Bills to Pay Pro™

User Manual

MAR Software™

About this manual

Table of Contents

Chapter 1
Introduction to Bills to Pay™ Pro

Welcome to Bills to Pay Pro from MAR Software. Bills to Pay Pro is a bill management system that allows you to track bills you customarily pay, expenses you incur such as credit card charges, ATM withdrawals, grocery lists, expenses associated with business trips, or just about any type of expense or budgeting projection you can think of. Bills to Pay Pro can be customized to your needs and offers an alarm feature to alert you of bill due dates. Bills can be sent to the Calendar and Bills Lists can be sent to the Notepad. For those of you who use PocketMoney or Pocket Quicken, Bills to Pay Pro can send items from your Bills Lists to any PocketMoney or Pocket Quicken account you designate, and can also look up and use balances from any of your PocketMoney or Pocket Quicken accounts.

Bills to Pay Pro is the brainchild of Edward Martin, a Naval Architect, Software Engineer, and founder of MAR Software, who spends his spare time trying to squeeze as many toys out of each paycheck as possible. A Newton here, a new windsurfing sail there, and the odd PowerPC or two. In order to successfully live on the bleeding edge, he developed Bills to Pay Pro for the Newton. Now, no matter where he and his Newton are, he always knows, to the penny, whether he can afford this latest indulgence or not. Not that it stops him from buying it, you understand. But now he knows for *sure* when he commits himself to the plastic god, whether he can afford this toy or not.

We at MAR Software would like to thank you for choosing Bills to Pay Pro and we invite your comments and suggestions regarding our product. Please send email to us at support@marsoftware.com

or via surface mail to:
MAR Software
1801 Shore Line Drive, Suite 233B
Alameda, CA 94501 U.S.A.

If You Hate Manuals

If you hate manuals or just can't wait to get started turn to the QuickStart card. The QuickStart card offers an at-a-glance reference to all of the Bills to Pay Pro components to get you on your way.

Uses for Bills to Pay Pro

Bills to Pay Pro has as many uses as there are users. It was designed to track upcoming monthly bills and expenses, however, our users have found that it works well in a multitude of other ways. Below are some popular uses of the software.

Tracking Expenses

- Monthly bill payments—don't incur late charges or avoidable bank fees any more. Let the Bills to Pay Pro alarms warn you of upcoming bills or postdated checks.

- Trip expenses—track the cost of meals, accommodation, mileage, etc., while traveling for pleasure or business.

- Daily expenses—keep track of what really happens to those $50 you withdraw from the ATM every few days. You will then have accurate information to enter into your financial management program, instead of the usual guesses.

- Shopping /Grocery/Holiday lists—keep yourself focused while you shop by buying the items on your list, or, keep from fainting at the register by entering the amount of each item as you pick it up. It's also a good way of not forgetting anyone on your holiday gift list, and lets you budget your holiday spending in advance.

Tracking Accounts

- Credit card charges—keep a list of credit card charges to compare with your monthly statements.

- ATM withdrawals—keep a list of withdrawal amounts and dates to compare with your monthly bank statements. In an effort to conserve our environment, some ATM providers are making paper transaction receipts optional. Now, you can do your part.

Budgeting

- You can create a list for each of several months and use them to project monthly expenses to see how much you can put aside each month for those things you've been dreaming about.

- On a more basic level, you can also determine if your paycheck will stretch as far as it needs to for a given month.

Installing Bills to Pay Pro

The Bills to Pay Pro application, the Help Book, and the Bills Stationery are installed onto your Newton using the Newton Backup Utility, Newton Connection Utility. It is not necessary to install the Help Book in order to use Bills to Pay Pro.

Important For best performance on MessagePads 120 and 130, we recommend that you install Bills to Pay Pro on a PCMCIA storage card instead of on internal memory.

Installing with Newton Backup Utility or Newton Connection Utility

1 If you want to install the software onto a storage card, insert the card into your Newton.

2 Connect your Newton to your desktop computer using a serial cable. For more complete instructions on doing this, see the Utility's user guide.

3 On your Newton, tap Extras 🗄.

4 In the Extras Drawer, tap Connection 💻.

5 Choose the type of connection in the Connection Options slip.

6 On your Macintosh or Windows screen, select Install Package.

7 In the directory dialog box that appears, choose Bills to Pay Pro, Help Book, or Bills Stationery.

8 On your Newton, tap Connect to establish a connection.

The Help Book is installed in the Help folder and the Bills Stationery is installed in the Extensions folder.

Chapter 2
Tutorial

Below is a tutorial to help you get started entering bills right away. For more detailed information, look for the specific topic in the Index or Table of Contents of this manual.

Creating and naming a new list

1 Tap the New button at the bottom of the Overview.

⟲ⓘⒶ⟨•New⟩⟨•Show⟩ ▭◻⊠

2 Choose Home Bills for this tutorial.

3 Scrub out the default list name and write a new name on the title line. If you are setting up your monthly list, the name of the month is a good choice.

```
10:00 Wed 8/28          ◆ Unfiled Bills
Title                         Created       — Date
September                      8/28/96         Button
       Payee        $   Amount  Due
◆ ················   ⑤ ·········  ⎯⎯⎯⎯
  Payee │   Action  │       │ Amount
         Button
```
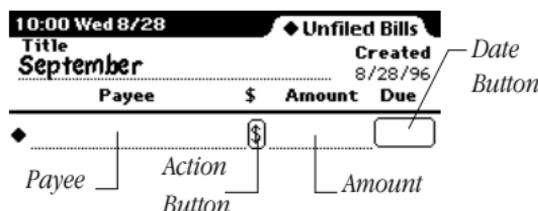
Entering an item

1 Write 'Rent' on the first blank line.

2 Write '2387' in the adjacent Amount line.

3 Tap the date button, tap a day two weeks from today, and tap Enter.

Making an item recurring

When items are made recurring, Bills to Pay Pro can generate your monthly bills lists automatically. In order to see how this is accomplished, we will enter a total of three recurring transactions as part of this tutorial.

1 Tap the Rent item's Action ⑤ button. Tap Make Bill Recurring. The recurring item editorslip opens, allowing you to make the item recurring.

```
√ Unpaid
  Paid
─────────────────
  Clear
  Delete
─────────────────
  Make Bill Recurring
─────────────────
  Send Item to Calendar
  Send Item as To Do Item
  Send to Pocket Quicken
```

2 Tap the 'Recurring Item' checkbox. New options appear. Fill out the slip as indicated in the illustration on the following page.

3 Tap the ☒ to close the slip and save your changes. The List Editor slip displays. The list editor contains all of the items available in the Item choice list. At this point you can add new items and make them recurring by tapping the Add Item button, or you can tap the 'Item' choice list and choose a list item to edit or make recurring.

Do not close the List Editor slip yet.

Enter the item name here.
Enter the amount here.

Designate the item as a bill or income item.

Check the Recurring Item box to make the item recurring.

Name of Item
Rent

Amount $ 2387
● Bill Item   ○ Income Item
☑ Recurring Item
◆ **Frequency** Monthly
◆ **Next Pay Date** 10/1/96
Payment Options
○ Pay until further notice.
● Pay a fixed number of Payments.
◆ **Number of Payments** 20

Accounting Options
☑ Send Item to Pocket Quicken
◆ **Account** Checking
◆ **Category** Rent
◆ **Expense Report** None Selected
[Delete]   [Cancel]   ☒

Choose the frequency and next pay date.

Choose between a fixed number of payments or pay until further nortice.

If you use either PocketMoney or Pocket Quicken check here to assign an account, category, and/or expense report to this item.

Close the slip to save your changes.

Adding and Editing Items

1 Tap the Item choice list in the List Editor and choose
Phone.

List Editor
To edit an item's quick fill and recurring
information, select the Item and tap
"Edit Item". To add a new Item, tap
"Add Item".
◆ **Item** American Express
[Edit Item] [Add Item]   ☒
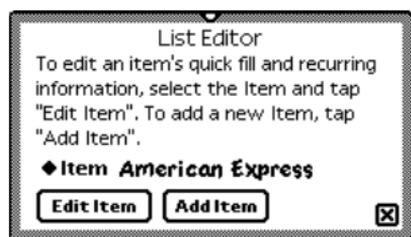
2 Tap Edit Item.

3 Make the item recurring and fill out the information as
you did for Rent. Close the slip.

4 In the List Editor, tap the Add Item button.

5 We will make the new item a deposit. Write 'Payckeck' as the item name. Be sure to designate it as a deposit item and fill out all information in the slip. Close the slip.

6 Close the List Editor. You will be back at the list.

Adding items

1 Tap the New Items button.

2 Choose New Bill Item.

3 Tap the choice list for the new item and choose Phone. The amount and due date will be filled in for you.

4 Tap the Add Items button and choose New Deposit Item.

5 Tap the choice list for the new item and choose Paycheck. The amount and due date will be filled in for you.

Adding alarms to an item

To help you avoid late fees, Bills to Pay Pro can alert you of bill due date in advance, through the use of alarms.

1 Tap the date button for the Rent item.

2 Choose 1 week's notice and tap Set Alarm.

Tap here to choose the current day.
Tap here to choose a month.

Drag here to reposition the window.

Tap the desired date.

Tap here to clear a date.

Tap here to enter the selected date.

Tap here set the alarm time.
Tap here to set or remove the alarm.

Tap here to close the Calendar.
Alarm date appears here.

Tap here to choose the amount of notice for your alarm.
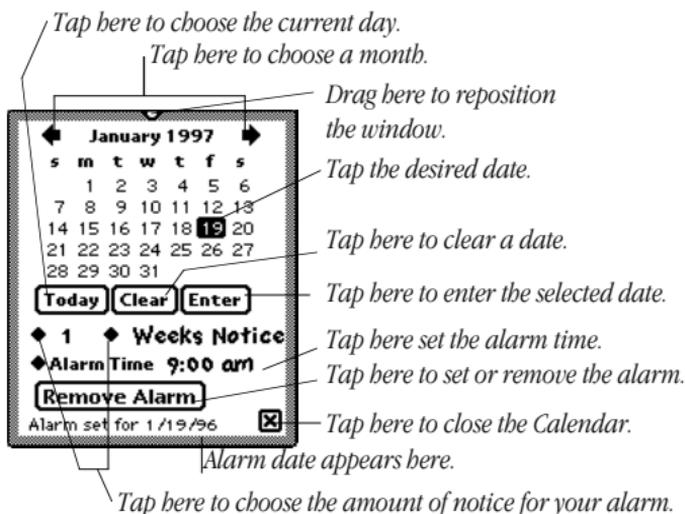
3 Close the Alarm slip. You will notice that the date button for the Rent item now has a bold outline. This indicates that an alarm has been set for that item.

Entering available funds

There are two ways of entering the available funds in a list.

1 Write an amount on the line next to Available Funds; or,

2 If you have Pocket Money or Pocket Quicken installed, tap the Available Funds choice list to see a list of PocketMoney or Pocket Quicken accounts. Choose an account and Bills to Pay Pro will display the available funds in that account.

Marking an item paid

1 Tap the Rent item's Action button $.

2 Tap Paid. The button now displays a 'P' to indicate the item has been paid.

Viewing different list totals

Bills to Pay Pro offers several total options for your list. Tap the Total choice list at the bottom of the list and choose each one to see the different totals.

Tap the diamond to choose a total to display.

✓ Total for the 8 Bills	
Total for 7 Unpaid Bills	45.00 [1/25]
Total for 1 Paid Bill	3.00 [1/15]
Total for 1 Deposit	
Total for all 8 Items	[♦Sort Items]
♦ Total for the 8 Bills	,875.43
♦ Available Funds...	$ 12,500.00
♦ Bal. Unpaid/Undeposit	$9,624.57

🕐 ⓘ Ⓐ [♦New] [♦Show] — 🗁 ✉ ✖
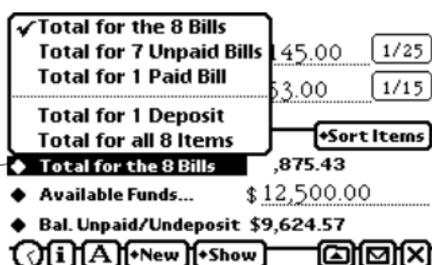
Viewing different list balances

Bills to Pay Pro offers several balance options for your list. Tap the Balance choice list at the bottom of the list and choose each one to see the different balances.

Balance if all are Paid
Balance for Unpaid Bills
Balance for Paid Bills
✓**Bal. Unpaid/Undeposited Items**
Bal. Paid/Deposited Items
◆ **Bal. Unpaid/Undeposit** **$9,624.57**

*Tap here to choose which balance to display
in the current list.*

Creating recurring bills list

Bills to Pay Pro can create your monthly bills lists, if you
have made your bills and deposits recurring transactions.
In this tutorial we have made the Rent, Phone and
Paycheck items recurring transactions. Now we will
generate a list for next month.

1 Tap the Action button and tap Create Recurring Bills List.

> **Recurring Bills List Maker**
> ◆ **Starting Month** **September**
> ◆ **List Type** **Home Bills**
> ◆ **Number of Months to Create** **2**
> ☑ Set Alarm for each Bill Item
> ◆ **1** ◆ **Weeks Notice**
> ◆ **Alarm Time** **9:00 am**
> **Create Recurring Bills Lists** ☒

2 Choose the starting month, the list type (Home Bills for
this example), the number of months to make, and the
alarm settings you require.

3 Tap Create Recurring Bills Lists. Bills to Pay Pro will create
the designated number of lists for you.

Chapter 3
The Buttons

Bills to Pay Pro offers a floating button that opens the Bills to Pay Pro application. The button is an option and must be turned on in the Preferences to be available. After you turn on this Preference option and close Bills to Pay Pro, the floating button will appear in the upper left corner of your Newton screen. The button can be moved to any part of the screen by dragging it by its left side to a new location on the screen.

The Bills to Pay floating button.

Tap here to open Bills to Pay.

Drag here to reposition.
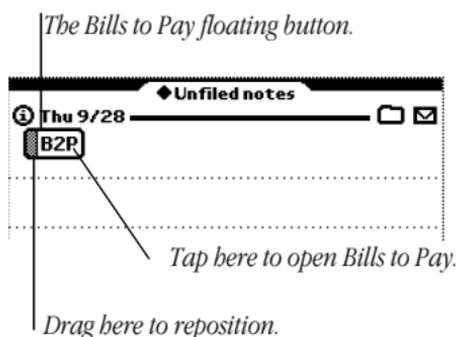
The Button Bar

The Button Bar appears at the bottom of both the Overview and Bills List whenever Bills to Pay Pro is open.

Clock
Text Preferences
New Bills List
File Button
Routing Button
Info Button
Close Button
Expanded or collapsed list views, Calculator, or Alarms
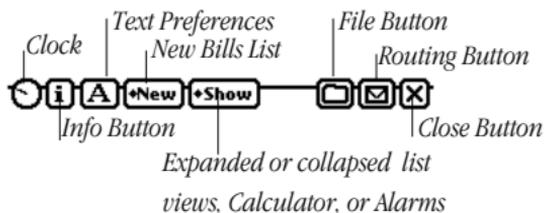
The Clock button ⊕ gives time, date, and battery information.

The Info button ⓘ opens a choice list list that lets you access the Bills to Pay Pro About screen, the Bills to Pay Pro Help screen, or the Bills to Pay Pro Preferences. Each of these items is described in more detail later in this manual.

The Text button Ⓐ is used to choose between Text or Ink Text, or to open the Newton Text Preferences.

The New button ⟨•New⟩ is for creating new Bills to Pay Pro lists. Tapping this button opens a choice list of List Types from which you can choose. List Types and Bills Lists are described in more detail later in this manual.

The Show button ⟨•Show⟩ in the Overview is used to view either the date created or the list type for all list in the current folder, it also opens the Calculator and alarms. In a list, the Show button is used to toggle between Expanded and Collapsed list views, it also opens the Calculator and alarms.

The File button ⟨☐⟩ is used to file Bills to Pay Pro lists.

The Routing button is used to print, fax, beam, mail, duplicate, create recurring bills lists, clear list alarms, send a list to the Notepad, or delete a list. It also allows you to move a list to and from a storage card.

The Close button ⊠ closes Bills to Pay Pro.

**Chapter 4
Overview**

When you launch Bills to Pay Pro for the first time, it opens to the Overview. The Overview is a summary page that shows all the Bills Lists in the currently active folder. On first launch, the Overview shows one Bills List titled 'Your First B2P List' in the Unfiled Bills folder.

Tap here to choose a sort option.

Tap here to choose a different folder or to display all lists.

Tap here to choose a balance or total.

1:14 Tue 12/12		◆ **Unfiled Bills**
◆ **Sort On:** *Name of List*		◆ **Bills Total**
☐	**American Express Bills** Date Created: 12/12/95	**$684.78**
☐	**ATM Transactions** Date Created: 12/12/95	**$467.83**
☑	**Budget for Home Remodeling** Date Created: 12/12/95	**$35,867.55**
☐	**Business Trip to N.Y. Expenses** Date Created: 12/12/95	**$1,483.45**
☐	**Holiday Shopping List** Date Created: 12/12/95	**$783.00**
☑	**Home Budget for March** Date Created: 12/12/95	**$3,843.17**
☐	**January Household Bills** Date Created: 12/12/95	**$2,875.43**
☐	**Vacation Expenses** Date Created: 12/12/95	**$6,589.00**
Total of bills in folder...		**$52,594.21**
The total number of lists in memory is..		**11**

🕐 ⓘ Ⓐ [♦New] [♦Show]　　🗖 ✉ ☒

🐦 Names　🗂 Dates　📦 Extras　⬆⬇ •　↺ Undo　🔍 Find　🔅 Assist

List names, creation dates and totals are displayed here.

Tap here to show list type or creation date, alarms or calculator.

Balance summary for all lists in the current folder.

Total number of lists in all folders.

Tap here to print, fax, or mail checked lists.

Tap here to file checked lists.

Tap here to create a new list.

Tap here for info on MAR Software, or to open the Prefs or Help file.

The Overview

The bottom of the Overview shows the total for the bills in the folder you are in. This total is based on the balance selection you make from the Balance Option choice list.

- Bills Total—displays the sum of all of the bills for each of the lists in the current folder.

- Unpaid Bills Total—displays the sum of all unpaid bills for each of the lists in the current folder.

- Paid Bills Totals—displays the sum of all paid bills for each of the lists in the current folder.

- Deposits Total- displays the total of all deposits for each list in the current folder.

- Combined Total- displays the combined total of all bills and deposits.

- Available Bal—displays the available balances for each of the lists in the current folder.

- Bal. (All Items)—displays the available balance if all of the bills for each list in the current folder were paid.

- Bal. (Unpaid Only)—displays the balance of unpaid bills for each list in the current folder.

- Bal. (Paid Only)—displays the balance available after deducting only those bills marked paid in the lists in the current folder.

1:14 Tue 12/12	◆ Unfiled Bills
◆ Sort On: Name of List	◆ Bills Total

American Express Bills	
Date Created: 12/12/95	$684.78

What you choose here…

…determines what you see here.

Total of bills in folder...	$52,594.21
The total number of lists in memory is..	11

Ⓞⓘ🅐 [+New] [+Show] 🗔 ☒ ⓧ

Displaying all Bills Lists in the Overview

The last line at the bottom of the Overview shows the total number of Bills to Pay Pro lists that you have created. These lists may be filed in different folders and may not all display in the Overview.

To display all of the Bills lists in the Overview

1 Tap the diamond at the top right of the Overview.

2 Tap All Bills at the bottom of the choice list.

   You can also follow the steps above to switch to a different folder. Instead of tapping All Bills, tap the folder you want to go to. If that folder contains Bills lists, the lists will appear . Otherwise, the Overview will display a message stating that there are no lists in that folder.

Scrolling the Overview

The Overview displays a varying number of lists, depending on which Newton and which orientation you are currently using. If you have more lists than can be displayed, you must scroll to see the rest of your lists.

To scroll the Overview

• Tap the down arrow $\updownarrow$ in the button bar to see items at the bottom of the Overview, or, tap the up arrow to see items at the top of the Overview.

Switching From the Overview to a Bills List

Tap a Bills List in the Overview to open it, tap the New button and create a new list, or tap the Overview button $\updownarrow$ to open the first list.

Chapter 5
The Lists

Lists contain items that need to payed or deposited. Once paid or deposited, items can be sent to PocketMoney or Pocket Quicken. Different balances and totals can be viewed for each list. Items can be sent to the Calendar or ToDo list. Lists can be sent to the Notepad, and alarms can be set so that Bills to Pay Pro can alert you of bills that are coming due.

To create a list

1   Tap the New button `+New` at the bottom of the Overview or Bills List.

2   Choose a list type .

    A new, blank Bills to Pay Pro list is created. Your new list will be titled 'Name Your B2P List' by default.

To name your list

1   Scrub out the default name.

2   Write the new name on the title line.

Tap here to choose an item or to edit the items in the pop-up list.

Scrub out the default name and write in the name of your list.

Tap here to sort bills alphabetically. An underline shows the sort column.

Tap here to bring unpaid bills to the top of the list.

Tap here to mark items as paid or deposited, send items to the Calendar, ToDo list, or Pocket Money; or to clear or delete an item.

Tap here to sort items by amount.

This is the list's creation date.

Tap here to sort items by due date.

Tap here to enter an item's due date or to set an alarm. A bold outline indicates that an alarm has been set for that item.

	10:02 Mon 2/24	◆ Unfiled Bills	
Title			**Created**
January household Bills			2/24/97
Payee	**$**	**Amount**	**Due**
◆ **Mortgage**	$	1,475.00	1/2
◆ **Car Insurance**	$	145.00	1/15
◆ **Car Payment**	$	425.00	1/19
◆ **Phone**	$	225.00	1/25
◆ **Utilities**	$	302.43	1/26
◆ **Medical Expenses**	$	105.00	1/20
◆ **Health Club**	$	145.00	1/25
◆ **Cable**	$	53.00	1/15

◆New Items	✦✓	🔼🔽		◆Sort Items
◆ **Total for the 8 Bills**			$2,875.43	
◆ **Available Funds...**			$ 12,500.00	
◆ **Balance if all are Paid**			$9,624.57	

🕐 ⓘ Ⓐ ◆New ◆Show   🔲 ✉ ⊠

```
🦋      📁      📦   ◆    ➰    🔍    💡
Names  Dates  Extras  ▼   Undo  Find  Assist
```

Tap here to choose a sort order.

Tap the diamond to choose a total to display.

Write in the available funds here. If Pocket Money or Pocket Quicken is installed, tap 'Available Funds' to choose a balance from a Pocket Money or Pocket Quicken account.

Tap here to scroll to another list.

Tap here to scroll the items in a list.

Tap here to insert a new item.

Tap here to choose a balance.

Collapsed Bills List View

The expanded Bills List view shows more information for each bill item such as the date on which each bill was paid. Checkboxes allow actions, such as posting to an accounting program, to be performed on several bill items simultaneously. Below are the features that are available in the expanded view.
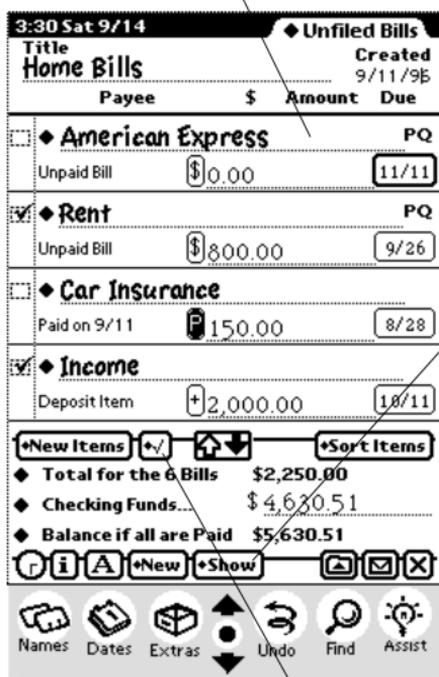
Use the 'Show' button to toggle between Collapsed and Expanded Bills List views, to view all Bills to Pay Pro alarms, or to open the Calculator.

In Expanded view, use the '√' button to choose actions to perform on all checked items.

Mark Checked Items Unpaid
Mark Checked Items Paid

Clear Checked Items
Delete Checked Items

Send Checked Items to Calendar
Send Checked Items to To Do
Send Items to PocketMoney

Expanded Bills List View

Entering Items

The Payee column in your Bills to Pay Pro list is where the item to be paid is entered. You can tap the diamond to the left of each line to choose an item from the default list or you can write in a new item by hand or with the Newton keyboard.

To enter an item

1 In the list view, tap the New Item button. Choose either New Bill Item or New Deposit Item.

2 Write the item on the line you want it to appear; or,

   ◆ Car Insurance $145.00   1/15

3 Tap the diamond to the left of the line you want to enter an item in and tap the desired item from the list. The list will close and the item will be entered.

◆   √American Express
     Car Payment
     Child Care
     Computer Expenses
     Electricity
     Gas
     Insurance
     Medical Expenses
     Miscellaneous
     Mortgage
     Phone
     Rent
     School Loan
     Taxes
     Visa
     Edit List
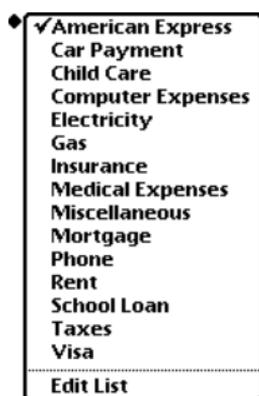
Important If you have more characters in an item than Bills to Pay Pro can display, an ellipsis (…) will indicate that the item was truncated for display.

Bills to Pay Pro   **25**

Customizing the item choice list

Bills to Pay Pro allows you to customize the item choice list to display any number of items of your choosing. You can also make your items recurring transactions. This saves time entering bill information. Making items recurring allows Bills to Pay Pro to automatically generate your monthly lists for you. If you customize the items in a list, the changes you make will apply to all lists of that type. For more information on list types, see Preferences later in this manual.

To customize the item choice list

1 Tap any of the diamonds in the Payee column.

2 Tap tap Edit List.

3 In the Edit List Slip, tap Add Item, or Edit Item.

Tap here to choose an item to edit.

> Choose an item to edit and tap Edit
> Item or tap Add Item to add a new item.
>
> ◆Item Empty List
>
> [Edit Item] [Add Item]   ⊠

Tap here to add a new item.
Tap here to edit the item shown above.
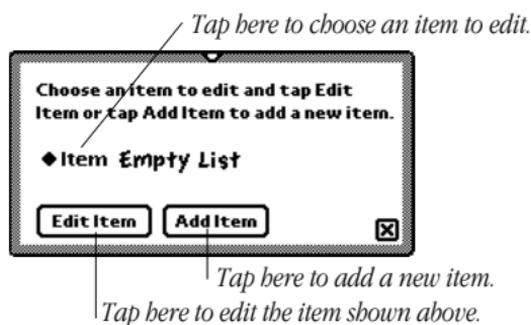
4 Fill out the item slip as indicated below.

Name the item.

Enter the amount if it is the same every time you pay or deposit this item.

Designate the item as a bill or income item.

If the item is recurring check the Recurring Item box.

Choose the frequency and next pay date.

Choose between a fixed number of payments or pay until further notice.

Name of Item
Rent

Amount $ 2387
● Bill Item   ○ Income Item
☑ Recurring Item
◆Frequency Monthly
◆Next Pay Date 10/1/96
          Payment Options
○ Pay until further notice.
● Pay a fixed number of Payments.
◆Number of Payments 20

          Accounting Options
☑ Send Item to Pocket Quicken
◆Account Checking
◆Category Rent
◆Expense Report None Selected
[Delete] [Cancel]   ☒

If you use either PocketMoney or Pocket Quicken check here to assign an account, category, and/or expense report to this item.

Close the slip to save your changes.

5 Close the item slip.

6 Repeat steps three, four, and five until your list is complete.

7 Close the Edit slip.

If you enter your bill items as recurring transactions Bills to Pay Pro will be able to generate your monthly bills lists based on the recurring transaction information you entered. See Automatically Generating Bills Lists later in this manual.

Entering Amounts

The Amount column in your Bills to Pay Pro list is where you enter the amount of the payment or deposit. You can enter an amount by writing it in or by using the Newton keypad.

Important If you selected a recurring transaction from the bills choice list, the amount, due date, and alarms will be automatically filled in for you.

To enter an amount

• Write the amount on the line you want it to appear.

Entering Dates and Alarms

The Due Date column in your Bills to Pay Pro list is where you enter the date the item must be paid or deposited on; or the date you incurred a bill, if you are tracking expenses.

To enter a date

1 Tap the date button you want to enter a date in. A floating calendar appears.

Tap here to choose the current day.
Tap here to choose a month.

Drag here to reposition the window.
Tap the desired date.

Tap here to clear a date.

Tap here to enter the selected date.

Tap here set the alarm time.
Tap here to set or remove the alarm.

Tap here to close the Calendar.
Alarm date appears here.

Tap here to choose the amount of notice for your alarm.
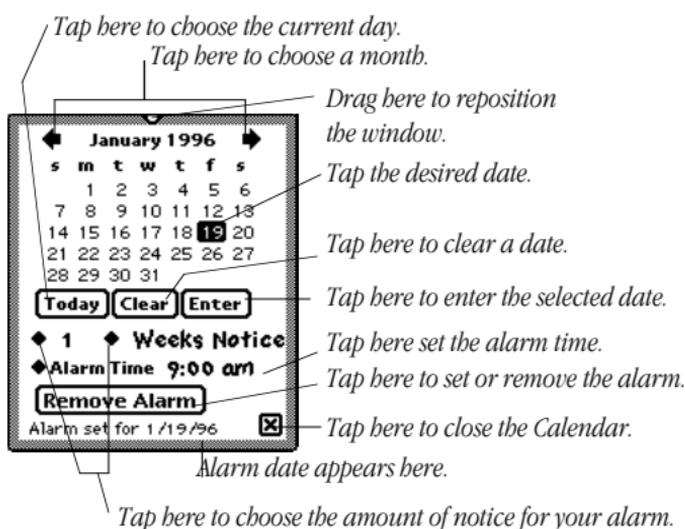
2 Select the month and day you want and tap Enter. To clear a date field, tap Clear. To enter the current date tap Today, then tap Enter.

3 Tap ⊠ to close the calendar, or if you want to set an alarm follow the steps below.

Important To save time, enter all of the bill and deposit due dates together. Choose the date and alarm, if desired, for the first bill, tap Enter, tap the date box of the next bill choose a date and alarm, if desired, and tap Enter. Continue until you enter all of your dates and alarms.

If the Calendar is obscuring a bill while you are entering dates, you can drag it to a different location on the screen.

To set an alarm

1 Tap the diamond to the left of the 1 to open the choice list list. Choose the desired interval number.

2 Tap the diamond to the left of Weeks Notice to open the choice list list. Choose the desired notice interval and time.

3 Tap the Set Alarm button. The button will change to Remove Alarm, indicating that an alarm is now set for that item. You can remove the alarm for that item by tapping the Remove Alarm button. Also note that the date the alarm is set for appears at the bottom of the Calendar.

Important You can set an alarm for each item in your Bills List, if you choose. Please note that you must fill in the item, amount (even if it is zero), and due date before you can set an alarm for an item. If all items are not filled out, Bills to Pay Pro will put up an alert requesting that you fill out all of the items.

Important When setting an alarm, it is important to be sure that the notification you are requesting is realistic. For example, if the bill is due five days from the day you enter it, Bills to Pay Pro will not be able to set an alarm for one week's notice. If Bills to Pay Pro is unable to set an alarm for the specified notification interval, it will put up an alert requesting a new alarm setting.

Entering Available Funds

Available Funds are entered in one of two ways. The amount can be written into the field, or, if you have PocketMoney or Pocket Quicken or a financial package that supports the PocketMoney Financial Posting Standard installed on your Newton, you can choose an account balance from your financial package as your available funds.

To write in an amount

• Write the desired number on the line.

Available Funds... $ 5,000.00

To get the Available Funds from a PocketMoney or Pocket Quicken account

1 Tap the diamond next to Available Funds to see a list of your accounts. PocketMoney or Pocket Quicken must be installed for accounts to be available.

| Checking |
| Pocket |
| Savings |
| Visa |
| None |

If Pocket Money is installed, tap Available Funds to choose a balance from a Pocket Money account.

2 Tap an account to automatically enter its balance in the Available Funds line.

Important PocketMoney or Pocket Quicken must be installed on your Newton in order to get and send balance and payment information between Bills to Pay Pro and either of the two programs. If PocketMoney or Pocket Quicken is not installed, the choice list states that no accounts are available.

If Pocket Money is not installed, 'No Account Available' will be displayed and you must write in your balance.

New Bill Item	⇧⇩	◆Sort Items
◆ Total for the 9 Bills	$ 2,050.00
◆ No Account Available	),000.00
◆ Balance if all are Paid	$ 2,950.00

The Available Funds amount displayed does not automatically update after you send items to PocketMoney or Pocket Quicken. If you want to update the available funds, first send all desired items to PocketMoney or Pocket Quicken, then tap Available Funds and choose your account again.

The available funds will also update when you scroll to another list and back, close and reopen the list, or close and reopen Bills to Pay Pro.

If you do not want the available funds you retrieved from the PocketMoney or Pocket Quicken account to update, after choosing the available funds from your PocketMoney or Pocket Quicken account, choose None from Available Funds choice list. This will keep Bills to Pay Pro from updating the available funds.

The Item Action Button

The item Action button is used to change the status of an item, to clear or delete items in a Bills List, or to make the item a recurring transaction. You can also post bills to PocketMoney or Pocket Quicken or send them to the Newton's Calendar or ToDo list. A $ indicates a bill item, a + indicates a deposit item.

To change the status of an item

1   Tap the Action button.

2   Choose Paid (if the item is a bill), Deposited (if the item is an income item), or Send to PocketMoney or Pocket Quicken (if installed). The Action button changes to reflect the new status, as shown below.

$\boxed{\$}$ *Not paid and not sent to Pocket Money or Pocket Quicken.*

$\boxed{P}$ *Paid, but not sent to Pocket Money or Pocket Quicken.*

$\boxed{+}$ *Not deposited and not sent to Pocket Money or Pocket Quicken.*

$\boxed{D}$ *Deposited but not sent to Pocket Money or Pocket Quicken.*

$\boxed{\$}$ *Sent to Pocket Money or Pocket Quicken, but not paid.*

$\boxed{P}$ *Paid and sent to Pocket Money or Pocket Quicken.*

$\boxed{+}$ *Sent to Pocket Money or Pocket Quicken but not deposited.*

$\boxed{D}$ *Sent to Pocket Money or Pocket Quicken and deposited.*

Clearing an Item

Information can be cleared from an item. Clearing an item does not delete it from the list. It clears information entered. If you accidentally clear an item, you can immediately tap Undo $\leftharpoondown$ to restore it.

To clear an item

1   Tap the item's Action button $\boxed{\$}$.

2   Tap Clear.

Deleting an Item

You can entirely delete an item from a list if you choose. This deletes all of the information in that item and moves the rest of the items up in the list. If you accidentally delete an item, you can immediately tap Undo $\leftharpoondown$ to restore it.

To delete an item

1 Tap the item's Action button $.

2 Tap Delete.

Inserting an Item

By default a list contains one item. You can insert as many more items in a list as you like.

To insert an item in a list

1 Tap the New Items button.

2 Choose New Bill Item or New Deposit Item.

Sending Items to the Calendar

You can send any item to the Newton's Calendar or ToDo list. The item name, amount, and date due are sent in the form of a Bills to Pay Pro reminder. To avoid duplication, the alarms are not transferred. The item due date is the date to which it is sent to the Calendar or ToDo.

To send an item to the Calendar

1 Tap the item's Action button $.

2 Tap Send Item to Calendar or ToDo.

Important Sending an item to the Calendar or ToDo does not change its status in Bills to Pay Pro.

Sending Items to PocketMoney or Pocket Quicken

Users who have PocketMoney or Pocket Quicken installed can send items to any active PocketMoney or Pocket Quicken account.

To send an item to PocketMoney or Pocket Quicken

1. Tap the item's Action button $\boxed{\$}$.

2. Tap Send to PocketMoney or Pocket Quicken.

3. Tap the diamonds to choose the desired Account, Category, and other information.
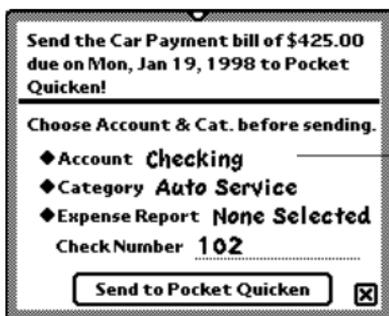
```
Send the Car Payment bill of $425.00
due on Mon, Jan 19, 1998 to Pocket
Quicken!

Choose Account & Cat. before sending.
 ◆ Account   Checking
 ◆ Category  Auto Service
 ◆ Expense Report  None Selected
 Check Number  102

   [ Send to Pocket Quicken ]  ☒
```

Posting slip for Pocket Quicken. Tap the diamonds to choose Account, Category, or Expense Report information.

Posting slip for PocketMoney. Tap the diamonds to choose Transaction Type, Account, Category, and other information.

```
 ◆ Transaction Type  Withdrawal
 ◆ Account   Checking
 ◆ Category  Home

 ◆ Payee   Car Payment

 ◆ Id #

 ◆ Amount  425

 Notes   From Bills To Pay Pro
 ☐ Cleared          [ Save ]☒
```

4 Tap the Send to PocketMoney or Pocket Quicken button. The Action button for that item will invert ⑧ to show that it has been sent to PocketMoney or Pocket Quicken.

Important If you selected a recurring transaction from the bills choice list, the payee, amount, due date, and account information will be automatically filled in for you.

Changing totals displayed

You can set Bills to Pay Pro to display one of five totals: total for all bills in the list, total for unpaid bills in the list, total for paid bills in the list, total for deposits in the list, and total of all items (bills and deposits) in the list.

To change the total displayed

1 Tap the diamond to the left of Total at the bottom of the list.

Tap the diamond to choose a total to display.
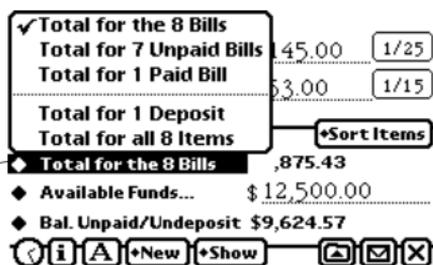
2 Choose any of the five options.

Changing balances displayed

You can set Bills to Pay Pro to display one of five balances: the balance if all bills are paid, the balance for unpaid bills, or the balance for paid bills, balance for unpaid and undeposited items, and the balance for paid and deposited items.

To change the balance displayed

1 Tap the diamond to the left of Balance at the bottom of the list.

```
Balance if all are Paid
Balance for Unpaid Bills
Balance for Paid Bills        t Items
✓Bal. Unpaid/Undeposited Items
Bal. Paid/Deposited Items
◆ Bal. Unpaid/Undeposit $9,624.57
🕐ⓘⒶ(•New)(•Show)      🖿🖂🗙
```
Tap here to choose which balance to display in the current list.

2 Choose one of the five options.

Sorting a List

Bills to Pay Pro allows you to sort your list items by payee, status, amount, due date, or checkmark.

Important Items can only be checkmarked in Expanded view. Use the Show button to toggle between Expanded and Collapsed list views.

To sort your list

1 Tap the heading of the column you wish to sort by, or

2 Tap the Sort Items button and choose from the choice list.

An underline appears under the column heading by which the list is sorted.

Tapping Payee sorts alphabetically by payee. Tapping '$' places unpaid and undeposited items at the top and paid and deposited items at the bottom of the list. Tapping Amount sorts by amount in descending order. Tapping Due sorts by due date in ascending order.

Multi-level sorting

Bills to Pay Pro can sort on more than one heading. For example you can sort by amount, then sort by due date. This will sort the list by date, and all bills due on the same date will be sorted by amount.

Scrolling Within a List

If you have more items than the screen can display, you can scroll your list up or down as needed.

To scroll your list

- Tap either the up or down arrow.

A solid arrow indicates that you need to scroll to view the rest of your list.

{New Bill Item} ⇧⬇ {+Sort Bills by}

Scrolling between Lists

You can scroll from one open list to another in the order in which they are sorted in the Overview.

To scroll between lists

- Tap the up arrow to go to the previous list, or tap the down arrow to go the next list in the sort order.

Tap here to go to the previous list in the sort order.

🖝 Names 📅 Dates 🎁 Extras ▲▼ ⤺ Undo 🔍 Find 🔆 Assist
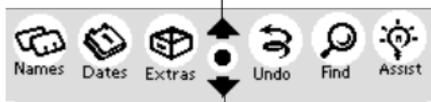
Tap here to go to the next list in the sort order.

Duplicating a List

You can duplicate an open list within Bills to Pay Pro. The duplicate will be an exact copy of the list you have open (except for the alarms).

To duplicate a list

1 Open the list you wish to duplicate.

2 Tap the Action button.

3 Tap Duplicate.

Your duplicated list will have the word copy appended to the name and will have the current creation date.

To delete a list

1 Open the list you wish to delete.

2 Tap the Action button.

3 Tap Delete.

If you accidentally delete a list, you can immediately tap Undo ↺ to recover it.

Important When deleting a list that contains alarms, Bills to Pay Pro will alert you that all alarms must be removed before the list can be deleted. Tap the OK button in the alert slip to delete the list and all of the alarms it contains.

Filing Your Lists

Filing your lists can help you quickly and easily locate all lists of a given type. Although it is not necessary that you file your lists, this is a great organizational feature. For example, choosing your Business folder would let you see all of your business-related lists as well as their separate and combined totals in the Overview, so you could quickly get the total of your business spending.

To file a list

1   With the list open, tap the File button ⬚.

2   Tap the desired folder.

   Important Filing your Bills Lists by categories—all business lists in the Business folder, for example—allows you to see the Balance Summary for that category of lists in the Overview when that folder is open.

To Print, Fax, Mail, or Beam a List

1   Open the list you want to print, fax, mail, or beam.

2   Tap the Action button.

3   Tap Print List, Fax, Mail, or Beam. A slip will open.

4   Tap the diamond to the left of Format in the slip and choose a format. Bills to Pay Pro offers two print formats: Bills List and Unpaid Bills List. The first prints all items in the list, the second prints only the unpaid and undeposited items in the list.

5   Follow the prompts to complete your request.

1 Open the list whose alarms you want to clear.

2 Tap the Action button.

3 Tap Clear List Alarms.

   Important To choose Clear List Alarms from the Action choice list, you must have a list open. To clear alarms from all of your Bills to Pay Pro lists, see Preferences later in this manual.

Automatically Generating Lists

   Bills to Pay Pro can create your monthly bills lists, if you have made your bills and deposits recurring transactions.

1 Tap the Action button and tap Create Recurring Bills List.

```
    Recurring Bills List Maker
◆Starting Month  September
◆List Type  Home Bills
◆Number of Months to Create  2
☑ Set Alarm for each Bill Item
◆ 1  ◆ Weeks Notice
◆Alarm Time  9:00 am
   [ Create Recurring Bills Lists ]  ☒
```

2 Choose the starting month, the list type, the number of months to make, and the alarm settings you require.

3 Tap Create Recurring Bills Lists. Bills to Pay Pro will create the designated number of lists for you.

Chapter 6
The Preferences

The Bills to Pay Pro Preferences are divided into five parts: Application preferences, Bills List preferences, Alarm preferences, Accounting Program Support, and Registration. Each part is described below.

To open the Preferences

1 Tap the Info button ⓘ in either the Overview or Bills List.

2 Tap Prefs in the choice list list. The Bills to Pay Pro Prefs slip opens. Tap a preference item to view its contents.

```
         Bills to Pay Pro Prefs
 ⋮☰ Application
 $☰ Bills List
 ⧖⚠ Alarms
 $✦ Accounting Program Support
 🔒 Registration
                              ☒
```
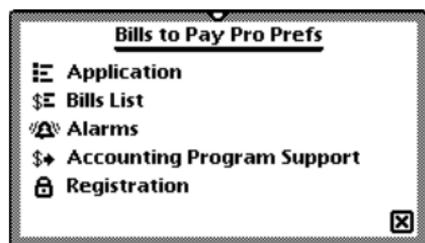
Application Preferences

The Application preferences allow you to determine whether you want the Extras Drawer to close when Bills to Pay Pro opens., whether or not you want the floating button to appear when Bills to Pay Pro is closed and whether you want Bills to Pay Pro to open to the Overview or the last used list.

```
            ⋮☰ Application
 ☑ Close Extras Drawer When Opening
 ⋯ Open Floating Button when closing B2P
 ● Open the Overview First
 ◌ Open the Last List Used First
                              ☒
```
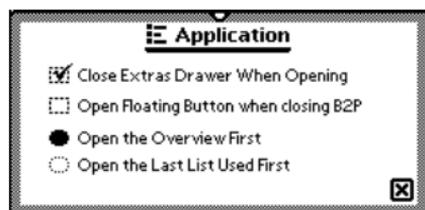
Bills List Preferences

The Bills List preferences allow you to determine the scrolling increment for a list. The default setting is shown below. You can also choose to open lists in Expanded or Collapsed views, create new List Types and customize list items for each List Type.

To create a new List Type

1 Open the Bills List preferences.

```
                    $☰ Bills List
Scroll Bills View by:
    ● Full Page
    ○ Half Page
    ○ Quarter Page
When opening a Bills List, Show:
    ● Collapsed Bills View
    ○ Expanded Bills View
Bills To Pay List Types and Items
◆ List Types  Home Bills
◆ List Items  American Express
                                          ⊠
```
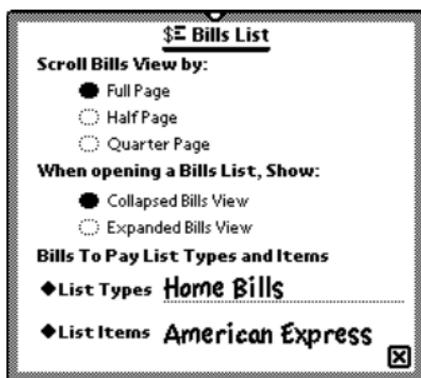
2 Tap List Type and choose Add List Type from the choice list.

```
                    $☰ Bills List
Scroll Bills View by:
    ● Full Page
    ○ Half Page
    ○ Quarter Page       Personal Bills
When opening          Business Expenses
    ● Collaps         Travel Checklist
    ○ Expan           Credit Card Charges
Bills To Pay L        Add List Type
◆ List Types          Delete Personal Bills
◆ List Items  American Express
                                          ⊠
```
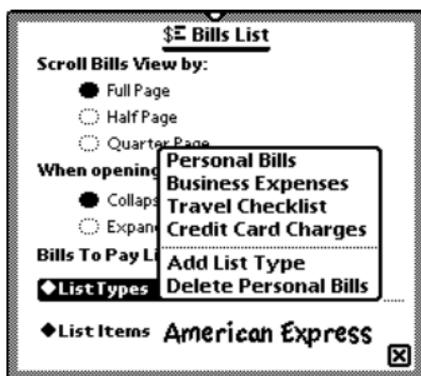
3 Scrub out Empty List Type and write in the name of your new List Type.

---

1. Make sure the List Type you want to customize is selected in the List Types choice list.

2. Tap List Items.

3. Tap Edit List.

> ◆List Types √Empty List
> ◆List Items   Edit List
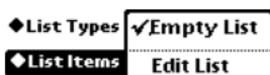
4. Tap Add Item to add a new item, or choose an existing item from the Item choice list and tap Edit Item to change or delete it. An item slip opens.

Tap here to choose an item to edit.

> Choose an item to edit and tap Edit
> Item or tap Add Item to add a new item.
>
> ◆Item *Empty List*
>
> [Edit Item] [Add Item]   ☒

Tap here to add a new item.
Tap here to edit the item shown above.
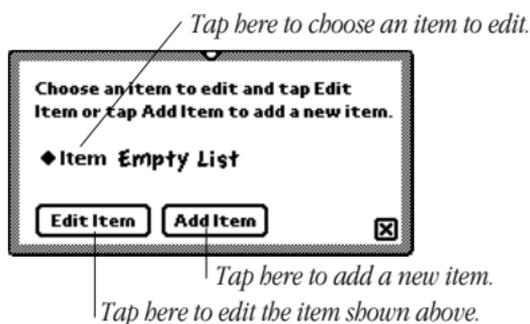
5. Fill out the slip as shown below, or use the delete button to remove the item.

Name the item.

Enter the amount if it is the same every time you pay or deposit this item.

Designate the item as a bill or income item.

If the item is recurring check the Recurring Item box.

Choose the frequency and next pay date.

Choose between a fixed number of payments or pay until further nortice.

If you use either PocketMoney or Pocket Quicken check here to assign an account, category, and/or expense report to this item.

Name of Item
Rent

Amount $ 2387

● Bill Item   ○ Income Item
☑ Recurring Item
◆Frequency Monthly
◆Next Pay Date 10/1/96
        Payment Options
○ Pay until further notice.
● Pay a fixed number of Payments.
◆Number of Payments 20

        Accounting Options
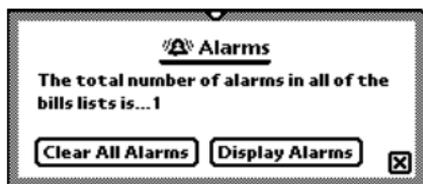☑ Send Item to Pocket Quicken
◆Account Checking
◆Category Rent
◆Expense Report None Selected
[Delete] [Cancel]   ☒

Close the slip to save your changes.

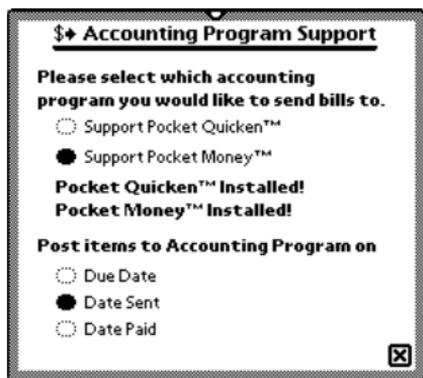**6** Continue adding or editing until you are done.

Alarms

The Alarms section of the preferences shows the total number of active alarms in all Bills Lists. From the preferences you can tap the Clear Alarms button to clear all active Bills to Pay Pro alarms in all Bills to Pay Pro lists. The Display Alarms button displays a scrolling list showing all active Bills to Pay Pro alarms, including each item, amount due, due date, and alarm date.

```
┌─────────────────────────────────┐
│           ⏰ Alarms             │
│ ─────────────────────────────── │
│ The total number of alarms in all of the │
│ bills lists is...1              │
│                                 │
│ (Clear All Alarms) (Display Alarms)  ⊠ │
└─────────────────────────────────┘
```

Accounting Program Support

Choose which installed accounting program you want to exchange information with.

```
┌─────────────────────────────────┐
│      $✦ Accounting Program Support │
│ ─────────────────────────────── │
│ Please select which accounting  │
│ program you would like to send bills to. │
│   ◌ Support Pocket Quicken™      │
│   ● Support Pocket Money™        │
│   Pocket Quicken™ Installed!     │
│   Pocket Money™ Installed!       │
│   Post items to Accounting Program on │
│   ◌ Due Date                    │
│   ● Date Sent                   │
│   ◌ Date Paid                   │
│                              ⊠  │
└─────────────────────────────────┘
```

If neither PocketMoney of Pocket Quicken are installed, no preferences will appear in this slip. You will instead get a message stating that no accounting packages are installed.

Registration

The Registration section of the preferences shows your registration number if you are registered, or a registration reminder if you are not.

```
┌─────────────────────────────────┐
│        🔒 Registration          │
│ Your Registration No.           │
│     ┌─────────────────────────┐ │
│     │ Thank You for Registering! │ │
│     └─────────────────────────┘ │
│                              ☒  │
└─────────────────────────────────┘
```
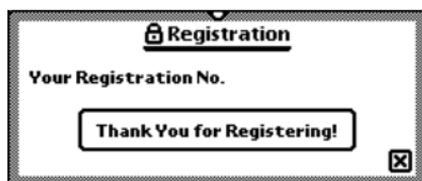
Chapter 7
The Assistant, Calendar, Notepad, Stationery, and Localization

This chapter discusses the interaction between Bills to Pay Pro and standard Newton functions such as the intelligent Assistant, the Calendar, the Notepad, Stationery, and support for localization.

The Assistant

Bills to Pay Pro supports the intelligent assistant. The assistant can do some tasks for you. In the case of Bills to Pay Pro, the assistant can post bills, as well as find, fax, mail and print Bills Lists. Finding, faxing, mailing and beaming are standard Newton functions, covered in your Newton Handbook. Posting bills is specific to Bills to Pay Pro and will be discussed here.

The assistant understands the following requests: pay, billed, pay bill, check, pay check, paid. Your written request must contain one of these words in order for the assistant to correctly interpret it. When choosing from the assistant's choice list menu, only pay will appear as an option.

To use the assistant by writing or selecting text

1 Write your request in the Notepad or select text and tap Assist. The assistant will interpret your request and put up a confirmation slip containing the information you gave it.

2 If the information in the slip is correct, tap the Post Bill button to add the new bill to the open Bills to Pay Pro list. If the information is not correct, it can be changed in the slip before posting the bill.

Tap the Bill Payee to choose a different item from the choice list. The items displayed in the choice list list correspond to the currently open Bills List. You can scroll to a different Bills List by tapping the up or down scroll arrows in the button bar. The choices in the Bill Payee choice list list will change to reflect the choices in the Bills List you scroll to.

To use the assistant by tapping Assist

1 Tap Assist. A slip opens.

2 In the slip, tap Please. A choice list list opens.

3 Tap pay in the choice list list.

4 Write the name of the bill, the amount and the due date on the line.

5 Tap the Do button. Bills to Pay Pro opens and a confirmation slip is displayed.

6 If the information in the slip is correct, tap the Post Bill button to post the bill to the open Bills to Pay Pro list. If the information is not correct, it can be changed in the slip before posting the bill.

If you close the slip without posting the bill, Bills to Pay Pro will close.
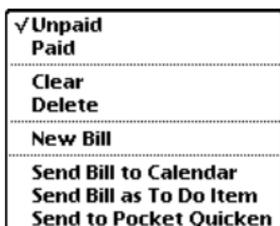
Important To speed up the process of using the assistant, write pay and tap Assist. This will bring up Bills to Pay Pro immediately. You can then fill out the posting information in the slip and post the bill.

Sending Items to the Calendar

Bills to Pay Pro can send your items to the Newton Calendar. The item's due date is the date to which the item is sent in the Calendar. To avoid duplication, alarms are not sent to the Calendar.

To send an item to the calendar

1   Tap the Action button for the item you want to send to the calendar. A choice list opens.

√ Unpaid
Paid
Clear
Delete
New Bill
Send Bill to Calendar
Send Bill as To Do Item
Send to Pocket Quicken

2   Tap Send Bill to Calendar. The Newton will beep to indicate the bill has been sent to the Calendar.

Sending Lists to the Notepad

Bills to Pay Pro can send your lists to the Notepad. The name of the list, date created, items, due dates, amounts, and status (paid or unpaid) are sent to the Notepad along with total, available funds and balance.

To send A List to the Notepad

1 Tap the Action button at the bottom of the list. A choice list list opens.

```
🖫 Print Bill
📠 Fax
📡 Beam
📧 Mail

📧 Insert Bills from Notepad
🗑 Delete List Alarms
📧 Send List to NotePad

📑 Duplicate
📑 Duplicate for next Month
🗑 Delete
```
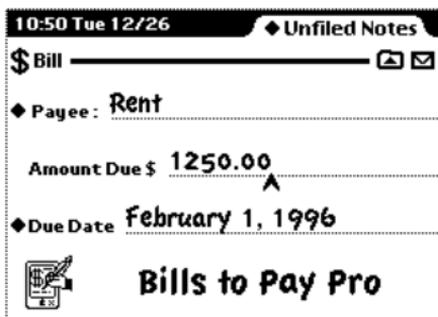
2 Tap Send List to Notepad. The list will appear, showing the current date, in the Notepad.

Stationery

Bills to Pay Pro supports the Newton 2.0 stationery feature. Stationery is available from the Notepad.

To create Bill stationery

1 In the Notepad, tap New and choose Bill from the choice list.

2 Fill out the Payee, Amount Due, and Due Date.

```
┌──────────────────────────────────┐
│ 10:50 Tue 12/26    ◆ Unfiled Notes │
│ $ Bill ───────────── ⌂ ✉          │
│                                    │
│ ◆ Payee :  Rent                    │
│                                    │
│  Amount Due $  1250.00             │
│                      ʌ             │
│ ◆ Due Date  February 1, 1996       │
│                                    │
│  📝      Bills to Pay Pro           │
└──────────────────────────────────┘
```

To open Bills to Pay Pro from a Bill stationery

• Tap the Bills to Pay Pro icon.

To bring Bill stationery items into a Bills List

1 Open the list you want to bring the items into.

2 Tap the Action button and choose Insert Bills from
   Notepad.

```
┌────────────────────────────────┐
│ 🖨  Print Bill                  │
│ 📠  Fax                         │
│ 📡  Beam                        │
│ ◻  Mail                        │
├────────────────────────────────┤
│ ◻  Insert Bills from Notepad   │
│ 🗑  Delete List Alarms          │
│ ◻  Send List to NotePad        │
├────────────────────────────────┤
│ ▤  Duplicate                    │
│ ▤  Duplicate for next Month     │
│ 🗑  Delete                       │
└────────────────────────────────┘
```

All bills in the Notepad will be brought in. Bills to Pay Pro
will ask if you want to delete the inserted bills from the
Notepad, it will also ask if you want to bring in only bills
filed in the current folder, or bills filed in all forders.

Localization

When you choose a country in the Newton's Locale preferences, Bills to Pay Pro will use the currency symbols, date formats and other available localization options provided by the Newton for that country. These symbols will be used in the Bills Lists, when faxing, printing, beaming, mailing, sending bills to the Calendar or Bills Lists to the Notepad.

For more information on changing the locale, consult your Newton Handbook

Deleting Bills to Pay Pro from the Extras Drawer

If you scrub out Bills to Pay Pro in the Extras Drawer, you will be presented with the alert: 'Are you sure you want to delete Bills to Pay Pro?'

If you tap OK, you will be presented with a second alert: 'Do you want to permanently erase all Bills to Pay Pro storage data and preferences? Click Cancel if you want to delete the program only.'

If you click OK, please be aware that all lists you created as well as the application and all attendant soups will be deleted. All Bills to Pay Pro information will be lost. You cannot undo this action.

If you click Cancel when the second alert is presented, only the Bills to Pay Pro application will be removed. All lists will remain.

Important If you click OK when the second alert slip appears, Bills to Pay Pro, its data files, and preferences will all be deleted. YOU CANNOT UNDO THIS ACTION. ALL OF YOUR BILLS TO PAY PRO DATA WILL BE REMOVED. ONCE REMOVED, THE DATA CANNOT BE RECOVERED.

Chapter 8
Keyboard Shortcuts

Below are shortcuts available for Bills to Pay Pro when using a keyboard with your Newton 2000.

Overview

⌘-T Bills Total

⌘-N New Bills List

⌘-1 Sort On

⌘-S Show

List

⌘-B Insert Bill

⌘-D Insert Deposit

⌘-N New List

⌘-S Show

Appendix A
Troubleshooting

If, at any time you experience erratic behavior with your Newton, it may be possible to correct it by pressing the reset button in the battery compartment, or on the back of the Newton, depending on which Newton you have.

Erratic behavior is most often caused by internal memory problems. Resetting the Newton clears the internal memory and normally eliminates the problem. The reset button is inside your Newton's battery compartment.

It is also recommended that you backup and restore your Newton periodically. Backing up and restoring your Newton can recover memory that has become lost through normal use. Before you back up your Newton, check its available memory. Check the available memory again after restoring it. You should see a gain in the amount of available memory.

See your Newton Handbook for more information on synchronizing, resetting, and restoring your Newton.

Out-of-Memory Messages

If you experience out-of-memory messages after choosing to print, fax, or mail, close Bills to Pay Pro as soon as the print, fax, or mail slip opens. This will ensure that enough memory is available for the Newton to print, fax, or mail the designated list or lists.

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Index

Colophon
The MAR publishing system

This manual was written, edited, and produced on a desktop publishing system using Apple® Macintosh PowerPC computers and Adobe® PageMaker™. Technical illustrations were drawn in Canvas™; screen shots were created with Newton Toolkit software and edited in Canvas. Proof pages were created on Apple LaserWriter printers. The final electronic manual files were created with Adobe PageMaker. PDF files were created using Adobe Acrobat Distiller™.

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