the top investment for any date
> Multiple Investments . . .
> > Updates the price for as many investments as you choose, nine at a time
> Single Investment - Repeat . . .
> > Repeatedly updates the price of the top investment for a variety of dates
> Multiple Investments - Repeat . . .
> > Repeatedly updates the price for as many investments as you choose, nine at a time

2) Price Importing:

Importing refers to the process of importing prices from a file into Fund Manager.   There are many sources of files that Fund Manager can import from, and they are listed below.   Generally, importing is a two step process, obtaining the file of prices from one of the supported sources, and then performing the price update (import). Below are links to detailed instructions on how to accomplish each step for all supported sources.

Fund Manager can update price information by importing from a wide variety of formats.   File formats that contain date information can be used to import historical prices.   File formats that only contain price information can only import prices for a user-specified date.   The following file formats are supported by Fund Manager:

Source	Format	Contain date information?
Internet	varies	EITHER
America Online	AOL portfolio	NO
CompuServe	Basic Quotes	NO
CompuServe	Pricing History	YES
Quicken	1-2-3 PRN file	YES
Fund Manager	DAT file	YES
MicroSoft Network	MSN format	YES
Prodigy	CSV format	YES
Dow Jones	DowJ file	NO
generic	any ASCII	EITHER

When importing prices Fund Manager compares the symbol in the importing file to the recorded symbol in Fund Manager.   Fund Manager will only update prices for currently opened investments.

There are also a variety of places where historical prices may be obtained.

3) Price Retrieval:

Retrieval of prices is the easiest and quickest method.   Retrieval refers to the process where Fund Manager fetches the prices and performs the update in a single step.   Fund Manager can fetch prices from the following sources:

Internet

CompuServe
QuickStock

Sources for Historical Data

There are a variety of places historical prices may be obtained.   Places known to Beiley Software, as well as instructions for retrieving or importing into Fund Manager, are listed here.

1. **Yahoo (Historical):**   Using this quote server, Fund Manager can retrieve historical prices from the internet. This source of prices is free.   Use **Options/Internet Settings...** to specify the "Yahoo (Historical)" quote server. Then use **Edit/Update Price/Retrieve - Internet** (or the associated toolbar button) to retrieve the prices.   A dialog box will be presented, allowing the user to specify the date range of prices to request from the server.   All available quotes from the server will be updated.   This data is not adjusted for splits, so turn off the Fund Manager option "**View/Split Adjusted**" prior to importing.   There is also the "Yahoo (Adjusted Historical)" server which retrieves data adjusted for both splits and distributions.   Visit Yahoo to look up the available ticker symbols at: **http://quote.yahoo.com**

2. **America Online: (keyword: Company Research).**   This source provides historical prices on a wide variety of stocks.   Fund Manager can import prices from this source using the "**Edit/Update price/Import - Generic...**" menu command.   There are 3 different download formats available.   The download format option is set under "preferences" in America Online when viewing the historical prices window.   Any download format will work with Fund Manager.   If volume, high, and low information is desired either the Comma delimited or MetaStock formats should be used.

When importing from this source use the following information for the generic import:

Quicken format (*.qik):
        sample line: "IBM",109.375,"05/23/96'
        format string: **"SYMB",NAV,"MM/DD/YY'**
        specify date: not checked
        specify symbol: not checked

Comma-delimited format (*.csv):
        sample line: "IBM","05/23/96",110.5,109.25,109.375,2601200
        format string: **"SYMB","MM/DD/YY",HH,LL,NAV,VV**
        specify date: not checked
        specify symbol: not checked

MetaStock format (*.asc):
        sample line: IBM,D,960523,109.875,110.5,109.25,109.375,2601200,0
        format string: **SYMB,D,UD,XX,HH,LL,NAV,VV,XX**
        specify date: not checked
        specify symbol: not checked

3. **www.tradepbs.com:**   This data is not adjusted for splits, so turn off the Fund Manager option "**View/Split Adjusted**" prior to importing.   From the main page at www.tradepbs.com select "**Historical Prices**".   This will allow you to enter a symbol and length of time back to request prices.   At this screen you need to also specify "**Decimal**" prices.   Choose the "**Process**" button and your requested prices will be displayed.   Then select the "**Download**" link to display only your price data.   From your browser's menu choose "**File/Save As...**".   Specify to save the file as a text file type and assign it a filename.   Then use the "**Edit/Update Price/Import-Generic...**" command from within Fund Manager to import the just saved text file.

Use the following information for the generic import: (note the use of spaces in the format string, to avoid typo's use cut/paste from this document)

        sample line: "   7/17/98","120.188   ","118.563   ","120.375   ","118.500   ","   3,168,400"

> *format string:*   **" MM/DD/YY","NAV ","XX ","HH ","LL "," VV"**
> *specify date:*   not checked
> *specify symbol:*   checked

4. Fund Manager Home Page: (http://www.beiley.com/fundman/).   These historical prices are provided free of charge to help Fund Manager users with their investment analysis and tracking.   The prices are in Fund Manager investment format.   The investments can be viewed directly, imported into your existing Fund Manager investment files to update their price history, or exported from Fund Manager to an ASCII text file.

There are over 500 indexes, stocks, and mutual funds available for downloading.   The investment files require the use of the 32 bit version of Fund Manager.   The price files do not contain distribution information.

Updated price files are uploaded daily.

Viewing Instructions
The investment files are viewable with Fund Manager directly as downloaded and unzipped.   Use "File/Open Investment..." from within Fund Manager to open any of the downloaded investment files.   Fund Manger investment files have the default filename extension of *.dat.

Importing Instructions
The downloaded Fund Manager investment files may be imported into your existing Fund Manager data files using the Edit/Update Price/Import - Fund Manager... command.

Exporting Instructions
The downloaded investment files can be opened with Fund Manager and then exported to an ASCII text file.   To export prices from a Fund Manager file do the following:

>   Open the investment ("File/Open Investment...") that you would like to export the prices for.
>   Choose the menu command Edit/Update Price/Export - Fund Manager.

5. CompuServe:.   See CompuServe Historical Prices for detailed instructions.

6. www.teleserv.co.uk:.   Using the "TeleStock" quote server, Fund Manager can retrieve historical prices from the internet.   This source of prices is free.   Use **Options/Internet Settings...** to specify the "TeleStock" quote server.   Then use **Edit/Update Price/Retrieve - Internet** (or the associated toolbar button) to retrieve the prices. A dialog box will be presented, allowing the user to specify the date range of prices to request from the server.   All available quotes from the server will be updated.

Retrieving Prices from the Internet

Fund Manager can retrieve and update all the prices for the currently opened investments from the Internet.   The command to start this series of events is **Edit/Update Price/Retrieve - Internet**.   The settings for this command are adjusted from the **Options/Internet Settings . . .** dialog box.   These settings will be memorized for future Fund Manager sessions.   This dialog box allows the user to adjust the following:

Quote Server:	The server from which Fund Manager will request the quotes. (see below) There is also a button **"Retrieve Status Now"**, which will retrieve the current status of all quote servers. This status is retrieved via the Internet from the URL **"http://www.beiley.com/fundman/qsstatus.html"**. This document is updated by the author whenever there is a change in status of any of the quote servers. For example, if a quote server stops working for any reason, this will be documented here, with a status on the situation.
Retrieve in Quiet Mode:	When this option is turned on any informational or error messages generated during the retrieve will only be displayed in the **Comm. Status** field of the retrieve dialog. No message boxes requiring user interaction will be generated.
Persistent Request *n* Times:	When this option is turned on Fund Manager will repeat its request for prices from the server upon any server error. The number of times to repeat the request can be adjusted here also.
Connect through a proxy server:	When this option is turned on Fund Manager uses the specified proxy server and port to access the Internet. This option is required only when accessing the Internet from within a company that has a firewall set up. When this option is selected the proxy name and port must be filled in to their correct values.
Address of proxy server:	Name of the proxy server (eg. gateway.company.com)
Port:	Port number

Fund Manager can utilize any of the following quote servers on the internet:

PC Quote	http://www.pcquote.com
CNN Financial Network	http://www.cnnfn.com
Quicken	http://www.quicken.com
Yahoo	http://quote.yahoo.com
CheckFree	http://www.secapl.com
Australian Stock Exchange	http://www.asx.com.au
CBS Market Watch	http://cbs.marketwatch.com
TeleStock	http://www.teleserv.co.uk
Quicken - Canada	http://www.quicken..ca
Yahoo - UK	http://finance.yahoo.co.uk
Yahoo (Adjusted Historical)	http://quote.yahoo.com
Yahoo (Historical)	http://quote.yahoo.com

Each of these locations has much to offer in addition to quotes, it may be worthwhile to pay them a visit.   All of these quote servers are making these quotes available for free.   The Yahoo (Historical) server offers a comprehensive list of historical prices on stocks, mutual funds, and indexes.   The TeleStock server offers only a limited amount of historical prices and no volume, high, or low, but it offers historical prices from some international exchanges.   When retrieving, quotes are requested for all the symbols in the currently opened investments.   The symbols are sent to the quote servers in the same case (upper or lower) as they are recorded in the investments.   Some servers require the case of the symbols to be a certain way.   If an investment is not getting updated, look up the symbol on the server using a browser, and then record the symbol the same way using **"Edit/Name/Symbol/Currency..."**.

Over time the list of supported quote servers may change.   All of the internet retrieve functionality in Fund Manager is contained within the FMINTENG.DLL.   Fund Manager offers the ability to automatically download new versions of this DLL whenever they become available.   To find out if a new version of this DLL is available, choose the "Retrieve Status Now..." button.   The latest status will be displayed, and if a new version of the DLL is available it will be offered for download.   For more help on this topic see <u>Quote Server Problems</u>.   Also, for the most up to date information and tips on using each of the quote servers see the internet retrieve page on the WWW at: <u>http://www.beiley.com/fundman/intrtv.html</u>.

During the retrieve operation the status dialog box will display the following information:

Comm. Status:	Information on the status of communications with the server
Request Count:	Displays two numbers: total number of quotes requested and in parenthesis the number of prices actually updated so far
Current Request:	The list of symbols currently being requested
Retrieve Rate:	The rate at which quotes have been retrieved in quotes per second

Some Technical Details:

The retrieve process will create three log files, **intlog.txt, intlog2.txt**, and **prices.csv**.   These files will be located in the same directory as Fund Manager's help file, fm.hlp.   Fund Manager determines this location from the fm.ini file, located in your Windows directory.   The **[directory location]** section of fm.ini contains the key **help**, which specifies this location.   By default, this location is the same directory as the fm.exe executable.   The complete communication log is stored in **intlog2.txt**.   The communications for the last quote request is stored in **intlog.txt**. The retrieve also leaves the file **prices.csv** which may be useful for updating other databases, such as Quicken.

Retrieving Prices from CompuServe

Fund Manager can automatically connect to CompuServe, retrieve all the prices for the currently opened investments, and update the latest prices for these investments.   The command to start this series of events is **Edit/Update Price/Retrieve - CompuServe**.   The settings for this command are adjusted from the **Options/CompuServe Settings . . .** dialog box.   These settings must be specified prior to the first time the **Retrieve - CompuServe** command is issued.   Once specified, these settings will be memorized for future Fund Manager sessions, and do not need to be re-entered unless some information changes.   This dialog box allows the user to adjust the following:

User ID: The CompuServe account to log in under.   (Example: 72643,1234)

Password: The login password for the specified **User ID**.

Access Phone: The phone number to be dialed to connect to CompuServe.   This phone number can include any other numbers required to dial.   For example, a common way to turn off call waiting is to prefix the phone number with *70.   A comma in the dialing string acts as a short pause. (Example: *70,555-1234)

Modem Init String: The command string to send to the modem prior to dialing.   This can be used to control the way the modem behaves.   The default command string **AT&F** restores the factory defaults on a hayes compatible modem.

Port: The port that the modem is connected to.

Baud Rate: The baud rate at which your modem will communicate with CompuServe.

Use Global Quotes: Use CompuServe's "GQUOTES" service instead of "CQUOTES".   GQUOTES offers quotes from a variety of different exchanges.

For CompuServe users who use WinCim, all of these settings are available from WinCim under the menu command **Special/Session Settings...**.   The modem initialization string is available from this same dialog box by choosing the **Modem...** button.   (Under WinCim if your modem initialization string has the characters ^M at the end of the string, these characters should not be copied into your Fund Manager modem init string setting.)

Some Technical Details:
The retrieve process will create three log files, **cislog.txt, cisprice.txt**, and **prices.csv**.   These files will be located in the same directory as Fund Manager's help file, fm.hlp.   Fund Manager determines this location from the fm.ini file, located in your Windows directory.   The **[directory location]** section of fm.ini contains the key **help**, which specifies this location.   By default, this location is the same directory as the fm.exe executable.   The complete communication log is stored in **cislog.txt**.   The pertinent price information is stored in **cisprice.txt**, which is used by FM to update prices at the end of the communications session.   The retrieve also leaves the file **prices.csv** which may be useful for updating other databases, such as Quicken.

The last step in the **Retrieve - CompuServe** command updates all currently opened investments from prices retrieved to **cisprice.txt**.   The prices are updated for the current computer calendar date.

QuickStock

QuickStock is a separate stock retrieval program from R & J Technologies.   QuickStock works with America Online.   QuickStock can automatically start your WAOL software, connect you to AOL, and retrieve your specified quotes.   QuickStock can be used by itself to update your Quicken and Fund Manager portfolios, or you can initiate a QuickStock retrieve from within Fund Manager.   If you have installed QuickStock on your computer the main Fund Manager menu will contain the menu command **Edit/Update Price/Retrieve - QuickStk**.   Issuing this command will invoke QuickStock and request it to retrieve all the currently opened symbols.   Upon completion of the retrieval the prices will be automatically updated in Fund Manager.   For this command to work properly you must first have installed and properly set up your QuickStock program.   For more information, or to obtain a copy of QuickStock, see the R & J Technologies home page at:

http://www.rjsoft.com

Importing Prices from Prodigy

Fund Manager can import prices from a Quote Track file in the Quicken *.csv format downloaded from Prodigy. You need to provide Fund Manager with the complete path and filename where the Quote Track has been saved.

To import prices from Prodigy into Fund Manager follow these steps (steps 2 and 3 only need to be done once if you haven't already done so):

(Red items are performed inside Prodigy, black items are performed from within Fund Manager.)

