

STOCKMARKET

2

USER MANUAL

AMSTRAD PCW
computers

MERIDIAN
software

c 1990-92 Meridian Software

Meridian Software
Amberley House
The Park
Sidcup Kent
DA14 6AL
081-309 5960

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CONTENTS

INTRODUCTION	4
INSTALLING THE PROGRAM	5
A DEMONSTRATION OF THE PROGRAM	8
PROGRAM OUTLINE	14
ENTERING YOUR PORTFOLIO	17
RUNNING THE PROGRAM	18
ACCOUNTS:	
MAIN MENU	19
LOAD / SAVE / ERASE / QUIT	20
UPDATE ACCOUNT	24
LIST ACCOUNT	26
TRANSACTIONS	30
SHARES	36
DIVIDENDS	37
CASH ENTRIES / ACCOUNTS	39
SORT ACCOUNT	42
HOUSEKEEPING	43
PRICES:	
MAIN MENU	49
LOAD / SAVE / ERASE / QUIT	50
UPDATE PRICES	51
LIST PRICES	53
PLOT PRICES	54
TITLES	57
PRICE ADJUSTMENTS	58
SORT / TRANSFER	62
HOUSEKEEPING	64
CONVERTING OLD DATA FILES	64
HISTORIC SHARE PRICE INFORMATION	67

INTRODUCTION

STOCKMARKET 2 is a program designed to help you plan your investments and keep a close and careful watch on their progress.

The program has been developed from the original version of STOCKMARKET which proved to be very popular with investors. Users' comments and suggestions have been incorporated into the new program to add to its list of functions and to make it even more comprehensive and easier to use.

STOCKMARKET 2 enables you to record full details of your purchases and sales of stocks, shares, unit trusts and other securities. Dividends can be recorded as they are received. Cash balances in savings accounts can be monitored as stocks are bought and sold.

The program can record price/earnings ratios (P/E ratios) and dividend yields. Whenever required, share prices can be updated with the automatic revaluation of your folio and recalculation of P/E ratios and yields. These prices can be automatically stored in a file of share prices ready to plot. Up to 260 prices can be stored for each item. This is equivalent to weekly prices for five years.

STOCKMARKET 2 also enables you to record and plot other data. Prices of any stocks, shares, unit trusts, exchange rates, etc. may be recorded, not just the shares in your own portfolio.

You can then produce comprehensive tables showing summaries of your portfolio, transactions, shares, dividends received and cash deposits in savings accounts and plot graphs of share prices to see how your investments are performing.

STOCKMARKET 2 does not have to be used only for your real investments. We all see shares recommended in a newspaper or magazine or know of an investment that we think will do well. Six months later if the price has gone up we wish that we had trusted our judgement. If the price has fallen we quietly forget it. With STOCKMARKET 2 you can record details of as many share folios as you want. These can include hypothetical folios of "hot stocks", recovery shares, penny shares or whatever you choose. See how good your intuition really is! This is especially useful for somebody just thinking of investing on the stockmarket. At first it can be a confusing and worrying concept. With STOCKMARKET 2 investment skills can be learnt at no cost in the safety of the home.

STOCKMARKET 2 comes complete with realistic demonstration data. This includes a sample folio of shares and actual share price information for you to plot including FT 30, British Telecom and others.

IMPORTANT

THE DISC WILL NOT WORK IMMEDIATELY!

Please note that the master disc will not run straight away when you buy it. If you turn on the computer and put the disc in the drive (like starting Locoscript), the computer will just beep at you. This is not a fault. The program will run automatically after installation, which is described in the next section.

INSTALLING THE PROGRAM

Before using STOCKMARKET 2 the program must be installed on a blank disc. This installation process will produce a working disc which will run automatically (like Locoscript) when the computer is switched on.

This working disc will have on it the programs from the STOCKMARKET 2 master disc together with some of the files from your Amstrad system disc supplied with the computer. (Copyright laws prevent these CP/M files from being included on the STOCKMARKET 2 master disc as supplied to you.)

Make sure that the master disc is Write Protected to prevent accidental erasure. This means that the Write Protect holes must be open (ie. you can see through them). The disc is normally supplied already Write Protected.

PCW 8256 / 8512

To use STOCKMARKET 2 you will need two blank discs, one for the working copy and one for storing your data. There will not be enough room to store data on the working disc. It is very easy to use a separate disc for data storage.

Take one of the blank discs and label this disc *START* on one side and *PROGRAM* on the other. This will be your working disc. Take the second blank disc and label it *DATA*. This will be your data disc.

Turn the computer on and select side 2 of the system discs that came with the computer and insert the disc into the drive (the top drive if you have two) with this side to the left. When you see the *A>* prompt type the following and press **RETURN**:

diskit

This will load DISCKIT. Now COPY both sides of the master disc onto the working disc using DISCKIT as described in the Amstrad manual. This disc will be your working disc. Now FORMAT both sides of the other disc (your data disc) using DISCKIT as described in the Amstrad manual. If you have a PCW 8512 it would be better to format the data disc for drive B: *on one side only* as this will increase the disc storage capacity.

Leave DISCKIT by pressing EXIT (more than once) and you will return to the CP/M prompt as follows:

A >

Select the START side of the working disc and insert the disc into the drive (the top drive if you have two) with this side to the left. Now type the following and press RETURN:

install

All the instructions for the installation are given on the screen. When the installation is complete you will return to the A > prompt. You have now made your working copy.

