

PERSONAL FINANCE



CAT. NO.
26-3101

Radio Shack

TRS-80

**COLOR
COMPUTER**

TM

Personal Finance

Radio Shack®

 A DIVISION OF TANDY CORPORATION
FORT WORTH, TEXAS 76102

Introduction

Personal Finance is designed to help you manage your money. This program will accommodate three bank accounts, twenty-six budget categories and combine all expense data for review and analysis. On a 4K machine, there is memory space for 75 checks. 1,818 checks can be stored on tape, if the Personal Finance program is used on a color computer equipped with 16K of memory.

Preparing a budget as the first step of the Personal Finance program will require careful thought and analysis of your lifestyle, priorities and goals. This may take some time but it's an important step to help you live within your income. Beyond that, the budget you set up can assist you in reaching personal goals such as a trip to Hawaii or buying that new sports car you've had your eye on.

A budget will not tell you how to spend your money. You must make that decision. It can't control how you actually spend your money. However, if you want your budget to be successful, you should use Personal Finance to evaluate and review your spending. You will see precisely where your money is going and can correct bad money habits you didn't even know you had.

How you spend your money is a very personal value judgement. No matter what lifestyle you choose, Personal Finance can aid in obtaining the maximum satisfaction from your income. Good luck!

Setting Up Your Budget

First, make sure that the cassette recorder is properly connected to the computer. Turn on the TV. Insert the Personal Finance cartridge in the slot on the right side of the computer. Next, when you turn on the computer, the title page will automatically be displayed:

PERSONAL FINANCE
NEW USER (Y,N)?

Since you are just starting to set up your Personal Finance program, press Y . The screen will display a complete listing of budget categories.

A	AUTO	N	INSURANCE
B	BOOK-MAG	O	SCHOOLNG
C	CLOTHING	P	PRESCRIPT
D	DONATION	Q	GIFTS
E	ENTRTAIN	R	RENT/MRT
F	FOOD	S	SAVINGS
G	GAS-FUEL	T	TAXES
H	HOME-IMP	U	UTILITY
I	INTEREST	V	VACATION
J	INVSTMNT	W	EMERGNCY
K	RETIREMT	X	BUS. EXP
L	FURN-APL	Y	ALIMONY
M	MEDICAL	Z	MISC.

SELECT (A-Z)
OR PRESS ENTER

The next step is to identify each of your major expense categories. You can choose from the list above or make up your own list to fit your needs. Use the category list in the back of this manual if you are filing schedules A or C for small business deductions (see Appendix A).

When you first start using the Personal Finance program, you may have trouble labeling your spending areas, but don't worry. You can change categories at any time, making them broader or more detailed to best suit your spending patterns.

To get acquainted with the Personal Finance program, use the sample data provided below. Follow all the examples step-by-step. After you get a basic understanding of the program, it'll be much easier to enter your own data. When you are ready to enter your own information, use the budget worksheet (provided in Appendix B) to check off each category as it is entered.

For our example, we will enter the following information in the budget program:

- 1) Car payments/~~\$100~~ every month
- 2) Food/~~\$100~~ every month
- 3) Gas-Fuel/~~\$75~~ every month
- 4) Interest/~~\$10~~ every month
- 5) Car Insurance/~~\$150~~ for January and June
- 6) Medical Insurance/~~\$25~~ every month
- 7) Rent/~~\$350~~ every month
- 8) Savings/~~\$150~~ every month
- 9) Telephone/~~\$30~~ every month

Two points should be noted. "Interest" in Item #4 refers to monthly service charges on our checking account, and to finance charges on our credit card account. Later, when balancing your own checkbook, you'll be able to include any interest earned on a savings (or interest-bearing checking) account.

Secondly, we're making "savings" one of the main budget categories. In this framework of thinking, you'll have to change your attitude toward savings and treat it as an expense — not as simply something you might do with leftover funds. Consider savings as you do any other obligation which must be met and it will grow by design, not by accident.

