# Personal Stock Monitor
## User's Guide



Revised December 5, 2005

# Table of Contents

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# 1. Introduction

## *About Personal Stock Monitor*

Thank you for choosing Personal Stock Monitor, the desktop companion for informed investors. First released in April 1996, Personal Stock Monitor has become one of the premier investment tracking and portfolio management applications on the Internet. Our customers include everyone from first-time investors to people managing multi-million dollar portfolios, and the software helps them all keep better track of their investments and make timely and informed decisions.

## *System Requirements*

Minimum requirements:

- 486/66 or compatible
- 16MB RAM
- 5MB free disk space
- Windows 95, 98, NT 4.0, Windows 2000 or later
- Dial-up internet connection

Recommended:

- Pentium 200 or faster
- 32 MB RAM
- 10 MB free disk space

# 2. Installation

To install Personal Stock Monitor simply double-click on the distribution file. This file should be called something like **psm60g.exe** (for 6.0 Gold) if you downloaded it from a web site. Running this file will start the installation wizard, which will guide you through the process of installing the software on your computer.

During installation you will be presented with a series of options. If you are installing Personal Stock Monitor for the first time or are unsure about what to do, you should accept the default options. Personal Stock Monitor is designed to be upgraded in-place, so if you are upgrading from a previous release the installation program will attempt to install it in the same directory as the previous installation and will make this the default option. In most cases you will want to accept these options as-is. Since some releases of the software will update the format of your data files, we recommend backing up your data files regularly and especially before installing upgrades.

## *QuickStart*

The first time you run Personal Stock Monitor, it will automatically run a utility we call the **QuickStart Wizard**. This wizard will guide you through the initial steps in setting up Personal Stock Monitor for your Internet connection. If you have a recent version of Internet Explorer or Netscape already working on your system, Personal Stock Monitor may be able to automatically configure itself by copying the Internet settings from one of those browsers.

## *Selecting Your Internet Connection*

Personal Stock Monitor supports connections through Dial-Up Networking as well as direct connections (such as DSL, cable modem, DirectPC, LAN, etc.). The QuickStart Wizard will allow you to select the connection type that the software will use for retrieving quotes.

If you use a dial-up connection through a regular phone modem, or you have an internal ISDN modem that requires you to start Dial-Up Networking to connect to your Internet Service Provider (ISP), then you will want to configure Personal Stock Monitor to use the dial-up connection. In the case of **AOL** or

**CompuServe** connections, their network access software is not compatible with the general method of using Dial-Up Networking. If you are using one of those networks you will need to disable the dial-up option in Personal Stock Monitor and manually dial into those networks before attempting to retrieve quotes. (Selecting the AOL option in the QuickStart Wizrad will automatically do this for you.)

If you have direct connection such as DSL or cable modem, or you are on the office network (LAN) or similar network, you should make sure that the dial-up settings are disabled. When dial-up settings are disabled, Personal Stock Monitor assumes a direct connection and will not attempt to dial out. This is also important in the case where you start out with a modem connection then get a DSL or cable modem at your house. Just disable the dial-up option and Personal Stock Monitor should then work with your new faster connection.

- To change the dial-up settings (outside of the QuickStart Wizard), select Options->Preferences->Dial-Up.

## *Proxy Configuration*

The trickiest part of the initial installation is often the "proxy" configuration. A **proxy**, sometimes also known as a "proxy server" or "firewall", is a computer or device that sits on your network between your computer and the Internet (**Figure 1**). It is known as a proxy because it communicates with the outside world on your behalf, and in such a position can implement access control and security policies of the organization, allowing you to hide computers from direct access by people on the Internet.

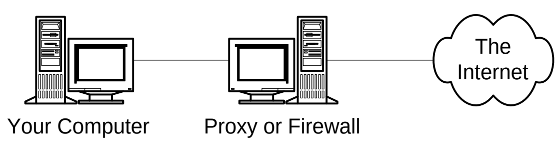


**Figure 1 - Hypothetical network with proxy server**

If you have a direct dial-up connection, cable modem, DSL, or other type of direct connection, you probably do not need to worry about proxy configuration and can leave it turned off. If you are in a corporate setting with a proxy or firewall, Personal Stock Monitor may be able to figure out the correct configuration if your web browser uses "manual proxy configuration". If your browser uses "automatic proxy configuration," Personal Stock Monitor will not be able to determine the proxy settings by itself.
In the case where the proxy configuration can not be automatically determined, there is one bit of technical information you will need to have: the host name or Internet Protocol (IP) address of the proxy host, and the port to use for the web proxy. The host name is often something like "proxy.yourcompany.com", and the port number is often something like "80", "8000", or "8080". If you are not sure what the proxy settings should be, please ask your network administrator for this information. When you find out these settings, enter them into the proxy settings dialog in the Quick Start 3Wizard or in the Options->Preferences->Proxy dialog.

After you enter the network settings, the Quick Start Wizard will give you the option of running a basic test to see if Personal Stock Monitor can retrieve Web pages from some sites on the Internet. We recommend running this test before proceeding, because a failed test here could indicate that Personal Stock Monitor will not be able to retrieve quotes.

## *Software Licensing*

The Standard and Gold editions of Personal Stock Monitor will start operating in unlicensed mode if no license key has been entered. In this mode, the software will be fully functional for a period of 30 days, after which time it will stop retrieving quotes. This trial period should allow plenty of time to see if the software meets your needs.

When you purchase a license, you will be sent an email with your User Name and License Key. Both of these items must be entered exactly as we send them to you. We also recommend keeping a copy of this email in a safe place so that you can re-enter this information if necessary at any point in the future. Your User Name and License Key will also qualify you for discounts on future software upgrades.

In order to fully enable the software, after your license key is entered you will be required to run through a quick activation procedure that will verify your license against our customer database. After activation is completed you can continue using the software as before.

Your license key entitles you to receive software upgrades at no charge for one year from the date of purchase. This feature is based on the official release date of the software. For example, if you purchase a license for Personal Stock Monitor Gold on January 1, 2001, then your free upgrade period runs through December 31, 2001. The following then applies:

- If we release Personal Stock Monitor Gold 6.0 on December 31, 2001, you would be able to upgrade to this release at no additional charge.
- If we release Personal Stock Monitor Gold 6.0 on January 1, 2002, then you would need to purchase an upgrade license in order to use the new release.

### *Software Upgrades*

One of the big concerns with software such as Personal Stock Monitor is support and distribution of updates. Quote servers periodically change their data formats, and we release updates to Personal Stock Monitor so that it continues to work with those quote servers. In addition, Personal Stock Monitor is updated fairly often simply because we are constantly working on improving it as well as correcting any problems found in previous releases.

In order to provide better service for our customers, we have created two features that help you determine when an upgrade is available and what changes were made. First, there is a Personal Stock Monitor News feature that alerts you to any news or updates that may be available. When Personal Stock Monitor first goes online, it automatically checks for any news and updates. If news or updates are found, a yellow scrolling message containing a brief synopsis of the news will appear in the status bar of the Personal Stock Monitor window. You can bring up the detailed information by clicking on the yellow the message. While this feature is normally run automatically, you can also run it manually from the Online menu.

Second, Personal Stock Monitor includes a tool called the Software Update Wizard that can check the software database on our Web server. The Software Update Wizard can then download the updates and install them immediately. You can run the Software Update Wizard at any time from the Help menu. If for some reason the Software Update Wizard fails to properly download a release, you can always download the exact same software from the DTLink web site and install it manually.

Personal Stock Monitor is designed to be upgraded in-place, which means that you can simply install any new versions into the same directory as the old version. All program and license settings will be retained from the previous version, but we still recommend making backups between versions "just in case".

## 3. Basic Concepts

This section describes many of the terms and concepts used throughout the software and the rest of this User's Guide.

### *The Tour Guide*

The Tour Guide is designed to demonstrate just a few of the most frequently used features in Personal Stock Monitor. When you first run Personal Stock Monitor, the Tour Guide will appear in a window to the left of the main workspace. You can also display the Tour Guide by selecting the Tour Guide command from the Help menu.

Simply follow the directions in the tour guide to become familiar with the common functions available in Personal Stock Monitor.

## *QuickLinks*

The QuickLinks in Personal Stock Monitor is kind of like Windows shortcuts: it provides a way to quickly perform a number of the common tasks in Personal Stock Monitor without having to look for the right command in the menus. QuickLinks will appear after the Tour Guide is completed, or you can select the QuickLinks command from the Help menu.

## *Online Help*

Context-sensitive online help is available throughout the application. To bring up the online help, press the F1 key or the Help button if available in a particular dialog. You can also select Help Topics from the Help menu to browse the help file.

## *.stkx Files*

Personal Stock Monitor stores all of your portfolio data and transactions (as well as things like column and view settings) in files on your hard drive that have an ".stkx" file extension. The software even includes two such sample files called Dow30.stkx and Sample Portfolio.stkx for demonstration purposes. These two files should not be used to store your personal portfolio data because they may be overwritten during a software upgrade if you're not careful. Instead you should create a new file for your personal use and make regular backups so that you are protected against any unforeseen events such as hard disk crashes.

> **Note for users of previous versions of Personal Stock Monitor:** Personal Stock Monitor versions before 5.5 used the .stk file extension for its data files. Stk files used a completely different format which is not compatible with .stkx files. Personal Stock Monitor will read the older .stk files and will convert them to .stkx files, but Personal Stock Monitor versions before 5.5 can not read .stkx files.

## *Bookmarks*

Personal Stock Monitor Gold provides a flexible Internet bookmarks facility which allows you to store frequently used links to web sites with the software. In addition, bookmarks can easily be dragged from a web browser and dropped in to Personal Stock Monitor.

There are three types of bookmarks: regular bookmarks, Jump Points, and Ticker Bookmarks. The regular bookmarks function just like the bookmarks or favorites in your web browser in that they are available at any time. Jump Points are special bookmarks that allow you to substitute the ticker symbol or ticker name as part of the bookmark. This allows you to create bookmarks for things like discussion boards or research and have them automatically apply to all of your stocks. Ticker Bookmarks are what we call "local" bookmarks, in that they are stored with a ticker symbol and can be used to save things like links to specific articles about the particular ticker. More on bookmarks a little bit later.

