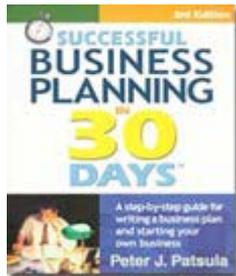


The **ENTREPRENEUR'S** Guidebook Series™

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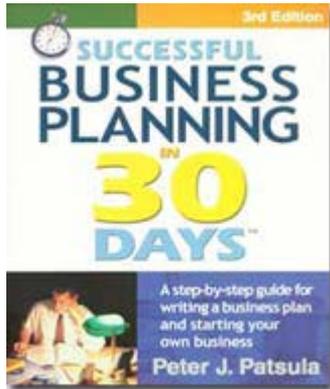


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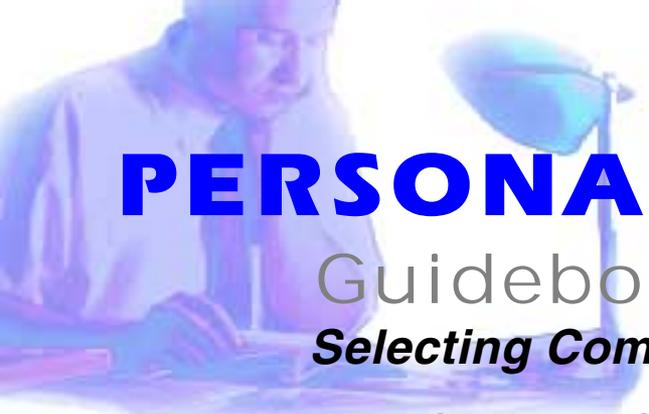
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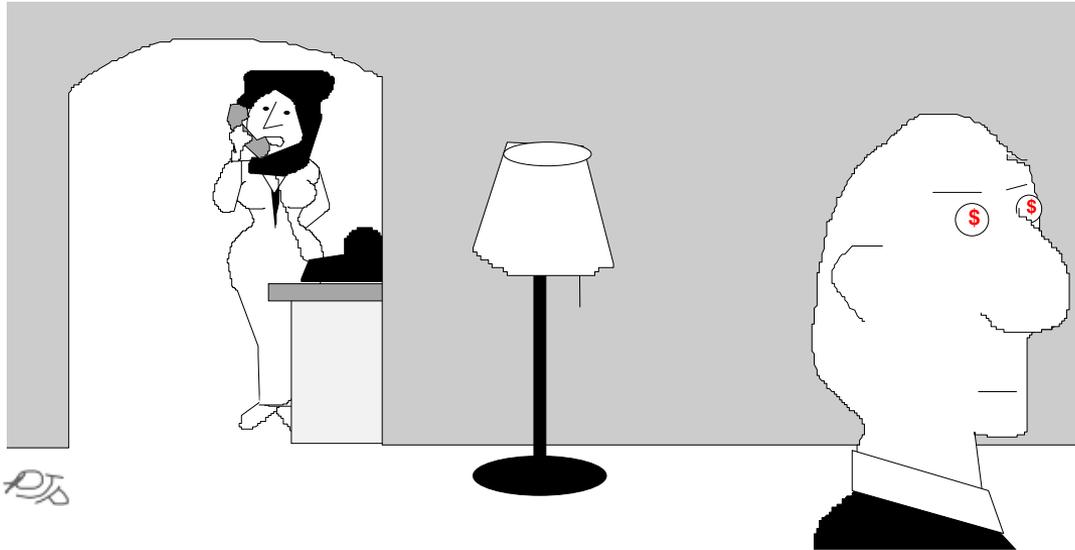
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“I’m really starting to worry about him Freda. Ever since he borrowed your notebook computer he spends hours every night balancing our check book.”

Smallbusinessstow.com

SELECTING COMPUTER SOFTWARE

COMPUTERIZING your operations is a software problem first and a hardware problem second. To create the perfect “business computer solution,” you must first understand what it is you need to accomplish, and then match those needs with what the market has to offer.

If it helps, think of a computer without software, as being like a hammer without its head, or a head without a brain.

WHAT COMPUTER SOFTWARE CAN DO FOR YOU?

ANY BUSINESSES can benefit from computerization if they have large volumes of detailed or repetitive information that need to be handled with great speed and precision.

Individuals can also benefit from computerization if they need to consolidate their accounting, inventory, financial planning and customer information, as well as, need access to the Internet.

In general, computers can help businesses and individuals:

Don't be afraid of computers. Computers are stupid. They only do what you tell them. In fact, the skill it takes to drive a car is far greater than that required to drive a mouse.
POWERPOINT

- *Organize and store similarly structured pieces of information* – e.g., names and addresses of customers, suppliers and employees.
- *Perform complicated mathematical computations quickly and accurately* – e.g., calculate the amortization of a loan over many years.
- *Perform the same activity almost indefinitely and precisely the same way each time* – e.g., printing a hundred copies of the same form letter or mailing label.
- *Print information quickly and accurately* – e.g., sales report.
- *Retrieve a single piece of information*

from a file or database – e.g., the address of John Smith, a zip code, date of last purchase or amount owed. More specifically, computers can help businesses and individuals with:

- *Accounts Receivable & Accounts Payable* – Computer software can help you manage a large number of accounts receivables and accounts payables. As the volume of information to be handled goes up, the number of errors often increases. Even if properly organized and maintained manually, a large volume of active accounts receivable customers and accounts payable can cause your staff to spend hours each day posting sales, receipts, tracking down bills owed and especially, preparing statements (e.g.,

Software cannot replace greyware.
ANON

aging of accounts receivables).

- *Advertising* – Computer software can help you analyze the effectiveness of your advertising response rates.
- *Billings* – Computer software can print invoices in a snap as well as make calculations.
- *Communicating with Others* – Computer software can help you exchange data, sound, and graphic information with others. In fact, considering the rapid growth of the Internet, this in itself is a good enough reason for buying a computer today.
- *File Management* – Computer software can help you store an entire filing cabinet on one CD-ROM disk. They can

also help you create and design forms, as well as, store and retrieve the forms and information on them.

- *Inventory Records* – Computer software can help prevent major errors in tracking inventory with a large number of items or high volume turnover. If handled manually, errors in inventory control can result in lost sales and in the unnecessary maintenance of high quantities of slow moving products.
- *Keeping Transaction Records* – Computer software can help you keep track of cash receipts, expenses and receivables, as well as sales.
- *Mass Mailings* – Computer software can help you prepare DM promotions which

Computer software can help you make “what if” projections.

otherwise would be more costly and time consuming if prepared manually.

- *Payroll* – Computer software can help reduce the tedium of calculating and writing checks, as well as, calculating payroll deductions such as withholding taxes, social security insurance etc. Furthermore, computer software can help you set-up an employee incentive plan, which otherwise would be too difficult to set up manually.
- *Planning & Budgeting* – Computer software can help you make “what if” projections such as, if sales increase by 10% how much will expenses increase? This type of calculation is not easy to do with a manual system.

- *Preparing Financial Statements and Records* – Computer software can help you create cash flow sheets, income statements, balance sheets, and inventory status reports.
- *Word Processing* – Computer software can help you compile statistics, plot trends and markets, as well as, do market analysis, graphs and forms. And best of all, editing these documents is greatly simplified. Make a few critical changes to a lengthy sales report and

How Can Computers Help Entrepreneurs?