Now we're ready to begin using the Personal Finance program. Let's use the AUTO category for car payments. After you press **[A]**, the screen will show:

AUTO			
MONTH	BUDGET	ACTUAL	NET
1	.00	.00	.00

1. CHANGE NAME
2. CHANGE BUDGET \$
3. CHANGE ACTUAL \$
4. LIST

SELECT (1-4)

We don't have to change the name, but we do want to enter the budgeted amount for car payments. Press **2** . The screen will show:

SELECT MONTH (1-13)?
(13=ALL)

Since we'll be making car payments every month, type **13** . The screen will now ask us to enter the amount:

BUDGET FOR EVERY MONTH?

\$.00

Type **100000** to indicate \$100 and then press **ENTER** . If you make a typing mistake before pressing **ENTER** , use the left arrow key **←** as an eraser. Then, type in the correct amount. If you've already pressed **ENTER** , press **2** again and simply repeat the above process.

We're finished with the AUTO category. Now, press **4** to see the category list again. Repeat this procedure for the following monthly expenses: FOOD, GAS/FUEL, INTEREST, MEDICAL, RENT/MRT, and SAVINGS.

- 1) Type the code letter of the category.
- 2) Press **2** to enter the budget amount.
- 3) Type **13** for all monthly expenses.
- 4) Enter the budget amount and press **ENTER** .
- 5) Press **4** for the Category List.

Next, we need to include car insurance in the budget, but only for the months of January and June. Press the letter **N** for the INSURANCE category. Now, press **2**. The following screen will reappear:

SELECT MONTH (1-13)?
(13=ALL)

Note: Type a **0** before all single-digit months. To indicate January, type **01**. The screen will show:

NEW BUDGET? \$.00

Type **150000** for the \$150 car insurance payment and then press **ENTER**. Press **2** again, and then **06** for the month of June. Enter another \$150 payment and then press **4** to see the Category List.

Next, we want to change the P category to use for our phone bill. After choosing **P** from the Category List, press **1** to substitute Phone for PRESCRPT. Type **PHONE** and press **ENTER**.

Category's names cannot contain more than eight letters. Remember, you can always use the left arrow key if you make a typing error. Now, press **2** and since this is a monthly bill, type **13**. Type in the amount of \$30, **3000**, and press **ENTER**.

Delete all other budget categories. Press **4** and select a code letter you're not using. For example, press **B** and then press **1**. To delete the BOOK/MAG category, press the space bar once and then press **ENTER**. Press **4** and select another code letter. Repeat this procedure for all unnecessary categories. The Budget Category List should look like this:

A	AUTO	N	INSURANCE
B		O	
C		P	PHONE
D		Q	
E		R	RENT/MRT
F	FOOD	S	SAVINGS
G	GAS-FUEL	T	
H		U	
I	INTEREST	V	
J		W	
K		X	
L		Y	
M	MEDICAL	Z	

SELECT (A-Z)
OR PRESS ENTER

We're finished with setting up the budget, so press **ENTER** to continue.

Entering Bank Data

Next, it's time to record banking information. Follow the instructions displayed on the screen:

TYPE BANK NAME, PRESS ENTER

CITIBANK

TYPE ACCOUNT NUMBER, PRESS ENTER

10001

You can type up to 15 characters for the bank name and up to 14 characters for the account number.

Type the balance shown on your last bank statement and press **ENTER**. Then type the number of the last cancelled check (enter the number of the highest numbered check that has been cancelled). Press **ENTER**. For our example, fill in the sample data below.

The next screen will show:

BANK BALANCE? \$ 800.00

LAST CANCELLED CHECK 98

Now, enter each outstanding check by number and amount. Press **ENTER** after each number and each amount. These checks will not be assigned to budget categories but they are subtracted from your checkbook. Now checks will be automatically added to existing budget categories.

Type **99** for our one outstanding check and then press **ENTER**. Type **50000** to indicate \$50 and press **ENTER**. Since this is our only outstanding check, press **ENTER**, (instead of typing another check number) to exit this checkbook screen.

CITIBANK 10001	
CHECKBOOK	\$ 750.00
CHECK	AMOUNT
99	\$ 50.00

The screen will ask you if you want to add any more accounts. If you do, press **Y** and enter the necessary information. If you don't need to add more accounts to the program, press **N**. The screen will advise you to save all of the above data.