## *Ticker Symbols*

Each type of security (stock, mutual fund, option, etc.) is represented by a ticker symbol, which is often shorthand for the name of the security. Ticker symbols are used by financial services to display information about that security in a more compact way than writing out the entire name. For example, the ticker symbol for At Home Corporation is ATHM, for America Online it is AOL, and for the Fidelity Magellan mutual fund it is FMAGX.

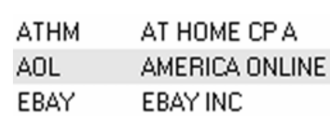


**Figure 2 - Associating ticker symbols with company names**

Although the actual long name of the security is available for display purposes, Personal Stock Monitor uses ticker symbols as the main method of identifying securities. If you do not know the ticker symbol for a particular security, you can use the Find Ticker Symbol function (under the Symbol menu) to look it up.

## *Cash Symbols*

You can also create a special type of ticker symbol to represent the uninvested balance in your account. This is called a **cash symbol** because it represents a cash or money market balance. You can create a **linked** cash symbol which will be updated automatically by Personal Stock Monitor based on transactions posted directly to the cash symbol (such as deposit and interest) and transactions posted to ticker symbols in the same account (such as buy and sell). There can be only one linked cash symbol in an account. You can also create **unlinked** (or "Other") cash symbols to represent things such as a Certificate of Deposit (CD), and these will only be updated from transactions posted to the cash symbol. There are no limits on the number of unlinked cash symbols you can create.

## *Transactions*

Transactions (buy, sell, dividend, etc.) are the method used by Personal Stock Monitor to keep track of your current holdings, and based on that information to automatically calculate current value, change in value, and realized and unrealized gain. Having a complete transaction history for all investments entered into Personal Stock Monitor is an essential step to having a complete picture of your portfolio.

After you execute a trade with your broker, you should enter the information into Personal Stock Monitor as a new transaction. The software will calculate any gain, automatically adjust your uninvested funds balance to reflect the trade, and recalculate the current value of the investment based on that trade. You get **immediate feedback** on the effects of your trade without having to run separate reports.

| Date | Symbol | Type | Shares | Price | Commission | Total | Avg/Sh... | Gain |
|---|---|---|---|---|---|---|---|---|
| ✓ 06/01/1999 | IBM | Buy | 100.0000 | 100.0000 | 20.00 | 10,020.00 | 100.2000 | 0.00 |
| ✓ 08/01/1999 | IBM | Sell | 100.0000 | 120.0000 | 20.00 | 11,980.00 | 119.8000 | 1,960.00 |
| | =TOTAL | | | | | | | 1,960.00 |

**Figure 3 - Example of transactions in the Transactions view**

Since Personal Stock Monitor makes it easy to edit or delete transactions, this feature is also useful for playing **"what-if"** with your investments. You can enter test transactions to see how your portfolio would change based on a trade or sequence of trades and see the results immediately reflected in all views.

One important thing to keep in mind is that transactions are intimately linked to their ticker symbols, and therefore many of the things you do to ticker symbols will have an effect on the transactions that are posted to that ticker symbol. For example, if you move a ticker symbol from one folder to another, any transactions that have been posted to that ticker symbol will move as well, or if you delete a ticker symbol the transactions would be deleted as well. As mentioned in the previous section, linked cash symbols are calculated partly from transactions posted to ticker symbols so doing something like moving or deleting a ticker symbol will affect the balance of related linked cash symbols. It is therefore very important to remember these relationships when you are working with ticker symbols and transactions.

## *Portfolios*

Portfolios are the method used to group folders, accounts, ticker symbols, and transactions into one "view" (more on views later). Portfolios may represent anything from a person's actual accounts to a group of stocks you are watching for an experimental investment strategy.

In the Gold edition of Personal Stock Monitor, you can create an unlimited number of portfolios, each of which is represented by a tab at the bottom of the main window. Changing the portfolio is as easy as clicking on the corresponding tab. You can even change the order of the portfolio tabs by dragging and dropping tabs into place!


**Figure 4 - Multiple portfolio tabs**

## *Folders and Accounts*

Folders and accounts are used in Personal Stock Monitor to group related ticker symbols together. Essentially folders and accounts are the same thing as far as Personal Stock Monitor is concerned, and we use the terms interchangeably. We will use the term account when a group of ticker symbols represents an actual account at a financial institution, such as a brokerage account. Accounts will usually have a cash symbol inside of them to represent the uninvested balance of the account. We will use the term folder when a group of ticker symbols do not necessarily belong in a brokerage account, but may be related by industry or other common feature. An example of this would be an Internet folder, which contained only Internet stocks.


**Figure 5 - An example Internet folder**

## *Quote Servers*

Personal Stock Monitor uses the concept of a **quote server** to represent a location or company that provides quotes or news headlines. For example, Yahoo! has a quote server at **http://quote.yahoo.com**. You can go to that location on the web, enter a ticker symbol, and get a quote and news returned in your Web browser.

Personal Stock Monitor includes support for many different quote servers, since some quote servers are better at some tasks than others or provide different types of quotes. For example, the Yahoo! quote server previously mentioned provides delayed quotes and news headlines only for US and Canadian securities, while the DATEK quote server provides only real-time quotes and only for US stocks, the Lombard server provides US stock and option quotes, and the Swissquote server provides quotes only for Swiss stocks.

If you have investments in multiple markets or different types of investments, you can get quotes for all of them in the same file because you can specify the quote server to use for each ticker symbol. Therefore you can get a **consolidated view** of even a complex international portfolio.

## *Delayed vs. Real-time, Snapshot vs. Streaming*

Different investing styles have different requirements for quotes, so data providers have created quote servers that provide different types of quotes. There are two types of quotes, real-time and delayed, and two ways to deliver those quotes, snapshot and streaming. The combination of these factors may influence your choice of data provider and the price you pay for your service.

Delayed quotes represent trades that happened some number of minutes before you retrieved the quote, usually 15-20. For example, if you get a delayed quote at noon from a 15-minute delayed quote server, the quote you get will be from a trade that happened at 11:45 or before. The reason delayed quotes are often provided for free is that they are less relevant for making quick trades, since activities such as day trading rely on having the absolute latest prices. However delayed quotes are still useful for following your investments over time and therefore should be adequate for the majority of investors.

Real-time quotes represent trades that happened exactly at the time of the quote, so the numbers you get at noon are from the last trade that happened at noon or immediately before the time of the quote.

Snapshot quotes are like taking a picture: you get a quote that is exactly what the last trade looked like at the point the trade happened. In order to get quotes over time, you have to keep taking pictures at regular intervals even if no additional trades happened during that time.

Streaming quotes are like watching a movie. The pictures are displayed for you in rapid succession and all you have to do is sit back and watch. Similarly, with streaming quotes you automatically get sent information about each trade as it happens (or 15-20 minutes delayed if you are getting streaming delayed quotes). This method is more efficient than repeatedly getting snapshot quotes, but it also generally more expensive because of the timeliness of the data.

## *Free vs. Subscription Quotes*

Personal Stock Monitor is independent of any particular quote server and only provides an easy and convenient way to access those servers and services. While most of the quote servers supported in Personal Srock Monitor are free, some may require membership, subscription, or an account with the associated brokerage. In those cases it is up to you to arrange for the account or subscription. In the case of a paid subscription you would pay the quote provider directly, but you would be able to use the same login name and password to retrieve quotes with Personal Stock Monitor.

## *Automatic Update Interval*

Since one of the main functions of Personal Stock Monitor is to automatically update your ticker symbols with the latest snapshot quotes, the automatic update interval can be described as the setting which regulates how often these updates happen. When you first install Personal Stock Monitor, this interval is set to 15 minutes, but you can adjust this if you would like updates to happen more often or less often. Personal Stock Monitor keeps track of the last update for each ticker symbol, and will display in the status bar the time remaining until the next update.

One important thing we will mention is that in order to reduce the load on the quote servers used by the software, the minimum value for the update interval is five minutes. This does not in any way prevent you from getting immediate updates by selecting the Update Selected or Update All commands if you need an immediate quote. It only makes Personal Stock Monitor a better neighbor on the Internet since it prevents overloading the quote servers to the point where no one can get quotes.

Note that the update interval (and minimum update interval) does not apply for streaming quote servers since data is constantly arriving and does not have to be explicitly requested.

# 4. Using Personal Stock Monitor

## *The Main Window*

First let's go over the various parts of the main window. Familiarizing yourself with the layout of the software will help you to perform the various tasks even faster.

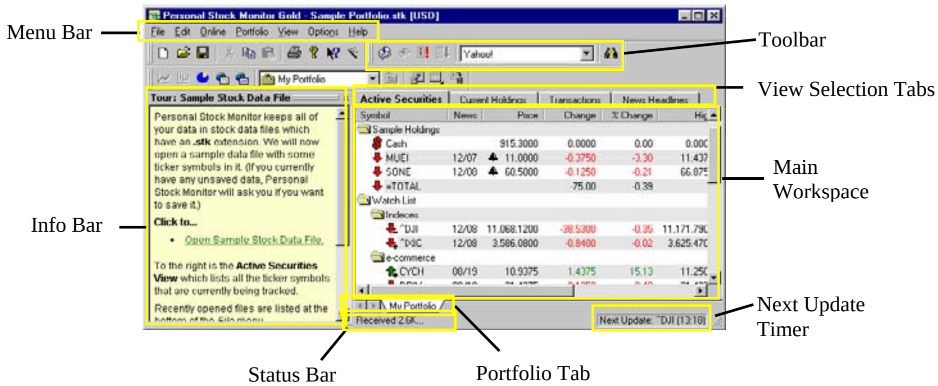


**Figure 6 The Main Window**

The **menu bar** contains all of the commands and options that are available in Personal Stock Monitor, roughly organized by category. The **toolbars** contain what are essentially shortcuts to the most commonly used commands that are also available in the menu bar. The **info bar** is where the Tour Guide and QuickLinks are displayed. The **main workspace** is where all of your folders and ticker symbols will be displayed. A **portfolio tab** represents each portfolio in the current file and allows you to easily switch between portfolios by clicking on the desired tab. The **status bar** displays status messages such as when data is being received or when a minor error occurs. The **next update timer** shows a countdown (minutes:seconds) until the next scheduled update.

We save last item in the picture above for last because it is special. The **view selection tabs** allow you to easily switch between the various "views" in Personal Stock Monitor: the Active Securities view, the Holdings view, the Transactions view, the News Headlines[1] view, and the Reports view. More on views a bit later, but keep these tabs in mind because you may be using them frequently.

