

## **Welcome to the Computerized Investing Spreadsheet Collection.**

To your left, you will see the Shareware Collection's navigation bar. Within are the headings "SPREADSHEET" and "[ACROBAT HELP](#)." Clicking on the triangles next to the headings will open and close a drop-down listing of their associated sub-headings. Beneath the topic "SPREADSHEET," you will find a listing of all the shareware products compiled on the CD-ROM alphabetically by name. Clicking on any name will bring up the product's associated information. Beneath the topic "[ACROBAT HELP](#)" are the help topics the help file covers. It is recommended that this be read if you have not had prior experience with the Acrobat Reader before.

### Special Note:

The drive letter D: will be used for all references to the drive letter associated with your CD-ROM drive.

Files ending in the Microsoft Excel extension .XLS need to be opened using an Excel compatible spreadsheet program. Files ending in the Lotus 1-2-3 extension .WKS need to be opened with a Lotus 1-2-3 compatible program, and files ending in the Lotus 1-2-3 extension .WK4 need a Lotus 1-2-3 version 4 compatible program.

You will also note that Internet Web sites have been provided. Clicking on the blue underlined text in the field "Web site" automatically launches your Web browser and brings you to that Web site, provided you already have a connection to the Internet.

[Click Here to Go to the First Spreadsheet Product >>](#)

# Better Stock Analysis

	A	B	C	D	E	F	G	H	I
2		.19	19	19	19	19	19	LAST 5 YEARS	UP
3	% PRE TAX PROFIT ON SALES(NET BEFORE TAXES / SALES)								
4	% EARNED ON INVESTED CAPITAL(EPS / BOOK VALUE)								
5		A	PRICE	B	C	D	E	F	G
6	YEAR	HIGH	AVE	LOW	EPS	PRICE EARNINGS RATIO	DIVIDEND PER SHARE	% PAYOUT	
7						H	L		
8	19	34.125	31.6875	29.25	2.62	13.02481	11.164122		
9	19	37.1875	30.40625	23.625	2.6	14.30288	9.0865365		
10	19	22.812	17.62475	12.4375	1.24	18.39677	10.030242		
11	19	14.75	12.375	10	0.98	15.05102	10.204082		
12	19	12.9735	10.61175	8.25	0.8	16.21688	10.3125		
13	TOTAL	121.848	102.70525	83.5625	6.24	76.99236	50.797484		
14	AVERAGE	23.54925	21.149625	18.75	1.71	14.62084	10.738311		
15	AVE PRICE EARN RATIO	12.67957657				CURRENT PRICE EARN RATIO	17.7		
16		AVE HIGH PRICE	HIGH EARN SHARE	FORECAST HIGH PRICE					
	HIGH PRICE NEXT FIVE	18.75	4	75					

## Location of Spreadsheet and Readme files

D:\BETTERST\STOCK.XLS

Read Me Not Available

## Hart

Information Not Available NA  
NA, NA NA

## E-Mail

## Web Site

## Systems

Any computer

## Requirements

Excel

## Registration Fee:

Freeware

Enter stock prices, earnings, and dividends in the shaded blue areas. Buy, sell and maybe signals are then generated by the spreadsheet template.

# Call Bull Spread

CALL OPTION DATA	
Current date	12-Jun-95
Current stock price	\$164.00
Call expiration date	17-Jul-95
Call price	\$5.750
Call exercise	\$165.00
Input variance	0.0841
TREASURY BILL DATA	
T-Bill expiration date	16-Jul-95
T-Bill bid	5.16
T-Bill ask	5.10
SECOND CALL DATA	
Call two price	\$3.750
call two exercise	\$170.00
There is an input area on the next page for weekly stock prices. The horizon to hold the call spread is input on the page named Cbspread	
Days (yrs) to maturity	35 0.096
Days (yrs) to maturity	34 0.094
Average bid-ask	5.13
Discount	0.4845
T-Bill price	99.5155
Annualized riskless rate	5.35%
Continous riskless rate	5.21%
Implied variance =	0.0830 StanDev = 0.2881
Historical variance =	0.1410 StanDev = 0.3755
Input variance =	0.0841 StanDev = 0.2900

## Location of Spreadsheet and Readme files

D:\CALLBULL\CBSREAD.XLS

Read Me Not Available

## Thomas Brennan

Information Not Available NA  
NA, NA NA

## E-Mail

## Web Site

## Systems

IBM-compatible PC

## Requirements

Excel 5.0+

## Registration Fee:

Freeware

This project calculates a call bull spread, the historical variance, and implied volatility. It uses the Manaster and Koehler calculation, among others.

# Credit Card Amortization

Decision Partner ©

What dose credit really cost you?

Credit Card(s) **Visa**

Balance \$ 3,680.00

Interest 18.15%

M/Payment \$ 102.00

UP DATE

UNREGISTERED

All calculations below here are based on no additional charges to this account.

So, what does it really cost me?

Aprox. annual interest, \$667.92, based on your current balance.

With this balance, and no additional charges, it will take 52.6 months to pay off this loan.

The cost to pay off this loan with minial monthly payments will cost a total of \$5360.79

## Location of Spreadsheet and Readme files

D:\CREDCARD\CRDTCOST.XLS

Read Me Not Available

This Microsoft Excel application will show you the term of your credit card balance and what percent of your spendable income is going to interest to pay off the balance. It will also allow you to see the effect of adding an additional payment to your normal monthly payment on your balance.

## Decision Partner

2960 West Camino Camelia  
Tucson, AZ 85745  
(520) 743-4806

## E-Mail

76552.2221@compuserve.com

## Web Site

## Systems

IBM-compatible PC

## Requirements

Excel 5.0+

## Registration Fee:

\$10.00

# Dollar Cost Average Results

DOLLAR COST AVERAGING RESULTS												
INPUTS				SUMMARY RESULTS								
\$ AVAIL. TO INVEST	\$ 10,000					MM only all at once:		\$ 11,049	10.5%	Gain		
MM or Savings Rate	5.00%					MM DCA at 24 months:		\$ 10,796	7.6%	Gain		
DCA	12 months					If Invest all at once:		\$ 10,713	7.1%	Gain		
Goal Term	24 months					DCA at 24 months:		\$ 11,284	12.8%	Gain		
Initial Share Price	\$ 10.00											
Price % Chg./mo.	1%											
Begin Bear Mo. #	3	months from start										
Length of Bear	8	months: <input type="text"/>										
									INVEST ALL AT ONCE:			
MONTH	MM BAL	MO. INVEST.	PRICE CHANG	PRICE	SHARE S BOU	END SHARES	END VALUE	END TOTAL	SHARES BOUGHT	END SHARES	END VALUE	
1	9,167	833		\$ 10.00	83	83	\$ 833	\$ 10,000	1,000	1,000	\$ 10,000	
2	8,368	833	1%	\$ 10.10	83	166	\$ 1,675	\$ 10,043		1,000	\$ 10,100	
3	7,566	833	-1%	\$ 10.00	83	249	\$ 2,492	\$ 10,068		1,000	\$ 9,999	
4	6,761	833	-1%	\$ 9.90	84	333	\$ 3,300	\$ 10,061		1,000	\$ 9,999	
5	5,952	833	-1%	\$ 9.80	85	418	\$ 4,100	\$ 10,053		1,000	\$ 9,800	
6	5,140	833	-1%	\$ 9.70	86	504	\$ 4,893	\$ 10,033		1,000	\$ 9,702	
7	4,325	833	-1%	\$ 9.60	87	591	\$ 5,677	\$ 10,002		1,000	\$ 9,605	
8	3,506	833	-1%	\$ 9.51	88	679	\$ 6,454	\$ 9,960		1,000	\$ 9,509	

Robert Gilstein

62 Tucker Lane

North Dartmouth, MA 02747-3528

E-Mail

Web Site

Systems

Any PC

Requirements

Excel 4.0+

Registration Fee:

Freeware

Location of Spreadsheet and Readme files

D:\DOLLAR\DCA.XLS

Read Me Not Available

Dollar cost averaging (DCA) is a simple and popular method for conservatively investing in stocks, bonds, and mutual funds. It reduces the risk of putting all your money in an investment just before a severe decline by investing a constant monthly amount over a stated period. This spreadsheet allows you to test the results of a DCA strategy over any length of time. You can set it to move funds regularly from a savings account or from your paycheck. Comparisons are made with investing all at once and with leaving in money market or savings account.

Sales			
\$10,424			
+	Total Revenue		
Other Income	---	\$10,448	
\$24			
Cost of Goods Sold			
\$7,097			
+	-		
Selling & G&A			
\$2,718			
+		Net Earnings	
		---	\$325
Depreciation	Pre-Tax Expenses		
	---	\$9,935	
+	/		
Interest Expense	-		Profit Margin
\$120		---	3.12%
+	Taxes	Sales	
Other Expenses	\$188	\$10,424	

X --->

## D:\DUPONT\DUPONT.WKS

D:\DUPONT\DUPONT.DOC

625 North Michigan Avenue Suite 1900  
Chicago, IL 60611  
(312) 280-0170

## AAllMembr@aol.com

<http://www.aaii.org>

## IBM-compatible PC

## Spreadsheet that can read Lotus files

**Registration Fee:**

Freeware

This file contains a Lotus .WKS spreadsheet that performs a DuPont earnings decomposition analysis. The original article that describes the fundamentals of the analysis is also included. The user must provide the input data to perform the operations. Basic earnings, net income, equity, assets, and sales figures are required. A DuPont analysis breaks down a firm's return on equity into five distinct ratios that allow for further analysis of the earnings data.