IMPORTANT NOTE: Once you turn your machine off, all information, you've entered will be lost if you don't record it on tape.

Saving Information

For practice, go ahead and follow the instructions on the screen in the order indicated, after inserting a blank cassette tape.

SAVE DATA

- REWIND TAPE
- PRESS PLAY AND RECORD
- PRESS ENTER

Three successive copies of the data will be recorded on the tape. You'll have to wait a couple of minutes. When the recording is finished, press the "STOP" button. A new screen will automatically appear.

Operations

The screen will show the Main Menu, listing seven different operations you can perform to organize and keep track of both your budget and checkbook.

1. NEW CHECKS
2. BALANCE CHECKBOOK
3. REVIEW YEAR
4. REVIEW MONTH
5. CHANGE BUDGET
6. CHANGE ACCOUNT
7. SAVE TO TAPE

SELECT (1-7)

We suggest that you use the Personal Finance program on a monthly basis. When your own bank statement arrives, gather up the cancelled checks, credit card statements, cash receipts and checkbook. Now, you can sit down at the computer and bring the information up to date.

New Checks

Press **1** to enter new checks in the program. These are the checks you wrote during the past month. If you have stored more than one account on tape, the screen will list the checking accounts for selection. Press the number of the bank account you wish to use for the addition of new checks. If only one account is stored on tape, this screen is skipped.

Type **01** to select January as the month for writing new checks. The screen will show the account name and number with the current balance. Checks are numbered automatically in numerical order. The first check displayed will follow the name of the last outstanding check you entered during the set up procedure.

Begin by pressing the code letter **R** to select the category RENT/MRT for the next check. Now, type **35000** to indicate \$350.00 and press **ENTER**. Check #100 for this amount is now recorded in your checkbook and budget.

If at any time you forget the code letter of a budget category, press **?** to see the complete list of categories. Press **ENTER** to return to the checkbook screen, or select a category directly from the list. Type the category code letter. The checks you wrote previously will not be displayed when you return to the checkbook screen.

For example, if you could not recall the code letter for auto insurance, you would press **?**. Then, after you pressed **N** for this category, the screen would show:

CITIBANK 1001		
CHECKBOOK	\$	400.00
CHECK	CATEGORY	AMOUNT
101	INSURANCE	\$ 00.00

Enter \$150 for the amount of the first auto insurance installment and press **ENTER**. Note that the check you wrote for RENT/MRT no longer appears on the screen.

For our example, we're also going to enter in the following checks. Type in the respective code letters and amounts for each check. Press **ENTER** after each amount. The screen will show:

CITIBANK	10001	
CHECKBOOK		\$ 25.00
CHECK	CATEGORY	AMOUNT
101	INSURANCE	\$ 150.00
102	TELEPHON	\$ 25.00
103	SAVINGS	\$ 150.00
104	AUTO	\$ 100.00
105		

Did you notice that the checkbook balance lit up after you entered a check for the car payment? This indicates that we've overdrawn our checking account by \$25.

Deposits

According to our checkbook, we're into the month of February and want to record a deposit. First, we have to change months since we're finished with writing checks for the month of January. Press the asterisk key, *****, and then press **1** for the first operation of the Main Menu. Type **02** for February and a new checkbook screen will be displayed.

Press the **+** key and since we deposited \$500, type **500000** and press **ENTER**. Notice that the checkbook balance has been updated and now stands at \$475.

Cash Purchases

Purchases paid by cash should also be recorded in your budget. For our example, assume we paid \$35 at the grocery store. Press the **\$** key and the word CASH will appear under the CHECK heading. Press **F** for the food category. Type in the amount and press **ENTER**. Cash payments effect budget categories only, not the checkbook balance.

Automatic Withdrawals

Automatic withdrawals and payroll deductions are treated as negative deposits. To enter our medical insurance premium, press **+**. Type a negative sign, **-**, before entering \$25 for the insurance payment. Press **ENTER**.

