Bills to Pay™ 2.5 Electronic User Manual

MAR Software

The Wave of the Future

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Contents

Table of Contents *(continued)*

1

Introduction to Bills to Pay

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

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

We at MAR Software would like to thank you for choosing Bills to Pay and we invite your comments and suggestions regarding our product. Please address all correspondence to Edward Martin at:

AOL	MartinEd
Newton Mail/eWorld	EdMartin (preferred)
CompuServe	76502,13
Internet	EdMartin@eWorld.com

or by U. S. Mail to:

MAR Software
1801 Shore Line Drive, Suite 231B
Alameda, CA 94501 U.S.A.
Attn: Edward Martin

If You Hate Manuals

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

Uses for Bills to Pay

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

Tracking Expenses

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

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

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

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

Tracking Accounts

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

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

Tracking Birthdays

- Birthdays and gift costs—one enterprising grandmother keeps a list of her grandchildren's birthdays, complete with alarms, so she doesn't miss anyone. When she purchases a gift, she enters the amount of the gift for reference.

Budgeting

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

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

What's New in Version 2.5

Below are highlights of the new features in Bills to Pay 2.5.

- Floating button lets you access Bills to Pay quickly.

- Post Bill Items to the Calendar.

- Send Bills Lists to the Notepad.

- Improved alarms, including a Preference option for displaying and/or clearing all active Bills to Pay alarms.

- Improved balance and total display options.

- New printing formats: Bills List and Unpaid Bills.

- Support for the Assistant.

- Expanded help file in Newton Book format. Once you no longer need the help book, you can remove it. This saves on internal storage space and makes the application faster.

- Streamlined application uses less space on your storage card.

- Detailed Electronic User Manual, QuickStart card, and a tutorial to get you started.

Before You Install

If you are upgrading from Bills to Pay 2.3 or earlier to Bills to Pay 2.5, you must remove the older version before installing 2.5. Removing the Bills to Pay program will not cause you to lose any lists you have already created in earlier versions, however, in the interest of caution (and perhaps because we just *know* you haven't done it in a while) we strongly recommend that you back up or synchronize your Newton before proceeding with the steps below.

Important If you have lists that you created in Bills to Pay 2.3 or earlier that you want to use with 2.5, it is important that these lists be either on the card onto which you are installing Bills to Pay 2.5, or in your Newton's internal memory. These lists must be present on either the card or in memory the first time you launch Bills to Pay 2.5 so that they can be converted to Bills to Pay 2.5 format.

To remove Bills to Pay from internal memory

1 Tap Extras ⬡.

2 Tap the Preferences button.

3 Tap Memory.

4 Tap Remove Software.

5 Tap Bills to Pay.

6 Tap OK in the alert slip.

To remove Bills to Pay from a storage card

1 Tap Extras ⬡.

2 Tap the Card button.

3 Tap Remove Software.

4 Tap Bills to Pay.

5 Tap OK in the alert slip. You are now ready to install Bills to Pay 2.5.

Important For best performance if you have a Newton MessagePad 100 or 110, we recommend that you install Bills to Pay on a PCMCIA storage card instead of on internal Newton memory. Using up too much of the Newton's internal memory can cause problems with the system.

Installing Bills to Pay

The Bills to Pay 2.5 application and the Bills to Pay Help Book are installed onto Newton using the Newton Connection Kit or the Newton Package Installer. It is not necessary to install the Help Book in order to use Bills to Pay.

Installing with the Newton Connection Kit:

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

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

3 On Newton, tap Extras ⬡.

4 In the Extras Drawer, tap the Connection button.

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

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

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

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

9 Click OK when the installation is complete, then select Quit in the File menu.

For more detailed information on using the Newton Connection Kit, consult the user guide that came with it. You are now ready to use Bills to Pay.

Important If you hate manuals, or just can't wait to get started, use the QuickStart file provided with Bills to Pay. The QuickStart file is an at-a-glance reference that will help you start using Bills to Pay right away.

Registering Bills to Pay

Bills to Pay is shareware. You may use it free for 60 days, after which time it will expire. To continue using it, you must register your copy by sending in your registration fee of $25.00 to:

> MAR Software
> ATTN: Edward Martin (checks payable to Edward Martin)
> 1801 Shore Line Drive, Suite 231B
> Alameda, CA 94501

You will then obtain a registration number that will allow you to continue using Bills to Pay.

Important Please make checks payable to **Edward Martin** and be sure to include your e-mail and/or street address so we can send your registration number out promptly. Checks must be in U. S. funds, drawn on a U. S. bank.

Registering Online on CompuServe

Users on CompuServe can register online using Go SWREG and searching for Bills to Pay. To register the application, use ID# 4927. The charge for registering the application on CompuServe is $29. The charge for upgrading from version 2.3 or earlier is $12. To upgrade, use ID# 4928.

Registering by Credit Card
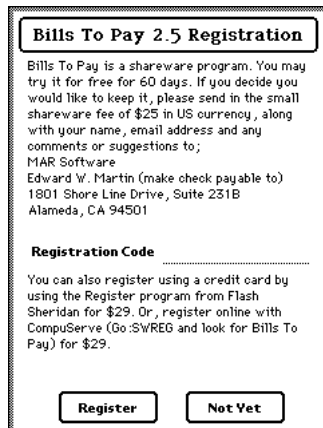
To register through electronic mail using a credit card, use the Newton shareware package Register™ by Flash Sheridan. The charge for registering the application with a credit card is $29. Your payment will be sent to the Kagi Shareware clearing house and forwarded, minus a percentage, to MAR Software. The charge for upgrading from version 2.3 or earlier is $12.

Entering Your Registration Code

Once you send in your registration or upgrade fee, you will receive a registration code by regular mail or e-mail. You can then register your copy of Bills to Pay. To register your copy of Bills to Pay, follow the steps below.

