

HOME ACCOUNTS V1.3 (S3A Version)

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As an avid user of the original Series 3 Finance program, I was rather disappointed when the Series 3A version, Accounts & Expenses, didn't give me the same functionality. I therefore decided to write a program for the 3A which took the best ideas of both programmes, and added some extra modules which I would find useful. This program is the result.

V1.0, 1.1 & 1.2 were well received, so I have incorporated all the comments into this latest version, along with about 20 enhancements. As it stands, this version is still only intended as a demo, and therefore will only allow 5 Accounts, 5 Standing Orders, 5 Budget items and 5 Shares and 5 Rooms for the Insurance. Registration will give you 20 Accounts, 50 Standing Orders, 15 Budget Items, 30 Shares and 18 Rooms (or more if you request them specifically)

Please pass any problems/comments/suggestions to me by:

Compuserve : 100023,543
E-mail (Internet) : alanrich@aol.com

If you wish to register the program, see the file REGISTER.TXT for my latest address.

I will then send you a personalised registration code to remove the 'nag' screens, and allow its full use (<PSION-T>). I will also ensure that this code remains forward compatible for future versions of the program so, unlike other programs, I will not be asking for a further fee for an upgrade.

Alternatively, if you subscribe to COMPUSERVE, then GO SWREG, and quote the registration ID - 3756. I will Email you back the registration code as soon as I receive notification of the SWREG.

To Install the program, carry out the following actions:

1. Copy BANKS3A.APP to your \APP\ directory.
2. Generate a Subdirectory \BANK\ under the APP directory, ie \APP\BANK\
3. Copy BANKS3A1.OVL, BANKS3A2.OVL and BANKS3A3.OVL to the Subdirectory. These modules are ESSENTIAL to run the program. You can then copy BANKSBUD.OVL, BANKSSHA.OVL, BANKSPET.OVL, BANKSHOU.OVL and BANKS3AH.OVL if you wish to use the Budget, Shares, Petrol, House Contents and on-line help modules, which are optional. (other modules are currently under development)
4. Install BANKS3A.APP using <PSION-I> as described in the manual.

If you fancy a challenge, you can learn everything you need to about the program by playing with it and checking the effect of each MENU selection, as well as the effect of pressing <ENTER>, <DELETE>, <TAB> or <ESC> in each screen. Alternatively you can work through the tutorial on the following pages, which will familiarise your with all the capabilities of the program:

Important Point: The program is designed to work with all the data files in one disc. If you run Groups on different drives (A:, B: or M:) then you will run into problems with some of the data files which are common to all Groups, ie Currency, Budget and Shares. Therefore, please decide, before you start, on which disc you wish to have your data files. (There is, however, nothing to stop you copying ALL the files to a different drive at a later date, as long as they are all in the same place.) The configuration file and registration details are saved on your default disc, so don't be surprised if you seem to lose it if you change default discs. Also, the program regularly saves and overwrites the data files to avoid problems with data loss. This means that you should NOT hold the data files on a Flash SSD, but hold them on a RAM SSD or in Internal memory.

TUTORIAL

1. Highlight 'Bank3' under the BANK Icon.
 2. Press <PSION-N> to generate a new file. (or via the FILE menu)
 3. Select the required drive (Internal or a RAM SSD).
 4. Type ACCOUNTS as a title (or anything else you fancy)
 5. Work through 'nag' screens by pressing <Enter>. If you want to skip these screens you will have to register your copy !!
 6. You are now in the 'top-level' menu, which will contains details of the accounts you have in the Group. (You actually need only one Group to run your accounts, but personally I run different groups for my normal accounts, my savings accounts and my expense account)
- Important Note for Non-English Users:** Before starting to enter data, press <PSION-C> and select your country as the Base Currency and the Group Currency. If your country is not shown, jump forward to the 'Currency' part of the Tutorial to see how to add your country.
7. Press the MENU key and then the left arrow key and you will see the various optional modules that make up the whole program (assuming you loaded the appropriate .OVL files). Press the left arrow again to see the 'core' modules. These can all be selected either using this MENU, by pressing a 'hot-key' ie <Shift-PSION-C> for the Currencies, or by using the diamond key to cycle through. The tutorial will take you through each module in turn.
 8. Press the MENU key again twice for the FILE commands. I hope these are obvious, and are the usual commands. Just note that you will not be allowed to Delete the Group you are working on, you will have to Open into another Group first. (There is no requirement for a SAVE command, as this happens automatically).
 9. Press the MENU key again for the EDIT commands and select 'Enter new account' (or press <PSION-E>). As an example, type 'Current' for the short title, 'Current Account' for the Description, and whatever you feel like for the Opening Balance (Credit or Debit). For real, this will be the final figure on your last bank statement. (Note the short title is limited to 10 characters, the description can be quite a bit longer. Don't worry too much about the Type field, it's mainly for Quicken users, although you may wish to play with it.), and note that you have the option of removing an Account from the 'Total Worth'

