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Winbond Features

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

- Add and maintain of bond information for Series EE bonds.
- Valuation of bonds using the rates published by the Department of the Treasury.
- Printed reports or ASCII report files, with user defined sort options.
- Reports for YTD interest for bonds
- Export tool for user defined ASCII output files for other program interfaces.
- Import/Export options to Quicken.
- Export price data to Quicken without entering bond data.
- Option to include bond owner data.
- Maintain sell data for bonds and provides reports on interest received.
- Maintain multiple files, if desired, of bonds.
- Import capabilities to convert from ASCII files or reports.
- What-if capabilities to project bond values into the future.
- Option to load/view historical rate values.
- Department of Treasury redemption tables are updated when they change.
- No fee upgrades. Once registered, updates from BBS's are valid for all registered users.
- Winbond-E for Series E bonds available with registration.**

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Registered version

One registered copy of **WINBOND** may be dedicated to a single person who uses the software on one or more computers or to a single workstation used by multiple people.

NOTICE

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Contacting the Author

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Feel free to contact the author for any questions, requests, changes or enhancements to the system.

General

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

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

Once a file is selected for processing, Report menu option or the Import or Export option from the Options menu can be selected. Any reporting or importing done will use the current file selected. See Reports. An interface with Quicken can also be established to load bonds into Winbond from Quicken and to send price updates to Quicken from Winbond. See Setting up a Quicken interface. Winbond can also be used to create price files for Quicken without entering any bond data. See Using Winbond to create price files only.

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

The Load/View Historical Rates can be used to load a redemption rate file for previous redemption periods to see what bonds were worth at that point in time.

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

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

Technical Information Technical information on application.

Shareware Concept Shareware information.

Registration Registration information.

Technical Information

The following files are included in the software:

WINBOND.EXE

WINBOND.RAT - Redemption tables

WINBOND.HLP - This help file

WINBOND.OWN - Bond Owner file

WINBOND.##R - Past historical rate files, where ## is the past version number of Winbond.

GRID.VBX,THREED.VBX, GRAPH.VBX, GSW.EXE, and GSWDLL.DLL. - These files can be kept in the winbond directory or put in the WINDOWS system directory. It is recommended that it be put in the WINDOWS system directory which makes it available to other applications needing it. Loading of these files should be automatically handled by the SETUP program.

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

Additional files that can be created during processing:

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

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

This filename and directory can be changed.

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

This filename and directory can be changed.

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

WINBOND.USR User configuration file (obsolete with version 6.1)

WINBOND.US1 User settings for export.

WINBOND.EXP Winbond export file.

WINBOND.INI User settings(replaces the .USR file)

Other files which may be included:

ORDER.TXT

VENDOR.TXT

READ.ME

LICENSE.TXT

These files may be deleted from a registered version.

If you are upgrading to a new version, only the following files need to be replaced.

WINBOND.EXE

WINBOND.RAT

WINBOND.HLP
WINBOND.##R

The BACKUP option from the menu will backup the files in the Winbond directory. This panel also shows the date of the last backup. Select the drive letter from the box, and select a path if applicable. Then select the BACKUP button. The drive and path are automatically saved when the backup is completed. For faster backup, select the DATA ONLY button. This will skip backing up the .exe and .hlp files.

If Winbond and Winbond-E are both being used and are both located in the same directory, both sets of files will be backed up on the diskette.