# EE Savings Bonds 4 COLLEGE

**Gil Friesse**

1132 El Camino Drive  
Costa Mesa, CA 92626

Instructions are provided under the registration form below.							Version: <del>2B</del> <b>Do not insert rows or columns</b>			
<b>Series EE Savings Bonds for College</b>							Issued May 1996      5 columns shown			
Date: Sep 16, 1996		Federal Marginal Tax Rate: 28.0%			Semi-Annual Market-Based			&		
= 0 or X		State Marginal Tax Rate: 5.0%			Interest Rates					
Bond Purchase Date	Total Face Value	Original Cost	Current Value	Average Market-Based Rate	Yield To Date (Annual Compound)	Required Taxable Yield To Saving Bond	Date	Short-Term Rate	Long-Term Rate	Short-Term
3/8/81	\$50	\$25.00	\$80.70	7.34%	7.84%	8.25%	5/63	N/A	11.09%	
3/27/86	\$50	\$25.00	\$53.28	6.30%	7.49%	7.89%	11/83	N/A	8.64%	
2/29/88	\$50	\$25.00	\$42.20	6.25%	6.32%	6.65%	5/84	N/A	9.95%	
3/1/80	\$8,000	\$4,000.00	\$5,875.20	5.84%	6.05%	9.03%	11/84	N/A	10.94%	
8/15/80	\$600	\$300.00	\$427.92	5.74%	6.01%	8.96%	5/85	N/A	9.49%	
3/15/91	\$650	\$325.00	\$450.06	5.62%	6.09%	9.09%	11/85	N/A	8.36%	
10/15/91	\$700	\$350.00	\$451.92	5.50%	5.33%	8.21%	5/86	N/A	7.02%	
5/15/92	\$750	\$375.00	\$465.90	5.22%	5.13%	7.79%	11/86	N/A	6.06%	
12/15/92	\$800	\$400.00	\$479.88	5.16%	4.96%	7.70%	5/87	N/A	5.84%	
7/15/93	\$850	\$425.00	\$482.12	5.19%	4.05%	7.75%	11/87	N/A	7.17%	
2/15/94	\$900	\$450.00	\$498.60	5.27%	4.05%	7.87%	5/88	N/A	6.90%	
9/15/94	\$950	\$475.00	\$514.52	5.52%	4.07%	8.24%	11/88	N/A	7.35%	
5/15/95	\$1,000	\$500.00	\$525.20	5.00%	3.73%	7.46%	5/89	N/A	7.81%	

**E-Mail**

**Web Site**

**Systems**

IBM-compatible PC

**Requirements**

Excel 4.0

**Registration Fee:** \$12.00

**Location of Spreadsheet and Readme files**

D:\EE4COLLEGE\EECOLL.XLS

Read Me Not Available

This Excel spreadsheet calculates the value of U.S. Series EE savings bonds. The interest from U.S. Series EE savings bonds bought after 1989 can be tax-free if used for college tuition and fees. Enter the dates and total face values of bonds bought after 1979 and those to be bought in the future. The spreadsheet will calculate the current value of bonds already purchased and will estimate the value of all the bonds years from now. The spreadsheet also calculates yield-to-date, average market-based rates, and the return you would need from a fully taxable investment to equal the EE bond's performance.

# Excel 5.0 Investments

<b>Desired Yearly Income</b> (Retirement money not covered by other sources; i.e.-SS Pension, annuity, etc.)	\$25,000	
<b>Rate of Return</b> on Savings During Retirement	6.000	
<b>Years</b> Expected to be in Retirement	25.0	Section 1
<b>Amount Needed by Retirement (in todays dollars)</b>	\$319,583.90	
Average <b>Inflation Rate</b> anticipated	3.500	
<b>Inflation adjusted amount required</b>	\$472,124.65	
<b>Current Savings</b>	\$100,000	
Expected <b>Rate of Return</b> until retirement	10.000	
<b>Years</b> until Retirement	15.0	Section 2
<b>Calculated Savings at Retirement</b>	\$417,724.82	
<b>Money required to save until retirement</b>	\$54,399.83	
<b>Rate of return</b> on new investments	7.000	
<b>Yearly Savings Required</b>	\$2,164.82	Section 3
<b>Monthly Savings Required</b>	\$180.40	
<b>Enter data in yellow only</b> This will help determine where you stand in your retirement planning.		
<b>Section 1:</b> This determines, based on todays dollars, how much money you will need to generate that yearly income. It includes the inflation adjusted amount required.		
<b>Section 2:</b> This calculates what you currently have saved toward retirement and what that will be at retirement time.		

## Location of Spreadsheet and Readme files

D:\EXCELINV\2FREEDOM.XLS

Read Me Not Available

## GeorgeL605

Information Not Available NA  
NA, NA NA

## E-Mail

## Web Site

## Systems

IBM-compatible PC

## Requirements

Windows 3.1+, Excel 5.0

## Registration Fee:

Freeware

This spreadsheet calculates your retirement savings. The main file 'SEPP' is used in calculating penalty-free withdrawals of lump-sum tax-deferred money regardless of your age. As long as you abide by the IRS rules, early retirement penalty-free distributions are possible. Added to this enhanced version are two additional spreadsheets to help calculate your withdrawals and give you an idea of what you can expect to retain after every year using the plan. In addition, a separate sheet is added to allow you to quickly see where you are in your current savings, what you need, and how long it will take you to get to retirement.



# Excel Historical Market Data

American Association of Individual Investors, Chicago											114	115
	S&P 500			Trailing	Normalized	S&P 500		Dividend	Discount	Discount	3-mo. T-Bill	Long-Term
	Index	S&P 500	S&P 500	P/E	P/E	EPS	Yield	Yield	Rate	Rate	Rate	T-Bond
	Value	EPS	Dividend	Ratio	Ratio	Yield	Yield	Yield	Rate	Rate	Rate	Yield
	(\$)	(\$)	(\$)	(X)	(X)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
12/31/39	12.63	0.99	0.63	12.8	11.9	7.84	4.99					
1/31/40	12.05	0.99	0.63	12.2	11.4	8.22	5.23					
2/29/40	12.06	0.99	0.63	12.2	11.4	8.21	5.22					
3/31/40	12.21	1.04	0.65	11.7	11.2	8.52	5.32					
4/30/40	12.03	1.04	0.65	11.6	11.0	8.64	5.40					
5/31/40	9.23	1.04	0.65	8.9	8.5	11.26	7.04					
6/30/40	9.87	1.08	0.67	9.1	8.3	10.94	6.79					
7/31/40	10.26	1.08	0.67	9.5	8.6	10.53	6.53					
8/31/40	10.66	1.08	0.67	9.8	8.9	10.22	6.34					
9/30/40	10.81	1.05	0.67	10.3	9.3	9.71	6.20					
10/31/40	11.08	1.05	0.67	10.6	9.5	9.40	6.05					
11/30/40	10.62	1.05	0.67	10.1	9.2	9.89	6.31					
12/31/40	10.48	1.06	0.68	9.9	10.1	10.11	6.49					
1/31/41	10.00	1.06	0.68	9.4	9.6	10.60	6.80					
2/28/41	9.90	1.06	0.68	9.3	9.5	10.71	6.87					
3/31/41	9.97	1.09	0.69	9.2	10.2	10.93	6.92					
4/30/41	9.30	1.09	0.69	8.5	9.5	11.72	7.42					
5/31/41	9.36	1.09	0.69	8.6	9.6	11.64	7.37					

## Location of Spreadsheet and Readme files

D:\HMDATA\MRK40-95.XLS

Read Me Not Available

## AAIL

625 North Michigan Avenue Suite 1900  
Chicago, IL 60611  
(312) 280-0170

## E-Mail

AAILMembr@aol.com

## Web Site

<http://www.aail.org>

## Systems

IBM-compatible PC

## Requirements

Excel 5.0

## Registration Fee:

Freeware

This file contains historical market data for the S&P 500. The file accompanies an article printed in the October 1995 AAIL Journal. The following charts are displayed: S&P 500, S&P 500 (Semi-Log), S&P Yield & Index (1946+), S&P Yield & Index (1960+), S&P PE Ratio & Index (1946+), S&P PE Ratio & Index (1960+), Yields & Inflation, and S&P & Bond Yields

# Financial Planning

Jane Doe ABC Mutual Fund			Shares Acquired				
			( \$)	( \$)	From Stk Split or Stk Div	( \$)	Shares This Trans- action
Transaction Date			Invested or Reinvested	Price Per Share		Total Cost To Date	
Year	Day/Month	Type Transaction					
1981	12/12	Original Purch.	5000.00	21.99		5000.00	227.376
1982	11/29	20% Stk Split	0.00	0.00	45.475	5000.00	45.475
1983	11/28	Reinvestment	137.52	19.24		5137.52	7.148
1984	11/30	Reinvestment	160.66	20.40		5298.18	7.875
1985	02/15	Reinvestment	137.52	21.82		5435.70	6.302
	03/14	Return of Capital	-35.00	0.00		5400.70	0.000
	09/16	Reinvestment	164.38	21.99		5565.08	7.475
	12/16	Reinvestment	711.06	21.43		6276.14	33.181
1986	02/14	20% Stk Split	0.00	0.00	67.038	6276.14	67.038
	03/17	Reinvestment	167.78	17.86		6443.92	9.394
	06/16	Reinvestment	188.34	18.03		6632.26	10.446
	06/23	Partial Sale	-600.00	18.33		6117.46	-32.733
	09/15	Reinvestment	174.80	18.14		6292.26	9.636
	12/14	Reinvestment	178.29	18.12		6470.55	9.839

## Location of Spreadsheet and Readme files

D:\IBM12\IBM12.BAT

Double click here>>

## AAIL

625 North Michigan Avenue Suite 1900  
Chicago, IL 60611  
(312) 280-0170

## E-Mail

AAILMembr@aol.com

## Web Site

<http://www.aail.org>

## Systems

IBM-compatible PC

## Requirements

Spreadsheet that can read Lotus files

## Registration Fee:

Freeware

Includes a budgeting template, retirement planning template, rate of return calculator, portfolio management worksheet, and worksheet to calculate the average cost basis of a mutual fund investment.