ENTREPRENEURS generally need help calculating, communicating and organizing. More specifically, they may need help:

- analyzing market trends
- controlling inventory
- designing and laying-out ads
- handling mass-correspondence
- keeping track of product costs
- keeping transaction records for tax purposes
- managing sales contacts and client lists
- managing accounts receivable and accounts payable
- organizing payroll
- placing and receiving orders from other businesses
- scheduling and keeping track of projects
- storing and retrieving customer data
- writing business plans

a few minutes later you can have a freshly printed report. You don't have to retype the entire page or document. However, **DON'T** expect computers to:

- *Clean up the mess in your office.* It is important to realize that if you record keeping system is incomplete or sloppy, your computer data will be the same. In all likelihood, the mess

According to the Gartner Group, which monitors computer trends, the Mac remains in first place in total cost of ownership over a five-year period (costs include hard to measure factors such as making documents look pretty, poring over manuals and helping co-workers). For a small business, a Mac with System 7.5 will have a total cost of ownership of \$35,124 over five years, followed by a Windows 95 machine at \$35,859, a Mac with System 7.1 at \$38,387, Windows 3.1 machine at \$41,439 and an MS-DOS machine at \$41,536.

FUNFACT

will only get worse if you attempt to computerize it. Computers can't correct errors in an existing manual system.

- *Define or describe jobs that should be done –* Don't expect the installation of a computer to tell you how to get rich. The computer is a tool to help get jobs done. However, computers can't think, make business judgments nor create logic. If your problem is poorly defined, don't expect a computer to solve it or clarify it.

Computers are as smart or as dumb as their users.

- *Exactly fit your present methods of getting jobs completed.* If you are not willing to adapt to new ideas or ways of solving problems, you will not be able to install a computer successfully or at a reasonable cost.
- *Install themselves.* Don't expect a computer installation to occur like magic. Computer selection and installation will be successful only after lots of hard work and research.
- *Instantly speed up everything you do.* Don't install a computer with the idea that any kind of information you want will be instantly available. Computers require structured and formal

Computers require intelligent users. If you put good things into it, you get good things out.

processing that in regular everyday use may not access some kinds of information as fast as a manual system can.

- *Make up for staff deficiencies.* Computers require intelligent users. If you put good things into it, you get good things out. If you put garbage into it, you get garbage out.
- *Save money by eliminating employees.* Don't put in a computer because you hope it will decrease your staff requirements. Initially, the computer will make more demands on your organization, not fewer.
- *Save you time and money by creating information you don't really need.* All

companies can benefit from structured management information systems, but many owner-manager of small companies already have their fingers on the pulse of their business and do not need a formal electronic systems. Time and money can be wasted creating data that will not be used.



*Time and money
can be wasted
creating data
that will not be
used.*

OPERATING SYSTEMS

ONCE YOU'VE made a list of your needs, problems, and things you hope to accomplish with a computer, choose an operating system that offers the most possible solutions.

An **OPERATING SYSTEM** is a program that tells your computer how to work, though not specifically what to do. Common operating systems include:

- DOS
- Windows 3.1 for DOS
- Windows 95
- WindowsNT
- OS/2

Once you've decided what kind of operating system you want to run, you will have a much better idea of your minimum hardware requirements.

SUPERTIP

- UNIX
- Macintosh's System 7.5

DOS

DOS was the most used operating system in the world, however in a few years it will become virtually extinct. There's no sense mastering its finer points unless you're interested in studying computer history.

NOTE In all fairness, due to its low hardware requirements, DOS based systems may be worth considering.

You can purchase a fully functioning DOS system for peanuts.

DOS & Windows 3.1

Until recently, almost all IBM computers came bundled with DOS and Windows 3.1 (more than 100 million Windows 3.1 packages have been sold worldwide). Windows 3.1, however is not an operating environment itself. It needs DOS to run. TO its advantage, version 3.1 is reliable, needs less hardware requirements to run than Windows NT or Windows95, and for many business owners is all they really need. There also is an abundance of Windows software, as well as software drivers for running peripherals like sound cards, printers and video cards (nevertheless these drivers are becoming harder to find).

Windows 3.11 for Workgroups – Windows 3.11 for Workgroups provides the

Presently, almost all new computers come bundled with Windows95.
POWERPOINT

same interface as Windows 3.1 but allows users to set up a small LAN (Local Area Network).

Windows95

Windows95 is Microsoft's answer to OS/2.

More than 20 million copies were sold worldwide during its first two years. Eventually, it will make Win 3.1 obsolete. Buy some appropriate interface cards and cabling and you can get basic network connectivity. However, don't expect it to dominate as the operating system of choice in the near future. Many experts feel that Windows95 is a stopping station for Windows NT, which comes in both Windows95 and Windows 3.1 interfaces.

NOTE Until recently, getting drivers for Win95 programs was a frustrating process.

However, this is not true anymore.

Windows NT

Windows NT, is a high-end full 32-bit version of Microsoft Windows. Over the last several years it has struggled to find its place, but now is becoming more popular than UNIX for running high-end applications, and more popular than Novell for running small to medium-sized computer networks. Sales of NT are gaining on and are expected to exceed (for the first time) those of Novell. Although, Win95 is presently the best choice for small businesses, Win NT

The GUI wasn't pioneered by the Microsoft with the introduction of Windows 3.0 in 1990 nor with the introduction of the Macintosh computer by Apple in 1984. Rather, it was a Xerox think-tank that first produced a GUI back in 1979. However, Xerox management did not share the vision of its think-tank members. If they had is has been estimated that Xerox would be ten times bigger than it already is.

FUNFACT

deserves serious consideration for larger businesses.

OS/2

OS/2 allows you to copy, format and use floppies disks in the background without slowing down your foreground work. It can find files more quickly than DOS or Windows can – it has faster disk access, especially for large files. It also uses more convenient long filenames, like Mac's System 7.5 and Win95. Furthermore, it has the ability to run several applications at once without them interfering with each other and crashing the system, as well as, use the full 32-

bit power of a CPU (DOS and Windows programs usually waste half of each 32-bit register). Under OS/2, it is also much easier to write huge programs (under DOS or Windows, program data must be broken into chunks of 64 K or less).

However, to its disadvantage, OS/2 is more complex to install and use; doesn't have as much software support as Windows; and though it can run your old DOS and Windows programs, doesn't really shine until you buy native format OS/2 programs which very few companies seem to be developing.

UNIX

There are many varieties of UNIX including the famous LINUX, which is free. However, most start-up business owners are better

off avoiding UNIX.

System 7.5

System 7.5 for the Macintosh is the inspiration to the modern GUI (Graphical

User Interface) that all computer users have grown to love and can't do without. Macintosh owners swear by it proclaiming its simplicity and greater efficiency over Microsoft's operating platform solutions. Only you can be the real judge. Test-drive it before you buy.

NOTE The fact that Apple's future is doubtful nowadays, doesn't exactly help build confidence in it, as a platform of choice.

System 7.5 for the Macintosh is the inspiration to the modern GUI that all computer users have grown to love and can't do without.



BASIC BUSINESS APPLICATIONS

THE FOLLOWING three software applications are of immediate use to almost any small business:

- databases
- spreadsheets
- word processors

Databases help you store and access information, **spreadsheets** help you crunch numbers and **word processors** help you manage words.

Every business operator needs to seriously consider how these three applications can improve their business operations.

A database is a collection of related information about a subject organized in a useful manner.