1. Sign on to Prodigy.   Jump to "**Quote Track**".

2. Choose the "**Add Item**" button to add any investments to your current list.

3. Specify how to save the Quote Track to your hard drive.   Specify the following:

    Quicken CSV format

    No Column Headings

    Current prices

    You do this in Quote Track, by choosing the "**Customize**" button.   Then specify "**Download**" to customize your download options.   Under the "**Include**" list you should specify that you would like **Current Prices**. Under the "**Format**" list you should specify **Quicken CSV** and **No Column Headings**.   Once back to the "**Customize**" dialog box save your changes.   The **Current Prices** option includes volume, high, and low data, which Fund Manager will also import.   If you do not wish to track volume, high, and low, specify the **Closing Prices** option on the "**Include**" list.

4. Choose the "**Download**" button.   This will save the Quote Track to your hard drive with the filename you specified in step 3.   This file will be in the Quicken *.csv file format.

5. Sign off of Prodigy.

6. Start Fund Manager

7. Open all investments that you would like to update the prices for (use a portfolio to open up to 500 investments automatically).   The investments must have the correct symbols assigned to them.   The symbol was assigned when the investment was created, and can be edited using the "**Edit/Name/Symbol . . .**" menu command.   The symbols in Fund Manager must be the same symbols in Prodigy.   This is how Fund Manager determines which investments to update.

8. Choose the menu command "**Edit/Update Price/Import - Prodigy . . .**" (or use the keyboard accelerator CTRL + P).   This will pop up a dialog box where you can enter the complete path and filename of your downloaded Quote Track from Prodigy.   For example, if your prodigy directory is c:\prodigy, and you saved your Quote Track to the file qtrack01.csv, then you would enter: c:\prodigy\qtrack01.csv.   Select the 'Import' button to update the prices.

    If you have the "confirmation notices" option turned on you will be informed how many investments had their prices updated successfully.

Comment: Prodigy has recently added the capability to download historical prices.   Fund Manager can import historical prices downloaded from Prodigy.   The "Quicken" data format should be specified when downloading historical prices.   The steps above describe how to download and update daily prices from Quote Track, but very similar steps would be taken to download and import historical prices.   The same Fund Manager import command "**Edit/Update Price/Import - Prodigy**" is used when importing historical prices.

Importing Prices from MicroSoft Network

Fund Manager can import prices from a <u>text file downloaded from MSN</u>.   You need to provide Fund Manager with the complete path and filename where the text file has been saved.

To import prices from MSN into Fund Manager follow these steps (step 2 only needs to be done once if you haven't already done so):

(Red items are performed inside MSN, black items are performed from within Fund Manager.)

1. Sign on to MSN.   Select "**Essentials/Personal Finance/Investor**".   Once there, choose the "**Portfolio Manager**" button.   (You can also take a shortcut to the address: http://investor.msn.com/portmgr/portmgr.asp).

2. Set up your portfolio by adding all the investments you would like to track.   To add a new investment to a portfolio right click on your portfolio and choose "**New Investment...**" from the popup menu.

3. Choose "**File/Update Now**" to update the prices in your portfolio.

4. Choose "**File/Export.../Prices to Text File...**".   You will be prompted for a filename to assign to this text file.   Remember the filename and folder where this text file is saved.   You will need this information in step 8.   This step will save the text file   to your hard drive.   A sample MSN prices text file is shown <u>here</u>.

5. Sign off of MSN.

6. Start Fund Manager

7. Open all investments that you would like to update the prices for (use a <u>portfolio</u> to open up to 500 investments automatically).   The investments must have the correct symbols assigned to them.   The symbol was assigned when the investment was created, and can be edited using the "**Edit/Name/Symbol . . .**" menu command.   The symbols in Fund Manager must be the same symbols in Prodigy.   This is how Fund Manager determines which investments to update.

8. Choose the menu command "**Edit/Update Price/Import - Generic . . .**" (or use the keyboard accelerator CTRL + E).   Do not specify either the date or the symbol.   Enter the format string:

<div align="center">

"SYMB","NAV","MM/DD/YY"

</div>

Enter the complete path and filename of your downloaded prices text file from MSN.   Select the 'Import' button to update the prices.

If you have the "confirmation notices" option turned on you will be informed how many investments had their prices updated successfully.

Importing Prices from America Online

Fund Manager can import prices from a portfolio file that has been downloaded from America Online.   (This is an AOL portfolio, not to be mistaken with a FM portfolio).   Click here to see an AOL sample portfolio file.   You need to provide Fund Manager with the complete path and filename where the portfolio file has been saved.   Since the portfolio, as downloaded from America Online, contains no date information, you will also need to enter the appropriate date, that being the date to apply these prices to.   The AOL portfolio does not contain volume, high, or low information, so only the closing price will be updated.   (America Online also provides historical prices, importable with the generic import command.   See Sources for Historical Data for instructions.)

To import prices from America Online into Fund Manager follow these steps:

(Red items are performed inside America Online, black items are performed from within Fund Manager.)

1.   Sign on to America Online.   Go to the keyword "**portfolio**" (use the keyboard accelerator CTRL + K or the menu item Go To/Keyword...).

2.   If you do not already have a portfolio set up, you may do so from here.   You may create new portfolios, delete portfolios, or add/remove items from existing portfolios.

3.   When you have your portfolio(s) set up, display your portfolio by selecting the "**Display**" button under the "**Portfolio**" section.

4.   Ensure that you are using the default column headings.   Select the "**customize columns**" button and choose to "**Reset AOL Defaults**".

5.   Next, save your portfolio to your hard disk.   Select the "**Print**" button under the "**Portfolio**" section on the bottom of the displayed portfolio's window.   A new window will be displayed with your prices.   Select "**File/Save As...**" from the menu bar.   This will present you with a dialog box allowing you to specify any path and filename for your portfolio that you choose.

6.   Sign off of America Online.

7.   If Fund Manager is not already running, start it now.

8.   Open all the investments that you would like to update the prices for (use a FM portfolio to open up to 500 investments automatically).   The investments must have the correct symbols assigned to them.   The symbol was assigned when the investment was created, and can be edited using the "**Edit/Name/Symbol . . .**" menu command.   The symbols in Fund Manager must be the same symbols in your America Online portfolio.   This is how Fund Manager determines which investments to update.

9.   Choose the menu command "**Edit/Update price/Import - America Online . . .**" (or use the keyboard accelerator CTRL + R).   This will pop up a dialog box where you can enter the date and complete path and filename of your downloaded America Online portfolio.   For example, if you saved your portfolio in the path c:\aol40, with the filename prices.txt, then you would enter: c:\aol40\prices.txt.   Enter the date to update the prices on.   Select the 'Import' button to update the prices.

If you have the "confirmation notices" option turned on you will be informed how many investments had their prices updated successfully.

Importing Prices from CompuServe

(For easier/quicker daily price updates from CompuServe see the <u>Retrieve - CompuServe</u> command.)

Fund Manager can import prices from a file that has been downloaded from CompuServe.   Click here to see a <u>sample CompuServe file</u>.   You need to provide Fund Manager with the complete path and filename where the file has been saved.   Since the file, as downloaded from CompuServe, contains no date information, you will also need to enter the appropriate date, that being the date to apply these prices to.   The price file downloaded from CompuServe contains volume, high, and low information which will also be imported, in addition to the closing price.

To import prices from CompuServe into Fund Manager follow these steps (step 2 only needs to be done once if you haven't already done so):

(Red items are performed inside CompuServe, black items are performed from within Fund Manager.)

1. Start CompuServe.   From the **Services** menu, choose "**Stock Quotes**" or select the "**Quotes**" icon.

2. If you don't already have your portfolio set up, you may do so from here.   Simply enter the symbols of the funds/stocks that you are interested in tracking.

3. Display the current prices for your portfolio by selecting the "**Update**" push button.

4. Next, save your portfolio to your hard disk.   Select the **File/Save As** menu command.   This will present you with a dialog box allowing you to specify any path and filename for your portfolio that you choose.

5. Quit CompuServe.

6. If Fund Manager isn't already running, start it.

7. Open all the investments that you would like to update the prices for (use a FM <u>portfolio</u> to open up to 500 investments automatically).   The investments must have the correct symbols assigned to them.   The symbol was assigned when the investment was created, and can be edited using the "**Edit/Name/Symbol . . .**" menu command.   The symbols in Fund Manager must be the same symbols in your CompuServe file.   This is how Fund Manager determines which investments to update.

8. Choose the menu command "**Edit/Update price/Import - CompuServe . . .**" (or use the keyboard accelerator CTRL + C).   This will pop up a dialog box where you can enter the date and complete path and filename of your downloaded CompuServe file.   For example, if you saved your file in the path c:\cserve, with the filename prices.txt, then you would enter: c:\cserve\prices.txt.   Enter the date to update the prices on.   Select the 'Import' button to update the prices.

   If you have the "confirmation notices" option turned on you will be informed how many investments had their prices updated successfully.

Importing Historical Prices from CompuServe

Fund Manager can import prices from a file that has been downloaded from CompuServe.   Click here to see a sample CompuServe historical price file.   You need to provide Fund Manager with the complete path and filename where the file has been saved.   The price file downloaded from CompuServe contains volume, high, and low information which will also be imported, in addition to the closing price.

To import historical prices from CompuServe into Fund Manager follow these steps:

(Red items are performed inside CompuServe, black items are performed from within Fund Manager.)

1.   Start CompuServe.   From the **Services** menu, choose "**Go...**" or select the "**Go**" icon.   Enter "**Securities**" (without quotes) in the **Go** dialog and press enter.

2.   Select **Pricing History - 1 issue($)**

3.   At the **Issue:** prompt enter the symbol of the investment you wish to obtain prices for. (Example: IBM   At the next prompt enter D, W, or M for Daily, Weekly, or Monthly prices.

4.   Next, save the output to your hard disk.   Select the **File/Save As** menu command.   This will present you with a dialog box allowing you to specify any path and filename for your prices that you choose.   (Example: c:\ cserve\wincim\prices.txt)   In the later versions of the CompuServe software use the "**Terminal/Log to File...**" option to save the output to a text file.

5.   Quit CompuServe.

6.   If Fund Manager isn't already running, start it.

7.   Open all the investments that you would like to update the prices for (use a FM portfolio to open up to 500 investments automatically).   The investments must have the correct symbols assigned to them.   The symbol was assigned when the investment was created, and can be edited using the "**Edit/Name/Symbol . . .**" menu command.   The symbols in Fund Manager must be the same symbols in your CompuServe historical prices file.   This is how Fund Manager determines which investments to update.

8.   Choose the menu command "**Edit/Update Price/Import - CIS Hist . . .**".   This will pop up a dialog box where you can enter the complete path and filename of your downloaded CompuServe file.   For example, if you saved your file in the path c:\cserve\wincim, with the filename prices.txt, then you would enter: c:\cserve\ wincim\prices.txt.   Select the 'Import' button to update the prices.

If you have the "confirmation notices" option turned on you will be informed how many prices updated successfully.

Importing Prices from Dow Jones

Fund Manager can import prices from a file that has been downloaded from Dow Jones.   Click here to see a sample Dow Jones file.   You need to provide Fund Manager with the date to update the prices with and complete path and filename where the file has been saved.

To import prices from a Dow Jones file do the following:

Open all the investments that you would like to update the prices for (use a FM portfolio to open up to 500 investments automatically).   The investments must have the correct symbols assigned to them.   The symbol was assigned when the investment was created, and can be edited using the "**Edit/Name/Symbol . . .**" menu command.   The symbols in Fund Manager must be the same symbols in your Dow Jones file.   This is how Fund Manager determines which investments to update.

Choose the menu command "**Edit/Update Price/Import - Dow Jones . . .**" (or use the keyboard accelerator CTRL + J).   This will pop up a dialog box where you can enter the date and complete path and filename of your downloaded Dow Jones file.   For example, if you saved your file in the path c:\djones, with the filename prices.txt, then you would enter: c:\djones\prices.txt.   Select the 'OK' button to update the prices.

If you have the "confirmation notices" option turned on you will be informed how many investments had their prices updated successfully.

Importing Prices from Fund Manager

Fund Manager can import prices from its own *.dat investment files.   This function allows the user to update accounts holding the same investment with price information from another account.   The import also updates volume, high, and low in addition to the closing price.   You need to provide Fund Manager with the complete path and filename where the file has been saved.

To import prices from a Fund Manager file do the following:

Open all the investments that you would like to update the prices for (use a FM <u>portfolio</u> to open up to 500 investments automatically).   The investments must have the correct symbols assigned to them if they are to be updated.   The symbol was assigned when the investment was created, and can be edited using the **"Edit/Name/Symbol . . ."** menu command.   The symbols in Fund Manager must be the same symbols in your Fund Manager file.   This is how Fund Manager determines which investments to update.

Choose the menu command **"Edit/Update Price/Import - Fund Manager . . ."** (or use the keyboard accelerator CTRL + F).   This will pop up a dialog box where you can enter the complete path and filename of your Fund Manager file.   For example: c:\finance\my_data\janus.dat.   Select the 'OK' button to update the prices.

If you have the "confirmation notices" option turned on you will be informed how many prices were successfully updated for all opened investments.

Importing Prices from Quicken

Fund Manager can import prices from a file in the <u>1-2-3 *.prn format</u> printed from Quicken.   You need to provide Fund Manager with the complete path and filename where the file has been saved.   When using Quicken version 5 or later, volume, high, and low data will also be imported, in addition to the closing price.

To import prices from Quicken into Fund Manager follow these steps:

(Red items are performed inside Quicken, black items are performed from within Fund Manager.   These steps are written specific for Quicken 6, but all previous versions of Quicken can print prices to a 1-2-3 *.prn file also.   The exact steps vary only slightly for older versions.)

1. Start Quicken, select the menu command "**Portfolio View**" from the "**Features/Investments**" menu.   (In earlier versions of Quicken choose the menu command "**Update Prices**" from the "**Activities**" menu or "**Portfolio View**" from the "**Activities**" menu.)

2. Choose the investment that you would like to print the prices for, and then select the "**Update Prices**" menu. Choose the command "**Edit Price History**".

3. Select the "**Print**" button.

4. Choose the "**123 (.PRN) Disk File**" radio button, and then the "**Print**" button.   You will be prompted for a path and filename to store the *.PRN file.   An example may be: **c:\finance\prices.prn**.