## *Menus and Toolbars*

The menu bar at the top of the window (File, Edit, etc.) is used to access all of the Personal Stock Monitor functions and commands. Each menu is organized as follows according to the functions contained under it.

- File - Commands that work with entire files, including New, Open, Save, Import, Export, and Print.
- Edit - Commands that work on symbols in the current file, including Copy, Paste, and Find.
- Online - Commands that are related to Personal Stock Monitor's use of the Internet, including Update All, Get Currency Table, and Bookmarks.
- Portfolio - Commands that are related to portfolios, ticker symbols or folders, including New Portfolio, Find Ticker Symbol, Clear Alert, Enter Transaction, and Chart.
- View - Commands related to the view, including Sort, Layout, Portfolio Details, and Ticker Bar.
- Options - Program options and settings.
- Help - Online help and information.

Some menu items have associated icons that are displayed next to the item. These icons are the same as the icons displayed in the Toolbars, so instead of going through the menus to select a function, you can click

[1] The News Headlines view and associated functions are available only in Personal Stock Monitor Gold.

the appropriate toolbar icon to perform the same task.  Therefore toolbars simply become a shortcut to using the menus.

Many of the most common menu commands also have keyboard shortcuts, which are special key combinations that execute the related command.  If a keyboard shortcut is defined for a menu item, the key combination is displayed next to that menu item.  For example, the shortcut for the Find Ticker Symbol command under the Portfolio menu is Alt+L.  This means that if you press the Alt key and L key at the same time, Personal Stock Monitor will execute the Find Ticker Symbol command just like if you used the mouse to select it from the menu.

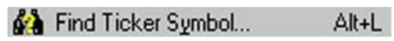


**Figure 7 - Menu command with icon and keyboard shortcut**

## Right-Click Menus

Personal Stock Monitor also includes "right-click menus" (also known as context menus) which are pop-up menus that appear next to the mouse cursor when you click the right mouse button or press the context menu key on your keyboard.  The exact menu that is displayed can vary depending on where your mouse cursor is at the time you click the button, which is why these types of menus are often referred to as "context-sensitive".  Context menus are intended to be a quick way of accessing commonly used menu commands without having to go all the way up to the menu bar.

## Working with .stkx Files

When you first start using Personal Stock Monitor, you should create a new file to store your portfolio data. Using the Dow30.stkx or Sample Portfolio.stkx files included with Personal Stock Monitor is not recommended because when you upgrade the software they may be overwritten by the installer.

- To create a new .stkx file, select File->New.
- To open an existing .stkx file, select File->Open.
- Several of the most recently used files will be listed at the bottom of the File menu.  You can switch between them easily by selecting the appropriate menu item.

## Workspace Views

There are several different "views" in Personal Stock Monitor which help you see different parts of your data in different ways.  The built-in views include Active Securities, Current Holdings, Transactions, News Headlines, and Reports, and additional views may be created through software extensions known as plug-ins. You can switch between the views using the view selection tabs above the main workspace or by selecting the appropriate item under the View menu.

What is in the different views?  The Active Securities view is probably the view you will be looking at most of the time. In this view you create folders and portfolios, and add ticker symbols to fill in those portfolios and watch lists.  This view contains only active ticker symbols and folders, which are those that you are currently watching and/or updating.  To remove a ticker symbol from this view you must either mark it inactive or delete it from the document, both of which will be described later.

The Current Holdings view displays only the ticker symbols in which you have an open position, and it breaks out current holdings by lot.  This view is useful as a portfolio summary view for your current holdings.

The Transactions view shows your complete trading history broken out into individual transactions.  The transaction records are used to calculate current holdings as well as realized and unrealized gains, and will be used in future versions of Personal Stock Monitor in order to produce reports.

The News Headlines view* shows headlines received from the quote servers, organized by folder and ticker symbol. It highlights the latest news to help you make your investment decisions with as much information as possible.

The Reports view displays any reports generated from the current portfolio data. Available reports include a capital gains summary, transaction detail, and value by asset class*.

### How the Views are Related

Imagine a single building that has many windows. Looking in any one of the windows allows you to see a different part of the building or a different perspective, but it is still the same building. In a similar way, the workspace views just give you a different perspective of your document, but it is still the same document and the same data.

Consider a ticker symbol that has one purchase transaction but no sale transaction. This ticker symbol is said to have an **open position**. The symbol would be displayed in the Active Securities view because it is an active ticker and in the Current Holdings view because it has an open position. It would also be displayed in the Transactions view because there is one transaction posted to it. If headlines were retrieved for that ticker, then the ticker and the headlines would also be displayed in the News Headlines view. Also consider a ticker symbol that had news headlines but no transactions. This ticker symbol would only be displayed in the Active Securities and News Headlines view.

This concept is extremely important when you consider how ticker symbols can be changed. Since transactions are directly linked to their ticker symbols, if you moved a ticker symbol from one folder to another the transactions would move as well, and this change would be reflected in the Holdings and Transactions views. News headlines behave similarly, so the News Headlines view would also be changed to reflect the new location of the ticker symbol.

### Customizing the Views

Personal Stock Monitor gathers a lot of data, and there are several options available that can make it easier to manage the flood and make it easier to read. By default, Personal Stock Monitor enables alternating color bars in the main workspace, which makes reading across the window easier. The default color here is gray, but you can easily change that in the preferences. There is also an option to display grid lines, which can help reading up and across the window. You can even set the background color on individual ticker symbols to "color-code" different types of symbols and make them easier to find in a long list. But the best customization feature allows you to change which columns are displayed on the screen so you only see the columns you want.

Although by default you are shown several columns on the screen, this is only a subset of the information that is available. We just didn't want to overload you with information right away, because Personal Stock Monitor can display dozens of columns of information! The views are completely configurable using the Arrange Columns command or the equivalent button on the toolbar, which will bring up a dialog in which you can select which columns appear on the screen as well as the order in which they appear.

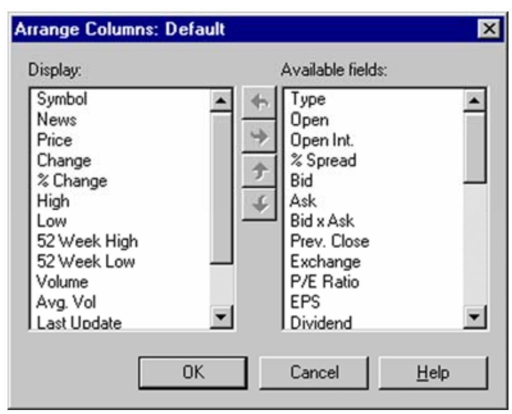


**Figure 8 The Arrange Columns dialog**

- To enable grid lines or alternating color bars or to change the color of the bars, select Options->Preferences->Display.
- To set the background color on ticker symbols, select the symbols, then select Portfolio->Ticker

* Available only in the Gold edition

Properties->Advanced.

- To select which columns are displayed, select View->Layout->Arrange Columns.

### View Layouts

As you can see in Figure 8, there are many columns to choose from, which allows you to select just the information that you are interested in. Even better, you are not limited to just one column configuration. Personal Stock Monitor includes a feature which lets you create named groups of column configurations called **view layouts**. Using the Edit All Layouts command under the View menu, you can create multiple view layouts, each with a different column configuration. A view layout can be selected into any portfolio in your file, and if you switch away from that portfolio it will automatically switch back to that view layout when you come back.

Using a toolbar button you can easily switch between your view layouts to quickly see different sets of columns. This allows you to concentrate on the columns you want to see most, but quickly view other columns when necessary.

- To create or edit view layouts, select View->Layout->Edit All Layouts.
- To change to a different view layout, select the layout by name from the View->Layout menu.

### Custom Columns

With Personal Stock Monitor Gold, you can create custom memo or expression columns that will appear in your Active Securities and Current Holdings views.

Memo columns are simple columns that can contain comments or other information. You can edit the content of memo columns by first highlighting the ticker, then clicking in the memo column. This will display an edit box which will allow you to type in the information.

Expression columns calculate their value using a mathematical expression. You can not directly edit the content of these columns except to edit the mathematical expression that calculates the value.

- To create or edit custom columns, select Options->Preferences->Custom Columns.

- For expression columns, the field names in the expression must be exactly the same as the names on the columns, including capitalization, and they must be entered in quotes. For example, if you want to use the Price field in an expression, you must enter it as “Price”, because “price” will not work. The only exception is field with spaces, in which case the spaces are optional so for example “% Change” can also be entered as “%Change” and “52 Week High” can also be entered as “52WeekHigh”.

The following are valid operators and types for expressions:

| **Operator** | **Description** |
|---|---|
| <, >, <=, >=, == | Standard comparison operators: less than, greater than, less than or equals, greater than or equals, exactly equals. |
| &&, \|\| | Boolean AND and OR operators |
| (, ) | Paretheses are used to control order of evaluation by creating sub-expressions. |
| abs() | Function that returns the absolute value of its argument |
| +, -, /, * | Standard mathematical operators: add, subtract, divide, multiply. |

- For example, you can create an expression column that displays the difference between the current high value and price: High – Price

When you create custom columns, they are added to the available columns in the Active Securities and Current Holdings views, but they are not automatically visible. You will need to use the View->Layout->Arrange Columns command to show your custom columns.

## *Multiple Portfolios*

With Personal Stock Monitor Gold you can create multiple portfolios in a single document and easily switch between them. This is very useful if you have accounts at different brokerages, or if you are managing portfolios for other people. Summary data such as totals are calculated separately for each portfolio so you will know exactly how each portfolio is doing.

A tab at the bottom of the main window represents each portfolio in the current document. The tab representing the currently displayed portfolio has a white background, while all others have a gray background.

- To create a new portfolio, select Portfolio->New Portfolio.
- To rename the current portfolio, select Portfolio->Rename Portfolio.
- To view a different portfolio, click on its tab at the bottom of the main window.
- You can switch between the first ten portfolios in your document by pressing the Alt key and a number key. For example, pressing Alt+1 will switch you to the first portfolio, and pressing Alt+0 will switch you to the tenth portfolio.
- You can rearrange portfolios by using your mouse to drag the portfolio tab to the desired location in the list.