Databases

A database is a collection of related information about a subject organized in a useful manner. A database program lets you assemble data, manipulate it in a variety of ways, and then quickly retrieve some or all of it when needed. Collected, sorted and retrieved information can then be consolidated or summarized in any order or format that you choose.

There are two basic types of database programs:

- File manager Database Programs
- Relational Database Programs

File manager database programs require information to be organized in a single disk file. *Relational* database programs

allow you to link information stored in several separate files.

NOTE Any collection of information can be considered a database. A common example would be a box filled with 3 by 5-inch cards of recipes. In this type of database, each card would have a similar format, e.g., the name of the recipe at the top, followed by a list of ingredients in the middle, followed by cooking directions at the bottom. Another example, would be a mailing list database which typically would contain names, street addresses, cities, states, zip codes and telephone numbers of customers.

Leading Database Software – Common relational databases include *Access*, *Ap-*

The database program you choose should be able to create files that can be used and manipulated by other kinds of software especially word processors and spreadsheets.
SUPERTIP

proach, *dBASE*, *FoxPro*, *Oracle*, and *Paradox*. *Access* and *Approach* are user friendly. However, older versions of Borland's *Paradox*, can be run on an XT. A common file manager type database is Apple's very successful *Claris File*.

Author's Choice – Microsoft's *Access* was designed to be able to browse every other kind of database. This is ideal for any business operator wishing to study trends or analyze data. *Access* is also one of the easiest databases to use in spite of its numerous and powerful features.

Spreadsheets

A spreadsheet combines the best features of a columnar pad (ledger-like form) used

by accountants and a powerful calculator. Horizontal rows intersect vertical columns to form tiny rectangles, in which you can place text and numbers.

The utility of a spreadsheet program is most evident when you enter formulas that act on the contents of one or more of these cells. Changes made to one cell will result in near instantaneous changes in related cells.

Spreadsheets can be used for analysis, track-

The Spreadsheet Program that Started it All

IN 1978, a Harvard Business School student named Dan Bricklin got tired of adding up columns of number – and adding them up all over again after making a few changes, just to assess the effect of a merger. Bricklin, who knew a little about computers, then came up with the idea for a spreadsheet program. Bricklin's teachers thought the idea was nonsense, but Bricklin ignored them and along with a programmer friend, Bob Frankston produced VisCalc, a program for the Apple II computer. VisCalc was a huge success: more than 700,000 copies of the program eventually were sold.

NOTE The hype that surrounded VisCalc when it first came out in the late 1970's is similar to the hype that presently surrounds Internet software. Hardly a day goes by without an article in a newspaper telling us how the Internet is going to change our lives.

ing, planning and *what if* evaluations. *What if* evaluations allow you to change one variable in a stream of variables and look at how it affects the total outcome (often a small change can have a dramatic affect).

Spreadsheets can thus be used to analyze different scenarios to see how different numbers will affect manufacturing costs, labor costs and sales figures.

Spreadsheets can also be used as databases. However, unlike a database, which is only limited by the size of your hard drive, spreadsheets load the entire worksheet into memory making it very fast but limited in size.

NOTE Spreadsheets can be prone to errors. Sometimes formulas are entered in-

correctly, and because these formulas are usually hidden, errors go undetected. Furthermore, occasionally formulas are accidentally deleted destroying their relation between other programs.

Sometimes formulas are entered incorrectly, and because these formulas are usually hidden, errors go undetected.

Using Spreadsheet Templates –

There are numerous commercial spreadsheet templates, which can be used to analyze business facts & figures. These templates can help you:

- analyze the cost of borrowing
- build your own amortization tables
- calculate a loan's real rate
- calculate your break-even point
- calculate the best inventory turnover

rate

- analyze sales increases
- test discount promotions
- plan for retirement
- track advertising rates of return

More specifically, a template used for tracking advertising rates of return – with entry points for cost of product, number of inquires, number of orders, and advertising mediums – would be followed by formulas set up to calculate variables such as:

- interest payments ($I = PRT = \text{Principle} \times \text{Rate} \times \text{Time}$)
- Ad Cost per circulation
- Total Responses per Total Orders

- Cost per Response
- Cost per Order
- Circulation per Response

Word processors and spreadsheets give you the most features for the buck, however there are a few things they still don't do well.

SUPERTIP

- Circulation per Order
- Returns per Total Sales
- Ad Cost per sales
- Cost per Space
- Investment per Sales

Leading Spreadsheet Software

– Presently the leaders in the software field are Microsoft's *Excel*, *Lotus 123* and *Quattro Pro* by Borland, in that order.

NOTE Latest versions of the three big word processors Microsoft *Word*, IBM/Lotus *Word Pro* and Corel *WordPerfect* have

spreadsheet like functions, though these functions are limited.

Author's Choice – Microsoft's *Excel* for Windows combines a spreadsheet, graphics software and a database program loaded with features. *Excel* offers over 68 different types of charts, 24 of which have stunning three-dimensional effects. Moreover, *Excel* can display and combination of texts, graphics and images in your choice of numerous customizable colors. It can recalculate spreadsheets as large as 16,384 rows and 256 columns.

Word Processors

Word processors handle the essentials – words, number, graphics and data – more completely than any other software group.

Word processors handle the essentials – words, number, graphics and data – more completely than any other software group.

It is easily the most important software decision you will make.

In the near future, it is likely WPs will become even more independent of other software packages. In fact, the difference between dedicated page layout programs and WPs have become fewer and fewer with each new WP's release. Possible enhancements will likely include improved on-screen displays, on-screen rulers, and a more interactive *View Document* modes – which would allow you to edit while viewing all, or magnified portions of a single page or two-page spread.

Future versions will also likely allow you to create oversized documents and be able to mix colors on screen, as well as prepare

spot color overlays or even four color separations. As image-scanners grow in popularity, WPs will also add capabilities which will allow you to modify the contrast range of scanned photographs so they'll reproduce best on the type of paper you plan to print your project on. Already many WPs include aspects of these features.

Leading Word Processing

Software – The four most popular word processors are listed below:

- *Corel WordPerfect* – *WordPerfect* at one time owned the WP world, just as Lotus 123 at one time owned the spreadsheet world. However, it failed to transfer its DOS dominance to the Windows environment (the original owners bet the farm on

WordPerfect at one time owned the WP world, just as Lotus 123 at one time owned the spreadsheet world.

OS/2 and lost). Ever since, it has been fighting a losing battle to Microsoft's *Word*. But, now under the energetic leadership of the Corel Corporation, it maybe poised for a comeback. Corel has redesigned *WordPerfect* giving it an unprecedented bang for the buck, including drag'n drop margins, and the ability to bring in and save *Word* documents quickly and with little fuss. Microsoft may soon feel the hot breath of an old dragon breathing down its neck.

WordPerfect 7 for Windows95 is a force to be reckoned with. It's a solid program, loaded with many fine features worth looking into.

- *IBM/Lotus Word Pro* – *Word Pro*, originally called *Ami Pro* has done the

best job in integrating itself with Web Browsers. It will not only read HTML documents, it will save its documents in that format as well. In addition it provides access to ftp (file transfer protocol) sites from its file menu. However, compared to the other WPs, it is painfully slow and has very poorly implemented file handling capabilities.

- *Microsoft Word* – For Windows95 and Windows 3.1, *Word* is the market leader. Its success is largely due its wide range of features, ease of use and integration with its other office products (i.e., *Excel*, *PowerPoint* and *Access*). Together with its companion programs sold as part of the *Microsoft Office*, *Word* currently holds about 90 percent of the Windows

WordPerfect 5.1 Plus is the king in the MS-DOS environment.

