

C H E C K B O O K

InView's Checkbook operates like a traditional checkbook. It manages any number of checking accounts, posts payments to Invoices in the Receivables file and adds expenses to jobs in Open Jobs or Worksheet. Reconciling a monthly statement is a simple process that keeps you and your bank up to date.

Divide and distribute individual checks to an unlimited number of Expense accounts. Create checks in Checkbook or from the Payables file. With readily available check forms, you can print checks singly or in a batch and, if you're converting from Quicken, your present checks still work.

Checkbook has a wide variety of reports, including information for 1099's. The on-screen Register serves as a constant reporting and analyzing tool. The Register can be printed at any time. In the Reports menu you find a number of other choices, such as by Accounts and Statement w/ Detail. All produce reports on the currently selected data. Thus, using the various Select and Select Within features, you can see your data in nearly unlimited ways.

No discussion of Checkbook is complete without mentioning it's relationship with Payables. They work intimately together. Checkbook handles the present and past transactions. Payables handles the future. Payables keeps track of what you owe, helping you to budget. Most transactions start in Payables and are transferred to Checkbook when paid, but Checkbook can be used independently.

GETTING STARTED

If you're eager to get going and spend all your money, launch right into your Checkbook at the most basic level. Follow these steps. First you need balance information from your present account(s).

NAMING THE ACCOUNT

When you open Checkbook for the first time, a dialog box appears for you to name your account(s). You can begin with any number of accounts or just one, but plan ahead. The name must end with the last two digits of the current fiscal year. Use a meaningful name, such as "Operations 01." You also need to check whether it's a personal or a business account. The name is limited to a total of 28 characters including spaces and punctuation marks.

Once you have the name entered, click on Save and accept the offer to open the account. You're taken to the Checkbook Register window.

OPENING BALANCE AND OPENING DATE

To use any of the new accounts, you must enter an Opening Balance and an opening date in the Checkbook Register. Double-click on the record that says Opening Balance. You are guided to enter the opening date (It defaults to the first of the year) in the Date column and the opening balance in the Balance column. Enter the amount of money in your checking account (it can be zero). Press Enter or Tab when you finish.

ENTERING TRANSACTIONS

The Enter New: button is a popup menu listing the kinds of transactions: Check, Deposit, Withdrawals and Adjustment. Make your choice and you're on your way. But, please, don't stop here. There's lots more to learn about this file.

Note: If you have not already set up your Chart of Accounts, you need to do that before you start using Checkbook. It is a key component of the financial part of InView.

CHECKBOOK REGISTER

The Checkbook file always opens to the Register window. The Register is the central control and reporting device of Checkbook. Just as in a traditional check register, each line represents one trans-

Tag	Type	Ck#	Date	Description	Payment	Deposit	Balance
<input type="checkbox"/>	Bal B/F	<input checked="" type="checkbox"/>	04/01/99	Opening Balance			1,234.27
<input type="checkbox"/>	Deposit	<input checked="" type="checkbox"/>	04/14/99			20,000.00	21,234.27
<input type="checkbox"/>	Check	<input checked="" type="checkbox"/>	2001 04/26/99	Joey Sapluto	2,400.00		18,834.27
<input type="checkbox"/>	Check	<input checked="" type="checkbox"/>	2002 04/26/99	Gary Meigrp	869.87		17,964.40
<input type="checkbox"/>	Deposit	<input checked="" type="checkbox"/>	04/28/99			20,600.00	38,564.40
<input type="checkbox"/>	Deposit	<input checked="" type="checkbox"/>	04/30/99			1,666.14	40,230.54
<input type="checkbox"/>	Check	<input checked="" type="checkbox"/>	2003 05/01/99	The Yellowstone Grille	47.85		40,182.69
<input type="checkbox"/>	Check	<input checked="" type="checkbox"/>	2004 05/02/99	Rosalinda's Mexican Restaurant	53.60		40,129.09
<input type="checkbox"/>	Check	<input checked="" type="checkbox"/>	2005 05/02/99	Joey Sapluto	2,400.00		37,729.09



action, listed by date. Buttons and popup menus take you to other windows or begin other actions. Most things you want to do in Checkbook start with the click of a button, or choose something from one of the popup menus or double-click on an item that you want to go to.

At the top right of the Register is a display showing the number of transactions Selected vs. the total number of transactions in the file. Below are the total dollar amounts of the Selected transactions.