When the Registration slip is open

1 Tap once on the dotted line next to Registration Code. The keyboard will open.

```
┌─────────────────────────────────┐
│ ┌─────────────────────────────┐ │
│ │ Bills To Pay 2.5 Registration│ │
│ └─────────────────────────────┘ │
│  Bills To Pay is a shareware     │
│  program. You may try it for     │
│  free for 60 days. If you decide │
│  you would like to keep it,      │
│  please send in the small        │
│  shareware fee of $25 in US      │
│  currency, along with your name, │
│  email address and any           │
│  comments or suggestions to;     │
│  MAR Software                    │
│  Edward W. Martin (make check    │
│  payable to)                     │
│  1801 Shore Line Drive, Suite    │
│  231B                            │
│  Alameda, CA 94501               │
│                                  │
│  Registration Code ············· │
│  You can also register using a   │
│  credit card by using the        │
│  Register program from Flash     │
│  Sheridan for $29. Or, register  │
│  online with CompuServe          │
│  (Go:SWREG and look for Bills To │
│  Pay) for $29.                   │
│                                  │
│   [ Register ]   [ Not Yet ]     │
└─────────────────────────────────┘
```

2 Enter your registration code, close the keyboard and tap the Register button. Your copy of Bills to Pay is now registered.

When the Registration slip is closed

1 Tap the Info **ⅰ** button.

2 Tap Prefs in the list.

```
    ┌───────┐
    │ About │
    │ Help  │
 ○ⅰ │ Prefs │
    └───────┘
```

3 Tap Open Registration Window.

```
┌─Registration──────────────────────┐
│ Your Registration No. Not Registered Yet? │
│    [ Open Registration Window ]    │
└────────────────────────────────────┘
```

4 Tap once on the dotted line next to Registration Code. The keyboard will open.

5 Enter your registration code, close the keyboard and tap the Register button. Your copy of Bills to Pay is now registered.

You will now be able to create an unlimited number of lists, your copy will not expire, you are entitled to free technical support, and those annoying reminder screens will disappear.

2

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Tutorial

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

Creating a new list

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

2 Choose Home Bills for this tutorial.

Naming your new list

1 Scrub out the default name.

2 Write the new name on the title line.

Completing a bill

1 Write Groceries on the first blank Bills line.

◆ Groceries $ [⬭]

2 Write 75.95 in the adjacent Amount line.

◆ Groceries $ 75.95   [⬭]

3 Tap the Date button, tap Today, and tap Enter.

Marking a bill as paid
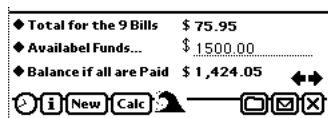
1 Tap the '$' next to the amount.

```
                ◆ All Bills
Title                           Created
Your First BTP List             2/14/95
        Bills      Amount        Due
◆ Groceries    ┌─────────┐    ┌─────┐
               │ √UnPaid │    │ 2/28│
◆              │  Paid   │    └─────┘
               ├─────────┤    ┌─────┐
◆              │  Clear  │    │     │
               │  Delete │    └─────┘
◆              ├─────────┤    ┌─────┐
               │ New Bill│    │     │
▲              └─────────┘
```
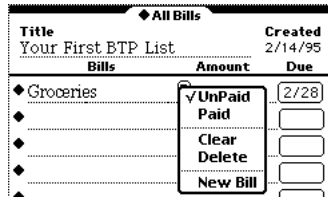
2 Tap Paid. The '$' changes to a 'P' to indicate the bill has been paid.

◆ Groceries   Ⓟ 75.95   [2/28]

Important If you have Pocket Money installed, in addition to marking the bill as paid, you can tap the '$' next to the amount and tap Send to Pocket Money to send the item to a Pocket Money account. The '$' will invert to show that the item has been posted to Pocket Money.
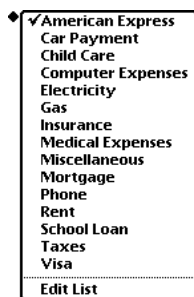
Entering your Available Funds:

1 Scrub out "0.00" in the Available Funds line.

2 Write in "1,500." The balances at the bottom of the screen reflect your changes.

```
◆ Total for the 9 Bills    $ 75.95
◆ Availabel Funds...       $ 1500.00
◆ Balance if all are Paid  $ 1,424.05   ◆▶
⊙ⓘ[New][Calc]⌇        ▢⊠⊗
```

Completing a bill using the pop-up list

1 Tap the diamond to the left of the next blank bill.

```
◆ ┌──────────────────┐
  │ √American Express │
  │  Car Payment      │
  │  Child Care       │
  │  Computer Expenses│
  │  Electricity      │
  │  Gas              │
  │  Insurance        │
  │  Medical Expenses │
  │  Miscellaneous    │
  │  Mortgage         │
  │  Phone            │
  │  Rent             │
  │  School Loan      │
  │  Taxes            │
  │  Visa             │
  ├──────────────────┤
  │  Edit List        │
  └──────────────────┘
```

2 Tap American Express.

3 Write 200 in the Amount line.

4 Tap the adjacent date button, choose a date two days away, and tap Enter.

Setting an alarm

1 If you closed the calendar, tap the Due date button for the American Express bill.

2 Tap the diamond to the left of the Weeks Notice.'

Note date alarm has been set for appears here.
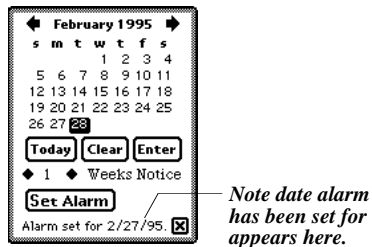
3 Tap Days Notice. This now shows 1 Days Notice.

4 Tap the Set Alarm button. The button changes to Remove Alarm, indicating that your alarm is now set and will alert you tomorrow that this bill is due the next day. Tapping the Remove Alarm button will clear the alarm for that bill.

Creating a new list type

1 Tap the Info button at the bottom of a Bills List or the Overview.

2 Tap Prefs.

3 Tap List Name in the Bills List Preferences.
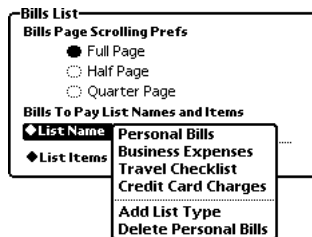
4 Tap Add List Type.

5 Scrub out Empty List Type and write in Gift List. This creates a new List Type titled Gift List.

Customizing list pop-ups

1 Make sure Gift List is selected in the List Name in the Preferences.

2 Tap List Items.

3 Tap Edit List.

◆List Name √Empty List
◆List Items Edit List
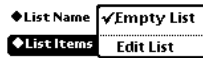
4 Scrub out Empty List in line #1 and write in a name (Mary, for example).