5. Exit Quicken.

6. Start Fund Manager

7. Open all investments that you would like to update the prices for (use a <u>portfolio</u> to open up to 500 investments automatically).   The investments must have the correct symbols assigned to them.   The symbol was assigned when the investment was created, and can be edited using the "**Edit/Name/Symbol . . .**" menu command.   The symbols in Fund Manager must be the same symbol specified during the next step for any price updates to occur.   This is how Fund Manager determines which investments to update.

8. Choose the menu command "**Edit/Update Price/Import - Quicken . . .**".   This will pop up a dialog box where you can enter the stock symbol and the complete path and filename of your printed *.PRN file from Quicken.   You may also use the "**Browse...**" button to search for the *.PRN file.   Select the 'Import' button to update the prices.

    If you have the "confirmation notices" option turned on you will be informed how many prices were updated.

Importing Prices from a Generic Text File

Fund Manager can import prices from a very wide variety of text files, with differing formats.   The format of the file is specified by the user at the time of importing.   The user also provides Fund Manager with the complete path and filename of the file to be imported.

The "Import - Generic..." command works on one line of the input file at a time.   In order to update a price each line must contain at least 5 pieces of information:

> **month**
>
> **day**
>
> **year**
>
> **share price**
>
> **ticker symbol**

There may be more than the 5 key pieces of information on each line, but only these 5 are required.   If each line does not contain all 5 pieces of information the user can "specify" the date or the ticker symbol or both to apply to all lines in the input file.   If no date is specified, each line must contain the **month**, **day**, and **year**.   If no **ticker symbol** is specified, each line must contain the **ticker symbol**.

In addition to the required fields, the generic import can also update the following optional fields:

> **volume**
>
> **high**
>
> **low**

INPUT FORMAT DIRECTIONS:
The user specifies the input format (called "format string") of the file to be imported.   Any character may be part of the format string.   Fund Manager recognizes certain character combinations (called "keys") in the format string to represent each of the 5 required and 3 optional variables:

KEY	VARIABLE
MM	month
DD	day
YY	year
UD	year, month, and day
NAV	share price
VV	volume
HH	high
LL	low
SYMB	ticker symbol

The **UD** key represents the presence of a 6 character string containing the year, month, and day.   The string has the format: *yymmdd*, where *yy* = year, *mm* = month, and *dd* = day.   The string must be the full 6 characters long.

A tenth key can be used in the format string to identify fields in the imported line that do not get used.   This key is often necessary to act as a place holder for unused fields such as opening or CUSIP numbers.   This key is analogous to the wild card character '*' in DOS.   The tenth key is:

KEY	VARIABLE
XX	unused

A comment key can be used to add comments at the end of the format string.   Fund Manager remembers the last 6 used format strings.   Comments can be useful to remember the source of prices for the associated format string. Everything in the format string after the comment key is considered a comment and is ignored by Fund Manager

when importing.   The comment key is:

KEY	VARIABLE
!REM	comments out the remainder of the format string

A tab key can be used when importing tab delimited files.   Without using the tab key all white space in both the format string and imported line will be treated as a single space.   When files contain both spaces and tabs and it is necessary to differentiate between them, use the tab key.   The tab key is unique in that it can be adjacent to any other key without delimiters between the tab key and any other key.   The tab key is:

KEY	VARIABLE
TAB	tab

All keys must be upper case when specified in the format string.   Each of the 9 key variables can only be specified once.   If the date is specified, then none of the **MM**, **DD**, **YY**, or **UD** keys can be present in the format string. Similarly, if the ticker symbol is specified, the key **SYMB** can not be present in the format string.   If the **UD** key is present, then none of the **MM**, **DD**, or **YY** keys can be present, and vice versa.   Also, if nothing is specified, enough keys to obtain all 5 required pieces of information must be present in the format string.

Each key in the format string must be separated by at least one character, space, comma, or any other delimiter. (The only exception is the **TAB** key.)   For example the following format string is illegal:

MMDDYY SYMB NAV

It is illegal because there is nothing separating **MM** from **DD** or **DD** from **YY**.   The following table lists several examples of acceptable format strings, what would need to be specified for each case, and what the import line would actually look like in each case.

FORMAT STRING	SPECIFIED	IMPORTED LINE
MM/DD/YY NAV	(ticker symbol)	6/28/94 75.125
"SYMB",NAV,"MM/DD/YY"XX	(nothing)	"IBM",75.125,"06/28/94"," "
SYMB XX LL HH NAV XX	(date)	IBM 0 74.125 75.875 75.125 +0.500 5:45
UD NAV !REM my comment	(ticker symbol)	940628 75.125

A single space in the format string will match any amount of white space (a single space, multiple spaces, or tabs) in the imported line.   The **NAV**, **HH**, and **LL** keys will match on either decimal or fractional prices, but for fractional formatted prices the delimiter can not be a space.   The **XX** key will match everything up to the delimiter immediately following this key.   If no delimiter is specified after the last **XX** in the format string it will match the rest of the line.

To import prices from a generic text file do the following:

Open all the investments that you would like to update the prices for (use a FM portfolio to open up to 500 investments automatically).   The investments must have the correct symbols assigned to them.   The symbol was assigned when the investment was created, and can be edited using the "**Edit/Name/Symbol . . .**" menu command.   The symbols in Fund Manager are used to match prices when importing.

Choose the menu command "**Edit/Update Price/Import - Generic . . .**".   This will pop up a dialog box where you can specify the date and/or symbol, the format string, and the complete path and filename of your text file. Select the 'OK' button to update the prices.

If you have the "confirmation notices" option turned on you will be informed how many prices were successfully updated for all opened investments.

Specific Examples:

Listed below are several format strings for commonly imported sources of prices. (These format strings were verified correct at the time this document was written. If they stop working the settings may need to be checked and adjusted accordingly.)

America Online's Company Research *.QIK (Quicken) format
Free historical prices from AOL at keyword: COMPANY RESEARCH
Specify Date: NO
Specify Symbol: NO
Format String: "SYMB",NAV,"MM/DD/YY'

America Online's Company Research *.CSV (comma delimited) format
Free historical prices from AOL at keyword: COMPANY RESEARCH
Specify Date: NO
Specify Symbol: NO
Format String: "SYMB","MM/DD/YY",HH,LL,NAV,VV

America Online's Company Research *.ASC (MetaStock) format
Free historical prices from AOL at keyword: COMPANY RESEARCH
Specify Date: NO
Specify Symbol: NO
Format String: SYMB,D,UD,XX,HH,LL,NAV,VV,XX

www.fundlibrary.com
This source offers many Canadian mutual fund prices. Use the "Personal Fund Monitor" and utilize the feature to download the share prices to a tab delimited text file.
Specify Date: YES
Specify Symbol: NO
Format String: SYMBTABNAVTABXX

MicroSoft Network
Specify Date: NO
Specify Symbol: NO
Format String: "SYMB","NAV","MM/DD/YY"

Quicken's *.PRN format
Specify Date: NO
Specify Symbol: YES
Format String: "MM/DD/YY","NAV","HH","LL","VV"

Internet Price Importing

(In addition to being able to *import* prices from the Internet, Fund Manager can also *retrieve* prices from the Internet. The command "Edit/Update Price/Retrieve - Internet" will automatically retrieve prices for all opened investments, making price updates much easier.)

There are sources for free daily closing prices available on the Internet. Here is one documented source, with instructions on how to download and import the prices into Fund Manager.

1) Closing Bell:

InfoBeat on the WWW offers a free service called Closing Bell. This service can be set up to e-mail to you, daily closing prices of your choice. These prices can be imported into Fund Manager. The URL for Closing Bell is:

http://www.infobeat.com/cb/cgi/cb_merc.cgi

Once there you will need to register before using the service for the first time. The registration is free. Once registered you can set up a portfolio, which memorizes which investments you wish to track. Under the portfolio settings there are 4 sections:

    1. Choose which products to receive. Check "**Full Closing Bell**".
    2. Choose the format of your Closing Bell messages. Check "**Expanded Format**".
    3. Choose attachments and/or special features. Select "**Quicken, Appended**".
    4. Edit your portfolio of securities. Add all the investments you wish to receive prices for.

Each day you will receive an e-mail message, sent to the address you specified when registering. Save this message (or just the last part of the message with the prices) to a text file. You can then use Fund Manager's generic import command (Edit/Update Price/Import - Generic...) to import these prices. Under the generic import dialog box do not specify either the date or symbol, and use the following format string:

"SYMB",NAV,"MM/DD/YY"

Exporting Prices from Fund Manager

Fund Manager has two exporting functions; Export - Fund Manager and Export - CSV:

Edit/Update Price/Export - Fund Manager:

Fund Manager can export ASCII text data files for any investment using the "Edit/Update Price/Export - Fund Manager" command.   This command exports data for the top investment only.   There will be a *.prc, *.inv, *.div, and *.msc file created with the same base filename, and in the same directory, as the investment *.dat file.   The format of each file is described:

The *.prc file:

The first line of the *.prc file is the investment's name.   The second line is the investment's symbol.   Every line after the second line has five fields in it.   The fields are **month**, **day**, **year**, **share price**, and **total shares owned**, respectively.   The share price is the actual value of an individual share, and the total shares owned are the number of shares owned on this date.   Prior to version 7.0 the *.prc file was labelled the *.dat file.   If you would like to use an older version of Fund Manager to view your data this file needs to be renamed with the dat file extension.

Click here to see a sample exported Fund Manager *.prc file.

The *.inv file:

Every line in the *.inv file should also have five fields: **month**, **day**, **year**, **share price**, **shares bought or sold**, respectively.   If the transaction was an investment the shares bought will be a positive number, if there were shares sold, this will be a negative number.   The share price is the purchase/redemption price of the shares adjusted to incorporate any commission or fees.

The *.div file:

Every line in the *.div file will also have five fields: **month**, **day**, **year**, **dividend per share**, and **shares re-invested**.   The dividends per share is the dollar value of dividends paid for each share owned, whether they were reinvested or distributed.   The shares re-invested in the fifth field is the number of shares purchased on this date with these dividends, and may be zero if these dividends were distributed instead of re-invested.

The *.msc file:

This file was established as of version 6.0.   It is not necessary when running an earlier version of Fund Manager.   There is only one line in this file, which specifies the type of investment these files represent.   Possible values are 1 for a no-load mutual fund, 2 for a loaded mutual fund, or 3 for a stock or bond.

Edit/Update Price/Export - CSV . . .:

This command will export all prices in all open investments to a single file specified by the user.   The option will be given to export to a Quicken compatible or MetaStock formatted file.

Deleting Price: One Date - Top Investment

This dialog box allows price information to be deleted for the topmost investment currently being displayed.   There is only one edit box that needs to be filled in:

Date: The date for which the price information is to be deleted.   (Example: 12/20/1996)

Select the '**OK**' button to complete the deletion process.

Price deletion commands include:
>   One Date - Top Investment . . .
>>   Deletes a single price from top investment
>   One Date - All Investments . . .
>>   Deletes a single price from all open investments
>   Date Range - Top Investment . . .
>>   Deletes all prices within specified date range from top investment
>   Date Range- All Investments . . .
>>   Deletes all prices within specified date range from all open investments

Prices may also be deleted or modified from the Edit/All Data dialog box.

Tip: You may use the shortcut keys of + or - to increment and decrement the date.

Deleting Prices: One Date - All Investments

This dialog box allows price information to be deleted for all currently opened investments for any date. There is only one edit box that needs to be filled in:

Date: The date for which the price information is to be deleted. (Example: 12/20/1996)

Select the '**OK**' button to complete the deletion process.

Price deletion commands include:
        One Date - Top Investment . . .
                Deletes a single price from top investment
        One Date - All Investments . . .
                Deletes a single price from all open investments
        Date Range - Top Investment . . .
                Deletes all prices within specified date range from top investment
        Date Range- All Investments . . .
                Deletes all prices within specified date range from all open investments

Tip: You may use the shortcut keys of + or - to increment and decrement the date.

Deleting Prices: Date Range - Top Investment

This dialog box allows price information to be deleted for the topmost investment currently being displayed.   A range of prices can be deleted by specifying the following:

Delete Prices From: The starting date for which the price information is to be deleted.   (Example: 12/1/1996)

Through: The ending date for which the price information is to be deleted.   (Example: 12/31/1996)

Select the **'OK'** button to complete the deletion process.   The deletion dates are inclusive, that is if there are prices recorded for the specified dates, these will also be deleted.

Price deletion commands include:
>One Date - Top Investment . . .
>>Deletes a single price from top investment
>
>One Date - All Investments . . .
>>Deletes a single price from all open investments
>
>Date Range - Top Investment . . .
>>Deletes all prices within specified date range from top investment
>
>Date Range- All Investments . . .
>>Deletes all prices within specified date range from all open investments

Prices may also be deleted or modified from the Edit/All Data dialog box.

Tip: You may use the shortcut keys of + or - to increment and decrement the date.

Deleting Prices: Date Range - All Investments

This dialog box allows price information to be deleted for all currently opened investments.   A range of prices can be deleted by specifying the following:

Delete Prices From: The starting date for which the price information is to be deleted.   (Example: 12/1/1996)

Through: The ending date for which the price information is to be deleted.   (Example: 12/31/1996)

Select the '**OK**' button to complete the deletion process.   The deletion dates are inclusive, that is if there are prices recorded for the specified dates, these will also be deleted.

Price deletion commands include:
<u>One Date - Top Investment . . .</u>
Deletes a single price from top investment
<u>One Date - All Investments . . .</u>
Deletes a single price from all open investments
<u>Date Range - Top Investment . . .</u>
Deletes all prices within specified date range from top investment
Date Range- All Investments . . .
Deletes all prices within specified date range from all open investments

Tip: You may use the <u>shortcut keys</u> of + or - to increment and decrement the date.

Recording a Buy or Sell Transaction

A purchase or sale may be recorded for each of the investment types:

No-Load Mutuals
Loaded Mutuals
Stock or Bond

Buy or Sell transactions may also be recorded or modified from the Edit/All Data dialog box.

Buy/Sell Transaction for No Load Mutuals

This dialog box records buy or sell transactions for **no load mutual funds**.   There are four edit boxes which must all be filled in:

Date: The date of the purchase or sale.   (Example: 9/20/96)

Share Price: The share price of the fund on this date for your purchase or sale.   (Example: 11.21)

Shares: The number of shares purchased or sold.   (Example: 89.2061)

Value: The dollar value of your purchase or sale.   (Example: 1000.00)

Select the appropriate radio button to choose either a **Buy** or a **Sell** transaction.