### Portfolio Properties

Each portfolio can have its own currency[*], quote server, and update settings. For example you may wish to have a portfolio whose ticker symbols are never updated, or updated only from a particular quote server, displayed in a different currency than the other portfolios.

- To edit portfolio settings, including currency and update settings, select Portfolio->Portfolio Properties.

### Portfolio Alerts

Personal Stock Monitor Gold has an additional option in the Portfolio Properties dialog that allows you to set alerts for entire portfolios that are applied to all tickers contained inside the portfolio. The details of setting alerts are described later in this document.

## *Working with Folders*

Each portfolio can contain just ticker symbols if you like, but you can also create folders to group ticker symbols together. You can create any number of folders to group your ticker symbols into categories. For example, you can create an Internet folder for all of your Internet stocks, or a Retail folder for all retail stocks. This will help you see the performance of any group very quickly. In the Sample Portfolio.stk file that is included with Personal Stock Monitor, there are several such folders, each for different types of stocks such as Internet, e-commerce, and so on. Similarly, you can create folders in your own portfolios to group stocks for organizational purposes. Folders can also be created inside other folders, so you can have as many levels of folders as you need.

- To create a folder, select Portfolio->New->Folder/Account.
- To collapse or expand a folder, double-click on it, or right-click and select Collapse or Expand.
- To create a ticker symbol or a folder inside a given folder, first select the folder then select the new ticker symbol command (see below) or new folder command.
- To move a ticker symbol into or out of a folder, select the ticker symbol and drag it to the desired location.

[*] Only available in the Gold edition.

- To move a ticker symbol under a folder without placing it into the folder (using drag and drop), hold down the control key when dropping the symbol into its place.

### Folder Properties

Each folder can also have its own update and quote server settings similar to the options available for portfolios. That is to say that you can set individual folders to update from different quote servers or at different intervals.

- To change the update settings for a folder, select Portfolio->Folder Properties.

### Folder Alerts

Personal Stock Monitor Gold has an additional option in the Folder Properties dialog that allows you to set alerts for the entire folder. These alerts are valid for all sub-folders and ticker symbols contained in the folder. The details regarding setting up folder alerts are described later in this document.

## *Working with Ticker Symbols*

Ticker symbols are used to represent the security itself to the quote server. Personal Stock Monitor also uses ticker symbols to stock your transactions, alerts, historical data, and view settings related to the security.

- To create a new ticker symbol, select Portfolio->New->Ticker Symbol.

When manually entering ticker symbols it is important to remember to set the **ticker type** properly because some quote servers require special handling for certain ticker types in order to properly retrieve quotes. The default ticker type is Stock, but if you are tracking mutual funds, options, or other types of tickers you should make sure to change this option appropriately. If you forget to set the ticker type while creating the symbol you can still change it using the ticker properties dialog.

### Ticker Properties

The ticker symbol properties dialog allows you to change various settings that are specific to the ticker symbol. You can use this dialog to set the ticker type, assign asset classes, set alerts, enter or edit transactions, enter notes, override global settings, and perform other operations related to the ticker symbol.

- To display the ticker symbol properties dialog, select the ticker symbol then select Portfolio->Ticker Properties.

### Finding Ticker Symbols

One thing to keep in mind is that each quote server has its particular requirements for ticker symbols. Since most quote servers accept symbols in all capital letters, Personal Stock Monitor by default converts any ticker symbol you enter to use all capital letters. This "Force Symbols to Upper Case" option is a requirement because Personal Stock Monitor needs to know exactly what symbol to look for when the data is returned by the quote server, so the symbol entered must exactly match the symbol returned by the quote server.

Similarly, if a quote server requires that the ticker symbol is mixed-case, which for example can happen with different stock classes, you can disable the “Force Symbols to Upper Case” option so you can enter mixed-case ticker symbols such as BRKb or NOKa.

There may be times when a particular ticker symbol is only available from a particular quote server. Since Personal Stock Monitor has the ability to talk to different quote servers at the same time, you can override the quote server setting for any ticker symbol so that it is retrieved only from the server you choose.

If you do not know the ticker symbol, the easiest way to locate the correct one is to use the Find Ticker Symbol command. Since most of the supported quote servers include a ticker lookup feature, Personal

Stock Monitor can take advantage of this to find your ticker symbols and add them to your portfolio or watch list.

- To search for a ticker symbol, select Portfolio->Find Ticker Symbol.
- To disable the Force Symbols to Upper Case option, select Options->Preferences->General.
- To tie a ticker symbol to a particular quote server, select Portfolio->Ticker Properties->Advanced.

### Arranging Ticker Symbols

The most common way to arrange ticker symbols inside a portfolio or folder is to sort the entire portfolio on a specified column. For example, if you wanted to have your portfolio sorted on the "% Change" field so that tickers are listed in descending order of their percent change for the day, you could click on the "% Change" column header. An indicator arrow will appear in the header indicating the direction of the sort, ascending or descending. If you want to reverse the order of the sort, click on the "% Change" column again. The benefit of having your portfolio sorted this way is that the tickers are automatically re-sorted after a quote update so the sort order is always maintained.

Another way to arrange ticker symbols and folders is by dragging and dropping them into place. This works well if you want to move ticker symbols between different folders, or if you want to have a specific order for your symbols. Note that dragging and dropping has the effect of turning off automatic sorting, so the tickers will not be re-sorted after quote updates.

- To sort on a column, click on its column header. To reverse the sort direction, click on it again.
- To define secondary sort on a different column, right-click on its column header. No indicator arrow will appear, but the sort will be in place.
- To move a ticker symbol or folder, click and hold the mouse on it, then drag it into place. To drag it below another folder without moving it inside the folder, hold the Ctrl key when you let go of the mouse button.
- To move a ticker symbol or folder between portfolios or folders without affecting the sort order, select Portfolio->Move to.. and select the destination folder.

### Active vs. Inactive Tickers

Since transactions are directly linked to their ticker symbols, when you delete a ticker symbol you also delete any associated transactions. Since deleting transactions permanently affects your records, there needs to be a way to delete the symbol but keep all transactions that have been recorded for that ticker symbol. The solution to this problem is the concept of active and inactive ticker symbols.

When you create ticker symbols they are automatically active. That is, they are displayed in all relevant views and they are updated normally along with the rest of the tickers.

When you no longer want to track a ticker but you want to keep its transactions, you can mark the ticker inactive. Inactive tickers are not updated automatically, not displayed in the Active Securities or News Headlines views, and they are only displayed in the Current Holdings view if there is an open position on them. When the position is closed out the tickers disappears from all views, but the transactions are retained and can be viewed in the Transactions view.

Note that inactive tickers are not deleted from the document, which means that if you mark a ticker inactive you can re-activate it at a later time. To do this, first select View->Inactive Tickers to display all tickers that have been marked inactive, then use the Mark Active command to change them back to active tickers.

- To delete a ticker symbol and its transactions, select Portfolio->Delete.
- To mark a ticker or folder inactive, select Portfolio->Mark Inactive.
- To mark a ticker or folder active, select Portfolio->Mark Active.
- To view all inactive tickers and folders, select View->Inactive Tickers

### Changing (Renaming) a Ticker Symbol

Sometimes a ticker symbol can change, such as when a company changes its name or gets listed on a different exchange. Personal Stock Monitor does not automatically track ticker symbol changes, but you should still change the ticker symbol in order for Personal Stock Monitor to be able to update quotes correctly. Personal Stock Monitor provides a command explicitly for this purpose, and it ensures that all transactions that were posted to the old ticker symbol are properly retained under the new ticker symbol.

- To change a ticker symbol, select Portfolio->Rename or press the F2 key.

### Asset Classes

Asset classes are another way of organizing your ticker symbols. They are basically categories, with names such as Stocks, Bonds, International Stocks, Large Cap Stocks, and so on. Using asset classes is completely optional, but in some countries you may find it convenient to assign asset classes to your ticker symbols for reporting purposes. For stocks it is sufficient to assign a single asset class, but for mutual funds that consist of a mixture of different securities you can assign multiple asset classes on a percentage basis.

As an example of the usefulness of asset classes, consider this example. If you are limited to having only 25% of your portfolio value in international investments, as long as you assign your international investments to the International asset class, you can run a report of value by asset class to make sure you are under the limit.

- To assign an asset class to a ticker symbol, select the ticker symbol then select Portfolio->Ticker Properties. The asset class assignment is under the General page.

## *Currency Conversion*

If you are working with international investments, then the currency conversion feature in Personal Stock Monitor Gold may be useful to you. An international quote server such as Yahoo! UK will provide quotes in different currencies depending on the exchange where the ticker is listed. For example, a stock on the London exchange may be quoted in British Pence while a stock on the Paris exchange may be quoted in French Francs. If you are in Germany, you may want to have everything displayed for you in Deutsche Marks. Personal Stock Monitor can be set up to do this conversion if the proper options are selected.

The basic premise of doing currency conversion in Personal Stock Monitor is that everything is always converted from the **quote currency** (the currency in which the quote is retrieved) into the **display currency**. The quote currency is set for each individual ticker symbol, while the display currency is set for all ticker symbols but can also be set for each portfolio, in which case the portfolio setting overrides the global setting. No conversion is applied to any ticker symbol whose quote currency is not set.

In the example given above, you would set the quote currency for the London stock to GBN (Pence) and the quote currency of the Paris stock to FRF (Francs). Then you would set the display currency to DEM (Deutsche Marks) and Personal Stock Monitor would do the currency conversion automatically. Don't forget to update the currency conversion ratios once in a while, since this is not done automatically in the current release.

- To set the global display currency, select Options->Preferences->Display.
- To set the display currency for a portfolio, select the portfolio, then select Portfolio->Portfolio Properties.
- To set the quote currency for a ticker symbol, select Portfolio->Ticker Properties->Advanced.
- To update the currency conversion ratios, select Online->Update Currency Table.

## *Working with Transactions*

Transactions are the way the Personal Stock Monitor can keep you informed about the current value of your portfolio, as well as the way that past performance is tracked. As we mentioned before, you should enter transactions after a trade is completed so that your position information is updated and any unrealized or realized gain can be calculated.

