

# T MUG

T/MAKER USER'S GROUP NEWSLETTER  
VOLUME 3, NUMBER 1, JANUARY/FEBRUARY 1984

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## NEW DEALS

We're pleased to announce a couple of deals which will greatly expand the ranks of T/MUG.

T/Maker has signed OEM agreements with Advanced Logic Systems and Sperry Corporation, and has signed a special educational license with the State of West Virginia school system.

Advanced Logic Systems manufactures cards which fit into the Apple II to turn it into a CP/M machine. They will now ship a copy of T/Maker with every one of these cards. The whole package, called The Business Card(tm), has a suggested retail price of \$499. For more information, call 800 235-6442 or (415) 964-5670 in California.

Sperry, having recently introduced their IBM-PC compatible computer, will be including T/Maker among their catalog of approved software, along with about ten other popular packages.

The State of West Virginia is beginning a vocational program to teach computer applications literacy to their students statewide. They wanted to find software which would provide all the popular applications in a single package. After an intense evaluation and comparison of a number of products, they chose T/Maker. This is an extremely innovative vocational program, and we are thrilled to be a part of it.

## A ROYAL WELCOME?

The T/Maker staff has expanded by about 15% with the addition of Royal Farros. Royal, who comes to us from Hewlett-Packard and Stanford, adds to the staff not only his sales ability and enthusiasm, but also his unusual sense of humor and his unique use of floor space. Royal is focusing his activities on user- and dealer-relations, in addition to helping out with support calls and OEM deals.

### NEW PACKAGING

Succumbing to market pressures, the T/Maker manual has finally been redesigned to the IBM-box style format. It was also re-printed on a letter-quality printer and all (?) the typos were fixed. If you really want to have the new box, mail us back your old manual and \$30 and we'll ship you the new one. The quick reference booklet is still the same one so just hang on to that.

### PLEASING PRESS

Following are excerpts from six popular magazines in the business/computer field who have given reviews of T/Maker in the past three months.

T/Maker III received excellent reviews for November and December. F.M. Remley for *Peelings II* magazine reviewed T/Maker III in the article "T/Maker III" in Volume 4, Number 7, 1983. Below is an excerpt:

*The program is well implemented, well documented, and is quick in operation. It deserves an AA rating.\* (pp. 57-58)*

In *Popular Computing's* article on T/Maker III -- "T/Maker III Offers A Different Approach" -- by Michael J. Miller, the author explains the difference between T/Maker's totally integrated package as compared to other "integrated" programs such as Lotus 1-2-3, and Context MBA. Miller writes:

*To some extent, T/Maker III achieves a higher level of integration than many other programs in that it completely mixes text and graphics. The program's full-screen editor lets you add or change text, numbers, or formulas all in the same file at the same time. . . . (December 1983, p. 124)*

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\* An AA rating, according to *Peelings II* magazine means the following: "Top notch, superb. These programs generally use the most sophisticated programming techniques and have clear and informative documentation."

In the November issue of *Microcomputing* (Number 83), Thomas V. Bonoma wrote a favorable review of T/Maker III. Following, extracted from "What's New, Big Blue?" is a quote.



*In revision III, T/Maker has been enhanced with two new features. Most significant is a full-blown word processor, which, like PeachText, is a text postprocessor that is quite adequate for many jobs. Unlike PeachText, your tables, list or even graphics can be just part of the document -- it is truly integrated. (p.15)*

The December 1983 issue of *Desktop Computing* had a good review -- following are two excerpts from it. (pp. 26-28, 54, 55)

*... T/Maker has the same sort of power attributed to Lotus 1-2-3, but came into existence when multiple integration was simply a gleam in Mitch Kapor's eye. . . . (p. 26)*

*... This time the vendor has put together an easily assimilated presentation, invoked by the command sequence "tmaker get demo do." That is the blasting cap on a dynamite program. . . . (p. 26) -Ken Lord*

*InfoWorld* (December 5, 1983; Vol. 5, No. 49) included an inset article in the Software Reviews section about T/Maker's position in the Japanese market. "T/Maker Makes Inroads into the Japanese Market", the informative article written by Mark Fruin, covers a brief history of T/Maker's role as the "only integrated-software package to operate in Japanese". (p. 75)

## BOOS AND HISSES

Now, just so you won't be bored by all the glorified praise, we have decided to include a less tasty review of T/Maker III, (the only one of its kind by the way) which appeared in *Portable Computer* (December 1983). "Meet the Micromate", written by J.D. Hildebrand, provided a positive review of Personal Micro Computers' product. The software review however was a little less kind.

*... While [T/Maker III] is rather limited in capabilities and cumbersome to use compared to integrated software designed for 16-bit IBM PC-compatibles, it does provide the most common personal computer functions. (p. 80)*

*... the T/Maker III Quick Reference Booklet is full of multi-color diagrams that are more confusing than helpful. Stick to the reference manual". (p. 80)*

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### NewsCenter 3, *continued*

At least *Portable Computer* redeemed themselves the following month with a more positive statement. "The Marriage of Two Word Processors: Perfect Writer and T/Maker III", written by Elyse Sommer, paired Perfect Writer and T/Maker III as two word processors which complement each other.

