

SOFTSYNC, INC.

ATARI

**PERSONAL
ACCOUNTANT**

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OPERATING INSTRUCTIONS AND TUTORIAL

Welcome to THE PERSONAL ACCOUNTANT, a financial system for household and business use, designed to make bookkeeping and information retrieval simple and easy.

THE PERSONAL ACCOUNTANT will do many things: You can open 23 accounts, it will keep your checkbook balanced, keep track of all your loans, charge card purchases, expenses and IRA's. It will generate professional reports ranging from a trial balance to profit/loss, expense vs income and assets over liabilities and much more.

A complete amortization program will calculate payments and changing rates, as well as generate future value and growth tables. A built-in data base keeps names, addresses and other vital data at your fingertips.

While all these features may distinguish it from other financial programs, the real joy of using THE PERSONAL ACCOUNTANT comes from its ease of operation.

That's because the heart of THE PERSONAL ACCOUNTANT is a time honored and commonly used method of accounting called DOUBLE ENTRY BOOKKEEPING. This concept simply means that all bookkeeping entries are posted to two accounts.

Since all money comes from somewhere and goes somewhere, the DOUBLE ENTRY system makes a lot of sense to accountants because it means they can show where it comes from, where it goes and make it balance.

In the past, to make use of a DOUBLE ENTRY BOOKKEEPING system, a person had to have a thorough understanding of debit and credit. Accounts and entries had to be analyzed and classified in categories so they could be posted to the correct place, increases in one area meant decreases in others and all the terminology had to be learned. Understandably, few people really enjoy maintaining a good bookkeeping system as important as it may be.

However, this is where THE PERSONAL ACCOUNTANT takes over and, in effect, becomes your own, in-house accountant. Absolutely no knowledge of debit and credit is required to operate THE PERSONAL ACCOUNTANT because the program does all the double entries for you. You make the entry, the program does the rest.

The Personal Accountant contains three programs. The main program, called "BUDGET," will be used most frequently to maintain your accounting system. The "AMORTIZATION" program is included to help you calculate loan payments and future values of savings. The "NAME AND ADDRESS" is a simple data base program to help you keep track of people or companies relevant to your accounts.

Note: The Older Atari 800's have two cartridge slots and the BASIC cartridge must be inserted into the left slot. In the newer XL and XE versions, BASIC is loaded automatically.

SETTING UP

Step 1: Start with the system turned off. First, turn on the disk drive and wait for the red "busy" light to go off. Insert the program master into the drive.

Note: Most disks are inserted into the drive label side up. Some Personal Accountant disks come with a Commodore version on the label side and the Atari version on the flip side. Examine the disk label to determine if the Atari version is on the flip side. If it says "Atari® 1983 Softsync—flip side" on the label, then insert the disk with the label down.

Step 2: With the disk in the drive, turn the computer on and wait for a "Ready" message on screen. If you don't get a "Ready" message or get a "Boot Error", shut off the computer and drive and restart.

Step 3: Once you have a Ready message, type LOAD "D1: BUDGET" and press RETURN. The drive will start up and load the main accounting program (40 seconds). When the drive light goes out and the Ready prompt appears again, type RUN and press the RETURN key. The main menu will appear on screen.

If you get a message such as "Error 138" turn off the system and restart. An "Error 130" usually means the drive number (D1) was not specified in the LOAD instruction.

NOTE: You should remove the disk after the program has loaded and insert a blank disk to store data on. Throughout the operation of the program, the computer will store and retrieve data to and from the data disk. When you have finished with the program there is no need to save anything. The data disk has automatically updated as you used the program.

THE MENU

When you RUN the program you will first see a menu. Choose any item by pressing the number beside it.