Personal Stock Monitor supports a range of transaction types that can be used to track your progress. These include not only the standard buy and sell transactions, but also transactions for dividend reinvestment, margin interest, and cashless stock transfers into and out of your accounts.

| Transaction Type | Description |
|---|---|
| Buy | Normal purchase transaction or buy to cover for a short sale. |
| Sell | Normal sale transaction or short sale. |
| Split | Stock split or reverse split. |
| Dividend | Cash dividend; Can also be money market account dividend. |
| Reinvest Div | Dividend reinvested for stock. |
| Transfer In | Transfer of shares into the account from an outside source. |
| Transfer Out | Transfer of shares out of the account. |
| MiscExpense | Miscellaneous expense or account maintenance charges. |
| MiscIncome | Miscellaneous income. |
| Deposit | Cash deposit. |
| Withdraw | Cash withdrawal. |
| Interest | Cash interest. |
| Margin Int | Margin interest charges paid on a margin account balance. |
| Return of Capital | Return of Capital |

- To enter a transaction for a ticker symbol from the Active Securities, Current Holdings, or News Headlines view, select the ticker symbol then select Portfolio->Transactions->New Transaction.
- To enter a transaction for an existing ticker symbol from the Transactions view, select a previous transaction for that ticker symbol then select Portfolio->Transactions->New Transaction.

**A word of caution:** Because transactions are linked to their ticker symbols, you should be careful when entering new transactions from the Transactions view without first selecting from the list the ticker symbol itself or a previous transaction for that ticker symbol. If you do not do this, the transaction entry dialog will leave the Symbol field blank, allowing you to fill it in by hand. However even if you fill in the Symbol field to be the same as an existing ticker symbol, Personal Stock Monitor does not know that you want to associate the new transaction with the existing ticker symbol. In this case it will create another instance of the ticker symbol which is completely independent of the existing instance.

An example of when this is a problem is if you have an existing ticker symbol with a Buy transaction and you want to close out your position. If you don't associate the Sell transaction with the correct ticker symbol (ie. if the Buy and Sell transactions are posted to different instances of the same ticker symbol) then the Gain will never be calculated and the ticker symbol will continue to be listed in the Current Holdings view.

If you do get into trouble and have transactions spread between multiple instances of a ticker symbol, you can correct it by moving all of the transactions under one ticker symbol using transaction cut and paste. Then you will be free to delete the extra instances of the ticker symbol.

- To cut a transaction from a ticker symbol to the clipboard, select the ticker symbol then select Portfolio->Ticker Properties->Transactions, then select the transaction and press the Cut button.
- To paste a transaction from the clipboard, select the ticker symbol then select Portfolio->Ticker Properties->Transactions, then press the Paste button.

### Partial Sales with Multiple Lots

By default, Personal Stock Monitor calculates proceeds from sales in FIFO order. This means that if you hold multiple lots of a stock and you sell some shares, the software will calculate the gain on the assumption that you sold the first lot first, the second lot second, and so on. Since this is sometimes not what really happens, you can indicate to Personal Stock Monitor the order in which it should calculate gains by using the Select Lots button in the transaction entry dialog when you are entering the sale. This button will allow you to select lots in the order in which they should be applied to the sale, so that your gain and remaining shares are properly calculated.

### Transaction Currency

Personal Stock Monitor Gold allows you to specify the currency and conversion ratio for individual transactions on the date of the transaction in order to maintain an accurate representation of your portfolio. If you are using the currency conversion function, you should make sure to select the appropriate currency and enter the conversion ratio from your brokerage statement. If you do not enter this information, currency conversion will be done at the current conversion rate, which will cause the transaction value to fluctuate whenever you update the currency table.

### Selling Short

Personal Stock Monitor does not include an explicit Sell Short transaction type. Instead, any Sell transaction that is made when you do not have a long position on a stock is considered a short transaction. Therefore to enter a short sale you would make a normal Sell transaction for the appropriate number of shares. In the Securities and Holdings views, a short position will be indicated when the number of shares listed in the Shares column is negative.

To cover a short transaction, enter a normal Buy transaction for that ticker. Personal Stock Monitor will recognize that this is a buy to cover, and will calculate the gain appropriately at that time.

### Stock Splits

Personal Stock Monitor handles splits like any other transaction. Splits are not detected automatically by the software, so if you are watching or holding a stock that splits then you should enter the split transaction on the date that the stock starts trading at the split price. Personal Stock Monitor will ask you whether you want to adjust the historical data files, which you should do in order to ensure that the charts look correct. Entering a split transaction will also ensure that your current holdings are adjusted appropriately so that the number of shares and basis are correct for the gain calculations. For example a 2-for-1 split would be entered as a Split transaction with 2 in the New Shares box and 1 in the Old Shares box.

The only tricky part of handling splits is what to do when you have more than one instance of a particular ticker symbol. In this case we recommend entering the split for each instance (or use copy and paste to insert it) but only adjusting the historical data files once.

### Reverse Splits

Sometime a company will issue a reverse split for a particular reason, such as to increase its share price. Reverse split transactions in Personal Stock Monitor are entered the same way as regular split transactions, but you just have to make sure that you put the correct numbers in the New Shares and Old Shares boxes. For example, a company issuing a 1-for-10 reverse split (for every 10 shares you currently own, you will own only one share after the split) would be entered as a Split transaction with a 1 in the New Shares box and a 10 in the Old Shares box.

## *Creating Accounts*

If you want to track your current holdings and the value of your portfolio, you can create the entries to reflect your accounts and investments. The basic procedure is to create account folders for each of your accounts, create cash symbols to represent your uninvested balance, create the appropriate ticker symbols in each account, and then enter transaction histories. If you have transaction histories in a program such as Quicken that can export transactions to a QIF file, Personal Stock Monitor can import those files to save you time entering transactions.

| Symbol | News | Price | Change | % Change |
|---|---|---|---|---|
| E*Trade | | | | |
| Cash | | 915.3000 | 0.0000 | 0.00 |
| MUEI | 08/18 | 10.4375 | -0.6250 | -5.65 |
| SONE | 08/18 | 34.8750 | -2.2500 | -6.06 |
| =TOTAL | | | -737.50 | -6.02 |

**Figure 9 Sample account with tickers and cash balance**

The benefit of creating accounts is that you can track your portfolio value and gains fairly easily. Personal Stock Monitor will display unrealized gains in the Gain column when you are in the Active Securities view, and realized gains in the Gain column when you are in the Transactions view. The current value is displayed in the Total Value column. The total under the Change column is the net change in value of your account for the current day, based on the Change value and the number of shares of each item.

- To create an account, select Portfolio->New->Folder/Account.
- To create a cash symbol, select Portfolio->New->Cash Symbol.
- To create a ticker symbol, select Portfolio->New->Ticker Symbol.
- To enter a transaction, select the symbol, then select Portfolio->Transactions->New Transaction.
- To display the complete transaction register, select View->Transactions.
- To display the securities list after displaying the transaction register, select View->Securities.
- To import a QIF file, select File->Import, and select QIF as the file type.

### Adjusting the Cash Balance

When you create a linked cash symbol in an account, it may not be immediately obvious how the cash balance is calculated. Recall that linked cash symbols reflect the transactions posted to the ticker symbols in the same folder and subfolders, so even if you create a cash symbol with a zero balance it will have a balance based on the transactions for other ticker symbols in that folder.

For example, say you have a folder in which you created a ticker symbol IBM and purchased 100 shares at 100 dollars each (and no commission), for a total cost of 10,000. If you later create a linked cash symbol in that folder with a zero balance, its balance will automatically be recalculated to be -10,000 because of the IBM purchase transaction. If the real cash balance in that account is 2,000, then you will need to enter an adjustment deposit of 12,000 in order for the balance to be correct. However from that point on the balance should always match your statements as long as you properly enter all transactions posted to that account.

## *Working with Charts*

Personal Stock Monitor includes a charting package for intraday and historical charts. You can have multiple charts open at the same time.

- To display a chart, select the ticker, then select Portfolio->Chart->Intraday or Historical.
- To display charts for several tickers at once, hold down the Ctrl key while clicking on the additional symbols, then select the Intraday or Historical command.

- To add indicators such as moving averages, press the Edit button and use the configuration dialog to add or remove indicators.
- To change the appearance of the main chart between lines, candles, and OHLC format, press the Edit button, select the Main item in the Settings window, and press the Edit Parameters button.

### Zooming

Personal Stock Monitor charts provide a zooming capability that lets you focus on a particular range of dates or times. Historical charts can be zoomed down to a single day, and intraday charts can be zoomed down to a one hour.

To begin the zoom, hold down the Ctrl key on the keyboard and click the mouse at the location on the chart where you want to start the zoom. While holding down the mouse button, move the mouse to the location on the chart where you want to end the zoom. This will highlight the segment of the chart that will be zoomed. When you release the mouse button, the chart will be zoomed to that segment and the Duration box will be set to Custom. You can also zoom in further on any segment of a zoomed chart. To un-zoom the chart, right-click inside the chart and select Un-Zoom, or select a different duration from the Duration box.

### Additional Options

There are several options available in the chart context (right-click) menu that are not available in the top-level menus. These include Remove High and Low Ticks, and Close All Charts, as well as options to copy the current chart to the clipboard or save it to disk. To see all of the options and available commands, click the right mouse button inside the chart.

## *Setting Alerts*

Personal Stock Monitor includes one of the most powerful alert systems on the market. It will keep you informed of important events on ticker symbols in any portfolio or folder based on criteria you choose. Alerts can be set on a number of fields, including Price, Bid, Ask, Change, Volume, and others. The alert function is flexible, too: You can set as many alerts for each ticker symbol or folder as you want, and each alert can trigger a different action.

### Alert Types

Alerts consist of two parts: a condition and an action. A condition is a mathematical expression such as "Price > 24.25" which is tested after each quote update. When the expression evaluates to true or a non-zero value, the associated action is triggered. The only exception to this is the News alert, which is defined as a Boolean condition which evaluates to true when there is new news available. Personal Stock Monitor includes a selection of possible actions that can be taken as a result of a condition being met:

| Action | Description |
|---|---|
| None | Indicate that an alert was triggered with a yellow bell next to the alert attribute. |
| Beep Speaker | Play the standard system beep. |
| Flash Window | Flash the toolbar button and/or task bar icon if the main program window is not in focus. |
| Bring to Top | Bring the main program window to the foreground if it is minimized or obscured by other windows. |
| Play Sound | Play a sound, which must be a .wav file. |
| Set Color | Change the cell color. |
| Run Program | Run another program. |
| Send Email * | Send an email message containing the alert information. |
| Send to NotePager Pro * | Send the alert to a running copy of NotePager Pro software, which allows advanced paging, email and SMS messaging. For more information visit http://www.notepager.com. |

***** Only available in Personal Stock Monitor Gold.

When an alert is set on a field such as Price, a little black bell will appear next to the Price field for that ticker symbol. (You can prevent it from appearing by changing the Alert Set Indicators option under Options->Preferences->Display.) When the alert is triggered, a yellow bell will appear next to the field, and a yellow alert triangle will appear in the first column on the screen. This ensures that even if you set an alert on a field that is currently not visible, you will still see that there is an alert present by the yellow triangle next to the symbol.