*... T/Maker III provides several functions which make it more than worth its cost in money and learning time. For example:*

*-- Columns become a cinch with special commands for formatting tables and horizontal screen scrolling of documents wider than the 80 characters most CRTs display*

*-- Text is easily previewed on the screen before printing*

*-- Sorting, tallying and file-managing functions -- as well as commands for mathematical calculations -- are now all available on a single disk. (p. 57, January 1984)*

### UPCOMING SHOWS

T/Maker will be appearing in New Orleans at Softcon, the "International Conference and Tradefair for the Software Industry", February 21-23 at La Superdome. Produced by Northeast Expositions, Softcon is the largest first-year trade show ever held in any industry. With almost 1700 booths, Softcon has broken the previous record by nearly a factor of three.

Softcon will be the largest convention ever held in New Orleans and will happen just prior to the exciting, colorful celebration of Mardi Gras. With an attendance estimated at 22,000, Softcon will literally own the city of New Orleans for a week. (The boss claims we signed up for the show just for the fun of going to New Orleans.)

### IS THERE A DOCTOR IN THE GROUP?

If you are a medical doctor currently using T/Maker in your practice for patients' listing, medical insurance forms, or other medical-related data processing, we're interested in hearing about your set-up. We know of few software products designed solely for physicians; those currently on the market are extremely expensive. If you would like to be a T/Maker consultant for the medical profession, write to T/Maker for more information.

## T/MAKER CONSULTANTS

We have found that many of you out there not only use T/Maker yourselves, but also set up systems for others. We would like to form a list of all such people and the fields/applications available from them. We will then use this list to refer customers.



For those of you seeking help, the author of last issue's "Routing Information" article is available to design your applications. You can reach Ron Roizen at (415) 549-0103. Ron also wrote most of the manual, so he knows T/Maker fairly well . . .

GO 'NINERS! . . . . . pffffffft.

On a final note, the entire west coast T/Maker staff defied the edict of our chairman-of-the-board and head programmer by rooting for the 'Niners in the recent San Francisco Forty-niners vs Washington Redskins game (Peter, who lives about twenty miles from D.C., told us that anyone rooting for the 'Niners would be fired).

Sadly, even our enthusiastic support could not pull out a victory, the 'Niners going down 21 to 24 to the 'Skins.

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## Form Letter Approach #2

*Editor's Note: In the last issue of T/MUG there was an example of a form letter generation system that produced letters by inserting the address and salutation for one standard letter. That method enabled the user to add in a personal salutation like "Hi John-boy", instead of the more staid "Dear sir" or "Dear Mr. Walton". This way, when the user prepared for a mass mailing, he could choose which addressees he wanted to deliver a more personal message to.*

*Following is another method of form letter generation. This method, created by Ted Reece (Florida) allows the user more room for individualized data. Using this approach, one can easily add in whole lines of individual information directly into the body of the letter. A personal closing can also be added, as demonstrated in the address file. Try this technique to see how simple it is to give your form letters a personal touch.*

*Two files are used -- ADDRESS.FL2 and LETTER.FL2. A temporary address file is also incorporated (TEMPADD.FL2). Of course you can rename these to whatever best suits you.*

DELETE TempAdd.FL2 RENAME TempAdd.FL2 SAVE GET Letter.FL2 DO

..-----  
.. this file is ADDRESS.FL2  
.. it will be renamed to TempAdd.FL2  
.. the form letter is LETTER.FL2  
..-----



..start  
date = "January 25, 1984"  
lname = "Terre"  
fname = "N."  
street = "2345 Redding Lane"  
city = "Marmont"  
state = "CA"  
zip = "90021"  
mid1 = "This is the First Letter"  
mid2 = "10"  
close = "Sincerely"

..start  
date = "January 25, 1983"  
lname = "Coole"  
fname = "B."  
street = "4576 Blue Lagoon"  
city = "Paramount"  
state = "CA"  
zip = "90321"  
mid1 = "This is the Second Letter"  
mid2 = "20"  
close = "Later Days"

..start  
date = "January 25, 1983"  
lname = "Jakrunne"  
fname = "C."  
street = "4390 Really Key"  
city = "Koolvale"  
state = "WA"  
zip = "10081"  
mid1 = "This is the Third Letter"  
mid2 = "1,000,111"  
close = "Thanks"

..start  
street = ".continue nomore"

January 25, 1984

Mr. N. Terre  
2345 Redding Lane  
Marmont, CA 90021

Dear Mr. Terre:

This is the body of the form letter. Each person receives this standard letter with the name, address, and date inserted in the appropriate position. The brackets contain the "variable" name and indicate the desired location of the incoming information.

The letters can be further customized by inserting specific information directly into the body of the letter. For example, the following phrase is specific to each letter-- This is the First Letter -- and appears only once. Once the appropriate text has been inserted, the entire letter can be re-ALIGNED and then printed. It is possible to bring in text or numbers, like the following: you owe us \$10.00, and we would like it ASAP.