WP market.

- *WordPerfect 5.1 Plus* – Although its Windows counterpart is struggling to gain a market share, the character-based *WordPerfect 5.1 Plus* is the king in the MS-DOS environment.

Author's Choice – Microsoft's *Word* is one of the easiest to use WPs as well as one of the most sophisticated. Its wizard features have grown in popularity as well as its full outliner and straightforward access to its paragraph style sheets.



SPECIALIZED BUSINESS APPLICATIONS

AFTER CHOOSING your basic business software, you should also investigate the following applications and research how they might improve the operational efficiency of your business:

- accounting
- contact management
- desktop publishing
- e-mail
- fax
- grammar checking
- graphics

Other than a word processor and a spreadsheet, an accounting package is the most important software a small business can purchase.

- integrated
- office suite
- presentation
 - project planning
 - public domain
 - shareware
 - web browsing

Accounting

Other than a word processor and a spreadsheet, an accounting package is the most important software a small business can purchase.

Most accounting packages are essentially glorified spreadsheets. In fact, a good spreadsheet program along with an

astute designer can do handstands around most accounting programs.

Nevertheless, bearing in mind that as small business accounting systems become more versatile – and include basic order-entry features as well as basic accounting features, such as:

- Cash Receipt Journals
- Expense Journals
- Receivable Ledgers
- General Journals

and in preparing statements and reports such as:

- Balance Sheets
- Income Statements
- Inventory Status Reports

their utility will increase dramatically (see Guidebook #28 and #30 for more information on accounting & order-entry packages).

Types of Accounting Packages

– There’s probably no other application market as segmented as the accounting category. You can choose from four classes of accounting software, distinguished by their price differences, but also by degrees of power, customizability, and usability. The lines between the division however, aren’t perfectly clear, and are blurring even more as entry-level product continue to mature.

NOTE Even absolute beginners can learn the basics of accounting and put them into practices with most of the accounting

Learn how and what a computer does well, and you will learn to love them. Otherwise, be prepared to become its slave.
SUPERTIP

packages explained below, and the payoffs are plentiful, easy processing of regularly scheduled documents such as invoices, checks, and purchases orders; quick access to transaction records or summaries of your bottom line, and a convenient, centralized location for all your financial information. Most also offer built-in safeguards to protect the integrity of your audit trail.

- *Personal Finance Packages* – Personal-finance packages like Intuit's *Quicken*, MECA Software's *Managing Your Money*, and Microsoft's *Money* make up the first level of accounting software products. Often selling for as little as \$50, these checkbook-style programs are designed to meet the needs of consumers who want to use

Personal-finance programs have been adopted by many small-business managers to do their company books.

their PCs for simple income and expense management tasks. Though created primarily with home users in mind, personal-finance programs have been adopted by many small-business managers & home office users.

NOTE Personal Finance Programs, (such as *Quicken*) use a checkbook metaphor for tracking income and expenses. These programs typically insulate you from such standard accounting procedures as debits and credits or double-entry bookkeeping, but they also typically lack such features as invoicing and advanced reporting.

- *Entry Level Packages* – Entry-level or low-end accounting programs fall in the under \$300 range. Beyond basic

income and expense tracking, they offer business-oriented features such as invoicing, payroll, and inventory.

Though they introduce users to some accounting concepts and terminology, they're like personal-finance managers in that they're designed for individuals who aren't necessarily familiar with the intricacies of double-entry bookkeeping. In this category, you can buy full-featured accounting packages that can handle pretty much all the accounting needs of most small businesses. The two most popular choices in this category are Intuit's *Quickbooks* and *M.Y.O.B.*

- *Mid-Range* – Midrange and high-end accounting programs are sold in

In the information society, nobody thinks. We expected to banish paper, but we actually banished thought.

MICHAEL CRICHTON
Jurassic Park

modules (general ledger, accounts payable, and so on). Midrange products typically sell for a few hundred dollars per module. Compared to entry-level products, they offer more features and are better suited for corporate needs. However, most assume that users understand accounting basics and thus they offer less help with accounting terminology.

- *High End Packages* – By the time you get to high-end, modular accounting systems such as Computer Associates *AccPac/2000* or CYMA Systems' *Professional Accounting Series Plus*, customizability is a key issue. Most small business owners need not concern themselves with high end

packages.

Leading Accounting Packages – Below are 10 of the leading accounting packages. Most are targeted towards entry- and mid-level users.

- *ABACUS II* – Features general ledger, accounts payable, accounts receivable, inventory control, assemblies, invoicing, order entry, point of sale, purchase orders, Canadian and U.S. payroll, job costing and estimating, fixed asset control, advanced report generators, as well as spreadsheet, graph and chart functions. You can take Abacus II for a test drive. Call for your free abacus II CD 1-800-665-6657. A 3.5" demo disk is also available.

Simply Accounting is designed for those somewhat acquainted with double-entry accounting.

- *BusinessVision II 3.0* – *BusinessVision* is a DOS-based small-business accounting program that includes a general ledger, accounts receivable, accounts payable, inventory, order entry, point of sale, invoicing, sales analysis, and payroll. Its sales, order-entry and inventory features are particularly strong. It works in real time and can support single or multiple companies.
- *CA-Simply Accounting for Windows* – *Simply Accounting* is designed for those somewhat acquainted with double-entry accounting. Its most dominant feature is the fact that it is a real-time program. This means that you have to perform reversing entries to correct errors.

However, to its advantage it allows you to maintain a perfect audit trail, making it necessary to close your books only at the end of the year, rather than at the end of each month.

To setup the program you select one of the sample chart of accounts and enter the beginning balances into the various general ledger, accounts receivable, accounts payable, inventory and payroll modules. An excellent choice for small businesses, this program is also available in both DOS and Macintosh versions.

- *DACEASY Professional Accounting Version 6.0 for DOS* – This program packs quite a wallop. It includes general ledger, accounts receivable, accounts

Competition in the accounting software arena is fierce. Features and prices can change literally overnight.
SUPERTIP

payable, invoicing and purchasing, inventory, banking, payroll and a customer report writer. Point of sale, order entry and job-costing modules are available at extra cost. Installation can

be completed in a matter of minutes. Using a checklist approach you configure your chart of accounts, customers, vendors, inventory items, and employees.

- *DACEASY Accounting for Windows* – Has a healthy dose of contact management features. It also includes an audit trail report.
- *M.Y.O.B. Accounting* – M.Y.O.B is a good choice for small business operators who want to split up their

business into different profit centers. It has won many computer magazine “editor’s choice” awards. It includes modules for general ledger, chequebook, sales, purchases, inventory and a card file to keep track of customers, vendors, employees and products. Also comes with 100 sample charts of accounts for companies ranging from florist shops to funeral homes. For \$30 more, you can also get a remarkably easy to use payroll module. M.Y.O.B comes in both Mac and Win versions.

- *Peachtree Complete Accounting 8* – If you’re currently stuck in the 80s, and see no reason to upgrade to Windows, Accounting offers numerous hard to

Much of Quick-Books’ appeal stems from its use of common language rather than arcane accounting terms.

beat features including order entry and job-costing. DOS programs can be easily accessed in Windows 95 or O/S 2. DOS programs can also run on older computers; a factor that becomes important if you can’t afford to purchase the latest technology.