### Setting Alerts

One thing to note with regard to alerts is that external alerts (run program, email, and pager) will not work unless the **Suspend External Alerts** option is turned off under the Options menu. This option is there to easily allow you to suspend these alerts while you are at your desk but resume them when you go away.

- To configure pager or email settings, select Options->Preferences->Services.
- To create alerts on ticker symbols, select the symbol, then select Portfolio->Ticker Properties->Alerts.
- To create alerts on folders, select the folder, then select Portfolio->Folder Properties->Alerts. (Personal Stock Monitor Gold only.)
- To create alerts on portfolios, select the symbol, then select Portfolio->Portfolio Properties->Alerts. (Personal Stock Monitor Gold only.)
- To create alert conditions on ticker symbols, select the symbol, then select Portfolio->Ticker Properties->Alerts.
- To define a news alert, select the News field when creating your alert. You can read more about setting alerts in the next section.
- To create alert actions, select Portfolio->Alerts->Edit Alert Actions, or press the "…" button while editing the alert.
- To enable or disable the Suspend External Alerts option, select the Options menu.

There is one important thing to be aware of when you define folder and portfolio alerts: Folder and portfolio alerts are never actually triggered for the folder or portfolio itself. What happens when you define this type of alert is that each ticker symbol is tested for the alert condition, and when the condition is met the alert is copied into the ticker symbol and triggered. What this means is that if you look at the alert list for that ticker symbol, you will see a copy of the alert from the folder or portfolio as if it was defined for the ticker symbol all along. Alerts that are copied this way are shown in the list in gray instead of black to differentiate them from the regular alerts defined on that ticker. These copied alerts will be automatically deleted from the list when you reset the alert by selecting the Clear Alerts command as described below, but you can also manually delete them if you like.

### Alert Expressions

Personal Stock Monitor Gold includes support for free-form alert expressions which allow you to specify even more powerful alert conditions which can include multiple fields and values. Expression alerts can also use Boolean operators and functions.

- To create alert conditions using free-form expressions, then select the Free-form Expression box when editing the alert condition.
- The field names in the expression must be exactly the same as the names on the columns, including capitalization, and they must be entered in quotes. For example, if you want to use the Price field in an expression, you must enter it as “Price”, because “price” will not work. The only exception is field with spaces, in which case the spaces are optional so for example “% Change” can also be entered as “%Change” and “52 Week High” can also be entered as “52WeekHigh”.

The following are valid operators and types for expressions:

| Operator | Description |
|---|---|
| <, >, <=, >=, == | Standard comparison operators: less than, greater than, |

<table>
<tr><td></td><td>less than or equals, greater than or equals, exactly equals.</td></tr>
<tr><td>&&, ||</td><td>Boolean AND and OR operators</td></tr>
<tr><td>(, )</td><td>Paretheses are used to control order of evaluation by creating sub-expressions.</td></tr>
<tr><td>abs()</td><td>Function that returns the absolute value of its argument</td></tr>
<tr><td>+, -, /, *</td><td>Standard mathematical operators: add, subtract, divide, multiply.</td></tr>
</table>

Some examples:

- Price of your stock goes up by more than 10% and the volume is more than ten million shares: ("%Change" > 10) && ("Volume" > 1000000)
- Price of your stock goes up by more than 10% or your unrealized gain is more than 50%: ("%Change" > 10) || ("%Gain" > 50)
- Price of your stock goes up or down by more than 10%: abs("%Change") > 10

### Clearing Alerts

When an alert is triggered it must be cleared before it can be triggered again. The only exception to this is a news alert, which is always triggered on any new headlines. Clearing the alert indicates to Personal Stock Monitor that you have received it, which is especially important for alerts which you have set to repeat periodically because it is the only way to stop the repetition.

- To clear a single alert, select the ticker then select Portfolio->Alerts->Clear Alert.
- To clear all alerts for all tickers, select Portfolio->Alerts->Clear All Alerts.

# 5. Getting Quotes

## *Quote Servers and Ticker Symbols*

One of the main problems with supporting so many different quote servers is the format of the ticker symbols they use. However not all quote servers are created equal, so each quote server can potentially use a different ticker symbol format for different markets or different symbol types. While this is not a problem for most US stocks, we start to run into trouble with index symbols, different share classes, and most non-US exchanges. For example, even for US exchanges some quote servers use the dollar sign '$' as a prefix for index symbols, while Yahoo uses the circumflex '^' and E*Trade uses a .IDX suffix instead. Further complicating the matter is that each quote server may call the same index by a different name, so you have ticker symbols such as $INDU, ^DJI, and DJIND all representing the same thing, in this case the Dow Jones Industrial Average. This means that if you ever switch quote servers you may have to adjust any ticker symbols you have that have different formats on your new quote server.


**Figure 10 The quote server drop-down**

Unfortunately there is no solution to the problem at this time, but there are a couple things you can do in order to avoid problems in the future: Using the Find Ticker Symbol command and "locking" your ticker to a particular quote server.

## *AutoQuote*

One of the main reasons for using a program such as Personal Stock Monitor in the first place is that it will automatically retrieve quotes for you. We call this feature AutoQuote. You can configure Personal Stock Monitor to retrieve quotes at any interval between 5 and 999 minutes, and it will automatically dial your modem if you are using a dial-up connection, get on the Internet, retrieve the quotes, and hang up.

By default, Personal Stock Monitor is configured to update your ticker symbols every 15 minutes. You can change this interval for all ticker symbols, for an individual ticker, for a folder or account, or for a portfolio.

- To set the default update interval for all ticker symbols, select Options->Preferences->Updates.
- To set the update interval for a portfolio, select Portfolio->Portfolio Properties->Advanced.
- To set the update interval for a folder, select Portfolio->Folder Properties->Advanced.
- To configure how PSM uses Dial-Up Networking, select Options->Preferences->Dial-Up.
- To select the default quote server, select Options->Preferences->Network or select the server from the drop-down list on the toolbar.

### Multiple Connections

Personal Stock Monitor can also take advantage of high speed Internet service by issuing more than one request at the same time. (We use the terms "request" and "connection" interchangeably.) While we recommend that dial-up modem users keep the number of simultaneous connections between 1 and 3, you can set this number as high as 9 in order to take advantage of a fast DSL, cable modem, or office T1 line for example.

- To increase the number of simultaneous requests, select Options->Preferences->Network.

## *Manual Updates*

Occasionally you may have a ticker symbol that is not listed on any of the exchanges, but you still want to keep track of it. Because Personal Stock Monitor allows you to create any ticker symbol you wish, you can still create it in your list and update the price manually. The current value and gain will be recalculated based on the price you enter. This feature is also useful for playing "what-if" with your prices because it allows you to see what your holdings would be worth at a particular price point.

- To manually set the price for a ticker symbol, select Portfolio->Set Price.

## *The Ticker Bar*

The ticker bar is a special window that continually scrolls quotes and news across your screen, just like on TV! With the ticker bar, you can keep an eye on everything while doing other work, because the ticker bar window stays on your screen as long as Personal Stock Monitor is running.

While the ticker bar is running, different colors represent different events such as positive change, negative change, and if an alert is active for the ticker symbol. You can even get detailed information on any ticker that scrolls by with one or two clicks.

- To display the ticker bar, select View->Ticker Bar.
- To change ticker bar preferences, select Options->Preferences->Ticker Bar.
- To get information on a ticker, move the mouse so that the ticker is outlined, then click the left mouse button to display ticker properties, or click the right mouse button for additional options such as news.
- To manually scroll the ticker bar right or left, hold down the Ctrl key while clicking inside the ticker bar, then move the mouse right or left.
- To drag the ticker bar to a different location, hold down the Alt key while clicking inside the ticker bar, then drag the window to the desired location.

# 6. News and Research

## *Getting News*

Wouldn't it be nice if you could easily get the latest news for your investments?[1] Knowing what is going on with your investments is essential to making decisions. Several of the quote servers (such as Yahoo) provide news headlines for ticker symbols retrieved from those quote servers. Personal Stock Monitor can display the latest news headliens posted for your tickers, and if it is the current day the news will be highlighted to call your attention to it. There is also a separate News Headlines view.

- To enable the news date and news headline columns, select View->Layout->Arrange Columns and select the News and News Headline columns into the visible columns.

Note that Personal Stock Monitor will only retrieve the news dates and news headlines if you use one of the quote servers that provide news headlines with their quotes[2].

When you are in the Active Securities view and enable the News column, it displays the date of the last known news item. If there is unread news for the ticker, the date or time is displayed in **bold** type. If there is unread news for the current day, the date is drawn in red. You can double-click on the date or time to display the most recent unread news item in your browser.

When you are in the News Headlines view, just double click on a news headline to see the full story in your web browser. You can even define alerts that notify you when a new item is posted to the news for your tickers, and define an alert action that sends the latest headline to your email or pager!

Each news item will have a date or time next to it to indicate when it was retrieved a time indicates that it was retrieved at that time during the current day, and a date indicates that it was retrieved some time on that date. Times for the current day's items are colored red to draw attention to them, while previous days dates are colored black. Unread news items are drawn in bold text, while read news items are drawn in regular (thin) text.

- To mark an item or range of items read without actually reading them, first select the items then right-click on the list and select Mark as Read.

If you use a quote server that is not supported for news headlines, you can still easily retrieve news stories for many stocks and display them in your browser. This function will display the page from the quote server which contains headlines for your ticker symbol, but the news will not be placed into the News Headlines list and you will not be alerted to new news posted to these pages.

- To display news, select the symbol, then select Portfolio->Research->News.
- To select the quote server which will be used for displaying news in your web browser, select Options->Preferences->Network.