1. LIST FILE DIRECTORY
 2. MAKE ENTRIES TO EXISTING FILES
 3. READ A FILE (OR PART FILE)
 4. CHANGE FILE NAME AND/OR FILE TYPE
 5. DELETE FILE
 6. CHANGE OR DELETE AN ENTRY
-
- A. FORMAT NEW DISK
 - B. FORWARD ALL BALANCES TO A NEW DISK
 - C. PREPARE FINANCIAL REPORTS

A. FORMAT NEW DISK

If you are setting up a new PERSONAL ACCOUNTANT file, remove the DISK, insert a blank disk to store your data and press the A key. This will automatically

format the disk for operation with the program. Formatting erases any other information on the disk.

Once the disk is formatted you'll be returned to the menu. From here we can examine the program a section at a time.

1. LIST FILE DIRECTORY

Press the 1 key, then S (for screen display) and you will see 12 account or file names which the PERSONAL ACCOUNTANT already has set up. You can add any others you like or change the names of any listed here (see illustration #1) but these will give you a place to start from with the examples given below. Note that you can print out the list of file names by pressing P instead of S when prompted.

```
*****  
*****  
***** FILE DIRECTORY *****  
*****  
*****  
***** CHECKING *****  
***** SAVINGS *****  
***** CHARGES *****  
***** CARLOAN *****  
***** REPAIRS *****  
***** KIDCARE *****  
***** RENT *****  
***** LEISURE *****  
***** CLOTHING *****  
***** UTILITY *****  
***** FOOD *****  
***** INCOME *****
```

Actually, new accounts are automatically opened by the program as you enter them. When you enter an account name that is not already on file you will be asked to classify the new account. It is important to classify the account properly for the program to post accurately.

This is very simple because there are only four types of accounts:

DEPOSIT: This category includes anything that could be considered an ASSET. Checking accounts, savings accounts, term deposits, retirement savings plans, furniture, vehicles, real estate, appliances and machinery would all be in this category.

LOAN: This category includes anything that could be considered a LIABILITY. Any type of loan or credit card bill should be entered in this category.

EXPENSE: This category is for daily costs of living or doing business. Car repairs, child care, food, entertainment, utilities, telephone and clothing all fall into this category. Also remember to include interest paid on loans.

INCOME: This category is for any revenue coming into the home or business including salaries, earned interest, royalties or rental income.

2. MAKE ENTRIES TO EXISTING FILES

You will use this section to enter new information to existing accounts or to open new accounts. As mentioned above, when opening a new account you'll be asked to put it in one of the four categories. In this section you will understand why accounts are categorized and how the DOUBLE ENTRY system works.

(NOTE: IF YOU WANT TO RETURN TO THE MENU AT ANY TIME, TYPE 'QUIT' AT THE START OF ANY MENU CHOICE. THIS WILL VOID THE ENTRY YOU WERE WORKING ON.)

Lets start with an example of a DOUBLE ENTRY. By pressing 2 on the menu you'll find yourself in the POST ENTRIES mode. You'll see a reminder of the four types of accounts and which are entered as positive numbers and which as negative numbers.

These reminders help you determine whether to post the first account as a positive or negative number. The program will figure out if the second account is a plus or minus.

First you are prompted to enter:

DATE OF ENTRY: This must be six numbers, beginning with the month. So January 31, 1983 would be entered as 013183.

PARTICULARS: Treat this like a memo pad with space for eight characters. For example when making a deposit in a two paycheck household you can note which check the deposit reflects. When using the program for business, this section can be used to record invoice numbers.

Start with a paycheck for say, \$1000 which you wish to deposit into your checking account. You will want to note that you have brought in \$1000 income and that it went to your checking account where it will eventually go out in bill payments.

AMOUNT: Enter the amount WITHOUT commas. Type 1000, not 1,000.

POST TO ACCOUNT #1/ACCOUNT #2: Now you are prepared to make a DOUBLE ENTRY into the file. Remember, all money comes from somewhere and goes somewhere. Keep that in mind when you make any entry and the program will keep all of your finances in order and accurately balanced.

