

Accounts and Loans

User Guide

Version 2.1.1

Disclaimer

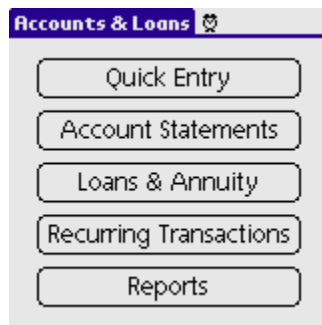
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1 Introduction



Accounts and Loans is a Palm OS program that helps you keep track of your personal finance. It is more than just an electronic chequebook, it's also a loan/mortgage calculator. You can keep track of your credit card balances as you make your purchases or keep track of your loan/mortgage's amortization schedule and interest payments. To help you better plan your personal finance, it also has the ability to estimate your future account balances based on the scheduled recurring transactions you've entered. With these electronic chequebook, loan tracking, and future balance prediction capabilities in one single easy to use application in the palm of your hand, you no longer have to worry about accidentally spending more than you can afford. It features:

- Unlimited number of accounts.
- Unlimited number of expense categories.
- Handle multiple currencies.
- Automatic recurring transaction and loan payment entries.
- Automatic reminder in Date Book / To-Do List / Memo Pad for recurring and loan transactions.
- Account summary and expense category summary report.
- Data export/import to/from Memo Pad in CSV format.

2 Requirements

The following table lists the minimum requirements to run this program:

Device	PalmPilot Personal or better
Memory	175 kB (Stand-alone version) 200 kB (Quik Budget compatible version)
Operating System	Palm OS 2.0 or better
Other runtime files	MathLib.prc (only if you need loan calculation capability)

3 Installation

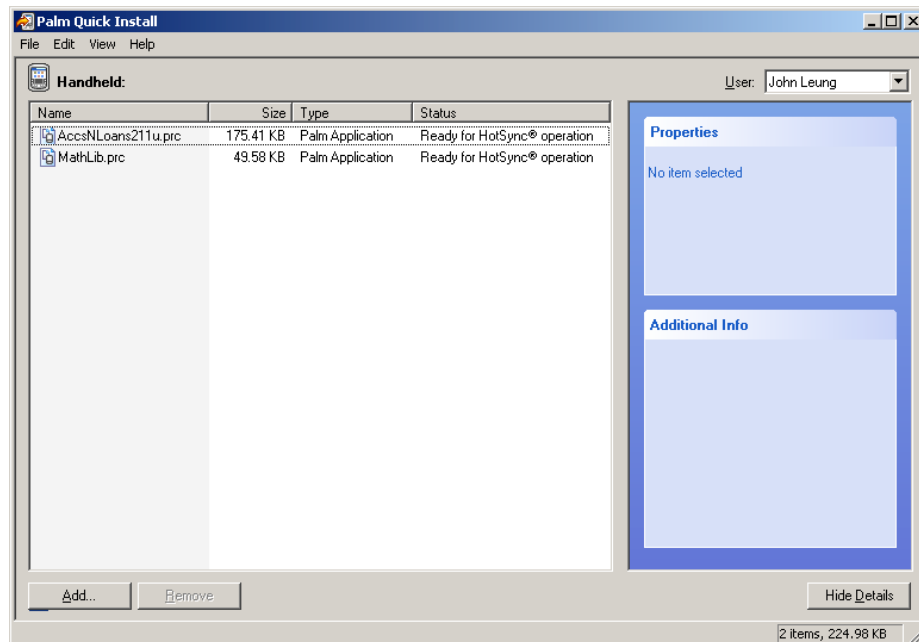
3.1 File List

The distribution zip/sit file should come with the following files:

Files	Description
One of the following: AccsNLoans211u.prc AccsNLoans211r.prc	Stand-alone shareware version Stand-alone paid version
One of the following: AccsNLoans211u_qb.prc AccsNLoans211r_qb.prc	Quik Budget compatible shareware version Quik Budget compatible paid version
MathLib.prc ¹	Math Library by Rick Huebner
AnLUserGuide.pdf	Accounts and Loans User Guide (this file)

3.2 New Installation

Using the *Palm Quick Install* program that comes with your *Palm Desktop* installation, add one of the appropriate AccsNLoans211 files listed above to the list as shown in the following figure:



¹ MathLib is a free shared library that can be used by any Palm OS 2.0+ program that needs IEEE 754 double precision math functions. It's distributed under the terms of the GNU Library General Public License, and is freely available with full source code and documentation at the [MathLib Information web page](#). It's not a part of the *Accounts and Loans* program, and you're not paying anything for its use; a copy is simply included in this distribution for your convenience.

Optionally, if you want to use the loan calculation capability of this program, you'll need to add the file MathLib.prc into the list as well (if it is not already on your device).

Then close the *Palm Quick Install* program and perform a HotSync operation. This program will be installed to your Palm handheld.

3.3 Upgrade

3.3.1 From A&L v1.x

In order to upgrade from A&L version 1.x to the current version 2.1.1, you'll need to run a program ANL1To2 to create the A&L version 2's database files from A&L version 1's database files. To obtain this program, contact support@accsnloans.com.

To proceed with the upgrade:

1. First install ANL1To2.prc to your Palm handheld using the Palm Quick Install program.
2. Run this program on your Palm handheld and it will create a new set of database files from the old one. This process could be a time consuming process (up to a few minutes) depending on the number of records in your database, however, it will not modify your version 1's data.
3. Once the above step is done, perform the same procedure as described in section 3.2 *New Installation* to install A&L version 2.1.1.
4. Run the new version 2.1.1 program. If all your transactions show up without any problem in your version 2.1.1 program, you can now delete A&L version 1 and ANL1To2 program from your Palm handheld. Otherwise, if there are any problem during this upgrade procedure, contact support@accsnloans.com for further assistance.

3.3.2 From A&L v2.0.x or From A&L v2.1.1 Shareware to Paid Version

If you are upgrading from *Accounts and Loans* version 2.0.x, just follow the exact same procedure as described in 3.2 *New Installation*. DO NOT delete the old version first, otherwise, your current *Accounts and Loans* data will be deleted as well.

4 Un-install

To uninstall the program, just use your PalmPilot's memory manager or other Palm series' delete app menu option to remove it from your device. Once deleted, all associated *Accounts and Loans* database files will be deleted automatically.

5 First Time Setup

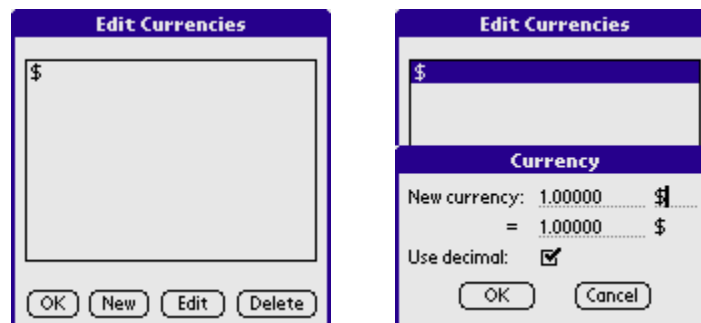
Before you start using this program, you may want to do some basic setup such as defining the currencies and accounts you will be dealing with. You may also want to setup the program's options at this time.

5.1 Currencies

The home currency has the default symbol of “\$”. You may change this symbol to any other 4-character long symbol. To do so, goto the Main Screen, then tap on *Menu*, then choose *Setup*, then *Currency List*:

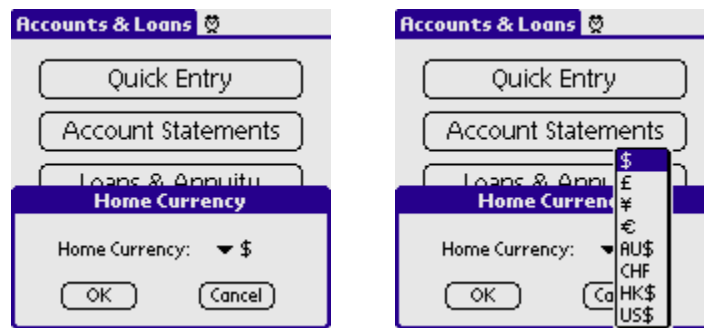


Doing this will popup a screen showing the current list of currencies as shown below. Then select the “\$” symbol and hit *Edit*. Another dialog box will popup and you can change this default symbol to something else.



You can also use this process to add and define new currencies or modify existing currencies' exchange rate, symbol, and its decimal setting. Note that if you're modifying the home currency, the exchange rate is always set to one and you cannot change it. Also, note that if you're deleting a currency, any account entries that uses it will be changed to home currency.

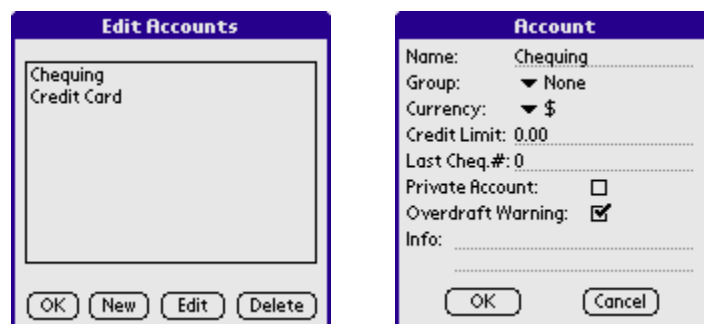
If you are moving to a new country and have to change to a new home currency, first define the new currency that you need, then go back to the *Setup* menu and choose *Home Currency* this time. This will bring up the following dialog box to select a new home currency:



After you've selected a new home currency, exchange rates for all existing currencies will be re-defined for you based on your new home currency

5.2 Accounts

After you have defined the currencies, you should now create your own list of accounts. By default, during your first time installation of this program, two accounts (*Chequing* and *Credit Card*) have been created for you. To add, modify, or delete new/existing accounts, goto the *Setup* menu option again, then select *Account List*. You'll a dialog box with a list of existing accounts. Press *New*, or select an account and then press *Edit* will bring you to an account definition dialog box.



The *Group* selection is only used in the reporting functions of this program. It allows you to get a total calculation for a specific groups of accounts. The *Credit Limit* field is useful for you to check if you've reached your credit limit or to check how much credit is remained when you are viewing your account statements. The *Last Cheque Number* field is used by the auto next cheque number feature of this program. If the *Private Account* checkbox is set and the Palm handheld's *Hide Records* or *Mask Records* setting is checked, then all transactions created under this account will be marked as secret and this account will not be shown in any account list either. If *Overdraft Warning* checkbox is set, then a transaction causing a negative running balance in the account statement screen will be highlighted (or shown as red if you have a colour device). **Note:** If you are deleting an account, all records associated with this account will be deleted. So, you better be sure when you're trying to delete an account.

5.3 Account Groups and Categories

Creating account groups and categories using a similar process as creating an account as described previously. Assigning an account to an account group will help you get a total of all your accounts belonging to the same group during report calculation. Similarly assigning a transaction with a category will allow you to get a category summary during report calculation.

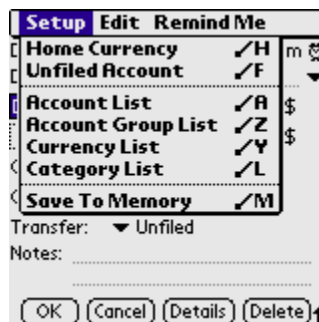
5.4 Memory (Description/Payee) List

The memory list can be used to memorized frequently entered transactions. But note that it is also being served as a description or payee list. To modify or add a new memory / description / payee, goto the *Setup* menu and then select *Memory List*. You'll get the following dialog box showing you the current list.



When you are modifying an existing or a new item, a transaction entry form will appear. You can use this form to enter a frequently entered transaction or just the description. See section on 7.1 *Entering / Modifying Transactions* to learn how to get the memorized transaction during data entry and how to get the description portion of the memorized transaction during data entry.

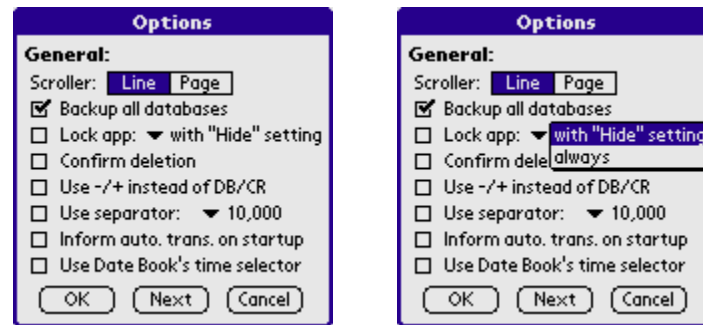
Tip: When you're entering a transaction, you can also quickly save the description (or I should say the entire transaction) into the list just by going to *Setup* menu, then tap on *Save To Memory*.



5.5 Options

Finally, you should also set the program's option to your desire. From the main screen, goto the *Setup* menu, then select *Option* will bring you to the following option screen:

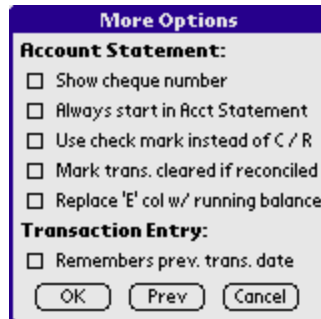
General Options



- The *Scroller* setting will control whether the account statement screen, loan screen, and the recurring transaction screen will scroll one line at a time or one page at a time.
- Setting the *Backup all databases* check box will make sure that the next time you HotSync, all ***Accounts and Loans***' databases will be backed up in your Palm Desktop's backup directory using Palm's default backup conduit. This backup directory is normally found under your Palm Desktop installation folder (such as C:\Palm\[username]\backup). In this backup directory, you should expect to find the following database files: ANLListDB.pdb, ANLRecurDB.pdb, ANLTransDB.pdb, ANLUidBack.pdb. If you ever need to restore your old data, just re-install these 4 files together using the *Palm Quick Install* program and you'll get back your original data.
- The *Lock app* setting allows you to prevent this program from running if your Palm handheld's *Hide Records* or *Mask Records* setting is set, or if you've chosen the *always* lock selection. To re-enter the program, you'll have to enter the password you've assigned to your Palm handheld's *Security* app. Note that this option has no effect if you didn't set a password in the first place.
- The *Confirm deletion* check box controls whether a confirmation dialog box will appear whenever you try to delete an entry or perform a data purge operation.
- Checking the *Use -/+ instead of DB/CR* check box will change all the DB/CR symbols into -/+ symbols in all entry forms.
- The *Use separator* instructions the program to display all numbers with a separator symbol (defined in your Palm's preference setting) in either one of the following 2 formats: 10,000 or 1,0000.
- The *Inform auto. trans. on startup* checkbox allows you to instruct the program to pop up a message if automatic transactions are added by the program during the program startup.
- The default time selection dialog box is similar to the one in your device's preference setting screen. But if you prefer to use Date Book's time selection dialog box, you can active that here by checking the *Use Date Book's time selector* checkbox.

By default, all check boxes are not set (except the backup checkbox). Tapping on the *Next* button will bring up another dialog box giving your more options to set:

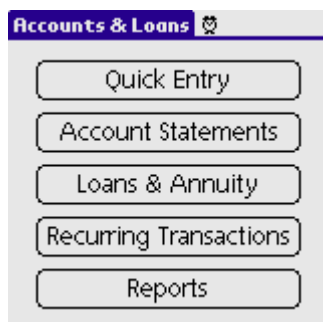
More Options



- Checking the *Show cheque number* option will add the cheque number in the description column in the account statement screen.
- The *Always start in Acct. Statement* option will allow you to skip the main screen and jump directly to the account statement screen every time this program startup.
- The *Use check mark instead of C / R* checkbox tells the program whether you prefer to have a check mark symbol to indicate a cleared or reconciled transaction instead of the C and R letters.
- The *Mark trans. cleared if reconciled* options allows you to automatically mark an item as cleared if you set an item as reconciled in the account statement screen. See the section 7.2 *Account Reconciliation* for details.
- Setting the *Replace 'E' col w/ running balance* option allows you the replace the foreign currency Exchanged amount identification column with a running balance column in the *Account Statement Screen*.
- Checking the *Remember prev. trans. date* option will tell the program that every time you enter a new transaction, the date will be set to the previously entered (or viewed) transaction date.

Again, by default, none of the check boxes are set.

6 Main Screen



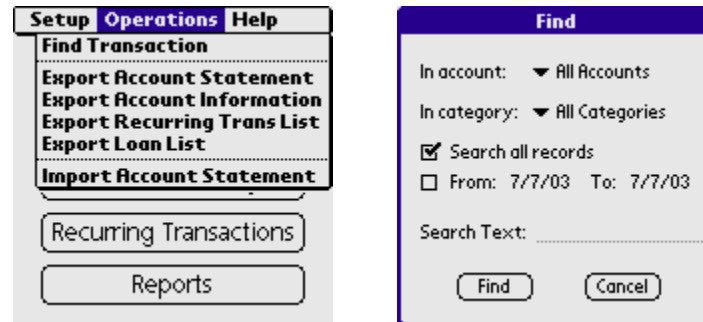
The main screen is the normal starting point of the program. From this screen, you can choose to:

- Enter a quick transaction entry.
- View the account statements.
- Goto your loan list.
- Goto your recurring transaction list.
- View different kinds of reports.

At any time when you see the small clock icon (such as the one show beside the title), you can tap on it to get the current time so that you don't have to exit the program just to get the current time.

6.1 Searching for a Transaction


From this main screen, you can perform a search on all your transactions. First, goto the *Operations* menu, and then select *Find Transaction*, a *Find* transaction dialog box will appear:



The entered search text will be checked against the description field, note field, and cheque number field of a transaction. The search text must start from the beginning of a word, not in the middle of a word. For example, if I have a transaction with a description "John Leung", then entering "eun" in the search text will not locate the record. You'll have to enter something like "Leu", etc as the search string in order locate the record. If you simply wish to find all the records with a specific category, you can leave the search string empty.

7 Account Statement Screen

From the main screen, tap on the *Account Statement* button will bring you to the account statement screen. Depending on your option setting, it will look like either of the following figures. Dates will be displayed as bold for past entries.

Account  Credit Card			
Date	Description	Amount	Balance
--/--	Balance	0.00	0.00
07/01	Dinner	-46.00	-46.00
07/03	Amazon.com	-35.08 E	-81.08
07/04	Safeway	-86.72	-167.80
07/07	Amazon.ca	-26.37	-194.17
07/16	Phone Co.	-44.30	-238.47
(New) Current Bal		-194.17	

In the account statment screen, if you tap on the *Date* button, it will toggle to a *Time* column. If you tap on the *Description* area repeatedly, it will cycle between *Description* column, *Category* column, and *Note* column. If you tap on the *Amount* button, it will toggle to a *Running Balance* column. Finally, if you tap on the “C” column, it will toggle between a *Cleared* indicator column versus a *Reconciled* indicator column.

Note that there is an “E” letter in the third row. This indicator tells you that the listed amount is an exchanged amount in your selected account’s currency. To view the exchange rate and the original foreign currency amount, just tap on the “E” letter and you’ll get the following dialog box:

Date	Description	Amount	E	C
--/--	Balance	0.00		
07/01	Dinner	-46.00		
07/03	Amazon.com	-35.08	E	
07/04	Safeway	-86.72		

Currency Exchange

Amount: -26.25 US\$

Rate: 1.33638

Exchange: -35.08 \$

OK

In the account statement screen, you also have the option to view different type of balances for the selected accounts:

Date	Desc	Amount	Balance	C
--/--	Balance	0.00	0.00	
07/01	Dinner	-46.00	-46.00	
07/03	Amazon	-35.08	-81.08	
07/04	Safeway	-86.72	-167.80	
07/07	End Balance	.37	-194.17	
07/16	Reconciled	.30	-238.47	

Current Bal

End Balance

Reconciled

Cleared Bal

Uncleared

Credit Rem

Spend Limit

Select Date

(New) -194.17

- *Current Balance* option shows the balance at the current moment in time.
- *End Balance* option shows total of all the listed entries (including future entries).
- *Reconciled* option shows the total of all transactions marked as reconciled.
- *Cleared Balance* option shows the total of all transactions marked as cleared.
- *Uncleared* option shows the total of any remaining transactions that isn’t cleared.
- *Credit Remain* option shows the remain allowable credit left in your account.
- *Spending Limit* is your current balance + credit limit of your selected account.
- *Select Date* option allows you to see the total of all transactions up to a specified date. This date can be a future date. If a future date is chosen, it will take into account of any possible future loan or recurring transactions.

7.1 Entering / Modifying Transactions

To enter a new transaction, you can either tap on the *Quick Entry* button from the main screen or tap on the *New* button from the account statement screen. To modify any existing transaction, just tap on any listed transactions from the account statement screen. The following transaction entry screen will pop up:

The transaction entry screen displays the following fields and options:

- Transaction** (header)
- Date/Time:** 7/3/03 7:24 pm
- Desc:** Amazon.com
- DB CR Amt:** 26.25 US\$
- X:** 1.33638 **=:** 35.08 \$
- Cheque#:** N
- Category:** Education
- Transfer:** Credit Card
- Notes:**
- Buttons: OK, Cancel, Details, Delete

If you choose a different currency, the default exchange rate and the new exchanged amount will be shown. At anytime if you want to modify the exchange rate, or the original amount, or the exchanged amount, and need to redo the calculation, just tap on the *Amt*, *X*, or *=* buttons. A new value will be calculated for you.

In the *Desc* row, there are 2 inverted triangles. The one on the right side will pop up a list of memorized transactions for you to overwrite current data with the memorized data. The one on the left side will only extract the description portion of the memorized transaction.

If you tap in the *Date/Time* area, the display will toggle to *Day/Time* and the date display will be changed to Day Of Week. To toggle back to *Date/Time* view, just tap in the same area again.


Note: If the transfer account is different from the currently chosen account, the corresponding entry in the transferred account will be added (or modified) for you automatically.

7.2 Account Reconciliation

Account Chequing			
Date	Description	Amount	E R C
--/--	Balance	3,000.00	R
06/01	106-Rent	-850.00	R
06/02	Deposit	1,500.00	R
06/10	Withdrawal	-100.00	R
06/15	Deposit	500.00	R
06/16	107-Phone Bill	-52.29	R
06/27	Transfer	-1,336.30	E
07/01	108-Rent	-850.00	R
07/03	Deposit	1,500.00	R
New Current Bal		3,311.41	

Account Chequing			
Date	Description	Amount	E R C
--/--	Balance	3,000.00	C
06/01	106-Rent	-850.00	C
06/02	Deposit	1,500.00	C
06/10	Withdrawal	-100.00	C
06/15	Deposit	500.00	C
06/16	107-Phone Bill	-52.29	C
06/27	Transfer	-1,336.30	E C
07/01	108-Rent	-850.00	C
07/03	Deposit	1,500.00	C
New Current Bal		3,311.41	

The right most column in the account statement screen allows you to easily mark which item has been cleared or reconciled. Tapping on the “C” or “R” button will toggle the column between *Cleared* and *Reconciled* indicator. A distinction is made between cleared and reconciled transactions is to help you keep better track of what’s happening to your account. For instance, you may have checked your account balance from the ATM and realized that your cheque has been cleared. But you haven’t received your bank statement yet, so you’ll reconcile your transactions later when you actually receive your statement.

Account  Chequing			
Date	Description	Amount	E R
--/--	Balance	3,000.00	R
06/01	106-Rent	-850.00	R
06/02	Deposit	1,500.00	R
06/10		-100.00	R
06/15	Current Bal	500.00	R
06/16	End Balance	-52.29	
06/27	Reconciled	-1,336.30	E
07/01	Cleared Bal	-850.00	
07/03	Uncleared	1,500.00	
	Credit Rem		
	Spend Limit		
(New)	Select Date	4,050.00	

When you reconcile your bank statement, you may want to switch your balance selection to *Reconciled* first. If you have previously done your account reconciliation, this amount should match the opening balance of your bank statement. Then as you check off an item as reconciled, this amount will be updated automatically. When you’re finished reconciling your account, this final reconciled balance should match the ending balance in your bank statement..

In the *Options* screen, you have an option to tie the reconciled flag with the cleared flag. If this option is set, then whenever you set the reconciled flag, the cleared flag will be set for you automatically. (However, the reverse is not true. If you unset the reconciled flag, the cleared flag will not be unset for you.)

Note that you can replace the “R” and “C” character with a check mark symbol in the account statment screen. You can change this setting in the *Options* screen.

7.3 Purging Old Transactions

Setup Purge Info		
Date	Cleared	✓O
--/--	Cleared By Date	✓Q
06/01	Reconciled	✓V
06/01	Reconciled By Date	✓W
06/01	All By Date	✓D
06/15	Deposit	500.00 R
06/16	107-Phone Bill	-52.29
06/27	Transfer	-1,336.30 E
07/01	108-Rent	-850.00
07/03	Deposit	1,500.00
(New)	Current Bal	3,311.41

From the menu in the account statement screen, a few options are provided for you to purge old transactions:

- *Cleared* – Remove all transactions marked as cleared.
- *Cleared By Date* – Remove the cleared transactions up to a specified date.

- *Reconciled* – Remove all reconciled transactions.
- *Reconciled By Date* – Remove the reconciled transactions up to a specified date.
- *All By Date* – Remove absolutely everything up to a specified date.

Note: Once the transactions are deleted, they are gone! There are no undo for these operations.

7.4 Making a Transaction Reminder

Say you need to make a credit card payment on July 14 and you want to remind yourself on that date, you can easily add a reminder directly from the transaction entry screen:

The screenshot shows the 'Remind Me' menu open over a transaction entry form. The menu options are 'In Date Book', 'In To Do List', and 'In Memo Pad'. The background form shows a transaction for '7/14' with description 'Visa Pay', amount '1.00000', and category 'Transfer - Credit Card'.

From the transaction entry screen, goto the *Remind Me* menu. Then choose between adding a reminder in Date Book, To-Do List, or Memo Pad. The following shows an example of how the reminder will appear after adding the reminder:


Three screenshots showing reminders in different views:

- Date Book:** Shows a calendar for July 14, 2003. A reminder for 'Visa Payment \$-81.08 (Chequing - Credit Card)' is listed for 8:00.
- To Do:** Shows a list of tasks. The reminder '1 Visa Payment \$-81.08 (Chequing - Credit Card) 7/14' is listed.
- Memo Pad:** Shows a memo titled '07/14/03 Visa Payment \$-81.08 (Chequing - Credit Card)'.


7.5 Adjusting The Current Balance

On occasions you may have forgotten to enter a transaction when it happened. As a result, the current balance as indicated on the statement screen isn't quite what you expected. To quickly and easily correct this mistake, you can use the *Adjust Balance* menu option to add a *Balance Adjustment* record or to update the very first *Balance* record itself.

The following figures show an example of how this works:

Account  Chequing			
Date	Description	Amount	E R
--/--	Balance	3,000.00	R
06/01	106-Rent	-850.00	R
06/02	Deposit	1,500.00	R
06/10	Withdrawal	-100.00	R
06/15	Deposit	500.00	R
06/16	107-Phone Bill	-52.29	
06/27	Transfer	-1,336.30	E
07/01	108-Rent	-850.00	
07/03	Deposit	1,500.00	
07/14	Visa Payment	-81.08	
(New) Current Bal		3,311.41	

Setup Purge Info			
Adjust Balance	<input checked="" type="checkbox"/>	J	R
Home Currency	<input checked="" type="checkbox"/>	H	R
Unfiled Account	<input checked="" type="checkbox"/>	F	R
Account List	<input checked="" type="checkbox"/>	A	R
Account Group List	<input checked="" type="checkbox"/>	Z	R
Currency List	<input checked="" type="checkbox"/>	Y	R
Category List	<input checked="" type="checkbox"/>	L	E
Memory List	<input checked="" type="checkbox"/>	M	
07/03	Deposit	1,500.00	
07/14	Visa Payment	-81.08	
(New) Current Bal		3,311.41	

Account  Chequing			
Date	Description	Amount	E R
--/--	Balance	3,000.00	R
06/01	106-Rent	-850.00	R

Balance Adjustment

Current Balance: 3,311.41

New Balance:


☒ Add balance adjustment rec.

☐ Modify balance record

OK Cancel

Say your chequing account's current balance is shown as \$3,311.41, but your actual balance is \$3200. To correct for that, you can choose the *Adjust Balance* menu option. This will bring up a dialog box asking you for a new new balance. At this point, you can do either of the followings:

1. Add a new transaction showing the difference. Select the *Add balance adjustment rec.* checkbox. Then enter the new balance. Then hit OK. You'll see that a *Balance Adjustment* record of an amount of \$111.41 is added into the statement and the current balance is now \$3,200.

Account  Chequing			
Date	Description	Amount	E R
--/--	Balance	3,000.00	R
06/01	106-Rent	-850.00	R

Balance Adjustment


Current Balance: 3,311.41

New Balance: 3200


☒ Add balance adjustment rec.

☐ Modify balance record

OK Cancel

Account  Chequing			
Date	Description	Amount	E R
06/01	106-Rent	-850.00	R
06/02	Deposit	1,500.00	R
06/10	Withdrawal	-100.00	R
06/15	Deposit	500.00	R
06/16	107-Phone Bill	-52.29	
06/27	Transfer	-1,336.30	E
07/01	108-Rent	-850.00	
07/03	Deposit	1,500.00	
07/07	Balance Adjust	-111.41	
07/14	Visa Payment	-81.08	
(New) Current Bal		3,200.00	

2. The alternate method is to change the first *Balance* record that will take into account of this difference. To do this, select the *Modify balance record* checkbox. Then enter the new balance. Then hit OK. You'll see that the *Balance* record's amount which used to be \$3,000 is now changed to \$2,888.59 and the current balance is now \$3,200.

Account  Chequing			
Date	Description	Amount	E R
--/--	Balance	3,000.00	R
06/01	106-Rent	-850.00	R

Balance Adjustment


Current Balance: 3,311.41

New Balance: 3200

☐ Add balance adjustment rec.

☒ Modify balance record

OK Cancel

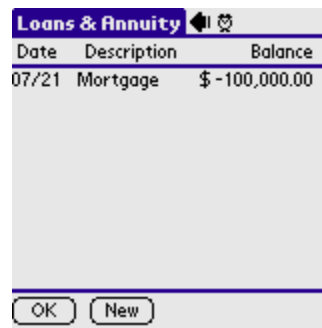
Account  Chequing			
Date	Description	Amount	E R
--/--	Balance	2,888.59	R
06/01	106-Rent	-850.00	R
06/02	Deposit	1,500.00	R
06/10	Withdrawal	-100.00	R
06/15	Deposit	500.00	R
06/16	107-Phone Bill	-52.29	
06/27	Transfer	-1,336.30	E
07/01	108-Rent	-850.00	
07/03	Deposit	1,500.00	
07/14	Visa Payment	-81.08	
(New) Current Bal		3,200.00	

7.6 Remember The Current Transaction

At any time you are entering a transaction, you can save the entry to the memorized list by going to *Menu —Setup—Save To Memory*. Then current entry will be saved to the memorized list. However, this transaction haven't been entered into your account statement yet. You'll still need to hit the *OK* button to add it into your account statement.

8 Loans & Annuities

Tapping on the *Loans & Annuity* button from the main screen will start the loan portion of this application. Note that in order to run this portion of the program, you need to have MathLib already installed in your Palm handheld.



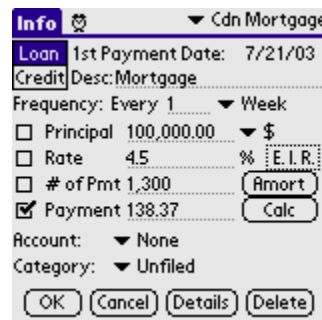
Date	Description	Balance
07/21	Mortgage	\$-100,000.00

Once you are in the this screen, you can go back to the main screen at any time by pressing the back arrow button at the top just beside the title bar.

The list of loans and annuities shown in this screen are sorted by the next payment date and the balance shown is the remaining principal of your loan or annuity.

8.1 Entering / Modifying Entries

In the *Loans & Annuity* screen, just tap on the *New* button to create a new entry or tap on any existing item will load up the data and start the data entry screen as shown below:



Info Cdn Mortgage

Loan 1st Payment Date: 7/21/03
Credit Desc: Mortgage

Frequency: Every 1 Week

☐ Principal 100,000.00 \$

☐ Rate 4.5 % E.I.R.

☐ # of Pmt 1,300

☒ Payment 138.37

Account: None

Category: Unfiled

First thing you should do when you're in this entry form is to select the loan type you want to specify. There are 3 options you can choose from: *Simple Loan*, *Cdn Mortgage*, and *US Mortgage*:

The image shows two screenshots of a software interface. The left screenshot is the 'Simple Loan' dialog box. It has a tabbed interface with 'Info' and 'Loan' tabs. The 'Loan' tab is active, showing fields for '1st Payment D', 'Credit Desc: Mortgage', 'Frequency: Every 1 Week', 'Principal 100,000.00', 'Rate 4.5 % E.I.R.', '# of Pmt 1,300', and 'Payment 138.37'. There are 'Amort' and 'Calc' buttons. The right screenshot is the 'Details' dialog box for 'Cdn Mortgage'. It shows fields for 'Show 0 Advance Entries', 'Current Payment #: 0', 'Number of days per year: 365', '# compounding period/yr: 2', 'Accel. Wkly Pmt Opt: Fully Accel.', 'Auto Reminder: None', and checkboxes for 'Private' and 'Auto Cleared'. There are 'OK', 'Cancel', and 'Reset' buttons.

The *Cdn Mortgage* and *US Mortgage* option is actually a subset of *Simple Loan*. For the choice of *Cdn Mortgage*, the number of compounding period per year is always fixed to 2 (see the above *Details* dialog box) because Canadian mortgage uses semi-annual compounding when presenting interest rates. While for the *US Mortgage* option, the number of compounding period per year is always fixed to 12 because US mortgage uses monthly compounding.

The next thing to select is either *Loan* or *Credit*. If you're receiving a fixed annuity for a fixed frequency period, then you should select *Credit*, otherwise, leave it at the *Loan* selection.

After you've entered the frequency and some options in the *Details* dialog box (such as the number of compounding periods per year, the number of days per year, and the accelerated weekly payment option if you've selected weekly payment), you just need to enter 3 of the 4 loan calculation items (ie: principal, nominal interest rate, total number of payment, and the payment amount). Check the one you want to calculate. Then hit the *Calc* button to get the value.

If you selected a valid account to withdraw (or deposit) the money from, entries will be added to that account automatically (starting from payment number 1) every time you start this program.

If you don't want to add all the old payments in the specified account, you can enter the number of payments already made. To do this, goto the *Details* dialog box by hitting the *Details* button (see above). Then enter the current payment number. **Tip:** If you don't remember the number of payments you already made, you can choose *None* in the *Account* popup, hit OK, Then come back to this page. Now you choose the account you want. By doing this, the program get a chance to determine how many payments have already been paid. When you come back to this page and choose an account, the old payments won't be added again.

In the *Details* dialog box, you can also specify how many advance entries to show in the account statement screen, add auto-reminder, set this loan as a private record (so that it

won't show up if the *Hide Records* or *Mask Records* setting is on), and automatically set the cleared flag when a transaction is added to the account statement.

If you've contributed extra money towards your principal (or the interest rate has changed), then what you can do is goto this *Details* dialog box and hit the *Reset* button. It will update the principal to the balance as of your last payment, change the 1st payment date to your last payment's date, update the total number of payments to the remaining number of payments, and reset the current payment number to 0. Now you can change the principal to the new value (or change the interest rate), and then re-calculate everything.

8.2 View Amortization Schedule

Once you have defined your loan information, you can view it's amortization schedule by tapping on the *Amort* button:

Amortization			
#	Interest	Principal	Balance
1	85.38	52.99	99,947.01
2	85.34	53.03	99,893.98
3	85.29	53.08	99,840.90
4	85.25	53.12	99,787.78
5	85.20	53.17	99,734.61
6	85.15	53.22	99,681.40
7	85.11	53.26	99,628.14
8	85.06	53.31	99,574.84
9	85.02	53.35	99,521.49
Actual # of pmt: 1,124.699479			
OK Total Interest: 55,624.65			

In this screen, you can see the total interest that you'll be paying. If you have chosen an accelerated weekly payment option, you'll notice that the actual total number of payments is smaller. If you want to see the balance at a specific time, select the *Go To Payment Num* menu option. A dialog box will appear asking you for the payment number you want to see. In our weekly payment example, 52nd payment is the end of one year, so we enter 52 and hit *OK* button. It'll show you the balance at the end of that payment:

Info			
Go To Payment Num			
1	85.38	52.99	99,947.01
2	85.34	53.03	99,893.98
3	85.29	53.08	99,840.90
4	85.25	53.12	99,787.78
5	85.20	53.17	99,734.61
6	85.15	53.22	99,681.40
7	85.11	53.26	99,628.14
8	85.06	53.31	99,574.84
9	85.02	53.35	99,521.49
Actual # of pmt: 1,124.699479			
OK Total Interest: 55,624.65			

Amortization			
#	Interest	Principal	Balance
1	85.38	52.99	99,947.01
2	85.34	53.03	99,893.98
3	85.29	53.08	99,840.90
4	85.25	53.12	99,787.78
5	85.20	53.17	99,734.61
6	85.15	53.22	99,681.40
Goto Payment Number			
Payment Number: 52			
OK Cancel			

Amortization			
#	Interest	Principal	Balance
52	83.02	55.35	97,183.83
53	82.98	55.39	97,128.44
54	82.93	55.44	97,073.00
55	82.88	55.49	97,017.51
56	82.83	55.54	96,961.98
57	82.79	55.58	96,906.40
58	82.74	55.63	96,850.77
59	82.69	55.68	96,795.09
60	82.64	55.73	96,739.37
Actual # of pmt: 1,124.699479			
OK Total Interest: 55,624.65			

8.3 Delete an Existing Entry

To delete a loan or annuity entry, first select the entry from the loan and annuity listing screen. Then just tap on the *Delete* button. This will delete the entry from the list. **Note:** If you removed an item from the list, the corresponding future payment entries from the selected account will be removed as well.

8.4 Other Notes

This *Loans and Annuity* portion of the program is intended to help you setup a system to automatically create an entry to your selected account and to view the current balance of your loan. If you are still shopping for different loan options and want to be able to compare different loan options side-by-side, I recommend that you try another Palm OS program called *TriLoan* written by *JC Solutions*. *TriLoan* is a great tool for analyzing loans (and especially mortgage loans) side-by-side on one screen. Visit www.triloan.com for details.

9 Recurring Transaction

Most people would have constant scheduled payments every months such as cable bill or rent, etc. It would be convenient if the program can automatically add this transaction for you when the time comes or have the program automatically take these scheduled payments into account when you're trying to estimate your future account balance. The purpose of the *Recurring Transaction* part of this program is to do exactly that.

From the main screen, tap on the *Recurring Transactions* button. It will bring you to the following recurring transaction listing screen:



Date	Description	Amount
08/07	Cable Bill	\$ -81.07

Once you are in the this screen, you can go back to the main screen at any time by pressing the back arrow button at the top just beside the title bar. The list of recurring transactions shown in this screen are sorted by the next scheduled payment date.

9.1 Entering Recurring Transactions

To enter a new recurring transaction, tap on the *New* button from the above screen. Then the following entry form will appear:

The image shows two screenshots of the 'Recurring Item' entry form. The left screenshot shows the main form with fields for Start date (7/7/03), Stop checkbox, Description (Cable Bill), Amount (81.07), Currency (\$), Frequency (Every 1 Month), Category (Utilities), Account (Credit Card), Transfer (Credit Card), and Current Trans. # (0). The right screenshot shows the 'Details' dialog box with fields for Show 0 Advance Entries, Auto Reminder (None), Private checkbox, and Auto Cleared checkbox.

Say today's date is July 7, 2003 and you want the first scheduled payment to start on this date, then you enter July 7, 2003 as your starting date. Also enter the frequency of this payment, the amount and currency, the category, and account.

Leave the *Current Transaction Number* to be 0. This field is here just to show you how many scheduled payments have already been made since the start date. If you leave it to 0, a *Cable Bill* entry will be added for you in the *Credit Card* account and this transaction number will be incremented to 1. If you now goto the account statement screen and examine the details of the *Cable Bill* transaction, you'll notice a recurring transaction number is also associated with this record:

The image shows two screenshots of the 'Transaction' entry form. The top screenshot shows the main form with fields for Date/Time (7/7/03 12:00 am), Description (Cable Bill), Amount (81.07), Currency (\$), and a calculation field showing 1.00000 x 81.07 = 81.07. The bottom screenshot shows the 'Transaction Details' dialog box with checkboxes for Tax, Cleared, and Reconciled, and a field for Recurring Transaction #: 1.

After a while this transaction number is going to become very big. So, the purpose of the *Reset* button in the entry form is to allow you to reset the number back to 1. It will also adjust the *Start* date to the last entry's date and the transaction number for all old records will be removed.

Note that you can also modify the number of advance entries to show in the account statement screen and to specify an automatic reminder record to Date Book, To-Do List, or Memo Pad. You can make these changes in the *Details* dialog box when you tap on the *Details* button in the entry screen.

10 Reports

Tapping on the *Report* button from the main screen will bring you to a *Report* page. In this page, you can select to view the *Account* summary, *Loan* summary, *Account & Loan* summary, and *Category* summary.

Report ⓘ

Total uses: ▼ \$

▼ Accounts (Export)

Chequing	\$ 3,311.41
Credit Card	\$ -275.24
US Chequing	US\$ 2,500.00
Unfiled	\$ 0.00
Total:	\$ 6,376.92

OK ☐ Scroll Page ☒ Scroll Line

You also have the option of selecting different type of balances. If you choose the *Select Date* option, you can set a start date and an end date for the calculations of your report. Note that if you selected a future date, this program will take into consideration of all necessary future recurring transactions or loan payments into the balance calculation.

Report ⓘ

Total uses: ▼ \$

▼ Current Bal (Export)

End Balance	\$ 3,311.41
Reconciled	\$ -275.24
Cleared Bal	US\$ 2,500.00
Uncleared	\$ 0.00
Select Date	\$ 6,376.92
This Week	
This Month	

OK ☐ Scroll Page ☒ Scroll Line

Select Report Dates

Start date: ▼ First Record

End Date: 7/7/03

OK

If you choose *Category* summary report, a *Details* button will appear. If you highlighted a category and then hit this *Details* button, another form will pop up showing all the records with the matching category and matching accounts.

Report ⓘ ▼ All Accounts

Total uses: ▼ \$

▼ Categories (Export)

Balance	\$ 5,004.45
Bank Charges	\$ 0.00
Deposit	\$ 3,500.00
Dining	\$ -46.00
Education	\$ -35.08
Entertainment	\$ 0.00
Gas	\$ 0.00
Groceries	\$ -113.09

OK Details ☐ Scroll Page ☒ Scroll Line

Category ⓘ ▼ Deposit

▼ Current Bal (Export)

▼ All Accounts

06/02 Deposit	1,500.00 \$
06/15 Deposit	500.00 \$
07/03 Deposit	1,500.00 \$

OK ▼ \$ 3,500.00

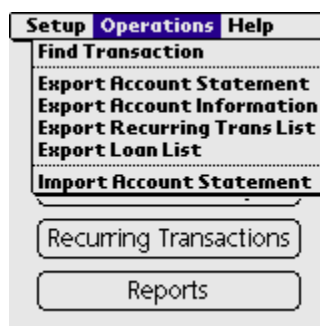
If you don't want to see the *Unfiled* account in your account report, you can hide it by going to the menu, then tap on *Hide Unfiled Account*. This will prevent the *Unfiled* account from showing up in the report.

The purpose of the *Export* button is to export the summary data on screen to Memo Pad. The *Scroll Page* and *Scroll Line* checkboxes will only affect the device's physical button, not the up & down arrows shown in the list.

Also note that this report screen makes the calculation in real time. So, if you have a LOT of transactions, it may take some time.

11 Data Export / Import

11.1 Exporting from your Palm Handheld



To export account statment, account information, recurring transaction list, or loan list in CSV format, goto the main screen and then the *Operations* menu. Then select the appropriate export choices you desired. The CSV format of the exported data are shown in the table below. Data will be exported to the Memo Pad.

Export Option	CSV Format
<i>Account Statement</i>	"Date", "Time", "Account Name", "Description", "Debit/Credit", "Account", "Account's Currency", "Exchange Rate", "Exchanged Amount", "Account/Exchanged Currency", "Cheque Number", "Category", "Transfer Account", "Tax Deductable?", "Cleared?", "Reconciled?", "Notes"
<i>Account Information</i>	"Account Name", "Account Group", "Currency", "Credit Limit", "Info"
<i>Recurring Trans. List</i>	"Date", "Description", "Debit/Credit", "Amount", "Account's Currency", "Frequency", "Account", "Transfer Account", "Category"
<i>Loan List</i>	"Date", "Description", "Principal", "Currency", "Norminal Interest Rate", "Payment / Period", "Frequency", "Account", "Category"

11.2 Exporting from PC using Command Prompt

If you wish to export *Accounts and Loans*' transaction data directly from your PC using the command prompt, you'll need to download the program *ANLExport.exe* from this link: <http://www.accsnloans.com/download.html>. To run the program, first goto a command prompt, then copy the *Accounts and Loans* backup files *ANLTransDB.pdb* and *ANLListDB.pdb* from your HotSync backup directory (see section 5.5 *Options* for more information) to the same location as this program. Then type:

```
ANLExport -o YourOutputFilename.csv
or
ANLExport > YourOutputFilename.csv
```

All transaction records will be exported to the indicated CSV file. For experienced command line user, you can type the following to get a list of available options.

```
ANLExport ?
```

Syntax:

```
ANLExport  [-from [MM/DD/YYYY | DD/MM/YYYY]]
           [-to [MM/DD/YYYY | DD/MM/YYYY]]
           [-a "Account Name"]
           [-D decimalSymbol]
           [-d [day | month]]
           [-s dateSeparatorSymbol]
           [-h [: | . | ,]]
           [-c]
           [-r]
           [-l "ANL Database location"]
           [-o "CSVOutputFilename.csv"]
           [-q "QIFOutputFilename.qif"]
```

Use -a to specify only one account to export (default is all)

Use -D to specify the single character decimal symbol

Use -d to specify date format:

- day for DD/MM/YYYY
- month for MM/DD/YYYY (default)

Use -s to specify the single character date separator symbol

Use -h to specify time format

- : for HH:MM
- . for HH.MM
- , for HH,MM

Use -c to export cleared transactions only

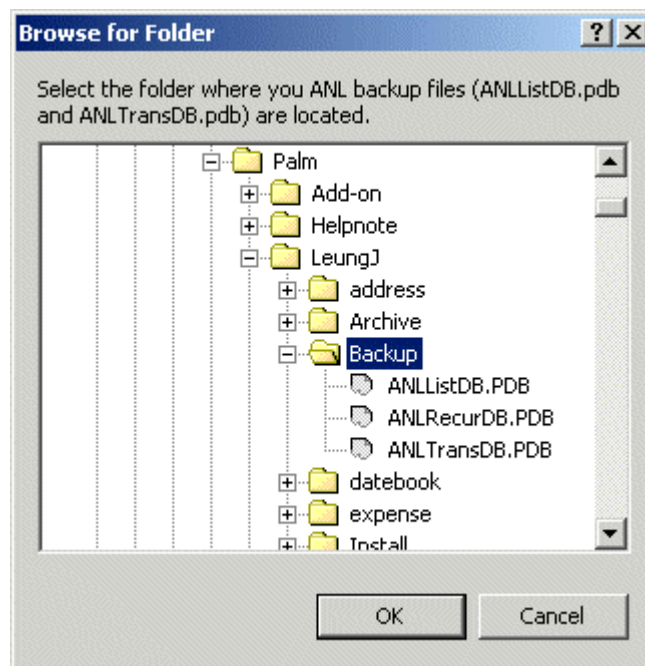
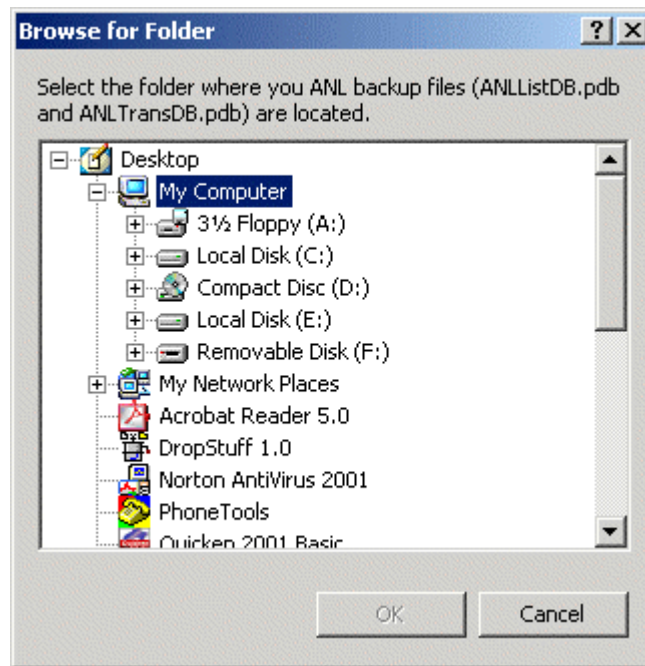
Use -r to export reconciled transactions only

Example:

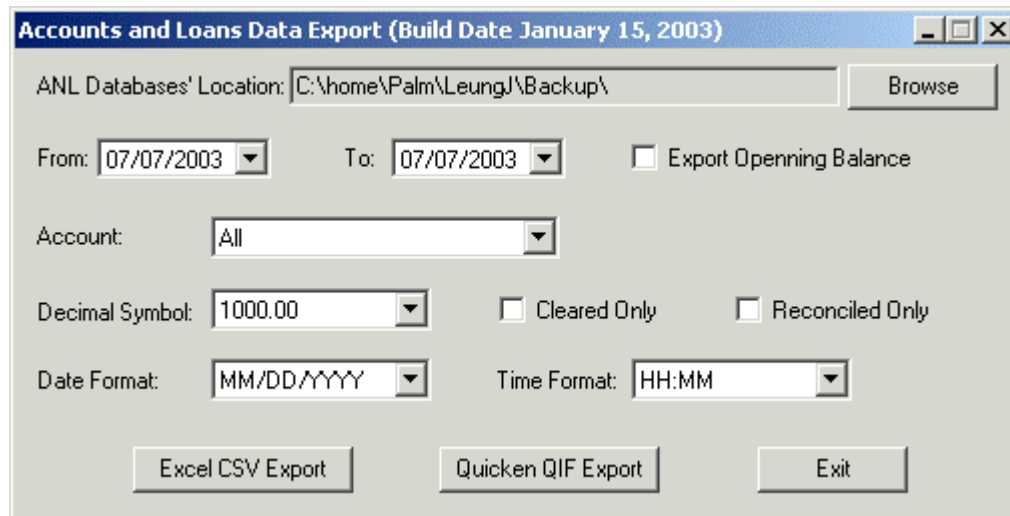
```
ANLExport -from 28/02/2001 -to 13/04/2001
          -d day -D . -c -a "US Chequing"
          -l "C:\Program Files\Palm\LeungJ\Backup\"
          -o output.csv
```

11.3 Exporting from PC using Windows Program

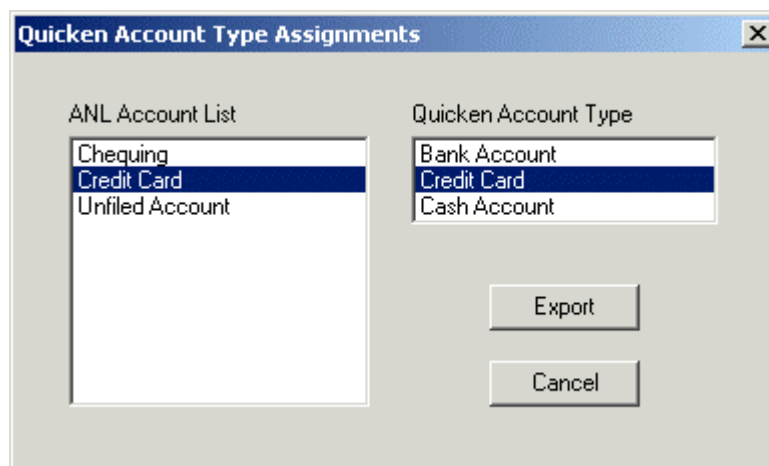
If you prefer to use a Windows program with user interface, then you can download the program *ANLExportWin.exe* at this link: <http://www.accsnloans.com/download.html>. Then double click on the program. The first time you run it, it will pop up a dialog box asking you for the location of the backup files *ANLTransDB.pdb* and *ANLListDB.pdb*. Just browse through the folders to find the backup files location. See section 5.5 *Options* for more information on the backup files location.



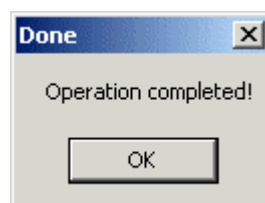
After you hit *OK*, you should get the following dialog box:



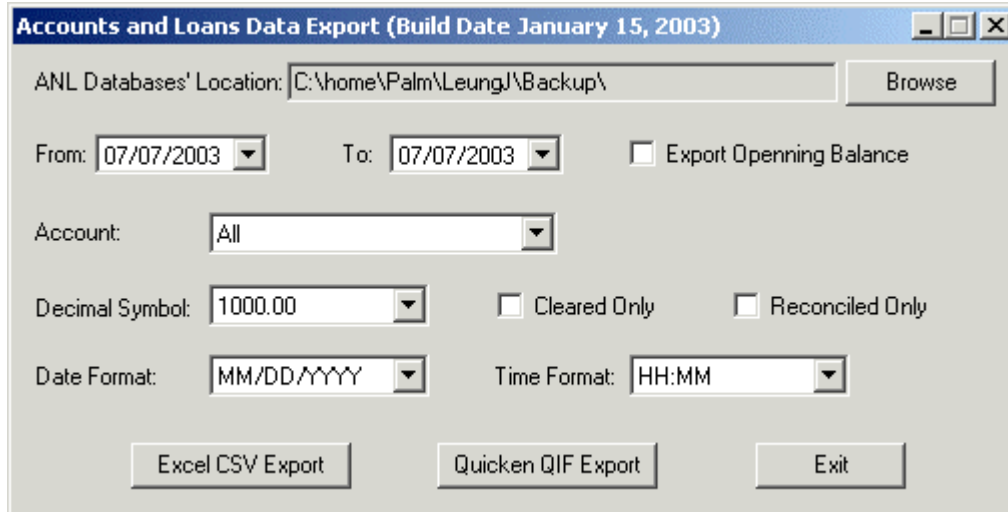
The first line should show you the folder you've just entered. Change the rest of the options as appropriate. Such as the start date, end date, etc. Then hit *Excel CSV Export* or *Quicken QIF Export* button. For QIF output, you will see the following dialog box. Assign a proper Quicken account type that you want to use for each ***Accounts and Loans***' account given on the left. Then hit the *Export* button.



Once you hit the *Export* button (or *Excel CSV Export* button), you'll be prompted for a filename. Select the folder where you want to save the file, type in a filename. Then hit *Save*. You should see the *Operation completed* dialog box shown below:



Hit *OK* will bring you back to the options dialog box:



Hit *Exit* button to quit the program.

11.4 Exporting from Macintosh

If you are a Macintosh computer user, you may still be able to use this program on a Windows emulation program for the Mac. Try it and see if it works for you.

Another option for Mac users is to use a program called ***PDBReaderANL***. It is written by Steven Simon (one of the ***Accounts and Loans*** users). It is a Mac OS X companion application for ***Accounts and Loans*** for Palm OS. It allows the data in your handheld device to be imported to your favorite spreadsheet application on the desktop. Goto the following link for the latest instructions on where to download this program:
<http://www.accsnloans.com/download.html>.

Below is a brief instruction for using this program.

- Step 1: The first time you run ***PDBReaderANL***, it will bring up a standard file picker dialog with the question, “Where is the ANLTransDB.pdb file?” and you must locate it. The path is normally:
Mac OS X/Users/Documents/Palm/Users/Backups/ANLTransDB.pdb
After locating the file, the application will remember where it is.
- Step2: Pick a name and save the export of the database. Two files will be saved. If you name the file *CheckRegister*, then the files created are:
CheckRegister
CheckRegister.dif
CheckRegister is in tab-separated text format and *CheckRegister.dif* is in lotus document interchange format. If your spreadsheet can import dif, that's the better choice because it imports with fewer steps.

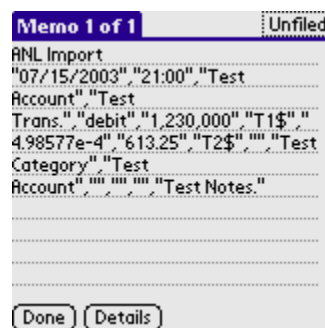
For more detail or customer support of *PDBReaderANL*, please contact Steven Simon at <http://homepage.mac.com/snsimon/>.

11.5 Importing from your Palm Handheld

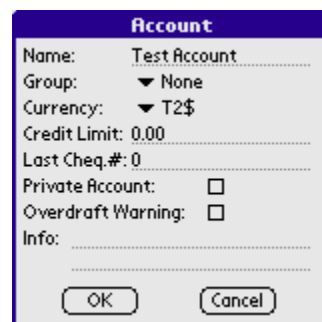
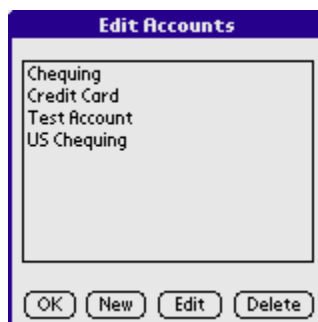


Currently, you can only import transaction data listed in Memo Pad. All Memo Pad records with “ANL Import” as the first line will be considered for data import. The program expects the same account statement CSV format as shown in the above section: *Exporting from your Palm Handheld*. Account, currency, and category records will be created when necessary. When a currency is created, its “use decimal” flag is decided based on whether the associated amount has a decimal symbol or not.

Consider the following Memo Pad record as an example:



After the import operation, an entry for *Test Account* is created in the account list. The currency symbols "T1\$" (with use decimal flag turned off) and "T2\$" (with use decimal flag turned on) are added to the currency list. A new *Test Category* is also added in the category list. See below. (Note that the exchange rates for the created currencies are always 1:1, you will have to correct that yourself.)





Finally, the following transaction record will be created by the import operation:

Transaction		▼ Test Account
Date/Time:	7/15/03	9:00 pm
Desc	▼ Test Trans.	
DB CR	Amt	1,230,000 ▼ T1\$
X	4.98577e-4	= 613.25 ▼ T2\$
Cheque#:	N	
Category:	▼ Test Category	
Transfer:	▼ Test Account	
Notes:	Test Notes.	
<input type="button" value="OK"/> <input type="button" value="Cancel"/> <input type="button" value="Details"/> <input type="button" value="Delete"/>		

12 Security

There are two level of security in this application. You can either lock the application by setting the *Lock app* option in the *Options* screen, or simply setting each individual accounts as private and setting each individual loan/recurring transaction record as private.

If you choose the *Lock app* option and your Palm handheld's *Hide Records* (or *Mask Records*) setting is on, then you won't be able to run the application unless you can provide the password that you have assigned to your handheld's security app.

Optionally, you can choose to specify an account to be private and thereby locking a specific account instead of the application. (Remember to uncheck the *Lock app* option.) If you choose this option with some of the accounts marked private and the *Hide Records* (or *Mask Records*) setting is turned on, then all records belongs to that account will be marked private. Also, this account will not show up in any accounts popup trigger/list, nor would it show up in any account balance reports.

Similarly, you can also mark each individual loan records or recurring transactions records as private. Then they will not be shown in the loan listing screen or the recurring transaction listing screen. However, the entries in the account statement screen will continue to be visible.

If you choose the *Lock app with Hide setting* option or you just want to hide all private accounts, you will need to turn on the *Hide Records* (or *Mask Records*) setting in your Palm handheld in order to activate these security measures.



NOTE: Even with these security measures, it is still possible for people to look into your information simply by copying the backup database files from your PC and downloading the files onto their own Palm handheld. So, you should be aware of where you do your backup and you may want to turn off the backup option completely if your computer is in an insecure area.

13 Details on Quik Budget Support

Quik Budget (QB) is a personal budgeting program from *Quik Sense Software* (<http://www.quiksense.com/ANL.htm>). If you have installed both the **Quik Budget v3.1** (or higher) and **Accounts and Loans (ANL)** with **QB** support version, then whenever you entered a transaction in **ANL**, a corresponding record will be created in **QB**.

However, the current support has the following limitation that you should be aware of:

- **Quik Budget's** “wallet” basically corresponds to **Accounts and Loans'** category list. If you are adding an **ANL** record with a category name that doesn't appear in **QB**, a corresponding **QB** record will not be created.
- If you are simply transferring funds from one account to another account, a corresponding **QB** record will not be created either.
- If you have more than one wallet/sub-wallet with the same name, **ANL** will assume the first one in the list.
- If you changed a transaction's category into one that doesn't have a **QB** wallet correspondence, then the original **QB** corresponding record will be deleted.
- If you deleted a category in **ANL**, the records in **ANL** will be changed to unfiled and the link with the corresponding **QB** records will be removed. (That is, if you now change the unfiled category record in **ANL**, it will not affect the previously corresponding **QB** records).

Also, for correct operation in creating a corresponding **QB** record and updating the remaining amount in your **QB** wallet, make sure that the home currency's "use decimal" flag is the same between **ANL** and **QB**. A disagreement will result in a number that is off by a factor of 100.

For details on how **Quik Budget** provide support to **Accounts and Loans**, you should consult *Quik Sense Software*'s web site at: <http://www.quiksense.com/ANL.htm>.

14 Frequently Asked Questions

14.1 I've crashed my handheld, how do I restore ANL's data?

First, you **make a copy** of the following **backup files** from your backup directory (\palm\[username]\backup) to another directory so that they won't get overwritten by subsequent HotSync operations:

- AccsNLoans.prc
- ANLListDB.pdb
- ANLTransDB.pdb
- ANLRecurDB.pdb
- ANLUidBackDB.pdb

Once you've done that, just re-install these files into your device using the *Palm Quick Install* program that come with your Palm Desktop software installation. If you can't find the backup files, you probably have never set the backup option. See *Options* section to see how to do it.

14.2 I bought a new handheld, how do I transfer ANL's data?

First, make sure you have checked the "Backup all databases" checkbox in the *Options* screen. Then do a HotSync with your old Palm handheld. After the HotSync, you'll find the following 5 files in your backup directory in your desktop computer:

- AccsNLoans.prc
- ANLListDB.pdb
- ANLTransDB.pdb
- ANLRecurDB.pdb
- ANLUidBackDB.pdb

Copy these files into a different directory so that they won't get overwritten by subsequent HotSync. Then, just install these files into your new Pam handheld using the *Palm Quick Install* program that comes with your Palm Desktop software installation.

14.3 Where are ANL's backup files?

If you've done regular HotSync and you've checked the “*Backup all databases*” checkbox in the *Options* screen, you should be able to find the following backup files at C:\palm\[userid]\backup (if you installed your Palm Desktop software in C:\palm).

- AccsNLoans.prc
- ANLListDB.pdb
- ANLTransDB.pdb
- ANLRecurDB.pdb
- ANLUidBackDB.pdb

If you couldn't find the backup files in your backup directory, double check and make sure that you've set the backup option.