If you have Internet Explorer 3.02 or later, Personal Stock Monitor can use it as an internal browser and have the news stories appear right inside of the main Personal Stock Monitor window. This option is enabled by default on new installations.

- To change the option to use Internet Explorer as the internal browser, select Options->Preferences->Network->Browser Preferences.

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[1] The News column, News Headline column, and the News Headline view are only available in Personal Stock Monitor Gold.

[2] As of this writing, these quote servers are Yahoo!, Yahoo! UK, Yahoo! Australia, Yahoo! Singapore, GTrade, and Quicken.com, but this list is subject to change.

## *Research*

There is a wealth of research information available on the Internet, so much so that the biggest problem is keeping track of it all. Personal Stock Monitor has several ways to help you keep track of what you find so that you have it when you need to refer to it later.

### Bookmarks*

Personal Stock Monitor Gold includes a bookmarks (or "favorites") feature that allows you to keep track of important web sites. The software comes preloaded with a selection of sites from quote server web sites to research and other informational sites. These bookmarks are available at all times within the program, and you can easily edit this list as you wish to add your own sites.

One interesting trick for fast access of bookmarks is to use mnemonic key assignments. When you create the bookmark, you can indicate that you want quick access to that bookmark from a particular key by putting an ampersand (&) before that letter. For example, if there was a bookmark that was called “Motley Fool” and you wanted quick access to it through the "F" key, you would create the bookmark as "Motley &Fool". When you select the bookmark menu that contains this bookmark, the "F" will be underlined and you can quickly select the "Motley Fool" bookmark by pressing the "F" key when that menu is displayed. This can save you a little work because for lists with many bookmarks you no longer have to scroll down to the correct bookmark with your mouse. This key assignment trick also works for ticker bookmarks and jump points as described below.

- To jump to a bookmark location (URL), select the bookmark from the Online->Bookmarks menu, or from the bookmarks pop-up window.
- To bring up the bookmarks pop-up window or to edit the bookmarks list, select Online->Bookmarks->Edit Bookmarks.

### Ticker Bookmarks*

Ticker bookmarks are special bookmarks that are stored for a particular symbol instead of globally for the entire program. The reason this feature is so useful is that it allows you to store specific links to news or articles for a particular symbol without cluttering the bookmark list. You can then recall these items at any time with just a couple clicks.

- To jump to a ticker bookmark, right-click on the ticker symbol, then select Ticker Bookmarks, then select your desired bookmark. You can also jump to a bookmark by selecting Portfolio->Ticker Bookmarks, and the bookmark after selecting the symbol.
- To edit ticker bookmarks, select the ticker symbol then select Portfolio->Ticker Properties->Bookmarks.

### Jump Points*

Jump Points are special global bookmarks that allow you to substitute the ticker symbol or name for part of the bookmark. This allows you to create a single bookmark that will be valid for all ticker symbols, such as a link to a chat room or a research site where the only parameter you need is the ticker symbol or name. This eliminates the need to create special bookmarks for each ticker symbol.

Jump Points are contained in the global bookmark list under a special folder called Jump Points. Although you can call your own Jump Points whatever you like, you must not rename the Jump Points folder or else it will lose its special properties and will not be recognized properly by the software. Of course if you ever rename it by mistake you can always change the name back to Jump Points and everything will return to normal.

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* Available only in the Gold edition of Personal Stock Monitor.

You can create your own Jump Points by putting a special tag into the location or URL of the bookmark. When you later select the Jump Point, Personal Stock Monitor will substitute the tag with the correct item from the ticker symbol before passing the URL to your browser. The valid tags that are currently available are listed in the table below.

| Tag | Description |
|---|---|
| $(Symbol) | Full ticker symbol. |
| $(Symbol[0]) | The first character of the ticker symbol. |
| $(Name) | The name of the ticker symbol. |

For example, to go to the Yahoo quote page for a particular symbol, create a jump point as *http://finance.yahoo.com/q?s=$(Symbol)&d=t*. When this Jump Point is selected Personal Stock Monitor will substitute the ticker symbol for the *$(Symbol)* tag and take you to the correct quote page.

- To jump through a Jump Point, select the ticker symbol then select the appropriate Jump Point from the Online->Bookmarks->Jump Points menu, the bookmarks list, or the right-click menu.
- To edit the Jump Point list, select Online->Bookmarks->Edit Bookmarks to bring up the Bookmarks window and edit the bookmarks in the Jump Points folder.

### Drag and Drop Bookmarks[*]

Drag and drop is widespread in the implementation of the Bookmarks system, and is designed to make creating and managing bookmarks quite easy. The following drag and drop operations are supported:

- You can drop bookmarks into the Bookmarks window or on top of a ticker symbol. In the latter case the bookmarks will become a ticker bookmark and will be stored with the ticker symbol.
- Drag and drop bookmarks from Internet Explorer 3.02 or later or Netscape 4.0 or later.
- Drag links from any OLE-compatible application. Even if you happen to be in a Word document that has a piece of text such as http://www.something.com in it, you can highlight that text and drag that text into the Bookmarks window or into a ticker symbol to create a bookmark.
- Drag headlines from the News Headlines view in Personal Stock Monitor to a ticker symbol, browser window, or another OLE-compatible application.
- In the embedded browser window in Personal Stock Monitor, you can drag a link from within the browser window to create a bookmark for that link, or you can drag the little bookmark icon next to the URL to create a bookmark for the current page.

# 7. Reports

Personal Stock Monitor includes a report view that allows you to get a summary of things like capital gains over the course of a year or a list of transactions between two dates. Reports are always displayed for the currently selected portfolio.

- To select the Reports view, select View->Reports.

When you select the Reports view, a filter bar will appear which will allow you to select the report type and date range. The screen is automatically updated when you change the filter.

Next to the report type drop-down, there is a Report Properties button () which can be used to change any additional settings for the report. Not all reports will have additional settings, so this button will only be enabled when supported by the selected report.

[*] Available only in the Gold edition of Personal Stock Monitor.

# 8. Importing and Exporting Data

Personal Stock Monitor can import and export several types of ASCII-format data, including QIF and Metastock ASCII format.

The simplest format for importing and exporting is known as the comma-delimited or comma-separated value (CSV) format. CSV files contain lists of items such as ticker symbols and prices separated by commas. For example:

    MSFT,90.0,50.0,70.0

You may also have a longer CSV file that just contains a list of ticker symbols you wish to import:

    MSFT
    DELL
    IBM
    AOL
    RHAT

Personal Stock Monitor can easily import this list to create ticker symbols in the current portfolio.

You can also export your current data to a variety of formats (including CSV) for exchange with other software or for use in your spreadsheets.

- To import a text file, select File->Import.
- To export a text file, select File->Export.

There are also several special formats supported by Personal Stock Monitor which help you exchange data with programs such as Quicken and Metastock.

## *Importing from Quicken*

You can export your transactions from Quicken as a QIF file (select File->Export in Quicken) then use the File->Import command in Personal Stock Monitor to import the portfolio data. This procedure will work with most other software that exports QIF files, such as Microsoft Money.

- If you are starting with a blank portfolio in Personal Stock Monitor, you should first create a file that contains your list of securities by checking the Security Lists option in the Quicken export dialog, and importing this file into Personal Stock Monitor.
- To export the transactions from Quicken, select the Transactions option in the Quicken export dialog.
- To import a QIF file into Personal Stock Monitor, select File->Import and select the QIF option in the Files of Type field.

## *Exporting to Quicken*

To export a QIF file from Personal Stock Monitor, first select View->Transactions. If you wish to only export a subset of transactions, select the transactions you wish to export. Then select File->Export, and make sure that QIF is the type selected in the Files of Type field. Enter the file name and press OK to export.

The exported QIF files can also be imported into most software that supports the QIF standard, such as Microsoft Money.

## *Exporting to Metastock*

Metastock is one of the most widely used technical analysis programs available, and the Metastock ASCII data format has become a de-facto supported standard among other technical analysis programs as well. Personal Stock Monitor supports exporting current and historical data to this format so that you can use the data for your analysis.

- To export current or historical data in Metastock format, select the ticker symbols for which you wish to export data, then select File->Export and select one of the Metastock options, then enter the file name and press Save.
- Note that the Metastock historical data export is only available in the Gold edition of Personal Stock Monitor.

### *Exporting Transactions to CSV*

For those of you who still use a program such as Excel for analysis or reporting, you can export a list of transactions to a comma separated value (CSV) file. Importing transactions from a CSV file is currently not supported.

- To export transactions to a CSV file, select View->Transactions, select the transactions you wish to export, then select File->Export. Make sure to select the CSV option in the Save as Type field before pressing the Save button.

## 9. Plug-ins

Among the many features that Personal Stock Monitor already offers, you can add even more functionality through Personal Stock Monitor plug-ins. These plug-ins are similar to those you may see for your web browser: they provide specific enhancements to the existing software or add support for additional features. Personal Stock Monitor provides an open architecture that allows developers to write a wide variety of plug-ins in order to meet your changing needs.

Plug-ins may be downloaded directly from the developer's web site, the DTLink web site, and some developers may choose to make their plug-ins available through the Software Update Wizard. Plug-ins downloaded through the Software Update Wizard may be installed automatically, but plug-ins downloaded directly from the developer's web site must be installed by going through the plug-in management page inside Personal Stock Monitor.

- To install, uninstall, or configure plug-ins, select Options->Preferences->Plug-ins.
- For a list of currently available plug-ins, visit our web site at http://www.personalstockmonitor.com.

DTLink Software offers a Software Development Kit (SDK) for developers interested in writing plug-ins for Personal Stock Monitor. For additional information, visit our web site at http://www.personalstockmonitor.com.

## 10. Linking to Excel

### *Dynamic Data Exchange (DDE)*

DDE is a way of dynamically linking different applications and allowing them to exchange data and commands. Personal Stock Monitor Gold includes a plug-in that implements DDE to allow dynamic linking of Personal Stock Monitor Gold to client applications such as Microsoft Excel. When a link is established, data is automatically updated in the client application whenever it is updated in Personal Stock Monitor.

For applications such as Microsoft Excel, you can establish a dynamic link to one or more ticker symbols simply by dragging and dropping the desired symbols from Personal Stock Monitor into your Excel spreadsheet. Exactly which fields are linked can be configured in the program preferences.

- To configure DDE, select Options->Preferences->Data Exchange.