- *Peachtree Accounting for Windows (PAW)* – Paw ranks at the top, and scores high marks for usability and friendliness as well as sheer power.
- *Quicken 4.0* – Quicken 4.0 by Intuit is a small general-ledger accounting program with check-writing capabilities. Version 4.0 is marvelously inexpensive. It can figure out and print out checks, automatically, resolve differences with your bank statements,

keep track of your investments, sample balance sheets, income statements and cash flow statements, and leave an audit trail.

- *Quickbooks for Windows* – Intuit's *Quicken* so revolutionized personal-finance software that the company found itself in the business-accounting market by popular demand. Although it lacks the muscle of other accounting programs – it doesn't do audit trails, reversing entries and period closes – it excels in overall design and ease of use and is considered the easiest-to-use accounting program currently available. Much of *QuickBooks*' appeal stems from its use of common language rather than arcane accounting terms.

The computer is no better than its program.
ELTING E. MORISON

QuickBooks comes in both Macintosh and Windows versions. *QuickBooks Pro* adds time tracking, estimating and job costing for about \$100 more than *QuickBooks*.

Author's Choice – Currently, there is no real market leader or standard in the field of accounting software. This statement is said in light of the fact that the needs of corporate users, small business owners and home-based offices vary tremendously. As it turns out, each software developer uses a slightly different approach in combination with different features to gain and hold a market share. As well, being that individual users have widely varying accounting experiences and skills, it is almost impossible to design one system that fits all. Thus, to find the program the best

suits your needs, it is imperative to thoroughly investigate all the features of any particular brands you are interested in, talk to other users, and get some hands on experience before you finalize your decision. Nevertheless, it is worth checking out *Quickbooks Pro* and *M.Y.O.B.*, both excellent choices for small businesses.

NOTE Before making your final decision, it is important to find out what your accountant recommends and what he or she is familiar with.

Contact Management

Contact Management Programs assist in sales and marketing functions including contacting potential customers, preparing and sending correspondence and information either by FAX or hard copy, scheduling

meetings and customer services related tasks, and maintaining client files that contain not only correspondence, but notes on phone calls. Common features include electronic client databases, on-board text editors or word processors, standardized letter and FAX cover sheet templates, and a built-in activity planner linked to your system's clock/calendar. The most sophisticated programs also offer features such as auto-dialing of client phone numbers directly from your contact records, direct FAX transmissions of correspondence through your modem, and sophisticated mail-merge capabilities for customized marketing campaigns.

Before making your final decision, it is important to find out what your accountant recommends and what he or she is familiar with.

NOTE Contact management programs do not usually include sales reporting, or order/entry features.

Leading Contact Management Software

– Popular Windows compatible packages include *ACT!* by Symantec, *Telemagic* for Windows, and *Maximizer* for Windows by Mofdatech. *Tele-Magic* also makes a DOS version.

Author's Choice – *ACT!* is the standard against which other contact managers are measured. *ACT!* is also networkable and comes in a Macintosh version.

Desktop Publishing

A DTP program, also called a page layout program, simplifies the process of combin-

ing text and graphics on a single page. A well-equipped DTP package will include a word processor, drawing program, publishing application, plus a selection of fonts and clip art. DTP programs can be used to prepare annual reports, books, brochures, business cards, business plans, catalogs, data sheets, financing proposals, inserts, logos, magazines, newsletters, newspapers, newspaper advertisements, posters, presentations, price lists, product literature, proposals, resumes, software documentation, and training manuals.

With word processing packages becoming more sophisticated every day, most small business owners will not need a DTP package.

NOTE Make sure your DTP program has Post Script. Post Script is a powerful page-description language developed by Adobe Systems. It acts as a conduit between the chosen printing device, whether

a laser printer or genuine typesetting equipment, and the application software.

Leading DTP Software – Below are 4 of the leading DTP packages.

- *Corel Ventura* – *Ventura*, an IBM platform DTP application, can be purchased separately or bundled with *CorelDRAW*. Corel bought out *Ventura*, *Pagemaker's* chief competition a few years ago.
 - *Microsoft Publisher* – Microsoft Publisher is an inexpensive introductory DTP program. It is simple to use, providing many wizards which make designing newsletters and
- Ready-to-run databases and spreadsheet templates can often be downloaded free of charge from software designers. Microsoft offers databases and templates for Excel and Access. Check out their web site at www.microsoft.com.*
- SUPERTIP**

brochures a snap. Although not as fully featured as other DTP programs, it can help you produce documents much more rapidly.

- *Pagemaker* – *Pagemaker* for Windows is the market leader for IBM compatible computers. It is easy to use and is extremely powerful. Operating the program is almost intuitive. *Pagemaker* now equals *Ventura* in handling long documents. Its indexing feature is also the best going in a DTP package. It includes a WP with a 100,000 spell checker and search and replace functions. Macintosh and IBM versions are very similar. You can easily switch from one to the next.

Pagemaker supports a variety of commonly used graphics. The program also comes with special filters that simplify bringing in data from Excel, dBASE or Lotus 1-2-3.

- *QuarkXpress* – *QuarkXpress* on the Macintosh platform is the page layout program that is currently being used by most magazines and newspaper publishers.

Author's Choice – Surprisingly enough, the best DTP package may not be a DTP package at all. With word processing packages becoming more sophisticated every day, most small business owners will not need a DTP package. Microsoft's *Word* includes a drawing module and reasonably sophisticated layout

capabilities, in addition to its obligatory word processing functionality. Add to this the selection of scaleable True Type fonts and HTML capabilities, and you can pretty much do anything.

Leading Internet e-mail programs include Eudora and both Microsoft's Explorer and Netscape's Communicator web browsers.

E-mail

E-mail applications allow you to send and receive e-mail via the Internet or a network.

Leading E-mail Software – Leading Internet e-mail programs include *Eudora* and both Microsoft's *Explorer* and Netscape's *Communicator* web browsers. For network situations, the two leading e-mail applications are IBM's *Lotus Notes* and Microsoft's *MS Mail*.

Author's Choice – *Eudora Lite* is a very popular simple to use e-mail package, and it's free. Netscape *Communicator's* built-in e-mail is convenient. However, the author prefers Internet mail. Try

<http://www.hotmail.com>

Fax

Fax packages allow you to send and receive faxes.

Leading Fax Software – Leading fax programs include *Fax Easy*, *Fax Works*, *Winfax Pro* and *UltraFAX*.

Author's Choice – No fax package delivers – or receives – more than Delrina's *Winfax Pro 4.0*. Besides doing the basics such as scheduling, viewing, and broadcasting faxes, its built-in OCR can convert received faxes into documents

Grammar checkers have definite limits. Then tend to miss real mistakes, while flagging correct grammar as an errors.

SUPERTIP

you can edit. It also includes 101 cover sheets to match any mood.

Grammar Checking

Despite what you have been taught in school, there are actually many different standards of correct writing, depending on context. Some grammar checkers recognize this and provide different levels of formality as well as different writing styles that range from the formality of a business letter to the “anything goes” of advertising. One of the main advantages of a Grammar Checker is that you can use a customized version to enforce a ‘corporate voice’ in your writing.

Author's Choice – More and more word processors are including grammar check-

ers build in. Unless your needs are very specific, stick to the one included in your WP. The *Grammar Checker* in Word97 is excellent.

Graphics

Graphics packages were originally designed to help users construct line drawings and create digitized images. However, over the years software designers have added features that allow users to manipulate photos, work in 3D and even create video films. Traditionally, the Mac platform has been the platform of choice for graphics handling, however this is changing.