PCW 9256

To use STOCKMARKET 2 you will need one blank disc for the working copy. There is room to store some data on the working disc but you may prefer to use a separate disc for data storage. If so you will need a second blank disc.

Take a blank disc and label it *STOCKMARKET 2*. This disc will be your working disc. Turn the computer on and insert the CP/M system disc that came with the computer into the drive. When you see the A > prompt type the following and press RETURN:

era m:.* *

Confirm that you want to ERASE M:.* * by typing Y . This will clear the M: drive of files and make copying quicker. Now type the following and press RETURN:

diskit

This will load DISCKIT. Now COPY the master disc onto the working disc using DISCKIT as described in the Amstrad manual. If required FORMAT another disc for a data disc.

Leave DISCKIT by pressing EXIT (more than once) and you will return to the CP/M prompt as follows:

A >

Take the working disc and insert the disc into the drive. Now type the following and press RETURN:

install

All the instructions for the installation are given on the screen. When the installation is complete you will return to the A > prompt. You have now made your working copy.

PCW 9512 / 9512+ / 9512+BJ

To use STOCKMARKET 2 you will need one blank disc for the working copy. There is room to store some data on the working disc but you may prefer to use a separate disc for data storage. If so you will need a second blank disc.

Take a blank disc and label the top side of this disc *STOCKMARKET 2*. This disc will be your working disc. Turn the computer on and insert the CP/M system disc that came with the computer into the drive. When you see the A > prompt type the following and press RETURN:

diskit

This will load DISCKIT. Now FORMAT the blank working disc using DISCKIT as described in the Amstrad manual. If required FORMAT another disc for a data disc.

Leave DISCKIT by pressing EXIT (more than once) and you will return to the CP/M prompt as follows:

A >

If you have a PCW 9512 select the START side of the master disc and insert the disc into the drive with this side on top. If you have a PCW 9512+ or PCW 9512+BJ insert the master disc into the drive in the normal way. Now type the following and press RETURN:

install

All the instructions for the installation are given on the screen. When the installation is complete you will return to the A > prompt. You have now made your working copy.

Converting Old Data Files

If you are a user of the original Stockmarket program you can convert your existing data files for use on Stockmarket 2. This is explained on page 64.

A DEMONSTRATION OF THE PROGRAM

NB. If you have a PCW 9512+BJ make sure the printer is connected. If it is not, the computer may lock up. See page 46 for what to do if that occurs.

If you have not yet installed the program you should do so now.

The best way to familiarise yourself with the program is to run it. A demonstration portfolio and sets of share prices are supplied on the disc in two files (DEMO . AC4 and DEMO . PR4). These can be loaded, looked at, edited or added to for practice. This is done as follows:

If you have a PCW 8256 or PCW 8512 turn the computer on (or, if it is already on, hold down SHIFT and EXTRA and press EXIT) and select the START side of your working disc and insert the disc into the drive (the top drive if you have two) with this side on the left. Two programs will now be loaded into the Memory Disc (M: drive) automatically. You will then be asked to turn over the working disc. Take the working disc out of the drive and select the PROGRAM side of the same disc and insert the disc back into the drive (the top drive if you have two) with this side on the left and press any key. If you have a PCW 8512 more programs will be copied into the Memory Disc. After a short time the program name will appear at the top of the screen and the Accounts main menu will appear.

If you have a PCW 9256, PCW 9512, PCW 9512+ or PCW 9512+BJ turn the computer on (or, if it is already on, hold down SHIFT and EXTRA and press EXIT) and insert the working disc into the drive with the side that you labelled Stockmarket 2 on top. Various programs will now be loaded into the Memory Disc automatically and after a short time the program name will appear at the top of the screen and the Accounts main menu will appear.

Press f7 and the menu will change to the Prices main menu (look at the box on the left of the screen). Press f7 again and it will change back.

You can move up and down a menu with the cursor up and down keys. You can also move straight to the top or bottom of a menu by pressing LINE (next to the cursor up key) or RELAY (next to the cursor down key). Try it and see.

Make sure that you are on the Accounts main menu.

The first line is:

```
> | Load /save / erase / quit | <
```

This line should be highlighted. If not then move the highlight up with the cursor up key and select the line by pressing ENTER.

If at any point you select the wrong option or get stuck then press EXIT to go back. EXIT, if pressed repeatedly, will always eventually return you to the main menu. STOP will return you directly to the main menu.

The main menu will now be replaced by the small LOAD/SAVE menu on the left of the screen. Underneath LOAD/SAVE will be a list of four options. The first is Load Data File. Make sure that option is highlighted by pressing the cursor up key if necessary and press ENTER.

LOAD DATA will go into the left box in upper case to show that you have selected it. A further two options will be shown underneath. We want the first option, Load Old File. Make sure that option is highlighted by pressing the cursor up key if necessary and press ENTER.

The full menu will now appear as follows:

```
> | Data disc drive | A: | <
   | File name      |
   | Description    |
```

If you have a twin disc system then data files can be kept on a disc in drive B if you wish. At the moment the demonstration data files are on the working disc in drive A. They are on the START side on a PCW 8256, the PROGRAM side on a PCW 8512 and the side labelled Stockmarket 2 on the PCW 9256 and all PCW 9512 models.