The command line at the top of this file is somewhat recursive. It loads in the data from the Address.FL2 file and prints the letter. It then deletes the information pertaining to the most recent letter printed and repeats the sequence for the next name.

Sincerely,

James A. Baker  
Blue Bell Associates

LOAD TempAdd.FL2 ALIGN PRINT IT GET TempAdd.FL2 10/1 FIND ..start CLIP  
BEFORE SAVE GET Letter.FL2 DO



.. this file is Letter.FL2  
.. it contains the body of the form letter and the mask used to load the data.  
..-----

{! date }

Mr. {! fname } {! lname }  
{! street }  
{! city }, {! state} {! zip }

Dear Mr. {! lname}:

This is the body of the form letter. Each person receives this standard letter with the name, address, and date inserted in the appropriate position. The brackets contain the "variable" name and indicate the desired location of the incoming information.

The letters can be further customized by inserting specific information directly into the body of the letter. For example, the following phrase is specific to each letter--

{! mid1 }  
-- and appears only once. Once the appropriate text has been inserted, the entire letter can be re-ALIGNed and then printed. It is possible to bring in text or numbers, like the following: you owe us \${! mid2 }.00, and we would like it ASAP.

The command line at the top of this file is somewhat recursive. It loads in the data from the Address.FL2 file and prints the letter. It then deletes the information pertaining to the most recent letter printed and repeats the sequence for the next name.

{! close },

James A. Baker  
Blue Bell Associates

# Creating A Stock Portfolio

by Robert Simon

This article suggests an approach for logging stock information with T/Maker. Now you can learn how to keep accurate records of the peanuts you invested in IBM and the dough in General Mills. All the computations take place in one table, in one file.

Following is the table that records and calculates your stock transactions. It calculates percentage return on each stock as well as the overall portfolio. Finally, it keeps track of capital gains income and dividend income separately for tax purposes.

In this stock table, seven items of importance are required -- stock name, ticker symbol, number of shares, dividend per share, purchase price, and market or selling price. Based on the previous information, the table will calculate the total market value, the unrealized gain or loss (if the stock is not yet sold), the realized gain or loss (if the stock has been sold), and percentage return on the stock including both gains from both dividends and capital.

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Stock Portfolio Example										
	Stock-Name	ticker	#-shares	dividend	purchase price	market price	market value	unrealised gain/loss	dividend income	%return
ex			999,999	99.99	9999.99	999.99	99,999,999.99	999,999,999.99	99,999.99	999.99
zv										
uc1			+		*			=+		=
uc2			+	*					=	
uc3			+			*	=+	-=+	+	/%
rc4							+	-		=
rc5			=	=	=	=		+	+	/%
+	Hewlett-Packard	HP	10	2.50	12.00					
+	IBM	IBM	10	0.75	10.00					
+	Convergent Tech.	CV	15		9.00	18.00	270.00	135.00		100.00
+	Wang Laboratories	WL	25	0.15	5.00					
=	Total Portfolio Value									

Once the structure of the table is created, you would typically do one of three things. You may simply want to update the current prices of each of your stocks and calculate the current value of the portfolio, in which case you EDIT the price changes and then COMPUTE. Or you may have bought a new stock in which case you EDIT and add a new line, ("+" in the first column) containing the required information and then COMPUTE. Finally, when you sell a stock, you EDIT the market price which now represents the selling price.



After each new transaction into the table, one would simply home the cursor and compute. The "hieroglyphics" that are shown in the table are involved in computing the transactions. To help decipher what is happening in this table, one needs to understand the calculation lines used. Five horizontal calculation lines are shown here with control codes UC (1,2 and 3) and RC (4 and 5). The UC equations all work on the data rows (rows with "+" in first column) and the RC equations work on the derived rows (row with "=" in first column).

#### *UC1*

UC1 takes the #--shares and multiplies it by the purchase price and puts the result temporarily in unrealized gain/loss. This number represents the value of the transaction. UC1 then takes the number in the unrealized gain/loss column, (the previously calculated value of the transaction) and puts it temporarily into %return.

#### *UC2*

UC2 takes the #--shares and multiplies it by the dividend per share to arrive at the dividend income.

#### *UC3*

UC3 takes the #--shares and multiplies it by the market price to arrive at market value. UC3 then takes the market value, subtracts from it the number found in the unrealized gain/loss column (value of the transaction placed by UC1) and places the result in the same column. Unrealized gain/loss is the difference between the market value and "what was paid". In this case, we used UC1 to put "what was paid" into unrealized gain/loss column and then came through with UC3 to calculate the difference between "what was paid" and the current market value. UC3 then takes the unrealized gain/loss, adds to it the dividend income, and divides the sum by the number found in %return column (value of transaction placed by UC1) to arrive at the % return on the stock. Percentage return on a stock is the unrealized gain/loss divided by the value of the transaction ("what was paid").

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## Creating A Stock Portfolio, *continued*

### RC4

RC4 takes the total market value of the portfolio and subtracts from it the total unrealized gain/loss to arrive at the total value of the transactions (the total "what was paid") and places the result temporarily in the %return column.