calculation. Press <ENTER> on completion.

10. Now enter (using <PSION-E>) a 'VISA' account as well, for use later.

11. Note that you can use the 'Update Account' (<PSION-U> or <TAB>) if you want to change it, or the 'Delete Account' (<PSION-D> or) if you make a mistake. I have incorporated a Move Down command (<PSION-M>) if you wish to change the order later. (It didn't seem worth having a Move Up command as well, as you can select any order you like just by using the Move Down command.)

12. The initial setting is for the Status Window to be hidden. You can switch it in using the normal method (<CTRL-MENU>), or <PSION-*> or via the Menu. You will see later that each module can display additional information if you have the Status Window hidden. Personally I like having it in view. I suggest you experiment later within each module, but for now leave the Status Window in view.

13. Note also that the Cursor keys (& PgUp/PgDn/Home/End) allow you to select an account, or you can press the first letter of the Account. Select the 'Current' account for the next stage..

14. Now move into the 'Transaction' Module. This can be done either by pressing the Diamond key, using the Mode MENU option, pressing <Shift-PSION-T> or, the easiest method of all, just press <ENTER>.

15. Now enter a transaction, such as writing a cheque. Use the MENU, <PSION-E> or just press <ENTER> to start the process. Select the date, (to make it easy it defaults to today's date), a description and an amount (plus Debit in this case, as we are spending money). Move down to the 'Transfer' item and use the <TAB> key or the arrow keys to see how you can select another account if it is an inter-account transfer (ie a cheque from the Current Account paying the VISA bill). Use 'External' for now, to show a cheque being paid to an external agency. Skip the 'Budget Item' field for now, I'll explain that later. Finally, you can use the Reference field for anything you like, personally I use it to record the cheque numbers. Press <ENTER> when complete.

16. Add a few more, and to demonstrate the Transfer function, do a VISA payment and select VISA in the Transfer field. Press <ESC> (or Shift-PSION-A or via the MENU), to get back to the Accounts screen, select the VISA account, and check it went in.

17. Go back to the Current Account and practice updating entries (<PSION-U> or <TAB>) and deleting entries (<PSION-D> or). (In the case of a transfer, unlike other programs, it will update/delete only that entry, not the one in the other account. I think this gives you more flexibility) Note that the Update menu replaces the Transfer field with an Attribute field, (leave this at the moment, it is explained next) Also, note that if you press <CTRL-MENU> key to remove the Status menu, you will see the additional details in the Reference field.

18. We can now simulate receiving a bank statement. At the start, the Initial Balance figure should match the starting balance on the statement (In real life, if it doesn't, you must have made a mistake reconciling the previous statement!). Now reconcile each entry on the statement, using <PSION-R>, <R> or, more easily, the Space Bar. Once you have a reconciled entry, the Initial Balance window changes to Reconciled Balance. After each entry is checked, the new Reconciled Balance should match the balance on the statement.

19. Having confirmed the statement, we now archive the entries. Press <PSION-V> to create an Archive file. This will default to the same disc/directory as the normal data, but can actually be put anywhere. (The way I suggest you use this facility is to call your archive 1994 (or whatever year it is now !), and use it till the end of the year. Then change the filename to 1995, and use that. Once you feel you will not require the 1994 archive again, store it on a floppy and delete it from the SSD.) Now archive the account using <PSION-A>, storing the reconciled transactions in an Archive file. (If required, you also have the flexibility of Archiving ALL entries, just removing the entries (but still updating the balance), and specifying an end-date.) The system defaults to Append mode, but at a later date you may wish to overwrite an Archive.