Upgrade History

- Version 7.1 Rate release for May, 1997 through October, 1997
- Version 6.2 Rate release for Nov, 1996 through April, 1997
YTD interest on-line view/report added
Added filter for reports
Updated export panel
User options panel now available from reports panel
Added historical rate file for May, 1992 through Oct, 1992.
Backup panel - option for data only added
- Version 6.1 Rate release for May, 1996 through October, 1996
Load/View Historical Rates panel added.
Page Setup added to User Options for reports.
USR file replaced by INI file.
Add Close Bond file option to file menu bar.
Panel adjustments for WIN95.
Backup panel redesigned. Specify any drive/path.
Graph available for Future Values.
ALL/NONE box created for months selection for reports.
THREED.VBX, GRAPH.VBX, GSW.EXE, and GSWDLL.DLL are now required support files.
- Version 5.2 Rate release for November, 1995 through April, 1996.
Added color override for titles, headings (On User Options panel).
Set default bond file to open on program startup.
New import processing routines.
Quicken interface updated for bond prices for bonds not yet redeemable.
Add bonds: keep last owner current for next bond
Sold Bond report - fixed error if all bonds on file are sold.
- Version 5.1 Rate release for May, 1995 through October 1995
Added PRINT button to Future Values report panel
Current month is now automatically selected on reports panel.
Backup function will now backup only Winbond files.
Sold Bond report - fixed width and paging problem.
- Version 4.2b Update QIF import for Quicken version 4.
- Version 4.2a Enhanced interface to Quicken
Export prices to Quicken.
Import bonds from Quicken.
Export prices to Quicken without bond data.
Winbond-E for Series E bonds released.

- Version 4.2 Rate release for November, 1994 through April, 1995.
 Add date last backup to backup panel.
 Export panel. Save options now saves date.
 Eliminated second prompt on close file.
- Version 4.1a New interest report
 Assign owner at time of bond add.
 Option to show purchase price on bond reports.
 New panel for maturity data
 Option on auto advance for issue month/year
- Version 4.1 Rate release for May, 1994 through October, 1994.
- Version 3.2a Upgraded User Options screen.
 Added EXPORT function.
 Added option to specify months for Bond Reports.
 Included user definable colors for screens.
 Provided for complete keyboard operation of program.
 Redesigned the HELP menu system, including PRINT option.
 Added BACKUP option to the menu system
 Add screen to print registration form.
- Version 3.2 Rate release to add redemption rates for November 1993 through May 1994.
 Add bond owner information data.
 Some minor cosmetic changes, including some screen colors.
 Audits for invalid font/fontsizes and detection of no printer attached.
- Version 3.1R Rate release to add redemption rates for September and October, 1993.
- Version 3.1a Added User Options screen. This panel allows specifying sort sequences, ASCII
 filenames and font selection for printed reports.
 Provide printed reports.
 For Add bond option, bond values are preset based on the latest bond on the file.
 Month, year, and denomination are also preset on the Future values report.
 Bug fixes: Input past end of record message on IMPORT if imported field
 occupied
 last position of record.
 Bond file name cannot have space now.
 Sell bond data, interest field with comma, audit message.
- Version 3.1 - Changed BBS name to WBDxx.ZIP
 New rates for May, 1993 through October, 1993.
 Added Sold Bond Ascii Report File
 Minor bug fixes.

Version 2.2 - Initial release

See Registration for additional information on version history.

Shareware

The ShareWare Concept

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

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

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

Registration Registration information.

Registration

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

Bob Stech
35151 Glen Kyle Lane
Willoughby Hills, Ohio 44094

Under the Help option on the menu is an on-line registration form which can be filled out and printed or the file ORDER.TXT can be printed and filled out.

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

Winbond-E for Series E bonds will be sent with registration. This program has the same functions as this program but handles Series E bonds.

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

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

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

WINBND22	Redemption covers 11/92 through 4/93 or (WINBND.ZIP)
WBD31	Redemption covers 5/93 through 10/93
WBD31A	Redemption covers 5/93 through 10/93
WBD31R	Additional rates for 9/93 and 10/93 when available.
WBD32	Redemption covers 11/93 through 4/94
WBD32a	Enhancement update
WBD41	Redemption covers 5/94 through 10/94
WBD41a	Enhancement update
WBD42	Redemption covers 11/94 through 4/95
WBD42a	Enhancement update
WBD42b	Enhancement update
WBD51	Redemption covers 5/95 through 10/95
WBD52	Redemption covers 11/95 through 4/96

WBD61	Redemption covers 5/96 through 10/96
WBD62	Redemption covers 11/96 through 4/97
WBD71	Redemption covers 5/97 through 10/97

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

Bond Maintenance

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

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

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

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

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

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

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

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

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

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

Add Bond - Add bonds to file

Change Bond - Change existing bond.

