<u>HOME ACCOUNTS V1.5a</u> (S3A Version)

F A Richey 1995

As an avid user of the original Series 3 Finance program, I was rather disappointed when the Series 3A version 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.

Versions 1.0-1.4 were well received, so I have incorporated all the comments and suggestions I received into this latest version, along with a number of other enhancements. As it stands, this Shareware version is still only intended as a demo, and therefore will allow only a limited number of items, such as 3 Accounts, 5 Standing Orders, 5 Budget Categories, 5 Shares and 5 Rooms for the Home Inventory. Registration will give you more realistic values, such as 20 Accounts and 50 Standing Orders in each Group, and 20 Budget Items, 50 Shares and 18 Rooms.

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

Compuserve	: 100023,543
E-mail (Internet)	: alanrichey@aol.com
Fax (USA)	: (703)-696-5499

If you wish to register the program, please send a cheque for 20 UK pounds or 30US$ (or the equivalent in your currency) to :

F A RICHEY c/o Sonas Calgary Isle of Mull Argle PA75 6QT SCOTLAND	or	F A RICHEY 6001 Natick Court Burke, VA 22015 USA

and mark the envelope: "S3ABANK Registration"

Registration gets you a personalised registration code to remove the 'nag' screens, and allow full use of the program (<PSION-T>). Note that you will not need a new copy of the program, all the functionality is in there, it just needs the code to 'unlock' it. 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. Upgrades will normally be put onto Compuserve, AOL, CIX, Internet and various BBS.

The archive should contain the following files:

BANKS3A.APP	Main program
BANKS3A1.OVL	Essential Overlay
BANKS3A2.OVL	Essential Overlay
BANKS3A.PIC	Optional Opening Picture
BANKS3AH.OVL	Optional Help Overlay
BANKSBUD.OVL	Optional Budget Category Module

BANKSEXP.OVL	Optional Expense Account Module
BANKSHOU.OVL	Optional Home Inventory Module
BANKSPET.OVL	Optional Fuel Consumption Module
BANKSPLN.OVL	Optional Financial Planner Module
BANKSSHA.OVL	Optional Investment Tracking Module
BANKSUTI.OVL	Optional utilities Tracking Module
README.NEW	Get you started instructions for new users
README.V14	Upgrade instructions for present users
HISTORY.TXT	Details of the various upgrades the program has gone through.
BANKLITE.TXT	Details of how you can obtain a slimmed down version.
REGISTER.TXT	Details on how to register the program.
EXAMPLE.ZIP	A set of example data files
BANKS3A5.WRI	Full instructions in Windows Write format
BANKS3A5.TXT	Full instructions in ASCII Text format
BANKS3A5.FAQ	Frequently asked questions

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 and BANKS3A2.OVL to the \APP\BANK\ Subdirectory. These modules are ESSENTIAL to run the program.

4. You can then copy BANKSBUD.OVL, BANKSSHA.OVL, BANKSPET.OVL, BANKSHOU.OVL, BANKSPLN.OVL, BANKSEXP.OVL and BANKS3AH.OVL to the sub-directory \APP\BANK\ if you wish to use the Budget, Shares, Petrol, House Contents, Annual Planner, Expense Account and On-Line Help modules, which are optional. Also copy BANKS3A.PIC to \APP\BANK\ if you want the opening picture, although this is also optional.

5. 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. However, PLEASE read Part 1 of this set of instructions first. If you need it, I have provided a set of example data files in the file EXAMPLE.ZIP. These should be loaded into a sub-directory called \BANK\ on either the internal drive or a RAM SSD. Alternatively you can work through the tutorial on the following pages, which will familiarise your with all the capabilities of the program. If you do 'fly blind' and get into trouble, please read the rest of this document before me asking me to help. I have yet to be asked a question which couldn't have been answered by reading this document.

I have designed this documentation in 4 parts, based on the premise that most people are like me and never read the manual. Part 1 is the Important Notes, please read this at least. Part 2 is a quick tutorial to get you started, Part 3 moves onto to other aspects of the program and covers the optional modules and Part 4 goes through the more advanced functions.

PART 1: Important Points to Note:

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, Shares and Petrol. 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 all remain on the same disc.) 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. On the other hand, the program file and the overlays themselves can reside on a different disc, such as a Flash SSD. In fact, this is the ideal solution, as you would not wish to use up valuable internal memory.