So let's say ACCOUNT #1 is INCOME and ACCOUNT #2 is CHECKING. Since ACCOUNT #1 comes under the category of "Increase an Income Account" you will enter this deposit as a POSITIVE AMOUNT as shown on screen.

Next to POST TO ACCOUNT #1 /ACCOUNT #2 type INCOME /CHECKING.

The program now takes the \$1000 and posts it into both accounts. It records that you have an additional \$1000 in income which will show up in your financial statements and that you have an additional \$1000 in your checking account which will show up in your checking statement.

Remember when you are making DOUBLE ENTRIES you only have to concern yourself with the first account. Is it a positive or negative entry? The program will figure out where to put it and what to do with the second account.

Here's your guide to entries:

ENTER A POSITIVE AMOUNT:

- To Increase a DEPOSIT account
- To Increase a LOAN account
- To Increase an INCOME account
- To Decrease an EXPENSE account

ENTER A NEGATIVE AMOUNT:

- To Increase an EXPENSE account
- To Decrease a LOAN account
- To Decrease an INCOME account
- To Decrease a DEPOSIT account

After you have finished an entry, the program will ask if you wish to make another one. Pressing the N key takes you back to the main menu while pressing the Y key starts you on a new entry.

A few more examples will help to clarify the posting.

Example: writing a \$100 check to pay for car repairs. You enter the \$100 as a negative number because you are DECREASING a DEPOSIT account. Then you post it next to ACCOUNT #1 /ACCOUNT #2 as CHECKING /CAR REPAIRS. The \$100 is deducted from your checking account and is added to your expenses.

Now transfer \$250 from your checking account to your savings account. Enter \$250 as a positive number and post the entries as SAVINGS /CHECKING. Your savings is a Deposit account and, since you are increasing it, you enter a positive number.

You may wonder why the entry doesn't also increase your checking account since you are making a positive entry and since your checking account is a deposit account as well.

This is where the computer takes over and recognizes that the first entry, SAVINGS, is going to be increased and, therefore, the second entry, CHECKING is a transfer and must be decreased. You only have to be concerned with whether the first entry is positive or negative, the computer will figure out the rest.

A series of additional examples follow. If you try each one, you'll understand how to post any type of entry.

One note of caution: Do not move the cursor keys around the screen while making entries if you need to fix a mistake. This will cause problems with your files. You can stop making an entry at anytime by simply typing QUIT, and the program will return to the Main Menu so you start the entry again.

ADDITIONAL EXAMPLES

Remember it is very important to understand positive and negative entries when posting accounts. This is your guide to posting the first account in the double entry system. If you follow it you can't go wrong.

ENTER A POSITIVE AMOUNT:

- TO Increase a DEPOSIT account
- TO Increase a LOAN account
- TO Increase an INCOME account

ENTER A NEGATIVE AMOUNT:

- TO Increase an EXPENSE account

You should also remember the definitions of the four accounts:

DEPOSIT: Anything considered an **ASSET** such as checking accounts, savings accounts, term deposits, retirement savings plans, furniture, vehicles, real estate, appliances and machinery. When adding to a **DEPOSIT** balance, use a positive number. But when taking away (like when you write a check) use a negative number.

LOAN: Anything that is considered a **LIABILITY** including any type of loan or credit card expenditure. Even though it is a liability, a loan account still increases with a positive number. If you use your chargecard, enter that as a positive. A payment is a negative because it reduces the chargecard balance.

EXPENSE: Daily costs of living or doing business including car repairs, child care, food, entertainment, utilities, telephone and clothing. Interest that you pay on loans also goes into this category. Negative entries increase expense accounts. This is so that expenses can be subtracted from income in the financial reports.

INCOME: Any revenue coming into the home or business including salaries, earned interest, royalties or rental income. Income accounts, of course are entered as a positive number.

If you used the examples from the documentation so far you would have entered a \$1000 paycheck (as a positive number) as **PAY-INCOME/CHECKING**; entered a \$100 check (as a negative) for car repairs and posted it **CHECKING/CAR REPAIRS**; and transferred \$250 from your checking to your savings account as a positive number into **SAVINGS/CHECKING**.