Press the **[\$]** key to record this payment in the budget. Press the code letter **[M]** for Medical Insurance and enter the \$25 amount again and press **[ENTER]**. The screen will show:

CITIBANK		10001
CHECKBOOK		\$ 450.00
CHECK	CATEGORY	AMOUNT
Ø	DEPOSIT	\$ 500.00
CASH	FOOD	\$ 35.00
Ø	DEPOSIT	— 25.00
CASH	MEDICAL	\$ 25.00
105		

Credit Card Payments

Press the **[@]** key (next to the letter P) to enter a credit card payment in your checkbook. CREDCARD will automatically appear under the category column. For our example, assume that we're entering the payment for January's MasterCard bill for \$65. A credit card screen will be displayed after you enter the amount and press **[ENTER]**.

We want to assign a budget category and amount for each item on our credit card statement. Use the sample data below. Type **[G]** for the GAS/FUEL budget category. Next, type in the amount for \$60 and press **[ENTER]**. We've allocated the \$5 finance charge to the INTEREST budget category by pressing the letter **[I]**. Press **[ENTER]** after entering the finance charge.

NEW PURCHASE BALANCE \$ 65.00

ITEM	CATEGORY	AMOUNT
1	GAS/FUEL	\$ 60.00
2	INTEREST	\$ 5.00

Enter a negative amount if a refund or credit appears on your own statement. We're finished with this screen, so press ***** to return to the checkbook screen.

Making Changes

Occasionally, it might be necessary to alter a previous entry or record a check that's not in sequence. You can change the check number, category, and amount of any check with this feature. All budget history and checkbook data will be modified accordingly.

If your rent was raised by \$25 in January and you forgot to record the entry change in your checkbook, you'll want to correct check #100. Remember, we're in the month of February. Press ***** to go back to the Main Menu. Press **1** for the NEW CHECKS operation. Type in **01** for the month selection.

Press the **1** key to replace check #106, which is currently shown on the screen, with check #100. Type **100** and press **ENTER**. Next, type **R** and then the new amount of \$375. Notice that only the additional \$25 is subtracted from the balance. Later, you'll learn how to change the budgeted amount for rent from \$350 to \$375. The screen will now show:

CITIBANK		10001
CHECKBOOK		\$ 360.00
CHECK	CATEGORY	AMOUNT
100	RENT/MRT	\$ 375.00
106		

If you tore up check #106, press the slash key **[/]** for the category entry, to advance to check #107. This feature can be used for a check that's void. Later, to enter a check that was omitted to bypassed, press **[!]**.

Balance Checkbook

To continue our example, let's assume we have our latest bank statement on hand and want to balance our checkbook. Press **[@]** to exit the New Checks operation and return to the Main Menu. Press **[2]** to select BALANCE CHECKBOOK. If more than one account is carried, a second menu will follow. Pick the account you wish to balance.

Select month to balance the checkbook for January. The screen will show:

CITIBANK	10001	
CANCELLED CHECKS	\$.00
CHECKBOOK	\$	360.00
OLD BANK	\$	800.00
DEPOSITS	\$.00
NEW BANK	\$	800.00

FINANCE CHARGE? \$

Type for the finance charge of \$3.50 and press . Type the letter to select INTEREST as the budget category for the finance charge. This may be a service charge or a per check fee. If any interest is earned on a savings account, enter this amount as INTEREST EARNED. Our account didn't earn any interest, so press .

The screen now shows a deposit of \$500. Assume that this deposit is shown on the bank statement and press the letter . Notice that the NEW BANK balance now equals the OLD BANK balance plus the deposit (minus the finance charge). The DEPOSITS total is also brought up to date.

The next item displayed is the automatic withdrawal for our medical insurance premium. It appears on the checkbook screen as a negative deposit. Press to cancel this transaction. Next, check #99 is shown. This was our one outstanding check entered in the set-up procedure and was not assigned to a budget category.

Cancel this check and all others except #102 and #105. Press **ENTER** for check #102 which is still outstanding.

Important Note: Be extremely careful when cancelling checks. After you've finished balancing your checkbook you will not be able to see these checks again.