20. You can then view the archive at any time by pressing <Shift-PSION-V> (or by using the Diamond key or the MENU). When the file gets quite long, there is a 'Find' and 'Find Next' option to enable you to find a transaction. If, at a later date you wish to use another archive file just use <PSION-S>. As this is just a practice session, I suggest you now delete the Archive file using <PSION-D> Press <ESC> or <ENTER> to remove the message, then <ESC> to get back to the Accounts screen and use <PSION-V> to specify your preferred name for the future.

21. Another option I have included is the 'Deferred' idea, where you can put in a transaction which you know will happen in the future, but not include it in the balances. To see this, go into the Current Account, select the transaction, and use the menu or just press D (or <PSION-W>),(illogical I know, but I ran out of letters !!). The entry will then be ignored in all future calculations. I have also included an 'Auto' option for this, accessible from the main screen CONFIG menu. If this is set to Auto, any transaction entered for a future date will be automatically deferred, and when the date arrives, the deferred flag will be cleared. You also have the option of not displaying a Balance after a deferred entry or displaying the Balance, either incorporating or ignoring the deferred entry (Use <PSION-B> to set)

22. By popular request, I have also included an option to draw a line under a transaction. You can use this to indicate a credit card statement date for example.

23. For advanced users, I have recently incorporated a 'Default Transaction' option. Using the CONFIG Menu (or <PSION-G>), you can define up to 20 default transactions. These can then be quickly obtained by pressing <SHIFT-ENTER> instead of <ENTER> when in the transaction screen (or <PSION-J>), and then most of the fields will already be completed. If you call one of the defaults 'Cheque', it can also automatically increment cheque numbers held in the Reference field.

This completes the initial tutorial, and if this is all you need you can stop here. However, the program has much more built in.

I suggest you follow this demonstration of the more advanced functions:

STANDING ORDERS

1. Select the Standing Orders screen using the MENU key, successive presses of the diamond key or <Shift-PSION-O>.

2. Now use <PSION-E> or <ENTER> to enter a Standing Order. The date field is the first date when the order should be actioned. Leave it on today's date for the demonstration. You should use 'External' in the FROM or TO fields if you are paying or receiving to/from

an external agency (use <TAB> or cursor keys to select other accounts), fill in a description and an amount, then press <ENTER>. Note that I have given you the opportunity to have a different value for the first time a Standing Order is used, as this happens fairly regularly. If either of the Amount fields is left empty, it will assume it is the same as the other. You now enter the second input screen. Specify how regularly you want the order actioned. (Note that the program can accept, for example, 3-weekly Standing Orders, and the 'last day of the month', unlike some others.) Use today's date for the demo, Current in the FROM field, VISA in the TO field and 2 weeks as the period. Leave the Budget Item field, it will be covered later, and if required specify the number of times you want the Standing Order to be actioned (0 means indefinitely).

3. These Standing Orders will be automatically credited/debited to/from the appropriate accounts when the initial date arrives, the date reset to the next occurrence and, if appropriate, the number of times will reduce by one. If it was the last time, the order is left with 'Completed' flag against it, and you can either delete it, or leave it as a reminder. No further action on your part is required.

4. As usual, you can Update (<PSION-U> or <TAB>) or delete (<PSION-D> or) entries as required, and note the period and number of times are displayed if you turn the Status Window off.

5. To prove it works, press <Esc> to go back to the main screen. You should see the Standing Order being processed, and when complete, the Account should be updated. Go into the Orders screen, and you should see the Order date has moved on the appropriate period.

CURRENCIES

The program provides full support for all currencies. It caters for what I believe is the most difficult case, of someone living in Country A, running some accounts in Country B, and occasionally visiting Country C. It does this by using 3 currency settings:

- a. The Base Currency is the main currency for the program, and will normally be your country of origin.
- b. The Group Currency is the country where the investments are held.
- c. The Secondary Currency is the country that you are temporarily visiting.