Make sure that the drive is A (by typing in A if necessary) and press ENTER.

The computer will ask you to put the data disc in the drive. If you have a PCW 8256 take out the working disc, turn it over to the START side and put it back in the drive. If you have a PCW 8512, PCW 9256 or any PCW 9512 model do not take out the disc. Now press any key.

The program will now look for all data files and display their file names as the next option. At the moment the only file it will find is DEMO.

The pointers will have moved to the next line which is:

>	File name	File name
		DEMO

Press ENTER. The description of the file will be shown and the pointers will have moved to the bottom line which is:

>	File name	DEMO
	Description	Demonstration Folio
	OK to load	OK to load
		Yes
		No

Highlight Yes and then press ENTER. The demonstration data files will now be loaded from the disc. The screen will change back to the Accounts main menu.

If you have a PCW 8256 you should take out the working disc, turn it over to the PROGRAM side and put it back in the drive.

Accounts

This part of the program is for recording investment purchases and sales. Once recorded the prices can be updated whenever required and the folio listed to show the current value and any gains or losses. It also keeps track of past transactions, dividends and cash deposits.

As an example we will buy a share and list the whole folio showing the share just purchased.

Let's say we want to buy shares in Meridian Ltd. We want £1500 worth including dealing costs at a price of 120p each on 19th September 1989 and will pay with money from our building society account.

The fourth option on the Accounts main menu is:

	Transactions
--	--------------

Highlight this by pressing the cursor down key and press ENTER.

The main menu will now be replaced by the small TRANSACTIONS menu on the left of the screen. Underneath TRANSACTIONS will be a choice of options. Highlight Enter, which is the first, and press ENTER. You will now see a second set of options. Highlight Buy, which is the first, and press ENTER.

The question menu will now be displayed showing all the information required to record an investment purchase.

The pointers will be at the first line which is:

>	Share name	Share name
		-- New Entry --
		Amstrad
		Bass
		etc. etc.

Highlight -- New Entry -- and press ENTER. Type in the New Share name (Meridian Ltd) and press ENTER.

The pointers will move down to the next line which is Type of costs. This is the type of dealing costs incurred. These can be named and set for yourself in Housekeeping. Let us assume that we bought these shares through Broker 2. Highlight Broker 2 and press ENTER. This selects the preset dealing costs that this broker charges.

The pointers will move down to the next line Transaction date. We bought the shares on 19th September 1989. Type it in as 19 9 89 (using spaces between the numbers) and press ENTER. The program will change it to its standard format. (The date may be entered in various ways and these are described on page 16.)

The pointers will move down again to Buying price. We paid 120p. Type in 120 and press ENTER.

The pointers will move down to Number bought. We want to spend £1500 in total and not buy a particular number of shares so don't enter anything, just press ENTER.

The pointers will move down again to Net cost. The net cost is the cost excluding dealing costs. We want to spend £1500 including dealing costs so again don't enter anything, just press ENTER.

The pointers will now jump to Total cost. Now type in 1500 and press ENTER. The computer will calculate how many shares you can buy including dealing costs for £1500 and show all the itemised costs. (Notice the total cost is not exactly £1500 as you obviously have to buy a whole number of shares).

The pointers will now have jumped back to Number bought. This allows us to change the number of shares that we want if it is an obscure amount (like 1219). Change the number to 1200 by typing that in and press ENTER. All the costs will now change accordingly.

The last thing we need to note is where the money is coming from. The pointers will have moved down to Funds from. Press the cursor down key until Norfolk B.S. is highlighted and then press ENTER.

We have now set up all details of our share purchase and are ready to record it. The pointers will now be on the last line which is as follows:

| OK to record

If all the details look all right then highlight Yes and press ENTER.

The purchase is now recorded in the computer memory (but not yet on the disc) and you will be returned to the Transaction choice menu. Press EXIT twice and you will return to the Accounts main menu.

We now want to list our folio and show our latest purchase.

One of the options is:

| List account

Highlight this by pressing the cursor up key (or cursor down key) and press ENTER.

The main menu will now be replaced by the small LIST menu on the left of the screen. Underneath LIST will be a choice of options. Highlight Current Summary, which is the first, and press ENTER.

Now highlight General from the next choice menu and press ENTER again.

12

PCW ST2

Finally highlight Screen from the next choice menu and press ENTER.

The screen will now display a statement of the current share holdings in the folio DEMO including our latest purchase. Its present share price will be the same as the purchase price (as we have not updated the prices since the purchase) so we will be showing a small loss on it equal to the dealing costs for the purchase.

Press STOP to return to the Accounts main menu.

Prices

Now press f7 and the Prices main menu will appear on the screen. This is a list of all the main options.

This part of the program is for storing, listing and plotting values of share prices, indices, unit trusts, currencies, etc.. As an example of its use we will plot the share price of British Telecom over recent times.

One of the lines is:

| Plot prices

Highlight this with the cursor down key (or the cursor up key) and press ENTER.

The main menu will now be replaced by the small PLOT menu on the left of the screen. Underneath PLOT will be a list of shares. Highlight British Telecom and press ENTER.

Now highlight Logarithmic. Press ENTER again. This sets the method of scaling the price.

