

**UltraAccounts30**

**COLLABORATORS**

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# Chapter 1

## UltraAccounts30

### 1.1 main

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Ultra Accounts 3.0

Designed by Richard Smedley & Andy Eskelson  
Programmed by Richard Smedley

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Overview

Requirements & Tooltypes

Getting started

Creating & editing accounts

Entering transactions

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Standing orders & timed events

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Saving your accounts file

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## 1.2 Overview

### OVERVIEW

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Ultra Accounts is a fully featured home accounts program, with a specially designed easy-to-use GUI suitable for both beginners & experts.

Features include:

- Debit & Credit standing orders, and timed transfers.
- Transactions entered from timed events (e.g. standing orders) can be edited or erased \*without\* duplicate entries being created.
- Common events: Allows you to predefine the details of commonly used transactions & transfers.
- Reminders: Reminds you about important events, such as birthdays or paying your income tax bill.
- Multiple accounts with optional minimum & maximum balances (useful for credit card limits, min/max balances in bank accounts, etc).
- Pie, bar and line graphs, with optional predictions of future events.
- Encrypted files, optionally password protected.
- Compatible with UltraPayAdvice for entering wage details.
- And lots more...

## 1.3 Requirements & Tooltypes

### REQUIREMENTS

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Requires at least 1 meg of memory, and Kickstart 2.0 or higher. Although not essential to use the program, a hard drive, 2 meg of memory, and an accelerator are all recommended.

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Hard drive installation is simply a matter of dragging the UltraAccounts drawer to an appropriate place on your hard drive. Registered users need to make sure that their keyfile is in the same drawer as the program itself!

UltraAccounts uses reqtools.library by Nico François & Magnus Holmgren.

#### TOOLTYPES

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You can set the following tooltypes in the UltraAccounts program icon:

##### SCREENMODE=CUSTOM or WORKBENCH

Select whether UltraAccounts should use the Workbench screen or its own custom screen. You can also change this from within the program itself using the "Options/Screen mode" menu. You should be using at least an 8-colour WB screen in order to display the graphs on Workbench.

##### DEFAULTFILE=<filename>

The file "<filename>" will be automatically loaded for you each time use the program - remember to include the full path if it isn't in the UltraAccounts drawer! You'll still need to type your password if you've used one, but it'll save you from going through the file requester to load your file...

##### BACKUPS=NO

When you save your file, UltraAccounts normally renames the old file (instead of overwriting it!) and keeps it as a backup copy in case something goes wrong corrupting your data. Setting this will \*prevent\* these backups from being made.

##### ASKDATE=NO

Whenever you load UltraAccounts, the first thing it does is ask you to enter the current date - but users with a battery backup clock will always have the date set correctly anyway! When this is the case, you can select this to stop it from asking for the date each time the program is started.

##### PAYADVICE=<UltraPayAdvice\_filename>

Automatically load the UltraPayAdvice file "<filename>" - again you'll need to use the full path to your PayAdvice drawer! Once this has been set UltraAccounts will use your PayAdvice file to automatically enter your wages into your accounts. You can also load PayAdvice files manually using a menu item, but this \*not\* recommended (UltraAccounts won't be able to see any of your new payslips until after you've loaded your PayAdvice file)

##### GRAPHPREDICT=YES

The future projections on the graph functions are turned off by default, forcing you to turn them on manually using a menu item in the program. Selecting this will turn them on by default.

## 1.4 Getting started

### GETTING STARTED

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Double-click on the icon to load UltraAccounts, and the main UltraAccounts window will appear.

As soon as you load the program, a calendar will appear asking you to enter the current date. It is extremely important that the date is set correctly, otherwise UltraAccounts won't be able to work properly! However, if you've got a battery back-up clock then UltraAccounts will simply take the date from this instead - in which case, you can set a tooltip to prevent the calendar from appearing each time you use the program.

The UltraAccounts window itself simply contains a status box, which shows various details about your accounts, together with a number of buttons for entering new transactions and so forth.