## Fixed-Income Investments

Data Input Area			
	Month	Day	Year
Current Date.....	10	11	1988
Interest Date.....	10	15	1988
maturity Date.....	10	15	1995
Rate.....	10.25%		
Price.....	\$1,050.00		
Par Value.....	\$1,000.00		
Accrued Interest:	\$50.13		
Approximate YTM:	9.258%		
YTM.....	9.264%		
Yield of Cash Flows:	\$0.00		
1 Year Rate of Return:	8.422%		

### Location of Spreadsheet and Readme files

D:\IBM11\IBM11.BAT

Double click here>>

## AAII

625 North Michigan Avenue Suite 1900  
Chicago, IL 60611  
(312) 280-0170

### E-Mail

AAIIMembr@aol.com

### Web Site

<http://www.aaii.org>

### Systems

IBM-compatible PC

### Requirements

Spreadsheet that can read Lotus files

### Registration Fee:

Freeware

Worksheets for analyzing the returns and risks associated with T-bills and bonds along with a bond portfolio management worksheet.

# Fundamental Stock Analysis

American	Association of Individual Investors, Chicago						
	S&P 500			Trailing	Normalized	S&P 500	
	Index	S&P 500	S&P 500	P/E	P/E	EPS	Dividend
	Value	EPS	Dividend	Ratio	Ratio	Yield	Yield
	(\$)	(\$)	(\$)	(X)	(X)	(%)	(%)
12/31/39	12.63	0.99	0.63	12.8	11.9	7.84	4.99
1/31/40	12.05	0.99	0.63	12.2	11.4	8.22	5.23
2/29/40	12.06	0.99	0.63	12.2	11.4	8.21	5.22
3/31/40	12.21	1.04	0.65	11.7	11.2	8.52	5.32
4/30/40	12.03	1.04	0.65	11.6	11.0	8.64	5.40
5/31/40	9.23	1.04	0.65	8.9	8.5	11.26	7.04
6/30/40	9.87	1.08	0.67	9.1	8.3	10.94	6.79
7/31/40	10.26	1.08	0.67	9.5	8.6	10.53	6.53
8/31/40	10.56	1.08	0.67	9.8	8.9	10.22	6.34
9/30/40	10.81	1.05	0.67	10.3	9.3	9.71	6.20
10/31/40	11.08	1.05	0.67	10.6	9.5	9.48	6.05
11/30/40	10.62	1.05	0.67	10.1	9.2	9.89	6.31
12/31/40	10.48	1.06	0.68	9.9	10.1	10.11	6.49
1/31/41	10.00	1.06	0.68	9.4	9.6	10.60	6.80
2/28/41	9.90	1.06	0.68	9.3	9.5	10.71	6.87

## Location of Spreadsheet and Readme files

D:\IBM9\IBM9.BAT

Double click here>>

## AAIL

625 North Michigan Avenue Suite 1900  
Chicago, IL 60611  
(312) 280-0170

## E-Mail

AAILMembr@aol.com

## Web Site

<http://www.aail.org>

## Systems

IBM-compatible PC

## Requirements

Spreadsheet that can read Lotus files

## Registration Fee:

Freeware

Templates for financial statement analysis using financial ratios, common size income statements and balance sheets, and DuPont analysis. Presents worksheets with stock valuation models such as the P/E relative model, dividend discount model, Graham earnings multiplier, variable growth model, price-to-sales ratio, and price-to-book ratio. Includes VAL2, the fundamental valuation template presented in the May/June 1994 issue of CI. Now includes data since 1940 through on S&P 500 index earnings, dividends, and financial ratios. Also provides historical interest rates on corporate and government bonds.

# Growth Stock

## Varying Growth Dividend Valuation

(Enter Values in Cells F5, F6, F8, and F13 through F15 and B24 through B34)

Base Year Earnings	\$4.00
Base Year Dividends	\$0.80
Dividend Payout Ratio	20.00%
Return on Reinvested Earnings	25.00%
Initial Growth Assumption	20.00%

### Required Rate of Return Calculation

Risk-Free Return — One Year T-Bills	9.40%
Market Risk Premium — Historical Data	6.50%
Stock Beta	1.00
Required Return — CAPM	15.90%

Year	Annual Growth	Required Return	PV Factors	Annual Dividend	PV of Dividends
------	---------------	-----------------	------------	-----------------	-----------------

## Location of Spreadsheet and Readme files

D:\GROWTHST\GROWSTK.WKS

D:\GROWTHST\GROWSTK.DOC

# AAII

625 North Michigan Avenue Suite 1900  
Chicago, IL 60611  
(312) 280-0170

## E-Mail

AAIIMembr@aol.com

## Web Site

<http://www.aaii.org>

## Systems

IBM-compatible PC

## Requirements

Spreadsheet that can read Lotus files

## Registration Fee:

Freeware

This spreadsheet in Lotus .WKS format creates an estimated growth rate for earnings and a projected price for individual stocks. Based on data you supply the spreadsheet creates a fair value for the underlying stock.

## Historical Data

```
DAILY TREASURY  
BILL RATES (3 - MONTH)  
SECONDARY MARKET  
PERCENT
```

DATE	DTB3
730205	5.69
730206	5.65
730207	5.57
730208	5.44
730209	5.44
730213	5.5
730214	5.43
730215	5.37
730216	5.4
730220	5.57
730221	5.62
730222	5.56
730223	5.55
730226	5.76
730227	5.9
730228	5.85
730301	5.79
730302	5.75
730305	5.79
730306	5.94
730307	5.87
730308	5.83

## Location of Spreadsheet and Readme files

D:\HISTDATA\DTB3TA.TXT

Read Me Not Available

## ThomasPub

Information Not Available NA  
NA, NA NA

## E-Mail

ThomasPub@aol.com

## Web Site

## Systems

## Requirements

None

Registration Fee:

Freeware

This is an ASCII text file of three month T-bill rates from 1973 to the present.

INSTRUCTIONS 1ST!!		RESET STAT FIELDS		GO TO PRICE GRIDS		PRINT STATS	
--------------------	--	-------------------	--	-------------------	--	-------------	--

START ↑  ARITHMETIC MEAN RTN GEOMETRIC MEAN RTN VARIANCE OF RETURNS STD DEV OF RETURNS BETA VS INDEX	A	B	C	D	E	INDEX

COVARIANCE	A	B	C	D	E	INDEX

CORR. COEFF.	A	B	C	D	E	INDEX

C D E C D E C D E

## D:\INVSTATS\PROJECT.WK4

Read Me Not Available

Information Not Available NA  
NA, NA NA

\_\_\_\_\_

\_\_\_\_\_

## IBM-compatible PC

Lotus 1-2-3 version 4.0

Registration Fee: 

Freeware

This is a program that will generate numerous statistics for investment evaluation, such as return, covariance, correlation coefficient, and more.

# IRA Calculator

Expected annual interest rate %	10.00
Starting age in Plan	25
Additional added every year	\$2,000
Tax rate (Fed & State)	32%
Year plan started	1995

AGE (end of year)	26	27	28	29	30	31	32
Amount added/yr	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00
Average Yield	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Plan Years	1	2	3	4	5	6	7
Taxed in yr	\$64	\$132	\$206	\$282	\$367	\$460	\$560
Year	1995	1996	1997	1998	1999	2000	2001
Total after tax	\$2,136	\$4,417	\$6,854	\$9,466	\$12,235	\$15,263	\$18,572
Total w/o tax	\$2,200	\$4,620	\$7,282	\$10,210	\$13,431	\$16,974	\$20,872

IRA Simulator      Chart

GeorgeL605

Information Not Available    NA  
NA, NA    NA

E-Mail

Web Site

Systems

Requirements

Registration Fee:

Freeware

Location of Spreadsheet and Readme files

D:\IRACALC\IRA-CALC.XLS

Read Me Not Available

This is an Excel 5.0 file that allows you to simulate the potential benefit of an IRA as a savings vehicle. By inputting five variables, you can automatically calculate into the future how much you could save over time. You can view the data for individual years to see how it changes annually. It also depicts the advantage of a tax-free savings plan, all else being equal. Information can also be viewed graphically. By inputting data based on what you feel you can realistically obtain, you can see just where you may stand years into the future. It also allows you to, on a limited basis, simulate an IRA you have in progress.