Note: All entries should be entered as positive value for both buy and sell transactions.

Select the '**OK**' button to record the transaction.

Buy or Sell transactions may also be recorded or modified from the Edit/All Data dialog box.

Comments: When recording a buy or sell transaction, Fund Manager updates the price information on that date if no previous closing price is recorded.   When one of the edit boxes has not been filled in, and Fund Manager has enough information to fill it in for you, it will do so as you tab to different controls in the dialog box.   You may use the shortcut keys of + or - to increment and decrement the date.

Buy/Sell Transaction for Loaded Mutuals

This dialog box records buy or sell transactions for **loaded mutual funds**. The following edit boxes are contained in the dialog box:

Date: The date of the purchase or sale. (Example: 9/20/96)

Purchase/Sell Price: The share price that you paid/received for your purchase/sale. (Example: 10.50 for a purchase or 9.476 for a sell)

Shares: The number of shares purchased or sold. (Example: 10.00)

Value: The dollar value of your purchase or sale. Purchase/Sell price times the number of shares. (Example: 105.00 for a purchase, 94.76 for a sell)

Actual Price: The actual share value of the fund's shares on this date. This will be lower/higher than the purchase/sell price for a loaded fund. (Example: 9.975 for both purchase and sell examples)

% Load: The percent of a load for the transaction. (Example: 5.00 for both purchase and sell examples)

Select the appropriate radio button to choose either a **Buy** or a **Sell** transaction.

Note: All entries should be entered as positive value for both buy and sell transactions.

Select the '**OK**' button to record the transaction.

Buy or Sell transactions may also be recorded or modified from the Edit/All Data dialog box.

Comments: When recording a buy or sell transaction, Fund Manager updates the price information on that date to the actual share price if no previous closing price is recorded. When one of the edit boxes has not been filled in, and Fund Manager has enough information to fill it in for you, it will do so as you tab to different controls in the dialog box. You may use the shortcut keys of + or - to increment and decrement the date.

Buy/Sell Transaction for Stocks or Bonds

This dialog box records buy or sell transactions for **stocks or bonds**.   The following edit boxes are contained in the dialog box:

Date:	The date of the purchase or sale. (Example: 9/20/96)
Share Price:	The share price of your security on this date. (Example: 10.50)
Shares:	The number of shares purchased or sold. (Example: 100)
Investment Value:	The dollar value of your purchase or sale. Share price times the number of shares. (Example: 1050.00)
Commission:	Any fees incurred for this transaction. (Example: 35.00)

Select the appropriate radio button to choose either a **Buy** or a **Sell** transaction.

Note: All entries should be entered as positive value for both buy and sell transactions.

Select the '**OK**' button to record the transaction.

Buy or Sell transactions may also be recorded or modified from the Edit/All Data dialog box.

Comments: When recording a buy or sell transaction, Fund Manager updates the price information on that date to the share price of the stock if no previous closing price is recorded.   When one of the edit boxes has not been filled in, and Fund Manager has enough information to fill it in for you, it will do so as you tab to different controls in the dialog box.   You may use the shortcut keys of + or - to increment and decrement the date.

Recording a Distribution Transaction

A distribution transaction may be recorded for each of the three investment types:

No-Load Mutuals
Loaded Mutuals
Stock or Bond

Distribution transactions may also be recorded or modified from the Edit/All Data dialog box.

Recording a Distribution Transaction
No-Load Mutual Fund

This dialog box records any distribution transaction.   Check the '**Reinvested**' check box if the distribution was reinvested into the fund.   When the distribution is reinvested, there are four edit boxes which must all be filled in. If the distribution was not reinvested only the '**Date**' and '**Distribution Value**' edit boxes are required.

Date: The date of the distribution.   (Example: 6/30/96)

Purchase Price: The share price of the fund on this date, the price at which shares were purchased with the distribution.   (Example: 11.21)

Shares: The number of shares purchased with the distribution.   (Example: 3.5682)

Distribution Value: The dollar value of the distribution.   (Example: 40.00)

Choose a **Distribution Type** to associate with this distribution.
See Recording an Account Fee Transaction if you are recording an '**Account Fee**' distribution.

Select the '**OK**' button to record the transaction.

Distributions may also be recorded or modified from the Edit/All Data dialog box.

Comments: When recording a reinvested distribution, Fund Manager updates the price information on that date if no previous closing price is recorded.   When one of the edit boxes has not been filled in, and Fund Manager has enough information to fill it in for you, it will do so as you tab to different controls in the dialog box.   You may use the shortcut keys of + or - to increment and decrement the date.

Recording a Distribution Transaction
Loaded Mutual Fund

This dialog box records any distribution transaction.   Check the '**Reinvested**' check box if the distribution was reinvested into the fund.   When the distribution is reinvested, there are six edit boxes which must all be filled in.   If the distribution was not reinvested only the '**Date**' and '**Distribution Value**' edit boxes are required.

Date: The date of the distribution.   (Example: 6/30/96)

Puchase Price: The price at which shares were re-purchased with the distribution.   (Example: 11.00)

Actual Price: The actual share value of the fund's shares on this date.   This will be lower than the re-purchase price for a loaded fund.   (Example: 10.45)

Shares: The number of shares purchased with the distribution.   (Example: 3.6364)

Distribution Value: The dollar value of the distribution.   (Example: 40.00)

% Load: The percent of a load for the re-purchased shares.   (Example: 5.00)

Choose a **Distribution Type** to associate with this distribution.
See Recording an Account Fee Transaction if you are recording an '**Account Fee**' distribution.

Select the '**OK**' button to record the transaction.

Distributions may also be recorded or modified from the Edit/All Data dialog box.

Comments: When recording a reinvested distribution, Fund Manager updates the price information on that date if no previous closing price is recorded.   When one of the edit boxes has not been filled in, and Fund Manager has enough information to fill it in for you, it will do so as you tab to different controls in the dialog box.   You may use the shortcut keys of + or - to increment and decrement the date.

Recording a Distribution Transaction
Stock or Bond

This dialog box records any distribution transaction.   Check the '**Reinvested**' check box if the distribution was reinvested into the investment.   When the distribution is reinvested, there are five edit boxes which must all be filled in.   If the distribution was not reinvested only the '**Date**' and '**Distribution Value**' edit boxes are required.

Date: The date of the distribution.   (Example: 6/30/96)

Puchase Price: The price at which shares were re-purchased with the distribution.   (Example: 11.00)

Shares: The number of shares purchased with the distribution.   (Example: 3.6364)

Distribution Value: The dollar value of the distribution.   (Example: 40.00)

Commission: The commission fee charged for the re-purchased shares.   (Example: 10.00)

Choose a **Distribution Type** to associate with this distribution.
See Recording an Account Fee Transaction if you are recording an '**Account Fee**' distribution.

Select the '**OK**' button to record the transaction.

Distributions may also be recorded or modified from the Edit/All Data dialog box.

Comments: When recording a reinvested distribution, Fund Manager updates the price information on that date if no previous closing price is recorded.   When one of the edit boxes has not been filled in, and Fund Manager has enough information to fill it in for you, it will do so as you tab to different controls in the dialog box.   You may use the shortcut keys of + or - to increment and decrement the date.

Recording a Split Transaction

This dialog box allows the user to enter a stock split or recombination.   The **Split Ratio** should be a positive number.   The **Split Ratio** is greater than 1 for splits, and can be less than 1 for recombinations.   The **Split Ratio** does not have to be an integer.   For example, for a 3 for 2 split the **Split Ratio** would be 1.5.

Split Date: The date the investment split.

Split Ratio: The ratio of the split.   Most commonly this would be 2.

Comments: The **View/Split Adjusted** switch controls the way data is viewed when splits are recorded for an investment.   When split adjustment is on, Fund Manager displays all historical prices and share balances prior to the date of each split to be consistent with prices and share balances after the split date.   For example, if an investment split 2 for 1 all historical prices prior to the split date would be divided by 2.   All transactions prior to the split date will also have the number of shares multiplied by 2, and the share purchase price divided by 2. When split adjustment is off Fund Manager displays the data as it was for each date.   In the split adjusted off mode there will be sudden dips in the share price graph on the date of a split.   In the split adjusted on mode the share price graph will be relatively smooth through the dates of splits.

Regardless of the state of split adjustment all transaction and price data is entered as it occurred on that particular date.

The state of split adjustment does control how historical prices are imported in the case where a split has occurred somewhere in the middle of the historical price database.   If the historical prices being imported have been adjusted for splits already, turn on the split adjustment mode before importing.   If the historical prices are not adjusted for splits, turn off the split adjustment mode before importing.

Recording an Account Fee Transaction

Account fees are treated like a negative distribution.   If the fee was paid out of pocket, this would be a negative distributed distribution.   If the fee was paid with redeemed shares, this would be a negative reinvested distribution. When recording an account fee transaction the "**Dollar Value**" edit box should be filled in with a negative value.   If the account fee was paid with redeemed shares the "**Reinvested**" check box should be checked and the "**Shares**" edit box should contain a negative value.   The "**Price**" edit box will be a positive value.

Example of '*out of pocket fee*':
Date:	7/27/95
Reinvested	(un-checked)
Dist Value: (neg)	-10.00
Distribution Type:	Account Fee

Example of '*fee paid with redeemed shares*':
Date:	7/27/95
Reinvested	(checked)
Purchase Price:	25.0000
Shares: (neg)	-0.4000
Dist Value: (neg)	-10.00
Distribution Type:	Account Fee

Recording Investment Notes

This dialog box allows the user to enter any notes or comments associated with each investment.   Each note is associated with a particular date.

Date: The date of the note.   Select "**New**" to create a new note.   You can have multiple notes for the same date.

Investment: Investment's notes to view or edit.

Notes: The note associated with the chosen date and investment.   Each note is limited to a maximum of 255 characters.

Comments: Any changes are automatically stored whenever you switch to a new date, select another investment, or choose the "Done" button.   Notes are included in the <u>Investment Transactions Report</u>.

Changing an Investment Name, Symbol, or Currency

This dialog box allows the user to edit the investment name, symbol, or currency for the topmost investment currently being displayed.   The contents of both edit boxes will be updated:

Name: Enter the desired name of the investment in this box.   (Example: Financial Industrial Income)

Symbol: Enter the investment's symbol in this box.   (Example: FIIIX)

Currency: Select the <u>currency</u> for the investment.   (Example: $)

Comments: It is important for the correct symbol to be entered when importing prices.   Fund Manager compares the symbols recorded in Fund Manager with the symbols in the import file to match the correct fund with the correct price information.

Editing the Investment Type

This dialog box allows the user to edit the investment type for the specified investment.   Each investment must fit into one of the three available categories:

No-Load Mutual Fund: Shares are purchased at the price they are worth

Loaded Mutual Fund   Shares may be purchased at a higher price and sold at a lower price than they are worth

Stock/Bond   Any stock or bond investment

Editing the Category

This dialog box allows the user to edit the asset type and investment goal for the specified investment.   Each investment is assigned to one of the 15 available asset types.   Each investment is also assigned to one of the 15 available investment goal categories.   The labels used for each of the asset types and investment goals is adjustable with Options/Category Labels.

The Asset Allocation - Pie and Investment Goal - Pie graphs use these assignments.

Editing the Password

This dialog box allows the user to edit the password for the specified investment or all investments.   If the "**Enable**" box is checked, the password will be required to open this investment in the future.   If the "**Apply to all open investments**" box is checked the specified password and enable/disable will be applied to all currently opened investments.

It is most convenient to apply the same password to all investments.   When opening a portfolio or multiple investments that are password protected any   successfully entered password will continue to be used as the default password.   If all the passwords are the same, the user will only be prompted for the password once.

Password Request

This investment is password protected.   The correct password must be supplied before it can be opened.

A correctly entered password will be used as the default for the any subsequently required passwords.   If the next required password is the same, no further prompting will occur.

Selecting Colors for the Display

This dialog box allows you to customize the look of each different graph type.   These color selections will be saved in your portfolio.   Choose the item you would like to edit the color for from the drop-down combination box.   The sample graph shows your current settings, and is changed to reflect any changes you make.   For each graph type (NAV + DIST., NAV, and VALUE) you can edit the following items:

background   background color for graph

frame   line color used for drawing the border of the graph

line   color used for drawing data line, tic marks, and on-graph text

buy marker   line color used for drawing buy markers

sell marker   line color used for drawing sell markers

distribution marker   line color used for drawing distribution markers

note marker   line color used for drawing note markers

split marker   line color used for drawing split markers

grid lines   line color used for drawing grid lines

For the price (NAV) and price plus distribution (NAV + DIST.) style graphs there is an additional line style:

overlaid investment (1-20)   line color used for drawing the investment overlay graph types.   For more than 20 overlaid investments, line color 20 will be used.   Overlaid investment lines 1-6 are also used for drawing the moving average lines.   Overlaid investment line 1 is also used when drawing the overlaid share price cost.

For the value (VALUE) graphs there is an additional line style:

overlaid line   line color used for drawing the overlaid cost value

Use the Red, Green, and Blue scroll bars, or the '**Choose Color**' button, to assign a color to the currently selected item.   To make the changes take effect for the currently selected item, select the '**Change**' push button.   To restore any particular item to it's default value, select the '**Default**' push button.   To restore all items to their default values, select the '**All Defaults**' push button.   When finished making changes, select the '**Done**' push button.   Select the '**Help**' push button to get this help topic.

Selecting a Font for the Display and Printer

This dialog box allows the user to customize the fonts used for displaying text.   The font being set depends upon the current number of displays set.   There is a different font memorized by Fund Manager for each one, four, or nine number of displays.   This will allow the user to make smaller fonts when the number of displays is higher, and larger fonts for easier viewing, when the number of displays is smaller.

Fonts are memorized in <u>portfolios</u>.   If portfolios are not being used the most recently set font for each display is used upon startup.

Selecting Screen and Printer Options

This dialog box allows the user to change the following display options for the screen or printer:

Pen thickness (graphs):   The line thickness to be used for plotting data and tic marks.

Pen thickness (markers):   The line thickness to be used for drawing markers.

Distribution/Note marker size: The size of the distribution and note markers.

Buy/Sell marker size: The size of the buy and sell markers.

All sizes are specified in units per logical inch.   The number of units per logical inch for the given device (screen or printer) is displayed.

To accept any changes, click on the **'OK'** button.
To retrieve the default values, click on the **'Defaults'** button.
To quit this dialog box without making any changes click on the **'Cancel'** button.

All of these settings are stored in the portfolio.