The screen will now display the price scale up the left hand side and the dates along the bottom. At the top left British Telecom will be printed. In the middle at the top will be the following menu:

> Price Average Grid Copy to printer Clear

If necessary move the pointer to Price with the cursor left key and press ENTER. The graph of the British Telecom share price in recent times will now be plotted on the screen.

Return to the MAIN MENU by pressing EXIT twice or STOP.

Try some of the other options to see what happens. If you get stuck remember to press EXIT or STOP.

13

ST2 PCW

Leaving the Program

Press EXIT until you reach the main menu. Press EXIT again to highlight Load / save / erase / quit. Press EXIT again and you will select this option and highlight Quit Program. Now press ENTER.

You will now be asked Save data (DEMO) file first (Y/N) ? . Press N for No and you will leave the program without modifying the DEMO file by adding your Meridian Ltd purchase.

PROGRAM OUTLINE

Data Structure

All information on shares, dividends, prices, etc. that is entered into this program is saved in one of two sorts of files, Accounts and Prices. Normally when a new portfolio is started both an Accounts and a Prices file are created each with the same name (although with a different suffix).

Accounts File

This contains details of shares, transactions, dividends, cash accounts and cash entries. This is for recording, updating and listing your portfolio of shares and dividends. These file names are suffixed AC4 (eg. DEMO . AC4).

For the PCW 8512 and all PCW 9512 models the maximum entries per portfolio are 50 shares, 150 transactions, 100 dividends, 5 cash accounts and 150 cash entries.

For the PCW 8256 and PCW 9256 the maximum entries per portfolio are 40 shares, 110 transactions, 100 dividends, 5 cash accounts and 110 cash entries.

Prices File

This contains names of shares and their prices at different dates. This is for plotting graphs of share prices to see their performance. Prices can be entered automatically when updating the Accounts file. These file names are suffixed PR4 (eg. DEMO . PR4).

For the PCW 8512 and all PCW 9512 models the maximum entries per file are 50 shares and 260 prices.

For the PCW 8256 and PCW 9256 the maximum entries per file are 40 shares and 260 prices.

General information such as dealing costs and the normal data drive is held in a file called STOCK . INF on the working disc (on the PROGRAM side for the PCW 8256 and 8512). It is created automatically when the program is first run. The file can be modified each time you leave HOUSEKEEPING (see pages 43 to 48).

Program Structure

The program is menu driven (ie. you always have a list of options displayed on the screen to choose from). There are two main menus, one for Accounts and one for Prices. You can move from one to the other by pressing f7.

Normally you will start by loading one of your existing pairs of data files (ie. a portfolio (the Accounts file) and its share prices (the Prices file) simultaneously from the Accounts main menu. Once loaded the data file name will be shown on the right of the title block on the screen.

The Accounts menu will be used most of the time for buying and selling shares, entering dividends, updating share prices and listing your portfolio. You can copy share prices to the parallel Prices file automatically as required.

The Prices menu will be used mainly to plot graphs of shares that interest you. However, it is possible also to create and use Prices files separately from Accounts files. This is of use if you are following share prices for a number of shares that are not in your portfolio. Start a separate Prices file from the Prices main menu.

Saving Data

All the data that you enter whilst running the program is initially stored only in the computer memory. It is transferred to disc through the Load / save / erase / quit menu. When entering a lot of information it is prudent to save the data to file periodically (in case of power cuts, etc.). It is also a good idea when you are starting to use the program for the first time not to enter too much data at once without saving the file. Having saved the file, leave the program and restart to prove to yourself that you understand how to save.

Help

The program has two forms of help. There is a permanent help line at the bottom of the screen which shows what the function keys do and how to answer the current question on the screen. There is also a help file (STOCK.HLP). If you press the key f1, you will load a help message from this file and superimpose it on the screen. This will give help on the particular part of the program that you are in.

Preset Answers

There will sometimes be an answer already entered for a question (eg. the dealing costs). Enter another answer either by selecting an alternative answer (if it is a choice answer) or by typing in the new answer (if it is a typed answer).

Dates

Dates are always listed in the same form but may be entered in one of several ways.

For example, 23rd February 1990 will be listed as:

23Feb90

It may be entered as 23Feb90 (with the month in upper or lower case or a mixture of both). It may also be entered with the month as a number and with any of the following separators between day and month and month and year as follows:

23 2 90	23 feb 90	(space)
23.2.90	23.feb.90	(full stop)
23,2,90	23,feb,90	(comma)
23:2:90	23:feb:90	(colon)
23;2;90	23;feb;90	(semicolon)
23-2-90	23-feb-90	(hyphen)
23/2/90	23/feb/90	(slash)

NB. DO NOT PUT A SEPARATOR AT THE END OF THE DATE (eg. 23.2.90.).

ENTERING YOUR PORTFOLIO

The following is a brief outline of how to enter your shares into the computer. Please refer to subsequent parts of the manual which give fuller details of each operation described here.

Start a New File

Run the program. Select Load / save / erase / quit from the Accounts main menu (see page 20). Select Load Data File and then select Start New File. Type in a short File name for your folio consisting of letters and numbers only (perhaps your initials) and a description to identify it. Answer Yes to OK to start and you are back to the Accounts main menu.

Enter Cash Accounts

You may wish to start cash accounts (eg. building society, bank deposit) and enter an opening balance. Select Cash entries / accounts from the Accounts main menu (see page 39). Select Accounts. Select Enter. Type in the Account name and answer Yes to OK to record. Repeat this for each cash account.