# Low-Load Mutual Funds

The Individual Investor's Guide to Low-Load Mutual Funds		3 Year		3 Year	
(c) 1996 by the American Association of Individual Investors		3 Year	Differ	Category	5 Year
(312) 280-0170		Annual	from	Percentage	Annual
		Return	Category	Rank	Return
		(%)	(+/-)	100% = High	(%)
Ticker	Fund	Category			
SRSPX	SteinRoe Special	01-AG	11.3	-5	10% 16.1
STCSX	Strong Common Stock	01-AG	18.1	1.8	60% 25.6
FRNEX	T Rowe Price New Horizons	01-AG	23.9	7.6	80% 26.2
OTCFX	T Rowe Price OTC	01-AG	16.6	0.3	50% 20.1
FRSCX	T Rowe Price Science & Tech	01-AG	30.7	14.4	90% 33.5
TWGTX	Twentieth Century Giftrust	01-AG	27.2	10.9	90% 35.1
TWGSX	Twentieth Century Growth	01-AG	7.1	-9.2	0% 14.7
TWCUX	Twentieth Century Ultra	01-AG	17.3	1	60% 25
TWCVX	Twentieth Century Vista	01-AG	17.2	0.9	60% 22.9
USAGX	USAA Aggressive Growth	01-AG	17.2	0.9	60% 20.4
VALLX	Value Line Leveraged Growth	01-AG	15.3	-1	40% 16.9
VALSX	Value Line Special Situations	01-AG	13.7	-2.6	30% 14.4
VEXFX	Vanguard Explorer	01-AG	13.6	-2.7	30% 20.9
NAESX	Vanguard Index Trust--Small Cap	01-AG	14.9	-1.4	40% 21.1
CUEGX	Warburg Pincus Emerging Grth	01-AG	19.3	3	70% 24.4
WAAGX	Wasatch Aggressive Equity	01-AG	18.3	2	70% 21.1
TUDRX	WPG Tudor	01-AG	13	-3.3	20% 17.2
ACGFX	AARP Capital Growth	02-Grth	10.8	-2.6	20% 14.9

## Location of Spreadsheet and Readme files

D:\IBM3\IBM3.BAT

Double click here>>

## AAIL

625 North Michigan Avenue Suite 1900  
Chicago, IL 60611  
(312) 280-0170

## E-Mail

AAILMembr@aol.com

## Web Site

<http://www.aail.org>

## Systems

IBM-compatible PC

## Requirements

Spreadsheet that can read Lotus files

Registration Fee:

Freeware

Ten years of performance data through 1995 on over 800 no-load and low-load mutual funds from AAIL's "Individual Investor's Guide to Low-load Mutual Funds." Includes annual total returns, three-, five-, and 10-year annualized returns, bull and bear market total returns, comparisons of each return versus average return of funds with same objective, risk and risk rankings, beta for equity funds, weighted average maturity for bond funds, fund manager, and loads and expenses.

## Market Timing/Technical Analysis

AGGRESSIVE PORTFOLIO (AP)					
Security name	Share price	Number of shares held	Value of shares	Actual % of AP	Target % of AP
Security 1	\$10.00	150.00	\$1,500.00	12.5%	10
Security 2	\$20.00	125.00	\$2,500.00	20.8%	20
Security 3	\$30.00	100.00	\$3,000.00	25.0%	30
Security 4	\$50.00	100.00	\$5,000.00	41.7%	40
Total		475.00	\$12,000.00	100.0%	100
Weighted average	\$25.26				

CONSERVATIVE PORTFOLIO (CP)					
Security name	Share price	Number of shares held	Value of shares	Actual % of CP	Target % of CP
Security A	\$10.00	400.00	\$4,000.00	40.0%	50
Security B	\$20.00	300.00	\$6,000.00	60.0%	50

## Location of Spreadsheet and Readme files

D:\IBM13\IBM13.BAT

Double click here>>

## AAII

625 North Michigan Avenue Suite 1900  
Chicago, IL 60611  
(312) 280-0170

## E-Mail

AAIIMembr@aol.com

## Web Site

<http://www.aaii.org>

## Systems

IBM-compatible PC

## Requirements

Spreadsheet that can read Lotus files

## Registration Fee:

Freeware

Includes a template for calculating weighted moving average, portfolio allocation switching template, and a file listing annual DJIA close, earnings, and dividend information for the last 60 years.

# Mutual Fund Tax Data Calculator

J.E. Morris

P.O. Box 893

Oswego, NY 13126

Mutual Fund Investment Tracker							
Example Fund -- 1996							
ReCalc							
Date	Transaction Type	Transaction Amount	Number of Shares	Transaction Price per Share	Number of currently held shares	Cost of currently held shares	Average cost per share
01/01/96	Beginning Balance				0.000 <sup>†</sup>	\$0.00 <sup>†</sup>	
01/02/96	Purchase	\$1,265.37	100.100	\$12.6411	100.100	\$1,265.37	\$12.6411
01/15/96	Purchase	200.00	15.600	12.8205	115.700	1,465.37	12.6653
01/31/96	Purchase	11.12	0.830	13.3976	116.530	1,476.49	12.6705
02/15/96	Purchase	200.00	14.770	13.5410	131.300	1,676.49	12.7684
02/28/96	Purchase	11.73	0.870	13.4828	132.170	1,688.22	12.7731
03/15/96	Purchase	200.00	15.320	13.0548	147.490	1,888.22	12.8024
03/28/96	Sale	14.28	1.110	12.8649	146.380	1,874.01	12.8024
04/02/96	Sale	1,300.00	100.380	12.9508	46.000	588.91	12.8024
04/15/96	Purchase	200.00	15.360	13.0208	61.360	788.91	12.8570
04/28/96	Sale	617.04	48.240	12.7910	13.120	168.68	12.8570
04/30/96	Purchase	5.78	0.440	13.1364	13.560	174.46	12.8661
05/15/96	Purchase	200.00	15.360	13.0208	28.920	374.46	12.9483
05/31/96	Purchase	2.38	0.180	13.2222	29.100	376.84	12.9500
06/17/96	Purchase	200.00	16.110	12.4146	45.210	576.84	12.7592
06/28/96	Purchase	3.78	0.300	12.6000	45.510	580.62	12.7582
07/15/96	Purchase	200.00	15.960	12.5313	61.470	780.62	12.6993
07/31/96	Purchase	5.62	0.440	12.7727	61.910	786.24	12.6998

- 1) Enter data **only** in white cells.
- 2) Press the ReCalc Button.
- 3) Answer **Yes** to any questions.

E-Mail

Web Site

Systems

Requirements

Registration Fee:

\$5.00

Location of Spreadsheet and Readme files

D:\MFTAXDATA\MUTALFND.XLS

Read Me Not Available

This spreadsheet determines IRS Schedule D information (reportable gains and losses) that arise from mutual fund transactions. Required inputs are: Transaction type (purchase or sale), transaction amount, and number of shares. Spreadsheet uses this information to report average cost per share for all transactions and a facsimile Schedule D for sale transactions. Share cost is determined using an average basis (single-category method).

# Option Pricing

OPTION PRICING ANALYZER		
Enter input in the yellow shaded region below		
Stock price	\$50.00	Annually = 0.54520548 Continuous compounding in Black-Scholes
Exercise price	\$49.00	
Maturity in days	199	
Annualized stock price variance	9.00%	
Annual riskfree rate of return	7.00%	
Implied information for binomial approximation model (To be consistent with above)		
Number of equal period movements	4	(Fixed for this project)
Upward stock price multiplier	1.117	
Downward stock price multiplier	0.895	
Implied probability of upstock movement	0.517	
Implied periodic riskless rate	0.99%	
Days per period	49.75	
Periods which would be in a year	7.34	

## Location of Spreadsheet and Readme files

D:\OPTIONPR\OPTIONS.WK4

Read Me Not Available

## Brian Welker

Information Not Available NA  
NA, NA NA

## E-Mail

## Web Site

## Systems

IBM-compatible PC

## Requirements

Lotus 1-2-3 version 4.0

## Registration Fee:

Freeware

This file reviews option pricing using the binomial and Black-Scholes models.

# Option Pricing Model

Black Scholes Calculation Table											
rt = 0.038164			e-rt = 0.96255			E(e-rt) = 47.1652			sqrt (Vt) = 0.221514		
Stock	ln(s/E)	d1	N(d1)	d2	N(d2)	Call	Put	Cline	Pline	Hedge	
\$17.50	-1.0296	-4.3651	0.0000	-4.5866	0.0000	\$ 0.00	\$29.67	(\$29.67)	\$29.67	0.00	
\$20.00	-0.8961	-3.7622	0.0001	-3.9838	0.0000	\$ 0.00	\$27.17	(\$27.17)	\$27.17	0.01	
\$22.50	-0.7783	-3.2305	0.0006	-3.4520	0.0003	\$ 0.00	\$24.67	(\$24.67)	\$24.67	0.06	
\$25.00	-0.6729	-2.7549	0.0029	-2.9764	0.0015	\$ 0.00	\$22.17	(\$22.17)	\$22.17	0.29	
\$27.50	-0.5776	-2.3246	0.0100	-2.5461	0.0054	\$ 0.02	\$19.68	(\$19.67)	\$19.67	1.00	
\$30.00	-0.4906	-1.9318	0.0267	-2.1533	0.0196	\$ 0.06	\$17.23	(\$17.17)	\$17.17	2.67	
\$32.50	-0.4106	-1.5705	0.0582	-1.7920	0.0366	\$ 0.17	\$14.83	(\$14.67)	\$14.67	5.82	
\$35.00	-0.3365	-1.2359	0.1082	-1.4574	0.0725	\$ 0.37	\$12.53	(\$12.17)	\$12.17	10.82	
\$37.50	-0.2675	-0.9245	0.1776	-1.1460	0.1259	\$ 0.72	\$10.39	(\$9.67)	\$9.67	17.76	
\$40.00	-0.2029	-0.6331	0.2633	-0.8546	0.1964	\$ 1.27	\$ 8.44	(\$7.17)	\$7.17	26.33	
\$42.50	-0.1423	-0.3594	0.3596	-0.5809	0.2806	\$ 2.05	\$ 6.71	(\$4.67)	\$4.67	35.96	
\$45.00	-0.0852	-0.1014	0.4596	-0.3229	0.3734	\$ 3.07	\$ 5.24	(\$2.17)	\$2.17	45.96	
\$47.50	-0.0311	0.1427	0.5567	-0.0768	0.4686	\$ 4.34	\$ 4.01	\$0.33	(\$0.33)	55.67	
\$50.00	0.0202	0.3742	0.6459	0.1527	0.5607	\$ 5.85	\$ 3.01	\$2.83	(\$2.83)	64.59	
\$52.50	0.0690	0.5945	0.7239	0.3730	0.6454	\$ 7.56	\$ 2.23	\$5.33	(\$5.33)	72.39	
\$55.00	0.1155	0.8045	0.7895	0.5830	0.7201	\$ 9.46	\$ 1.52	\$7.83	(\$7.83)	78.95	
\$57.50	0.1600	1.0052	0.8426	0.7837	0.7834	\$11.50	\$ 1.17	\$10.33	(\$10.33)	84.26	

## Location of Spreadsheet and Readme files

D:\OPTIONPM\OPTIONNP.XLS

Read Me Not Available

## Thomas Brennan

Information Not Available NA  
NA, NA NA

## E-Mail

## Web Site

## Systems

IBM-compatible PC

## Requirements

Excel 5.0

## Registration Fee:

Freeware

This project reviews the continuous time Black-Scholes option pricing model and the discrete time binomial option pricing model. The importance of option pricing in financial applications has been underscored by Richard Roll, a leading finance educator and practitioner, who argues it is at least as important as discounting arithmetic. Much of our understanding of derivative securities and risk management techniques results from analysis similar to that in this project. Applications of option pricing techniques include capital budgeting and financial structure, among others.