5 Tap line two and write in another name. Continue until you have filled out all desired names on your gift list.

6 Tap the Save Changes button at the bottom of the Edit List slip.

Now when you tap the New button, the Gift List will show up as a choice for the new List Type.
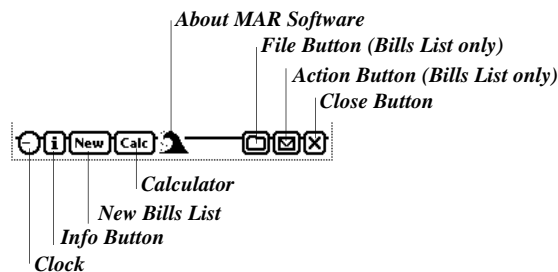
3

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The Buttons

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

The Bills to Pay floating button.

Tap here to open Bills to Pay.

Drag here to reposition.
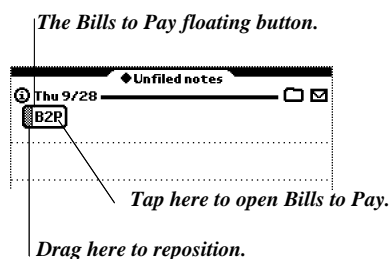
The Button Bar

The Button Bar appears at the bottom of both the Overview and Bills List whenever Bills to Pay is open. Seven of the buttons pertain specifically to Bills to Pay; the Info button, the New button, the Calc button, the Wave button, the File button, the Action button, and the Close button.

About MAR Software
File Button (Bills List only)
Action Button (Bills List only)
Close Button

Calculator
New Bills List
Info Button
Clock

The Clock button ⊝ gives time, date, and battery information.

The Info button 🅘 opens a pop-up list that lets you access the Bills to Pay About screen, the Bills to Pay Help screen, or the Bills to Pay preferences. Each of these items is described in more detail later in this manual.

The New button ⌷New⌷ is for creating new Bills to Pay lists. Tapping this button opens a pop-up of List Types from which you can choose. List Types and Bills Lists are described in more detail later in this manual.

The Calc button ⌷Calc⌷ opens the standard Newton Calculator, in case you need to do a computation while in Bills to Pay.

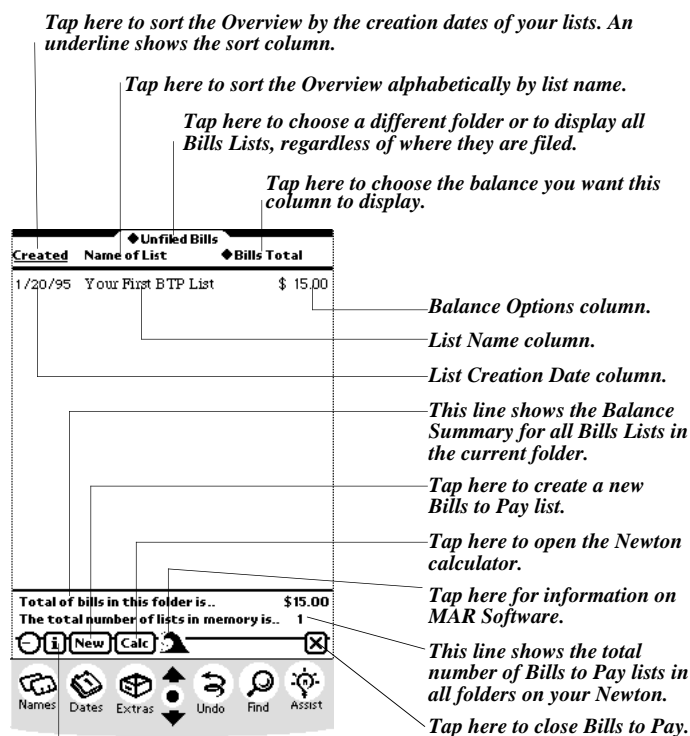The Wave button ◺ opens the Bills to Pay About screen which contains information on contacting the developer.

The File button ⬜ lets you file your Bills to Pay lists. You must be in a Bills List to use this button, it is not available from the Overview.

The Action button ▣ lets you print, fax, beam, mail, duplicate, duplicate for next month, clear list alarms, send a list to the Notepad, or delete a list. It also allows you to move a list to and from a storage card. You must be in a Bills List to use the Action button, it is not available from the Overview.

The Close button ⊠ closes Bills to Pay.

4

The Overview

When you launch Bills to Pay for the first time, it opens to the Overview. The Overview is a summary page that shows all the Bills Lists in the currently active folder. The first time you open Bills to Pay, the Overview shows one Bills List titled "Your First B2P List" in the Unfiled Bills folder.
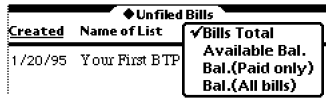
Tap here to sort the Overview by the creation dates of your lists. An underline shows the sort column.

Tap here to sort the Overview alphabetically by list name.

Tap here to choose a different folder or to display all Bills Lists, regardless of where they are filed.

Tap here to choose the balance you want this column to display.

Balance Options column.

List Name column.

List Creation Date column.

This line shows the Balance Summary for all Bills Lists in the current folder.

Tap here to create a new Bills to Pay list.

Tap here to open the Newton calculator.

Tap here for information on MAR Software.

This line shows the total number of Bills to Pay lists in all folders on your Newton.

Tap here to close Bills to Pay.

Tap the Info button for information about MAR Software, for help using Bills to Pay, or to open the Bills to Pay Preferences.

The Overview shows important information about your lists. The folder name in which the lists are contained appears at the top of the window. The Overview contains three columns of information, the first shows the creation date for each list, the second column shows the name of each list, and the third column is customizable and can show one of four balances: bills total, available balance, balance of paid bills only, or balance if all bills are paid. The default setting is Bills Totals.
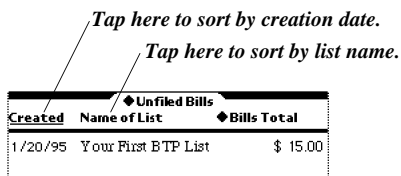
To change the balance information displayed

1 Tap the diamond to the left of Bills Total. This opens a pop-up list.

2 Tap the desired balance option in the pop-up list.

```
          ◆ Unfiled Bills
Created  Name of List  ✓Bills Total
                         Available Bal.
1/20/95  Your First BTP  Bal.(Paid only)
                         Bal.(All bills)
```
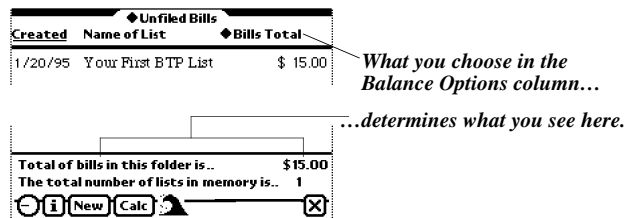
To sort the Overview

1 Tap Created to sort by creation date, or;

1 Tap Name of List to sort by list names. A line will appear under the chosen sort column name.

Tap here to sort by creation date.
Tap here to sort by list name.

```
            ◆ Unfiled Bills
Created  Name of List    ◆ Bills Total
1/20/95  Your First BTP List    $ 15.00
```

Bill Summary Information

The bottom of the Overview shows the total for the bills in the folder you are in. This total is based on the balance selection you made in the Balance Options column.