Delete Bond - Delete bond

Sell Bond - Sell bond

ADD Bond

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

- Bond serial number
- Bond issue month
- Bond issue year
- Bond denomination
- Bond owner(optional)

The issue month, issue year, and denomination will be preset based on the lastest bond on the file if the Auto Advance option is ON. For example, if you purchase a bond through payroll deduction each month, when you are adding these bonds each month, only the serial number will have to be entered. The other bond fields should already have the correct setting. If Auto Advance option is OFF, bond field settings will remain at last bond displayed.

Bond owner field is optional. If bond owners are not used, this field will be blank. Otherwise, click on the arrow new to the bond owner name to see the list of owners. Select the correct owner with the mouse.

Select the UPDATE button after data is selected.

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

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

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

Change Bond

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

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

Note: To change bond owner, use must use the Assign Owners panel.

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

- Sell month
- Sell year
- Sell amount

Select the CHANGE button after data is changed.

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

Delete Bond

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

Sell Bond

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

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

Reports

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

The [Filter](#) button, located at the bottom of the panel, allows you to select a portion of a bond file for viewing or reports. Select this option and a panel displaying bonds on the file is displayed. Click on the right column to include a bond. Click again on the same bond to remove it from the filter. Filter is available for unsold bonds only. The Reset filter button clears the current filter.

The first five options are VIEW options, meaning the report will be displayed on the screen. The next two options are to create ASCII report files which can be printed from DOS or imported to a word processor for printing. The last three options are for printed reports. (For the Year-to-Date interest report, an option to print is available once the report is on the screen)

The following reports are available:

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

Interest Report shows the interest earned on each report. Available on-line or as a printed report.

YTD Interest Report shows Year-to-Date interest for bonds.

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

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

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

For the Printed Bond Value Report, Interest Report, and the ASCII Bond File, specify the months to print on the displayed list box. From 1 to 6 months, or no months at all, can be highlighted to be included. The current month is automatically selected when the reports panel is opened. The button below the months box can be used to specify ALL or NONE of the months should be selected. If the report is requested with no months selected, a warning will be issued before continuing.

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

Bond Value Report

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

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

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

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

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

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

Interest Report

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

"No Value" means the bond is not yet available for redemption. "No Table" means the bond date is outside the redemption tables. This value is printed as blank on the printed report.

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

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

Sold Bonds Report

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

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

Future Value Reports

The Future Value Report is a series of calculations to project what the value of the current bonds will be for the next 20 years. The current bond file values for the current redemption months is the starting point and interest is added for each month for the next 20 years. *Interest rates used for the calculations are the guaranteed minimum interest rate* published by the Department of the Treasury and varies according to the issue date of the bond. For bonds issued after May 1, 1995, which earn market based rates, the calculations use 4.0%.

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

Select the **GRAPH** button to view a graphical representation of the total values at the end of each year. Click on the graph or graph button to close the graph.

This panel may be printed by selecting the **PRINT** button in the upper right corner of the panel

YTD Interest Report

The Year-to-Date Interest Report is available on line or can be printed. A line is displayed or printed for each unsold bond on the file. Bonds are displayed in the order specified on the User Options panel. The interest earned for each year will be displayed. Only interest for completed years will be shown, so if the redemption tables end with October, 1996, then only yearly interest through 1995 is displayed. Since Winbond began in 1992, all interest prior to 1993 will be shown under a column titled Pre-1993 interest.

Use the scroll bars on the right to view all bonds.

Select the PRINT button, available on the upper right corner to print this report.

ASCII Report Files

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

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

Special Options

To use the import/export options for Quicken, see [Setting up a Quicken interface](#).