### RC5

RC5 blanks out #-shares, dividend, purchase-price, market-price and puts zero in those columns. RC5 then takes the total unrealized gain/loss, adds to it the total dividend income, and divides the sum by the number found in the %return column, (total value of the transactions, placed by RC4) to arrive at the total % return on the portfolio.

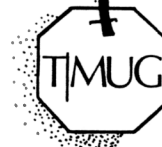
Following is the finished table where all calculations are completed:

#### Stock Portfolio Example

- 1) Update Portfolio Valuations:
  - i. Enter current market price for each stock
  - ii. home, COMPUTE
- 2) Buy Transaction
  - i. Enter new Stock-Name, ticker symbol, #-of-shares purchased, and purchase price.
  - ii. home, COMPUTE
- 3) Sell Transaction
  - i. Enter selling price under market price. This represents the sale price, and market value now represents the transaction closing value.
  - ii. home, COMPUTE

Stock-Name	ticker	#-shares	dividend	purchase price	market price	market value	unrealised gain/loss	dividend income	%return
Hewlett-Packard	HP	10	2.50	12.00	10.00	100.00	-20.00	25.00	4.17
IBM	IBM	10	0.75	10.00	15.00	150.00	50.00	7.50	57.50
Convergent Tech.	CV	15		9.00	18.00	270.00	135.00		100.00
Wang Laboratories	WL	25	0.15	5.00	15.00	375.00	250.00	3.75	203.00
Total Portfolio Value						895.00	415.00	36.25	94.01

## T/Maker:DataBase



We are pleased to announce our first add-on product, T/Maker:DataBase. T/Maker:DataBase is a set of commands which allow you to create and manipulate multiple-line records much in the same way you can manipulate single line records through the use of TALLY, SORT, KEEP, DROP, ARRANGE, LOAD, and UNLOAD. The commands are completely integrated with the current T/Maker III package (you just add the command files onto your current T/Maker III disk) and no additional memory is required. We feel the database fills the gap in T/Maker with respect to selecting pieces of information and using those pieces in a number of different files.

To use the database, you use T/Maker's full-screen editor to create an example of what pieces of information will be in each record, and where they will be found. Then you use the following commands to build your database and extract information from it.

UPDATE -- related to EDIT, UPDATE allows you to add or alter information in your file. The UPDATE keystrokes are the same ones you use in EDIT, but they move you around within fields, from field to field, and from record to record, instead of all over the screen in a free-form fashion as the EDITOR does. UPDATE allows you to create and use one or more "screen forms" to enter and alter your record information.

SET -- allows you to set fields in a record to certain values, depending on conditions you describe. For example, let's say you have two fields, called SCORE and PRAISE. You could set PRAISE equal to "Good" if score is between 8 and 10, to "OK" if score is between 5 and 7, and to "Work Harder" if score is below 4. You can also calculate fields from other fields using set, say for example  $PAY = BASE + (25 * UNITS.SOLD)$

ORDER -- Does to records what SORT does to lines.

GROUP -- Does to records what TALLY does to lines.

SELECT -- Selects particular records based on criteria you give. For example, you could select all records containing the name "Joe" or all accounts with orders over \$100. This command allows you to generate almost any type of report.

COMPLETE -- completes the records in your working file with information from files on disk. For example, you could complete an order file with a customer's address from a file called ADDRESS. It links information from two or more different files.

The database will have a suggested retail of \$175. We are offering a special deal directly to T/MUG members. You can buy the database directly from us for \$150 (including shipping) if your disk format is listed here. Orders taken now will be shipped during March. This offer will be good until March 31, 1984.

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T/MAKER III FORMAT AVAILABILITY, AS OF 01/15/83

FOR CP/M OR CP/M 86, WHERE APPLICABLE:

ACCESS (SSDD)  
ALTOS 586 96 TPI (DSDD)  
APPLE II (SSDD)  
ARCHIVES II 96 TPI (DSDD)  
CROMEMCO (SSSD) OR (SSDD)  
DAVIDGE 1024 (DSDD)  
DEC RAINBOW 96 TPI (SSDD)  
DEC VT 180 (SSDD)  
DISCOVERY 96 TPI (DSDD)  
EAGLE I (SSSD)  
EAGLE II/IV 96 TPI (SSDD)  
EAGLE III 96 TPI (DSDD)  
EPIC 96 TPI (DSDD)  
EPSON QX-10 (DSDD)  
HEATH H-37 (SSDD) OR (DSDD)  
HEATH H-37 96 TPI (SSDD) OR (DSDD)  
IBM PC (CP/M-86) (SSDD) OR (DSDD)  
IBM STANDARD (SSSD) 8"  
KAYPRO 4/10 (DSDD)  
KAYPRO II (SSDD)  
NEC PC 8001-A (SSDD)  
NORTHSTAR HORIZON (SSDD)  
NORTHSTAR ADVANTAGE (DSDD) OR (SSDD)  
OSBORNE (SSSD) OR (SSDD)  
OTRONA ATTACHE (DSDD)  
SANYO 1000/1100/1150 (DSDD)  
SANYO 1200/1250 96 TPI (DSDD)  
SUPERBRAIN (SSDD) OR (DSDD)  
TELEVIDEO 802/3/6 (DSDD)  
TELEVIDEO 1603 96 TPI (DSDD)  
TI PROFESSIONAL (SSDD)  
TRS-80 MOD I OMIKRON (SSSD)  
TRS-80 MOD III MM (SSDD)  
XEROX 820 (SSSD) OR (SSDD)  
ZENITH Z-100 (SSDD) OR (DSDD)  
ZORBA (TV 802/803) (DSDD)