• If the Balance Options column is set to Bills Total, then the amount displayed at the bottom of the Overview will be the sum of all of the bills for all of the Bills Lists in the folder you have open.

• If the Balance Options column is set to Available Bal., then the amount displayed at the bottom of the Overview will be the sum of the available balances of all of the Bills Lists in the folder you have open.

• If the Balance Options column is set to Bal. (Paid Only), then the amount displayed at the bottom of the Overview will be the balance available after deducting only those bills marked paid in the Bills Lists in the folder you have open.

• If the Balance Options column is set to Bal. (All Bills), then the amount displayed at the bottom of the Overview will be the available balance if all of the bills for all of the Bills Lists in the folder you have open were paid.

```
            ◆ Unfiled Bills
Created  Name of List    ◆ Bills Total
1/20/95  Your First BTP List    $ 15.00      What you choose in the
                                             Balance Options column…

                                             …determines what you see here.

Total of bills in this folder is…     $15.00
The total number of lists in memory is…   1
```

What you choose in the Balance Options column…

…determines what you see here.

## Displaying all Bills Lists in the Overview

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

To display all of the Bills to Pay lists in the Overview:

1 Tap the diamond at the top of the Overview. A pop-up list will appear.

2 Tap All Bills at the bottom of the list. All of your Bills to Pay lists will now appear in the Overview.

Tap here to display all Bills to Pay lists, or tap any other folder to see the Bills to Pay lists it contains.
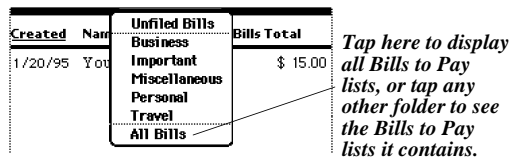
You can also follow the steps above to switch to a different folder. Instead of tapping All Bills, tap the folder you want to go to. If the folder you choose contains Bills to Pay lists, these lists will appear in the Overview. If there are no Bills to Pay lists in the folder you choose, the Overview will display the message shown below.
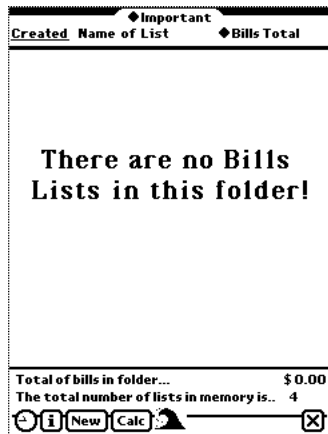
Scrolling the Overview

The Overview displays 15 or 16 Bills Lists, depending on which message pad you are using. If you have more Bills Lists than can be displayed, you will need to scroll the Overview to see the rest of your Bills Lists.

To scroll the Overview

1 Tap the down arrow at the center of your message pad's button bar to see items at the bottom of the Overview list, or, tap the up arrow to see items at the top of the Overview list.

Tap the up or down arrow to scroll the Overview.
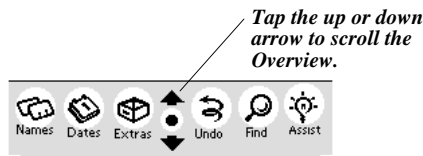
The Bills to Pay Overview scrolls a half screen at a time.

Switching From the Overview to a Bills List

There are three ways of going from the Overview to a Bills List. You can tap a Bills List in the Overview and that Bills List will open, you can tap the New button, choose a List Type, and a new Bills List of the chosen type will open, or you can tap the Overview button $\updownarrow$ (the dot between the up and down arrows) and the first list in the Overview will open.

Tap an existing Bills List to open it.

Tap here to open a new Bills List.

Tap here to open the first Bills List in the Overview.

5

. . . .
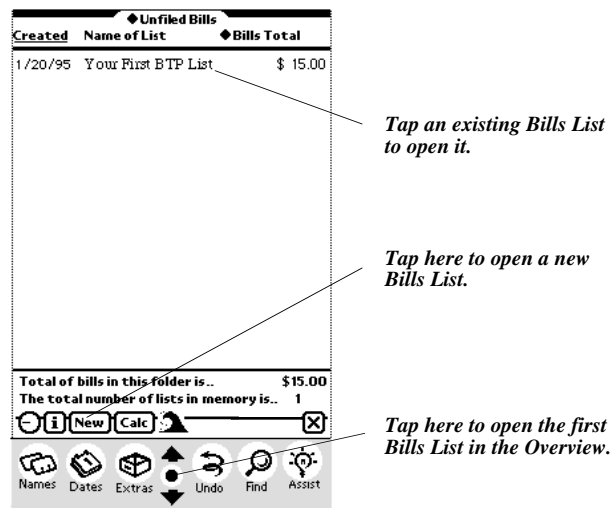
The Bills List

The Bills List contains information on the bills you need to pay or have already paid. You can name each list, customize the bills pop-up to include bills you commonly pay, you can mark items as paid or unpaid, you can send bills directly to Pocket Money or to any financial management program that supports the Pocket Money Financial Posting Standard™, you can select which balances and totals to view, you can send bill items to the Calendar or Bills Lists to the Notepad, and you can set alarms so that Bills to Pay can alert you of bills or postdated checks that are coming due.

Tap here to select a Bill Item or edit the bill items in the pop-up.

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

This column shows the name of your bills. Tap here to sort bills alphabetically. An underline shows the sort column.

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

This column shows the amount of each bill. Tap here to sort your bills by amount, from large to small.

This line shows the date on which your list was created.

This column show the date on which each bill is due. Tap here to sort bills by due date.

Tap here to enter the due date of a bill or to set an alarm for that bill.

A bold outline indicates that an alarm has been set for that bill. Tap it to remove the alarm or see the date it is set to go off.