You might also have tried the example of the correction (section 6: CHANGE OR DELETE AN ENTRY) of the \$100 check for car repairs to \$90.

Here are a few more examples which should cover many other types of situations.

EXAMPLE: Paid \$250 rent from checking account.

Amount: -250

Account #1/Account #2: CHECKING/RENT

EXPLANATION: If a positive amount INCREASES the balance of a deposit it stands to reason that a negative amount will DECREASE the balance of an account. In this case writing a check decreases the account so it is entered as a negative. Incidentally the entry could have been posted as RENT/CHECKING because a negative number would also increase an EXPENSE account such as rent.

EXAMPLE: You charge a pair of pants for \$46.76 on your chargecard.

Amount: 46.76

Account: #1/Account #2: CHARGECARD/CLOTHING

EXPLANATION: Here you are INCREASING a loan account (Chargecard) so it's entered as a positive number. If you were entering the EXPENSE account first, CLOTHING/CHARGECARD, you would have entered the \$46.76 as a NEGATIVE number because you would be increasing an EXPENSE account. Again, the second entry will take care of itself.

EXAMPLE: You buy a \$6,000 car with a bank loan.

Amount: 6000.00

Account #1/Account #2: CAR/CAR LOAN

EXPLANATION: If you just tried this entry, you'll find that no account named CAR exists and the computer just opened it for you. You should classify CAR as a DEPOSIT account because it's considered an ASSET.

Since buying a car will obviously increase the deposit account called CAR, we posted the entry as a POSITIVE amount.

EXAMPLE: You are now making car payments to pay off the \$6000 loan. Your monthly payments are \$199.28 per month at 12% annually for 3 years. You figured this out before you took the loan by using your AMORTIZATION program.

Amount: -199.28

Account #1/Account #2: CAR LOAN/CHECKING

EXPLANATION: A car payment would be DECREASING a LOAN account therefore the payment is entered as a negative. Since the payment is made by CHECK, which is a deposit account, the entry could also have been posted as a NEGATIVE number like this: CHECKING/CAR LOAN.

Basically, after working with the program and setting up a few accounts, you should have a good understanding of how to post any account. Now your accounts should be quick to enter and easy to understand and you can compile and generate valuable financial reports.

Note: In writing this program we discovered that this computer does not add accurately when dealing with decimal points. We have written a number of routines to compensate for the problem, but in some rare cases, calculations might be off by one cent.

OPERATING SUGGESTIONS

1. When starting to store your data, it's a good idea to use a new, good quality data disk. If a disk has or develops a bad sector, the program may operate without problems until you try to obtain the financial reports. At that point, the program will search the entire data disk to compile the reports. If it cannot read a sector, it will skip over to the next one. This can throw your balances off. A high quality disk is a good investment because you'll use this disk frequently to store valuable information.
2. Handle and store your data disk carefully to avoid damage. A scratch or heat can damage a disk.
3. Forward your balances from time to time so that you are not relying on a single data disk in case something happens. Back-up disks are always good protection against lost data.

3. READ A FILE (OR PART FILE)

This section allows you to review any files you have entered. You might want to check some of the entries just made. In answer to READ WHICH FILE?, type PAY-INCOME and type ALL to get the whole file. Enter Y if you want a print out or N to just show the information on the screen. You'll see that you've earned \$1000. If you look at your CHECKING account you'll see the \$1000 on deposit but you'll also see that you wrote a \$100 check for CAR REPAIRS and transferred \$250 to your SAVINGS, leaving a balance of \$650.

If you have a number of entries in an account and only wanted to check the last seven you would type 7 instead of ALL.

4. CHANGE A FILE NAME OR FILE TYPE

You can change the name of any of the accounts already in THE PERSONAL ACCOUNTANT by using this section. For example you'll probably want to change CHARGECARD to an actual card name and add a few more for your other card accounts. When prompted, enter the OLD file name and then the NEW file name.