Personal Stock Monitor is pre-configured for Microsoft Excel and Corel Quattro Pro, but you can also enter a custom syntax for other applications.

**Note:** For applications such as Excel and Quattro Pro, some parts of the DDE link have to be put in quotes or apostrophes for them to work properly. Therefore you will need to make sure that the names of portfolios and folders that contain the tickers you are dragging do not have any quotes or apostrophes.

### Topic and Item Syntax

If your client application does not accept drag and drop, you can manually establish DDE connections by entering the appropriate connection string into your application.

DDE syntax normally consists of three parts: a server, a topic, and an item. These are often expressed as server |topic!item. To clarify, this is the DDE server name, followed by a vertical bar, followed by the topic, followed by an exclamation point, and finally followed by the item. However different applications have different ways of expressing DDE links, so you should check the help for your particular application to determine the exact syntax.

For Personal Stock Monitor, the server name is "PSM". In the general case, the topic is the ticker symbol and the item is the name of the field (such as Price, % Change, or Volume). The exceptions for the topic syntax occur when you have multiple identical ticker symbols within your document. Although you can specify just the ticker symbol as the topic, Personal Stock Monitor will link to the first one it finds, so in order to link to a specific ticker symbol in a particular portfolio or folder, you have to specify the full "path" of the ticker symbol.

The ticker "path" consists of a series of portfolio and folder names, separated by backslashes, that tell Personal Stock Monitor exactly which ticker you are referring to. If the path contains any spaces or non-letter characters, you may have to surround the entire path with single or double quotes (again this depends on your application). For our example example we will use Microsoft Excel, which requires single quotes. So if you have a ticker YHOO in a subfolder called Internet in a folder called Watch List in a portfolio called My Portfolio, the full path of the ticker would be 'My Portfolio\Watch List\Internet\YHOO'. This single-quote rule also applies to fields such as '% Change'.

Given the example above, the full DDE syntax to access the %Change field is as follows:

PSM|'My Portfolio\Watch List\Internet\YHOO'!'% Change'

### The System Topic

Some DDE clients support use of what is known as a System topic, which allows the client to enumerate the available topics and items in order to allow you to select them from a list. Although Personal Stock Monitor does support the System topic, it is very limited in function. Because Personal Stock Monitor is a dynamic system, the topic and item lists are not pre-generated and therefore can not be fully enumerated by clients. What will happen is that the System topic will only allow you to enumerate those topics and items to which you have already established links, therefore for those DDE clients that support this function, you will not be able to browse all available topics and items ahead of time.

### Excel DDE Syntax

The DDE syntax for Excel is a formula with the format "=server|topic!item", following the topic and item syntax above. Constructing and placing this formula in a cell will establish the connection to a running copy of Personal Stock Monitor.

The file Sample Portfolio.xls (included with Personal Stock Monitor) contains an example of linking to the Sample Portfolio.stk file. For additional help on creating DDE links in Excel, see the DDE topic in the Excel on-line help.

## 11. Backup and Restore

To prevent data loss due to unforeseen circumstances, we recommend frequent backups of your important data. Personal Stock Monitor makes this process very easy by providing a backup facility right in the software. You can back up the current .stk file and historical data files in one step. Restoring your data after a crash is just as easy.

- To make a backup of the current .stk file and historical data files, select File->Backup.
- To restore an .stk file or historical data from a backup file, select File->Restore.

The files that Personal Stock Monitor generates for a backup are created with a .stkbak file extension, but the files are actually zip-compatible archives and can be read with standard zip-compatible utilities such as WinZip.

The backup and restore feature is also useful for moving files between computers, since all of the necessary files are packed into the .stkbak file. Just create a backup on one computer, copy the file over to the second computer, and restore from the backup file. Note this backup mechanism does not make a copy of the Personal Stock Monitor program itself; You will need to manually install it on your new computer.

# 12. Getting Help

Finally, if you have trouble figuring out what a dialog or menu item does, there are a couple of things you can do. Personal Stock Monitor includes a full context-sensitive online help system which explains all of the dialogs and commands.

- If you need help on a dialog, you can press the Help button or F1, which will bring up the online help.
- If you need help on a menu item, highlight the menu item then press F1.
- To bring up the help contents, select Help->Help Contents.

We also offer Web and email support to our customers through our Web site at http://www.personalstockmonitor.com.

- To contact Technical Support by email, select Help->Technical Support->Contact Technical Support.

Thanks for using Personal Stock Monitor!

# A. Column and Field Reference

Personal Stock Monitor can only display the fields that are available from the quote server or can be calculated from the available data. Please keep in mind that many quote servers do not provide data for all fields even though Personal Stock Monitor allows their display. When a field is not available at the quote server, it will be displayed with a zero or blank value on the screen.

For the "Active Securities" and "Current Holdings" views:

| | |
|---|---|
| Symbol | The ticker symbol |
| Type | The type of ticker symbol (Stock, Mutual Fund, Option, Money Market, Index, Bond, Future, Commodity) |
| Name | The long name of the ticker symbol, could be company name or description |
| Price | Last quoted price |
| Change | Change in price from market open.<br>Note: The total under the Change column is the same as the total for the Value Change column. This is just a quick way of seeing the change in value if you don't want to see the Value Change column all of the time. |
| High | High price for the day |
| Low | Low price for the day |
| Volume | Number of shares traded |
| Last Update | Date and time this quote was last updated by PSM, in local time |
| Open | Price of ticker at market open |
| Open Int. | Open Interest, only applicable for options |
| Avg. Vol | Average volume |
| Bid | Price a market maker is willing to pay for one share |
| Ask | Price at which a market maker is willing to sell one share |
| Spread | Difference between Bid and Ask |
| Bid x Ask | Size of Bid and Ask |
| Prev Close | Price of ticker at close of market the previous day |
| 52 Week High | Highest closing price over the past year |
| 52 Week Low | Lowest closing price over the past year |
| News | Date or time of last news item found for this ticker. For quote servers which may only provide the date but not the time for news items, PSM uses the time at which the news was retrieved.<br><br>If the time or date is shown in bold type, it means there are unread news items for this ticker. If it is shown in red, it means that there are unread news items for the current day. Double-clicking on this field will display the most recent unread news item in your web browser. |
| News Headline | Last posted headline for this ticker |
| Last Trade | Time of last recorded trade |
| Last Size | Size of last recorded trade |
| Exchange | Exchange on which this ticker trades |
| P/E Ratio | Price to earnings ratio |
| EPS | Reported Earnings Per Shares |
| Dividend | Annual dividend |
| Yield | Yield |
| Mkt. Cap | Market Capitalization |
| Shares | Number of shares currently held in portfolio |
| Avg. Basis | Average price paid for the shares held, excluding commissions |
| Avg. Cost | Average price paid for the shares held, including commissions |
| Total Basis | Total price paid for the shares held, excluding commissions |
| Total Comm. | Total commissions paid for the shares held |

| | |
|---|---|
| Total Cost | Total price paid for the shares held, including commissions |
| Share Value | Current value of shares determined by price (or bid/ask if that option is selected) multiplied by number of shares. This column will not be filled in for cash symbols. |
| Total Value | Same as share value, except value of cash symbols will be included. |
| Value Change | Net change in value for the current day. |
| Gain | Current unrealized gain, the difference between the share value and total cost. Note that this does not include the anticipated commission to be incurred for closing out the position. |
| Avg. Age | Average age (in months) of the shares held. |
| Currency | Currency in which this ticker is quoted at the quote server. |
| Server | Quote server selected for this ticker. If "Default" then the global setting is used. |

For the "Transactions" view:

| | |
|---|---|
| Type | Type of transaction |
| Avg./Share | Average cost per share |
| Gain | Realized gain for the transaction |
| Total | Total value of transaction |

For the "Headlines" view:

| | |
|---|---|
| News Headline | The text of the headline |
| Source | If provided, the source of the news headline. |

# B. Quote Server Reference

This is intended to be a brief summary for some of the quote servers and exchanges they cover, along with any special features or requirements. The actual list of quote servers inside the software may differ.

| Name | Home Page | Notes |
|---|---|---|
| Yahoo! | http://finance.yahoo.com | US and Canadian stock markets, US mutual funds, index symbols. |
| Yahoo! UK | http://uk.finance.yahoo.com | A growing collection of European exchanges. Currently covers over a dozen European markets including London, Paris, Milan, Barcelona, and Frankfurt. Visit their web site for the latest list of supported exchanges. |
| Yahoo! Germany | http://de.finance.yahoo.com | Same exchanges as Yahoo! UK, but includes news headlines for the German markets. |
| Yahoo! France | http://fr.finance.yahoo.com | Same exchanges as Yahoo! UK, but includes news headlines for the Paris market. |
| Yahoo! Italy | http://it.finance.yahoo.com | Same exchanges as Yahoo! UK, but includes news headlines for the Italian markets. |
| Yahoo! Australia | http://au.finance.yahoo.com | Australia and New Zealand markets. |
| Yahoo! Argentina | http://ar.finance.yahoo.com | Buenos Aires, Caracas, San Pablo, Santiago |
| Yahoo! Mexico | http://mx.finance.yahoo.com | Mexico, Caracas, and Santiago. |
| Yahoo! Brazil | http://br.finance.yahoo.com | Brazil (BOVESPA) |
| Yahoo! India | http://in.finance.yahoo.com | Bombay, Calcutta, NSE, Hong Kong, Jakarta, Korea, Singapore, Taiwan. |
| Yahoo! Singapore | http://sg.finance.yahoo.com | A growing collection of mostly Far East exchanges, including Singapore, Hong Kong, Kuala Lumpur, Jakarta, India, Korea, and Taiwan. Visit their web site for the latest list of supported exchanges. |
| PC Quote MarketSmart | http://www.pcquote.com | US and Canadian markets.<br>Current support for PC Quote includes free delayed and subscription real time snapshot quotes. These services are referred to as MarketSmart Delayed and MarketSmart Real-Time on the PC Quote site and in Personal Stock Monitor. |
| Canada.com Finance | http://finance.canada.com | Canadian stocks and mutual funds. |
| Canada Stockwatch | http://www.canada-stockwatch.com | Canadian stocks and mutual funds. |
| Globeinvestor.com | http://www.globeinvestor.com | Canadian stocks and mutual funds |
| GTrade | http://www.gtrade.net | International markets, real-time. Visit the web site to find out the latest information about exchanges covered by this server. |