[Import](#) Import File allows any ASCII file or report to be loaded into the WINBOND system. This could be an easy conversion from an existing system. The import can also be used to load/maintain bond information from Quicken to Winbond. See [Exporting bonds from Quicken](#).

[Export](#) Export screen allows custom creation of an ASCII file for import into other programs, such as spreadsheets or financial packages. The export can be used to export prices to Quicken. See [Importing prices into Quicken](#).

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

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

Import

Note: Winbond can also import Quicken QIF files to load bonds into Winbond. See [Setting up a Quicken interface](#) to set up the systems. To create and import bonds from a QIF file into Winbond, see [Importing bonds from Quicken](#).

If a QIF file is selected, no other selections are necessary. The IMPORT button should become active. Select this button to start the import. Winbond will read the QIF file and load the bonds into Winbond. Duplicate serial number or invalid bonds will be rejected.

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

1. Create the ASCII file or report to be converted from your existing system. This file can be stored in any directory.
2. Select the BND file to be loaded on the main panel. This file may be a new file or import will add to an existing file.
3. From OPTIONS menu, select IMPORT. The WINBOND import panel will be displayed. The BND file selected on the main menu will be displayed in the IMPORT TO box.
4. Select the file to be converted. Select Drive, Directory and File. The file to be imported will display in the IMPORT FROM box. If this file is not correct, choose CLOSE file and reselect the file.

Note: Fields on the import file must be space, tab or comma delimited. The first four fields found on each line or record will be used to create a bond record. If the fields cannot be interpreted, then the record will be rejected with an appropriate error message. Issue date/year can be separate fields which are delimited or can be one field with the following formats: MMY, MMYYYY, JAN95, or JAN1995.

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

NOTE: If you are converting from a report, expect errors on title lines, headings, blank lines, summaries, etc. Just select CONTINUE or NON-STOP to proceed on.

7. Select EXIT to return to main panel.

Tables

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

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

Change Rates Change rates for current year displayed.

Add New Year Add new issue year to tables.

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

User Options

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

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

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

Sort sequence - either ascending or descending.

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

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

The following option applies to the the Bond Value report(ASCII, or printed), and the Interest Report:

Include or not include a column for purchase price for bonds.

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

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

Auto Advance ON/OFF. Select this box to activate or deactivate the auto advance of issue dates for new bonds. If Auto Advance is ON, then issue date/year is advanced one month from latest bond on file when the ADD button is selected. If OFF, then issue month/year remains at current setting.

Default Bond File: Select a bond file to automatically open whenever Winbond starts. Select NONE to turn off this function.

Colors for some of the panels can be modified by using the **Color box**. Select the foreground and background colors to use. A sample of the color combination is shown above the selections. You can also override the color of some headings and labels. Select the desired color on this panel.

Page Setup: Select this button to access the page setup options:

Heading Control values:

You may specify a heading for the Bond Report, Interest Report and Sold Bond Report. **These**

headings apply to printed or ASCII reports. All other Page Setup options apply to printed report only.

The check boxes can be used to indicate whether page numbers, date and/or bold headings should be used.

Page Control values:

The calculated value for lines per page can be changed here.

Top Margin override specifies the number of blank lines printed before the heading.

Left Margin override specifies the number of spaces printed before each line.

Miscellaneous values:

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

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

Separators every xx lines will cause a line to print after every xx lines. This is for easier readability.

Values changed on the Page Setup screen must be saved on the User Options panel before they will become active.

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

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

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

View Rates

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

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

Change Rates

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

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

Add Year

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

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

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

Change Redemption Month

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

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

Add Owners

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

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

Owner Name

Owner Social Security Number (with dashes)

Owner Address, City, State, and ZIP

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

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

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

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

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

Assign Owners

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

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

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

Export

The Export panel can be used to create an ASCII file to import to another program. A Custom or specialized interface file can be created. If a Custom interface is selected, any fields on the screen may be selected for export. If a specialized interface is requested, the exported to application must be set up according to the recommended procedure, specified in this documentation.