Category Labels

This dialog box allows the user to customize the labels that will be used for each of the asset types as well as each of the investment goal categories.   There are 15 unique asset types as well as 15 unique investment goal categories. Each label is limited to a maximum of 20 characters.   The labels are remembered from session to session.

The asset type and investment goal can be assigned for each investment using Edit/Category.

The asset type and investment goal labels are used in the Custom report as well as the Asset Allocation - Pie and Investment Goal - Pie graphs.

Currency Settings

Fund Manager supports tracking investments in multiple currencies.   This dialog box allows the user to customize the displayed symbol for each currency as well as the exchange rates from each currency to the default currency..   These settings are memorized in portfolios.   Fund Manager supports tracking investments in up to 8 different currencies.   One of the 8 currencies is the "Default" currency.

Symbol:
> For each currency a single character 'Symbol' can be assigned to represent the associated currency.   Each currency, including the default currency, can be assigned its own unique symbol.

Exchange Rate to Default:
> For all currencies, besides the default currency, an 'Exchange Rate to Default' can be specified.   This is how Fund Manager will adjust non-default currencies to the default currency when the menu command **View/Exchange Rate Adjusted** is toggled on.   When **View/Exchange Rate Adjusted** is off each investment is displayed in its native currency.
>
> The exchange rate can either be specified to be a constant ratio, or an investment can be assigned as the exchange rate for this currency:
>
>> *Constant Ratio:*
>> When a constant ratio is specified an additional edit box will be available to input this ratio.   This ratio will be used for all dates when adjusting the currency to the default currency.   As an example, assume that the default currency is the dollar and the user has other investments in yen to track.   Also assume 1 dollar is equal to 100 yen.   The user can assign a constant ratio of 100 for the yen currency (100 yen = 1 Default). This means that when **View/Exchange Rate Adjusted** is turned on, investments in the yen currency will be divided in value by 100, such that they are exchange rate adjusted to the default currency, dollars.   Ratios can be any value except 0.
>>
>> *Exchange Rate Investment:*
>> When an investment is assigned to be the exchange rate, the closing price of that investment for each date will be used as the exchange rate.   This allows more precise adjustment of each currency to the default currency, as this provides date specific exchange rates.   An example of the intended use would be: Create a new investment for each non-default currency in a portfolio.   These investments would typically own zero shares, such that their value remains zero.   Assign these investment to be the exchange rates for their associated currency.   These investments will be used to track the exchange rate as a function of time.   To track the exchange rates, update each exchange rate investment's closing price with the exchange rate for its associated currency for that date.

Tips:

If all of the investments being tracked are in a single currency (which may be the case for many investors), just use the default currency for all of the investments.   Currency settings besides the default currency symbol can be disregarded in this case.

When entering price or transaction data turn off **View/Exchange Rate Adjusted** for faster operation.   This is not required, however, it may significantly speed up data entry.

All price and transaction data is always entered and imported in the native currency of the investment, independent of the state of **View/Exchange Rate Adjusted**.   However, when exporting prices or transactions to a text file, the data are exported according to the current state of **View/Exchange Rate Adjusted**.

Investments assigned to an exchange rate are not adjusted with **View/Exchange Rate Adjusted** so they can be of any currency type.

Own zero shares in investments assigned to an exchange rate.

When viewing monetary values that are not in a single currency the currency symbol "(na)" will be used to indicate Not Adjusted.   For example, this is the situation when viewing a portfolio value of investments in multiple currencies with **View/Exchange Rate Adjusted** turned off.

Other Preferences

This dialog box allows the user to customize other miscellaneous settings.   These preferences are memorized from session to session.   They include:

Date Format: Choose either the MM/DD/YY or DD/MM/YY format for displaying and entering dates.

Marker Gravity: When moving the cursor over a graph with markers displayed, specify how close (in pixels) the cursor must come to a marker before the cursor is considered to be on the marker.   When the cursor is on a marker the associated data is displayed in the status bar and the right mouse menu will allow that marker's data to be edited.   Acceptable values vary from 0.1 to 40 pixels.

Default Cash Account: This setting allows the user to define an investment to be a "cash account" for a portfolio.   A valid choice is also "(none)", such that there is no cash account in use.   Once a cash account is identified the selected investment will automatically be debited or credited with the proceeds from all recorded transactions.   For example, assume investment "B" is defined as the default cash account.   When a purchase of $1,000 in investment "A" is recorded, an associated redemption for $1,000 in investment "B" will also automatically be recorded.   There are three types of transactions that will generate an associated transaction in the cash investment: purchases, redemptions, and distributed distributions.   This option is intended to help maintain a relatively constant portfolio value, such that a more accurate picture of portfolio performance can be observed.   (Related Tip: A cash investment can be any investment type.   Often a cash account is kept at a constant $1 share price, such as in the case of a money market or savings account.   Record purchases, redemptions, and distributions in a cash account just like any other investment, but keep the share price constant at $1 while adjusting the number of shares.)   This setting is memorized in portfolios.

Number Format: Specify the delimeters to use when displaying and entering numbers.   One setting uses the comma to separate groups of 3 digits, and the period for the decimal point (e.g. 1,000.00).   The alternate setting uses the period to separate groups of 3 digits, and the comma for the decimal point (e.g. 1.000,00).

Auto Backup: The frequency in days when an automatic backup of investment files is performed.   The automatic backup copies all open investment files to the automatic backup directory specified in the "fm.ini" file in the Windows directory:

> [directory location]
> autoback=C:\finance\autoback

The automatic backup is performed by Fund Manager when exiting the application.   If the time since the last automatic backup of any open investment is greater than or equal to this value all open investments will be copied to the automatic backup directory.   To never perform an automatic backup set this value to 0.   To automatically backup all open investment files every time Fund Manager is exited, set this value to -1.

Yield Terms: Specify the length of the yield terms for displaying yields above the graphs, as well as in the yield reports.   Acceptable values vary from 1 month up to 1000 years.

Price/Transaction Data

This dialog box is a data register, providing access to all recorded price and transaction data.   New transactions and prices can be recorded, or existing data can be edited or deleted.   By choosing an investment from the "**Investment**" combo box, you can view or edit data for any open investment.   The following data types may be select from the "**Data Type**" combo box:

Prices	All historical prices (NAV)
Investments (all)	All purchases, reinvestments, and redemptions
Purchases	Only purchases
Reinvestments	Only reinvestments
Redemptions	Only redemptions
Distributions (all)	All distributions
Dividends	Only dividend distributions
ST Cap Gains	Only short term capital gain distributions
LT Cap Gains	Only long term capital gain distributions
Interest Income	Only interest income distributions
Account Fees	Only account fee distributions (negative)
Splits	Splits

When viewing **Price** data the following fields are displayed for each date that price information is available:

Date: Date of associated price

Close: The share price for this date (Net Asset Value)

Shares: The number of shares owned on this date

Value: The value of the investment on this date

Volume: The trading volume for this date

High: The highest trading price for this date

Low: The lowest trading price for this date

When viewing **<u>Investment</u>** data types the following fields are displayed for each recorded buy or sell transaction:

Date: Date of associated transaction

Price: The share price of the investment on this date.

Shares: The number of shares bought or sold (negative indicates a sell)

Value: The total dollar amount of the this transaction.   For Purchases and Reinvestments this is (**Price * Shares** + **Fee**) and for Redemptions this is (**Price * Shares** - **Fee**).

Fee: The fee (from commission or load) paid for this investment

Type: Purchase, Redemption, or Reinvestment transaction type

When viewing **<u>Distribution</u>** data types the following fields are displayed for each recorded distribution:

Date: Date of associated distribution

Price: The share price of the investment on this date.

Shrs Reinv: The number of shares repurchased with this distribution

Value: The total dollar value of the distribution.   (For reinvested distributions this is the (**Shrs Reinv * Price**) + **Fee**

Fee:	The fee (from commission or load) paid for this distribution
Dist/Shr:	The per share distribution. This is the total dollar amount divided by the number of shares owned when this distribution was paid.
Type:	Dividend, ST Cap Gain, LT Cap Gain, Interest Income, or Account Fee transaction type.

When viewing **Split** data the following fields are displayed for each recorded split transaction:

Date:	Date of associated split
Ratio to 1:	The number of shares owned after the split for every 1 share owned prior to the split

The **Edit** and **Delete** push buttons allow any highlighted line in the **"Data"** list box to be modified.   The **New** push button will create a new entry.

You may use a mouse shortcut to quickly view data of interest for any displayed investment with this dialog box. By holding down the CTRL key and double clicking on any graph, the dialog box will open with the associated investment selected.   Alternatively, by clicking the right mouse button over any investment graph and choosing "Edit All Data" this dialog box will be brought up for the associated investment.

This is a modeless dialog box which can remain open while performing other operations inside Fund Manager.

View Yields

When this display option is set, numerical data is displayed.   When graphs are turned off, for each opened investment the following information will be displayed

Yields: Pre-defined ranges of average annualized <u>yields</u>

Fund name: Name of the investment

Yields: Date range for yield calculations

% Gain Inv.:   Percent gain on purchases for yields date range, see <u>% Gain - Investments</u> for description

% Gain Fund: Percent gain of the investment's share price for yields date range, see <u>% Gain - Fund</u> for description

History: Date range of historical price information

% Gain Inv.:   Percent gain on purchases for historical date range

% Gain Fund: Percent gain of the investment's share price for historical date range

Latest price: Most recent share price

Latest value: Most recent value

If the graph type is set to Portfolio Value the **% Gain Fund** field will be replaced by:

% Gain Portfolio: Percent gain of the portfolio's share price for yield date range, see <u>% Gain - Portfolio</u> for description

When graphs are off, displayed across the bottom of the screen will be sum of the latest values for all opened investments.   This is labeled as the '**Latest Portfolio value**'.

Changing Date Range for Graphs and Yields

This dialog box allows the user to change the range of dates being graphed.   The displayed yields will also be updated to reflect the changed dates.   With this dialog box you can adjust the date range and examine the 'graph' yield to calculate the yield for any desired time period.   (The graph yield is the yield from the left axis to the right axis currently being displayed.)   To change the dates being displayed enter the desired dates for the beginning of the graph (left axis) in the 'Start' edit control and the end of the graph (right axis) in the 'End' edit control.   The 'Start' date cannot be before the starting date of the investment.   The 'End' date can be any time after the 'Start' date, including dates after the last data point you have entered.   If the 'End' date is later than the last data point Fund Manager will extrapolate the latest price information to the new 'End' date.   The first and last price data point are shown for reference.

The changes in the 'Start' and 'End' dates can be applied to all open investments by selecting the appropriate radio button.

Either the topmost investment, or all investments may be set back to their full history by checking the appropriate radio button.   Reverting to full history changes the date range from the investment inception to the most recent price data point.

The shortcut key '**x**' will revert the topmost investment to full history.
The shortcut key '**X**' will revert all investments to full history.
The shortcut key '**r**' will revert the topmost investment to full history and autoscale.
The shortcut key '**R**' will revert all investments to full history and autoscale.

By using the mouse any graph can be adjusted without using this dialog box.   See <u>Mouse Commands</u>.   There are also many other <u>keyboard shortcuts</u> for zooming and scrolling the date range.

Changing Minimum and Maximum for Graphs

This dialog box allows the user to specify the minimum and maximum y-axis values of the graph.   There are three categories of graphs:

VALUE
SHARE PRICE
PERCENT

The current changes affect all graph types within the current category.   The changes can be applied to all open investments or just the current investment by selecting the appropriate radio button.   Autoscaling can be re-invoked by selecting the appropriate radio button.

The shortcut key '**y**' will revert the topmost investment to autoscale.
The shortcut key '**Y**' will revert all investments to autoscale.
The shortcut key '**r**' will revert the topmost investment to autoscale and full history.
The shortcut key '**R**' will revert all investments to autoscale and full history.

By using the mouse any graph can be adjusted without using this dialog box.   See <u>Mouse Commands</u>.   There are also many other <u>keyboard shortcuts</u> for zooming and scrolling the vertical scale.

Markers

Markers are optional symbols that can be overlaid on the graphs to display where you bought, sold, received distributions, recorded a note, or where a split occurred.   Each marker type is represented by a different color and shape.   Marker size, color, and the pen widths used to draw them are all user definable.   Markers preferences are also recorded in the portfolio.

Buy:	circle
Sell:	triangle
Distribution:	X
Note:	cross
Split:	I

When moving the cursor over a marker the data associated with that marker will be displayed in the status bar. How close the cursor must be to the marker before this data is displayed is referred to as "marker gravity".   This value can be adjusted with the Options/Other Preferences dialog box.   Also, when the cursor is over a marker that marker's data can be edited by clicking the right mouse button and choosing the popup menu command "Edit Marker Data".

Rearranging Order of Displayed Investments

This dialog box allows the user to rearrange the order of the investments currently opened.   The top investment will be displayed in the upper left corner when four or nine displays are being shown, and it will be the only investment displayed when one display is being shown.   To move an investment to a different position in the <u>investment stack</u>, highlight the desired investment, and then click on one of the following buttons:

Top: Moves the highlighted investment to the top of the stack

Bottom: Moves the highlighted investment to the bottom of the stack

Move Up: Moves the highlighted investment up one position in the stack

Move Down: Moves the highlighted investment down one position in the stack

To accept any changes click on the **'OK'** button.
To cancel any changes click on the **'Cancel'** button.

Shortcut: By double left clicking on any graph you can scroll that graph to the top of the stack without using this dialog box.   Also see <u>Keyboard Shortcuts</u> for other stack manipulation options.

Selecting Investments to Display

This dialog box allows the user to select the investments that will be displayed.   The number of graphs will automatically be adjusted to the minimum that will display all highlighted investments.

To show the highlighted investments click on the '**Show**' button.
To cancel any changes click on the '**Cancel**' button.

Shortcut: By double left clicking on any graph you can scroll that graph to the top of the stack without using this dialog box.   Also see Keyboard Shortcuts for other stack manipulation options.

Keyboard Shortcuts

Many menu commands are available by using keyboard accelerators.   These accelerators are shown next to each menu item that has an accelerator available.