## Portfolio Cow



Add New SI Application to Portfolio Cow
Delete SI Data Period from Portfolio Cow
Delete a Portfolio from Portfolio Cow
Build Reference Results to Charts
Process New Portfolio
Update Existing Portfolios for New SI Installation or Merged
Visit Existing Portfolios and Charts
Purchasing and About Portfolio Cow
Cowinfo
Exit Portfolio Cow

### Location of Spreadsheet and Readme files

D:\PORTCOW\INSTALL.EXE

Double click here>>

## Empire Financial Software, Inc.

P.O. Box 201

Spokane, WA 99210

### E-Mail

### Web Site

### Systems

Any PC

### Requirements

Excel 5.0, AAll's Stock Investor

### Registration Fee:

Freeware

Portfolio Cow calculates rate of return for portfolios created with AAll's Stock Investor, charts results, and compares portfolio performance with four stock market averages during the testing period.

## Price to Sales Analysis

Price to Sales, Book Value and Total Capital Worksheet-Industry Data: Computers and Peripherals  
Figures in billions of dollars

Year	Sales	Earnings	L.T. Debt	Net Worth	Total Capital	P/E Ratio	P/S	P/B
1985	89.50	8.01	8.51	52.80	61.31	14.60	1.31	2.21
1986	96.30	7.09	9.84	59.00	68.84	18.40	1.35	2.21
1987	109.00	9.08	9.20	66.40	75.60	17.30	1.44	2.37
1988	124.40	10.80	15.10	70.60	85.70	12.50	1.09	1.91
1989	132.50	12.40	17.65	80.35	98.00	15.70	1.47	2.42
1990	140.00	12.78	20.08	89.95	110.03	15.70	1.43	2.23

Price to Sales, Book Value and Total Capital Worksheet-IBM Data

Figures in billions of dollars, except earnings per share

Year	Sales	Earnings per share	L.T. Debt	Net Worth	Total Capital	P/E Ratios High	Low	Avg.
1985	81.340	10.67	3.955	31.990	35.945	14.88	11.00	12.94

## Location of Spreadsheet and Readme files

D:\PRSALES\PSALE.WKS

D:\PRSALES\PSALE.DOC

## AAII

625 North Michigan Avenue Suite 1900  
Chicago, IL 60611  
(312) 280-0170

## E-Mail

AAIIMembr@aol.com

## Web Site

<http://www.aaii.org>

## Systems

IBM-compatible PC

## Requirements

Spreadsheet that can read Lotus files

## Registration Fee:

Freeware

This spreadsheet analyzes a company based on its price-to-sales ratio. The user must input the data for each specific company. The original article is included in the self-extracting file.

# Ratio Analysis

Consolidated Balance Sheets			
T2 Medical -- September 30			
=====			
Assets	1987	1988	1989
-----			
Current Assets:			
Cash and temporary cash investments		13,796	382
Gross accounts receivable		5,666	13,070
Less allowance of doubtful accounts		184	1,075
Net accounts receivable	0	5,482	11,995
Inventory		75	817
Prepaid expenses		96	1,359
Other current assets		0	0
Total Current Assets	0	19,448	14,553
-----			
Long-Term Investments		65	826
-----			
Tangible Fixed Assets:			
Land		60	0
Buildings and improvements		273	103
Machinery, equipment and furniture		869	2,943
Gross property, plant and equipment	0	1,202	3,046
Less accumulated depreciation		242	703

## Location of Spreadsheet and Readme files

D:\RATIOA\RATIO.WKS

D:\RATIOA\RATIO.DOC

## AAII

625 North Michigan Avenue Suite 1900  
Chicago, IL 60611  
(312) 280-0170

## E-Mail

AAIIMembr@aol.com

## Web Site

<http://www.aaii.org>

## Systems

IBM-compatible PC

## Requirements

Spreadsheet that can read Lotus files

## Registration Fee:

Freeware

This file analyzes several key ratios based on the fundamentals that you enter for each company. This analysis allows you to judge the strong and weak suits in fundamentals for every company.



# Retirement Planning

Retirement Income Spreadsheet										
9/17/86										
Current Monthly Living Expenses, \$			9,029		Retirement Year			1996		
Required After-Tax Retirement Income, \$/Mo.			9,029		Age			59		
Inflation rate, %			3.00%		Investment Capital, \$		1,081,950			
Monthly Social Security at Retirement, \$			1,500		Earn Rate, %		9.00			
Assumed I.T. after Retirement, %			15		Soc. Sec Ann Incr., %		2.60			
Monthly Pension			5,179		Begin Social Security, Age		62			
Age	Year	Initiated Income Required	After Tax Pension	After Tax Monthly Social Security	Monthly Tax Need from Other Investments	Lump Additions to Investment Capital	Lump Removals from Investment Capital (enter as positive number)	Annual After Tax Need from Other Investments	Year End Net Invest Capital	Year End Investment Capital, Initiation Corrected
93	2030	24,666	4,402	2,825	17,439			209,265	1,896,239	652,641
94	2031	25,406	4,402	2,899	18,105			217,263	1,810,201	604,657
95	2032	26,168	4,402	2,974	18,792			225,505	1,707,814	553,344
96	2033	26,954	4,402	3,052	19,500			233,998	1,586,221	498,528
97	2034	27,762	4,402	3,131	20,229			242,749	1,443,390	440,029
98	2035	28,595	4,402	3,212	20,981			251,767	1,277,095	377,653
99	2036	29,453	4,402	3,296	21,755			261,059	1,084,903	311,194
100	2037	30,336	4,402	3,382	22,553			270,633	864,149	240,437
101	2038	31,247	4,402	3,469	23,375			280,499	611,920	165,150
102	2039	32,184	4,402	3,560	24,222			290,666	325,032	85,091
103	2040	33,149	4,402	3,652	25,095			301,141	0	0
104										

## Location of Spreadsheet and Readme files

D:\RETIRE\DICK.XLS

Read Me Not Available

## Richard Weinberg

Information Not Available NA  
NA, NA NA

## E-Mail

## Web Site

## Systems

IBM-compatible PC

## Requirements

Excel 5.0

## Registration Fee:

Freeware

This is an Excel workbook that records current investments and calculates income at retirement and in years following retirement. It has several utilities including inflation adjustment and provision for lump-sum additions to and subtractions from investments both prior to and following retirement. What-if scenarios using the "goalseek" tool allow the user to set goals for future portfolio value and spendable income and perform a variety of other exercises.

# Series E Savings Bonds

Savings Note & Series E Savings Bond VALUES								REDEEMING		
Date: 9/17/96				Version 1.0, April 1996			Marginal Tax Rates:		Federal	
									20.0%	
Bond Purchase Date	Total Face Value	Original Cost	Current Value	Current Guarantee Rate	Yield To Date (Annual Compound)	Pays Interest Until	Expected Return Next 12 Months	After-Tax Proceeds If Sold Now	Minimum Return Required If Sold	
Series E Savings Bonds (\$416.00)										
3/1/56	\$25	\$18.75	\$188.59		5.66%	NO int	0.00%	\$141.03	0.00%	
2/19/57	\$225	\$168.75	\$1,757.97	4.00%	6.10%	2/97	2.34%	\$1,312.99	3.42%	
2/9/58	\$25	\$18.75	\$169.29	6.00%	5.87%	2/98	5.06%	\$127.14	7.35%	
1/30/59	\$25	\$18.75	\$167.82	6.00%	6.00%	1/99	6.09%	\$126.15	8.85%	
1/20/60	\$1,000	\$750.00	\$6,307.20	6.00%	5.98%	1/00	6.09%	\$4,751.18	8.82%	
1/6/61	\$25	\$18.75	\$155.58	6.00%	6.11%	1/01	6.09%	\$117.27	8.82%	
1/20/61	\$25	\$18.75	\$158.38	6.00%	6.34%	1/01	6.09%	\$119.28	8.83%	
1/20/62	\$25	\$18.75	\$155.41	6.00%	6.47%	1/02	6.09%	\$117.15	8.82%	
1/25/64	\$500	\$375.00	\$3,004.00	6.00%	6.77%	1/04	6.09%	\$2,267.88	8.80%	
1/21/65	\$25	\$18.75	\$128.12		6.44%	NO int	0.00%	\$97.50	0.00%	
1/11/66	\$25	\$18.75	\$122.02	4.00%	6.48%	1/16	2.00%	\$93.10	2.66%	
1/30/67	\$700	\$525.00	\$3,389.12	4.00%	6.67%	1/07	4.04%	\$2,587.17	5.77%	
1/01/68	\$25	\$18.75	\$121.49	4.00%	6.92%	1/08	4.04%	\$92.72	5.76%	
1/09/69	\$25	\$18.75	\$119.10	4.00%	7.10%	1/09	4.04%	\$91.00	5.77%	
9/29/70	\$200	\$150.00	\$947.52	4.00%	7.36%	9/00	4.04%	\$724.21	5.76%	

## Location of Spreadsheet and Readme files

D:\EBONDS\EBOND.XLS

Read Me Not Available

## Gil Frieese

1132 El Camino Drive  
Costa Mesa, CA 92626

## E-Mail

## Web Site

## Systems

IBM-compatible PC

## Requirements

Excel 4.0+

Registration Fee: \$14.00

This Excel spreadsheet calculates the values of U.S. Series E savings bonds. Enter the dates and face values of your bonds into the first two columns of the table. Calculated for each of your bonds are: purchase price, current value (within 1 cent/\$25 face value), current guarantee rate, yield-to-date, date when interest will no longer be paid, expected return 12 months from now, after-tax proceeds if redeemed, the fully taxable return required from a new investment to equal your bond's performance over the next year, and the months to redeem each bond to avoid losing interest.