MS DOS, PC DOS:

COLUMBIA (IBM PC FORMAT)  
HYPERION (IBM PC FORMAT)  
IBM PC (PC DOS) (SSDD)  
IBM PC (PC DOS) (DSDD)  
VICTOR 9000 (DSDD)

ALL OTHER PC DOS COMPATIBLE MACHINES TAKE IBM PC.

SHARP (DSDD) MS DOS  
TI PROFESSIONAL (SSDD)  
IBM STANDARD (SSSD) 8" MS DOS

# T/IPS



T/MUG

Now that the T/Maker office has been open for six months, we are getting a pretty good idea of what the most frequently encountered problems are. Luckily, our support calls have been few, and they often involve such complex uses of T/Maker that we feel the user has learned the software better than we have. But, through our own mistakes and the frustrations of our callers, we have compiled a list of Golden Rules. Some of these concern T/Maker, while others are perhaps just matters of good computer habits. We hope these Golden Rules help you get along with your computer even better than before.

## **1. NEVER WALK AWAY FROM A COMPUTER WITHOUT SAVING YOUR WORKING FILE.**

Especially if you share the computer with others. You should not depend on someone else to save the file before they use the system -- in fact, in our office, the rule is NOT to save a file for someone else. We often pull in a file to memory and then do a KEEP or DROP sequence. If someone else does the favor of SAVEing that file, the original is replaced by the pared-down version.

## **2. ALWAYS DO A SAVE BEFORE A COMPUTE, ALIGN, KEEP, DROP, SORT, CLIP or DO.**

That is, always save your file before you do anything to it which either removes data or dramatically alters the data in the file. It seems everyone has to align one table or compute a table and reduce all the figures they typed in to zeroes before they actually obey this one.

## **3. WHEN A SPREADSHEET DOES NOT WORK, CHECK FOR THE FOLLOWING:**

Did you leave the editor with the cursor above the example line before typing COMPUTE? Do you have an example line? Do you have plus signs (or some other operator) in the first column of every data line? No matter how experienced we get, it is amazing how many times we forget one of those things.

---

*... continued*

**4. MAKE A COPY OF VITAL DISKS AT LEAST ONCE PER MONTH.**

T/Maker's creation of a .BAK file is terrific, but what if your whole disk is "bent" or otherwise destroyed?

**5. USE THE "SET-ALL-TABS" OPTION TO ENTER SPREADSHEET DATA.**

Don't trust your eyes to line up data under your example line. Put your cursor on the example line and use the set-all-tabs keystroke instead.

**6. USE .BLOCK AND .END INSTEAD OF .NEW.**

Especially in long documents, it is tempting to run through the print-to-screen option to figure out where you want page breaks, and then insert .NEWs into those places. Unfortunately, if you go back and add even one paragraph, you will have to change the positions of all the .NEWs. It is far easier to use .BLOCK and .END around every block of text or every spreadsheet you do not want to have split across two pages.

**7. ALWAYS USE .CLEAN IN THE FILE, INSTEAD OF THE CLEAN COMMAND AT THE WHAT NEXT? PROMPT.**

As soon as you clean a spreadsheet, you will inevitably find an error. If you are mixing text in the same file, be sure it is at least eight positions over, as it will be "cleaned" too.

*-- Heidi Roizen*

# Calculating Loan Payments

Following is an example of loan calculation using two tables. The T/Maker table below will calculate your period loan payments and detail the payment schedule.



The first table will calculate the loan payment if given the following:

1. Principal P
2. Annual Interest Rate I
3. Number of Years N
4. Number of Payments/yr M

The first table calculates the interest rate per period ( $i=I/100/M$ ), the number of periods ( $n=M*N$ ), and the loan payment ( $p$ )

$$p = \frac{P (i + 1)^n * i}{(i + 1)^n - 1}$$

Table 1

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.clean

Loan Payment Calculation

ex 9,999,999.99

jcl		sta
+Principal	P	100,000.00
+ Annual Interest Rate	I	18.00
+ # of Years	N	1.00
*/ # of Payments/Yr.	M	12.00

jcl		stb
+ # ..interest rate/period	i	
* = ..number of periods	n	
+ - ..one	1	1
=+ ..i+1		
^++ ..(i+1)^n		
= + ..(i+1)^n * i		
=/ ..(i+1)^n - 1		
= *..payment factor		

jcl		stc
=Period Payment		

### Calculating Loan Payments, *continued*

The second table outlines the entire loan payment schedule, payment by payment and remaining balance. It also provides the sum total of interest payments. Following is a before and after look at both tables