Creating new accounts

Entering transactions

Transferring money between accounts

Viewing & editing transactions

Common transactions & transfers

Standing orders & timed events

There are also a number of pull down menu's available:

Menu functions

## 1.5 Creating & editing accounts

### CREATING & EDITING ACCOUNTS

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Select "Edit/Accounts" from the menu in the UltraAccounts window.

A window will appear which contains a number of buttons. Each one of these buttons represents one of your accounts, with the unused accounts marked with "(unused)". By selecting one of these buttons, you can enter/edit the details for that particular account.

You can create accounts for virtually anything at all, some of the more obvious examples include cash, bank accounts, household bills, motoring expenses, and so forth. It might also be useful to create an account for things which don't really fall into any of the other categories, such as birthday presents and miscellaneous expenses.

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To create a new account, just press one of the "(unused)" buttons. The Account Details window will appear where you can enter the name, opening balance, and minimum & maximum amounts for that account.

The opening balance is simply to put an initial amount of money in that particular account, without having to enter a transaction to do it. If you were creating a bank account, for example, then you'd use this to enter your current balance.

If you enter a minimum and/or maximum amount, then the program will warn you if the balance of that account ever exceeds those limits. To continue the above example, you could use this to warn you if your bank charges you when your balance falls below a certain level, or you could use it for entering the maximum limit of your credit card account.

Once you've created an account, pressing its button again will redisplay the Account Details window, where you can either edit any of those details or erase the account. You'll notice that you can't change the opening balance of an account after it's been created, so that gadget will be disabled.

## 1.6 Entering a new transaction

### ENTERING A NEW TRANSACTION

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Press the "New transaction" button in the UltraAccounts window.

The Transaction window will appear. Here, you can enter all the necessary details for the new transaction: The date of the transaction, the account, a brief description of the transaction itself (for example "Bought a new dress" or "Paid the electricity bill"), and of course the amount itself.

There's also a Chq/Inv box, which you can use for one of two purposes depending upon your needs: (1) You could use it for recording the actual type of transaction, for example "Cash", "Cheque", or "Switch". (2) If you prefer, you could alternatively use it for storing any cheque/invoice numbers associated with that transaction.

It's also possible to create new accounts directly from the Transaction window: When you press the account-button, a window will appear asking you to select the account for this transaction - selecting an unused account will display the Account Details window for you to enter the details for the new account.

After you've entered everything, press either the "Debit" or "Credit" button to enter the transaction into your accounts - debits are always entered as negative amounts (they're deducted from your account), and credits are positive (added to your account).

Transferring money between accounts

Viewing & editing transactions

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## 1.7 Transferring money between accounts

### TRANSFERRING MONEY BETWEEN ACCOUNTS

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Sooner or later, you'll be needing to enter a transaction which involves transferring a sum of money from one account to another. A common example of this is withdrawing some money from the bank, where you're actually transferring money from your bank account to your cash account.

Press the "New transfer" button in the UltraAccounts window.

The Transfer window will appear. Here, you can enter the details of the transfer: The date, the from & to accounts, and the amount.

As always, you can create new accounts from the account-buttons: Again, selecting an unused account will display the Account Details window, for you to enter the details of the new account.

You'll notice that, when you select the from & to accounts, the current balance of those accounts is displayed in the Transfer window. This gives you a guide as to how much you can afford to transfer from one account to the other.

After you've entered everything, press the "Transfer" button. The program will then create two transactions - a debit to the "from" account, and a credit of equal value to the "to" account.

## 1.8 Standing orders & timed events

### STANDING ORDERS & TIMED EVENTS

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Timed events are simply transactions and transfers which are automatically repeated on a regular basis. Standing orders are one of the best examples of this, allowing you to pay virtually anything ranging from the gas bill to the mortgage in equal (often monthly) instalments.

Timed events themselves, though, can go much further than this. Timed transactions, for example, can also be used for keeping track of money which is being received as well as spent - so you're paid a fixed salary then your wages could easily be entered as a timed transaction. Likewise, timed transfers are simply transfers which are repeated on a regular basis. One of the most common examples of this is of a standing order used to automatically transfer money from a current account to a savings account.

Select "Edit/Timed events/Transactions" or "Edit/Timed events/Transfers" from the menu in the UltraAccounts window.