Enter Brokers' Dealing Costs

You may specify the dealing costs for different investments and for different brokers. Set these up first before buying securities so that your dealing costs are calculated automatically. Select Housekeeping from the Accounts main menu (see page 44). Select Dealing Costs and enter the individual charges.

Enter Share Purchases

Select Transactions from the Accounts main menu (see page 30). Select Enter. Select Buy. Select -- New Entry -- for the share name and type in the share name and the rest of the details of each share that you own.

NB. It is advisable to save the data file, leave the program and restart after two or three entries to prove that you understand how to do so.

Save Data and Quit

Select Load / save / erase / quit from the Accounts main menu (see page 20). Select Save Data File. Answer Yes to Data drive OK. Answer Yes to OK to save. Select Quit Program.

RUNNING THE PROGRAM

The program must be installed before you start (see earlier section **INSTALLING THE PROGRAM**). The following instructions assume that you have.

It is advisable to read the earlier sections **PROGRAM OUTLINE** and **ENTERING YOUR PORTFOLIO** before running the program. Failure to do so may result in difficulty in understanding the operation of the program.

PCW 8256 / PCW 8512

Turn the computer on (or, if it is already on, hold down **SHIFT** and **EXTRA** and press **EXIT**) and select the **START** side of your working disc and insert the disc into the drive (the top drive if you have two) with this side on the left. Two programs will now be loaded into the Memory Disc (M: drive).

You will then be asked to turn over the working disc. Take the working disc out of the drive and select the **PROGRAM** side of the same disc and insert the disc back into the drive (the top drive if you have two) with this side on the left and press any key. If you have a PCW 8512 more programs will be copied into the Memory Disc. After a short time the program name will appear at the top of the screen and the Accounts main menu will appear.

PCW 9256 / all PCW 9512 models

NB. If you have a PCW 9512+BJ make sure the printer is connected. If it is not, the computer may lock up. See page 46 for what to do if that occurs.

Turn the computer on (or, if it is already on, hold down **SHIFT** and **EXTRA** and press **EXIT**) and insert the working disc into the drive with the side that you labelled **Stockmarket 2** on top. Various programs will now be loaded into the Memory Disc automatically and after a short time the program name will appear at the top of the screen and the Accounts main menu will appear.

ACCOUNTS: MAIN MENU

The main options are as follows:

>	Load / save / erase / quit	<
	Update account	
	List account	
	Transactions	
	Shares	
	Dividends	
	Cash entries / accounts	
	Sort account	
	Housekeeping	

Highlight the option required with the cursor up or down keys and press **ENTER**.

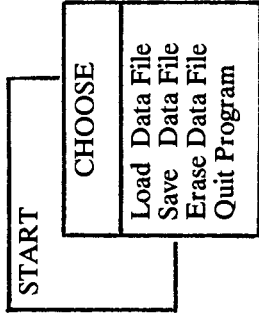
Until you have loaded or started a data file you will be restricted to the **Load / save / erase / quit** and the **Housekeeping** options.

Once a data file has been loaded its name will appear in the left box while the main menu is on the screen and on the bottom right of the title block.

If you are running the program for the first time you may like to change some of the system parameters. These include the normal data disc drive and the dealing costs. Select **Housekeeping** to do this (see pages 43 to 48).

LOAD / SAVE / ERASE / QUIT

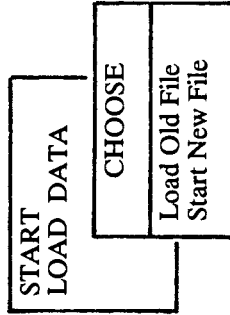
The option menu is as follows:



Highlight the option required with the cursor up or down keys and press ENTER.

Load Data File

A further two options will be shown as follows:



Start New File

This is to start a new data file to contain a new portfolio. It will automatically start a linked Prices file with the same name to contain prices of the shares in the Accounts file for plotting if this option has been set in Housekeeping (System) (see page 46).

The question menu is as follows. The question in *italics> will not appear on the screen until needed.*



File name

This is the name by which the portfolio will be stored on the disc. Decide on a short name for your new file consisting of up to eight letters or numbers (but with no spaces or characters like / . £ \$ - % & etc.). Note that you may not use spaces in the name, thus ABC1 is permissible but ABC 1 is not.

Description

This description will appear on all listings and should describe the portfolio (eg. European Shares). It may be up to 20 characters long.

OK to start

If the file name and description are acceptable then select Yes and press ENTER to start entering information. You will then go back to the Accounts main menu.

Load Old File

This is to load an existing (old) data file from a disc. This will load the Accounts file which contains the portfolio of shares and, if it exists, the Prices file with its sets of share prices for plotting. If no corresponding Prices file exists then you will be asked if you want to start one (if this option has been set in Housekeeping (System) (see page 46)).

The full question menu is as follows. The question in *italics>* will not appear on the screen until needed:

```
> Data disc drive      A: |<
   File name
   Description
   OK to load
```

Data disc drive

If necessary change the drive name by typing in a new one. Note that you can change the preset answer permanently by using Housekeeping (System). You will then be asked to put the data disc in the drive. Do so and press any key.

File name

The names of the Accounts files found in the chosen drive will be displayed. Highlight the one that you want to load with the cursor up or down keys and press ENTER.