You will also be asked if you wish to change the TYPE or CATEGORY of the account (DEPOSIT, LOAN, EXPENSE or INCOME). If the new account is the same type as the old one, just type N or change the account type by entering the first letter of another account type.

5. DELETE A FILE

Use this section to delete a file from the directory. You'll be prompted to enter the name of the file and it will be deleted from all listings and reports including the directory. If there were any entries in the deleted account, your Trial Balance (see Section C on the Menu) will be out of balance because everything was posted to two accounts. This, however, can be easily remedied as explained in the next section. Since it's unusual to delete an entire file, it's a good idea to read the next section before doing so.

Sometime, when you are making an entry into an existing account, you might spell the account name wrong and inadvertently open a new account (i.e.: CHECKNG). You cannot simply change the file name and have the entry show up in the right account. First, delete the misspelled file from the program using this section. And remember to delete the entry from the second account that you posted it to, using Section 6. Then make your original entry again.

6. CHANGE OR DELETE AN ENTRY

You may find you want to correct or delete an entry from one of the accounts. Press 6 on the menu.

You will be asked the name of the account and the 'entry number.' Each entry in an account is identified by an entry number. Generally, you will have no idea what the entry number is so your reply to the prompt will be U for 'unknown.'

Now the computer will list the entries (and their number) in the account so you can find the one you wish to change. When the prompt asking for the number re-appears and you enter it, the screen will blank and the old entry will be printed at the top of the screen. Now you will be asked to verify that this is the entry which you wish to change. If so type Y.

You will be asked for the date, particulars and amount of the CORRECTED ENTRY. After you have entered the new details and verified them, the computer will ask if you wish to make any other changes. Entering N will take you back to the menu.

If you wish to delete the entry, type * when prompted for the date.

Because you are using a DOUBLE ENTRY system you must remember that if you delete or change an entry in one account, you should change that entry in the second account it was posted in.

For example, you recorded the \$100 check for CAR REPAIRS and later discovered it was actually \$90. When you correct the entry in the CAR REPAIRS account you should also correct the entry in your CHECKING ACCOUNT as well. DOUBLE ENTRY posting does not work in reverse so if you make a mistake, remember to fix it in both accounts. If you do, you will keep all your balances in order.

That is why you have to be careful when DELETING AN ENTIRE FILE (#5). You'll discover that the file and the entries in it may be gone but the corresponding entries posted to other accounts will still be there and effect your reports such as the TRIAL BALANCE in the C section of the program.

The best approach is to look at the account you're deleting. Note all the entries and where they were posted. Use this section to delete those entries from the other accounts. Then go back to section #5 and delete the whole account. That way everything should balance.

B. FORWARDING ALL BALANCES TO A NEW DISK

You may decide to store the balances from your PERSONAL ACCOUNTANT on a second, back-up disk. It is also possible, although unlikely, that you may fill up a disk (each one can hold thousands of entries). In any case, it is easy to transfer the balances to a new disk without destroying the information on the original disk.

Enter B from the menu. The computer will ask you to verify that you want to forward all balances to a new disk. Enter Y for yes. Leave the old disk in the drive and press any key.

When the next prompt appears, insert a new disk. You'll be reminded that any data on this new disk will be erased if you continue. You can press Q for QUIT if you have changed your mind or any other key to continue.

If you continue, the balances will be forwarded. It will take a couple of minutes for the transfer.

This new disk will contain only account balances so you'll have plenty of room for new entries. You can also run the financial reports in section C. If you wish to go back and check past individual entries, use the original data disk which should be put away for safekeeping.

It is recommended that a back-up copy of any data disk be made from time to time. Disks are delicate mediums of storage and can easily be damaged by

mishandling or by environmental conditions. If you think you should back up your data disk, you can use the copy program contained on the utility disk that came with your Commodore disk drive.