The configuration file and registration details are saved on your default disc in the \OPD\ directory, so don't be surprised if you seem to lose that information (and registration) if you change default discs or delete these files.

Please do NOT try changing the name of a Group from the system screen. The title you use for a Group is used for all the data files, not just the one shown under the icon. If you do wish to rename a Group, simply use the 'Save As' file command from within the Program, to save the Group under a new name, change to that new Group, then use the 'Delete Group' command to get rid of the original.

I have provided a BACKUP and RESTORE option (<PSION-B> and <PSION-R> in the Accounts screen) to enable you to keep a COMPLETE copy of all your data files somewhere else on the system. Although there have only been 2 recorded cases of complete data loss, both with V1.2 and caused by low System Memory, and subsequent versions of the program protect against that problem, I am not so arrogant as to say that there isn't a 'bug' in there waiting to trap the unwary. Personally I use this option every couple of days, as well as Backing up regularly on a PC. I think the program is safe, but I still wouldn't trust it. Basically, if you lose some data and you haven't kept a backup of some description, don't expect any sympathy from me !!

To register the program, press <PSION-T> and CAREFULLY enter the code obtainable from me (or my agent) for the registration fee.

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.

PART 2 - QUICK TUTORIAL

Highlight 'Bank5' under the BANK Icon.

Press <PSION-N> to generate a new file (or select via the FILE menu).

Select the required drive (Internal or a RAM SSD).

Type ACCOUNTS as a title (or anything else you fancy).

Work through 'nag' screens by pressing <Enter>. If you want to skip these screens you will have to register your copy !!

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 like to run different groups for my normal accounts, my savings accounts and my expense account. Basically you treat the Groups and Accounts in the same way as you would treat directories (or folders) and files on your PC, MAC or Psion !))

Press the MENU key and then the left arrow key and you will see the various core modules that make up the whole program. Selecting 'Add-In Modules' shows the optional modules (assuming you loaded the appropriate .OVL files). All of these modules can be selected either by using this MENU selection, by pressing a 'hot-key' ie <Shift-PSION-C> for the Currencies, or by using the diamond key to cycle through the screens. This tutorial will later take you through each module in turn.

Press <Esc> and the MENU key again for the FILE commands. I hope these are obvious, and are the usual commands you expect to see in most programs. 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).

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 about the 'Advanced Settings' field, that is covered in Part 4. Press <ENTER> on completion.

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

Note that you can use the 'Update Account' (<PSION-U> or <TAB>) option if you want to change the details, or the 'Delete Account' (<PSION-D> or <DEL>) option if you make a mistake. I have also 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 have the same effect by 'Moving Down' the account above the one you want moving up !)

The initial setting is for the Status Window to be hidden. You can switch it in using the normal method (<CTRL-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.

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 to jump to it straight away. Select the 'Current' account for the next stage.

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>.

Now enter an example 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 (leaving it as a 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 'None' for now, to show a cheque being paid to an external agency. Skip the 'Advanced Functions' field for now, that comes in Part 4. Finally, you can use the Reference field for anything you like, in this case it's just a free field. Press <ENTER> when complete.

Add a few more, and to demonstrate the Transfer function, do a VISA payment by paying a cheque as before, but selecting VISA in the Transfer field. Press <ENTER> when complete. As of V1.5, you are now offered the opportunity to change the details and value, just in case you want them to be slightly different. Now press <ESC> (or Shift-PSION-A or via the MENU), to get back to the Accounts screen, select the VISA account, and check the transfer went in OK.

Go back to the transactions in the Current Account and practice updating entries (<PSION-U> or <TAB>) and deleting entries (<PSION-D> or <DEL>). 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 displayed on the screen. Also, you can select a small font using <PSION-Z>, which will allow larger numbers and descriptions to be displayed without overwriting or truncating.

We can now simulate receiving a bank statement. At the start, the Initial Balance figure should match the starting balance on the previous 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.

Having confirmed the statement, we should now archive the entries (You must do this regularly, as you can hold a maximum of only 100 transactions in each Account). 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 use this facility is to call the archive 1995 and use it till the end of the year. Then change the filename to 1996, and use that. Once I feel I will not require regular access to the 1995 archive again, I will store it on a floppy and delete it from the SSD. Another method many people use is to have a separate Archive file for each account.) Now archive the account using <PSION-A>, and store 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. At this point, it's worth pointing out the difference between 'Remove' and 'Delete'. Use 'Delete' when you have made a mistake and want to get rid of the transaction, and use 'Remove' when you have finished with a transaction but still require it to be taken into account in future Balance calculations.