# Series EE Savings Bonds

Series EE Savings Bond VALUES					REDEEMING Savings Bonds				
Date: 9/17/96					Version: 2.2, May 1996				
					Marginal Tax Rate: <b>Federal 20.0%</b>				
Bond Purchase Date	Total Face Value	Original Cost	Current Value	Current Guarantee Rate	Average Market-Based Rate	Yield To Date (Annual Compound)	Expected Return Next 12 Months	After-Tax Proceeds If Sold Now	Minimum Return Required If Sold
1/1/80	\$3,000	\$1,500.00	\$5,336.40	6.0%	7.41%	7.89%	6.07%	\$4,262.21	8.29%
7/1/80	\$50	\$25.00	\$87.20	6.0%	7.38%	8.02%	6.10%	\$68.78	8.32%
1/1/81	\$50	\$25.00	\$80.70	6.0%	7.34%	7.77%	6.07%	\$65.10	8.21%
7/27/81	\$1,000	\$500.00	\$1,529.60	6.0%	7.30%	7.66%	6.09%	\$1,241.31	8.19%
3/2/82	\$50	\$25.00	\$74.26	6.0%	7.24%	7.89%	6.09%	\$60.47	8.15%
11/1/82	\$50	\$25.00	\$64.24	6.0%	7.11%	7.05%	6.07%	\$53.25	7.99%
4/7/83	\$50	\$25.00	\$62.56	4.0%	7.18%	7.06%	5.15%	\$52.04	6.75%
8/30/83	\$500	\$250.00	\$607.80	4.0%	6.95%	7.04%	4.90%	\$507.62	6.40%
3/8/84	\$50	\$25.00	\$58.32	4.0%	6.89%	6.99%	4.77%	\$48.99	6.19%
10/3/84	\$50	\$25.00	\$55.42	4.0%	6.85%	6.88%	4.04%	\$46.90	5.21%
5/1/85	\$50	\$25.00	\$54.34	4.0%	6.45%	7.06%	4.05%	\$46.12	5.20%
10/20/85	\$50	\$25.00	\$53.28	4.0%	6.51%	7.18%	4.02%	\$45.36	5.15%
4/1/86	\$300	\$150.00	\$313.32	4.0%	6.25%	7.31%	4.06%	\$267.59	5.19%
10/1/86	\$50	\$25.00	\$50.32	7.5%	6.25%	7.31%	5.88%	\$43.23	7.47%
7/1/87	\$50	\$25.00	\$43.52	6.0%	6.25%	6.20%	3.77%	\$38.33	4.67%
3/1/88	\$50	\$25.00	\$42.20	6.0%	6.25%	6.34%	3.89%	\$37.38	4.79%

## Gil Friese

1132 El Camino Drive  
Costa Mesa, CA 92626

## E-Mail

## Web Site

## Systems

IBM-compatible PC

## Requirements

Excel 4.0+

## Registration Fee:

\$16.00

## Location of Spreadsheet and Readme files

D:\EEBOMDS\EEBOND.XLS

Read Me Not Available

This Excel spreadsheet calculates the value of U.S. Series EE savings bonds, bought in the past and future. Enter the dates and face values of your bonds into the first two columns of the table. Calculated for each of your bonds are: purchase price, current value, current guarantee rate, average market-based rate, yield-to-date, expected return 12 months from now, after-tax proceeds if redeemed, the fully taxable return required from a new investment to equal your bond's performance over the next year, and the earliest month to redeem each bond to avoid losing interest.

# STOCK ANALYSIS

A % PRE-TAX PROFIT ON SALES (NET BEFORE TAXES)/SALES										
	0	0	0	0	0	0	0	0	0	0
B % EARNED ON INVESTED CAPITAL (E&S/BOOK VALUE										
	0	0	0	0	0	0	0	0	0	0
OWNERSHIP %:										
	PRESENT PRICE			HIGH THIS YEAR			LOW THIS YEAR			
	EARNING PER SHARE			PRICE EARNINGS RATIO			DIVIDEND PER SHARE			% HIGH YIELD
	A	B	C	D	E		F	G		H
	HIGH	LOW		HIGH	LOW					
YEAR										
1995	\$ -	\$ -	\$ -	0	#DIV/0!	#DIV/0!	\$ -	#DIV/0!	#DIV/0!	
1994	\$ -	\$ -	\$ -	0	#DIV/0!	#DIV/0!	\$ -	#DIV/0!	#DIV/0!	
1993	\$ -	\$ -	\$ -	0	#DIV/0!	#DIV/0!	\$ -	#DIV/0!	#DIV/0!	

## Location of Spreadsheet and Readme files

D:\STCKANA\STOCKS.XLS

Read Me Not Available

## Hart

Information Not Available NA  
NA, NA NA

## E-Mail

## Web Site

## Systems

IBM-compatible PC

## Requirements

Excel

## Registration Fee:

Freeware

Lets you view stocks in a spreadsheet for different ranges of buy, maybe, and sell opportunities.

# Stock Valuation

Company:			Current Price:	39			
BMkt Cap	\$5,251	Last Qtr #	2	Current P/E	40.1	Yield	0.0%
The cells you need to enter data into are bordered.							
<b>Historical Info</b>							
<b>Per Share Information</b>	1991	1992	1993	1994	1995	5 YR	
Price: High						N/A	
Low						N/A	
Cash Flow per Share						#DIV/0!	
Earnings per Share						#DIV/0!	
Dividends per Share						#DIV/0!	
Book Value per Share						#DIV/0!	
<b>Valuation Ratios</b>							
Price-Earnings Ratio (Avg)						#DIV/0!	
High	#####	#####	#DIV/0!	#DIV/0!	#####	#DIV/0!	
Low	#####	#####	#DIV/0!	#DIV/0!	#####	#DIV/0!	
Price-Cash Flow Ratio (Avg)						#DIV/0!	
High	#####	#####	#DIV/0!	#DIV/0!	#####	#DIV/0!	
Low	#####	#####	#DIV/0!	#DIV/0!	#####	#DIV/0!	
Dividend Yield % (Avg)						#DIV/0!	
High	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Low	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Payout Ratio %	#####	#####	#DIV/0!	#DIV/0!	#####	#DIV/0!	
Return on Equity	#####	#####	#DIV/0!	#DIV/0!	#####	#DIV/0!	

Matt Wynne

Information Not Available NA  
NA, NA NA

E-Mail

Web Site

Systems

IBM-compatible PC

Requirements

Excel 4.0+

Registration Fee:

Freeware

Location of Spreadsheet and Readme files

D:\STOCKVALU\FOOLEVAL.XLS

Read Me Not Available

A stock price valuation template that uses a combination of the older AAI evaluator based on five-year historical numbers, and the techniques used in the Motley Fool investment forum on America Online. Data entry: five-year stock price high/low, earnings per share, cash flow per share, and dividends per share (valuable but not required). First Call and I/B/E/S earnings estimates forward two quarters and two years. Will generate valuation ranges based on five-year ranges of price-earnings ratio, price to cash-flow ratio, and yield, as well as PEG, YPEG, and k-g model.

# Sustainable Growth

Kiaberly-Clark				Ticker	Exchange	STOCK PRICE		P/E Ratio
YEAR	SPS	DPS	EPS	BVPS	TAPS	HIGH	LOW	HIGH
1981	\$32.75	\$0.90	\$2.28	\$15.03	\$27.39	\$18.30	\$13.30	8.03
1982	\$30.86	\$1.00	\$1.96	\$14.83	\$27.91	\$20.20	\$14.20	10.31
1983	\$36.36	\$1.05	\$2.10	\$16.41	\$32.25	\$24.80	\$16.40	11.81
1984	\$39.56	\$1.10	\$2.39	\$17.20	\$34.71	\$24.40	\$19.70	10.21
1985	\$44.45	\$1.16	\$2.92	\$19.03	\$38.24	\$35.00	\$22.50	11.99
1986	\$46.82	\$1.24	\$2.94	\$20.89	\$40.00	\$46.30	\$31.70	15.75
1987	\$60.34	\$1.44	\$3.73	\$19.42	\$48.00	\$63.30	\$39.40	16.97
1988	\$66.98	\$1.60	\$4.71	\$23.17	\$53.01	\$65.00	\$46.10	13.97
1989	\$71.05	\$2.60	\$5.26	\$25.85	\$60.97	\$75.40	\$57.40	14.33
1990	\$76.70	\$2.72	\$5.25	\$28.00	\$67.69	\$83.30	\$61.50	15.87
10 Year								
Averages	\$50.59	\$1.48	\$3.35	\$19.98	\$43.02	\$45.68	\$32.22	12.92
Source: Value Line Investment Survey, 07/27/90								
Note: Italicized figures are Value Line Estimates								
Annually Compounded Growth Rates								

## Location of Spreadsheet and Readme files

D:\SGROWTH\SUSGROWT.WKS

D:\SGROWTH\SUSGROWT.DOC

## AAII

625 North Michigan Avenue Suite 1900  
Chicago, IL 60611  
(312) 280-0170

## E-Mail

AAIIMembr@aol.com

## Web Site

<http://www.aaii.org>

## Systems

IBM-compatible PC

## Requirements

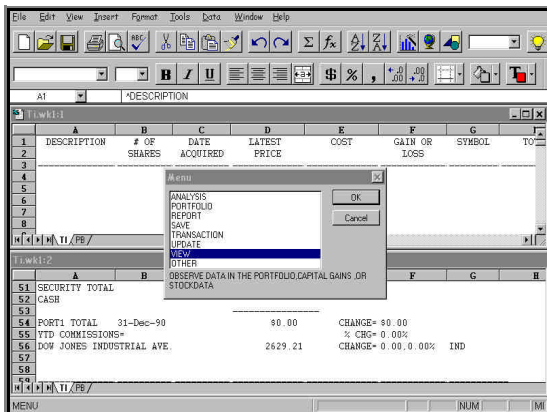
Spreadsheet that can read Lotus files

## Registration Fee:

Freeware

This spreadsheet can break down a companies earnings, dividends, and return on equity to create a sustainable growth figure for each company for which you input data. The original article is included in this file.