Tap the diamond to choose which total to display: total of all bills, total of paid bills, or total of unpaid bills.

Write in the available funds here. If you have Pocket Money installed, you can tap 'Available Funds' to automatically have Bills to Pay enter the balance from any of your existing Pocket Money accounts.

Tap the right-facing arrow to go to the next Bills List. Tap the left-facing arrow to go to the previous Bills List.

Tap the diamond to choose which balance to display: balance of all bills, balance of paid bills, or balance of unpaid bills.

Tap the Bill Action button to mark a bill as paid or unpaid, send a bill to Pocket Money, clear a bill, delete a bill, or create a new bill. A 'P' indicates the bill has been paid. A '$' indicates the bill has not been paid or sent to Pocket Money. An inverted '$' indicates the bill has been sent to Pocket Money, but has not been paid. (As with a post-dated check, for example.) An inverted 'P' shows the bill has been paid and sent to Pocket Money.

To create a list

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

2 Choose the type of list from the pop-up.

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

To name your list

1 Scrub out the default name.

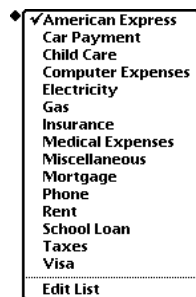**2** Write the new name on the title line.

Entering Bill Items

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

To enter a bill item

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

◆ Groceries   ⑄   ⬭

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

◆ ✓American Express
　Car Payment
　Child Care
　Computer Expenses
　Electricity
　Gas
　Insurance
　Medical Expenses
　Miscellaneous
　Mortgage
　Phone
　Rent
　School Loan
　Taxes
　Visa

　Edit List

Important Due to space constraints, you are limited to 19 characters. If the bill item contains more than 19 characters, only the first 19 will appear, followed by an ellipsis (…) to indicate that the item was truncated.

To access the Newton keyboard

1 Tap twice on the line where you want to enter information. The keyboard opens.

Customizing the Bills Pop-up List

Bills to Pay allows you to customize any Bill Items list to display any 15 items of your choosing. By customizing the list to include bills you pay often, you will save time

entering bill information. If you customize the list from within a Bills List, the changes you make will apply to that list only, or to any duplicates you make of that list. To customize the Bill Items list so that the information applies to all new lists of a certain type, see *Chapter 5, Preferences* later in this manual.

To customize the bills pop-up list

1 Tap any of the diamonds in the Bills column. The pop-up list will open.
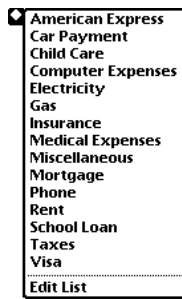
2 Tap Edit List. The Edit List slip will open.

3 Tap on the item you want to change. The item will appear in an expanded field.

4 Scrub out the unwanted item and enter the new item.

Rename item here.

Tap here to save your changes and close the Edit List slip.

Tap here to close without saving changes.
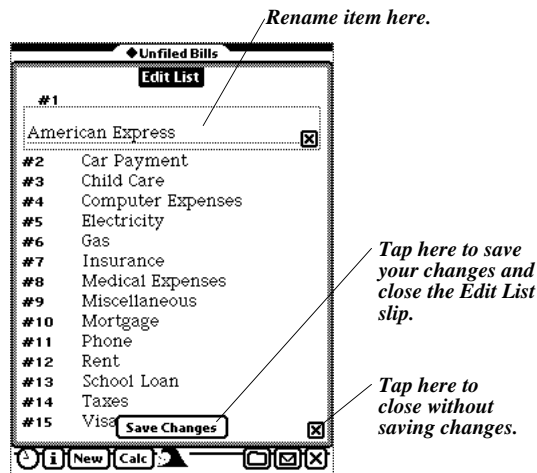
5 Tap another item to edit it. (It is not necessary to close the expanded field of the previously edited item.) Continue in this manner until you have edited all the items you wish.

6 Tap the Save Changes button to save the changes you just made, or tap ⊠ if you do not want to save your changes.

Entering Amounts

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

To enter an amount

1 Write the item on the line you want it to appear.

Due to space constraints, you are limited to 7 characters (or $99,999.99). If the item you write contains more than 7 characters, only the first 7 will appear, followed by an ellipsis (…) to indicate that the item is truncated. If you often find yourself paying bills of over $99,999.99, it is strongly recommended you hire an accountant and let him worry about those darn little ellipses.

To access the Newton number pad

1 Tap twice on the amount line where you want to enter information. The number pad will appear.

Entering Dates and Alarms

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

To enter a date

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

Tap here to choose a month.

Tap the border and drag to reposition. The calendar will highlight to show it is ready to be dragged.

Tap the desired date.

Tap here to clear a date.

Tap here to enter the selected date.

Tap here to close the Calendar.

Note that the date the alarm has been set for appears here.

Tap here to set the alarm. This button will change to 'Remove Alarm' once an alarm is set for a bill.

Tap here to choose the amount of notice for your alarm.

2 Select the month and day you want and tap the Enter button. To clear a date field, tap Clear. To enter the current date tap Today, then tap Enter.

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

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

If the Calendar is obscuring a bill while you are entering dates, you can drag it to a different location on the screen. The calendar will invert to show that it is ready to be dragged.

To set an alarm

1 Tap the diamond to the left of the 1 to open the pop-up list. Choose the desired interval number.

2 Tap the diamond to the left of Weeks Notice to open the pop-up list. Choose the desired notice interval.

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

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

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

Important If several alarms go off while your MessagePad is turned off, only the last alarm will appear when you turn the MessagePad on. To check if any other alarms have gone off, do not close the alarm slip. Leave it open and tap the MessagePad's Overview button to view a list of alarms, or tap the up or down arrows to cycle through them. Tapping the Information Button in the alarm slip for each alarm will show you the day and time the alarm went off.

If you accidentally close the alarm slip, tap 2 or 3 times on the Undo button and when a slip opens, tap the MessagePad's Overview button to see a list of the last four alert items, including alarms. Tap an item to view it.

Important Users of the MessagePad 100 and 110 should consider updating their Newton's system software to the current version. The newer version of the operating system fixes a problem whereby the MessagePad 110 does not keep alarms on screen if they go off when the Newton is not on.

To update to the current system, Newton owners who have a modem can:

1 Connect the modem to the Newton and your phone line.

2 Tap Extras.

3 Tap the In Box button.

4 Tap Receive.

5 Tap Enhancement.

6 Enter the phone number 1-800-639-8669.

7 Tap Call.

Your system will be automatically updated to the current version. Users who do not have a modem can contact Apple at 1-408-996-1010.