Description

The file description will appear once a file name has been chosen.

OK to load

If the file name and description are correct then select Yes and press ENTER to load the file. You will then go back to the Accounts main menu.

Save Data File

This is to save the current data file(s) to a disc. This will save the Accounts file which contains the portfolio of shares and, if loaded, the Prices file with its sets of share prices for plotting.

The full question menu is as follows:

```
File name
Description
Data disc drive
OK to save <
```

File name

This will be the data file name as loaded. If you wish to save the data under another name then retype the file name.

Description

Change the file description by retyping it.

OK to save

Answer Yes to save the Accounts and Prices data files. You will then be asked to put the data disc in the drive. Do so and press any key.

Erase Data File

This will erase just an Accounts file. Go to the Prices main menu and then choose Load / save / erase / quit to erase a Prices file.

The menu is the same as for Load Old File. Select the file name to delete. Its description will be shown to confirm that you have the right file. Answer Yes to OK to erase.

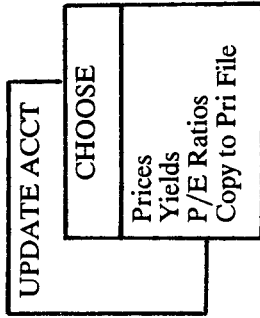
You will be asked to confirm that you want to erase that file. Press Y for Yes to erase or N for No to change your mind.

Quit Program

This will make you leave the program. If you have loaded a data file and changed it you will be asked if you want to save the file first. If you answer No you will lose any changes made.

UPDATE ACCOUNT

The option menu is as follows:



Prices

The question menu will show the prices for the first ten shares in your folio. An example (with only three share names) is as follows:

>	Date	<
	31Jul89	
Share name 1	200	
Share name 2	45.5	
Share name 3	125	
	<i>Next Page</i>	
	<i>Last Page</i>	
	<i>Exit</i>	

Date

Type in the date of the latest price information.

Price Information

The highlight will go to each share in turn. The price displayed will be the last price entered (or the purchase price if no other price has been entered). Type in the new price if it has changed.

Next Page / Last Page

If there are more than ten shares in your folio then the question will be next Page. You may go on to the next ten shares by answering Yes to Next Page. You may then go back to the last ten shares by answering Yes to Last Page.

Exit

Once you have reached the last shares in your folio the question will be Exit. Exit by answering Yes.

You will then be asked if you want to Copy to Pri File (see below).

Yields

The question menu will show the first ten shares in your folio as before with the current yields.

Enter or update the yields in the same way as the prices. Note that the date cannot be changed and the yields entered must be those prevailing at the date of the price information. Therefore prices must be updated before the yields.

The yields do not have to be entered each time the prices are entered. They will be automatically recalculated each time the prices change.

P/E ratios

Enter or update the P/E ratios in the same way as the yields. Note that the date cannot be changed and the P/E ratios entered must be those prevailing at the date of the price information. Therefore prices must be updated before the P/E ratios.

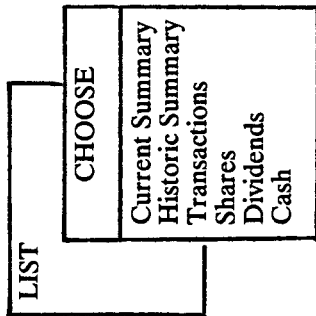
The P/E ratios do not have to be entered each time the prices are entered. They will be automatically recalculated each time the prices change.

Copy to Pri File

You can add the current share prices (ie. those just entered) to the table of prices in the Prices file for plotting. If you want to do this then press ENTER. (You may as well, you may want to draw a graph one day.)

LIST ACCOUNT

The option menu is as follows:



Any listing on the screen may be moved up and down, as necessary, with the cursor keys. The width of some columns of the listings may be altered depending on the maximum value to be listed. This is done in Housekeeping (General) (see page 43).

A listing on the screen may be printed by pressing f3. Press f5 for a line feed and f7 a form feed.

Current Summary

This will list summary details of all individual shares in your folio that you currently own. If you have sold all shares in a company the name will be shown in the Historic Summary (see below). If you have sold some shares but still own some then that share will appear in both summaries.

Underneath are the totals for all shares.

There are three summaries available (General, Detailed and Gains) which are selected by a second list of options.

All values are shown to the nearest whole number to save space except for the Detailed summary.

General

This shows for each share its name, number held, date first bought (if more than one purchase has been made), average purchase price, total cost, P/E ratio, yield, present price, present value and potential gain.

Detailed

This shows for each share its name, number held, date first bought (if more than one purchase has been made), average purchase price, total cost, present price, present value and potential gain (%). All values are shown to the penny.

Gains

This shows for each share its name, number held, date first bought (if more than one purchase has been made), average purchase price, total cost, present price, present value and potential gain in cash and as a percentage.

Historic

This will list summary details of all individual shares in your folio that you once owned and have sold. If you have not sold any shares in a company the name will not appear in the Historic Summary. If you have sold some shares but still own some then that share will appear in both summaries.

Underneath are the totals for all shares.

There are three summaries available (General, Detailed and Gains) which are selected by a second list of options.

All values are shown to the nearest whole number to save space except for the Detailed summary.

General

This shows for each share its name, number held, date first bought (if more than one purchase has been made), average purchase price, total cost, date last sold, average selling price, total received and actual gain.