Leading Graphics Software –

MacDraw, *Adobe Illustrator*, *Canvas* and *Aldus FreeHand* are good software choices

for the Mac user. For the PC, there are Windows versions of *Illustrator*, *Canvas* and *FreeHand* as well as PC only version of *CorelDraw*. *CorelXara*, Corel DRAW's little cousin is also worthy of consideration. It is very very fast and well suited for use on the World Wide Web or presentations.

Integrated packages typically try and combine watered down versions of spreadsheets, drawing programs, databases, communication programs and word processors into one nifty little package.

Author's Choice – *CorelDRAW* is the #1 choice for PC users. Year after year, survey and survey, it continues to dominate the PC illustration market. It has over 90% of the market with *Adobe*, *Micrografx*, and *Deneba* fighting for the leftovers. *CorelDRAW* 6.0 includes *Corel Photo-Paint* both awarding winning for use and best buys. Besides its drawing functions, it also has charting, 3D

(*CorelDream*) and animation (*CorelMotion*) functions. It comes with a CD-ROM containing over 10,000 fonts and 100,000 clip art images. To really take advantage of all its potential, it is highly recommended that you purchase a CD ROM. *CorelDRAW* 5.0, 6.0 and 7.0 also include *Ventura*, DTP package.

Integrated

Integrated packages typically try and combine watered down versions of spreadsheets, drawing programs, databases, communication programs and word processors into to one nifty little package. Al-

Entertainment applications are among the most demanding in terms of a computer's resources. It's possible to get away with a slow processor, less computer memory, and a basic graphics cards in a home machine operating only word processing or financial software, but only the game challenged will settle for similar configurations.

COMPUTER SHOPPER

though, not as powerful as standalone applications, they can meet many a small business operators humble requirement, without eating up hard-drive space or requiring years to master.

Leading Integrated Packages – Microsoft

Works and *Claris Works* are the leaders in this area of software having both Windows and Macintosh versions.

- *Claris Works* – *ClarisWorks* is greatly respected on the Macintosh platform and is quickly gaining acceptance as being one of the best integrated packages for

the IBM platform as well. The software is a single application integrating text, graphics, spreadsheets, tables and chart tools. Includes Claris Assistance Technology for help with design, layout and content, and a tool to create web pages. Comes in versions that run under Macintosh OS, Windows 3.1 and Windows 95.

- **Microsoft Works** – Microsoft Works in its earlier versions lagged behind *Claris Works* in ease of use and power of features. However, with its introduction of more than 70 common business, home and education tasks in Wizard form, from creating letterhead through constructing an address book, to sending an invoice or even writing a test, it has become a

Either “Claris Works” or “Microsoft Works” make fine software choices if you don’t need the power of full-blown applications.

genuine hit with many customers. If you get the CD-ROM version of *Works*, it has Microsoft’s popular *Bookshelf* of reference materials built in.

Author’s Choice – Either *Claris Works* or *Microsoft Works* make fine software choices if you don’t need the power of full-blown applications. However, before making a purchase see if you can test drive both applications to see which one you like the feel of best. As these programs are quite popular, many computer stores will have them on at least one of their demos.

Office Suite

Office Suites are all-in-one collections of professional applications that include word processing, spreadsheet, database, pres-

entation communications and other applications. They are the most affordable way to equip a PC with all the business software you might need.

Leading Office Suites – The three top office suites are Corel Office Professional, IBM/Lotus Smart Suite, and Microsoft Office.

- *Corel Office Professional 7* – Although, it is a hard drive hog taking up as much as 157 MB for a typical installation, Corel's Office Suite is loaded. It includes WordPerfect 7, Quattro Pro 7, Paradox 7, Presentations 7, CorelDRAW 6, CorelFLOW 3, 1,000 fonts, 10,000 clipart pictures, Netscape Navigator and more. Street market prices range from (\$300 to \$500 depending on upgrade

Microsoft Office is the leader in this field.

status. It is likely that this office suite package will steal some sales from the heavyweight Microsoft Office.

- *IBM/Lotus SmartSuite 4.0* – IBM bought Lotus last year which has been the leader in bringing 'groupware' to market. Groupware is software that incorporates file-sharing over a network. Includes Word Pro, Lotus' new, team-enabled word processor; Information Manager Organizer 2.1; Screen Cam 2.0, an audio/visual presentation software; Spreadsheet 1-2-3 v 5; Approach 3.0; and Freelance Graphics 2.1. There are Windows 3.1 and Windows 95 versions. The Suggested retail price for the Windows 95 version is \$400. Upgrades are \$250.

- *Microsoft Office 97* – MS Office 97 leads the pack in integrated office suites. It includes Microsoft Word, MS Excel (spreadsheet), MS PowerPoint (presentation package), MS Access (database), and Schedule+. Also available (for extra \$125) Small Business Pack 95 with 40 templates and small business guide. Windows 3.1 & Windows95 and Macintosh versions available. Suggested retail price is \$750 with upgrades in the \$300 to \$400 range.

Author's Choice – *Microsoft Office* is the leader in this field.

Computers do not save money by eliminating employees. Rather they facilitate and complement employees' work by performing certain functions more rapidly and efficiently.

SUPERTIP

Presentation

Business presentation packages help you organize slide programs and overheads. However, unless your needs are very specific, stick to a good DTP program or Corel Draw which allow you to do this anyway though a bit more cumbersome.

Author's Choice – Lotus' *Presentation*.

Project Planning

Project planners help you keep track of projects and designated tasks.

Author's Choice – Microsoft's *Project*.

Public Domain

Public domain material is not copyrighted, and thus available for public use, free of charge. Check the WWW for copies of these programs. Although not as sophisticated as brand names, some programs may meet your specific needs.

Shareware

Shareware is software written by programmers (often in their spare time) that is distributed through bulletin boards, the Internet or inexpensive collection disks. Payment is based on the honor system. In other words, if you like the program and use it, you are asked to send in a registration fee, usually not more than \$25 to \$30. In return for this fee you get a printed manual, the latest version of the program, and tele-

Public domain material is not copyrighted, and thus available for public use, free of charge.

phone support.

NOTE For the average computer user, shareware is an easy, inexpensive way to get good software. It can solve the same problems that expensive, profit margin-eating commercial software does. And with more and more independent software developers marketing their software in this manner, due to meager profits selling through traditional distribution systems, the quality is on the uprise.

Downloading Shareware Files –

In order to get shareware from an archive, you need to have ftp (file transfer protocol) software and some kind of software to decompress the files that you download. T basics are explained below:

- *FTP Software* – For IBM-PCs, the

standard ftp program is called *ws_ftp32*. It can be found as shareware. Some Web Browsers, like *Microsoft's Internet Explorer* and *Netscape* have ftp capabilities. For MACs, the most user-friendly ftp program is *Fetch 3.0b5*. Another excellent program is *Anarchie 1.6*. Both are available as shareware.

- **Decompression Software** – For IBM-PCs, two of the best decompression programs are *WinZip* and *pkz204.exe*. Both can be found as shareware. For MACs, the best decompression program around is *Stuffit Expander*. It will decompress almost all Mac-compressed files. It's available as shareware.

For IBM-PCs, the standard FTP program is called ws_ftp32.

Recommended Shareware Titles – Barring operating systems and high-end office suites, there is a shareware software application for almost every business application on the market. Some popular shareware downloads are *Painless Payroll* for Windows, *CheckMate Plus*, *Painless Accounting* for Windows, and *As-Easy-As* by Trius.