Entering Your Available Funds

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

To write in an amount

1 Write the desired number on the line.

Available Funds... $ 5,000.00

To get the Available Funds from a Pocket Money account

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

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

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

Important Pocket Money must be installed on your Newton in order to get and send balance and payment information between the two programs. If Pocket Money is not installed, the pop-up states that no accounts are available.

If Pocket Money is not installed, 'No Account Available' will be displayed and you must write in your balance.
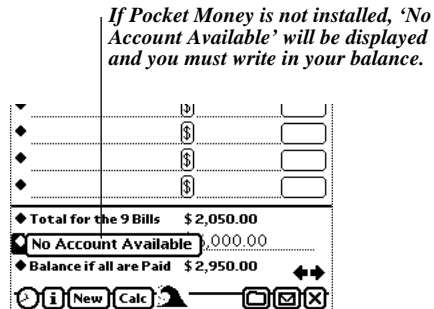
The Available Funds amount displayed does not automatically update after you send items to Pocket Money. If you want to update the available funds, first send all desired items to Pocket Money, then tap Available Funds and choose your account again.

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

 If you do **not** want the available funds you retrieved from the Pocket Money account to update, after choosing the available funds from your Pocket Money account, choose None from Available Funds pop-up. This will keep Bills to Pay from updating the available funds.

The Bill Action Button

The Bill Action button ⑤ is used to change the status of a bill, or to create, delete, or add bills in a Bills List. You can also post bills to Pocket Money or send them to the MessagePad's Calendar. When you first create a list, it contains nine or ten bills (depending on which MessagePad you are using) and all Action buttons are set to ⑤.

To change the status of a bill

1 Tap the Bill Action button ⑤.
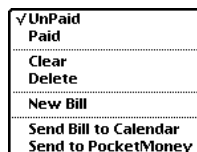
2 Choose Paid, Unpaid, or Send to Pocket Money (if you have Pocket Money installed). The Bill Action button will change to reflect the new status as shown below.

Not paid and not sent to Pocket Money.

Paid, but not sent to Pocket Money.

Sent to Pocket Money, but not paid.

Paid and sent to Pocket Money.

Clearing a Bill

If you make a mistake or wish to remove the information from a bill, you can clear that bill. Clearing a bill does not delete it from the list, it just clears any information you may have entered. You can then enter new information into the cleared bill. If you accidentally clear a bill, you can immediately tap Undo ⇄ to restore it.

To clear a bill

1 Tap the Bill Action button.

```
√ UnPaid
  Paid
  Clear
  Delete
  New Bill
  Send Bill to Calendar
  Send to PocketMoney
```
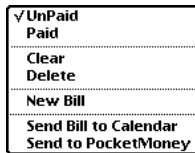
2 Tap Clear.

Deleting a Bill

You can entirely delete a bill from a list if you choose. This deletes all of the information in that bill and moves the rest of the bills up in the list. If you accidentally delete a bill, you can immediately tap Undo ⇄ to restore it.

To delete a bill

1 Tap the Bill Action button.

```
√ UnPaid
  Paid
  Clear
  Delete
  New Bill
  Send Bill to Calendar
  Send to PocketMoney
```
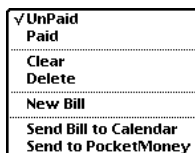
2 Tap Delete.

Important In order to delete a bill, you must have more than nine or ten bills in a list (depending on which MessagePad you are using).

Inserting a Bill

By default a list contains nine or ten bills (depending on which MessagePad you are using). You can insert as many more bills in a list as you like.

To insert a bill in a list

1 Tap the Bill Action button $.

```
√ UnPaid
  Paid
  Clear
  Delete
  New Bill
  Send Bill to Calendar
  Send to PocketMoney
```
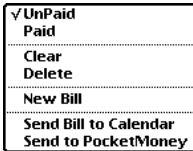
2 Tap New Bill. The list will scroll up and the new bill will appear at the bottom.

Sending Bills to the Calendar

You can send any of your bills to the MessagePad's Calendar. The bill payee, amount and date due are sent in the form of a Bills to Pay reminder. To avoid duplication, the alarms are not transferred. The bill due date is the date to which it is sent in the Calendar.

To send a bill to the Calendar

1 Tap the bill's Action button $.

2 Tap Send Bill to Calendar.

```
√ UnPaid
  Paid
  Clear
  Delete
  New Bill
  Send Bill to Calendar
  Send to PocketMoney
```
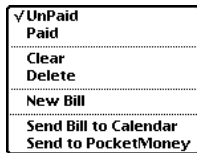
Important Sending a bill to the Calendar does not change its status in Bills to Pay.

Sending Bills to Pocket Money

Users who have Pocket Money installed can send bills to any active Pocket Money account.

To send a bill to Pocket Money

1 Tap the bill's Action button $.

2 Tap Send to Pocket Money.

3 Tap the diamonds to choose the desired Account and Category.

> **Send the Pay MarSoftware bill of $15 due on Tue, Feb 14, 1995 to PocketMoney!**
>
> **Choose Account & Catergory before sending**
> ◆ **Account** Checking
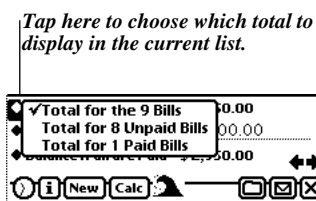> ◆ **Category** Auto
>
> [**Send to PocketMoney**] ⊠
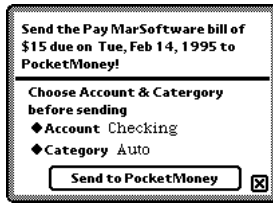
4 Tap the Send to Pocket Money button. The Action button for that bill will invert 🔲 to show that it has been sent to Pocket Money.

Changing totals displayed

You can set Bills to Pay to display one of three totals: total for all bills in the list, total for unpaid bills in the list, and total for paid bills in the list.

To change the total displayed

1 Tap the diamond to the left of Total at the bottom of the Bills List.

Tap here to choose which total to display in the current list.

> ◆ ✓Total for the 9 Bills   0.00
> ◆ Total for 8 Unpaid Bills 00.00
> ◆ Total for 1 Paid Bills   50.00
> ◆   0.00 ◆▶
> ◯ⓘ[New][Calc]🔺————◻⊠☒

2 Choose any of the three options.

Changing balances displayed

You can set Bills to Pay to display one of three balances : balance for all bills in the list, balance for unpaid bills in the list, and balance for paid bills in the list.