To set up an export to Quicken, see [Setting up a Quicken interface](#). To export prices to Quicken, see [Exporting prices to Quicken](#).

Interface types:

Custom - design your own file. Select the desired fields and sequence by selecting the options.

Quicken Standard - this file will output a price record for each bond to export to Quicken.

Quicken securities must be set up according to the recommended procedure. If an alternate procedure was selected, then some options on this panel should be changed.

Quicken Special - this file will contain a price update for each month. Price file will contain exact prices for each period starting with 1980. Quicken securities must be set up with the *EEyyyymm* symbol format. No bond file is required to create this file. A record is created for each issue month/year for the redemption period indicated in the months box. Redemption month can be changed. All other fields on panel are ignored for this request. All records will be input into Quicken but only those month where a bond was purchased will a price update be made.

Fields to be exported box:

Select up to six fields to be included on the file:

Serial#	Bond Serial Number
Month	Issue Month and Year
Denom	Bond Denomination
Value	Bond Value for months specified in months box.
Interest	Interest earned for months specified in months box.
Date	Date from date box.

As fields are selected, they are assigned a sequence number. This is the order of how the fields are printed on each record. Use the sequence button to the right of the fields to specify the sort order of the file. Only the first three fields listed above can be the sort sequence. Under the fields, specify whether the key field should be sorted **ascending** or **descending**. The **CLEAR** button will clear fields in this box.

If other than Custom interface is selected, the fields needed will automatically be filled in. Quicken Special needs no fields from this box.

Months to print box:

Indicate which month values or interest to include. None or up to all month can be selected. If the fields Value or Interest are not selected as fields to be included, any selections in this box will be ignored.

If a interface other than Custom is selected, only one month is permitted to be selected. If the automatically selected month is changed, the date will be updated.

Field delimiters

Field delimiters can be specified to be spaces, tabs, or commas. If spaces is selected, 2 spaces are used to separate the fields.

Special options

Share value can be selected if field Value is selected. This field will make the value field print as the redemption value for a \$50 bond, which was entered as a purchase price of \$25, regardless of the bond denomination. Field Interest cannot be selected if Share value is selected. This option is checked for the recommended Quicken interface. If actual purchased price is entered into portfolio's with shares of 1, turn this option off.

Use serial number or EEEyyyymm format box. This is for the Quicken interface. If serial number is used as security symbol, use serial number. If EEEyyyymm format is used for security symbol, use this option. Clicking on this option will toggle it between the two options.

The **File Name** box indicates the directory and file name for the ASCII file.

The **Date box** is the value printed for field date if this field is selected. This field is not audited and can actually contain any data. However, when options are saved, only a valid date will be saved.

After all selections are made, select the **EXPORT** button to create the file.

To save these settings for future use, select the **SAVE** Setting button. A file name WINBOND.US1 is created to store these settings.

Maturity Data

Maturity Data is intended to give you some idea of the current minimum interest rates that your bonds are earning. This can serve as a guide when determining which bond to sell if you are going to sell some. This table must be changed monthly to account for the bonds which mature each month and enter a new maturity period and thus, a new guaranteed interest rate.

For example, all bonds which enter a new maturity period beginning March, 1993 and after will renew at a guaranteed minimum rate of 4.0%. Some bonds are still earning 6.0% as a minimum rate. If you are going to sell a bond you might want to determine what it's current rate is and decide which bond to sell based on this information.

However, you may also want to consider the tax implications of such a sale. For example, bonds issued after 1989 may be redeemed tax free if the purpose meets the educational requirements.

Bonds issued after May1, 1995 do not have minimum interest rates and earn interest based on market based rates.

Setting up an interface to Quicken.

Winbond can create an export file to update bond prices in Quicken each month and also process a QIF created by Quicken to load bond information into Winbond. To see examples of screens, see [Sample Quicken interface screens](#). With the recommended setup in Quicken, Winbond can also send prices to Quicken without having any bond data in Winbond. See [Using Winbond for Price Data only](#).