NOTE For \$14.95 the *Association of Shareware Professionals*, which represent authors, publishers vendors and on-line distributors, will send you a CD-ROM containing over 1,600 shareware programs. Included in this CD are games, utilities, clipart and communication software, as well as a Windows search tool, which helps you find the program you want. Call 1-800-263-2390.

Web Browsing

Web browsers give you the easiest access to the Internet and the World Wide Web.

Recently, they have become the swiftest-moving and most fascinating development in the software arena. Microsoft and Netscape are the two big players battling for supremacy.

Leading Web Browsing

Software – Leading web browsers include Netscape’s *Communicator 4.0* and Microsoft’s *Internet Explorer 4.0*.

- *Internet Explorer 4.0* – Microsoft has done an excellent job in matching Netscape’s features and introducing a few new features of its own. It’s biggest

Web browsing software has become a key battleground in the software industry, because they influence the type of “server” software, bought by companies and individuals wishing to publish information on line.

FUNFACT

advantage: it’s free (at least for the time being).

- *Communicator 4.0* – Netscape is not willing to give up even an inch of it’s market share to Microsoft and is pushing rapidly ahead with new developments of its own. Although *Communicator* has a price tag (about \$50 US), it offers tighter integration with its e-mail and HTML publishing features.

Author’s Choice – Netscape’s *Communicator* is a very convenient all-in-one browsing package that is hard to beat.



SOFTWARE BUYING TIPS

YOU'VE JUST heard about a new software application that's supposed to be the best thing to hit the market since the invention of the light bulb. The manufacturer's claims sound great but you're still not convinced that this product is for you.

The solution: ask for a test-drive – a *TestDrive* CD-ROM that is. *TestDrive* is a Silicon Valley company that offers a CD-ROM with over seventy-five popular and complete IBM-compatible software packages such as *Lotus 1-2-3*, *Quicken*, and *Printshop Deluxe* ready for shoppers to download and actually try before they buy. An encrypted “counter” limits the number of

Today, buggy-but flexible software is better than flawless-but rigid software.

**MICHAEL
SCHRAGE**
Computerworld

times each program can be used in its entirety.

Once a customer has decided to buy a particular program, he or she dials the 800 line and gives credit card information. The customer will then be given a code that disables the counter and allows for full program use. Documentation will arrive soon after by express mail. An annual subscription is available for \$19.95 or \$9.95 quarterly. Macintosh versions are also available. For more information, contact TestDrive, 2933 Bunker Hill Ln., Suite 101, Santa Clara, CA 95054.

NOTE Gateway 2000 and Microsoft Corporation are also doing a little test run of their own. The companies have distributed

Store-on-a Disc, a software shopping service on CD-ROM, to 25,000 customers who recently purchased Gateway computer systems with CD-ROM drives. The current version contains 33 complete Microsoft programs, including Microsoft *Bookshelf*, *Office* and *Works*; however prospective customers only get to fiddle with demos. The ordering process is quite similar to that of Test Drive's: a Gateway customer calls an 800 number and provides his assigned Gateway ID and credit card number. An operator supplies the electronic key codes and instructions to unlock the full program, and the manuals arrive two-days later by mail.

Shareware World Wide Web Sites

THERE ARE hundreds of shareware sites on the World Wide Web. These are a few of the best:

Shareware.com – If you're looking for something in particular, they've probably got it (Macs and PCs). <http://www.shareware.com/>

The Shareware Shop – Keeps up with some of the newest titles (Macs and PCs). <http://www.bsoftware.com/share2.htm>

Jumbo – Boasts almost 50,000 programs, and hundreds of new titles every day (Macs and PCs). <http://www.jumbo.com/>

Windows95.com 32-bit Shareware – Good shareware for Windows 95 <http://www.windows95.com/apps/>

More Buying Tips

Buy customized specialized software instead of spending long hours trying to use a database or spreadsheet.

Don't spend time customizing a database, or spreadsheet program if you can buy one that already does what you want. This is especially true for accounting & order-entry programs.

Buy only software you will use and need. Learning a new program demands time and patience. Therefore, decide which program you will use the most – this will most likely be a word processor, database, spreadsheet, drawing program, page layout, or business accounting package – and stick to it. Invest time in learning how to

Shareware downloaded from the Internet can be a boon to the user and a great source of income for the developer.
EDMONTON JOURNAL

use it properly, rather than investing time and money learning how to use many programs only partially.

Buy software designed to help you think like you do on paper. Initially, most people find it easier to think on a computer like they think on paper. They prefer WYSIWYG environments (what you see is what you get). Order-entry software, for example, should have a colorful order-entry interface that is easy on the eyes, has a comfortable feel and makes entry points easy to find - like a well designed order-entry form.

Buy software from vendors with a good reputation. When you buy software, you should buy from established

businesses that are likely to stay in business.

Buy software that allows you to easily change data from different software platforms and even operating systems.

Choose programs that allow information to be easily transferred from one platform to the next whether it be from a database, to a spreadsheet, or from a spreadsheet to a word processor. In particular, make sure the spreadsheet you choose is compatible with your accounting software.

Choose programs that allow information to be easily transferred from one platform to the next.

Buy software that can be modified to suit your needs.

Good software makes it easy for you to change its “program” instructions such as payroll withholding rates. It also makes it easy to change what

has already been processed and has multiple “undo” levels.

Buy software that comes with effective documentation.

The operating manual included with the software should

be written for a novice. It should also be organized in such a way that once you become an experience user, you can easily access its information.

Buy software that has benefits and ease of use, not thousands of features that you will never learn how to use.

Many programs today are feature laden but have few real benefits. A new and improved software feature is only truly beneficial if is easy to learn, difficult to forget, and can be used every day to save time.

Buy software that has good vendor support. If you experience problems with the software, the vendor should be experienced enough to help you. If you need changes to the software, as in the case of software designed specifically for your system, the vendor should be able to make these changes at a reasonable cost.

Buy software that has proven itself. Don't be a software guinea pig. Don't buy new unproven software. Most early programs have bugs in them because of the need for software companies to generate sales. Often they are released and shipped out earlier than they should be.

Buy software that has security features such as passwords or user identification codes. Good software is

designed to help prevent unauthorized access to private information.

Buy software that improves your thinking ability. Software should be chosen according to how it develops your ability to think. Spreadsheets improve deductive reasoning while databases improve relational and lateral inductive thinking.

Buy software that integrates well with other software. Try and buy software that works well with the other software on your machine.

Make sure one software package doesn't crash another when both are being used at the same time.

Buy software that is user-friendly. The information is displayed on the com-

Don't be a software guinea pig.

Don't buy new unproven software.

puter screen should make sense. The “help” facility should also be straightforward, fast and informative.

Buy software through educational organizations – you maybe able to get a discount.

Some of the best discounts on software packages are available to college staff, students, and faculty. Software companies such as Adobe, Aldus, Microsoft and Corel offer educational discounts of as much as 80 percent off standard retail price (e.g., *Pagemaker* has a SRP of \$895. With an educational discount, the price is \$199). Other ways to get software cheaper are:

- buy competitive upgrades and

Monitoring Computer Usage

IF YOU FEAR your employees are crunching bad guys, from Doom and Quake, instead of crunching numbers, get “Win What Where 96” a deceptively simple program for all current versions of Windows that will track every keystroke, every mouse movement, even every mouse click your employees makes. W3 as it likes to be called, will load each time Windows is brought up, and once it is installed on a work station or network, only the system administrator can make it go away. Reports with usage (when a program was called up, how long it was up, and a general idea of what was done during that time) can be printed out. W3 helps managers track time spent on projects, including time spent surfing the big WWW.

introductory offers

- by through mail order
- buy used software
- buy new copies of old versions

Buy software used by your customers and service bureaus. An important rule in small business automation is when in doubt, check what your customers or service bureau uses. This is true of hardware and software. Also, if you expect to deliver documents or graphics electronically, check to see what your industry standard is.