A window will appear containing a number of buttons, where (as always) each button represents a timed transaction/transfer. Again, by selecting one of these buttons, you can enter/edit the details for that particular timed event.

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To create a new timed event, just select one of the unused buttons. The Timed Transaction/Transfer window will appear, where you can enter all the details for that timed event.

For timed transactions, press either the "Debit" or "Credit" button to debit/credit that transaction into your accounts at the appropriate interval. Likewise, for timed transfers, press the "OK" button to enter it into your accounts.

Whenever UltraAccounts actually enters a timed event into your accounts, it will use the name of the timed event for the transaction comment (with a "T" in brackets after it, to show that it was entered from a timed event!)

## 1.9 Viewing & editing transactions

### VIEWING & EDITING TRANSACTIONS

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Select one of the options from the "Show/Transactions" menu.

Each of the available options affects the way in which the transactions are displayed:

#### NORMAL

This option can display the transactions in a number of different accounts, so for example you could use this if you wanted to look at the transactions in your "Cash" and "Bank" accounts at exactly the same time. Simply press the buttons for each account that you want to see (so that the button has a tick inside it!), and those accounts will then be displayed.

#### BALANCES

This is similar to the "Normal" option, and can again be used for viewing the transactions in a number of different accounts. Using this option, however, will add a running total to the transaction list showing the balance after each transaction. If only a single account is selected then the balance will be calculated using the opening balance, like on a bank statement. When multiple accounts are selected, the balance will be started at zero.

#### ACCOUNT

This is for showing the transactions in just *one* account - just click on the required account and it will be instantly displayed. Because only one account is being shown, the account name will be displayed at the top of the window instead of being repeated with each separate transaction (as with the other options). You'll see that a running balance is automatically calculated, too.

Once your transactions are displayed, you can scroll up and down through the list using the slider-bar or the arrow buttons.

If you want to edit or erase a transaction, all you have to do is scroll through the list until you find the required entry, and then click on it with the mouse. The transaction window will appear again, displaying all the details for that particular entry - once you've finished, just press

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either the "Debit" or "Credit" button to amend the transaction back into your accounts, or press the "Erase" button to erase it. The close-gadget can be used to cancel any changes you've made to that transaction.

You can make a printout of the transaction list by simply pressing the "Print" button at the bottom of the window.

## 1.10 Saving your accounts file

### SAVING YOUR ACCOUNTS FILE

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Because all financial details are confidential, this program saves its files using an encrypted (and optionally password protected) format, which makes it impossible to reload an accounts file without first entering the correct password.

Selecting "Project/Save" from the menu will simply save your file using the same filename & password that were used to load it, to save you from having to go through the file requester and enter your password again.

Using "Project/Save as" asks you to enter both the filename and password.

You can enter anything that you want for the password, up to ten characters long, but remember that passwords ARE case sensitive (so "a" is different to "A"). But, if you forget what you're password is, then you won't be able to reload your file.

If you don't want to use a password at all then just press the "Return" key when asked for the password. Then, whenever you load your file, it will be loaded directly without asking you to enter the password again.

As you type, you'll notice that a "\*" is displayed for each character of your password - this is to prevent anybody from reading your password on the screen while you're typing it. If you've just entered a new password then you'll be asked to type it a second time simply to confirm that you didn't make any typing mistakes when you entered it - entering different text at the second prompt will cause a warning to be displayed!

## 1.11 Common events

### COMMON EVENTS

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We've all got certain often-used transactions which we seem to enter into our accounts fairly regularly - doing the weekly shopping for example, or depositing (or withdrawing) money from the bank.

Common events allow you to predefine all the details for these often-used transactions, so that those details will be automatically filled in for you each time you need to enter that particular transaction/transfer. Following the above example, you could use a common transfer for withdrawing money

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from the bank by predefining the "from" and "to" accounts, and then when you actually make a withdrawal all you'll have to do is enter the amount.

#### CREATING & EDITING COMMON EVENTS

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Select "Edit/Common events/Transactions" or "Edit/Common events/Transfers" from the menu in the UltraAccounts window.

As usual, a window will appear where each button represents one of your common transactions/transfers.