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 which matches text in the Description or Reference fields to enable you to find a transaction. There is also an 'Go to Date' option if that is how you wish to navigate through the file. 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-K> 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.

Another option I have included is the 'Deferred Transaction' 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.

By popular request, I have also included an option to draw a line under a transaction (<PSION-L> OR <L>). You can use this to indicate a credit card statement date for example.

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

PART 3 - OTHER FUNCTIONS AND OPTIONAL ADD-ON MODULES.

STANDING ORDERS (Also known as Future Transactions)

Select the Standing Orders screen using the MENU key, successive presses of the diamond key or <Shift-PSION-O>.
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 'None' 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. Use today's date for the demo,' Current' in the FROM field, 'VISA' in the TO field. 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). Now press <ENTER> and 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 2 weeks as the period. Finally, specify the number of times you want the Standing Order to be actioned (0 means indefinitely). Ignore any other fields, they are discussed in Part 4.

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 then either delete it, or leave it as a reminder. No further action on your part is required.

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

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 Accounts should have been updated. Go into the Orders screen, and you should see the Order date has moved on the appropriate period.

There is also an option to use the Standing Order screen to allocate an estimated interest figure automatically. Simply use <PSION-I> to specify the first date, which account should be actioned, and how often. In this case, because the Interest rate for that account has not been specified it will ask you for the Credit and Debit % values. The amount to be credited/debited is calculated using this figure, and the final balance on the account.

Although the Standing Orders are basically sorted by date, there is an option to sort those Standing Orders that share the same date. This is for people like me who have all their

Standing Orders actioned on the 1st of the month although they actually occur throughout the month. Finally, there is an option to have a 'Total' window displayed using <PSION-T> if you feel it is useful.

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. If you haven't already done it, make sure this is selected from the 'Set Preferences' and 'Currency' menu in the Accounts screen.

b. The Group Currency is the country where the bank account/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 (Stocks), Budget, Fuel, Home Inventory, and Financial Planning 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:

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 an 'Update All' option if, like me, you do them all at once from the evening paper.

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.

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.

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 actually be set to any currency you like. When you enter the transaction, using the local currency value, 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.

Back in the Currency screen, there are 'Set Preferences' options to set the number of decimal places, inverting the method of displaying/entering/updating exchange rates 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)

Finally, there is a conversion option (<PSION-C>), which is quite straightforward, and can actually be accessed from any screen by pressing <CTRL-C>. The default From and To currencies are configurable through the Set Preferences menu.

BUDGET

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

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

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, such as 'Car' and "Phone' for interest. Then note that, as usual, you can Update (<PSION-U>) or Delete (<PSION-D>) or Move (<PSION-M>) the entries later. There is also an alphabetical sort if that is how you would like them displayed. When you try updating, <PSION-U> (or <TAB>), you will see I have programmed it to allow a change to the spend, (Credit/Debit) or an absolute value.

Now press <ESC>, select 'Current Account' and press <ENTER>. Enter a transaction, pretending you are paying an Electricity bill (<PSION-E>). Fill in the usual details , then move to the 'Advanced Functions' field and select 'Yes'. Press <Enter> and then select the 'Update Budget Category' field. Use the <TAB> key or the cursor keys (or press 'E') to select 'Electricity' (Ignore the 'Split Categories' option, that is covered later) then <ENTER> the transaction.

Now 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.

Finally, note that if you prefer, you can reverse the logic of the display (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. Any subsequent updates to account transactions, or deleting entries, will 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. Please note that the date is only for information. The program does not keep a record of where the 'Spend' came from, so don't expect a change in date to affect the total figure.

BUDGET PLANNER

This is an extension to the existing Budget module, and allows for accurate future budgeting. It basically works on 3 different levels:

Level 1. To start up the module, use the Menu, diamond key or <PSION-SHIFT-N>. Now use <PSION-E> to enter a couple of agencies who send you bills, such as Electricity and Phone (The usual Update, Delete and Move options are available as always). You can now move the vertical highlight to the required agency, and the horizontal highlight to the required month, and use <PSION-C> to enter the estimated bill. The bottom line will show the total for each month. Note that, although it starts up with January as the first month, you can use the horizontal cursor to make any month the first to be displayed. All the setting you have will be remembered between sessions. Once a payment has been made, you can use <PSION-R> (or the Space-Bar) to show a cost in Bold as a reminder. The default is for a 12-month display, which is usable for costs up to 999. If you need more than 3 figures, there is an option to reduce the number of months on display to prevent overlap.

Level 2. If, like me, you run a separate account to pay the bills, you can use the planner to decide how much to transfer into the account each month. Press <PSION-W> to switch the bottom line to 'Transfer' and use <PSION-T> to put an initial estimate in for the amount. Note that you can put the amount in for individual months, to the end of the screen (if you have less than 12 months in the display it will fill up the remaining months as though they are displayed), or for all months. Now press <PSION-W> again, and the line will show the Balance for each month. You can now increase or decrease the transfer accordingly, depending on how much in debt you are willing to go. There is also an option to adjust the initial balance in case you are not starting from zero.

Level 3. This is the fully automatic mode that I operate. Use <PSION-A> to enter the mode once you have completed all the entries. From now on, the present month will always appear in the second column, leaving the previous month in case there is an outstanding payment. All future payments will be de-reconciled, and the bottom window will show the predicted balance based on the previous months total. This total is shown in bold, and can be changed if required. Once the next month arrives, everything will move one column to the left, so you continually have a prediction for 11-months ahead.

SHARES (STOCKS)

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

Select the Shares screen (<Shift-PSION-S> or the MENU or the Diamond key).

Enter a couple of example shares. (<PSION-E> or <Enter>). Note that the currency in use is shown on the top line, if you wish to change it, then go into the Module from a Group which has the correct Base currency. If you just want to enter in a different currency, just select the 'Foreign Currency' option.

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 <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 are in this screen, you can set the X-Scale Factor (<PSION-A>) 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, probably the best way, an automatic scaling). In this mode, you can also change the start date, if the history file starts to get a bit long.

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. Finally you can switch Shares using the hot-key or the right/left arrows.

<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.

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' (or 'Stocks').

PETROL (GAS)

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.

Go into the Petrol screen (<Shift-PSION-P> or Menu or diamond). 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 about those, but I have spent a great deal of time on this programme and I am keen that you should register !!).

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

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, or the price per litre/gallon (but not both). It will always default to your last selection, (NOT the screen selection, as I personally like to enter the total in litres and have the screen show Miles/Gallon) If you called the screen from an account where the foreign currency option was selected, or the global foreign currency option is selected, or the petrol foreign currency option is selected you will also be offered a foreign currency. Put in a representative mileage for the first entry (**Please Note**: this is the total 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.

Now type in another value, again using a logical TOTAL (not elapsed !!) 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.)

This method of entering is really only for the case where you pay cash for petrol. If you pay by cheque or plastic, you can enter it 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. Note that the cost is transferred as well, in case you bought a newspaper or some chocolates on the same VISA bill !! On completion, go to the Petrol screen and you should see that it has been entered, and the MPGs/MPLs have altered accordingly. An alternative method is to call the Transaction something other than 'Petrol', but select 'Yes' on the 'Advanced Functions'. In the second dialog screen you can then select the Petrol option to 'Yes'.

Now try entering a second car (<PSION-N>) (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 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> or the left arrow key in the Petrol screen will give you the opportunity to return to the original car.

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

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 just incorporated an 'Update' option to correct any mistakes you might make. In particular, note that an entry put in out of order will NOT automatically be put in the right place.

As of V1.5, I have incorporated a history display exactly the same as that used in the Shares Module. Rather than have to explain it all again, use <PSION-V> to access the screen, and see the instructions for the Shares History for an explanation of the functions.

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. There is an option to allow all the items to be uprated for inflation,(<PSION-L> but if you do not want the Item to be affected, select 'Purchase price' in the 'Replacement' field.

If you enter the 'Items' screen from the 'Rooms' screen, then it will show the Items in that Room. If you enter the screen from the 'Categories' screen it will show the Items in that Category. You can quickly switch rooms/categories using the hot key or the right/left arrows.

You can have up to 10 different houses defined, each with its own title. Personally I have a house in the UK, I am renting a house in the USA and have some other items in long-term storage, so I need 3 Groups.

The Print Routine allows you to print either all the Items, or just those associated with a Room or a Category.

UTILITY MODULE

This module is designed to allow you to keep track of those Utilities you have that are metered, ie Electricity, Water, Gas etc.. In my case I pay the bills quarterly and I like to keep track of the figures weekly, so that is how the module is designed. I have allowed for 3 different utilities to be tracked, each of which can have 2 different meters (to allow for cheaper overnight use),

I believe the use of the module is fairly obvious. Use <PSION-A>, <PSION-B> and <PSION-C> to set up the 3 utilities, with titles, Standing Charges, costs for each meter and a tax\rate is applicable.

Each week, you can enter the meter readings, and the display will show the weekly usage as well as a running total. When you first start the program, it will calculate the total as though the previous meter reading was zero. Use the 'Initial Balance' field in the Setup dialog to give the correct starting total.

Once a bill is received, this can be entered and will be deducted from the running total. (Enter the full amount of the bill, including tax and the standing charge)

All the usual keys are available, plus the extra one that the right and left arrows move between the 3 utilities. Also, I have given you the option of displaying more than 1 utility at a time by setting the number of windows. In this case, although you can still enter a meter reading for any of the utilities, if you wish to amend or delete a line, the associated utility must be in the top 'Edit' screen. Finally, there is a 'Swap' facility in case you want to change the order of the utilities.

EXPENSES MODULE

A number of users (including me) have been trying to use 'dummy' accounts and the Budget Categories to run Expense Accounts, and we have all come to the conclusion it doesn't work. I have therefore, implemented a specially designed module which is similar to the Transaction screen, but optimised for an Expense Account. I would like to thank Andy Waller, who gave me the basic outline for what was required and has spent a great deal of time making sure I get it right.

To use the module, enter it by using the Diamond key, the Menu or <Shift-Psion-E>. Start a new trip with <PSION-N>, allocating a title and, if appropriate, an overall allowance and Mileage Rate. Now we need to build up some Categories. Use <PSION-J> and enter some representative Categories such as Food, Petrol, Hotel etc.

Now enter a couple of expenses (<PSION-E> or <Enter>), selecting appropriate Amounts and Categories. The screen displays the results. Now enter a car journey (<PSION-M>). The spend will be automatically calculated from the mileage and the mileage rate. The total mileage travelled is shown at the bottom of the screen, and if you want to see the individual mileages, then remove the Status Screen (<CTRL-MENU>).

Now, you can select a Category (or Mileage) filter, and only those entries which match the category are displayed. In this way you can find out individual totals for each category. Also, once the travel claim has been submitted, entries can be reconciled in the same way as for the Transaction screen.
The final column can either be 'Total Spent', or 'Amount Remaining' and, like most other modules, there is a 'Foreign Currency' option.

PART 4 - ADVANCED FUNCTIONS

In most screens, pressing the first letter of an entry will take you straight to it.

By popular request, I have included a 'Quicken' Import and Export option. As it was very simple, I have 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. (USA Versions, regardless of display format, export & import dates as MM/DD/YY, UK versions use DD/MM/YY). To export, use <PSION-Q> from the Accounts screen or the Transaction screen, and fill in the required details. I believe they are all self-explanatory. To import from Quicken, select <PSION-I> and specify whether you wish to start a new account or import into the selected account. I have also had to add a MS Money option to both Import and Export, as it doesn t seem to implement the QIF format in the normal way.

When entering or updating Accounts, there is a second screen obtainable by selecting 'yes' in the first dialog screen. This allows you to specify the Quicken type, whether the Account should be included in the 'Net Worth' calculation, a Credit limit and the Interest rates. The Credit Rate will cause an alarm to be displayed if the value is exceeded, and the Interest Rates are used in the Automatic Interest option available from the Standing Order screen.

Similarly, when entering or updating Transactions there is a second 'Advanced Functions' screen, This has already been used in the Budget Category option, but it also allows the attribute to be set, and the transaction to be actioned by all the appropriate modules that you may have loaded.

In V1.5 I implemented 'Split Categories' for Budgets. This was to cater for those occasions when a single cheque or VISA payment related to more than one category. To use the option, enter a transaction, select 'Yes' in the Advanced function field, and select 'Split Transactions' in the 'Update Budget' field. This takes you to another screen allowing you to split the value across various categories.