To change the balance displayed

1 Tap the diamond to the left of Balance at the bottom of the Bills List.

> ◆ Total for the 9 Bills $2,050.00
> ◆ ✓Balance if all are Paid   0.00
> ◆ Balance for Unpaid Bills
> ◆ Balance for Paid Bills   0.00 ◆▶
> ◯ⓘ[New][Calc]🔺————◻⊠☒

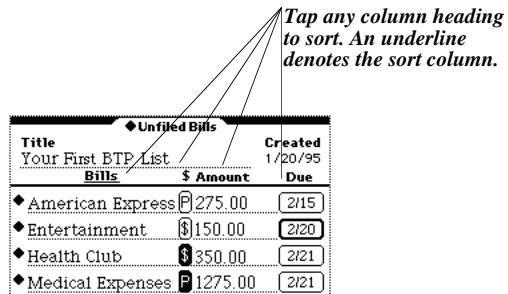*Tap here to choose which balance to display in the current list.*
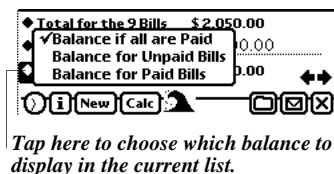
2 Choose any of the three options.

Sorting a Bills List

Bills to Pay allows you to sort your Bills List by bill name, status, amount, or due date.

To sort your list

1 Tap the heading of the column you wish to sort by.

Tap any column heading to sort. An underline denotes the sort column.

Title		Created
Your First BTP List		1/20/95
Bills	**$ Amount**	**Due**
◆ American Express	Ⓟ 275.00	2/15
◆ Entertainment	$ 150.00	2/20
◆ Health Club	$ 350.00	2/21
◆ Medical Expenses	Ⓟ 1275.00	2/21

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

Tapping Bills sorts alphabetically by bill names. Tapping '$' places unpaid bills at the top and paid bills at the bottom of the list. Tapping Amount sorts by amount in descending order. Tapping Due sorts by due date in ascending order.

Scrolling Within a Bills List

If you have more than nine or ten bills (depending on which MessagePad you have), you can scroll your list up or down as needed.

To scroll your list

1 Tap either the up or down arrow.

Tap the arrows to scroll your list.
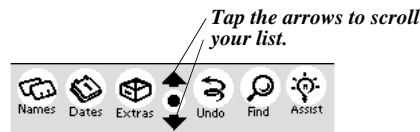
Scrolling between Bills Lists

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

To scroll between lists

1 Tap the left arrow to go to the previous list, or tap the right arrow to go the next list in the sort order.

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

◆ **Total for the 10 Bills**	**$2,050.00**
◆ **Available Funds...**	$5,000.00
◆ **Balance if all are Paid**	$2,950.00 ◀▶

Tap here to go to the next list in the sort order.
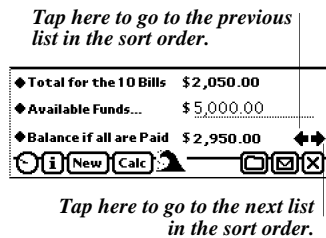
Duplicating a List

There are two ways of duplicating a list within Bills to Pay. You can make an exact duplicate of the list you have open, or you can duplicate the list for the following month. If you choose to duplicate the list for the following month, Bills to pay will revert the status of all bills to unpaid and will add one month to all due dates and alarms.

To duplicate a list exactly as it is

1 Open the list you wish to duplicate.

2 Tap the Action button ▣.

3 Tap Duplicate.

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

To duplicate a list for the next month

1 Open the list you wish to duplicate.

2 Tap the Action button ▣.

3 Tap Duplicate for Next Month.

Your duplicated list will have the word copy appended to the name and will have the current creation date. The status of all bills is unpaid, and one month has been added to all due dates and alarms.

To delete a list

1 Open the list you wish to delete.

2 Tap the Action button ▣.

3 Tap Delete.

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

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

Filing Your Lists

Filing your Bills Lists can help you quickly and easily locate all lists of a given type. Although it is not necessary that you file your lists, this is a great organizational feature. For example, choosing your Business folder would let you see all of your business-related Bills Lists as well as their separate and combined totals in the Overview, so you could quickly pick out the correct one or get the total of your business spending. If all of your lists were together, unfiled, the specific list you are looking for could be more difficult to locate.

To file your list

1 Tap the File button ▭.

2 Tap the desired folder.

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

This is a quick way of seeing how much you have spent to date on Business, Personal, or any other category of expenses you may have.

To Print, Fax, Mail, or Beam a List

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

2 Tap the Action button ▣.

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

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

5 Follow the prompts to complete your request.

Important To choose print, fax, mail, beam, or file from the Action pop-up, you must have a list open. These actions cannot be performed from the Overview.

To clear list alarms

1 Open the list whose alarms you want to clear.

2 Tap the Action button ▣.

3 Tap Clear List Alarms.

Important To choose Clear List Alarms from the Action pop-up, you must have a list open. To clear alarms from all of your Bills to Pay lists, see *Chapter 5, Preferences*.

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Preferences

The Bills to Pay Preferences are divided into four parts: Application preferences, Bills List preferences, Alarms preferences, and Registration. Each part is described below.

To open the Preferences

1 Tap the Info button in either the Overview or Bills List. A pop-up list opens.

2 Tap Prefs in the pop-up list.

Application Preferences

The Application preferences allow you to determine where you want Bills to Pay to open to, whether you want the Extras Drawer to close when Bills to Pay opens, whether you want to view the Bills to Pay preferences expanded, or as a list. Whether or not you want the floating button to appear when Bills to Pay is closed and whether you want Bills to Pay to open to the Overview or the last used list.
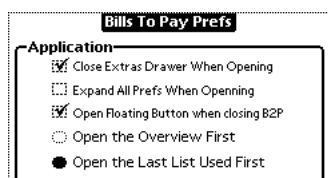
Bills List Preferences

The Bills List preferences allow you to determine how much of a Bills List page scrolls at one time. The default setting is shown below. You can also create new List Types and customize list items for each List Type.