To create a new common event, just select one of the unused buttons. The Common Transaction/Transfer window will then appear, where you can enter all the details that you'd like to predefine ready for when you want to actually use that common event.

For common transactions, you'll notice that there's an additional gadget which allows you to select whether this will be a debit/credit transaction, debit only, or credit only. Doing the weekly shopping, for example, is *\*always\** entered as a debit transaction, so if you set it as "Debit only" then the program would automatically ensure that this transaction can only ever be entered as a debit, and not as a credit.

#### USING COMMON EVENTS

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Whenever you enter a new transaction/transfer, you'd normally do it by using the "New transaction" and "New transfer" buttons. To enter common events, though, you instead need to use the "Common transaction" and "Common transfer" buttons in the UltraAccounts window.

Press the appropriate button, and a window will appear showing all your common transactions (or transfers). Just select the required button, and the normal transaction/transfer window will appear, containing all the predefined details.

Everything now works exactly as if you'd just entered that information yourself, so you can edit any details that might need changing or add any additional information that might be needed.

If a common transaction has been locked as either "Debit only" or "Credit only", then the normal debit/credit buttons at the bottom of the window will be replaced by a single "Enter" button - thus ensuring that the transaction can only ever be entered as a debit (or credit).

Just press the appropriate button at the bottom of the window to enter that transaction/transfer into your accounts.

## 1.12 Reminders

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## REMINDERS

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Reminders are useful for making UltraAccounts remind you about important events, like birthdays/anniversaries or bills that need to be paid.

Select "Edit/Reminders" from the menu in the UltraAccounts window.

As always, a window will appear where each button represents one of your reminders.

Again, to create a new reminder, just select one of the unused buttons. The Reminder window will appear. Here, you can enter/edit the details for that particular reminder: The message to be displayed, the starting date, how often you want it to be repeated, and how many days advance warning you'd like.

If you don't enter a period for it to be repeated, then the reminder will be automatically erased after it has been shown.

Once you've entered your reminders, there are two functions in the "Show/Reminders" menu which can be used for displaying them:

Show/Reminders/Due now

Selecting this will redisplay any reminders which currently need reminding.

Show/Reminders/All

This displays a list showing all your reminders, together with the date when each one is next due to occur.

## 1.13 Payslips

## PAYSLIPS

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UltraAccounts has now been made fully compatible with the wages database program PayAdvice for handling wage details - so, now, all you have to do is enter your payslips into UltraPayAdvice (as normal) and UltraAccounts will automatically enter them into your accounts for you, thus saving you from having to simultaneously enter the same details into both programs.

Simply set the tooltype "PAYADVICE=<filename>" in the UltraAccounts icon, and UltraAccounts will automatically load your PayAdvice file and create wage transactions for any new payslips that you've entered in PayAdvice. You can also load PayAdvice manually from a menu option, but I'd strongly discourage you from doing it that way: UltraAccounts won't know about any new payslips that you've entered, or changes that you've made, until after your PayAdvice file has been loaded - hence UltraAccounts really needs to have automatic control over this itself, via the tooltype.

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## CREATING & EDITING WAGE CATEGORIES

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After creating your payslip file in PayAdvice, you can create & edit wage categories in UltraAccounts just as you would in PayAdvice itself.

Select "Edit/Wage titles" from the menu in the UltraAccounts window.

As always, a window will appear where each button represents one of your wage categories. Press the appropriate button, and the edit window will appear, just as it would in PayAdvice itself. Here, you can give the category a name (e.g. "Richard's wages" or whatever), enter the names of all the additions and deductions that appear on those particular payslips, and also select which UltraAccounts account to enter the wage transactions in. (This whole concept of wage categories is fully explained in the UltraPayAdvice docs).

Then, whenever you enter a new payslip in PayAdvice, UltraAccounts will automatically create the appropriate wage transaction in your accounts. Wage transactions use the name of the wage category as the comment (with a "W" after it in brackets, to show that it's a wage transaction!)

## VIEWING & EDITING PAYSLEIPS

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The actual wage transactions themselves are simply entered into your accounts just like all the other transactions, and hence will be shown along with all the others (even if you haven't loaded a PayAdvice file) when you use any of the options from the "Show/Transactions" menu. When trying to edit wage transactions, though, the payslip window will be displayed (detailing the basic pay, tax, etc.) instead of the normal transaction window.