There are other keyboard accelerators not shown on the main menu.   Depending upon which window type has the input focus there are different keyboard shortcuts:

"Main" graph window:

1 (The one key)	Changes the number of displays to 1
4	Changes the number of displays to 4
9	Changes the number of displays to 9
+ (The plus key)	The number of displays will rotate up (1 - 4 - 9 - 1)
- (The minus key)	The number of displays will rotate down (1 - 9 - 4 - 1)
Page Down	Scrolls <u>investment stack</u> downward by the number of displays (1, 4, or 9).
Page Up	Scrolls investment stack upward by the number of displays.
→	Scrolls investment stack downward by 1 investment.
↓	Scrolls investment stack downward by 1 row (1, 2, or 3).
←	Scrolls investment stack upward by 1 investment.
	Scrolls investment stack upward by 1 row (1, 2, or 3).

(The following keyboard shortcuts are used to manipulate the X and Y axis settings from within the "Main" graph window.   Lowercase keys affect only the topmost investment.   Uppercase keys affect all investments.)

x or **X**	Revert **X** axis to full date history.
y or **Y**	Revert **Y** axis to autoscale.
r or **R**	**R**evert both X and Y axis to full date history and autoscale.
d or **D**	Scroll X axis one **d**ay earlier.
a or **A**	Scroll X axis one d**a**y later.
w or **W**	Scroll X axis one **w**eek earlier.
e or **E**	Scroll X axis one w**e**ek later.
m or **M**	Scroll X axis one **m**onth earlier.
o or **O**	Scroll X axis one m**o**nth later.
l or **L**	Scroll X axis twe**l**ve months (1 year) earlier.
v or **V**	Scroll X axis twel**v**e months (1 year) later.
. (period) or **>**	Zoom out the X axis 10% (make the date range greater (**>**)).
, (comma) or **<**	Zoom in the X axis 10% (make the date range less (**<**)).
h or **H**	Set X axis to one mont**h** to today.
q or **Q**	Set X axis to one **q**uarter to today.

i or **I**	Set X axis to s**i**x months to today.
t or **T**	Set X axis to one year to **t**oday.
p or **P**	Scroll Y axis u**p** 5%.
n or **N**	Scroll Y axis dow**n** 5%.
b or **B**	Zoom out the Y axis 10% (make range **b**igger).
s or **S**	Zoom in the Y axis 10% (make range **s**maller).
u	**U**ndo the last mouse zoom. (After <u>zooming with mouse</u> use this command to revert back to the previous X and Y axis settings)

Date edit boxes:

+ (The plus key)	Next day
- (The minus key)	Previous day
t	**t**oday's date
m	First day of the **m**onth. Previous month if the current day is already the first day of the month.
h	Last day of the mont**h**. Next month if the current day is already the last day of the month.
y	First day of the **y**ear. Previous year if the current date is the already the first day of the year.
r	Last day of the yea**r**. Next year if the current date is already the last day of the year.

Date edit boxes also accept the **MMDDYY** format, in addition to the **MM/DD/YY** format.   If using the **MMDDYY** format, there must be exactly 6 characters specified.

Price edit boxes:

(These keys were selected so that when the right hand is in the standard typing position, the pointer finger controls the pennies, the middle finger controls the dimes, and the ring finger controls the dollars.)

u	Plus 1 cent
j	Minus 1 cent
i	Plus 10 cents
k	Minus 10 cents
o	Plus 1 dollar
l	Minus 1 dollar

For additional time saving commands see the description of the <u>Tool Bar</u>.

Investment Properties

This dialog box displays information on a given <u>investment</u>.

Name: The name assigned to this investment.

Symbol: The symbol assigned to this investment.

Type: Indicates the investment type (No-Load Mutual Fund, Loaded Mutual Fund, or Stock/Bond).

Password: Whether password protection is "Enabled" or "Disabled" for this investment.

Goal: Indicates the investment goal assigned to this investment.

Asset: Indicates the asset type assigned to this investment.

Currency: Indicates the <u>currency</u> assigned to this investment.

Filename: The path and filename for this investment.

Mouse Commands

With mouse shortcuts you can manipulate through Fund Manager more quickly.   All functions can also be accomplished through menu commands.   Here is a summary of the mouse shortcut commands:

Right: When the cursor is over an investment graph the right mouse button will bring up a <u>menu</u> allowing the user to perform a variety of commands specific to that investment.

Double left: Double left clicking on any graph scrolls the chosen investment to the top of the <u>investment stack</u> and sets the number of displays to 1.

Drag left   Zooms in on selected area.   Scrolls selected investment to the top of the investment stack, and changes the number of displays to 1.   (Zoom can be undone with the <u>keyboard shortcut</u> key 'u'.)

Shift - Drag left   Zooms in on selected date range.   Scrolls selected investment to the top of the investment stack, and sets the number of displays to 1.

Ctrl - Drag left   Zooms in on selected scale.   Scrolls selected investment to the top of the investment stack, and sets the number of displays to 1.

Shift - Double left: Rotates the number of displayed investments downward. (1 - 9 - 4 - 1 displays)

Ctrl - Double left: Displays price/transaction dialog box with chosen investment highlighted.

Tool Bar

An optional tool bar can be displayed across the top of the screen, giving quick access to commonly used commands.   To find out what function each button performs you can pause the cursor over a button.   A popup "tooltip" will display a description of that button's function.   Depending upon the state of Fund Manager the tool bar will have different buttons available.   There are three possible tool bar states.   The buttons are listed for each state, in the order displayed on the tool bar (left to right):

StartUp: (no investments open)

File/New Investment . . .
> Creates a new mutual fund, stock, or bond investment.   See <u>Creating a New Investment</u> for more information.

File/Open Investment . . .
> Opens an <u>investment</u> file

File/Open Portfolio . . .
> Opens an existing <u>portfolio</u>.   See <u>How to Set Up a Portfolio</u> for more information on portfolios.

Help/Contents . . .
> Displays this help file

Main: (when the main graph window is displayed)

File/New Investment . . .
> Creates a new mutual fund, stock, or bond investment.   See <u>Creating a New Investment</u> for more information.

File/Open Investment . . .
> Opens an <u>investment</u> file

File/Open Portfolio . . .
> Opens an existing <u>portfolio</u>.   See <u>How to Set Up a Portfolio</u> for more information on portfolios.

File/Save Data
> Saves any changes to investment files to disk

File/Save Portfolio
> Saves the portfolio

File/Print/Window . . .
> Prints the currently displayed screen to the printer

Edit/<u>All Data . . .</u>
> Allows entry/editing/deletion of any price or transaction for any investment

Edit/<u>Buy/Sell . . .</u>
> Records an investment or the sale of shares for the top investment

Edit/<u>Distribution . . .</u>
> Records either a distributed or reinvested distribution transaction.

Edit/Update Price/<u>Single Investment . . .</u>
> Updates the price of the top investment for any date

Edit/Update Price/<u>Multiple Investment . . .</u>
> Updates the price for as many investments as you choose, nine at a time

Edit/Update Price/Retrieve - Internet
> Automatically retrieve and import prices from the Internet.   See <u>Options/Internet Settings . . .</u>.

Edit/Update Price/Retrieve - CompuServe
> Automatically retrieve and import prices from CompuServe.   See <u>Options/CompuServe Settings . . .</u>.

Edit/Update Price/<u>Import - America Online . . .</u>
> Imports prices from a downloaded <u>America Online portfolio</u> and updates all open files

View/Number of Displays/1

View/Number of Displays/4

View/Number of Displays/9

View/<u>Dates . . .</u>
   Change the range of dates for both the graphs and numerical yields.

View/<u>Scale . . .</u>
   Change the vertical scale of the graph type being displayed.

Scroll <u>investment stack</u> up one investment

Scroll investment stack down one investment

Scroll investment stack up one row

Scroll investment stack down one row

Scroll investment stack up one page

Scroll investment stack down one page

Help/Help on Graph . . .
   Displays the help topic for the current graph type

Reports: (when a report window is displayed)

File/New Report . . .
   Creates a new report

File/Print Report . . .
   Prints current report

Edit/Settings . . .
   Modify current report title, type, or date range

Edit/Custom Settings . . .
   Modify options for the custom report type

Edit/Font . . .
   Choose the font for the currently selected report

Edit/Options . . .
   Edit various report settings and preferences

File/Open Memorized . . .
   Create a new report from the list of previously memorized reports

Edit/Memorize . . .
   Memorize the current report settings, such that they can be easily recalled

Help/Help on Report . . .
   Displays the help topic for the current report type

Open a Memorized Report

Fund Manager reports can be memorized, such that they can be easily recreated.   This dialog box is used to recreate previously memorized reports.   When reports are memorized a description is assigned to that memorized report. To create a previously memorized report select the description and choose the **"Open"** button.   Memorized reports can also be deleted from this dialog box by choosing a description and choosing the **"Delete"** button.

Memorize a Report

Fund Manager reports can be memorized, such that they can be easily recreated.   Upon memorizing a report the user will be prompted for a short description to assign to this memorized report.   Enter a description to assign to this memorized report and choose the **"OK"** button.   When recreating memorized reports a list of descriptions for all previously memorized reports will be available.

An option **"Float Ending Date to Current Date"** is also available.   When recreating memorized reports that were memorized with this option selected, the ending date of the report will be set to the current date.

Memorized reports store the following information:

    report type (portfolio value, custom...)
    title of report
    start date (if applicable)
    end date
    font
    for custom reports the selected fields and their order
    for investment transaction reports the investment name

Command Line Arguments

Fund Manager stores portfolios in files with the extension of 'mm4'.   Fund Manager stores investments in files with the extension 'dat'.   When starting Fund Manager you may provide a command line argument specifying either a portfolio (*.mm4) filename or investment (*.dat) filename to load with Fund Manager.

For example, to start Fund Manager with the portfolio "stocks.mm4" you would enter the run command:

c:\finance\fm.exe   c:\finance\my_data\stocks.mm4

To start Fund Manager and have it open the investment "vent.dat" you would enter the run command:

c:\finance\fm.exe   c:\finance\my_data\vent.dat

Fund Manager does not require any command line arguments   Any command line arguments are optional, and all operations can be performed from within Fund Manager.

Fund Manager supports drag and drop operations with *.dat or *.mm4 files.   Also, Fund Manager supports associations with either *.dat or *.mm4 files.

Yield Calculations

Fund Manager can calculate three different types of yields over any specified time period.   The types of yields are:

Return On Investment

Fund Performance - Distributed Distributions

Fund Performance - Re-invested Distributions

All yields calculated by Fund Manager are **average annualized yields**.   The reported yields are calculated **BACK** from the rightmost date being displayed on the graph.   For example, if the graph is displaying data from 12/22/1992 to 6/3/1993, a reported 3 month yield is the average annualized yield from 3/3/1993 to 6/3/1993.

When Fund Manager calculates yields it looks for the exact dates to find the appropriate share prices.   For example, when Fund Manager calculates the 1 year yield to 3/25/1993, it requires that there be a share price recorded on both 3/25/1993, and on 3/25/1992.   By default, Fund Manager automatically fills in all gaps between prices of 2 days or less, to cover weekends.   Therefore, if you have a price recorded on 3/25/1993 and 3/23/1992 and 3/26/1992, Fund Manager will interpolate that the value of the investment on 3/25/1992 was the same as the value on 3/23/1992 and report a yield.   The range of dates that will automatically be filled in can be changed through a menu command. See Changing Interpolation Range.   If Fund Manager is not provided with sufficient information for a beginning price it will report "N.A." for a yield.

The set of yield terms displayed above the graphs and on the yield reports can be specified with the Options/Other Preferences menu command.   In addition to these yield terms an average annualized yield for the term from the beginning (left most) date of the graph to the ending (right most) date of the graph is also displayed above the graphs, and is labeled as "**gph**" to stand for "graph".   The date range may be changed using the menu command View/Dates.

Fund Manager uses a bisection algorithm to iteratively solve for all yields.

Compatibility With Previous Versions

Fund Manager 3.4 is a 32 bit application for Windows 95/98/NT.   There is also a 16 bit version of Fund Manager available, Fund Manager 10.2 for Windows.   Fund Manager 3.4 is backward compatible with all previous 16 and 32 bit versions of Fund Manager.   You may use data from previous versions with Fund Manager 3.4.   The investment data format changed as of version 3.3.   After saving investment data with 3.3 or later, prior versions of Fund Manager will not be able to directly read the investment data.   Fund Manager has an Edit/Update prices/Export - Fund Manager... command that will generate the older data format.

Common Questions and Answers

Q: How do I track an investment that I don't own, but want to watch?

A: To track an investment that you don't own create a new investment with the File/New Investment... menu command.   When entering the number of opening shares enter 0.   You will be able to create an investment file that contains no shares.   You can update the price for this investment, and FM will report all investment performance figures of merit to allow you to monitor its performance.

If you are also tracking dividends of an investment you don't own you may want to record owning 1.0 shares.   FM calculates dividend/share for some figures of merit and the price plus distributions graph.   Owning 1 share will enable these features for this investment.   A temporary buy transaction of 1 share is a convenient number of shares to purchase for tracking purposes.   If you do eventually buy this investment you can record your new buy transaction and then delete the temporary buy transaction of 1 share.

Q: How do I track my cash account or money market?

A: Savings account, money markets, or any other cash account can be treated just like any other investment, but with a constant share price of $1.   Usually, the easiest type of investment to use for a cash account is the No Load Mutual Fund type.   When you receive an interest payment into your account you would record a reinvested distribution of the interest income type.   When you add to your account, record a buy, and when you take money out, record a sell, all with share prices of $1.   The NAV graphs will be pretty boring (flat line), but the NAV+DIST graph types or VALUE graph types will still be useful.   Also, all of the calculated figures of merit will still be appropriate.   This also lets you keep track of your total portfolio value, when you include a cash account in your portfolio.   Also, see Options/Other Preferences to define a default cash account for the portfolio.

Q: I own the same investment in multiple accounts.   Each account has a different transaction history.   How do I track this?

A: Create a new investment "File/New Investment..." for each account holding the same fund or stock.   Assign unique filenames to the different investments (e.g., ibm1.dat and ibm2.dat).   This will allow you to record separate transactions for each account.   (Related Tip: You can create a portfolio containing all of your investment files to use when importing or retrieving prices.   This will allow you to update prices with a single import or retrieve.   You can then also create portfolios containing a subset of your investments.   Investments can be in multiple portfolios.)

Q: How do I remove an investment from my portfolio?   How do I create a portfolio?   How do I change the investments included in my portfolio?

A: See the help topic How to Create or Modify a Portfolio.

Q: How do I handle a spin-off in Fund Manager?

A: Record a distributed distribution in the parent company for the value of the spin-off.   You do this by recording a distribution and un-checking the "Reinvested" box in the dialog.   Then, create a new investment for the child investment and record a purchase equal to the value of the previously recorded distribution.   For more options read about handling spin-offs on the web at: **http://www.beiley.com/fundman/spin.html**.

Q: When I try to open my portfolio Fund Manager tells me that it couldn't open my portfolio.

A: Fund Manager portfolios contain the full path and filenames of all the investments they contain.   If all of these files no longer exist, or have been moved since the last time this portfolio was saved FM will not be able to open any investments in this portfolio and will report an error message.   If any of your investments were missing FM automatically updates your portfolio and gives you notice of such.   Fund Manager portfolios have the default file extension of MM4 and are ascii text files.   You can edit these portfolios with a text editor to update their investment information, or you can create a new portfolio within Fund Manager.   If you wish to create a new portfolio with the same filename as your old portfolio that no longer works, just give it the same filename when saving.   See Common Portfolio Problems.

Q: The online help doesn't come up when I select Help from the menu.

A: If your help file has been moved from the original directory where it was installed Fund Manager may not be able to find the help file, "fm.hlp".   You can tell Fund Manager where to look for this help file by editing the file "fm.ini" located in your windows directory.   The following lines should be in your "fm.ini" file if you installed Fund Manager to c:\finance:

[directory location]
base=c:\finance
help=c:\finance
my_data=c:\finance\my_data

If you moved your "fm.hlp" file to another directory for any reason you can modify the help section in this file to let Fund Manager know where to find the file.

Q: What language was Fund Manager written in?

A: Fund Manager was written in the C language with Microsoft's Visual C++ version 5.0.

Q: Is there an OS/2 version available?

A: Sorry, no.

Q: Is there a Macintosh version available?

A: Sorry, no.

Q: Where can I get the most recent version of Fund Manager?

A: The latest version of Fund Manager (along with other relevant information) will always be available first from Fund Manager's Home Page on the World Wide Web (**http://www.beiley.com/fundman/**).

Registration Information

Fund Manager is a distributed as shareware.   You are encouraged to try it for free.   You are also encouraged to pass it along, unaltered, to anyone else you feel may be interested.   If, after a reasonable evaluation period, you decide to continue using it, please register.

Registration Benefits:
- You will be sent a registration letter, which includes a name, serial number, and password combination to be entered into Fund Manager ("Help/Register..."). This information will enable the registered version. If you have provided an e-mail address the letter will be sent there, otherwise it will be sent through regular mail.
- Free technical support directly from the author. Mark Beiley may be reached by mail, telephone, fax, or e-mail at the addresses and numbers listed below.
- The option to purchase a "printable" copy of the manual. The manual is identical to the on-line help, but will allow you to print out the entire document for easier reading. The manual may either be mailed on diskette, or sent electronically. The cost to receive the manual on diskette is $5. The cost to receive the manual electronically is $2.
- Free upgrades to minor releases, and inexpensive upgrades to major releases. Major releases are designated by the first digit in the version number. For example, if you registered version 2.0, your password is valid for all 2.x versions. The upgrade fees between 2.x and 3.x is $5.
- You will have the author's gratitude and will have contributed to the continuing development of Fund Manager.

There are a variety of ways to register.   Choose the one that is best for you.   The various methods are listed in order of convenience and speed.   The first 4 methods require the use of a credit card, either Visa or MasterCard are accepted.

How to Register:
- Online, through a secure server on the Web.   Use your browser (or click on the following link) to go to http://www.beiley.com/fundman/register.html and follow the link to the secure server.   You can also select "Help/Fund Manager on the Web/Register Online..." from the menu in Fund Manager.
- E-mail the informaion in the registration form to registration@beiley.com.
- Fax the registration form to (602) 705-9219.
- Phone your order in directly to (602) 705-0129.
- Mail in the registration form to the address on the form. This method takes a little longer, but you can pay with a personal check or money order.

Cost of Registration:
- The new user registration fee is US $34.
- The cost to upgrade from a previous version is US $5.

For any questions contact Beiley Software at:

E-mail:	support@beiley.com
WWW:	http://www.beiley.com
Telephone:	(602) 705-0129 (10am to 9pm PST, 7 days a week)
FAX:	(602) 705-9219
US Mail:	Mark Beiley
	P.O. Box 51641
	Phoenix, AZ 85076-1641
	USA

Registration Form (use File/Print Topic)
Fund Manager 3.4 for Windows 95/98/NT

Name: _____

Address: _____

City: _____   State: _____

Zip Code: _____   Country   _____

Electronic mail address: _____

How did you obtain Fund Manager?   _____

Any new features, or things you'd like to see improved in Fund Manager?
_____
_____

****
Registration Fee: ____

       New User: $34
       Upgrade: $5

Manual: (Optional)   + ____

       3.5" diskette: $5   ($7 outside US)
       e-mail attachment: $2
       Word 2.0, RTF, or ASCII format? _____

Total Payment Enclosed: = ____
****

Please support the shareware concept by sending payment to:

Mark Beiley
P.O. Box 51641
Phoenix, AZ 85076-1641

E-mail: registration@beiley.com
Phone: (602) 705-0129 (10am - 9pm PST, 7 days a week)
FAX: (602) 705-9219 (24 hours/day, 7 days a week)

If paying by credit card please fill in the following:

Card Number:_____
Circle one: Visa   MasterCard   Expiration Date (mm/yy):___/___
Cardholder's Signature:_____

Please see Registration Information for more details on registration.
Thanks for supporting the shareware concept!

Upgrade price

If you have ever registered any previous version of Fund Manager you may upgrade to this version for $5.   If you have already upgraded or registered any other 3.x version your existing password is still valid and there is no need to upgrade.   Please contact us if you have any questions.

support@beiley.com
(602) 705-0129
P.O. Box 51641
Phoenix, AZ 85076-1641

Manual

The manual is identical to the on-line help, but you may order the manual in either a Microsoft Word or plain ascii text file format.   This will allow you to print out the entire manual for easier reading.   The manual may either be mailed on diskette through the mail, or sent electronically.   The cost to receive the manual on diskette is $5.00 ($7 outside US).   The cost to receive the manual electronically is $2.00, but is only available if you have provided an e-mail address on your registration form.   If you choose to order the manual please specify which data format you prefer: Microsoft Word 2.0 for Windows, Rich Text Format, or plain text.

Methods of Payment

1. A personal check drawn on any US or Canadian financial institution.
    (If drawn from a Canadian institution please specify "**US dollars**" next to the amount.)

2. Money orders, cashiers checks, or anything similar.

3. Visa or MasterCard credit cards.

4. Cash in US currency is accepted, but discouraged due to the risk of sending cash through the mail.

Please make checks or money orders payable to "Mark Beiley".

Credit Card Payments

Visa or MasterCard credit cards may be used for payment.   Registrations may be ordered online, sent in via regular mail, electronic mail, fax, or telephoned in.   The online, e-mail, fax, and telephone options are only available if paying by credit card.

Online: Visit **http://www.beiley.com/fundman/register.html** and follow the link to the secure server to fill out an online order form.

E-Mail: If registering by email please include the information requested on the registration form in your message. The cardholder signature is not required when registering via email.   Send your registration to the author at:

Internet: registration@beiley.com

FAX: You may fax your order in at any time.   The fax number is:

(602) 705-9219

Telephone: You may telephone your registration in directly to the author.   Orders can be placed between 10am and 9pm PST, 7 days a week.   The phone number is:

(602) 705-0129

Registration

After sending in your registration form and payment, you will receive a registration letter, which includes a serial number and password allowing you to enable the registered version of Fund Manager.   This dialog box allows the user to enter a name, serial number, and password.   These items must be entered EXACTLY as specified in the registration letter.   The name and password are both case sensitive.   Please see Registration Information for more details on registration.

Windows 3.1 Version of Fund Manager

A 16 bit version of Fund Manager for Windows 3.1 is also available.   The basic functionality is similar to this 32 bit version, except the 32 bit version makes use of the new features offered by Windows 95/98/NT, such as:

- long filenames
- pre-emptive multitasking
- flat, 32 bit memory model
- tooltips

The flat memory model allows the 32 bit version to be able to open up to 500 investments at once, as compared to only 100 for the Windows version.

Fund Manager   may be obtained from the following location:
World Wide Web: http://www.beiley.com

The program may also be obtained on diskette: ($5 Shipping and Handling ($7 outside US))
Mark Beiley
P.O. Box 51641
Phoenix, AZ 85076-1641
USA

Contacting Beiley Software

Fund Manager is a product of Beiley Software.   We appreciate feedback from users.   Please feel free to contact us with any questions, comments, or suggestions for improvements.   The best way to contact us is through e-mail:

E-Mail: **support@beiley.com**

You may also call us on the telephone at: **(602) 705-0129**.   Please call before 9:00pm PST.   The best time to call is in the evenings or on the weekends.   To keep costs and registration fees low long distance calls can not be returned.

You can also reach us via fax at: **(602) 705-9219**.

Our mailing address is:
> **Mark Beiley**
> **P.O. Box 51641**
> **Phoenix, AZ 85076-1641**
> **USA**

Beiley Software's home page on the world wide web:
> **http://www.beiley.com**

Common Portfolio Problems

#1) Portfolio Investment Files Could Not Be Found:

The most common problem with Fund Manager <u>portfolios</u> stems from the fact that portfolios contain the full path of their investments (e.g.   **c:\finance\mydata\ibm.dat** instead of just **ibm.dat**).   This feature adds flexibility to FM portfolios.   It can also cause confusion when trying to transfer portfolios between computers with different directory heirarchies, or when moving the directory location of your FM investment data files.   If the cause of the problem is a one time move, you can either edit the existing portfolios or re-create new ones.   If you would like to maintain portfolios on multiple computers, you can keep separate portfolios on each computer, and only transfer the actual investment files (*.dat) when transferring data.   To re-create a new portfolio see the instructions under the help topic <u>How to Create or Modify a Portfolio</u>.   To edit existing portfolios you can use any text editor, such as NotePad.   Portfolio files have the extension **.MM4** and are plain text files.   The first section in a portfolio is a listing of the investment files contained.   A sample is shown here:

```
[FILES]
C:\FINANCE\MY_DATA\DJ_30.DAT
XX
C:\FINANCE\MY_DATA\IBM.DAT
XX
C:\FINANCE\MY_DATA\SP_500.DAT
XX
C:\FINANCE\MY_DATA\JNSFUND.DAT
XX
[ENDFILES]
```

With any text editor, update the directory part of the path to the new location of the investment files.   (The line after each investment file is used to store the displayed date range for the graphs.)   Portfolios don't contain any actual investment data, just a listing of the included investment files, and user preferences.

#2) How To Remove An Investment From A Portfolio:

The second most common question regarding portfolios is how to remove an investment from a portfolio.   Please see **AN EXAMPLE - REMOVING AN INVESTMENT FROM A PORTFOLIO** from the help topic <u>How to Create or Modify a Portfolio</u>.

Quote Server Problems

The internet price retrieval feature in Fund Manager relies on price information being supplied from free quote servers on the internet.   Fund Manager can retrieve prices from many different quote servers.   (Use **Options/Internet Settings...** to choose which quote server to use.)   Occasionally these quote servers may be unavailable for short periods of time.   In this case, trying back later may solve the problem.

Another possible problem is that the symbols in the currently opened investments are not available on the selected quote server, or the symbols are specified incorrectly, or with the wrong case (upper or lower).   Check for the correct symbol by looking it up on the site with a browser.   The URLs for each quote server are listed in the **Options/Internet Settings...** help topic.   The symbols can be adjusted with **Edit/Name/Symbol/Currency...**.   For the latest updated information, and more specifics on using each of the quote servers, visit the internet retrieve documentation on the web at:

http://www.beiley.com/fundman/intrtv.html

It is also possible that a quote server has changed the way they reply to a price request from Fund Manager.   Fund Manager expects a certain reply format from each quote server.   If the change is significant enough this can cause Fund Manager to not be able to correctly retrieve the quote information.   The solution in this case would be to check for an updated version of Fund Manager, to choose a different quote server for the internet retrieve with **Options/Internet Settings...**, or obtain an updated version of the **FMINTENG.DLL**.   The latest version of Fund Manager can always be obtained from the Fund Manager home page at:

http://www.beiley.com/fundman/

After an unsuccessful internet retrieve the user will be given the chance to view this page of the online help as well as request the latest status on the quote servers from the Fund Manager home page.   This status check uses an internet connection to retrieve the latest status on each quote server, as updated by the author.   This status check will also check to see if a newer version of the **FMINTENG.DLL** is available, and if so will ask the user if they would like to download it.   The download is automatic and will update the functionality of Fund Manager's internet retrieve.   New versions of this DLL may also become available even when there are no existing problems.   The list of available quote servers may change with new versions of this DLL.   To check for new versions of this DLL use **Options/Internet Settings...** and select "Retrieve Status Now...".   If a newer version of the DLL is available than the one currently on the user's computer, the user will be asked if they would like to download it.

Return On Investment (ROI)

The yield that your investment has earned.   This yield depends on the performance of the investment and when you made your investments.   The formula for ROI yield, where the yield is 'i' is shown:

where each term is between the current date (or the date the yield is being calculated 'to') and the date of the particular transaction.   The variables *inv1* and *dist1* represent investments and distributions, respectively.   A redemption is a negative investment.

Fund Performance - Distributed Distributions

The yield that the **investment** itself has achieved if all distributions were taken in cash, and not re-invested back into the fund. This yield is independent of when you invested. The formula for calculating the distributed fund yield, where the yield is 'i' is shown:

Fund Performance - Re-invested Distributions

The yield that the **investment** itself has achieved if all distributions were re-invested.   This yield is independent of when you invested.   This is the yield that fund companies most often report in their annual reports and advertisements.   The formula for calculating the re-invested fund yield, where the yield is **'i'** is:

Latest share price * (1 + number of shares purchased with re-invested distributions)

= Original share price(1+i)^term

% Gain - Fund

The percent gain or loss of the investment's share price (NAV):

The **distributions/share** includes both reinvested and distributed distributions.   All variables are in units of dollars/share.

% Gain - Portfolio

The average, non-weighted, percent gain or loss of the portfolio's NAV:

The **distributions/share** includes both reinvested and distributed distributions.

% Gain - Investment

The percent gain or loss of the invested monies into an investment:

The **end value** already includes reinvested distributions, so **end value + distributed distributions** + **redemptions** gives the value generated by any **purchases**. **Purchases** includes any purchases made during the period plus the starting value for the date range.