**Table 2 (before)**[illegible]

Table 2 (after)



Loan Payment Calculation

Principal	P	100,000.00
Annual Interest Rate	I	18.00
# of Years	N	1.00
# of Payments/Yr.	M	12.00
-----		
-----		
-----		
Period Payment		9,168.00

=====

Loan Amortization Table

=====

Month	Balance	Payment	Interest Paid	Principal Paid	Remaining Balance
1	100,000.00	9,168.00	1,500.00	7,668.00	92,332.00
2	92,332.00	9,168.00	1,384.98	7,783.02	84,548.98
3	84,548.98	9,168.00	1,268.23	7,899.76	76,649.22
4	76,649.22	9,168.00	1,149.74	8,018.26	68,630.96
5	68,630.96	9,168.00	1,029.46	8,138.53	60,492.42
6	60,492.42	9,168.00	907.39	8,260.61	52,231.81
7	52,231.81	9,168.00	783.48	8,384.52	43,847.29
8	43,847.29	9,168.00	657.71	8,510.29	35,337.00
9	35,337.00	9,168.00	530.05	8,637.94	26,699.05
10	26,699.05	9,168.00	400.49	8,767.51	17,931.54
11	17,931.54	9,168.00	268.97	8,899.03	9,032.51
12	9,032.51	9,168.00	135.49	9,032.51	0.00
		110,015.99	10,015.99	100,000.00	

---

## Join The "T/Make a Friend Club"

You may have noticed that T/Maker is not the biggest advertiser in the market today. We are grateful to many of you "pioneers" not only for buying T/Maker originally, but for recommending it to your friends.

Now we want to provide you with the opportunity to not only benefit your friends from your T/Maker knowledge, but benefit yourself as well. We have some new products on the immediate horizon -- for example, the T/Maker:DataBase described on an earlier page, and a spelling checker to be released in approximately four months. By turning on friends to T/Maker, you can earn free copies of these and other products for yourself. In fact, buying some of the additional products earns you points towards the others as well.

We call the program the "T/Make a Friend Club," and it works something like the mileage programs popular with the airlines. Each T/Maker user with a valid serial number starts out with 50 miles regardless of where he bought T/Maker III, just for registering as a Friend. Your serial number is also your T/Make A Friend Club number.

There are two ways to accumulate mileage in this club. If you show T/Maker III to a friend and he decides to buy it directly from us, we will award him 50 miles and you will get 225 miles. (Make sure he gives us your "Friend" number at the time of the order.) You may also buy our add-on products for yourself to accumulate additional mileage. (Note: we carry all the formats listed in the T/Maker:DataBase article, and our order number is (415) 962-0195. We even take MasterCard and Visa!)

For example, if your friend buys T/Maker III using your number and you buy our DataBase, then that mileage total already earns you the right to a free spelling checker. The following table shows the mileage awards and the requisite amounts for obtaining free products.

Mileage is not transferable and no mileage is awarded for products obtained for free or from sources other than T/Maker Company directly.

The program will remain in force until December 31, 1984, although we hope to extend it after that date if it is successful. So send in your registration form, and go out and make some friends!

-----  
**T/MAKE A FRIEND CLUB**  
 -----

Product	List Price	Miles needed for free product	Your bonus miles	Friend's or Buyer's Miles
T/Maker III	275	800	225	50
T/Maker:DataBase	175	525	-	175
T/SPELL	125	400	-	125
T/MUG 1 Yr Sub (foreign)	35	275	-	-
T/MUG 1 Yr Sub (USA)	15	100	-	-
Teamug w/Shipping	15	100	-	-



**T/MAKE A FRIEND REGISTRATION FORM**

NAME \_\_\_\_\_ SERIAL NUMBER \_\_\_\_\_  
 ADDRESS \_\_\_\_\_  
 CITY, STATE, ZIP \_\_\_\_\_  
 TELEPHONE \_\_\_\_\_

---

## Developing A Bank Account System

Certainly bank accounts are something all T/Maker users deal with on a regular basis. An issue of T/MUG from one and a half years ago gave an example of a simple checkbook program. Since then, we have refined the approach a little, and due to popular demand are presenting our current version here. We use this system at T/Maker to keep track of our accounts.

The reasons for keeping track of a bank account with a computer are numerous. Probably the most constant benefit is that you have an up-to-date, accurate statement of your cash flow (at times that is very important around here!). When your statement comes, balancing the account is simply a matter of deleting the lines on which uncashed checks appear, and re-computing. But perhaps the most important benefit is that by using a code to identify each check, you can use TALLY to generate important management information regarding your sources and uses of funds. These account tags also come in handy around tax time, and for quarterly reporting.