C. PREPARE FINANCIAL REPORTS

The PERSONAL ACCOUNTANT can provide four types of financial reports for you at any time:

1. TRIAL BALANCE - lists each account which has a balance other than zero, tells you what type of account it is and the balance. There is also bottom line balances which, if you are using the DOUBLE ENTRY system, will always agree (one reads "as a negative amount").

2. EXPENSE ACCOUNTS - This report lists all of your expenses by account and provides a total.

3. ASSETS AND LIABILITIES—Your assets would be all accounts classified as deposit accounts including your house, car and other possessions. Your liabilities are all outstanding loans such as mortgages and charge cards. The difference between the two reflects net worth.

4. INCOME AND EXPENSE RECAP - This report lists all sources of income and totals; lists all expenses and totals and provides an INCOME OVER EXPENSE balance.

To prepare these reports, press C on the menu. Enter the date of the reports as a six-digit number. The screen will change to give you the report options. Press the appropriate number and that report will be displayed.

Any of the four reports can be printed out by entering P before the number or if you want all four reports printed out automatically then simply enter 5.

NOTE: When preparing the financial reports, if your trial balance is incorrect or if all the accounts you entered do not show up in the balance, you may have a bad sector on your data disk. A bad sector is caused by physical damage to the disk which causes the disk drive to fail to read all the accounts thereby failing to complete the trial balance.

You should always use a high quality data disk and handle it carefully to avoid damages.

THE AMORTIZATION PROGRAM

THE PERSONAL ACCOUNTANT has a special program which allows you to calculate loan payments and break down how much you'd pay in principal and interest during each month for the life of the loan. This is known as an AMORTIZATION table. You can also figure out how much you'd earn if you invested in a fund with a compounded interest rate and what you could expect if you made regular contributions to a compounded interest rate investment.

Type LOAD"D1:A".

SETTING UP

Once loaded, type RUN and press the RETURN key. You'll see this menu:

1. LOAN PAYMENTS AND AMORTIZATION TABLES
2. FUTURE VALUES
3. FUTURE VALUE WITH ANNUAL INCREMENT

If you wanted to find out what it would cost to borrow \$4,000 at 15% interest over two years, press 1. The computer asks if you want to display the results on screen or print a copy. Respond S or P.

Next the prompt PRINCIPAL? will appear. Enter 4000, not 4,000 or \$4000. The prompt INTEREST RATE? will appear. Enter the number only: 15, not 15% or 15 percent. The next prompt is NUMBER OF PAYMENTS? Enter 24 if the payments will be once a month for two years.

Generally the calculations will be displayed immediately although in some cases it could take four or five seconds to calculate. In our example the screen would read:

```
*****  
***** PRINCIPAL $ 4000.00 *****  
***** INTEREST RATE 15.00% *****  
***** NO. OF PAYMENTS 24.00 *****  
***** PAYMENT AMOUNT $ 193.94 *****  
***** TOTAL INTEREST $ 654.56 *****  
*****
```

Next you can prepare the AMORTIZATION TABLE, which is simply a monthly break-down of how much of your loan payment goes to the principal, how much goes to the interest and what the balance is for every month of the loan period. Enter the month and year you wish to start at as two-digit numbers separated by a "/" so that August 1983 becomes 08/83.

By choosing 2: FUTURE VALUES on the menu you can calculate how a compounded interest rate would affect an investment over a certain number of years.

If, for example, you have \$5,000 invested at an interest rate of 10.5%, compounded twice a year you can find out how much money you'll have in five years. (Remember to enter the figures without commas and per cent without the % symbol.)

You can also choose to display or print out a growth table which will show the interest and new balance for each month during the period of the investment.