# Total Investor - DOS



## Location of Spreadsheet and Readme files

D:\IBM4\IBM4.BAT

Double click here>>

# Hughes Financial Services

PO Box 1244

Nashua, NH 03061-1244

## E-Mail

## Web Site

## Systems

IBM-compatible PC

## Requirements

Lotus 1-2-3 version 2.0+

Registration Fee: \$59.00

Lotus 1-2-3 template combining multiple portfolio accounting, charting, and technical analysis into a single integrated macro-driven worksheet. Handles portfolios of stocks, bonds, options, mutual funds, and U.S. Treasuries. Technical analysis tools: charts, volume indicators, relative strength, moving averages, and momentum.

The screenshot shows the Portfolio Manager software interface. The main window displays a table with columns A through H. The table contains data for 'PORTFOLIO TOTAL' and 'STD COMMISSIONS'. A 'Menu' dialog box is open, showing options: ANALYSIS, PORTFOLIO REPORT, SAVE TRANSACTION, UPDATE, and VIEW OTHER. The 'UPDATE' option is selected. The background table shows data for 'PORTFOLIO TOTAL' and 'STD COMMISSIONS'.

A	B	C	D	E	F	G	H
1	DESCRIPTION	# OF SHARES	DATE ACQUIRED	LATEST PRICE	COST	GAIN OR LOSS	SYMBOL
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50							
51	SECURITY TOTAL						
52	CASH						
53							
54	PORTF. TOTAL	31-Dec-90		90.00		CHANGE = 90.00	
55	STD COMMISSIONS					% CMC = 0.00%	
56	DOW JONES INDUSTRIAL AVE.		2629.21			CHANGE = 0.00, 0.00%	IND
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PO Box 1244  
Nashua, NH 03061-1244

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\_\_\_\_\_

## IBM-compatible PC

Lotus 1-2-3 version 2.0+

**Registration Fee:** \$59.00

D:\IBM4\TI123.EXE

Double click here>>

Lotus 1-2-3 template combining multiple portfolio accounting, charting, and technical analysis into a single integrated macro-driven worksheet. Handles portfolios of stocks, bonds, options, mutual funds, and U.S. Treasuries. Technical analysis tools: charts, volume indicators, relative strength, moving averages, and momentum.



Valuation Worksheet, Version 1.0 (March/April 1994, Computerized Investing)												
Enter values into shaded cells												
Date of Analysis:		2/28	Current Stock Data					Next Year Estimates				
Company:		American	SPS	21.40	P/SPS	1.8						
Ticker:		AIT	CPFS	8.56	PKCFS	6.1						
Exchange:		NVSE	EPS	2.78	P/E	14.4						
Price:		\$40.13	DPS	1.84	Yield	4.6%						
Beta:		0.75	BV	14.25	P/BV	2.8						
			1989	1990	1991	1992	1993	5-year avg	grth	w/Past Growth	Est. 1	Est. 2
<b>Market Data - S&amp;P 500</b>												
Index Value:	High		358.80	368.85	417.09	441.28	470.94	--	7.0%			
	Low		275.31	295.46	311.48	394.50	428.05	--	11.7%			
Earnings per Share (EPS)			22.87	21.34	15.57	21.35	22.51	--	4.4%	\$22.42	\$28.35	
Dividends per Share (DPS)			11.05	12.10	12.20	12.83	12.71	--	-3.6%	\$13.17		
Book Value per Share (BV)			147.29	156.42				--	-18.9%	\$0.00		
<b>Financial Ratios - Index</b>												
Price-Earnings Ratio:	High		15.7	17.3	26.1	20.1	20.9	20.0	--			
(P/E)	Low		12.0	13.8	19.5	18.0	19.1	16.5	--			
Dividend Yield (DY):	Low		3.1%	3.3%	2.9%	2.9%	2.7%	3.0%	--			
	High		4.0%	4.1%	3.9%	3.2%	3.0%	3.6%	--			
Price to Book Value:	High		2.4	2.4	na	na	na	2.4	--			
(P/BV)	Low:		1.9	1.9	na	na	na	1.9	--			
Payout Ratio (DPS/EPS)			0.48	0.57	0.76	0.58	0.56	0.59	--			
Return on Equity (EPS/BV)			15.5%	13.6%	na	na	na	14.6%	--			

D:\VALONE\VAL1.DOC

D:\VALONE\VAL1.DOC

625 North Michigan Avenue Suite 1900  
Chicago, IL 60611  
(312) 280-0170

## AAllMembr@aol.com

<http://www.aaii.org>

## IBM-compatible PC

Excel 4.0, Lotus 1-2-3
------------------------

Registration Fee: 

Freeware

Value Investing by John Bajkowski, editor of Computerized Investing. Perform stock analysis on individual firms using value investing techniques. IBM spreadsheet templates include Lotus .WKS and .WK3 files as well as Lotus for Windows. Excel 4 spreadsheets and the article as it appeared in the March/April 1994 edition of AAll's Computerized Investing are also included in this self-extracting file. Macro programming has been preserved.

## Valuation 2

Valuation Worksheet, Version 2.0 (May/June 1994, Computerized Investing)												
Enter values into shaded cells												
Date of Analysis:	04/29/94	Current Stock Data						Current Market Data (S&P)				
Company:	Branta-Meyers	Squibb	SPS:	\$22.49	P/SPS:	2.4		Price:	\$450.91			
Ticker:	SMY		OPPS:	\$4.43	P/OPPS:	12.2						
Exchange:	NYSE		EPS:	\$3.93	P/E:	14.1		EPS:	\$21.89		P/E:	
Price:	\$37.78		DPS:	\$2.32	Yield:	5.4%		DPS:	\$12.99		Yield:	
Beta:	1.22		BV:	\$11.63	P/BV:	4.63		BV:	\$146.38		P/BV:	
								Next Year Estimate				
								5-year	w/Past	Est.		
								avg	grth	Growth	1	
Market Data - S&P 500 Source: S&P Outlook, S&P Statistical Service												
Index Value:												
High:	399.90	369.95	417.09	441.29	470.94	--	7.0%					
Low:	275.31	295.46	311.43	394.50	429.05	--	11.7%					
Close:	393.40	330.22	417.09	435.71	469.45	--	7.2%					
Earnings per Share (EPS):	\$22.97	\$21.34	\$15.97	\$21.95	\$21.88	--	-1.1%	\$21.64	\$29.17			
Dividends per Share (DPS):	\$11.05	\$12.10	\$12.20	\$12.63	\$12.71	--	3.6%	\$13.17	\$10.00			
Book Value per Share (BV):	\$147.29	\$156.42				--	-18.9%	\$0.00				
Financial Ratios - Market Index												
Price-Earnings Ratio (P/E):												
High:	15.7	17.3	26.1	20.1	21.5	20.1	--					
Low:	12.0	13.8	19.5	18.0	19.6	16.6	--	P/E Estimate:				
Close:	15.5	15.5	26.1	19.9	21.3	19.7	--					
Dividend Yield:												
Low:	3.1%	3.3%	2.9%	2.9%	2.7%	3.0%	--					
High:	4.0%	4.1%	3.9%	3.2%	3.0%	3.6%	--	Yield Estimate:				
Close:	3.1%	3.7%	2.9%	2.9%	2.7%	3.1%	--					
Price to Book Value (P/BV):												
High:	2.4	2.4	na	na	na	2.4	--					

## Location of Spreadsheet and Readme files

D:\VALTWO\VAL2.TXT

D:\VALTWO\VAL2.TXT

## AAII

625 North Michigan Avenue Suite 1900  
Chicago, IL 60611  
(312) 280-0170

## E-Mail

AAIIMembr@aol.com

## Web Site

<http://www.aaii.org>

## Systems

IBM-compatible PC

## Requirements

Excel, Lotus 1-2-3, Quattro Pro

Registration Fee: Freeware

The second spreadsheet in the valuation series by Computerized Investing editor John Bajkowski. This spreadsheet enhances the capabilities of market comparisons and analyses. The macro programming has been preserved for each spreadsheet included.

# Adobe<sup>™</sup> Acrobat<sup>4™</sup> Reader Online Guide

This online guide contains information to help you use the Acrobat Reader program. For installation instructions and system requirements, see the *README* file accompanying your software. Click one of the following topics to go to an explanation of that topic:

[How to use this online guide](#)

[About Adobe Acrobat](#)

[The Acrobat Reader window](#)

[Status bar](#)

[Preferences](#)

[Using links](#)

[Using notes](#)

[Displaying documents in Full-Screen mode](#)

[Reading an article](#)

[How to upgrade](#)

# How to use this online guide

Use these procedures to navigate through this guide:



Click underlined text to go to the topic indicated. Underlined text indicates text that is “linked” to another part of this guide.