For the purposes of example, I will use the account listed here:

MY BANK ACCOUNT  
JAN 1 - 31, 1984



EX					999,999.99	999,999.99	999,999.99
ZV					-	+	
UC1							FTA+=STA
RC2							FTA
-----							
CHECK#	MM/DD	TYPE	DESCRIPTION	DEBIT	CREDIT	NET BAL	
-----							
+	01/01	****	PRIOR BALANCE		10,722.90	10,722.90	
			PAYROLL:				
++	01/01	PAYA	12/01-12/30	1,000.00		9,722.90	
++	01/01	PAYB	12/01-12/30	850.00		8,872.90	
++	01/01	BANK	FOR PAYROLL	10.00		8,862.90	
=			TTL PAYROLL:	1,860.00		8,862.90	
	01/04		DEPOSIT:				
++	01/04	INT	INTEREST		75.00	8,937.90	
++	01/04	ACTR	#1043		2,764.31	11,702.21	
=			TOTAL DEPOSIT:		2,839.31	11,702.21	
+	1001	01/04	ACTG TAX BOOK	64.29		11,637.92	
+	1002	01/04	SHIP Fed Ex	75.50		11,562.42	
+	1003	01/07	SUPP BOXES	168.46		11,393.96	
+	1004	01/08	VOID			11,393.96	
+	1005	01/11	EQUI CABLES	54.32		11,339.64	
	01/12		DEPOSIT:				
++	01/12	ACTR	#1227		354.23	11,693.87	
++	01/12	ACTR	#1203		1,127.66	12,821.53	
++	01/12	ACTR	#1052		459.26	13,280.79	
=			TOTAL DEPOSIT:		1,941.15	13,280.79	
+	1006	01/15	VOID			13,280.79	
+	1007	01/18	SUPP PAPER	87.50		13,193.29	
+	1008	01/20	SHIP UPS reg.	12.30		13,180.99	
=	01/31	****	MONTH TOTALS	2,322.37	15,503.36	13,180.99	

The ZV line is used with no "zero values" -- hence, anything that is zero is represented by a blank space. This is done so that the "DEBIT" and "CREDIT" columns are not both filled by T/Maker for every transaction. (Try it without ZV to see what you get.)

---

## Bank Account System, *continued*

The line beginning with UC1 takes the entry, and depending upon whether it is a debit or a credit, either subtracts it or adds it to the A register, which is used for the running balance. Finally, the RC2 line retrieves the balance when no transaction is being done (for the end of month total, etc.)

The first calculation strip is the one doing all the work: every single line with a data element must have a plus sign in the first position to assure it is properly recorded. The second calculation strip is used on occasion to provide sub totals. These are useful, for example, when the bank statement comes, and each deposit only lists the total amount deposited, not every check involved.

The columns are pretty self-explanatory, with the exception of the "TYPE" column. In this column, I enter a code which defines what "account" the check or deposit was in reference to. For example, I use the account SUPP to designate supplies, and INT to designate an interest payment. SHIP is any shipping charge, be it UPS or Federal Express or Emery. If any check or deposit is ever entered which does not have a code, I simply create a new one.

The beauty of these codes can be seen through their use. While in the bank account file, I can quickly see what my total shipping cost is by quitting the editor, SAVEing the file, and then asking T/Maker to KEEP SHIP at the WHAT NEXT? prompt. In this case, I would end up with the following:

+	1002	01/04 SHIP	Fed Ex	75.50	11,562.42
+	1008	01/20 SHIP	UPS reg.	12.30	13,193.29

NOTE: It is important to have SAVED the file before using any KEEP statement, so that I do not lose all the other entries from my record.

At the end of the month, preparing a sources and uses of cash statement is a snap. The command:

TALLY IT 26 30 SUM 45 55 58 67 END

produces the following report:

TALLY IT 26 30 SUM 45 55 58 67 END

****	=	1	0	10722.9
INT	=	1	0	75
BANK	=	1	10	0
ACTG	=	1	64.29	0
ACTR	=	4	0	4705.46
PAYA	=	1	1000	0
PAYB	=	1	850	0
VOID	=	2	0	0
SHIP	=	2	87.8	0
EQUI	=	1	54.32	0
SUPP	=	2	255.96	0

I could use the results of this tally to then LOAD them into another file which is set up as a spreadsheet for computing sources and uses of funds. This has the advantage that it can be preconfigured and used every month. The disadvantage of that method is that if I have invented any new codes, they will not be transferred to the sources-uses statement unless the variable name (i.e. EQUI) appears in the sources-uses statement as well.

So, I prefer to EDIT the tally results instead. I use a keystroke macro to add a plus sign to the beginning of each line. Then, I SORT them to group the debits together and group the credits together. The following command does that, and produces what you see below:

SORT SOME D 20 33 SORT SOME D 50 63

+****	=	1	0	10722.9
+ACTR	=	4	0	4705.46
+INT	=	1	0	75
+PAYA	=	1	1000	0
+PAYB	=	1	850	0
+SUPP	=	2	255.96	0
+SHIP	=	2	87.8	0
+ACTG	=	1	64.29	0
+EQUI	=	1	54.32	0
+BANK	=	1	10	0
+VOID	=	2	0	0



---

Bank Account System, *continued*

Now, I can edit this to my liking, adding not only more useful comments, but a spreadsheet format as well to calculate some sub values. I can always use my buffer to move certain lines to more meaningful places. Here is something like what I usually end up with:

SOURCES AND USES OF CASH -- JANUARY

ZV		
EX		999,999.99
	SOURCES:	
+	Accounts Receivable:	4,705.46
+	Interest:	75.00
= +	TOTAL SOURCES:	4,780.46
	USES:	
	Pay:	
+	person A:	1,000.00
+	person B:	850.00
=+	Total Pay	1,850.00
+	Supplies	255.96
+	Shipping	87.80
+	Accounting	64.29
+	Equipment	54.32
+	Bank Charges	10.00
=+	Total	472.37
=-	TOTAL USES	2,322.37
=	NET CHANGE	2,458.09

I keep a separate file for each month's account, both because of memory limitations, and because it makes look-up tasks easier. Then, to get, for example, a summary of a quarter, I keep a file called QUARTER.END which contains the following:

```
TALLY CHECK.JAN 26 30 SUM 45 55 58 67 END DO
TALLY CHECK.FEB 26 30 SUM 45 55 58 67 END DO
TALLY CHECK.MAR 26 30 SUM 45 55 58 67 END
```

I then EDIT the resulting file, deleting the lines which contain the tally summary commands, or I use a DROP TALLY to get rid of those lines more efficiently. I use a keystroke macro to insert a "+" at the beginning of each line, then use the following command to TALLY the whole thing:

TALLY IT 2 5 SUM 20 33 50 62 END

This report can then be manipulated in much the same way as the single month report above to generate sources-uses statements.

There are almost limitless analysis projects, once you have set up your bank account in this fashion. I leave the rest to you.

--Heidi Roizen



## T/MUG BACK ISSUES

T/MUG back issues provide valuable information for those users who are just getting to know T/Maker and for seasoned users as well. The set of back issues is like a mini applications booklet in that it offers methods for performing relatively simple work such as setting up a checking account system, to more complicated tasks such as analyzing business performance. One of the most attractive features of the various applications found in the back issues is the versatility that they allow the user. Once the user becomes familiar with a particular method, he can customize it to fit his own individual needs. Below are some of the highlights offered in the set.

- \* 1040 Federal Tax Form   \* Checking Account System   \* Appointment Calendar
- \* Analyzing Business Performance   \* Invoicing System   \* Opening an IRA
- \* Analyzing Survey Data

T/MUG back issues are now available for \$20.00 for shipment to the U.S., Canada, and Mexico. Other countries please add \$15.00 for air mail charges, and submit an international money order or U.S. bank check drawn in U.S. dollars. Make check out to T/Maker Company at 2115 Landings Drive, Mountain View, CA 94043.

----- *clip here* -----

*Yes, I want to receive the entire set of back issues. Enclosed is my check*

*[ ] \$20.00*

*[ ] \$35.00*

*Please rush the set to my address below:*

*Name* \_\_\_\_\_

*Company* \_\_\_\_\_

*Address* \_\_\_\_\_

*City* \_\_\_\_\_ *State* \_\_\_\_\_ *Zip* \_\_\_\_\_

# SUBSCRIPTION/APPLICATION FORM

**T/MAKER USERS GROUP**  
**2115 LANDINGS DRIVE, MOUNTAIN VIEW, CA 94043**



Members of the T/Maker Users Group receive a bimonthly newsletter providing examples of other members' experiences with T/Maker in the areas of text editing, financial modeling, personal and business accounting, mathematical and statistical applications, and many other fields of interest. The T/Maker newsletter will also provide answers and solutions to members' technical and nontechnical questions and problems relating to their use of T/Maker.

*detach and mail*

☐ Enter    ☐ Renew my membership in the T/Maker Users Group and  
send me the bimonthly newsletter for one year.

NAME: \_\_\_\_\_

COMPANY: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

Please make check payable to T/Maker Users Group. Cost is \$15.00 per year for US, Canada, and Mexico. Other countries please add \$20 for air mail charges, and please submit an international money order or US bank check drawn in US dollars.

## MY HARDWARE AND SOFTWARE CONFIGURATIONS ARE:

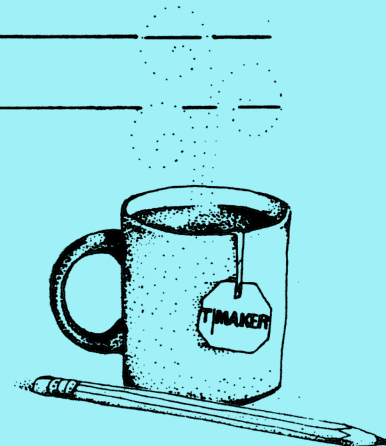
COMPUTER: MANUFACTURER \_\_\_\_\_ MODEL \_\_\_\_\_ MEMORY \_\_\_\_\_

TERMINAL: MANUFACTURER \_\_\_\_\_ MODEL \_\_\_\_\_

DISK FORMAT: \_\_\_\_\_

OPERATING SYSTEM: \_\_\_\_\_ VERSION \_\_\_\_\_

T/MAKER VERSION: \_\_\_\_\_



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Los Gatos, CA 95030

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