The recommended procedure to set up Quicken is as follows. There are some alternate ways which will be mentioned later:

1. Create an investment account with a description such as Savings Bonds. All bonds will be put into this investment account.
2. For each bond, a security must be established. The security name and symbol are keys to the interface. The security name should be the bond serial number. The symbol should be set up as follows:

Use format **EEyyyymm**, where **yyyy** is the year and **mm** is the month of the bond issue.

3. Add each security to your savings bond investment account. The date should be for the month of the bond issue. Transaction type can be *ShrIn*. The price/shares should be set up as follows:

Set price equal to **\$25** and shares equal to purchase price divided \$25. \$25 is the base price from which the Treasury Department calculates all bond values. For example, for a \$50 savings bond, enter \$25 for price and 1 share; for a \$75 bond, enter \$25 for price and 1.5 for shares; for a \$100 bond, enter \$25 for price and 2 shares.

4. As new bonds are purchased, a new security should be set up and added to your investment account.
5. Set up the new bond in Winbond. This can be done by entering the new bond directly in Winbond or using the [Importing bonds from Quicken](#) procedure.

With the above setup, you will be able to do the following:

- Create a file from Winbond to load new bond prices into Quicken each month by simply clicking on the standard Quicken price file settings, selecting the create file button, and then importing these prices into Quicken.
- Automatically load bonds from Quicken into Winbond if desired.

Winbond can also be used to create import price files for Quicken even without loading any savings bonds into Winbond. See [Using Winbond for Pricing data only](#).

To export bond information to Winbond to load bonds, see [Importing bonds from Quicken](#).

To import prices into Quicken, see [Exporting prices to Quicken](#).

Alternate methods to set up Quicken interface:

- Use bond serial number for symbol in security. If using this method, then do not use the EYyyymm format on the Special Box in the Export screen.
- Use actual purchase price for price and 1 share when adding the security to the investment account. If using this method, then do not use the Share Values in the Special Box on the Export screen.

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Exporting prices to Quicken

To set up Quicken and Winbond for importing/exporting, see [Setting up a Quicken interface](#). To see examples of screens, see [Sample Quicken interface screens](#).

The procedure will step you through the steps needed to update prices into Quicken.

In Winbond: (create the price file)

1. Open the bond file.
2. Select the Export function from the Options menu.
3. Click on the Standard Quicken interface button.
 - In the *Months* box, change the month for price values if desired.
 - Check file name for export file name. This can be changed if desired.
 - Note: In the *Special* box: Uncheck *Use EEyyyyymm format* box if you used the serial number for the security symbol. Uncheck *Share Values* box if you used actual price for price and 1 share in account.
4. Select the **SAVE** option to save these setting for future use.
5. Select the **EXPORT** option to create the file.

In Quicken: (import the price file)

1. Start Quicken.
2. Select your savings bond account.
3. Select the Port View.
4. From the FILE menu option, select the Import Prices option. (Note: this option will not show up until you are in the portfolio view)
5. Enter the path and name of the Winbond export file created from Winbond.
6. Select OK.

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Using Winbond for Quicken price data only

To use this procedure, Quicken savings bond account must be set up according to the recommended method described in [Setting up a Quicken interface](#).

Winbond can create a price file for Quicken without any bond data. This file is created on the Export panel. Winbond will create a price for each issue month and year with the *EEyyyymm* symbol format for the selected month. This file can be imported into Quicken. Only prices for those securities with matching symbol will be updated.

On the export panel, select the Quicken Special interface button to setup the export fields. Change the month if desired. Check the date and file name. Select the EXPORT button. Import this file into Quicken as described in the [Exporting prices to Quicken](#) section.

Quicken can also create a file which can be used to load bond data into Winbond. Periodically, data can be loaded or refreshed into Winbond and then Winbond reports or calculations can be utilized.

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Importing bonds from Quicken

To set up Quicken and Winbond for importing/exporting, see [Setting up a Quicken interface](#). To see examples of screens, see [Sample Quicken interface screens](#).