Section 3: FUTURE VALUE WITH ANNUAL INCREMENT lets you take the compound interest calculations one step further. It allows you to figure out what your future investment would be worth if you added a set amount to it every year. You can also print or display a growth table similar to section 2 except this will also show the yearly increments.

```

*****
*****
***** BEGINNING BALANCE $ 5000.00 *****
***** NUMBER OF YEARS      5.00 *****
***** ANNUAL INT. RATE     9.75% *****
***** ANNUAL INCREMENT    $ 500.00 *****
***** FUTURE VALUE        $ 11099.83 *****
*****
*****

```

DATE	INCREMENT	INTEREST	NEW BAL
JAN/ 84 OPENING	BALANCE	5000.00
JUL/ 84	0.00	243.75	5243.75
JAN/ 85	500.00	255.63	5999.38
JUL/ 85	0.00	292.47	6291.85
JAN/ 86	500.00	306.72	7098.57
JUL/ 86	0.00	346.05	7444.62
JAN/ 87	500.00	362.92	8307.54
JUL/ 87	0.00	404.99	8712.53
JAN/ 88	500.00	424.73	9637.26
JUL/ 88	0.00	469.81	10107.07
JAN/ 89	500.00	492.76	11099.83

NAME AND ADDRESS FILES

This is the DATA BASE section of THE PERSONAL ACCOUNTANT and it allows you to keep a file of names, addresses and two other lines of information.

To load the disk version, type LOAD"D1:N" and press the RETURN key. When loaded, type RUN and press the return key.

The menu offers:

1. LIST ALL NAME/ADDRESS FILES
2. ENTER NEW INFORMATION
3. SEARCH FOR INFORMATION
4. MAKE CHANGES TO CURRENT FILES
5. DELETE A FILE
6. FORMAT DISK
7. PRINT MAILING LIST

To get started you must input something into the files so choose option 2. You can input as many as 40 characters in each line as follows:

NAME

ADDRESS 1 (Street Address)

ADDRESS 2 (City, State, Zip)

OTHER 1

OTHER 2

Note: Do not use any commas
or periods when making your entries.

When you are retrieving information, the program can search from the beginning of each of the five lines. For example, enter three names this way:

Smith John

Smith Mary

Smithington Jonathan

When you search under the name SMITH, all three would show up. If you search SMITH J however only the first one will list. The address lines work the same way.

The OTHER LINES 1 and 2 can be used for telephone numbers or any other coding you want to use to retrieve specific lists of people.

Using the other options on the menu you can:

- List all names in the file using option 1.
 - Change any of the lines in a file using option 4.
 - Delete an entire file using option 5.
- Option 6 on the menu allows you to format a data disk to store your name and address files. Do not use your Budget data disk for storing these files. Use a separate disk.
- Option 7 allows you to print out your entire mailing list onto labels. The program prints the first three lines only (name, street, city, state, zip) and leaves out the fourth and fifth which are usually used for phone numbers and memos. Sprocket feed single labels should be used and the program allows you to choose the number of spaces to indent the line up the label and the number of spaces to skip for the next label (usually three).

WARRANTY AND SERVICE POLICY

REPLACEMENT POLICY

If this disk should fail within 90 days of purchase, please return with proof of purchase for FREE replacement. After 90 days from date of purchase, please include \$5 for replacement, plus \$2.50 for postage and handling.

LIMITED WARRANTY

The software and manual are sold "AS IS", without warranty as to their performance. The entire risk as to the quality and performance of the software is assumed by the user. The user, and not SOFTSYNC or any dealer or distributor, assumes the entire cost of all necessary servicing, repair, or correction and any incidental or consequential damages.

SOFTSYNC warrants to the original purchaser that the medium on which the program is recorded shall be free from defects in materials and workmanship under normal use and service for a period of ninety (90) days from the date of purchase. If during this period a defect in the product should occur, the product may be returned to SOFTSYNC postage pre-paid with proof of purchase. SOFTSYNC will replace or repair the product at SOFTSYNC's option without charge to you. Your sole and exclusive remedy in the event of a defect is expressly limited to replacement or repair of the product as provided above.

If failure of the product resulted from accident, abuse or misapplication of the product, then SOFTSYNC shall have no responsibility to replace or repair the product under the above terms.

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