To reduce any possible rounding errors caused by currency switching, the Shares, Budget and Petrol files are held on disc in the Base currency, and the Account files are held in the Group Currency. Although you would normally set these currencies at the start, and not change them, the program will allow you to change them and recalculate the values.

To show the capability:

1. Select the Currency screen (<Shift-PSION-C>). If you want, enter a few more currencies (<PSION-E>) (France for example), specifying the Country, Symbol (ie FF) and the exchange Rate relative to the Base Currency. (Note the usual update and delete options are available, as well as an 'Update All' option if, like me, you do them all at once from the evening paper.

2. You will see there is a 'G' against your currency, which shows the Base Currency in use. There might also be a '*' against the currency you selected as the secondary currency.

The purpose of the secondary currency is to allow you to enter transactions in a different currency to the Base Currency if you are temporarily there on holiday or business. The next few steps should demonstrate this.

3. Select a secondary currency different to the Group Currency. (Either via the MENU, <PSION-F> or selecting it and pressing <ENTER>. Press <ESC> again, then <ENTER> to go into the Transactions screen for the Current Account.

4. Now select the Foreign Currency option <PSION-F>. This will now remain in force for this Account, until reversed, even if you exit the program (Note that it only affects this Account, not the whole Group, if you want the whole Group to be affected, use the <PSION-C> option from the main screen.). Now enter a new transaction (<ENTER>). The difference is that the Reference field is now replaced by a Currency field. This defaults to your secondary currency, but can be set to any currency you like. When you enter the transaction, you will find that the amount has automatically converted to the Group Currency. (If you press CTRL-MENU, you will see that the original value (rounded down because of screen space !) has been stored in the Reference field.) Once you are happy, deselect the Foreign Currency option <PSION-F> before you quit.

5. Back in the Currency screen, there is a conversion option (<PSION-C>), which is straightforward, and for those who have fixed overseas allowances, an optional allowances column to enter daily allowances. (This is for info only and is not used in any calculations. Use the Update option to set the figure)

BUDGET/EXPENSES

This module allows you to keep track of how much you are spending for various categories (Oil, Gas, Holiday etc)

1. Select the Budget screen using the MENU, the diamond key or <Shift-PSION-B>.

2. Now use <PSION-E> (or <Enter>) to enter a category. Use Electricity as an example, and any numbers you fancy for the Annual Estimate and start date, as these are purely for information. Press <ENTER> to put it in, and add a couple more for interest. Then note that as usual you can Update (<PSION-U>) or Delete (<PSION-D>) or Move (<PSION-M>) the entries later. When you try updating, <PSION-U> (or <TAB>), you will see I have programmed it to allow a change to the spend, rather than an absolute value. I decided on that because I thought the normal use would be if you paid a bill by cash and wanted to add it to the total. If enough people want to edit the absolute value I can always incorporate that option.

3. Now press <ESC>, select 'Current Account' and press <ENTER>. Now enter a transaction, pretending you are paying an electricity bill (<PSION-E>), fill in the usual details, then move to the 'Budget Item' field. Use the <TAB> key or the cursor keys (or press 'E') to select 'Electricity' then <ENTER> the transaction.

4. Go back into the Budget screen (<Shift-PSION-B>), and you should see that the Electricity entry now shows an appropriate increase in current spend. (Negative to show that it is a spend). If you have the Status Window removed, you will also see the spend expressed as a percentage, to enable you to see how you are doing.

5. Finally, note that if you prefer, you can reverse the logic (using <PSION-T>) and have amount remaining, rather than amount spent, displayed.

Note that this module is common across all Groups, unlike the Standing Orders, which are specific to a Group. Also, any subsequent updates to account transactions, or deleting entries, should amend the Budget reading accordingly. Also, it can be used retrospectively to include existing entries, if the Budget Field is amended during an update from 'NONE' to the Budget item.

SHARES

If you have a shares portfolio, you can use this program to keep track of their value, and their history.