I have provided information screens. Press <PSION-G> from Main screen and <PSION-N> from the Transactions screen. Also, after popular request, there is an 'Account Details' option to display Account Numbers, Bank addresses, Card Numbers, Emergency Phone numbers etc. Use the 'Account Details Labels' option under the 'Display' sub-menu of the 'Set Preferences' menu (<PSION-*>) to define the Labels, then <PSION-?>) either from the Accounts screen or the Transaction screen to View/Edit the details.

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. In V1.4, I improved this option, so that you can either do it for all accounts in a Group (the default), or for a single account.

In a similar vein, I have implemented a 'Pay Bills' option - <PSION-P> in the main screen, similar to that provided in Microsoft Money. It is very similar to the 'Look Ahead' mode, except it now gives you the option of actually actioning the Standing Order to pay it in advance. Once complete, unlike the 'Look Ahead' mode, it does NOT restore the original values, but stays with the new values.

As with the Agenda and Data programs, I have coded a routine to allow you to configure the

Diamond menu to those screens that you access regularly. Simply press <PSION-Shift-Diamond> to set it up.

When I first wrote the programme, it was obviously designed for my use. Following comments received from earlier versions, many 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. You can use the term 'Future Transactions' rather than 'Standing Orders'.

c. The Escape key can be configured to offer a quick way of changing accounts, rather than returning to the main screen. In the Transaction screen, this option is also available by using <PSION-S> or by pressing the right/left arrows.

d. I like to have 'Initial Balance' displayed in the transaction screen, but other people prefer 'Current Balance', or 'Total Balance', which takes deferred entries into account. You can toggle between them using <PSION-T>.

e. The Terminology menu also incorporates selections for 'Check' & 'Cheque', 'Petrol' & 'Gas', and 'Shares' and 'Stocks'.

f. A Currency Separator can be selected.

g. A Warning Beep on Error can be switched on or off.

h. The default Archive file can be selected to be either a certain file or the last one used. Alternatively, you can go straight into the 'Archive Select' dialog.

I. You can specify whether the 'Advanced Functions' field in the Transaction Entry dialog defaults to 'Yes' or 'No'.

j. The Date can be configured for '1 Jan 90' or 'Jan 1, 90', and the year can be switched out if not required.

k. The default number of decimal places can be defined. This is used for all currency displays. Where relevant, ie fuel consumption or Share numbers, separate configuration options are provided.

Note the individual Groups can be Password protected. Use <PSION-@> from the Accounts screen. from V1.4 onwards, this password is not case-sensitive. The Password can be configured to work only on program start, or on all occasions, ie auto-shutoff and then restart.

Many of the screens have a Print option. 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.

In the Transaction and Archive screens, you can set a Budget Category Filter, and then the system will display only those entries applicable to that category. This also applies to the appropriate Print Routines.

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 from any screen by using <PSION-+>. For most of the screens, this will access the same file. In the case of the Fuel module, the Expenses module, the Investment module and the Home Inventory module, this will access a file unique to that module. That is for people who like to keep track of Car Maintenance details, Trip timings, Certificate numbers and Insurance Policy details.

The final new option in V1.5 was to help in tracking Tax payments such as Value Added Tax, (VAT) or GST. Use the 'Set Preferences' menu to define up to 3 Tax Bands, and the 'Advanced Settings' field on Transaction entry will now have a new field allowing you to allocate a tax value to the entry. In both the Transaction and Archive screen there is then a Tax filter which will then display only those entries which match the filter value. Note that it is the actual percentage that is saved with the transaction, not the tax band. The use of the tax band is simply a short-cut, to save you having to type in the value every time. These tax bands can also be put in Default Transactions and Standing Orders.

Finally, don't forget the Help menu (<HELP> or <PSION-H> for context sensitive help and <PSION-/> for an Index)

I have also included an 'Auto' option for deferred transactions, 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 automatically cleared. Following some adverse comment from users, I have also added the option of displaying the Balance after a Deferred Transaction, either incorporating or ignoring the value of the deferred entry (Use <PSION-B> under 'Set Preferences' menu to set)

For advanced users, I have also incorporated a 'Default Transaction' option. Using the 'Set Preferences' Menu and 'Default Transactions' 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. Within each Default Transaction you can implement an Automatic Numbering option to keep track of cheque numbers or, in my case, the number of registrations for the program !! To enable this function simply put a non-zero number in the 'Auto Numbering' field.