In Quicken: (create the QIF file)

1. From the File menu, choose Export
2. Specify the QIF file to export to. This file should have a QIF extension.
3. Select the Quicken account to export from. Select your savings bond account.
4. Indicated transaction starting date to ending date.
5. In export items, choose Transactions only
6. Select the OK button.

In Winbond: (import the QIF file)

1. Open the bond file into which bonds will be loaded.
2. Select Import from the Options menu.
3. Select the QIF file to be imported in the directory/file name boxes. This should be the same file from the above step 2. The IMPORT button should become active.
4. Select the IMPORT button.

See the [Import](#) section for details on this import.

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Quicken interface screen examples

This is an example of how to set up a security for a bond. A security should be set up for each bond. Notice the format of the symbol.

This is how an investment account will look after 2 bonds have been added. The first bond has a denomination of \$50 and the second \$100.

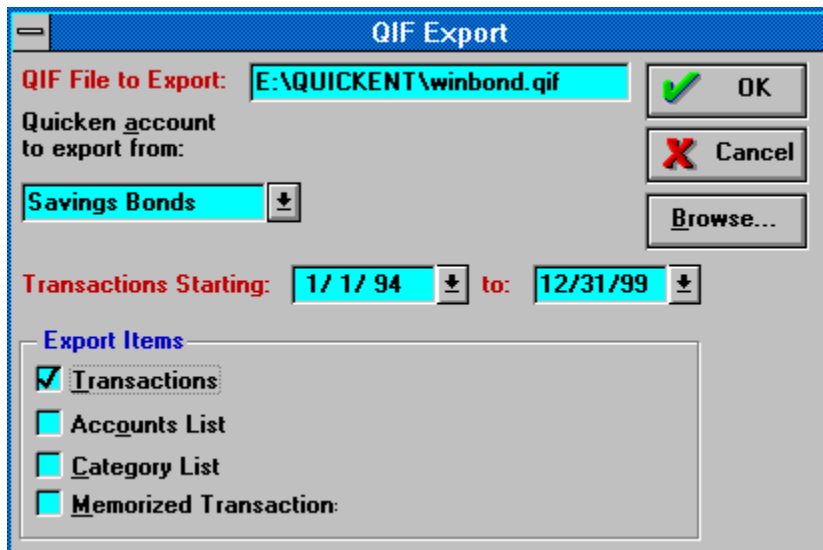
Date	Action	Security	Price	Shares	Amount	Clr	Cash Bal
		Memo					
1/ 3/94	Shrsln	R123456	25	1	25 00		0 00
2/ 1/94	Shrsln	R234567	25	2	50 00		0 00

This is a portfolio view of the savings bond investment account after prices have been imported. Note that this view must be showing before the Import Prices menu item will be available.

Security	Sym	Mkt Price		Shares	\$ Invested	\$ Return	Mkt Value
R123456	EE199401	25.840	↑e	1.00	25.00	0.84	25.84
R234567	EE199402	25.760	↑e	2.00	50.00	1.52	51.52

This is the screen for import prices.

To export from Quicken to Winbond, use this panel. It is the export panel in Quicken. Note the options which are selected.



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Load/View Past Historical Rates

This panel will allow you to load a past redemption table to temporarily use during the running of Winbond. While a prior table is loaded, all functions are available except updating of the rates on this table. When the panel is displayed, a list of available rate files is shown along with the redemption periods they represent. Click on the desired file and select the **LOAD** button to activate these rates. The top bar of Winbond will indicate that a prior file is loaded.

Note: The past rate files available only go back to the start of Winbond.

You can view or print reports while this file is loaded. To return to the current redemption rates, open the Load Historical Rates panel and select the **Reload Current Rates** button.

A **Bond History** button is also available on this panel. This button will allow you to graphically see the redemption values for a specific bond, and will also display the interest and value by period. If you select this button, you will be prompted for an issue month, issue year and denomination.