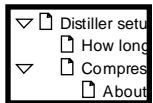
Click the Go Back button in the toolbar to return to your previous location.



Click the Next Page button in the toolbar to go to the next page of the guide.



Click the First Page button in the toolbar to return to the opening screen of this guide.



Click the bookmark name to go to the topic marked by that bookmark. Click the triangle to the left of a bookmark to show and hide subordinate bookmarks. The bookmarks for this guide provide a complete list of topics.



Click the arrow button to go to the next screen of any continued topic.

# About Adobe Acrobat

The Adobe Acrobat product family consists of three products designed to bring electronic document solutions to a wide range of users:

- **Acrobat Exchange** – provides all the software a business user requires for creating electronic documents from common applications. Included in Acrobat Exchange are the Acrobat Exchange viewer and PDF Writer for creating and modifying electronic documents. Acrobat Exchange includes Acrobat Search for full-text searches of indexed Portable Document Format (PDF) files. The Acrobat Exchange product also includes the Acrobat Reader for Macintosh®, Windows™, DOS®, and UNIX®.
- **Acrobat Pro** – combines Acrobat Exchange and Acrobat Distiller™. Acrobat Distiller converts any PostScript™ language file into PDF. Set up Acrobat Distiller to convert PostScript files on a local Macintosh or Windows computer, or to monitor directories on a network file server, which provides Distiller conversion services to any number of network users.



- **Acrobat for Workgroups** – provides everything a workgroup of 10 requires: 10 licenses of the Acrobat Exchange viewer for Macintosh and Windows, 1 license of Acrobat Distiller, and Acrobat Catalog™ to create indexes for full-text cross-document searches.

To find out how to order Acrobat products, click one of the following topics:

[How to upgrade](#)

[Order form](#)

# The Acrobat Reader window

You open a document in the Acrobat Reader window. You can display bookmarks or thumbnails in an overview area to the left of the document.

Beneath the menu bar at the top of the window is the toolbar; at the bottom left of the window is the status bar. At the right of the window is a vertical scroll bar that enables you to scroll up and down through a document. The overview area of the window includes an independent scroll bar that you can use to scroll through bookmarks or thumbnails.

See these topics for more information about the Acrobat Reader window:

[Status bar fields and controls](#)

[Tools and buttons](#)

## Tools and buttons

The toolbar contains tools for selecting and viewing documents. Select a tool by clicking the tool icon. To hide or show the toolbar, choose Hide Toolbar or Show Toolbar from the Window menu.

The toolbar contains the following tools and buttons:



Click the **Page Only** button to close the overview area of the window.



Click the **Bookmarks and Page** button to open the overview area and display bookmarks created for the document. Click a bookmark's name to go to the location marked by that bookmark.



Click the **Thumbnails and Page** button to open the overview area and display thumbnail images of each document page. Click a thumbnail to go to the page marked by that thumbnail.



Use the **hand** tool to move a document page on-screen when it does not fit within the window. Drag the hand tool in the direction you want to move the page.







Use the **zoom** tools to magnify and reduce the page display by a factor of 2.



Use the **select text** tool to select text in a document, which can then be copied to the Clipboard by using the Copy command. Choose Select Graphics from the Tools menu to select graphics in a document.



Use the **Previous Page** or **Next Page** button to move the document backward or forward, one page at a time.



Use the **First Page** or **Last Page** button to move the document to the first or last page of a document.



Use the **Go Back** and **Go Forward** buttons to retrace your steps in a document, moving to each view in the order visited. Go Back also returns you to the original document after you click a link to another document.



Click the **Actual Size** button to display the page at 100 %.



Click the **Fit Page** button to scale the page to fit within the window.





Click the **Fit Width** button to scale the page to fill the width of the window. Pressing this button and the Option (Macintosh) or Control (Windows) key fills the window with only the visible text and graphics on the page.



Click the **Find** button to search for part of a word, a complete word, or multiple words in a document.



Click the **Web Browser** button to start your Web browser. If your Web browser is already running, it becomes the active application.

If the Web Browser button does not appear in the toolbar, make sure you have the Weblink plug-in installed and that the Show Toolbar Button option in the Weblink Preferences dialog box is selected. (To set the Show Toolbar Button option, choose Edit > Preferences > Weblink.)

## Status bar fields and controls

The status bar contains the following fields and controls:



The **window splitter** adjusts the width of the overview and document areas. Drag the control to where you want to divide the two areas.



The **page number box** displays the current page number and lets you go to a specified page in a multipage document. Click the page number box to display the Go To Page dialog box.



The **magnification box** displays the current page magnification and lets you select various magnifications. Choose Other from the menu to display the Zoom To dialog box.



The **page size box** shows the size of the current page by using the units specified in the Preferences dialog box.

# Preferences

The Preferences items in the Edit menu allow you to set preferences that affect all the Acrobat documents you view.

## General preferences

Choose Preferences > General to set these options:

- **Default Magnification** is the magnification that Acrobat Reader uses when documents are opened.
- **Max Fit Visible Magnification** is the maximum magnification for Fit Visible and for viewing articles. The Fit Visible option automatically selects the appropriate zoom level to display the visible elements of a page.
- **Display Large Images** displays large images without replacing them as gray boxes. A large image is an image that requires many bytes of storage and that takes a long time to display.
- **Use Page Cache** may reduce the amount of time it takes to page through a document.



- **Greek Text below [\_\_\_\_\_] pixels** displays the size of characters below which Acrobat Reader *greek*s characters (displays characters as gray lines). Increasing the size of greeked characters speeds page display.
- **Substitution Fonts** controls which multiple master fonts Acrobat Reader substitutes for Type 1 fonts that are not available on your system.
- **Page Units** displays the units of measurement (inches, millimeters, or points).
- **Display Splash Screen at Startup** displays the product splash screen when you start the Reader viewer.
- **Display Open Dialog at Startup** displays the Open dialog box when you start the Reader viewer.
- **Maximize Application on Opening** (Windows only) maximizes the application window to fill the entire display.



## Full-Screen preferences

Choose Preferences > Full Screen to set these options:

- **Change pages** specifies mouse and keyboard control, or automatic advancement every specified number of seconds.
- **Loop** displays the document continuously, looping from the first page to the last.
- **Background color** specifies the window's background color.

See [Displaying documents in full-screen mode](#) for instructions.

## Displaying documents in Full-Screen mode

Choose View > Full Screen to make the PDF document fill the entire monitor screen.

The characteristics of full-screen documents are set through the Full Screen Preferences dialog box. See [Full-Screen preferences](#) for more information.

The pointer remains active during Full-Screen mode so that you can click links and open notes. Thumbnails and bookmarks are not accessible in Full-Screen mode.

The following tools and commands are accessible through their command-key shortcuts:

- All View menu commands except Page Only, Bookmarks and Page, and Thumbnails and Page
- The Hand, Zoom-In, and Zoom-Out commands in the Tools menu

To exit from Full-Screen display mode, press the Escape key, or advance past the last page.

## Using links

Creators of PDF documents can create hypertext links that connect two parts of a document. Links can connect part of a PDF document to another PDF document or to another application file, such as a spreadsheet or movie. Links also connect PDF documents to documents on Web servers.

### **To use a link:**

Click any text or graphic that is identified as a hypertext link. The pointer changes to a pointing finger when positioned over a link. When moved over a Web link, the pointing finger contains a W.

### **To return from a link to a PDF document:**

Click Go Back or choose Go Back from the View menu to return to the previous page view.

### **To return from a link to a Web document:**

Make the Acrobat window active.



## Using notes

When you encounter a note in a PDF document, double-click it to open the note window. To find the next note in the document, choose Find Next Note from the Tools menu.

To close the note window, click the close box in the upper left corner of the note. (Macintosh users can also press Command+W.)


## Reading an article

Creators of PDF documents can define document *articles* that automatically guide you through sections of a document.

### To read an article:

Choose View > Articles. (The menu item is dimmed if no articles exist in the document.) The Articles dialog box appears.

Select the article you want to read from the title list, and click View to go directly to the beginning of the article, or click the beginning of the article with the hand tool. Place the hand tool pointer on any box in the article.

If you start at the first article box, the pointer changes to Read Article , and the status bar shows Read Article.

Click anywhere in the article or press Enter to follow the text of the article view by view.

### To return to the previous view of the article:

Hold down the Shift key and click.



**To return to the beginning of the article:**

Hold down Option/Ctrl and click.

**To exit an article at any time:**

- Select any navigation method other than pressing Enter or Return.
- Go to another article or page.
- Click + Shift + Option (Macintosh) or Shift + Ctrl + Click (Windows).

*Note: If you exit an article by going to a specific page using Go To Page or the toolbar buttons, the page is displayed with the Default Magnification preference setting. The magnification in effect while you read the article is not used.*

## How to upgrade

If you're using Acrobat Reader to view a Portable Document Format (PDF) file created by someone else, you can do much better with Acrobat Exchange 2.1 for just \$195 (U.S.). Outside North America, contact your local Adobe reseller.

### **Acrobat Exchange 2.1 for Macintosh or Windows includes:**

- Acrobat Exchange and PDF Writer for creating your own PDF files
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- Acrobat Reader for Macintosh, Windows, DOS and UNIX to view and print your PDF files

In North America, to order or to locate the Adobe authorized reseller nearest you, call 800-521-1976. Please mention offer number 9-02-02-9.

Alternatively, print or fax the [order form](#) to 408-655-6096, or mail it to: Adobe Systems Incorporated, P.O. Box 6458, Salinas, CA 93912-6458.

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## Adobe Acrobat Reader 2.1 Online Guide

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Written and designed at Adobe Systems Incorporated, 1585 Charleston Road, Mountain View, CA 94039-7900

Adobe Systems Europe Limited, Adobe House, Edinburgh EH11 4DU, Scotland, United Kingdom

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