1. Select the Shares screen (<Shift-PSION-S> or the MENU or the Diamond key).
2. Enter a couple of example shares. (<PSION-E>) (For reasons that will become obvious, you can't use <Enter> in this case). Note that the currency in use is shown on the top line, if you wish to change it, then use a Group which has the correct Base currency.
3. The usual update, delete and move options are available, plus a new 'Update All' option (<PSION-L>). I use this once a week to update every share at once. Try this, and then say 'Yes' to the 'Update History' question. Now select a share and press <ENTER> (or <PSION-V>) and you will see the history display. Once you start updating regularly, the values will be tabulated on the left, and a graph of performance will be drawn on the right. (While you in this screen, you can set the X-Scale Factor (<PSION-S>) to the number of pixels/entry; use this depending on how many entries you have, and the Y-Scale factor (<PSION-Y>) to the max/min values of price or an automatic scaling). In this mode, you can also change the start date, if the history file starts to get a bit long.
4. This option to update the history file is also available if you update individual shares and, if you make a mistake, you can delete the last entry. If you use this module to track Unit Trusts, you can specify non-integer share numbers via the Config menu, and also, as shares are often quoted to 3 dec places, I have allowed you to overwrite the Global decimal places setting for the share price, again through the Config.menu.
5. <ESC> gets you back to the Shares screen, and I suggest you now delete the history file <PSION-K>, as this was only a demo.
6. Finally, I personally have the Shares included as a separate Account inside my Savings Group, and it is programmed to automatically update the total if I change the Shares screen. This option is offered to you if you generate a new Account in any Group with a short title called 'Shares'.
7. Press <ESC> to go back to the Accounts screen.

PETROL

I have included this option to keep track of my petrol consumption. Initially it was just for one car, but some of my friends asked if it could cope with more than one. It will now accept 10, which should be enough for anyone.

1. Go into the Petrol screen (<Shift-PSION-P> or Menu or diamond) and press <ENTER> to remove the warning message. Note that it defaults to Litres and Miles, if you want to use UK or US Gallons, or kilometres, press <PSION-G> and <PSION-K> to

change the defaults, and press <ENTER> again to remove the messages (Sorry, but I have spent a great deal of time on this programme and would encourage you to register !!).

2. Type <PSION-+> to add the first car, calling it anything you like, although the type is probably a logical choice.

3. You can now enter the details manually, or automatically. First try a manual entry: type <PSION-E> and fill in the details. The cost in the first screen is how much you spent. Note that in the second screen it will actually allow you to enter the total in litres or gallons, although it defaults to your last selection, (NOT the screen selection, as I like to enter the total in litres and have the screen show Miles/Gallon) or just the price per litre/gallon. If you called the screen from an account where the foreign currency option was selected, or the global foreign currency option is selected, you will also be offered a foreign currency. Put in a representative mileage for the first entry (**Note:** this is the mileage read directly off the mileometer, NOT the mileage since you last filled up the tank). After entry, the screen will indicate the baseline entry.

4. Now type in another value, again using a logical mileage. You should see that the spot MPG (or KPL etc) has now been evaluated, and that the average MPG is the same as the spot. (Logical, of course, because it only has 1 entry to work on. Once there are a number of entries a genuine average MPG will be calculated.)

5. This method of entering is really only for the case where you pay cash for petrol. If you pay by cheque or plastic, it will be entered automatically. To demonstrate this, press <ESC> and then go into the Current Account. Enter a new transaction, making sure the description or the Remark is 'Petrol' (or 'petrol'). (If you are a USA customer, you can configure it to accept the word 'Gas', using the Terminology option in the Config menu in the main screen) After pressing <ENTER> you should be asked if you wish to update the History file. Press Yes, and fill in the details as before. On completion, go to the Petrol screen and you should see that it has been entered, and the MPGs/MPLs have altered accordingly.

6. Now try entering a second car (<PSION-A>) (don't worry if you don't have one, you can delete it later). The screen will now display the new car, and you can repeat a similar exercise as for the first car. If you now enter a petrol transaction into the Current Account you will see that an extra field has appeared, allowing you to specify which car the purchase relates to. For this demo use the second car. Pressing <PSION-S> in the Petrol screen will give you the opportunity to return to the original car.