Before you press **ENTER** for check #105, the screen should look like this:

CITIBANK	10001	
CANCELLED CHECKS	\$	825.00
CHECKBOOK	\$	356.50
OLD BANK	\$	800.00
DEPOSITS	\$	475.00
NEW BANK	\$	446.50

CHECK	CATEGORY	AMOUNT
0	DEPOSIT	\$ 500.00
0	DEPOSIT	\$ 25.00
99		\$ 50.00
100	RENT	\$ 375.00
101	INSURANCE	\$ 150.00
102	PHONE	\$ 25.00
103	SAVINGS	\$ 150.00
104	AUTO	\$ 100.00
105	CREDCARD	\$ 65.00

After you press **ENTER** for check #105, all checks recorded so far on the data tape, will have been reviewed. The checks will disappear from the screen, leaving only the top portion of the original screen. The screen will then instruct you to press **ENTER** . Press ***** to return to the Main Menu if you don't want to go over all your outstanding checks.

Review Year

Press **3** to review any budget category for the entire year. You can quickly see how well you're sticking to the original budget by using this feature. Press any code letter to see how the budget compares with the actual amount spent for each month.

For example, press **R** to review the RENT/MRT budget. Since we actually spent \$375.00, the negative net figure is indicated by the shaded-in block.

The totals show the sum of all twelve months for each category. The averages are based on all months where a budgeted or actual figure has been entered. Press **ENTER** to return to the Main Menu.

	RENT/MRT		
MONTH	BUDGET	ACTUAL	NET
1	350.00	375.00	25.00
2	350.00	.00	350.00
3	350.00	.00	350.00
4	350.00	.00	350.00
5	350.00	.00	350.00
6	350.00	.00	350.00
7	350.00	.00	350.00
8	350.00	.00	350.00
9	350.00	.00	350.00
10	350.00	.00	350.00
11	350.00	.00	350.00
12	350.00	.00	350.00
TOTAL	4200.00	375.00	3825.00
AVG.	350.00	31.25	318.75

Review Month

Press **4** to see all the budget categories for a specific month. Type **01** to see the budget for January. The screen will show:

MONTH= 1			
CAT.	BUDGET	ACTUAL	NET
A	100.00	100.00	.00
B	.00	.00	.00
C	.00	.00	.00
D	.00	.00	.00
E	.00	.00	.00
F	100.00	35.00	65.00
G	75.00	60.00	15.00
H	.00	.00	.00
I	10.00	3.50	6.50
J	.00	.00	.00
K	.00	.00	.00
L	.00	.00	.00
TOTAL	990.00	803.50	186.50
AVG.	110.00	89.27	20.73

To view the entire list of categories, use the **↑** and **↓** keys to scroll the data on the screen. If you press the **↑** key six times, you'll see the RENT/MRT category and the negative net amount again. Press **ENTER** to return to the Main Menu.

Much of the power of the Personal Finance program lies in these monthly and yearly reviews. Your spending patterns will no longer be hidden in the maze of numbers in your checkbook. You will be able to see clearly the areas where you are overspending or underspending. Now, you have a choice to make: either adjust your budget or your spending.

Change Budget

Press **[5]** to modify or add any budget category. This is the same procedure as in the set up process. First, pick the category you wish to change. In our example, let's press **[R]** to change the RENT/MRT category. The screen will show:

	RENT/MRT		
MONTH	BUDGET	ACTUAL	NET
1	350.00	375.00	25.00

1. CHANGE NAME
2. CHANGE BUDGET \$
3. CHANGE ACTUAL \$
4. LIST

SELECT (1-4)

Press **[1]** to change the name of the budget category. Remember that the new name cannot be more than eight characters long.

Press **2** to change the budgeted amount. We want to change the amount allocated to rent for the entire year. After selecting **13**, you will be asked to enter a budget amount for every month. Type the new figure of \$375 for RENT/MRT and press **ENTER**.

Now, if you back up and review the year or the month of January, you'll see that the rent budget and net amounts have been changed. The average budget and net amounts also reflect the new budgeted amount for rent.