Detailed

This shows for each share its name, number held, date first bought (if more than one purchase has been made), average purchase price, total cost, date last sold, average selling price and total received. All values are shown to the penny.

Gains

This shows for each share its name, number held, date first bought (if more than one purchase has been made), total cost, date last sold, total received and actual gain in cash and as a percentage.

Transactions

This will list details of your transactions.

Further options allow you to choose the share (or all shares), the type of transaction (or all transactions) and the date span (or all dates).

This shows the share name, type of transaction, date, price, number of shares and cost.

Shares

This will list the details of the shares that have been entered.

This shows the share name, number currently held and the number of transactions.

Dividends

This will list details of your dividends received.

Further options allow you to choose the share (or all shares), whether to list the number of shares owned and the date span (or all dates).

This shows the share name, date of dividend, number of shares held (if required), tax credit and dividend paid.

Cash

This will list details of your cash transactions for an account. This will include the costs and profits of buying and selling and dividend payments.

Further options allow you to choose the name of the cash account and the date span (or all dates).

All Dates

This will list or print all the entries regardless of date.

Select Dates

You can, if you choose, list or print entries just between selected dates for all listings except the Current Summary. The question menu will be as follows:

Tax year	01Jan01	<
Date from	31Dec99	
Date to		
Continue		

Type in the Date from and the Date to which you want the listing to go.

You may instead press the cursor up key to move up to Tax year. Press ENTER to see the list of tax years. Highlight the required tax year and press ENTER.

Continue if the dates are correct.

Screen/Printer

The listing can be on the screen or on a printer. This is chosen by the next option in the option menu. A screen listing may subsequently be printed by pressing f3.

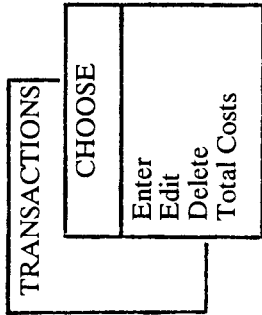
This option will not be shown if the printer port for reports has been set to None in Housekeeping (System).

Form Feed

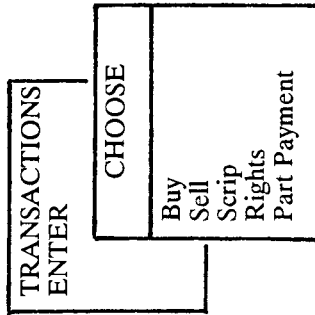
If the listing is sent to a printer you will be asked afterwards if you want to do a Form Feed. This will take the paper to the top of the next sheet.

TRANSACTIONS

The option menu is as follows:

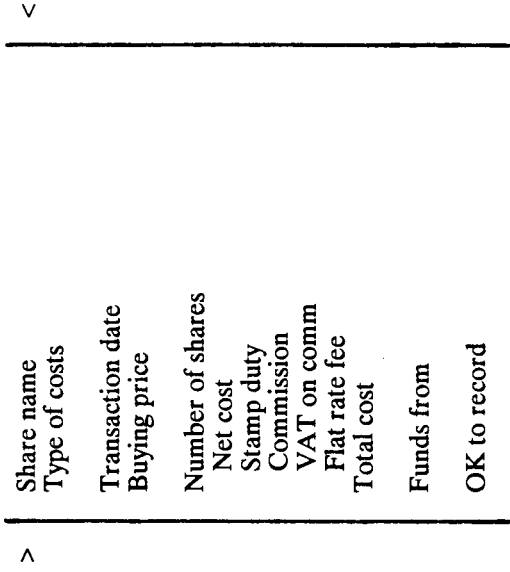


There is a second option menu for Enter as follows:



Buy

The question menu is as follows:



Share Name

Either select the share name from your list of shares already entered in your folio or select -- New Entry -- and type in the name of the share, unit trust etc. using up to 20 characters (eg. Meridian Ltd).

Type of costs

Select the type of dealing costs to use. These can be set up in Housekeeping (Dealing Costs) (see page 44). This defines the rates of dealing costs which will be calculated automatically. Choose -- No Costs -- if appropriate (eg. new issue, unit trusts).

Transaction date

Type in the date of purchase.

Buying price

Type in the price per share in £ or p (or \$, ¢, etc.). The currency can be set in Housekeeping (General) (see page 43).

Number of shares

If you know how many shares you want to buy, type in the number and the cost will be calculated automatically. If you want to spend a fixed amount of money leave this blank and press ENTER.

Net cost

If you want to spend a fixed net sum (ie. excluding dealing costs) type in the amount and the number of shares and all costs will be calculated automatically.

If you already have the number of shares and the costs entered and you wish to change it, you must first go back to Number of shares and enter 0 (zero) to clear everything.

Total cost

If you want to spend a fixed total sum (ie. including dealing costs) type in the amount and the number of shares and all costs will be calculated automatically.

If you already have the number of shares and the costs entered and you wish to change, it you must first go back to Number of shares and enter 0 (zero) to clear everything.

Funds from

This question only appears if you have previously started one or more cash accounts (see Cash entries / accounts on page 39). Select the account to debit or choose -- No Acct --.

OK to record

If you are happy with the details select Yes and the purchase will be recorded (but not saved on disc until you save the data file).

Dealing Costs

The dealing costs shown in brackets are not recorded but are itemised to show the calculation of the total costs.