7. Finally, go back to the petrol screen, select the second car using <PSION-S> and delete it using <PSION--> (and the first one as well, if you don't want to use this option).

8. Because this is a history file, I have not included an option to delete any entry except the last line, as this would wreck the 'Average MPG' calculation. Also, if you subsequently alter a Petrol transaction in the normal Account, it will NOT automatically update the Petrol history. Therefore, I have incorporated an 'Update' option to correct any mistakes.

HOME CONTENTS

This module is used to allow you to keep track of the value of your possessions for the purposes of insurance policies. The module is very easy to use, and simply contains details of every one of your possessions, based on a description, a value, a serial number for your electrical goodies such as the Series 3A, a room location and a category. The rooms and

categories can be added, updated and deleted from their individual screens. The items can be entered either from the main room screen or from the item description screen.

GENERAL.

There are lots of other 'Bells & Whistles'. They are discussed as follows:

1. By popular request, I have included a 'Quicken' Import and Export option. As it was very simple, I also included an option to export an ASCII file, and a 'Comma Separated Variable' (CSV) option which could be loaded into any spreadsheet. Because of different ways of exporting the date field between UK and US versions of Quicken, you have to specify, during the Import/Export process, which version you are using.
2. Just to be REALLY safe, I have also provided a BACKUP and RESTORE option. I think the program is safe, but then I would say that wouldn't I !!
3. To register, press <PSION-T> and CAREFULLY enter the code (obtainable from me for the registration fee).
4. I have provided information screens. <PSION-G> from main screen and <PSION-N> from the Transactions screen.
5. Again, after popular demand, I have incorporated a 'Look Ahead' mode <PSION-L>. For example, on the 27th of the month, you can have a prediction of your status on the 2nd of next month when all Standing Orders and Deferred Transactions are taken into account. I have also left in the Transaction Enter/Update/Delete options, so you can do some 'what if' budgeting.
6. When I first wrote the programme, it was obviously designed for my use. Following comments received from V1.0, some of the details have become configurable. So far, these are as follows:
 - a. The Symbols for Cleared, Reconciled and Deferred entries can be defined.
 - b. Mark Jelic from Australia tells me they use 'Future Transactions' rather than 'Standing Orders'. This has been incorporated (along with a Litres/100Km option in the petrol screen.)
 - c. He also wanted the option of having the Escape key to offer a quick way of changing accounts, rather than returning to the main screen. He gets his wish. The rest of you can do this by using <PSION-S> from the Transaction screen.
 - d. I like to have 'Initial Balance' displayed in the transaction screen, but other people prefer 'Current Balance'. You can toggle between them using <PSION-T>.
7. If anyone else has some different preferences, let me know, and I can incorporate them in V1.4
8. Note the individual Groups can be Password protected. Use <PSION-P> from the Accounts screen.
9. The Printer Setup menu allows you to specify page length. (Because it only outputs text, there is no necessity to specify the printer type.) It also gives you the option of

outputting to an ASCII file for another word processor. The appropriate modules also allow the details to be printed.

10. I have put in a separate option to allow foreign currencies to be used in the Budget screen even if they are not being used anywhere else. (This program is nothing if not flexible).

11. I've implemented a 'memo pad' feature along the same lines as that used for the 'To-Do' lists in Agenda. Simply access a Notepad using <PSION-+>.

12. Don't forget the Help menu (<HELP> or <PSION-H> for context sensitive help and <PSION-/> for an Index)

PROBLEMS

There are 2 problems I've noticed, neither of which can be cured (unless someone knows better):

1. If you have an Account selected and you RESTORE a set of data files which don't have that Account in them, the program will understandably 'crash' with 'File not Found' (It deletes the existing files before transferring the new ones). However, it will then quite happily start up again on one of the existing Groups.

2. If you have an entry which affects the Budget, any update will correctly update the Budget. However, if you put it in initially in a Currency different to the Base Currency, and then subsequently alter the exchange rate, then any further update to that entry will not perfectly update the Budget figure. (This is a bit esoteric, so I haven't panicked about it.)

I think that's just about it, if anyone can suggest an improvement to these notes, please let me know as well.