If you had actually spent \$50 instead of \$35 at the grocery store as stated earlier earlier, you can now correct that entry. Press **4** for the category list and select **F** for the FOOD category. Select **3** to change the actual amount spent in this budget category. Type **02** for the month of February. The screen will show:

	FOOD		
MONTH	BUDGET	ACTUAL	NET
2	100.00	35.00	65.00

NET ACTUAL? \$.00

Enter the correct figure of \$50 and press **ENTER**. You can use this feature to change any previous checkbook entries (cash or check) and your budget will automatically be modified. Press **4** and then press **ENTER** to return to the Main Menu.

Change or Add New Account

Press **6** to change the name or number of any present bank account or to add a new account. The screen will show:

1. CITIBANK 10001
2. ADD NEW ACCOUNT

SELECT (1-2)

Press **1** to modify an existing account. Enter the new information as directed.

Press ***** if you've decided not to change or add an account.

Select **2** to add a new account. Type in the bank name and account number. Remember to press **ENTER** after the balance and number of the last cancelled check. Enter the number and amount of all outstanding checks. Press **ENTER** after each check number and amount. After the last outstanding check, press **ENTER** .

You can include a savings account in the Personal Finance program if you have fewer than three checking accounts. Now, you'll be able to keep track of any withdrawals, deposits, or interest earned on the account.

Press **2** to add the account and type in the bank name, account number and balance. You can use any number for the last cancelled check. Simply enter deposits and interest earned as regular deposits. Treat withdrawals as negative deposits.

Save to Tape

A new copy of all checkbook and budget data should be recorded on tape after updating the program. Select **7** from the Main Menu and follow the screen's instructions. When you rewind the tape, the old information is recorded again as well as the data you've just entered. It's a good idea to make two tapes to act as a safety device to guard against accidental loss of data.

The final step is to label the tapes with the date and a title such as Personal Finance/January 1980. Now, you are finished until next month when your bank statement arrives.

When you're ready to use the Personal Finance program again, answer **N** to the question, NEW USER (Y,N)? After you load the data tape, the Main Menu will be displayed. You can now enter new information.

At the beginning of a new year, you should proceed as a NEW USER. This is a good idea because you'll probably want to change budget categories and amounts to better suit your spending patterns. Enter all budget and bank information as instructed and record it on a fresh tape.

For your convenience, there is a list of the keys used in the Personal Finance program and the functions they perform. For example, if you forgot the symbol for credit card, simply refer to Appendix C and you'll see that it is the **@** key.

Special Note: You may see the following message on the screen when entering new checks:

****ERROR 1****

PRESS ENTER TO CONTINUE

Don't panic! This simply means there is no more room for uncanceled checks. After pressing the **ENTER** key, press the ***** key for the Main Menu. Select **2** to use the BALANCE CHECKBOOK operation. Cancel any checks on the data tape that you can. You'll be creating more space to enter new checks. If this happens often, you may want to consider buying a 16K Memory Add-on which has more space than a 4K machine.

An ERROR 2 message indicates that there is an error on the tape. Since there are three copies of your data on tape, try to load them. This error message will also occur if you saved the data on a 16K machine and are trying to load the tape on a 4K machine.

