

Investors Toolbox Win95 _ Wm. W. Odlum Investors Toolbox Win95
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Help file produced by **HELLLP!** v2.6 , a product of Guy Software, on 01/02/1997 for Wm. W. Odium.

The above table of contents will be automatically completed and will also provide an excellent cross-reference for context strings and topic titles. You may leave it as your main table of contents for your help file, or you may create your own and cause it to be displayed instead by using the I button on the toolbar. This page will not be displayed as a topic. It is given a context string of `__` , but this is not presented for jump selection.

HINT: If you do not wish some of your topics to appear in the table of contents as displayed to your users (you may want them ONLY as PopUps), move the lines with their titles and contexts to below this point. If you do this remember to move the whole line, not part. As an alternative, you may wish to set up your own table of contents, see Help under The Structure of a Help File.

Do not delete any codes in the area above the Table of Contents title, they are used internally by HELLLP!

The name Fund/s is used in place of Company/Companies throughout the program and refers to the company name of the investment whether it is in Stocks, Bonds, Mutual Funds or any other form of Investment. (Its a shorter word in a limited space).

Interest/Growth refers to interest, income or dividends from an investment and/or capital growth from the annual increase in the value of that investment.

How to View - This window in full size, click Maximize on Title Bar.

Help-Always on Top should show check mark. If not and this document is made smaller, clicking on the Investors Toolbox Win95 will hide this one which will be still running and using memory.

Close this Help file by clicking Exit.

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Press F1 for this help file from anywhere in the Program

General Information

Details on any Program can be found listed under the MENU name in which it resides and then by its place in that menu. Easiest way to find information is to click Search on the toolbar and then click on the keyword.

Always use the PgDn key in Text or Spreadsheet boxes with a Scroll bar as there usually is more information than that shown in the window.

Mouse

To use the Scroll Bar, try it right now, Click on the Top or Bottom Arrow to move one line.

Click in the bar above or below the Slider and the text moves up one window, the Slider will move and shows position of the Window in the Document.

Click and hold on the Slider and drag it to any position in the Bar and on release of the Click Button the text corresponding to that position in the Document will be shown in the window.

Click:

On the menu buttons to activate the various programs.

On the Down/Arrow beside Drop down boxes to open them.

On the Items in the Drop down box to select them and they will be shown in the active area of the box, which is visible when the box is closed.

Drop down boxes have pre-programmed figures in them. To use your own delete those in the active area and enter your own.

KeyBoard

Use ALT+ the highlighted letter on the button you wish to activate.

The TAB key is a most important key as it moves the cursor from one area on screen to another.

Use the TAB key to move forward through the menus and the input boxes and Shift+Tab to move backwards. When on selected menu or item press <ENTER> to activate.

Use ALT+Down/Arrow to open and close the drop down boxes. These are the input boxes with a Down/Arrow beside them.

Use Up or Down Arrow to select items in a selection box.

To Scroll through the Text and Help boxes, use the PgDn and PgUp or Up/Arrow and Down/Arrow keys or Ctrl+Home and Ctrl+End keys.

Command Buttons

[**OK**] means yes, complete the procedure, such as add record to the file.

[**Cancel**] means no, do not complete the procedure.

[**Help**] on the toolbar will bring up help text for that particular program.

[**Calculate**] will show the calculations for the current figures in the active area of the Drop

down boxes. These figures have been pre-programmed. To use your own figures just start typing them in the input box and the old ones will be deleted.

[Exit] will quit that procedure or menu and go back to the previous menu.

[To Printer] will send the data or text in that program to the Printer.

[Graphs] will show results of calculations in chart form.

DtaSampl.WMS

This is a sample Data File which shows how various entries are made in the Investment Management program.

NetSampl.WMW

This is a sample Data File which shows how various entries are made in the Net Worth Program.

Help Buttons

When using the toolbar Help for guidance on how to input information, the examples, which show the different ways of entering data, will be lined up with the input boxes beside them if you use the PgDn key.

Always move down to check for more data in boxes with a Scroll Bar.

Data Input Boxes

Have a yellow background while results are shown on a white or green background.

Numerical Data Entry

Where number only input is required the program will not accept letters or other characters from the KeyBoard, with the exception of the backspace and delete key to erase errors on that line and the Tab or <ENTER> key which completes the entry.

When entering figures, do not include dollar(\$) or comma(,) signs, the only signs that can be used are the decimal point(.) and the minus(-) sign where appropriate.

Date Format

Format will depend on the Country setup on your computer. Will be detected automatically and shown in the Entry Help textbox in the Record Entry Menu. The way the date is displayed will depend on the Short Date format.

To have dates displayed and printed as 01/01/96 or 01/01/1996 go to the Windows 95 Control Panel and open Regional Settings, click on Date and in the Short Date Style box select MM/DD/YY or MM/dd/yyyy.

Definitions

The name Fund/s is used in place of Company/Companies throughout the Investment Management program and holds the Company name of the investment whether it is in Stocks, Bonds, Mutual Funds or any other form of investment. (It's a shorter word in limited

space).

Interest/Growth refers to interest, income or dividends from an investment and/or capital growth from the annual increase in the value of the investment.

Records

Are sorted by date. No record numbers are shown as a column would take up too much screen space and serve no useful purpose. To check on transactions use the Transaction Date as it is common to your Account Statements and the records in the Data Base.

Menu buttons

Have names that clearly describe the function that they perform. To activate click on them.

Experiment

You can do no harm as the program has been made as user friendly and foolproof as possible. With lots of error messages if you go wrong.

With the aid of the examples in the toolbar Help that show how to make entries in the input boxes you should have no problem in getting your data files set up.

Main Menu Programs

Planning your Savings

Has pre-programmed figures in the drop down boxes, you should use your own to work out what your savings should be to give you the income you need on retirement in a given period. Use toolbar **Help** button to see how to make entries for different calculations.

Calculations are based on the initial amount typed in 'Annual Amount Invested each Year' box.

If you already have an amount of money greater than your proposed annual investment then type this figure in 'Amount of Lump Sum Invested at Start' box and it will be combined with your first year's annual investment.

For those who plan on increasing their Annual Amount Invested each Year. Type the rate in 'Increase the Annual Investment Rate by' box

For a more complex example: To add a lump sum of \$500.00 every five years.

Calculate for the first five years, then type the Total Current Value plus \$500.00 in 'Amount of Lump Sum Invested at Start' box and calculate for another 5 years.

This program is extremely flexible and can be tailored to any situation. Try out various combinations of inputs.

Year

For those who Invest monthly, quarterly or semi-annually use the **Year** button.

The accumulated total from Investments made during each Year can then become the Annual Amount Invested in your long term Savings by clicking **Insert** then **Exit** and **Calculate**. Be sure to use the same Interest/Growth rate for both calculations.

For example: Investing \$1,200.00 each year at 20% for 25 years = \$679,652.79

However investing \$100.00 each month at 20% for 25 years = \$753,281.84.

401(k) Plan

While this program was developed specifically for the 401(k) Plan used in the United States it can be used in other countries with a similar plan or by individuals with their own pension plan.

Use the Toolbar **Help** button to see the entries to be made in each input box.

The 'Estimated rate of annual inflation' box, while not necessary, was included for those who wanted to see a more meaningful relationship of what the actual purchasing power of their investment is in today's dollars,

This is done by decreasing the Current Value for each year by the estimated rate of annual inflation.

This program can be very useful to people outside of the 401(k) Plan, who can use a

combination of inputs suitable to their specific situation.

Because of recent frauds where companies did not turn the 401(k) contributions over to the Investment Manager, and used the money to pay company bills, check your investment account statements.

Federal law requires that 401(k) contributions and matching funds be turned over to an investment manager as soon as possible and not later than 90 days after they have been withheld from a paycheck.

So compare your pay stub deductions with the contributions shown on your investment account statement from your Mutual Fund, Insurance Company or other Investment Manager and make sure that the amounts match.

Planning your Retirement

Allows you to use one of two methods of withdrawing cash on retirement.

Percentage option; Use a withdrawal of income percentage less than the interest/growth percentage to allow for inflation.

Example; Inflation has been running at an average of 5% over the past 20 years so if one is getting a return of 20% on Capital and taking out 15% then one is keeping up with inflation as the Capital and Income are both increasing by 5% each year.

Fixed Amount option; Allows a fixed cash withdrawal at the end of each month. Annual effective Interest/Growth rate is converted to equivalent monthly rate with Current Value calculated each month.

Table shows the totals at year end of the previous 12 monthly transactions. If you take out more each month than is generated by Income/Growth the table shows how many years the Capital will last before being used up. If less is taken out the Capital would continue to grow forever so it stops at 50 years.

For those who take early retirement and may require more income from their investments for a number of years until they get their Social Security.

For example: Retiring 10 years before Social Security of \$1,000.00 per month becomes effective and requiring \$2,000.00 per month income.

With the Current Value of your Investment on Retirement = \$200,000.00, Annual Interest/Growth Rate (%) = 10% and Monthly Amount of Cash Withdrawn of \$2,000.00 per month. **Calculate.**

Note the amount at the end of 10 Years. Type this amount in Current Value of your Investment on Retirement and change the Monthly Amount of Cash Withdrawn to \$1,000.00 per month. **Calculate.**

Savings Comparisons

Not as detailed as Planning your Savings but allows you to compare many different investment choices on screen together.

Amount of Capital Required

Shows annual investment required to achieve the capital amount you choose at the Interest/Growth rate and time in years specified.

Find Compound Growth

Compare growth of your different investments on an annual compound basis. Also use for WhatIf ? comparisons.

Payment on a Loan

Table shows monthly payments on Consumer loans, Car Payments, Credit Card payments and other loans. Can also be used for detailed monthly Mortgages payments, however, printing 300 monthly payments takes a lot of time.

Mortgage

Table shows annual payments on the mortgage based on monthly principal and interest paid 12 times per year.

Interest Compounding Periods box allows you to set the compounding period to that used by your lending institution to calculate their interest on the loan. This can be Monthly, Bimonthly, Quarterly, Semi-Annual or Annual.

Example of using different compounding periods and how it effects the monthly payment:

Mortgage Real Annual. Amount Rate(%).	Annual Rate(%)	Term Years	Compounding Periods	Monthly Principal + Interest payment
\$100,000.00 8.00%.	8%	25	annually	= \$753.42
\$100,000.00 8.16%.	8%	25	semiannually	= \$763.21
\$100,000.00 8.30%.	8%	25	monthly	= \$771.82

Monthly Interest Compounding is used in the United States. Semi-Annual Interest Compounding is used in Canada. Ask your mortgage lending institution which method they use.

Investment Manager

Net Worth

How to Get Rich and Stay Rich

Shows how to save and where to invest for the greatest growth consistent with safety of capital.

How to Use the Programs

This main HELP document can be accessed from anywhere in the program by pressing F1

key. To setup for use outside of the program. From File Manager choose File - Associate then type in; Files with Extension: HLP and in; Associate With: WINHELP.EXE. You can now start any file with the extension HLP by clicking on it.

Personalize Settings

Printer options allows selection of Standard or Courier New 11 point font. Program is designed to print 6 lines per inch or 66 lines per page.

Printer Drivers for different printer types use various height fonts as standard and can print more or less lines per inch. Program automatically adjusts lines per page for all popular printer startup fonts.

If you have a problem use Courier New 11 point as it prints 6 lines per inch on all printers that I have tested.

Type in your country's currency symbol - one character. This currency sign will be used throughout the program.

Type in your Name and address. Can be up to 80 characters long. Will show on Main Menu screen.

Important: Registration Code is typed into the 'Type in Registration Code' box which will not be shown again. Be sure to keep the code in a safe place for later use in upgrades or if you have to reinstall the program.

These settings are automatically saved to disk, so will be in effect each time you start the program.
Change them at any time.

About

Details of Version and Author.

Investment Menu Programs

Open a File from Disk

Select the Drive and Directory. Only Files with the extension .WMS for fund files will be shown in the File box, either click on the filename or type the filename in the File Name box and click **Open**, file will be loaded.

Add and Edit Records

Display Data

Will show dialog box with all funds in the file. Selecting **All Records** will show details of all transactions in the file. Selecting a Fund, by double clicking, will display all its details, you can then click **Current Value** and enter the current price per share in the dialog box and Current Values will be shown.

Definition of Book Value; A Positive figure in this column represents a cash outlay by you and a Negative figure cash received by you. Only results from Bought, Sold, Cash Dividend and Fee Cash will show in this column.

Dividend Shares and Unit Fees will not show in this column as they are not a cash transaction but will be shown as an increase or decrease in the number of shares held.

For instance if you bought 100 shares of a stock for \$10.00 each and paid \$50.00 commission, your book value for the transaction would be \$1,050.00.

If you then received a cash dividend of \$100.00, the book value for the transaction would be -\$100.00 and the Total book value would be \$950.00.

If you now sold the total 100 shares for \$20.00 each, your book value for the transaction would be -\$2,000.00. and your Total book value would read -\$1,050.00.

In Total book value a Positive figure represents a cost to you in cash while a Minus figure represents cash taken out by you. (Your Profit).

Compute Current Value

Shows all funds in the file with an input box beside each into which you type the current price per share. The active cell is shown with dotted lines around it. To activate a cell, Click on it or use the arrow keys to move down the columns.

When finished click **OK** button.

You can now select the **Graph** button to show the Charts:

Bar chart is scaled to the fund with the greatest profit percentage, all other fund profits are shown based on this scale. Pie chart shows the distribution in dollars of each fund. Clicking 3D chart button will show the chart on screen in three dimensions.

Save Current File to Disk

Select the Drive and Directory. Files with the extension .WMS will be shown in the File box, double click on the filename under which you wish to save the file and then **Save**.

If you want to save under a different file name make sure you clear the File Name box first and then type the new filename with the .WMS extension and click **Save**. Do not leave the * in the name!.

Remember that saving a file using a Filename already on your disk will overwrite the one on disk with the new data.

Always make a backup copy of important files to another Drive/Dir so that if the original is lost by inadvertently overwriting it, you have your backup to retrieve the files.

Sort Records

Sorts on the Date which must be in the format of the Country setup in your computer, with no trailing blanks.

Record Entry Menu

On startup the Fund records display form will be blank.

If you have used **Open a File from Disk** to retrieve a file from disk then click on the DnArrow beside Name of Fund to open the file list. Select a Fund by clicking on it and the first record in this Fund will be shown.

To activate the data entry form for new funds or records you must click on the **Add New Fund** or **Add Record** buttons.

To set up a new Data File for Stocks. On startup do not load a file, from the Funds Menu click 'Add and Edit Records'. Start the new file with the Add New Fund button.

Entry Help

First select, from **Entry Help**, the transaction type as a guide. Use PgDn key to get to it. Entries must be as shown in sample or they will not be accepted by the error checker. The entry form is common to all transactions and depending on the transaction type code only the required input boxes will be shown and must be filled in. (Every possible type of transaction is covered by the six codes).

Stock splits should be entered as D = Dividend Shares.

Add New Fund

Click **Add New Fund** for each company, type name in **New Fund Name** then click **OK**. A record entry form for your first record for this company will be shown. Type in your data. Click **Save Record**. Your new fund/company and record will be saved to memory.

Note that when in data entry mode all the toolbar buttons disappear and are replaced with a **Save Record** button.

Add Record

To add a record to an existing Fund. Select the **Name of Fund** in the list box, click **Add Record**, the entry form will be activated - all toolbar buttons disappear and will be replaced with the **Save Record** button, type in your data and click **Save Record**.

Record

To scroll through the records. Select the **Fund Name** and then Click **Next** or **Previous** button to see all records in that Fund. Each Record number will be shown. If there are a large number of records hold down <Enter>, after selecting Next Record or Previous Record, for faster scrolling.

Correct

Click **Correct Record** - all toolbar buttons disappear and are replaced with **Save Record** button. All data entry boxes associated with the Transaction Type Code used by this record are activated and allow changes to be made. Make your changes and click the **Save Record** button and the changes will be saved.

Using the Del key to clear an input box to leave it blank is fine but the old figures are

retained in memory unless you activate the input box by putting a 0 in it.

Changes cannot be made to the Transaction Type Code or to the Name of Fund. If you wish to change these you will have to use the **Delete Record** button and re-enter the data.

Delete

Click **Delete Record** button to erase the current record displayed from the file. When all records are deleted, clicking the **Delete Record** button will then delete the **Name of Fund**.

Warning

All Funds or Records created or changes made exist only in memory at this point and will be lost when you exit the program. You must use **Save Current File to Disk** from the Fund Management Menu to have a permanent file which can be loaded from disk when required.

When saving to disk you will be prompted for a File Name. The extension .WMS must be used with Investment Data Files.

Net Worth Program

Setting up a new file

Select **Assets**, Click on cell or use arrow key to select where you wish to type your entry. Selected cell will be shown with dotted lines around it.

Enter the names of your categories in sequence, with their values.

If you want sub totals for each group, type the exact words Sub Total, with no value, as a category at the end the group and the sub totals will be automatically calculated and shown after clicking the **Calculate** button.

After calculation all empty rows are eliminated.

To have an empty row to enhance appearance between categories or to set aside for later use, insert a space by pressing spacebar in the selected category cell. Cell is no longer empty.

Repeat the above steps for **Liabilities**.

Insert Blank Line

Will insert a blank row at the row specified. Click the row first and then Insert Blank Line button. Type in the row number shown and click OK.

Category names can be changed and values updated at any time.

To have Header names for groups just type the name in the name category with no value.

Although the layout of Net Worth is flexible it is best to plan your layout to suit your needs before making entries. After each entry click **Calculate** to see how it appears in the Net Worth Statement.

Save File

Will save the current file in memory to disk. Name your file with the extension .WMW. Do not leave the * in the name!.

Open File

Select the file by clicking on it, then **Open**. File will be loaded into computer memory.

The extension .WMW must be used for Net Worth Data Files.

Your Net Worth Statement should be updated at least once a year and compared with the previous year's Net Worth. Save them under part of the year's date, as in NetDec92.WMW.

