



from NewJug/North

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Officers:

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Veeep..Jerry Stockler..516-735-9517
Editor...Henry Hein.....607-988-7789

Treasurer...Frank Filice...384-8797
Secretary...Jim Ott.....790-6052

Next Meeting: January 17th, @ Bergenfield HS Faculty Rm 7 pm

Motto: We are a family enjoying the unspeakable peace and freedom of being orphans (Paraphrase of G.B. Shaw "Major Barbara")



**Keep the home fires burning!
Gotta keep warm somehow!**

Happy New Year!

**New Jersey UG/North
P.O. Box 84
Dumont N.J. 07628**

User Groups: Please Reciprocate

T.I.dings
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modifications, or hardware alterations
presented in these columns.

MEETING NOTES
By James Ott

The December meeting opened up with
an attendance of 12 members. The topics
discussed were the newsletter, other
computers, dues, TICOFF. Elections of
new officers for 1989 resulted in a new
slate of officers.

Our newsletter may no longer be a
monthly issue. The club is in favor of
either a bi-monthly or quarterly
newsletter, depending upon Henry Hein's
ability to keep up with his personal
schedules AND enough contributed
articles from CLUB MEMBERS! The articles
could also be from downloaded BBSs in
the area ON DISK. If there is not to be
a NL in any given month I will send out
postcards as a reminder of the next
meeting date a few days prior to the
meeting.

Starting in January the club has
decided to open discussions on other
computers. Five members, it was
learned, have IBM clones or access to
them and would like to know of what is
available for this 'machine.' More
discussion and demos on Big Blues will
follow at later meetings.

Dues are back to the \$15/yr level to
insure the costs of NL printing and
mailings, plus other expenses such as
wholesale disk purchases for downloading
NLs and BBS's from other groups for
member distribution. Please pay up or
may gremlins forever haunt you!

(One can purchase disks at local
computer fairs for as little as \$25 per

hundred. Ed.)

The '89 TICOFF will be held on March
18, at Roselle Park H.S. Our club
should be represented in a display of
own. Send for tickets. (I don't know
if there are any bonuses for early
ticket purchases, but supporting the TI
there is a must! Ed.) Also featured:
non-TI computers and computer wares.

The polls closed with a 'new' slate
of officers:

Walt Macieski, President
Jerry Stockler, Veep
Frank Filice, Trez
James Ott, Sec

The business portion of the meeting
adjourned and was followed by a demo of
RAPIDCOPY. The program sure does live
up to its name!

As for the next meeting, our demo
will be a made for an IBM/clone program.
Jim Lambert will do the honors of
demonstrating Microsoft WP5. I also
have some programs to demo for the IBM.

Respectfully, Jim Ott!

Future Meetings:
January 17
February 21
March 21
April 25
May 16

Please Mark YOUR Calendars!
Note: rest of year unscheduled!

Ramblings
By Henry

It's amazing how my college minor in
Geography, including courses such as
Geophysics, Geomorphology, Meteorology,
etc., has caught up with me. Living up
here last month was a surprise! On
Dec. 12 our outside thermometer, alcohol
type, bottomed out to 27 BELOW. Today,
as I woke up it showed -12. I was told
this area I now reside in is the second
coldest (coolest?) in the state. The
house was remarkably warm. Insulation
really PAYS for itself. My wood stove
sure does a great job and the tea kettle
on it keeps it humid enough to do my
computing without any static discharges.
I can't find any stats printed in area
newspapers to confirm the local Chamber
of Commerce's designation of this area's
frigidity. No, I don't mean of the
population, but the CLIMATE! Winter Just
Started!

We get a lot of freaky weather.
Weather forecasters have trouble
predicting anything accurately. When I
hear thunder in the distance I DO unplug
everything, including the satellite
antenna dish anytime lightning storms
threaten. Yep, we even get 'em in

winter! Gotta safeguard my investment.
At least I don't require heating with an
electric fired oil burner, etc. Some of
those poles come down sometimes, too, in
windstorms, both winter and summer.

In this regard, I've been reading
that surge protectors are just that, NOT
lightning protection. My advice:
DISCONNECT! even the MODEM! and Don't
use the phone for anything during such a
storm if they are fed to your home with
overhead wires! More and more folk are
getting the shock of their lives, some
fatal! Let it ring!

P.S. Don't use kerosene heat or
lamps near your computers or at all.
Oxydation of computer parts occurs from
the exhaust vapors they emit!

These events have been documented!
BEWARE!

In these and future columns I hope to
discuss programs for other computers
that show some merit in both cost
effectiveness (inexpensive), and
utilitarian, in MY view. They will
mostly feature programs, SHAREWARE and
commercial, for IBM and clones, and
APPLE II's. Of the latter machines
themselves, I have few good things to
say for it, as you already know, but,
from time to time a nice little program
shows up I may find it worth noting.

N E H S B Y T E S:
By Henry

Haven't yet seen any reviews or
comments on PRESS RELEASE from ASGARD.
Raves are still coming in on TI-BASE
by INSCEBOT (of TI Artist fame). Some
NLs have published its documentation
and, to me, looks very impressive.
Truly, it looks like a LOTUS 1 2 3 clone
made for the TI.

A new DTP type program is available
from the West NY 99ers which can use
graphics from TI ARTIST for inclusion in
TIW formatted textfiles. Update
supported! See ad!

This month's *Computer Shopper*
features an article for UCSD Pascal fans
for TIers. It seems there's a very
active national TI Pascal SIG out there
doing its thing!

Last heard (read) that Lou Phillips'
Geneve just about breaking even with
orders still on the way. Congratulations
are in order for such an
extraordinary venture to make the TI a
super computer. I see more and more
praise for it in many of the large UG
NLs.

Sorry for the fine print ads. I got
them this way but if you like to see
more of what's new bear with me,
meanwhile use some help with your
magnifying glass. My copier won't

enlarge. Besides, it saves space for other important things.

If you're an investor of mutual funds, including those that are tax free, you can keep pace with your broker see Bill Gaskill's column. These, by the way, are some of the safest investments around, and can be started for as low as \$1000 or an IRA with some brokerages. Could develop into a nice nest egg on retirement.

Talking about retirement brings to mind another interesting program that projects your needs to put away savings, IRAs, etc., for the big event. See Dr. Roy Tamashiro's article herein. Key it in. If it doesn't work send me a disk and I'll find an older version of it I had keyed in four years ago from I forgot where.

Western NY 99ers printed a review of another graphics program called Macflick by R. Coffey.

Who once told me that the TI is weak in graphics?! It's unbelievable that this computer has come such a long way in this area of talent. If I have space in this NL I'll print it. If not, get some info from Genial Computerware, PO Box 183, Gratton MA 01519. Price? \$15. WOW: Won't strain anyone's budget.

Who said we're not being supported!? Think of who really isn't anymore whose machines disappeared from the marketplace long after ours, namely Sinclairs, TRS 80's, Atari, Osborne, Altairs, etc. We've still got things going for us...even without expanding into Geneve, RAMdisks, supercards, etc., but one thing should have been expanded on, users, and that's additional double sided drives. If you haven't, and it's the easiest to do, it's about time! That investment is worth every penny, believe me...and rewarding!

FUNLHEB v4.12 was released a short time ago. I believe it's primarily for further adaptations RAMdisks, supercards, and minor bugs exterminated. I just don't know what is improved. I didn't even know it needed any improvement. It works great with me, v4.1, that is!

IN MEMORIAM:

We are saddened by the death of of a long time TI supporter and enthusiast. George Steffen, a long time member of the Los Angeles UG went into eternal sleep after a long protracted illness while in the care of relatives in the Bronx, NY on September 29. Some of our UG met him at the '86 TICOFF when he visited as part of the LA delegation. He authored some programs and articles on programming the TI. The LA UG sorely

misses him as well as we.
Requiescat in pace!

INTO THE WILD BLUE YONDER

This desktop publishing fan opts for the very inexpensive, compared to other DTP programs, FONTASY V.2. This program does what programs of greater cost can do and you don't need a Ph.D. to run it. It has a 250+ page manual, if you need it, included. Help screens can get a beginner started AT ONCE. It does everything a good DTP program does with simple commands similar to the formatting commands of TlWriter. The manufacturer supports the program with timely newsletters, a separate TOOLBOX disk (extra), and extra fonts and pics. One needs at least a 640k clone and a turbo would increase speed in performance. Epson compatible printers recommended (and many of us have one). It comes with 28 fonts and an accessory disk full of pics (and some of the fonts).

This program can be had for much less than its list through numerous mail order advertisers in computer magazines. The separately purchased TOOLBOX disk enables one to create one's own fonts. Its graphic qualities are more defined and clearer than any of the similar priced DTPs in its range such as NEWSROOM (for IBM OR APPLE). I just got it as a Christmas gift and I was surprised of its capability. I also was given PFS' FIRST PUBLISHER but have not as yet opened the package. FONTASY accepts prewritten TEXT files of many word processors or can accept text as you make your own pages, with or without pics. Your screen text is automatically proportioned between letters and can be 'kerned' to your desire, too. Also included, several page 'templates' of two or three column pages. As with most DTP's, it can only store one page at a time.

If laser quality printing is desired, you need at least a 2 meg of RAM instead of 640K, and perhaps a full meg for LG (24 pin) printers.

To get a library of pics there are shareware/pubdom tool disks to convert PRINTSHOP, PRINTMASTER, NEWSROOM, MAC, RLE, and other pics and images for use in FONTASY and reverse. One such pubdom disk called ICONVERT does all this and more!

PRINTSHOP, of course, I mentioned over and over again in regard to APPLES, is not a DTP. It's nothing more than a cute program to make signs, greeting cards, banners, calendars, artwork, etc., but is overprotected, and its fonts are largely limited to capital

letters. It's rival, PRINTMASTER, has these limitations beaten, by far. However, there is a clone of this available as SHAREWARE that seems to outdo PRINTMASTER, and faster! It accepts and generates files for PRINTMASTER, and converts PRINTSHOP images for using them in the clone program! No, you don't need 640K to run them, but a computer with anything less (IBM or clone) isn't worth much anyway.

Last month I may have mentioned CITYPEEK, a shareware program which will print out a preformatted text file in two or more columns along with pics generated by only two other programs which, I think are too expensive for my tastes. Otherwise, as a columnar page publisher I may use it from time to time myself for text without pics.

There are loads of SHAREWARE programs for the BLUE galore! Available is a spreadsheet LOTUS clone such as AS EASY AS. PC-CALC is also promising. Of course, some of the documentation on these programs is deliberately left out to tease you into buying 'registered copies' of these sophisticated programs but look at what you'd pay for the 'REAL' ones.

Many good word processing programs are available, too! And you need NOT be a genius to decipher on disk manuals. One programmer even has a large volume found in bookstores, namely "PC-Write, File, and Talk."

There are several diskazines available for PC and clones which feature much. The best series I've seen for the price (2 disks full for \$9.95) called BIG BLUE DISKS. They are loaded with games, utilities, artwork, info, and useful programs (occasionally), and news. Cheaper by subscription. Other diskazines OCCASIONALLY offer something better and I do watch out for them. Of the latter, so far I haven't been very impressed because of their emphases on gaming. Games I play socially, not with computers, except for chess!

Of course, it's a different world on the BLUE horizon from our old TI heritage. As I said often we TIers shouldn't give up what we have just for the sake of getting something new or 'better.' I don't think it's getting something better by switching to the IBM. I'm still writing this and other columns with our old TI and TIW and QUACCEL! I'm not fond of 'pull down menus!' They slow me down when I'm word processing, but that's about all you get for BLUEs, clones, and APPLES these days.

More to come next time, whenever that is!

DO YOU USE A TI RS232 CARD?
Upgrade your system with an

RS232 UPGRADE KIT

With an RS232 upgrade kit, users can expand the software compatibility of their systems as well as add convenient features. Once installed the upgrade kit provides two new devices:

"TP" - In addition to the PIO and RS232 devices, TP is added to provide full emulation of TI's Solid State (thermal) Printer by an Epson compatible printer. This allows the user to run software which is set up to access only the Solid State Printer. Module software that was previously unable to print with a parallel or serial printer will use these devices as though the Solid State Printer was attached. Additionally, program listings can be made in 80, 32, or 28 columns so the printout is just as it appears on the screen. Any option available to the original Solid State Printer may be used with the TP feature. The TP option even allows the user to write one-line screen dumps for Extended BASIC programs, complete with graphics!

"SIO" - Either serial port may be set up to respond as SIO. The port, baud rate, number of data bits, and parity may be specified when the upgrade kit is ordered. Instead of having to enter a long device name such as "RS232/2.BA=4800.BA=8.PA=0" each time a port is accessed, "SIO" may be used. Not only is this more convenient than typing a long device name each time the device is accessed, it allows the user to easily modify programs that previously used only PIO for printer output. All the user needs to do is change occurrences of PIO in the program to SIO. Software switches such as ".LP" and ".CR" may be added to SIO if required by a particular program.

The TP, SIO, and PIO device names may also be entered in lower case so that errors caused by having the Alpha Lock in the wrong position are eliminated. None of these features interfere with the normal operation of the RS232 card.

The parameters for both "TP" and "SIO" ports must be specified when ordering to correspond with the configuration of the user's system. Installation of the upgrade kit requires the ability to desolder and replace one ROM chip on the TI RS232 card.

To order, send \$14.95 (cash or check, please) to:

John Guion
11923 Quincy Lane
Dallas, TX 75230

Please use the enclosed form to specify your system configuration.

SUPER EXTENDED BASIC OWNERS!
Have four modules in one with:

MULTI-MOD

The MULTI-MOD is an upgrade kit for owners of Triton's Super Extended BASIC module that provides Editor/Assembler, Disk Manager III, and TI-Writer in addition to Super Extended BASIC. Once installed, the MULTI-MOD will allow the user to select any of the four modules from the TI menu screen. Selecting any module is just a matter of pressing a couple of keys. No switches, cartridge expanders, or swapping of modules is required.

Not only does the MULTI-MOD save wear on the module port, fewer operating errors caused by poorly seated modules will result. The need for cartridge expanders can be eliminated, contributing to the ease of typing. Since all four modules can be accessed by the computer, the MULTI-MOD also allows the user to write programs that access the capabilities of the other modules.

The MULTI-MOD is completely compatible with the original Super Extended BASIC. The Editor/Assembler and TI-Writer provide all the functions of the original modules while the Disk Manager III provides convenient enhancements to the Disk Manager II module. With the new Disk Manager, drives up to an including DESK may be accessed as either single or double sided and single or double density. Help screens with complete listings of error codes are available and the PIO printer port is now selectable as a menu option. The Disk Manager is compatible with TI, CorComp, or Hyarc disk controllers.

The only tool needed to install the MULTI-MOD upgrade kit is a flat-blade screwdriver (used to open the module case and remove chips). The MULTI-MOD plugs into existing sockets and no soldering is required. An illustrated installation guide is included in the MULTI-MOD manual. The MULTI-MOD may ONLY be used in a Triton Super Extended BASIC module.

The MULTI-MOD kit includes the MULTI-MOD upgrade, an instruction manual describing how to use the MULTI-MOD's features, and one diskette with the necessary support files for Editor/Assembler and TI-Writer. (Note: Complete manuals for the additional modules are not included with the MULTI-MOD. These are available from Texas Instruments.)

To order, send \$22.95 (cash or check, please) to:

John Guion
11923 Quincy Lane
Dallas, TX 75230

(Super Extended BASIC is a trademark of Triton Products Company)

DO YOU HAVE A TI DISK CONTROLLER CARD?
Upgrade your system with a

DISK CONTROLLER UPGRADE KIT

Users of the TI disk controller card can now enjoy some of the features of the newer disk controllers at a fraction of the cost! By installing a few components, the TI card can be upgraded without the worry of software compatibility or the purchase of a new disk controller.

The TI disk controller upgrade kit adds the ability to connect a fourth single or double sided floppy disk drive to the system, just like the newer cards. The ability to use lower case drive names like "askl" is not only more convenient, but it allows the user to access a floppy disk drive if a RAM-Disk has been set up to use the same drive number. As an option, the head step time of the drives may also be decreased from 20 milliseconds to 12 milliseconds to reduce the time required for some disk operations. This upgrade does not provide double density.

This upgrade is for programmers, data base users, bulletin board operators, or anyone who needs access to more online disk space and extra features but does not want the extra cost of a non-TI card. With the low cost of disk drives (especially drives removed from a system upgraded to half-height units), upgrading the TI disk controller can be the most cost effective way to enhance your system. The cost of the upgrade kit is substantially less than the \$150-\$175 you can pay for a new disk controller (not to mention the cost of your TI card which then gets to sit on the shelf).

Installation of the upgrade kit is accomplished by replacing the two ROM chips on the TI disk controller and attaching a few additional chips. The ability to solder and desolder components is required. No modifications to the disk drives are needed. An illustrated installation manual is included with the kit.

If the faster head stepping is desired, the drives used with the system MUST be capable of handling the faster speed. Faster head step times should not be requested unless the user knows that the head step time can be accommodated by ALL the drives in the system. There is no extra charge for faster head stepping.

To order, send \$19.95 (cash or check, please) to:

John Guion
11923 Quincy Lane
Dallas, TX 75230

Please state whether normal or fast head stepping is desired.

If you liked...
**THE
WRITERS**
You're gonna love..



SOME PUBLISHERS IS NOT A MANUAL ON HOW TO PROGRAM THE TI COMPUTER. IT'S A MANUAL ON HOW TO USE THE PROGRAMS WE HAVE FOR THE CREATION OF BEAUTIFUL GARNERS, PICTURES, AND CREATIVE TEXT.

IT WILL SHOW IN DETAIL WHAT CLIPS AND INSTANCES ARE AND HOW TO USE THEM. IT ALSO CATALOGUES OVER 100 FONTS AND SHOWS HOW THEY MAY BE USED. NONE PUBLISHING TALKS ABOUT THE MANY GRAPHIC PROGRAMS. JUST HOW THEY RELATE TO EACH OTHER, OR HOW TO PUT THEM TOGETHER TO WORK FOR YOU.

BUT IT DOESN'T STOP THERE. THE MANUAL YOU GET IS EIGHTY PAGES LONG... AND IT JUST WASN'T ENOUGH. FOR THE COST OF THE ORIGINAL MANUAL YOU WILL ALSO RECEIVE TWO TWENTY PAGE SUPPLEMENT ISSUES DURING THE COPIING YEAR. THIS IS SO YOUR MANUAL WILL ALWAYS BE UP TO DATE WITH INFORMATION ON THE LATEST IN GRAPHICS SOFTWARE.

YOU WILL ALSO RECEIVE A DISK OF PROGRAMS TO HELP YOU MAKE YOUR DOCUMENTS LOOK THEIR BEST. THE PROGRAMS INCLUDE A TI-ARTIST INSTANCE PRINTER THAT WILL NOT LEAVE ANY SKIP LINES IN THE PRINTOUT, A PROGRAM TO ORGANIZE YOUR FONTS AND GRAPHICS, AND THE WORLDS BEST COLUMNIZER.

THE TOTAL COST FOR THE COMPLETE PACKAGE WILL BE \$12.99. THIS WILL INCLUDE ALL POSTAGE AND HANDLING. FOR GROUP PURCHASING OF A MINIMUM TEN COPIES, THE COST WILL BE \$12.99 EACH INCLUDING POSTAGE.

MAKE CHECKS PAYABLE TO: WESTERN NEW YORK 88ERS
c/o HARRY T. BRADNER
2783 MAIN STREET
NEWFARE NY, 14108

THANK YOU FOR YOUR ORDER AND FOR THE PLEASURE OF PUBLISHING

TI-Sings Jan 89 P. 4

MUTUAL FUND RETURN

By Bill Gaskill

While there seems to be any number of 99/4A programs around for checkbook management, loan amortizations, mortgage projections or savings goals, few seem to be available for use in managing investment type information. I have seen a couple of nice programs for the stock market investor, but a more timely program today is one that deals with mutual funds. Kent Thompson has authored the best one that I have seen yet, called Mutual Fund Manager. It is a complete package that allows the user to store a data base of information on particular funds. It is available for about \$15 I believe from

Real Estate Projections
409 Elberon Ave. #2
San Pedro, Ca. 90731

If you are serious about mutual funds than this is the program to buy.

Mutual funds are perhaps the fastest growing investment vehicle today. The reason for their popularity is the fact that they allow individual investors to put relatively small amounts of money into a pool of funds that is professionally managed, with little or no fees or commissions, compared to the alternative of investing through individual investment advisors or brokers. While I am not going to go into the intricacies and strategies of mutual fund investing, I will explain how one can get started with this comparatively new investment vehicle, and how one who owns shares or units in a fund can determine the rate of return on their investment. The Mutual Fund Performance program that follows this article can be keyed in and run with only 16K and Extended Basic.

There are actually several hundred mutual funds to choose from today and they come in various "shapes and sizes", meaning their ranks span the risk scale from low-risk conservatively managed funds, to high-risk, very aggressive funds, and the investment goals scale from Money Market Funds to the quicker yield sector funds. Which one(s) you decide to put your money into is usually based upon the level of risk you are willing to accept, your investment goals and the "track record" of the fund(s) you are considering.

RISK LEVEL:

The amount of risk you are willing to take is something you should determine before diving into mutual funds or any other investment vehicle. To determine your risk level you should consider:

1. How long you are willing (or able) to leave the investment tied up.
2. How devastating the total loss of your investment would be to your personal finances and to you and your family?
3. Whether you are investing for long-term growth or whether you need the investment return(s) for income?

4. How much money you have to invest.

5. How much time (or willingness) you have to devote to managing your portfolio.

INVESTMENT GOALS:

Your investment goals play a big part in how much money you will gain or lose on your investments and most often how quickly the gains or losses will occur. The theory being, if you are willing to take big risks (at losing your money) then you should realize big returns for taking that risk. Thus, if you are a risk taker, your investment portfolio would be heavily weighted towards Growth and Income type mutual funds. This is because these funds are geared towards maximum profit in minimum time. Your investment goals are what you hope to accomplish by seeking investing your money with a mutual fund rather than sticking with that passbook savings or Christmas Club account you may have used in the past.

CHOOSING A FUND(S):

If you have the resources and the patience, you can track a particular funds' performance by reading the Stock Market pages in your Sunday newspaper. Sunday papers are used because they usually have the most complete and accurate quotes for the previous week. Since the Market closes at 5pm on Friday, there is a whole day for the newspaper folks to get the information.

Tracking performance is a demanding task, but one that many investors use. It also has the disadvantage of not being able to tell you now, what the fund has done in the past. Past performance information can be had from the Fund's prospectus (if you want to trust it) or one of the "money" type magazines. Another method, which is a little more costly, but probably less risky, and certainly less demanding, is to subscribe to a "reputable" Mutual Fund Investment Newsletter. How you determine what "reputable" is, I will leave to you.

These newsletters are usually written by an "expert" or group of "experts" in the field of Mutual Fund Investing. Most often they employ a forecasting model that uses virtually the same method for determining Fund recommendations that you would use if you read the Sunday newspapers for a consecutive time period, past history (performance). However, they also consider many other variables that you and I might overlook or do not have access to, such as economic indicators, political climate, world prices etc.

Most newsletters create model portfolios that you may follow (emulate) in your investments. The models are based upon high, moderate and conservative investment risks. The higher the risk the higher the return. In investment jargon, high risk funds would be called "aggressive funds". That means that the fund manager(s) usually look for common stock investments in "un-favored" companies that they believe are going to blossom. So the fund buys low and then sells high when the stock goes up.

The newsletter is also a good place to begin your adventure into Mutual Funds since they list the names and often the descriptions of various funds that you might consider. Many newsletters also list the

toll-free telephone numbers of the funds so that you may call and order a prospectus.

STARTING OUT:

Assuming that you have some method of determining which funds to invest in, the first thing to do is find out how to get in contact with the fund administrator(s). Virtually all mutual funds have toll-free numbers for use in requesting a Prospectus. The obvious place to look for these numbers is NOT in the yellow pages as one might think, but rather in the trade publications or in the newsletter of a friend who is already involved with Mutual Fund investing. Once you have the telephone number and are ready to make the call, be prepared to request information on specific funds (by the Fund's name). Most Mutual Funds are "Families" of funds. This means that there are several different funds under one administrator. This is necessary to meet the varying demands of the investing public and to optimize the use of investor dollars by having a broad range of investment types. Not everyone has the same investment goals, nor is everyone willing or able to assume the same level of investment risk.

If you don't know the name of the fund you are interested in, since newspapers only provide cryptic abbreviations for them when they are published, ask for help from the person you talk to on the toll-free line. Don't be afraid to be a little humble and admit your novice status. A good Mutual Fund employee will ask you what your investment goals are or perhaps ask whether you would categorize yourself as a conservative, moderate or aggressive investor. Either way, they are trying to determine what type of fund you might be interested in, based upon your investment goals.

Once you receive the Fund's Prospectus in the mail (it's free), you can try to read it from cover-to-cover if you want to. Some are quite easy to read, some are like an accountant's nightmare and others are in-between the two extremes. No matter which type you receive, all will contain certain information that you should look for, since it directly affects you and the money you will be investing. The list that I am going to give you is based upon my concerns. Yours may be different or more demanding, so don't feel that I have listed ALL the questions you should be asking. However, at a minimum, I think you should look for the answers to the following questions;

1. How much (if anything) does the fund charge to join (the entry fee) and do they charge you to buy shares or units? In other words, is it a LOAD or NO-LOAD fund?
2. Is there an minimum time you must keep your money in the fund without paying a withdrawal penalty (an exit fee)?
3. What are the administrative costs? No fund operates for free. You pay someone to manage your money for you.
4. What are the redemption procedures and what kind of a hassle is it to sell out?
5. Do they require a minimum dollar amount investment?
6. Do they offer telephone redemption and/or telephone switching

between funds in the same family? How many times per year?

7. What kind of reporting procedure do they have for shareholders and how often is it provided?

While all funds assess a management fee, many today do not require a sign-up fee. In other words, they are NO-LOAD funds. Some funds however have a "hidden" load, one that is assessed when you try to sell your shares. This is an END-LOAD fund, as opposed to a FRONT-LOAD fund. Front-Load funds charge you to get in. End-Load funds charge you to get out, especially if you do so in the first 1-5 years. Read the Prospectus carefully to determine which type you are considering investing with.

A very important consideration in your decision-making process is the amount or percentage of the fund's administrative fees. Most funds today, whether they are load or no-load types, assess a "hidden" cost to you, in addition to regular administrative costs, that the fund uses to pay for things like their advertising and marketing. YOU pay for this because the law, under Securities and Exchange Commission regulation 12b-1 allows it. There isn't much you can do about it, but you can mitigate it by choosing the fund that has the lowest administrative costs otherwise.

An important part of the investment game is knowing when to dump your shares, when to sell out. Because you don't want to lose money, timing is critical. Thus, the fund that you are investigating should have telephone switching or roll-over privileges. This means that it should offer (and support) the ability to sell your shares in one fund, and either redeem them or roll them over into another fund, by placing a telephone call. If the fund provides for this only by mail, you must realize that you will still be on a sinking ship for the number of days it takes your letter to get to the Fund Administrator's office. Normally, you should be able to make a phone call, communicate your "sell or roll-over" order and then you are usually required to follow that up with a letter confirming the order. The important thing is for you to realize the impact on your money because of the difference in procedures. Time is truly money in these cases.

CALCULATING YOUR RETURN:

Assuming that you do take the plunge and invest in one or more mutual funds, you will want to monitor the performance of the fund so that you can determine whether or not the fund manager is making you any money.

The Mutual Fund Return program is aimed at doing that for you.

At the first prompt you will be asked for the;

Analysis Length in Months:

Enter a number from 1 to 24. This figure is used to determine the number of months involved in the analysis and to calculate an annualized return. If the current month is January 1987 and you bought into the fund in December 1985, you would enter the number 14, which is the number of months between December 1985 and January 1987 inclusive. You would count January 1987 as one of the months, even if the date you perform the analysis on is only the first day of the month.

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REVIEWS

WHAT'S NEW IN HARD AND SOFTWARE

MacFlix, a FULL review.
by R. Coffey

The review of MacFlix last month was a quicky, and we will look into it much further with this review!

What is MacFlix? It is a program that will let us TIers manipulate MacPaint files. MacPaint files have a resolution of 576 pixels across by 720 down. (Yes, that picture of vehicles on the back of October Interface and the picture titled "Clip #7" this month is 576 by 720!) MacFlix let's you view the MacPaint files by windowing over them, much like Picasso and JoyPaint window over their own work area.

You can change the number of pixels your window moves over the MacPaint file, which makes it very easy to quickly get to the portion you are most interested in! You may then save that portion on the screen as a TI-Artist picture. (Or as a My-Art picture, if you have a Myarc 9640). Essentially, we are just saving a portion of the MacPaint file so we can use it on our own drawing programs (which is the main objective of this program, and the reason why I bought it!)

MacFlix will let you do much more than just that, though! It will print out the ENTIRE MacPaint file to your printer (Epson or Prowriter compatible). Epson compatables have 3 options for printout, where Prowriter gets only one. Option #1 (for Epson), also called Low Resolution, will produce a squat picture just like the single density output from Artist or Graphx. This option will let the far right 10% of the picture fall off the page. Option #3, High Resolution, spits out a very squished (horizontally) picture, but gives you the entire picture. The older printers, like Star Gemini 10-X, the original TI printer, etc., will ONLY be able to use option #1 and #3. For those with a newer printer, like the Star NX-10, Star NX-1000, etc., you can use Option #2, Medium Resolution, which will give you the entire picture on the page, and is nearly perfectly proportional. (At the end, I'll tell you how to get PERFECTLY PROPORTIONAL print-outs!) Epson developed an additional set of new graphics after their early printers, and Medium Resolution uses this newer set.

So where can you get MacPaint files? Three files come on the Mac Flix disk, plus I got a bonus disk of 5 files (since I ordered it before October '88). I was able to download a few MacPaint files locally, but I will be going to the networks of Delphi and GENie as a major resource of pictures. If you happen to have a friend with an IBM who has MacPaint files, they have included a conversion routine (for use with PC Transfer), so you can directly copy them from the IBM disk to your own. (PC Transfer requires CorComp or Myarc disk controller and double sided drives, also from Genial Computerware.) At the end of the manual, they list that the Boston Computer Society has many MacPaint files, but I have yet

to explore that avenue. If demand (and supply) dictate, our club MAY start a MACPACK series (to complement our PICPACK series, but don't count on it just yet!).

MacFlix has a couple of other convenient features, like being able to Catalog a disk, which is very handy when you're not sure of the exact name of your file. You can also Delete files on a disk to clear room for an Artist picture you may be ready to save. Lastly, MacFlix will let you Invert the entire file that is currently loaded. I haven't used that last feature yet, but it could come in very handy!

Not all MacPaint files (or so I thought they were) are standard in size or format. MacPaint files normally have a few bytes at the beginning of the file that has a title of the picture, and is necessary to load a MacPaint file in. Some files converted from the IBM may be lacking this title, and you can only load it into MacFlix after you have disabled MacFlix so it will not automatically look for this title. To do this, you need to press the function and (P) key together (in other words, the quote). Once you have pressed it, the title is disabled for your entire session (until you reload the program again). Don't expect a flag on the screen to tell you have pressed it, because you get no video or audio feedback. If you can't load a file, you use this as your last resort!! And it can cause havoc if you're not loading a MacPaint file of some kind. A screen full of garbage comes to mind!

Many of you will be familiar with Archiver III by Barry Boone for our TI, and other computers have their own compression programs. So you may find MacPaint files both on the Macintosh and IBM that are compressed in some way. These files will usually have a suffix to tell you this. These files are to be avoided, as you can't de-arc them with anything we have right now! When selecting files to download, keep your eyes open and you should be alright.

All MacPaint files are a fixed size (576 x 720) but MacPaint does a simple compression on them, so that the pictures that have any empty space in them will be smaller in size, depending on how much empty space there is. That is why you will see MacPaint files use different amounts of disk space, according to how sophisticated the graphics are in the picture.

With just an Extended Basic or Editor Assembler cartridge, MacFlix will handle a MacPaint file up to 24k in size. (They can theoretically be up to 51k, but 24k is enough space for most of them!) With a Myarc 9640, SuperCart, or GRAM Kracker (with the Write Protect switch off!) you can load a MacPaint file up to 32k in size.

If you have a file larger than available memory, then MacFlix will load in as much of the file as it can, and you will get garbage for the bottom portion of the file it was unable to load.

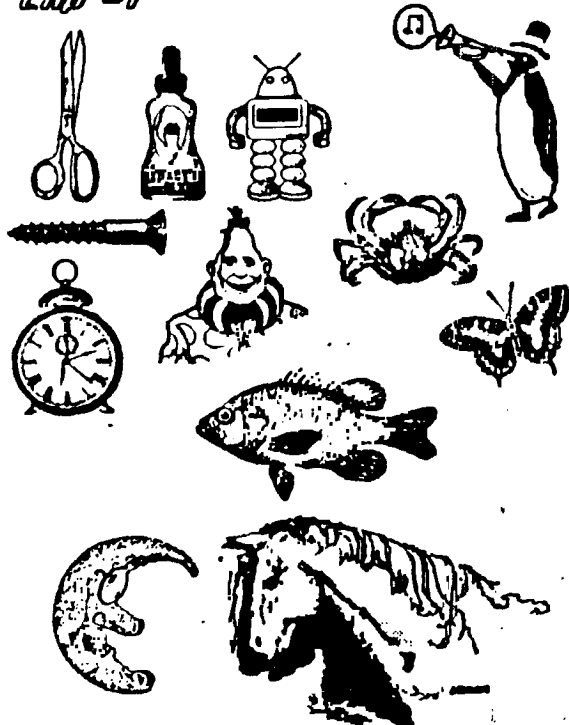
So, who can really use this program? Before even considering this program, you should check out all possible sources where you may be able to get MacPaint files from! Without a source to get more MacPaint files from, it isn't worth your money, unless you like to pay for a nice program with only a handful of files to work with!

MacFlix offers to greatly expand our ability to get GREAT looking artwork from the biggest collection of artwork

available. Genial Computerware has a winner here! For those who are interested in getting their hands on terrific artwork and are willing to hunt for the MacPaint files, it's well worth the price! The price is \$15, and can be had from Genial Computerware, P.O. Box 163, Grafton, MA 01519.

MACFLIX ; A TECHIE TIP : The key to getting a perfectly proportional picture is to have the density of pixels the same both horizontally and vertically. A ratio of 1:1 to what you'd like, but not all printers offer it! In the vertical direction, printers (9-pin) have a density of 72 dots per inch. (So what you would like ideally is 72 per inch horizontally!) In Medium Resolution, Mac Flix selects the graphics mode of #4, which is 80 dots per inch horizontally. That is pretty good, but we can do better than that! Graphics mode #5 offers 72 dots per inch horizontally (exactly what we want!). In order to get MacFlix to choose #5 instead, you will need to go into a sector editor (Disk Utilities is one of the better ones) and search for the hex string "1B2A04". After you have found it, you'll want to change that "04" to a "05". Save that sector back out and you're all set! Now when you select Medium Resolution the MacPaint pictures will go across the full 8 inches of the page, like they were suppose to! Why J.P. Hoddie didn't do this in the first place is beyond me! Remember, only the newer printers have this capability! RJC-11/88

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Topics - LA 99ERS

The next prompt asks for "Beginning Shares". This is the number of shares that were credited to your account on the month that this analysis begins. If you are measuring performance from the first month you bought into the fund, make sure that the figure entered here is the one provided on your statement after any entry fees are deducted. This (and all remaining) information should be included on the statements that you receive from the manager(s) of the fund. Also, note that some funds use the term "units" instead of shares. They are the same thing.

The next prompt, "Share Price Then", asks for the price per share paid, on the month that the analysis begins. This amount should also be on your statement. It is the actual dollar figure cost of each share purchased.

The next two prompts, "Ending Shares" and "Share Price Now", ask for the ending figures of the same type of information asked for above. Only these amounts pertain to the ending month of the analysis rather than the beginning month.

In the "Cash Dividends..." block, enter the dollar amount of any dividends or capital-gains distributions that were paid to you during the analysis period. Do not include any money that was re-invested. Enter a zero if no distributions were paid.

The next two prompts ask for;

Investments In \$ and
Redemptions Out \$

In the "Investments In" block, enter the dollar amount of any additional monies pumped into the fund since the beginning month of the analysis. Then, enter the dollar amount of any monies taken out in the form of redemptions. Enter zeros in both blocks if neither apply to the period of the analysis.

Once these figures are entered the program calculates an annualized return that is displayed as a percentage gain or loss.

```

100 G=1 : CALL CHAR(95,"00FF"):: DISPLAY AT(2,0)ERASE ALL:RPTs(" ",28):: DISPLA
AT(2,0)RPTs(" ",28)
110 G=0 : CALL CHAR(95,"00FF"):: DISPLAY AT(0,0) "MUTUAL FUND RETURN"
120 FOR G=0 TO 14 : CALL COLOR(0,18,5):: NEXT G
130 DISPLAY AT(3,0) "Analysis Length in Months:" :: ACCEPT AT(3,27):AL :: IF AL<
OR AL>24 THEN 140
140 DISPLAY AT(5,0) "Beginning Shares" :: "Share Price Then $" :: ACCEPT AT(5,20)
150 ACCEPT AT(8,20) SP :: BI=BS*SP
160 DISPLAY AT(9,0) "Ending Shares" :: "Share Price Now $" :: ACCEPT AT(8,20)
170 ES :: ACCEPT AT(9,20) SPN :: CI=ES*CFN
180 DISPLAY AT(11,0) "Cash Dividends" "Received Since" "Beginning Month $" :: A
CEPT AT(13,20) CD
190 DISPLAY AT(15,0) "Investments In $" "Redemptions Out $" :: ACCEPT AT(15,2
0) I :: ACCEPT AT(16,20) RO :: R=(I-RO) :: R1=R1+50
200 SB=RI-R1 :: SB=(CI-R1-R1) :: SC=SB/SA :: SD=(SC-1)*100
210 SF=12:AL :: SF=(SE+SD)*100
220 DISPLAY AT(18,0) "Rate of Return Is:"
230 DISPLAY AT(18,20) "R=":R:SF/100
240 CALL KEY(13,KEY) :: IF F=13 THEN 250 exit, or other key to compute another one" :
250 CALL CLEAR :: PRINT "Precise rate is:";SF/100 :: STOP
260 DISPLAY AT(18,20) USING 110:SF/100
    
```


THE VCR CONNECTION

By John Parkins - Central Ohio Ninety-niners - March, 1988

Have you ever considered or wished that you could hook up your TI COMPUTER to a VCR? Or have you ever thought about the consequences or effects that you might achieve by doing so? Well, I had in the past, but never quite knew how to do it, or what the effect might be until I tried it. And I liked it! Just think about it for a minute and let your mind wander with me for awhile, and we'll see what happens.

Let's just assume for instance that you like to play games on your computer. Or, maybe you have a favorite program that you like and run it quite often, such as one of those cartridges like Personal Record Keeping, or one like Tax Investment Records, or Household Budget Management. As a matter of fact, any kind of a program or game that you can think of that will give you a display that shows up on your screen or monitor, whether or not it can be printed out on a printer will be considered here. One might ask by now, what's the point?

My main point is this. Let's take the person that does not have a printer and only uses the console and monitor, or a TV set for the screen. Once you are done with the program and turn the console off, all is lost and gone forever. Right? OK. Now, let's assume that you have, or can get your hands on a VCR, since there are more households that have VCR's for home entertainment than those that have a printer for their 99/4A computer. Anyway, even if you do not have a friend that will let you use theirs, one can be rented from any of several video tape rental places very cheaply when comparing it to buying one. Just make sure it is a VCR (video cassette recorder), not a VTP (video tape player) for the VTP will not record, only play your tape. Now, with a VCR set up in the record mode and hooked up to your computer, everything that is shown on the screen is then captured or recorded on the video tape and can be played back at any other time that may be convenient for you. In doing so, you can immediately view your files or records, or, you can find out by watching the tape how skillful your keystrokes are in a session such as a TYPE TUTOR, etc. With a program such as a typing tutor, there is no way that you can save or record each lesson as you go to enable you to study it later, or be able to analyze your particular situation. Just imagine watching your mistakes as they happen. Seeing is believing, and I'm a believer. The TOUCH TYPING TUTOR cartridge is one that will not save your lessons to either a cassette tape or to a disk drive, much less give you a printout on paper.

Now, maybe you can envision the importance of the VCR in the scope of an analysis in any type of given situation, even those that have the TI P/BOX with all of the cards in it, and will find a practical use for their VCRs with the TI-99/4A system. The ones that can benefit most are those of you that are operating with only the bare console and a cassette recorder. And by the way, I might add that if you hook your VCR up right, it can entirely replace the need of your old audio cassette recorder. If you save your program on the VCR tape, you will then be able to reload it into the console from the VCR at a later time. Now you can think of all the possibilities of use for it.

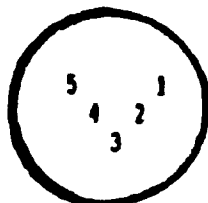
THE GOOD PART comes next!

I can hear the questions rattling in your mind! How in the world can I get mine hooked up? If you are truly interested, read on! If not, you can skip the rest.

I noticed that my VCR had four RCA jacks on the panel, one for video input, one for audio input, one each for video audio output. I had all ready inspected and repaired my video modulator when it malfunctioned and was familiar with what was inside that little box that hangs from the back of the TV. I knew it had a video and audio and the ground connections inside. That's where I had to make the repair to the broken wire. I'm not digressing here, only letting you know how I stumbled onto this in the first place. I had some old 8mm movies of the children taken in the 50's that I wanted to convert to VHS and make copies for the children. A very dear friend and computer enthusiast of mine, Jack Montag, a professional photographer, agreed to make the conversion for me. Another friend in the club, Frank Skinner, had purchased a program from J&K SOFTWARE called Video Titles II which will make automated sequences of custom titles for in-store advertising or video recordings. Frank had used this program to make a title display for his Computer Robotics Business with great success. I borrowed this program and generated some fancy titles for my homemade movies. My next step was to make a cable to connect it all together. Needed was a plug that was on a spare video modulator from Radio Shack. Now, all I had to do was desolder the plug from the wires. Next, I found a pair of jumper wires with RCA phono plugs on both ends. One happened to be red and the other black. I cut the plugs off of one end of each cable and stripped the insulation back to expose the wrapped shielded wire and the inside solid wire of each cable where the old RCA phono plug was.

I then twisted and soldered the shielded wires of both red and black cables together. This left the center wire of each cable to be dealt with. (This one has the small plastic covering on it. Trim only a small portion of this plastic off of each cable so that only a very short portion of wire is extending from it. The next step is to find your plug from the old video modulator. If you were to hold the plug in your hand and look into the open end, you would see 5 pins, arranged in what could be determined to look like a (happy face without eyes). The pin arrangement makes the big smile. Looking at them from right side to the left, we will call the right-most pin #1. It is the audio pin, where the red audio wire is to be soldered to. The very center or bottom pin is the common ground, where the twisted shielded pair is to be soldered to. The black wire is the only remaining wire and is to be soldered to pin #4, located just to the left of the center pin. This is the video pin. After the solder joints have been completed, replace the plug hood and it is ready for use. Just plug this plug into your console, and place the other ends into your VCR where the black RCA phono plug goes into the Video-In Jack and the red RCA phono plug goes into the Audio-In Jack of the VCR. From the VCR, you then connect your regular cable from VCR to the TV in the normal manner. (This would depend on the type of connectors whether they be twin flat leads or cable-ready which uses the 75 Ohm resistor.)

- #1 AUDIO-OUT
- #2 NOT USED
- #3 COM-GROUND
- #4 VIDEO-OUT
- #5 NOT USED



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The following article was taken from the September issue of the St. Louis 99'ers newsletter "The Computer Bridge".

COMPUTING FOR YOUR RETIREMENT INCOME

Dr. Roy Tamashiro

Although many of us are quite a few years away from retirement, we might be hoping to retire early, or to spend more years in retirement. To get a truly realistic picture of your financial future, you should consult an expert in this field. The computer program below ("RETIREMENT INCOME ANALYSIS") gives a very rough estimate of how you might be able to enjoy a financially comfortable retirement.

"RETIREMENT INCOME ANALYSIS" works in TI-BASIC or EXTENDED BASIC. Type in the program, proofread it, and SAVE it to a tape or disk. When the program is run you are prompted for the following items:

- This year is: 19__ [Look at a calendar if you don't know.]
- Current Monthly Income: \$__ [Enter your gross monthly income.]
- Inflation Rate (%) __ [Make an educated guess. The inflation rate is about 4 percent now.]
- Years to Retirement: __ [Subtract your present age from your retirement age.]
- Amount Invested for Retirement \$__ [Include all of your retirement assets including IRAs, pension plans, retirement annuities, etc., but do NOT include non-retirement investments, checking or savings accounts, or Social Security.]
- Assumed Interest Rate (%) __ [Estimate an annual average of interest or dividends on your retirement investments between now and your retirement age.]
- Annual Additions to Retirement Investments: \$__ [Estimate how much you will add per year to your investments.]

The program calculates how much income you will need when you retire. Many experts say that you need about 75 percent of your pre-retirement income, but with inflation included in the calculation, the monthly figure at retirement is likely to be higher than your present income.

Social Security benefits are not included in the analysis, nor are the taxes you will owe on your various tax-deferred investments. You may want to adjust the recommendations given to account for these and other omitted factors.

```

100 REM *****
110 REM * RETIREMENT *
120 REM * INCOME *
130 REM * ANALYSIS *
140 REM *****
150 REM 1988, ROY TAMASHIRO
160 DEF RATE=IT*.01
170 GOSUB 410
180 INPUT "This Year is: 19"
: NOW
190 INPUT "Current Monthly I
ncome: $": MONTHLY
200 INPUT "Inflation Factor
(%):": IT
210 INPUT "Years to Retireme
nt: ": YEARS
220 NEEDED=INT(((.75*MONTHLY
)*(1+RATE)^YEARS)+.5)
230 INPUT "Amount Invested f
or retire- ment: $": B
240 INPUT "Assumed Interest
Rate(%):": IT
250 INPUT "Annual additions
to retire- ment investment $
": ADD
260 FUTURE=INT(((B*(1+RATE)^
YEARS+ADD*((1+RATE)^YEARS-1
)/RATE))*RATE)/12+.5)
270 GOSUB 410
280 PRINT "You will need abo
ut $:NEEDED:"per month when
you retire in":1900+NOW+YEA
RS
290 PRINT "You can expect t
o receive": "about $: FUTURE;
"per month on"
300 PRINT "your investment i
nterest or dividends."
310 IF FUTURE>=NEEDED THEN 3
90
320 PRINT "If you will have
no other": "income, then you
should": "increase your inve
stments"
330 FIX=INT(((12*(NEEDED-FUT
URE))/RATE)/(1+RATE)^YEARS+.
5)
340 PRINT "by about $: FIX;"
to": $: FIX+B; "this year, or
"
350 MORE=INT(((NEEDED-FUTUR
E)+12)/RATE)/(((1+RATE)^YEAR
S-1)/RATE)+.5)
360 PRINT "raise your annual
additions by $: MORE;"
370 PRINT "to total ": "$: NO
RE+ADD; "per year."
380 GOTO 400
390 PRINT "You are in an ad
equate investment posit
ion for your retirement."
400 END
410 CALL CLEAR
420 PRINT " RETIREMENT INCOM
E ANALYSIS"
430 PRINT "======"
440 RETURN
    
```

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Fini!*