Appendix A — For Persons Filing Schedules A or C for Small Business Deductions

Personal Budget

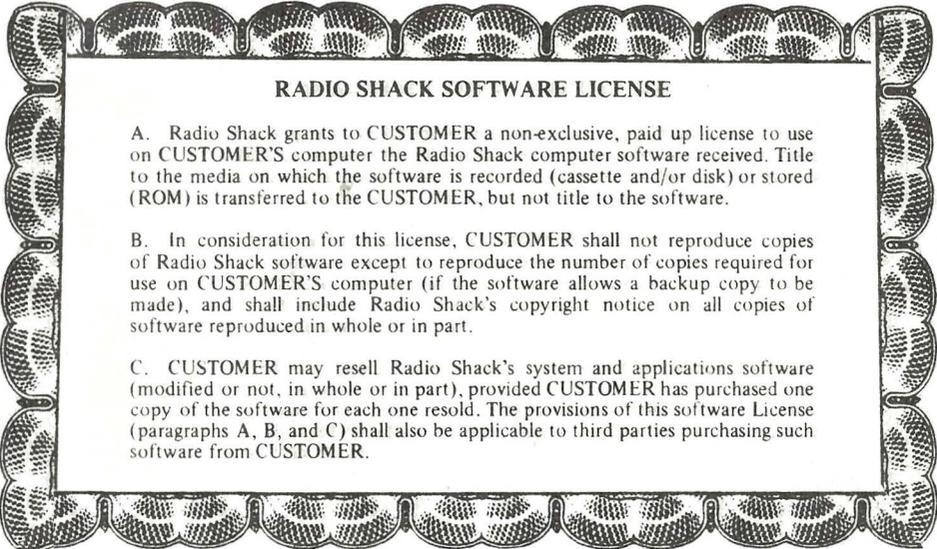
A	AUTO-BUS	N	REPAIRS
B	BOOK-MAG	O	PENSION
C	CONTRIBU	P	POST-FRT
D	PRESCRIP	Q	PHONE
E	EMPL-BEN	R	RENT-MOR
F	MAT-COST	S	SUPPLIES
G	MED-PREM	T	TAXES
H	HOME-IMP	U	UTILITY
I	INTEREST	V	TRAV-ENT
J	CLEANING	W	WAGES
K	CAP-INV	X	COMMISSN
L	LEGAL	Y	ADVERTIS
M	MEDICAL	Z	MISC

Appendix B — Budget Worksheet

LETTER	NAME	NEW NAME	BUDGET
A	AUTO		
B	BOOK/MAG		
C	CLOTHING		
D	DONATION		
E	ENTERTAN		
F	FOOD		
G	GAS/FUEL		
H	HOME IMP		
I	INTEREST		
J	INVSTMNT		
K	RETIREMT		
L	FURN/APL		
M	MEDICAL		
N	INSURNCE		
O	SCHOOLNG		
P	PRESCRPT		
Q	GIFTS		
R	RENT/MRT		
S	SAVINGS		
T	TAXES		
U	UTILITY		
V	VACATION		
X	BUS. EXP		
Y	ALIMONY		
Z	MISC.		

Appendix C — Symbol List

	To make corrections
	To move the data further up the screen
	To move the data further down the screen
ENTER	When entering check information; to exit list of budget categories; REVIEW MONTH, REVIEW YEAR, CHANGE BUDGET
	To see the list of budget categories
	For deposits; affects checkbook
	To exit the following operations: NEW CHECKS, BALANCE CHECKBOOK, CHANGE ACCOUNT
	For cash purchases; affects budget
	For withdrawals; affects checkbook
	For credit card payments; affects checkbook
	To replace check numbers
	To advance to the next check number
	To cancel checks and deposits

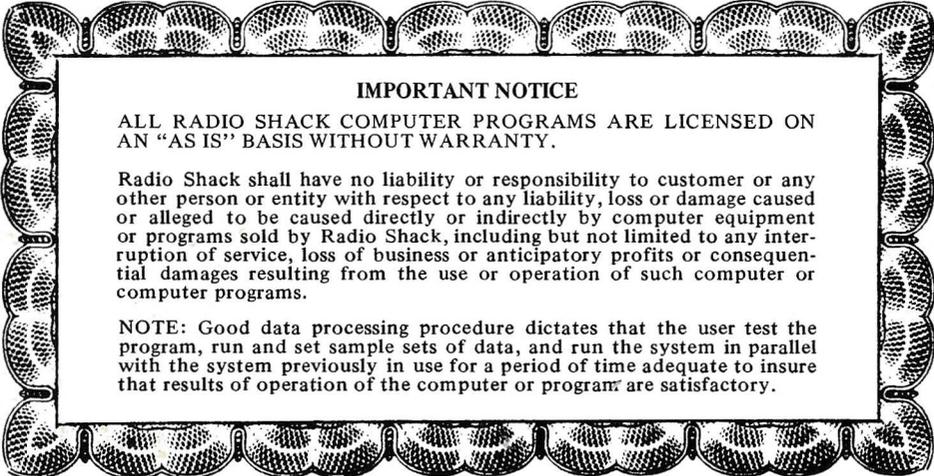


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NOTE: Good data processing procedure dictates that the user test the program, run and set sample sets of data, and run the system in parallel with the system previously in use for a period of time adequate to insure that results of operation of the computer or program are satisfactory.

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