There are also some options for displaying the payslips themselves, from the "Show/Payslips" menu in the UltraAccounts window:

### NORMAL

This will display a summary of all the payslips entered into a \*single\* wage category (for example, "Husbands wages"), together with running totals for the total gross, total deductions, and net pay.

### ALL

Selecting this will display a summary of all the payslips entered into \*all\* wage categories, with just a single running total for the accumulative net pay.

As always, you can scroll up and down through the list using either the slider-bar or the arrow buttons. Clicking on a payslip entry will display a window showing the actual details for that particular payslip, where (if necessary) you can edit any of the appropriate details, or make a printout of that specific payslip.

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## 1.14 Graphical analysis

### GRAPHICAL ANALYSIS

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The "Graph" menu contains a number of different options for producing graphs of your transactions. This can often be useful for showing trends and forward planning, or just for looking for odd peaks of expenditure.

There are three types of graph available: Bar charts, line graphs, and pie charts. All three graphs use the same basic GUI, the only difference being that bar & line graphs can only be used to display a single account, while pie charts are designed for showing multiple accounts.

Just select which type of graph you want (and then select the appropriate accounts). After a brief pause, a graph will be displayed for the current year. Pressing the arrow-buttons at the bottom of the window will scroll the graph to the previous/next year. The cycle-gadget is used to toggle between your cashflow input & expenditure - expenditure shows how much money you're spending, and cashflow input shows how much you've got coming in!

You can toggle whether or not future predictions are plotted on the graphs by selecting "Graph/Show predictions" from the menu. When this is turned on, UltraAccounts will calculate the average rate of increase/decrease in your transactions up until the current month, and then use it to project the remainder of the present year. A message will be displayed in the graph titlebar to remind you whether or not the predictions are turned on.

## 1.15 Menu functions

### MENU FUNCTIONS

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The following menu functions are available from the UltraAccounts window:

Project

Edit

Show

Graph

Options

## 1.16 Project menu

### PROJECT

NEW

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Start a new accounts file.

#### OPEN

##### ULTRAACCOUNTS

Load an UltraAccounts file. Use the file requester to select which file to load, and then enter the password.

##### ULTRAPAYADVICE

Load an UltraPayAdvice file. Again, just use the file requester to enter the filename, and then type your password.

#### SAVE

Save the current file, automatically using the same filename and password that you used while loading it.

#### SAVE AS

Save the current file. Enter the filename using the file requester and then type your password.

#### ABOUT

About UltraAccounts. This simply displays a requester showing some information about this program and its authors!

#### QUIT

Exit the program. A requester will warn you if you've got unsaved data in your file.

## 1.17 Edit menu

#### EDIT

##### ACCOUNTS

Create/edit accounts. Select the required account, and a window will appear where you can enter/edit the name, opening balance, and minimum & maximum amounts for that account.

##### TIMED EVENTS - TRANSACTIONS/TRANSFERS

Create/edit timed events. Timed events are simply transactions or transfers which are automatically repeated on a regular basis, like standing orders. Select the appropriate timed event, and then enter/edit the required details (e.g. the starting date, how often it needs to be repeated, etc.)

##### COMMON EVENTS - TRANSACTIONS/TRANSFERS

Create/edit common events. Quite simply, common events are a way of predefining the details of transactions & transfers that are used regularly (for example doing the weekly shopping), to save you from having to enter those details manually each time you enter that particular transaction/transfer. Just select the required common event, and enter whatever details that you wish to predefine for it.

##### REMINDERS

Create & edit reminders. Reminders are used to make UltraAccounts

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remind you about important events such as birthdays/anniversaries or bills that need to be paid. Click the appropriate button and then enter/edit the necessary details (e.g. the message to be displayed, the starting date, how often to repeat it, etc.)

#### WAGE DETAILS

Create & edit wage details. Once you've loaded an UltraPayAdvice file, this function will allow you to edit the names of all the various additions/deductions (e.g. basic pay, overtime) that are used in each individual wage category, just as you would from within PayAdvice itself. You can also select which account you want to use for entering those particular wage transactions.