Normally you should not need to alter these amounts. However, if you want to you can by moving the pointers to the line in question and entering the new amount. This will affect all costs on subsequent (but not previous) lines.

A record is kept of the total dealing costs incurred and will be updated when you save a transaction. This total is shown on the listing of your current folio. It may be altered or reset to zero by choosing Total Costs from the Transaction menu (see below).

Sell

The question menu is similar to the Buy menu:

>	Share name	<
	Type of costs	
	Transaction date	
	Selling price	
	Number sold	
	Net proceeds	
	Commission	
	VAT on comm	
	Flat rate fee	
	Total proceeds	
	Funds to	
	OK to record	

Much of the information is the same as that for buying shares and will not be described again here.

Share name

Select the share name from your list of shares already entered in your folio. You need not (and cannot) type it in. Details of the number of shares held, the latest price and corresponding date will be displayed. Change any information that is not correct (eg. selling price).

Type of costs

Select the type of dealing costs to use. The itemised dealing costs and totals will now be displayed.

Number sold

The total number held will be shown. Type in another number if only part of holding is being sold.

Net / Total proceeds

If you want to realise a certain amount and not to sell a fixed number of shares, set the number of shares to zero and type in the total amount.

Scrip

A scrip issue is a free issue of shares to existing shareholders normally to stop the share price from becoming excessively high. It is done on the basis of a certain number of new free shares for every one or more shares that you have already. The total value of your shareholding does not change.

Select the share name from your list of shares already entered in your folio. Enter the date of the scrip issue and the number of new (free) shares. Answer Yes to OK to record.

Rights

A rights issue is the issue of new shares to existing shareholders to raise capital. It is done on the basis of a certain number of new shares at a certain price (normally below the current price) for every one or more shares that you have already.

Select the share name from your list of shares already entered in your folio. Enter the date of the rights issue, the rights price and the number of new (rights) shares. The cost will be calculated. Answer Yes to OK to record.

Part Payment

Some shares are issued either nil paid or part paid (eg. British Telecom). You then have to make subsequent part payments up to the full price of the shares. Enter the initial purchase under Buy and these subsequent payments here.

Select the share name from your list of shares already entered in your folio. Enter the date of the part payment, the value of the payment, the number of shares held and where the Funds were from. Answer Yes to OK to record.

Edit

Further options ask you to choose the name of the share and the particular transaction to edit. These are identified by the type and date of transaction.

Change an answer by moving the highlight to that line and re-entering the answer. Changing one answer may affect other answers (eg. changing the number of shares will change the total cost).

Any change in the dealing costs will automatically alter the value of the total dealing costs.

Any entry for a share transaction against a cash account will not be changed. Edit this separately through Cash entries / accounts (see page 39).

Delete

Further options ask you to choose the name of the share and the particular transaction to edit. These are identified by the type and date of transaction.

Details of the transaction will be listed.

Answer Yes if it is OK to Delete this transaction.

The dealing costs will automatically be deleted from the value of the total dealing costs.

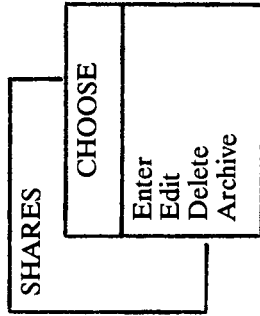
Any entry for a share transaction against a cash account will not be deleted. Delete this separately through Cash entries / accounts (see page 39).

Total Costs

Type in the new value.

SHARES

The options are as follows:



Enter

This is for entering the names of shares into your account. If you want to buy a share you will find it simpler to enter the name directly in Transactions (Buy).

This section does allow you to build up a list of shares other than those you already own (and to include indices, currencies, etc.) into your account so that you can type in prices for them all, copy them to the Prices file (see Update account on page 24) and plot graphs of their progress. Do remember that the maximum number of shares that can be entered is 50 (40 for the PCW 8256 and PCW 9256).

Type in the new name and answer Yes to OK to record.

Edit

Choose the share name to edit. Type in the amended name and answer Yes to OK to amend.

Delete

Choose the share name to delete and answer Yes to OK to delete.

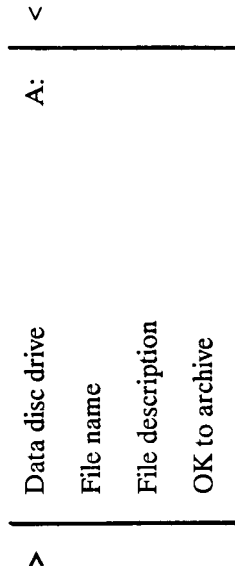
You will then be asked to confirm the deletion. Press Y for Yes to delete or N for No to change your mind.

NB. This will delete the share, all its transactions, all dividends received for that share AND the share and all its prices from the Prices file.

Archive

This copies a share, its transactions, dividends and associated price table to another file. This is useful for clearing old shares that you have sold from your portfolio whilst not losing all the records. For example, you might wish to save all your shares sold in 1989 to a file called SHARES89. Start a new file first with this name and then load your data file containing the shares to be archived.

Choose the share name to archive. The full question menu is as follows:



Select the file name to which you want to copy the share and answer Yes to OK to archive.

NB. This does not delete the share from the current folio. That must be done separately.

DIVIDENDS

The option menu is as follows:

