

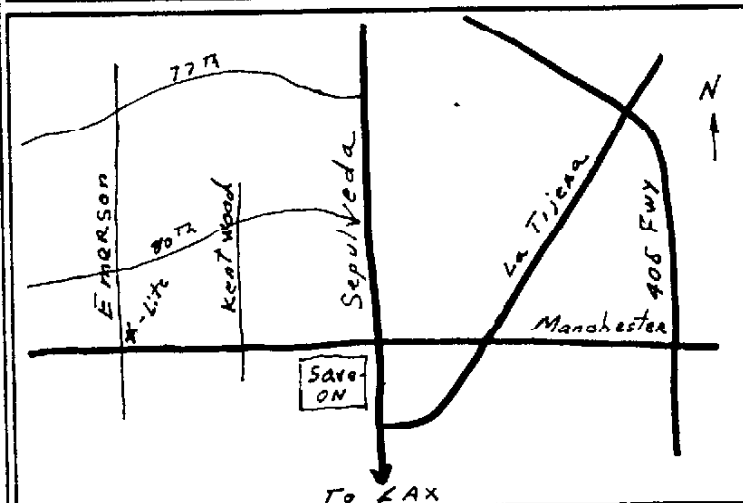
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MEETING NOTICE
WED JUL 14 7:30P
AT FRED MOORE'S
7730 EMERSON AV
WESTCHESTER, CA

See map below or call Fred at (310) 670 4293. Fred will demo his PC and IBM to II or II-II transfer using modems. Let's all get into the act so we can keep in closer touch!

ALSO, PLEASE NOTE CHANGE OF MAILING ADDRESS FOR THIS NEWSLETTER (See back page)



RAMBLIN'

THOUGHTS FROM THE PRESIDENT

HERE I AM AT THE OLD KEY BOARD AGAIN. I TRULY MISSED THE LAST FEW MONTHS BUT HERE WE ARE BACK. BEFORE THE EDITOR WENT ON A TRIP HE FOUND OUT THAT MY DISK WAS MULTILATED BY THE POST OFFICE PERSONNEL AND HE DIDN'T HAVE TIME TO RECEIVE ANOTHER COPY BEFORE IT WENT TO THE PRINTER. SORRY ABOUT THAT!!! BUT MAYBE NEXT MONTH WHEN WE MEET AT FRED MOORE'S HOUSE WE WILL ELIMINATE THAT PROBLEM. WE WILL BE IN TRAINING ON HOW TO USE A MODEM.

SUNDAY A FEW WEEKS AGO, I WAS USING MY SYSTEM TO LIST DISK FILES TO PRINT THE FILES THAT I HAVE ON DISK SO I CAN SEE AT A GLANCE WHAT WAS ON THEM. IN OTHER WORDS UPDATING THE DISK DIRECTORIES. NOW DOESN'T THAT SOUND IMPRESSIVE?? BUT WE OLD TIMMERS KNOW THAT IT REALLY ISN'T. WELL TO MAKE A SHORT STORY LONG, I WAS FINISHING UP THE TASK, MY TRUSTY COMPUTER WOULD NOT RESPOND TO ANY KEY BOARD INPUT. MY TRUSTY II, FAILED ME. OH!! NO!! IT CAN'T BE TRUE. WELL AFTER A WEEK OF WORRY, AND DESPAIR, I DECIDED TO SWAP MY RAVE KEY BOARD AND INTERFACE CARD WITH MY SILVER AND BLACK BACKUP CONSOLE. IT WAS NOT THE II. UPON FARTHER INVESTIGATION IT WAS THE RAVE INTER FACE CARD. WHY IT DID NOT FAIL BEFORE THIS TIME I DO NOT KNOW. WITH THE HELP OF AN JEWELERS EYE LOUPE AND LOOKING FOR BROKEN TRACES ON THE BOARD I FOUND A PIN ON TWO IC CHIPS THAT WAS NOT SOLDERED, IT WAS PIN NO. 6 ON U7 AND PIN ONE ON U6. OR THAT IS WHAT MY MEMORY HAS LED ME TO BELIVE. BUT I REASSEMBLED THE UNIT AND EVERY THING STARTED TO WORK AGAIN.

WE HAVE A NAME CHANGE AND A DIRECTIONAL CHANGE. WE WILL NOW IN A COUPLE MONTHS BE A MULTI COMPUTER GROUP. WITH II STILL AT LARGE.

TIME HAS CAME AND TIME HAS PASED, IT IS TIME FOR ME TO QUIT AT LAST...

YOUR PRESIDENT, EDGAR A.

MAY

Milwaukee Area 99/4 Users Group

The author had an IBM PC at work and a Texas Instruments 99/4A at home. Naturally, he wanted to transfer files from the smaller 99/4A to the faster PC. This article describes the hardware and software modifications needed to make the IBM-TI connection. By Kenneth Burchett

IBM-TI Connection

With today's vast computer market, it's not unusual for someone to have one kind of computer at home and a different one at work. Having a TI 99/4A of my own and an IBM PC at work soon made me want to adapt programs from the smaller unit to the faster machine. Texas Instrument's decision to drop the TI 99/4A and IBM's announcement of the PCjr was an added incentive to find a simple file-transfer method for these two popular brands.

Making the Connection

First, you have to connect the asynchronous communications support adapter on the IBM PC to the RS-232C interface card on the TI 99/4A. You can use a direct cable or a telephone coupler (modem). If you use a cable, you can buy one or make one from bell wire and two DB-25 connectors—one male and one female.

The required pin connections are shown in Fig. 1. Note that pins 4 and 5 on the IBM PC side are wired together to automatically turn on the clear-to-send input line. This cable hookup successfully moves files from TI 99/4A cassette storage to IBM PC disks and works equally well in disk-to-disk transfers.

The file transfer process is easier when you use the communications program in Listing 1. Prepare a disk containing DOS, BasicA, PCTICOM and the following AUTOEXEC.BAT file: BasicA PCTICOM.BASIC:16000. A 16Kb buffer for receiving data is set aside to eliminate any possibility of a communication buffer overflow. The size allocated may vary with the system; however, it needn't be larger than the memory of the TI 99/4A to do the job. The maximum allowable is 32767 bytes.

One final note—some Basic program lines may be divided in the process of being translated, resulting in a Direct Statement in File error message when you try to run them. Therefore, it's useful to include a copy of the ED-LIN editor provided with MS DOS on the utility disk. I find that, with just a few changes, most programs written on the TI 99/4A can be converted to

XB MISCELLANEOUS #23 By Earl Raguse

ELEMENTARY XB PROGRAMMING (cont) This is article 6 in an 8 part series that started with XB MISCELLANY #18. If you are a new reader, and do not have access to rest of this series, please contact me or the newsletter editor.

Well, I am holding up pretty well, how many of you have I lost so far? This time we have on the opposite page, the Load Module, and its associated GETIT subprogram, the CAT routine for those of you with poor memories, and at last the Edit Module. I know that is what you have been waiting for to correct all the goofs you made using the Enter Module. When we are done with this part, we will be able to Enter, Save, Retrieve, Display, and Edit our records. Now wouldn't it be nice if we could print them. Patience, we do that next month.

Lines 1400-1490 just CALL GETIT(FIL\$, REC\$(,),N)

GETIT expects the file name variable FIL\$, the array variable name REC\$(,), and N, number of records, in the call statement. It expects nothing in them, it will only return data in them.

Line 4210 prompts you for the drive number, and stores it in D\$. An ON ERROR 4215 will cause a misspelled file name or whatever to return to 4215 where you may correct your stupid error, or admit you didn't know the file name in the first place. You may enter a DD to have a cataloging sub-program CAT give you the scoop. I won't describe how this works, I stole most of it from the TI disk controller manual. It has some cute little quirks that I added, but I have talked about those before.

Assuming that you finally enter the correct file name, lines 4225-30 will open the file, and DISPLAY a "Reading Record" J prompt.

Lines 4235-45 actually read (INPUT) the records, and optionally will display them if you remove the !. I use that for trouble shooting only. Be sure to also ! out the ON ERROR statements, or you will be driven ERROR crazy.

Line 4250 CLOSES the file, drags a bit, computes the actual number of records read, returns them in N. Failure to CLOSE a file can be a disaster. Now the Coup de Grace, the Edit Module, where we fix all our errors.

The Edit Module begins on Line 1500, with the well worn two lines to check if we, in fact, have data to Edit, are legit, and haven't simply selected Edit out of mere curiosity. If you understood how the Display Module worked, you are in like Flynn. You may enter the number of a specific record if you know it, else enter 00, and scan the records. You may scan FWD and REV by selecting Next or Last. When you find it, Press Edit. Now except for Line 1575, and the subroutine 2100 which puts the record on the screen, Line 1580, is identical to the ACCEPT AT of Data Entry. There is a Prompt "More Edit Quit". Line 1585 just uses GO and DN to follow your instructions. More will return you to line 1510 for another record choice. Edit will go back to 1580 to re-Edit and Quit returns to MENU (line 140). Listing Pg 3

FOR Program Listing See Pg 10

XB MISCELLANEOUS #23 By Earl Raguse

This is the LOAD Module

```
1400 CALL CLPUT("Load Data Section",2)
,N)
1410 CALL GETIT(FIL$,REC$(,),N)
1490 CALL PAK :: GOTO 140
```

This is GETIT

```
4200 SUB GETIT(FIL$,VAR$(,),N)
4210 CALL PUT("Enter Drive#",12):: CALL GKEY(Q,24):: IF (Q-48)<1 THEN 4210 ELSE D$=CHR$(Q):: ON ERROR 4215
4215 CALL PUT("Enter File Name",12):: CALL PUT("if you can't remember ",20):: CALL PUT("Say DD for Disk Directory",22)
4220 DISPLAY AT(16,10):FIL$ :: ACCEPT AT(16,10)SIZE(-10) :FIL$ :: IF FIL$="DD" THEN CALL CAT :: CALL CLEAR :: GOT O 4215
4225 OPEN #3:"DSK"&D$&". "&FIL$,INPUT :: DISPLAY AT(10,8) : "Reading Record";:: ON ERROR STOP
4230 FOR J=1 TO 200 :: DISPLAY AT(10,22):J
4235 IF EOF(3)THEN 4250 :: L INPUT #3:A$
4237 FOR K=1 TO 5
4240 IF EOF(3)THEN 4250 :: L INPUT #3:VAR$(J,K):: DISPLAY AT(9+K,2):VAR$(J,K)! Optional display
4245 NEXT K :: NEXT J
4250 CLOSE #3 :: CALL CLPUT("I Read "&STR$(J-1)&" Records",12):: N=J-1 :: SUBEND
```

This is CAT (pet it nicely)

```
6300 SUB CAT
6305 ! Needs GKEY, PAK & CLS
6310 ! E Raguse 10/90
6320 DISPLAY AT(10,1)ERASE ALL:" Enter Drive# to Catalog" :: CALL GKEY(Q,24):: D$=CHR$(Q):: CALL CLS(10,11)
6330 OPEN #1:"DSK"&D$&".",RELATIVE,INTERNAL,INPUT
6340 INPUT #1:A$,L,L,L ! read and toss
```

```
6350 X,Z=0 :: FOR F=1 TO 127 :: INPUT #1:A$,T,J,K :: IF A$="" THEN F=127
6360 Y=2-14*(Z=1)
6365 IF ABS(T)=2 THEN DISPLAY AT(X+3,Y)SIZE(14):A$ ELSE X=X-1 :: GOTO 6370
6370 IF X<18 THEN X=X+1 ELSE X=0 :: Z=1-Z
6380 NEXT F :: CLOSE #1 :: CALL PAK :: SUBEND
```

This is the EDIT Module

```
1500 CALL CLPUT("Data Editing Section",2)
1505 IF N<1 THEN CALL PUT("You Have No Data to Edit",12) :: GOTO 1590
1510 CALL CLS(5,20):: CALL PUT("If you know the record",8):: CALL PUT("number, Enter that number",10):: CALL PUT("Else Enter 00",12)
1515 ACCEPT AT(14,13):J :: IF J<>0 THEN 1575 ELSE J=1 :: CALL CLS(5,20)
1520 DISPLAY AT(7,10):"Record";J :: GOSUB 2100
1530 CALL CLS(22,22):: CALL PUT("Press First Letter To",23):: CALL PUT("Edit Next Last Quit",24)
1540 CALL GO("ENLO",Q):: IF Q=0 THEN 1540 ELSE ON Q GOTO 1580,1550,1560,140
1550 DIR=1 :: GOTO 1565
1560 DIR=-1 :: GOTO 1565
1565 J=J+DIR :: IF J<1 OR J>N THEN 1570 ELSE IF J>N THEN 140 ELSE 1520
1570 CALL CLS(22,24):: CALL PUT("That's All",22):: GOTO 1520
1575 CALL CLEAR :: IF J>N THEN 1570 :: DISPLAY AT(7,10):"Record";J :: GOSUB 2100
1580 FOR I=1 TO 5 :: CALL KEY(Y(5,K,S)):: ACCEPT AT(I+9,3)SIZE(-24):REC$(J,I):: NEXT I :: CALL PUT("More Edit Quit",23)
1585 CALL GO("MEQ",Q):: IF Q=0 THEN 1585 :: ON Q GOTO 1510,1580,140
1590 CALL PAK :: GOTO 140
```

PROJECTING RETIREMENT INCOME
Using the Spreadsheet
by Dave Howell

Erie 99er User Group

Some of you already know that I have been planning to retire from the school district. Well, the time has arrived. I will be entering the rapidly growing world of senior citizens - or what whatever you call those wonderfully resourceful people on fixed incomes. Anyway, I've been planning for this day since the early 80's never realizing that I would actually be looking forward to it! That's when I seriously embarked on building a nest-egg - courtesy of the IRA. Actually, I was just looking for a way to reduce my income taxes at the time. Ever since then, I took an interest in where to place the money wondering if I would ever have enough to live on in retirement and when that day would come.

Five years ago, I began receiving pension estimates from our retirement system with which to do some number crunching. I also needed to estimate what our investments would be worth and how much we would need to live on each year throughout retirement. In other words, what figure should we use as the most prudent "cost of living" factor and "percent of yield" for our investments. How much insurance should I carry, if any, to protect my beneficiary and which pension option should we select? This is a mighty tall order and one that most people of modest means must come to grips with sooner or later.

I've received all kinds of advice from insurance and stock brokers, from financial planners and tax accountants, from friends, business associates, retirees, and family members. When word gets out, there's no stopping the flood of "well-wishers" hoping to benefit in some way.

Many things have been learned:

(1) Everyone's situation is different and doesn't necessarily fit a standard financial mold.

(2) Realize that most of those professionals who seem eager to give you free advice have something to gain in doing so.

(3) Seek as many alternatives and quotes you need to feel confident in arriving at the most appropriate arrangement you can live with.

(4) Determine the parameters of just what you expect from your retirement years; what do you expect to accomplish, what kinds of activities do you wish to get into, and, are those expectations realistic in terms of your financial resources?

There are no hard, fast, air-tight guidelines to determine the solution for everyone. One must laboriously go through the process to discover the best course of action. To help facilitate the process, I turned to the computer. Gosh, what did people do before the personal computer?

But try to find suitable software to project all of the variables of retirement financing over a period of say - 20 or 30 years! Some "financial planners" and insurance outfits have "in house" computer programs that are able to project your resources against need but because they were in someone else's hands, I didn't feel confident with the results. I needed a process I was familiar with. I found a few programs which accept some of the basic data that determines if there is enough to retire on but they didn't paint the picture for each year down the road. Nor could the variables be changed to observe the "what if" on your standard of living at any point in time. I even tried to find an MS-DOS program with which to convert for use on the TI. I found nothing suitable.

So, I decided to use the spreadsheet format as a number-crunching tool. And a mighty fine decision at that. It's the spreadsheet that can take all the required variables, calculate and display the results over a period of time.

Since the bulk of my experience with computers involved the TI-99/4A, I decided to use the TI MULTIPLAN. As a novice to MULTIPLAN, I had to learn to use it first. It was well worth the effort! The resulting spreadsheets were indeed very crude but promising. Over the next few months I succeeded in refining the design to the point of impressing several investment counselors. In preparing for this article, I decided to streamline the spreadsheet to

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permit changing the outcomes instantly simply by changing one or more variables.

There are six variables to which I've assigned appropriate values:

The spreadsheet displayed herein shows the results of a hypothetical situation over a period of 20 years. The display is divided into two sections: The first five columns gives projections for a retired couple. The second four columns attempts to display the spouse's finances beginning with the year of the retiree's death.

- 40,000—Beginning joint income.
- 30,000—Beginning income for surviving spouse.
- 1.050 -(5%) Cost of living factor.
- 150,000—Initial investment.
- 0.080 -(8%) Investment yield factor.
- 100,000—Life insurance proceeds on retiree for spouse.

	1	2	3	4	5	6	7	8	9	10
1	FWMJSTP - RETIREMENT INCOME PROJECTION (JOINT/SPOUSE)									
2										
3		JOINT INCOME NEEDED =		40000	(INC)					
4		SPOUSE INCOME NEEDED =		30000	(SINC)					
5		COST OF LIVING FACTOR =		1.050	(COL)					
6		INITIAL INVESTMENT =		150000	(INV)					
7		INVESTMENT YIELD FACTOR =		0.080	(IYF)					
8		LIFE INSURANCE PROCEEDS* =		100000	(LINS)*					
9										
10							PROJECTIONS FOR WIDOWED SPOUSE at time of retiree's death.			
11		JOINT INCOME NEEDED	PLANNED INCOME Pension+	INVESTMT YIELD C6xIYF	EXCESS/SHORTFAL C3+C4-C2	INVESTMT BALANCE C5+C6	SPOUSE INCOME NEEDED SINCxCOL	PLANNED INCOME AVAILBLE SS+Other	INVESTMT YIELD C6xIYF	INVESTMT BALANCE C6-C7+C8 +C9+LINS*
12						150000				
13	YR	INCxCOL	SS+Other	C6xIYF	C3+C4-C2	C5+C6	SINCxCOL	SS+Other	C6xIYF	+C9+LINS*
14										
15	1	40000	47335	12000	19335	169335	30000	12107	12000	244107
16	2	42000	37150	13547	8697	178032	31500	13066	13547	264448
17	3	44100	42100	14243	12243	165789	33075	13024	14243	272223
18	4	46305	40050	13263	7008	172797	34729	13385	13263	257709
19	5	48620	40432	13824	5636	178433	36465	13756	13824	263912
20	6	51051	40825	14275	4048	182481	38288	14139	14275	268558
21	7	53604	41224	14599	2219	184700	40203	13533	14599	270410
22	8	56284	41646	14776	138	184838	42213	13939	14776	271202
23	9	59098	42076	14787	-2235	182603	44324	14357	14787	269658
24	10	62053	42518	14608	-4927	177676	46540	14788	14608	265459
25	11	65156	42971	14214	-7971	169705	48867	15232	14214	258255
26	12	68414	43443	13576	-11394	158311	51310	15689	13576	247660
27	13	71834	43927	12665	-15242	143069	53876	16159	12665	233259
28	14	75426	44425	11445	-19555	123513	56569	16644	11445	214589
29	15	79197	44937	9881	-24379	99134	59398	17143	9881	191139
30	16	83157	45466	7931	-29760	69374	62368	17658	7931	162355
31	17	87315	46010	5550	-35755	33618	65486	18187	5550	127624
32	18	91681	46570	2689	-42421	-8803	68761	18733	2689	86280
33	19	96265	47147	-704	-49822	-58625	72199	19295	-704	37589
34	20	101078	47742	-4690	-58026	-116651	75809	19874	-4690	-19249
35										
36	*	Includes 100000 life insurance on retiree for spouse								

Now that you've had a look at the sample spreadsheet and you are still interested, let's examine the variables in greater detail. Then we will take a look at the column structure and their implications.

Joint Income Needed(INC). The initial amount needed for both the retiree and spouse to live on for the first year of retirement. Much care must be taken in determining a realistic figure. The popular rule of thumb that you could live on approximately 80% of your current income is, for all intents and purposes, about as reliable as your "arthritic thumb." You should gather all of your receipts and records for the past 12 months (a very convenient proposition this time of the year!) and deal with each line item separately. Try to determine if the specific expense will exist or change in retirement. Take into consideration what kinds of activities you hope to be pursuing in retirement - beyond loafing and goofing off! Don't forget medical and/or long-term nursing care insurance. Also remember that a good portion of your monthly pension payments and possibly social security payments and any earned income you may have will be subject to income taxes.

If space permits in this newsletter, I will include a suggested list of expense items that I used to project our living expenses in retirement. If not this month, you will see it in one of the succeeding issues.

Spouse Income Needed(SINC). As with Joint Income Needed, this is the amount estimated for the spouse in the specific year he/she is widowed. Again, each expense category must be examined carefully in terms of anticipated lifestyle changes while living alone.

Cost of Living Factor(COL). Obviously, the expense of living will increase somewhat each year if you wish to maintain your standard of living. The figures shown in both joint and spouse income columns are multiplied by the COL each year. As can be seen, the effects of COL down the road are rather brutal to say the least! The COL is a formidable threat to any and all retirement plans for those on fixed incomes.

Initial Investment(INV). This is the amount of your current nest-egg or the nest-egg you expect to have upon retirement. If you are of modest means, as we are, you will undoubtedly need the income from this investment to supplement your fixed income from pensions, social security, etc. I found that initially, our income from pension and social security sources accounts for only 60% of our total income needed when I retire! Less for each of the years thereafter. That's why this nest-egg is mandatory.

Hopefully, the yield from this investment will be enough to see you through the rest of your life in spite of COL and your lofty retirement dreams. Some say you must try to preserve, or even increase, your nest-egg at all costs AFTER retirement. Others say that there is nothing wrong with gradually depleting your principal investment as the years pass, unless, of course, you want to leave it for your heirs. You should, however, keep in mind that the older you get, the less time you will be around to need it - according to life expectancy projections.

When estimating what your initial investment is going to be, you should be aware of the tax bites on any funds or roll-overs when implementing your retirement plans. There are new rules in effect January 1st of this year which may govern the taxes you pay on funds "rolled over" from 401(K) and similar plans.

Investment Yield Factor(IYF). Just as elusive as estimating the COL or your life expectancy is the guess of how well you think your investments will do during your retirement. In addition to a volatile stock market, you must consider the type of investor you are. Are you conservative - unwilling to take sizeable risks? Or can you sleep well at night knowing that the bulk of your funds are in higher risk investments?

Obviously, the conservative investor, at this point in time, is playing footsie with the COL. That's fine if the size of the nest-egg is large enough to see you through the rest of your life - or at least until the yield returns to a level significantly higher than the COL. I have a recently widowed 82-year old neighbor

whose investments are in CD's and money markets. I was very concerned about her future until I realized that at her age she could easily live well on what she has left without earning much of a return on her money.

At the other end of the scale are those who invest aggressively in an effort to stay well ahead of the COL AND current living expenses before cutting back to safer territory. If the bottom falls out of the economy, well.....

Then there are those who seek a balanced portfolio so that no matter which way the market goes, the impact is minimized - in either direction.

More and more investors, these days, are finding it desirable to invest in the rapidly expanding world of mutual funds. A mutual fund, depending on your goals, spreads your money among many markets thus cushioning the effects of a rapidly swinging market and avoiding the "sudden death" syndrome of investing in individual stocks or bonds.

Life Insurance Proceeds (LINS). Don't forget to include any insurance you might have on your life in the "Investment Balance" for your spouse upon your demise. I've taken this factor into account in the last column of the spreadsheet to arrive at the estimate your spouse will have on hand at any specific year of death. I used this column to help determine how much, if any, life insurance proceeds your spouse will need at any point down the road.

Since I was "insurance-poor," I used this information to shop around for insurance. This is a bewildering task made more difficult by aggressive salespersons promoting a plethora of insurance products. They ranged from term life insurance to the more elaborate cash value annuities and insurance trusts. You have to decide whether you want to use insurance as a savings vehicle that could provide a significant monthly payout at some point later in your retirement, or simply for a basic face value payout to your beneficiary. It has been my experience that insurance brokers will try to move you into the more expensive cash value policies. These policies including

tax-deferred annuities are more expensive (much of which goes to sales commissions, at least for the first year).

Since I couldn't "hack" spending from \$5,000 to \$9,000 of my retirement income EVERY YEAR during retirement for a cash value \$200,000 policy, I opted for a universal life policy at less than half of the above premiums. In the process of looking for suitable policies, I found \$100,000 term life insurance policies whose annual \$800 premiums were very inviting indeed! But the term is only 10 or 15 years. After that, you will pay close to triple that amount to renew the policy IF you pass the required physical! I decided not to base my spouse's financial well-being on my health.

The key to finding the right insurance program AT AN AFFORDABLE PRICE is to shop around. I first went to "big name" companies for estimates. Then checked out identical policies with lesser known but equally rated companies whose rates were much more reasonable. When I say "identical policies," I'm referring to things like the same rate of return (cash value) over the identical number of years. One almost has to be an actuarial expert to avoid the pitfalls in buying insurance even if you trust your insurance agent.

THE SPREADSHEET FORMAT..

As I mentioned earlier, the spreadsheet is divided into two exhibits. The first five columns show the utilization of current (fixed) income and investment income in financing the needed income for two people. If you are single, there is probably no need to consider the information in the last four columns including the life insurance.

The challenge is set by the "Needed Income" increased each year by the COL. Adjusting the initial amount up or down for the first year will, of course, proportionately affect the amounts for subsequent years.

The second column should show the totals of the regular income you expect from pensions, social security, and, perhaps, earned income from a part-time job, rental unit, or some avocational

endeavor. This should include your spouse as well. Don't include income distributions or payouts from investments. Those funds should be included in the "Investment Balance" column.

IMPORTANT; YOU MAY CHANGE THESE AMOUNTS FOR ANY YEAR AT ANY TIME in order to adjust your financial plan as experience dictates. That is the beauty of spreadsheets. If your income rises or your expenses decrease during any specific year, you can make the required adjustment to see how it affects the years to come.

The "Investment Yield" is simply the Investment Balance times the Investment Yield Factor (IYF). The Investment Balance for the first year is the original amount prior to retirement (in this case \$150,000). For each of the succeeding years, the Investment Yield is calculated on the previous year's Investment Balance.

The Excess/Shortfall column contains the amount that both the Planned Income and Investment Yield combined exceeds or falls short of the Income Needed (first column). A plus figure (numbers with no sign in front - I don't know how to put a + sign in MULTIPLAN) indicates the excess that is added to the Investment Balance. A negative sum indicates that the combined Planned Income and Investment Yield did not meet the Joint Income Needed and the resulting shorage was subtracted from the Investment Balance column. In other words, your nest-egg is being raided! That's alright if you still have enough to last the rest of your life! Why not extend the spreadsheet another 10 or 20 years to make sure? I dare ya!

The Investment Balance column (6) indicates that I would run out of funds by the 18th year of retirement assuming, of course, that all of the variables remained the same throughout. Had this been my projection, I probably would hold off retirement until the Initial Investment increases substantially up to perhaps \$200,000. Or perhaps I should find ways to cut our living expenses somewhat below \$40,000 (\$30,000 for the spouse). In any event, using a spreadsheet like this alerts us to what's involved and how those factors affect our future.

The last four columns under "Projections for the Widowed Spouse" are designed to reflect outcomes similar to those seen for "Joint Income." The "Planned Income Available" column (8) would include the re-calculated Social Security benefits for the "surviving spouse" and any monthly pension payments if any joint survivor option was selected at the time of retirement. In this sample, I chose to withdraw all of my contributions plus interest and selected the maximum option leaving my spouse with no residual benefits. Was that callous of me? No, not really. I found that we could do much better re-investing my contributions than we could receive had we left my contributions in the pension system for my spouse. The premiums spent for life insurance were more than covered by the increase in benefit under the "maximum" option for me. That, of course, is one situation. Obviously, it is not necessarily applicable to every situation.

Any lump-sum proceeds from life insurance or annuities occasioned by the death of the retiree should be added to the Investment Balance column (10). In the sample spreadsheet, the Life Insurance (LINS) proceeds (\$100,000) was added to the "Investment Balance" column (10) for each year as if death occurred during that year. Accordingly, the "Investment Balance" in column 10 begins with the Investment Balance for the previous year in column 6 minus the "Spouse Income Needed" in column 7 plus both the "Planned Income" (8) and the "Investment Yield" (9) plus the Life Insurance proceeds (LINS), which in this case is \$100,000. It is NOT a continuous balance from one year to the next. That is the balance that should become the "Initial Investment" for the surviving spouse's new projection for the rest of his or her life.

BULLETIN BOARDS

Support your local BBS (Bulletin Board) by calling and leaving a message or up loading a program. You might also be surprised how many programs are available to down load from the board. The two local boards are:
Covina (Larry) (818) 339-1134.
UGOC (Ben) (714) 751-4332.

LA 99ers Topics

Transferring Multiplan files between the TI99/4A-Geneve and IBM clones.
By Dick Ohi West Penn 99'ers

You will need the program "PC Transfer" and "PC Transfer Utilities" for the TI99/4A and Geneve 9640 by Mike Dodd. "PC Transfer" requires a CORCOMP or MYARC disk controller and two double sided disk drives. These programs are distributed by 9640 News & Beery Miller. The following was tested using a TI99/4A and a Gateway 2000 IBM clone running Quattro Pro SE. These procedures should work with any IBM spreadsheet that will import files in the Symbolic Link format.

Begin by running Multiplan on your TI. Load the file you wish to transfer to the IBM.

1. Press T(ransfer), O(ptions), S(ymbolic), ENTER. This sets all transfer operations to the symbolic link format.

2. Press T(ransfer), S(ave) and type in a new file name so that you do not overwrite the original file, or you may want to save the new file to another diskette. (Recommended)

3. If you want to transfer more than one file you have to reset the normal mode for Transfer operations.

Press T(ransfer), O(ptions), N(ormal), ENTER. Load the next file to be converted and repeat steps 1 and 2 above.

4. When you have saved all the files you wish to transfer, exit Multiplan and insert the Extended Basic cartridge in the consol. Insert the PC Transfer diskette in drive 1 and select Extended Basic, PC Transfer will auto load from DSK1.

5. Using the prompts on screen, select a DOS drive and a TI drive.

6. At the "Conversion File Name" prompt type: DSK1.SYLK and press ENTER.

7. You may now remove the PC Transfer diskette from the drive. Insert the disk with your TI files in the designated TI drive, and either a blank diskette or a DOS formatted diskette in the designated DOS drive.

Note: It is possible to format a DOS diskette with "PC Transfer" but it is a very slow process. I recommend using a formatted 360K DOS diskette.

8. Load the TI disk catalog.

9. Select the files to be transferred by pressing C when the cursor is next to the file name. Use the space bar or down arrow to move down through the list of files, the up arrow allows you to move back up the list.

10. When all files have been selected, press E to execute the procedure.

11. You will be asked for a DOS file name for each file to be transferred. Type in a file name using up to eight characters plus a period and SLK (e.g MYFILE.SLK) and press ENTER. The .SLK extension is required for the DOS program to recognize the file.

12. When all the selected TI files have a DOS file name entered the transfer procedure will begin.

Take the DOS diskette to your PC clone, load your spreadsheet program and either open or import the file from the diskette. All data and formulas should be transferred to the DOS spreadsheet. You may have to make some changes in some cells as to how the data is displayed.

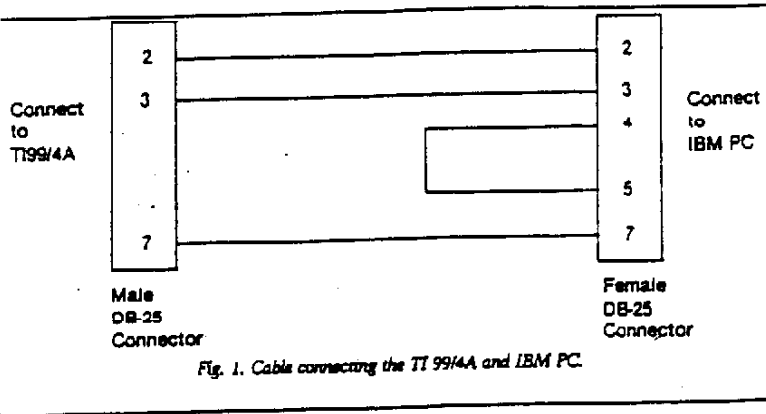


Fig. 1. Cable connecting the TI 99/4A and IBM PC.

run on the IBM PC. In order to be transferable, files must be ASCII text files. Default storage for TI files is Display (the equivalent of ASCII code).

The PCTICOM program has all the necessary features of the asynchronous communications support program (ACSP) to control data transmission, with the added convenience of being able to control the print setup,

and without the comparatively long initialization time required by the ACSP. By configuring the IBM PC to the communication defaults of the TI 99/4A and using the TI's simple List "RS232" command, you can accomplish the whole transfer process very quickly. □

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100 CLS:LOCATE 4,12
110 PRINT "-----PCTICOM-----"
120 LOCATE 5,12:L=1
130 PRINT "Program to transmit text files from a TI99/4A to an IBM-PC."
140 PRINT TAB(12) "File to be transferred must be in TI99/4A memory."
150 LOCATE 7,12
160 PRINT "Use CTRL BREAK to interrupt PC processor. CONT to continue."
170 PRINT TAB(12) "Use direct GOTO 100 to start over after CTRL BREAK."
180 'By K. Burchett, January 1981. Ref: J.G. Schmidt, Microcomputing,
190 'November 1983; IBM Basic Manual, 1982; TI RS232 Reference, 1982
200 KEY OFF:CLOSE:LOCATE 9,12:ON ERROR GOTO 500
210 PRINT "-----"
220 LOCATE 12,28:PRINT " 1. Transfer file"
230 LOCATE 14,28:PRINT " 2. Return to BASIC(A)"
240 LOCATE 16,28:PRINT " 3. Return to DOS"
250 LOCATE 19,14:INPUT " Enter choice: "C
260 LOCATE 20,1:CLS:ON C GOTO 280,540,560:GOTO 100
270
280 "-----Process file-----"
290 INPUT "Print transferred file on the screen (y or n)";P$;PRINT
300 INPUT "Print transferred file on a printer (y or n)";H$;PRINT
310 IF H$<>"Y" AND H$<>"N" THEN 340
320 INPUT "Number of lines per page (continuous=0)";L:P=1:PRINT
330 INPUT "Number of characters wide (maximum=255, TI=28)";W:PRINT
340 INPUT "Save transferred file on diskette (y or n)";S$;PRINT
350 IF S$<>"Y" AND S$<>"N" THEN 380
360 PRINT "Enter filename for file to be received. Add .BAS suffix if"
370 INPUT "file is BASIC program: ";FILES:OPEN FILES FOR OUTPUT AS #2
380 WIDTH "1p1";W1: OPEN "COM1:300.0.7,..CS.DS.RS" AS #1:CLS
390 IF P=1 THEN PRINT "Ready Printe"
400 PRINT "Enter LIST RS232/1(in quotes) at TI99/4A.":PRINT
410 LINE INPUT #1,AS: IF LEFT$(AS,1)=CHR$(10) THEN AS=MID$(AS,2)
420 IF P$="Y" OR P$="N" THEN PRINT AS
430 IF P=1 THEN 440 ELSE 460
440 LPRINT AS:CTR#=CTR#+INT((LEN(AS)/W1)+.1):IF CTR#<L OR L=0 THEN 460
450 PRINT:INPUT "Page change. Press ENTER to continue.";S:CTR#=#
460 IF S$="Y" OR S$="N" THEN PRINT #2,AS
470 FOR T=1 TO 3000:IF LOC(1)>1 THEN 410
480 NEXT T:PRINT:PRINT:PRINT "-----Transfer Completed-----"
490 CLOSE:FOR I=1 TO 5000: NEXT I:CTR#=0:CLS:GOTO 100
500 IF ERR=69 THEN PRINT "Overflow":RESUME
510 IF ERR=25 OR ERR=27 THEN 520 ELSE 350
520 INPUT "Device Error. Check Printer. ENTER to continue.":R$:RESUME
530 ON ERROR GOTO 0
540 CLS:PRINT "End of session. BASIC(A) resumed.":WIDTH "1p1";,255
550 END:
560 * * * * *

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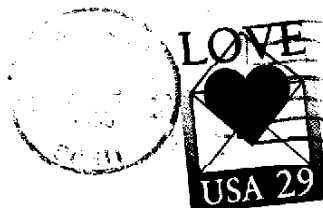
Listing 1. PCTICOM file transfer program.

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A TI User Grp?
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NOTE!

Change of Address!



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Exchg # Jun 93

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