% Gain - Value

The percent gain or loss of the value of the investment or portfolio:

$$\% Gain = 100 \cdot \frac{endvalue - begvalue}{begvalue}$$

The **end value** is the value of the investment or portfolio on the ending date range.   The **beg value** is the value of the investment or portfolio on the beginning date range.   This figure is not necessarily an indication of performance, as purchases will increase the calculated value.   The value does measure the rate at which your investment or portfolio is increasing in value.

Updating Prices from a Prodigy File

Prodigy can download a quote track to an ASCII text file on your hard drive.   This file has the filename extension of "csv".   Fund Manager can read the information in this file and automatically update the price of all your open investments.   When downloading the *.csv file you should specify that you do not want headings and you would like current prices.   Here is what a sample *.csv file looks like:

```
"HWP","09/27/96",47.625,0.625,47.75,48.5,47.25,2115700,"    "
"MCD","09/27/96",47.875,0.375,47.5,48,47.375,1382600,"    "
"JANSX","09/27/96",26.68,,,,,,"    "
"JAVLX","09/27/96",31.06,,,,,,"    "
```

The "current prices" format includes volume, high, and low, which FM will import.   If you do not want to track volume,high, and low, specify the "closing prices" format:

```
"HWP",47.625,"09/27/96","    "
"MCD",47.875,"09/27/96","    "
"JANSX",26.68,"09/27/96","    "
"JAVLX",31.06,"09/27/96","    "
```

The first field of each line is the stock symbol, which must match the symbol you have in Fund Manager.

Updating Prices from a MSN File

MicroSoft Network can download an ASCII text file on your hard drive containing price information. Fund Manager can read the information in this file and automatically update the price of all your open investments. Here is what a sample prices text file looks like:

```
"SPX","748.8700","12/22/1996"
"MSFT","83.6250","12/22/1996"
"INTC","134.6250","12/22/1996"
"JANSX","27.4300","12/22/1996"
"JAVLX","33.5800","12/22/1996"
"HWP","51.3750","12/22/1996"
```

Updating Prices from an America Online Portfolio

America Online can download a portfolio to an ASCII text file on your hard drive.   Fund Manager can read the information in this file and automatically update the price of all your open investments.   Here is what a sample America Online downloaded portfolio file looks like:

Portfolio: Portfolio #1

Symbol	Shares	Last/NAV	Change	%Change	Gain/Loss	Value
$INDU	---	5,518.14	+43	----		
ECGOF	---	8 1/2	+1/8	0.00%		
FHLSX	---	57.60	+1.04	0.00%		
FIIIX	---	13.17	+0.09	0.00%		
IBM	---	106 3/8	-5/8	0.00%		
S	---	51 1/8	+3/8	0.00%		
TWCUX	---	28.13	+0.43	0.00%		
Total					----	0.00

In this example not all of the fields are filled in, and are not required by Fund Manager.   The other fields may be filled in if you wish, but Fund Manager only requires the Symbol and Last/NAV fields.   The symbol must match the symbol for your investments in Fund Manager.   Since there is no date information in this file you are also prompted for the date to apply these prices to when importing.

Updating Prices from a CompuServe File

CompuServe can download quotes to an ASCII text file on your hard drive.   Fund Manager can read the information in this file and automatically update the price (including volume, high, and low) of all your open investments.   Here is what a sample downloaded file, using WinCim and Basic Quotes, looks like:

Ticker	Volume	High	Low	Last	Change	Update
JANSX	0	20.820	20.820	20.820	+ 0.050	5:45
JAVLX	0	26.510	26.510	26.510	+ 0.150	5:45
JAVTX	0	53.220	53.220	53.220	+ 0.070	5:45
JAWWX	0	23.920	23.920	23.920	+ 0.200	5:45

The first field of each line is the stock symbol, which must match the symbol you have in Fund Manager.

Updating Historical Prices from a CompuServe File

CompuServe can download quotes to an ASCII text file on your hard drive.   Fund Manager can read the information in this file and automatically update the price (including volume, high, and low) of all your open investments.   Here is what a sample downloaded file, using WinCim and **'Pricing History - 1 issue($)'**, looks like:

Cusip: 45920010   Exchange: N   Ticker: IBM

Date	Volume	High/Ask	Low/Bid	Close/Avg
5/30/94	0	HOL	HOL	HOL
5/31/94	1,505,000	63 3/4	62 3/4	63
6/01/94	1,690,000	63 5/8	62 1/2	63 1/2
6/02/94	2,476,000	63 1/2	61 7/8	62
6/03/94	2,381,000	61 7/8	60 3/4	61

Prices Available: 9/21/81   through 6/03/94

The "Ticker:" symbol must match the symbol you have recorded in Fund Manager.

Updating Prices from a Dow Jones File

Dow Jones can download quotes to an ASCII text file on your hard drive.   Fund Manager can read the information in this file and automatically update the price of all your open investments.   Here is what a sample downloaded file looks like:

```
Date: 02/15/94        Time: 01:17 ET
Issue       Close      Open       High    Low     Last    Volume    Change
JANSX       19.550     19.550
JAVLX       24.940     24.940
JAWWX       26.040     26.040
```

The first field of each line is the stock symbol, which must match the symbol you have in Fund Manager.   The Date field in this file is the date the file is downloaded, so is not used for price updating.

Exported Fund Manager *.prc File

Fund Manager can export prices to an ascii text file.   Here is what a sample *.prc file looks like:

```
Financial Industrial Income
FIIIX
2        28      1994    12.1700          0.0000
3        1       1994    12.1000          0.0000
```

The first line is the investment name.   The second line is the stock symbol.   Every line afterwards has 5 columns representing, in order, **month**, **day**, **year**, **price**, and **shares owned**.

Exported Quicken CSV Price File

Fund Manager can export prices to an ascii comma separated file.   CSV files contain one data point per line.   Here is what a line from a sample *.csv file looks like:

```
"IBM","165.500000"," 1/16/1997","3474000","166.750000","163.250000"
```

The fields are **symbol**, **last**, **date** (mm/dd/yyyy), **volume**, **high**, and **low**.

Exported MetaStock CSV Price File

Fund Manager can export prices to an ascii comma separated file.   CSV files contain one data point per line.   Here is what a line from a sample *.csv file looks like:

IBM,D,960523,109.875,110.5,109.25,109.375,2601200,0

The fields are **symbol**, D, **date** (yymmdd), **open**, **high**, **low**, **last**, and **volume**.   Since Fund Manager does not track **open**, this field will also contain **last**.

Updating Prices from a Quicken printed 1-2-3 *.PRN File

Quicken can print historical prices to a text file.   This file is called a "1-2-3 *.prn file".   Fund Manager can import prices from this file. Quicken can print the prices in either decimal or fractional formats.   Fund Manager can import either format.   The decimal format of this file is shown below:

```
" 8/28/96","108.250","109","108.125","2,654,100"
" 9/ 1/96","108","108.500","107.625","1,875,000"
" 9/ 2/96","107.750","108.500","107.625","1,534,200"
```

The fractional format of this file is shown below:

```
" 8/28/96","108 1/4","109","108 1/8","2,654,100"
" 9/ 1/96","108","108 1/2","107 5/8","1,875,000"
" 9/ 2/96","107 3/4","108 1/2","107 5/8","1,534,200"
```

The format is **"month/day/year","price","high","low","volume"**.   The high, low, and volume data is only available from Quicken 5 or later.   There are slight variations of this format, depending upon which version of Quicken creates the 1-2-3 *.prn file.   Fund Manager is believed to be compatible with all versions of Quicken, and has been tested with Quicken for Windows versions 2, 3, 4, 5, 6, and Quicken 98.   If a future version of Quicken drastically changes the file format, the "Import - Generic..." command may be used to import the prices.

Portfolio

Fund Manager lets you view the performance of a number of investments at the same time with or without a portfolio.   Each individual investment file contains all the raw data associated with that investment (e.g. prices and transactions).   You can look at multiple investment files by opening them one at a time; however, if there is a specific set of investments you would like to view on a regular basis, it may be more convenient to set up a portfolio.   Instead of having to open each individual investment file one at a time you can save multiple investment filenames in a portfolio so that by only opening one portfolio it will open up to 500 investment files.   Portfolio filenames have the extension of "mm4" and save the following information:

- Path and filenames of included investment files, and their order in the investment stack
- Date range to be displayed for each investment
- Type and number of graphs to show at one time
- Type of yield to calculate
- Whether graphs and/or yields are to be displayed
- Price interpolation range, weeks for moving average graphs, and maximum pie slices
- State of auto redraw, auto save, confirmation notices, tool bar, grid lines, and the status bar
- Whether each type of marker is on/off
- Fonts for the screen and printer
- Pen thicknesses and marker sizes for the screen and printer
- All user definable colors
- Selected columns, and their order, for the custom report type
- Default cash account

Moving Average

A moving average is calculated by adding up the values for each weekday over a number of previous weeks, starting from and including the current day.   The sum is divided by the total number of days to obtain an average.   Only values for Monday through Friday are used to calculate the average.   If there is no price information available on a particular day, Fund Manager will extrapolate from the most recent data point **before** the date of interest, or the first data point if there is no price information before the date of interest.

Investment

An investment is an individual stock (e.g. IBM) or an individual mutual fund (e.g. Janus Fund).   Each investment is assigned its own unique filename (*.dat) to store its associated data (e.g. price and transaction information).

Investment Stack

The investment stack is the ordering of all currently opened investments.   The investment stack determines which investment graphs will be displayed and their order.   When the number of displays is set to 1, the investment on the top of the investment stack will be displayed.   When the number of displays is set to 4 or 9 the top left graph will display the top of the investment stack.   The subsequent investments on the stack will be displayed first from left to right, and then top to bottom, just as the writing on a page.

The investment stack can be manipulated in a variety of ways.   The arrow and page up/down keys allow quick manipulation (see "Keyboard Shortcuts").   The "Investments" menu allows you to see the order of the top 21 investments in the stack, as well as manipulate the stack with the "Order", "Select", and "Sort By" commands.   Choosing an investment's name from the "Investments" menu scrolls that investment to the top of the stack, and sets the number of displays to 1.   When an investment is opened or created it is placed on top of the investment stack.

Annualized Dividend Yield

The annualized dividend yield is calculated by summing the total dividends per share for a given time period, scaling this sum to a one year value, and dividing by the ending share price:

First In First Out

The first in first out (FIFO) accounting method is one way to calculate cost basis.   FIFO is the simplest and more common accounting method used.   Once you choose any accounting method you must continue to use the same method for the life of the associated investment.

When selling shares using the FIFO method the earliest purchased shares are those which get sold first.   Your cost basis is the amount spent acquiring the sold shares.   Fund Manager includes any commission fees or loads associated with the purchases in your cost basis.   Fund Manager subtracts off any commission fees or loads associated with the sell to obtain the sell value.   The capital gains incurred equals the sell value minus the cost basis.

Average Cost

The average cost accounting method is one way to calculate cost basis. Once you choose any accounting method you must continue to use the same method for the life of the associated investment.

When selling shares using the average method the cost basis is determined by multiplying the number of shares sold times the average price paid for all shares prior to the date of the sell transaction. (All purchases are included in this average, even if there have been previous sell transactions) Fund Manager includes any commission fees or loads associated with the purchases in your averge price paid per share. Fund Manager subtracts off any commission fees or loads associated with the sell to obtain the sell value. The capital gains incurred equals the sell value minus the cost basis.

Investments

The term "Investment" is used when describing a transaction data type that changes the number of shares owned. There are three types of investments:

purchases
redemptions
reinvestments

Distributions

The term "Distribution" is used to represent a payout, by the fund company, to the shareholders. There are five types of distributions:

dividends
short term capital gains
long term capital gains
interest income
account fees

Account fees are recorded as negative distributions. Stocks normally only pay dividends Mutual funds often pay both dividends and capital gains.

Currency

This is the currency in which shares of an investment are bought and sold.   This is not necessarily the same currency in which this investment purchases securities.   For example, an international mutual fund bought in the United States is traded in dollars ($), however the mutual fund may own many different international securities, spanning several currencies.   The assigned currency for such an investment is still dollars ($), since that is the currency in which the investment is bought and sold by an investor.

CBS MarketWatch Quote Server

This server offers quotes from a wide variety of exchanges, including North America, Europe, Asia, and South America.   Quotes are available on stocks, mutual funds, commodities, and indexes.   The closing price as well as quote date, volume, high, and low are imported from this source.   Different exchanges are designated with a suffix to the symbol.   Go directly to this site with a browser to look up the appropriate suffix for each exchange.   Some examples are:

IBM   NYSE symbol for INTL BUSINESS MACHINES
EEN-LS   London Stock Exchange symbol for Emerald Energy Plc
$INDU   symbol for Dow Jones Industrials index

TeleStock Quote Server

Historical prices are available from this source for securities from a variety of exchanges.   The symbols entered in FM should have the required suffixes added in order to import.   For example, IBM needs to be IBM.y to retrieve from this site.   For a list of the supported exchanges and the associated suffixes visit the site with a browser.   FM only imports the closing price from this server, no volume/high/low data will be retrieved.

Quicken - Canada Quote Server

Source for Canadian mutual funds.   To get started the first time, visit
"**http://www.quicken.ca/eng/investment/mfunds/index.html**" to search for the "**fund_key**" by Baycom number or
fund name. After a search, a table will display the matching "**Fund Name**" and "**Fund Code**"; with links to click on
that will display the data for that fund. Click on the desired link. The "**fund_key**" is listed in the last part of the
URL, such as "**fund_key=INV*EUR**".   This example "**fund_key**" is for *Investors European Growth Fund*, with
Baycom number (also referred to as fund code) *INV106*.   Record this "**fund_key**" (**INV*EUR** in this example) as
the symbol for your Canadian mutual funds.   Note, the "fund_key" is case sensitive, the symbol in Fund Manager
must be recorded in the same case as shown in the mentioned URL.

Yahoo - UK Quote Server

This server offers quotes from the London, Paris, and Frankfurt exchanges.   To request a quote from a particular exchange, add to the Fund Manager investment symbols, the suffix *L, *P, or *F for the London, Paris, or Frankfurt exchanges, respectively.   If a particular symbol is only available on one of these exchanges the suffix is not necessary.   Fund Manager retrieves close, volume, high, and low data from this source, and updates the investments for the date specified by the server.   When the date is not specified by the server the investments will be updated for the current date of the computer.