## 1.18 Show menu

### SHOW

#### TRANSACTIONS

##### NORMAL/BALANCES

View & edit transactions. Click which accounts that you'd like to see, and a list will appear showing all the transactions in those accounts. You can edit or erase any of the transactions by simply clicking on their entry in the list. Selecting "Balances" instead of "Normal" from the menu will add a running balance to the list, like on a bank statement. Pressing the "Print" button will make a printout of the transaction list.

##### ACCOUNT

View & edit transactions in a single account. Simply click on the required account, and a list will be displayed showing all of the transactions in that account. This is similar to the above except that the account name \*isn't\* displayed for each individual entry and the running balances are always shown on the list.

#### BALANCES

Display the current balance of each account. Any accounts which have exceeded their minimum/maximum limits will be displayed in white text. Press the "Print" button to make a printout.

#### REMINDERS

##### DUE NOW

Redisplay any reminders which currently need reminding.

##### ALL

Show all reminders, together with the date when each one will next occur.

#### PAYSLIPS

##### NORMAL

Select which wage category you'd like to see, and a window will appear showing a summary of all the payslips entered into that particular category. Running totals will be shown for the total

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gross, total deductions, and net pay. To edit or erase a payslip just click on its entry in the list. Pressing the "Print" button will make a printout.

ALL

List all payslips. This is similar to the above, except that the payslips in \*all\* categories will be listed. Only a single running total is shown this time, for the net pay.

## 1.19 Options menu

OPTIONS

SCREEN MODE - CUSTOM/WORKBENCH

Select whether UltraAccounts should use the Workbench screen, or its own custom screen. You need at least an 8-colour WB screen in order to display the graphs on Workbench.

KEEP BACKUPS

When you save your file, UltraAccounts normally renames the old file (instead of overwriting it) and keeps it as a backup copy in case something goes wrong corrupting your data. Turning this off will \*prevent\* these backups from being made.

BEGIN NEW FILE

Carry the current accounts over into a new file. When the time eventually comes for you to start a new accounts file, selecting this will take care of all the hard work for you: It erases all of your transactions, while keeping all your accounts, balances, timed events and so forth fully intact - essentially giving you a fresh file continuing on from the current one! As a safety precaution, UltraAccounts will refuse to allow you to use this function unless you save your file first.

## 1.20 The traditional jokes

THE TRADITIONAL JOKES

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Yes, that's right, it's time for more of my favourite jokes...

- 1) Why was the skeleton frightened of crossing the road?  
Because he had no guts!
  - 2) What do you get if you cross a freezer with some fish?  
Ice skates!
  - 3) What happens when a frog breaks down?  
It gets toad away!
  - 4) What would you get if you dropped a piano down a mine shaft?  
A flat minor!
-

Ha ha ha ha ha... Ahem!

Er, perhaps that's enough jokes for now...

## 1.21 How to become a registered user

HOW TO BECOME A REGISTERED USER  
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The standard registration fee is Ten Pounds Sterling, but don't worry if you can't afford to pay that much because I'm also willing to accept "poverty" registrations at reduced amounts.

If you want to send cash, then I'll also accept US Dollars, Deutschmarks, or Australian Dollars. Alternatively, you could send me a CD-Rom title or something similar instead...

Everybody who registers will receive a keyfile, which will automatically register this and all future versions of UltraAccounts, disabling the nag requesters.

The address to write to is:

Richard Smedley  
257 Stoneyford Road  
Sutton-In-Ashfield  
Notts.  
NG17 3GJ  
England

Or if you just want to have a chat, or tell me a joke, then feel free to e-mail me at the following address:

[rsmmedley@cix.compulink.co.uk](mailto:rsmmedley@cix.compulink.co.uk)

## 1.22 Version history

VERSION HISTORY  
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V3.0 (19.07.96)

- A brand new, totally redesigned & completely rewritten version of UltraAccounts!
- Because this is a brand new release, the version history has been intentionally edited to start at V3.0...

## 1.23 Copyright & Disclaimer

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COPYRIGHT & DISCLAIMER  
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The icon was designed by Magnus Enarsson.

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