NOTE A bad automation match can cost you money. Conversions don't always work perfectly.

Become an expert at one program not an amateur at many.

SUPERTIP

Buy software when it is being promoted heavily at a discount. Keep your eyes open for special promotions. For example when Microsoft's *Access* first came out, it could be purchased for \$99. Now it retails for around \$300.

Buy software you can learn to use without a manual. Flipping through a manual isn't fun, it's tedious. A good software program can be figured out without the aid of a manual and even the programs internal help sections. Software should be intuitive. Its layout should help explain its functions.

Buy software you have tried before – don't buy cold. When buying software always try before you buy.

Avoid buying discontinued software.

Don't buy discontinued software unless you know you will never need an updated version. Otherwise, you will lose money paying the full price for a new brand later on, as well as time relearning a new program.



Don't buy discontinued software unless you know you will never need an updated version.

Buyer's Guide for Business Software

OPERATING SYSTEM SOFTWARE

DOS — Leading Brands: Microsoft *MS DOS*, IBM *PC DOS*, Novell *DOS*. Min. Hardware: Requires at least an 8086, 1 MB RAM, and a 720 K floppy. Cost: US\$50 - \$90 (it is difficult to buy DOS as it is being phased out as an operating system).

Windows 3.1 for DOS — Min. Hardware: Requires at least a 386, 4 MB RAM, and 30 MB free on HD. Cost: US\$120.

Windows 95 — Min. Hardware: Requires at least a 486, 8 MB of RAM preferably 16MB, and 50-150 MB free on HD. Cost: US\$150.

WindowsNT — Min. Hardware: Requires at least a 486, 8 MB of RAM preferably 16MB, and 50 to 150 MB free on HD.. Cost: US\$250.

O/S2 — Min. Hardware: Requires at least a 486, 8 MB of RAM preferably 16 MB, and 50 to 150 MB free on HD. Cost: US\$50 - \$150 (look for special promotions).

UNIX — Leading Brands: MS DOS, PC DOS, Novell DOS. Min. Hardware: Requires special computer with special processors. Cost: US\$50.

Macintosh's System 7

— Min. Hardware: System 7.5 requires at least a Power PC chip, 4 MB RAM, 20 MB free on HD. Cost: US\$150.

BASIC BUSINESS SOFTWARE

Databases — Leading Brands: Microsoft *Access*, *Approach*, *Claris File*, *dBASE*, *FoxPro*, *Oracle*, *Borland Paradox*. Min. Hardware: Access requires a 386, 8 MB RAM, and 25 MB free on HD. Cost: Access sells for US\$250.

Spreadsheets — Leading Brands: Excel, Lotus 123, Quattro Pro. Min. Hardware: Excel for Windows95 requires a 486, 8 MB RAM, and 25 MB free on HD Cost: Excel sells for US\$250.

Word Processors — Leading Brands: Corel *Word Perfect*, IBM/Lotus *Word Pro*, Microsoft *Word*. Min. Hardware: *Word 6.0* requires a fast 386, 8 MB RAM, and 25 MB free on HD. Cost: *Word 6.0* sells for about \$US300.

OTHER SOFTWARE WITH BUSINESS APPLICATIONS

Accounting Packages — Leading Brands:

Personal Financing Packages

Quicken 4.0 \$50
Managing Your Money \$50

Entry Level Packages

CA-Simply Accounting \$225
DacEasy Accounting 2.0 for Win. ... \$149
Great Plains Profit 2.0..... \$249
M.Y.O.B Accounting 6.0..... \$129
QuickBooks Version 4.0..... \$124
Small Business Accounting \$139

Mid-Range Packages

Abacus II 3.2 for DOS \$495
BusinessVision II 3.0 for DOS \$5
DacEasy 6.0 for DOS..... \$495

High End Packages

AccPac/2000 \$895
Professional Accounting Series Plus \$895

Min. Hardware: *M.Y.O.B* requires 4 MB RAM and 6 MB free on HD. *QuickBooks* requires 4MB RAM and 15 MB free on HD. *DacEasy 6.0* for DOS requires 640 K RAM and 2 MB hard-disk space. *Peachtree Complete Accounting* can be run on a 286. Cost: Above prices in US\$.

Contact Management

Leading Brands: *ACT!* by Symantec, *Telemagic* for Windows, *Maximizer* for Windows by Modatech. Min. Hardware: *ACT!* requires a 386, 4MB RAM, and 5MB free on HD. Cost: *ACT!* sells for US\$250. *Maximizer* sells for about US\$160.

DTP — Leading Brands: *Corel Ventura*, *Microsoft Publisher*, *Pagemaker*, *QuarkXpress*. Min. Hardware: *Pagemaker* requires a 386, 8 MB RAM, and 25 MB free on HD. Cost: *Pagemaker* sells for US\$495.

E-mail — Leading Brands: For the Internet *Eudora*, Microsoft *Explorer* and Netscape *Navigator*; For network situations, IBM's *Lotus Notes*, Microsoft's *MS Mail*. Min. Hardware: *Eudora* requires a 386, 4 MB RAM, and 1 MB free on HD. Cost: Free.

Graphics — Leading Brands: For Mac users, *MacDraw*, *Adobe Illustrator*, *Canvas*, *Aldus FreeHand*; for PC users *Illustrator*, *Canvas* and *FreeHand*, *CorelDraw*, *CorelXara*. Min. Hardware: *CorelDRAW* requires a 486, 8 MB RAM (preferably 16MB-32MB), and 182 MB free on HD for a full installation. Cost: *CorelDRAW* sells for US\$700. Version 3.0, 4.0 and 5.0 can be found for greatly reduced prices

Integrated Packages

Leading Brands: Microsoft *Works* and *Claris Works* for both Mac and PC users. Min. Hardware: *Claris Works* requires a 386, 8 MB RAM, and 25 MB free on HD. Cost: The suggested retail price for *Claris Works* is US\$170 with upgrades at \$65. *MS Works* retails for about US\$100.

Office Suites

— Leading Brands: *Corel Office Professional*, IBM/Lotus *Smart Suite*, Microsoft *Office*. Min. Hardware: Microsoft *Office* requires a 386, 8 MB RAM, and 120 MB free on HD.. Cost: Most full-featured suites will cost you less than US\$500 by mail.

Presentation

— Leading Brands: Lotus' *Presentation*. Min. Hardware: *Presentation* requires a 386, 8 MB RAM, and 25 MB free on HD. Requires at least an 8086, 1 MB RAM, and a 720 K floppy. Cost: *Presentation* sells for \$250.

Project Planners

— Leading Brands: Microsoft *Project*. Min. Hardware: *Project* requires a 386, 8 MB RAM, and 25 MB free on HD. Cost: *Project* sells for US\$100.

Web Browsers

— Leading Brands: Netscape *Navigator 3.0*, Microsoft *Internet Explorer 3.0*. Min. Hardware: *Navigator* requires a 386, 4 MB RAM, and 5 MB free on HD. Cost: *Navigator* retails for US\$49.