To create a new List Type

1 Scroll to the Bills List preferences.
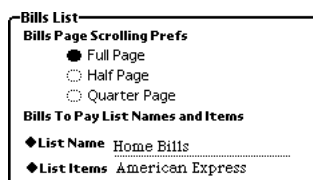
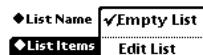**2** Tap Add List Type.
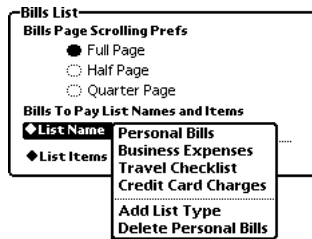
3 Scrub out Empty List Type and write in the name of your new List Type.

To customize a List Type's pop-up

1 Make sure the List Type you want to customize is selected in the List Name pop-up.

**2** Tap List Items.

3 Tap Edit List.

4 Scrub out Empty List in line #1 and write in your list item.

5 Tap line two and write in another list item. Continue until you have filled out all desired list items for your new List Type.

6 Tap the Save Changes button at the bottom of the Edit List slip. Now when you tap the New button, the new List Type will show up as a choice.

Alarms

The Alarms section of the preferences shows the total number of active alarms across all Bills Lists. From the preferences you can tap the Clear Alarms button to clear all active Bills to Pay alarms across all Bills to Pay lists. If you change your mind, you can immediately tap Undo to recover your alarms. The Display Alarms button displays a scrolling list showing all active Bills to Pay alarms, including each bill item, amount due, due date, and the date the alarm is set for.
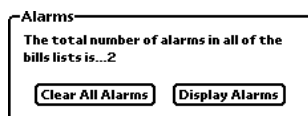
Registration

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

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. . . .
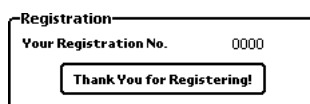
The Assistant, Calendar, Notepad and Localization

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

The Assistant

Bills to Pay interacts with the Newton assistant. The assistant can do some tasks for you. In the case of Bills to Pay, the assistant can post bills for you, as well as find, fax, mail and print Bills Lists. Finding, faxing, mailing and beaming are standard Newton functions which are covered in your MessagePad Handbook and will not be addressed here. Posting bills is specific to Bills to Pay and will be discussed here.

In relation to Bills to Pay, the assistant understands the following requests: pay, billed, pay bill, check, pay check, paid. Therefore your written request must contain one of these words in order for the assistant to correctly interpret it. When choosing from the assistant's pop-up menu, only pay will appear as a Bills to Pay option.

To use the assistant by writing or selecting text

**1** Write your request in the Notepad or select text and tap Assist.

For example, the request Pay Car Payment $300.76 on 9/28 opens Bills to Pay to the last used list that contains the item Car Payment in the bill items pop-up. A confirmation slip is then displayed showing the Bill Payee as Car Payment, the Bill Amount as $300.76', the Bill Due Date as 9/28, and the Bill Status as Unpaid.
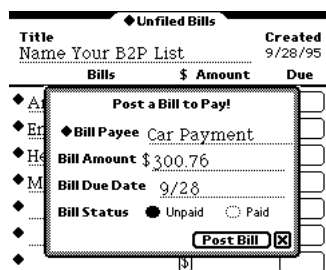
2 If the information in the slip is correct, tap the Post Bill button to add the new bill to the open Bills to Pay list. If the information is not correct, it can be changed in the slip before posting the bill. Tap the Bill Payee diamond to select a different item from the pop-up. The items displayed in the pop-up list correspond to the currently open Bills List. You can scroll to a different Bills List by tapping the left or right scroll arrows in the Bills List. The choices in the Bill Payee pop-up list will change to reflect the choices in the Bills List you scroll to.

To use the assistant by tapping Assist

1 Tap Assist. A slip opens.

2 In the slip, tap the diamond to the left of Please. A pop-up list opens.

3 Tap pay in the pop-up list.

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

5 Tap the Do button. Bills to Pay opens and a confirmation slip is displayed.
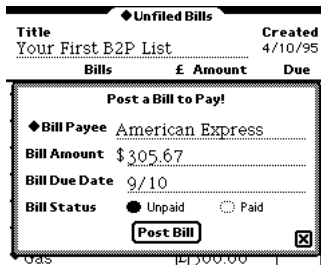
6 If the information in the slip is correct, tap the Post Bill button to post the bill to the open Bills to Pay list. If the information is not correct, it can be changed in the slip before posting the bill.

If you close the slip without posting the bill, Bills to Pay will close.

Important To speed up the process of using the assistant, write pay and tap Assist. This will bring up Bills to Pay immediately. You can then fill out the posting information in the slip and post the bill.

Sending Bill Items to the Calendar

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

To send a bill item to the calendar

1 Tap the Bill Action button for the bill item you want to send to the calendar. A pop-up list opens.
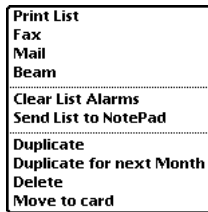
2 Tap Send Bill to Calendar. The Newton will beep to indicate the bill has been sent to the Calendar.

Sending Bills Lists to the Notepad

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

To send A Bills List to the Notepad

1 Tap the Action button at the bottom of the Bills List. A pop-up list opens.

```
Print List
Fax
Mail
Beam

Clear List Alarms
Send List to NotePad

Duplicate
Duplicate for next Month
Delete
Move to card
```

2 Tap Send List to Notepad. The list will appear, showing the current date, in the Notepad.

Localization

Bills to Pay supports the MessagePad's localization option. When you choose a country in the MessagePad's Locale preferences, Bills to Pay will use the currency symbols, date formats and other available localization options provided by the Newton for that country. Please note that if Canada (French) is chosen, no currency symbol will be displayed. The MessagePad does not provide for one. All other locations show their respective currency symbols, date formats, etc. These symbols will be used in the Bills Lists, when faxing, printing, beaming, mailing, sending bills to the Calendar or Bills Lists to the Notepad.

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

8

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Troubleshooting

If, at any time you experience erratic behavior with your Newton, it may be possible to correct it by pressing the reset button at the back of your Newton. Erratic behavior is most often caused by internal memory problems. Resetting the Newton clears the internal memory and normally eliminates the problem. The reset button is inside your MessagePad's battery compartment.

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

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

Out-of-Memory Messages

If you experience out-of-memory messages after choosing to print, fax, or mail, close Bills to Pay as soon as the print, fax, or mail slip opens. This will ensure that enough memory is available for the MessagePad to print, fax, or mail the designated list. You can also print from your Out Box when the Bills to Pay application is closed.

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

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Index