When all transactions are Selected, the sum of Deposits and Opening Balance minus total Payments equal the Balance in the last record. These amounts change every time you make a selection so that you have a constant, on-screen report. With the large variety of potential selections there are unlimited reporting possibilities. You can print the Register window to make a hard copy report.

All of the column titles except Balance have popup menus. Use these to make selections and perform other functions, such as Sort and Reconcile. They are the report control panel. For many popups, hold the Opt/Alt key as you open a popup menu for additional functions.

Move up and down in the Register window using the scroll bar on the right or the arrow keys on your keyboard.

A C C O U N T

The Account popup menu provides access to a variety of account management functions for use with multiple Checking Accounts. These functions are documented later in this chapter under Managing Checkbook Accounts.

E N T E R N E W :

The Enter New popup menu creates new entries in Checkbook. It's functions are covered in the next section under Entering a New Transaction.

T R A N S A C T I O N S

Each horizontal line in the Register represents the record of one transaction. The fields from left to right show the type of transaction and details of the transaction.

Depending on the Type of transaction, a double-click on a transaction takes you to the Payment window or the Deposit window.

T A G

When you depress the mouse button on Tag a popup menu offers several tag and select options. Tags works the same here as in the Contacts file and other InView and StockView files. *(See Tags is at the end of this chapter.)*

T Y P E

Type identifies the kind of transaction. Depress the mouse button on the Type field title for a popup menu that lets you choose any of the six transaction Types, or Select All transactions. If you hold the Opt/Alt key when you depress the mouse button, the menu changes to SelectWithin for the Types. Use this with the Date or other popups and all manner of conclusions about your cash flow (or lack thereof) can be drawn.

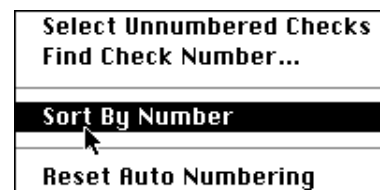


√

√ is used to indicate whether the transaction has Cleared or not. The √ popup menu begins the Reconcile process or has selection options, such as selecting transactions cleared on a particular bank statement.

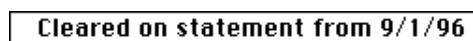
C K #

CK# shows the Check Number. Checks are the only numbered transactions in Checkbook. In the Ck# popup menu you can Sort by Check Number, Reset Auto Numbering, Find specific check numbers, and Select Unnumbered Checks, such as temporary checks or cashier's checks drawn on your account. *Tip*



D A T E

The Date field shows the date of the transaction. When you click on the Date displayed on any Cleared Transaction, a display pops up shows the date of the bank statement that the transaction cleared.



The popup menu on the Date field title Sorts transactions by Date and a stunning array of other Date

Tip: Check numbers are issued automatically whenever a new check is created. If you need to revise the automatically assigned check numbers choose Reset Auto Numbering from the Ck# popup menu. A dialog with the next check number in the automatic sequence appears. To change it, type in the new number and click OK. The automatic sequence proceeds from this new number.

selections. Hold down the Opt/Alt key and you can Select Within your first Selection. *Tip* ♣

D E S C R I P T I O N

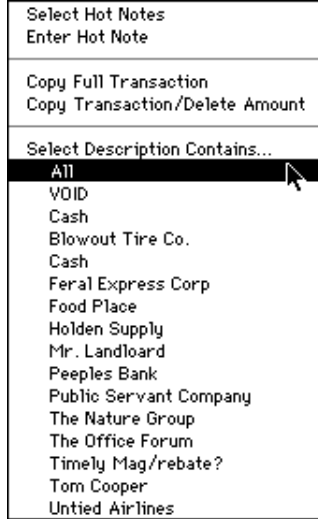
Description shows the name of the payee or what the transaction is about. Deposits don't usually show anything here, but the information is available. Don't panic. Double-click on the deposit to see who sent you money.

Depress the mouse on the Description or Date of a transaction to see a popup with that transaction in more detail or to see the date it was entered as cleared.

Note: This breakdown is accessed by clicking on the individual transactions, NOT the field title which also has a popup menu described below.

The Description field title has a popup menu. The Description popup menu can Select All, Select Voids and Select Cash transactions. The menu also lists the existing entries in the Description column for quickly selecting one of them. Again, hold the Opt/Alt key to Select Within each of these choices.

Copy This Transaction duplicates the currently active line to create a new transaction with a new date and a new number if the transaction is a check. (*Selecting and Entering Hot Notes are covered in the following section.*)



Tip: The Type, Date and Description menus are powerful report generating tools. For instance, use the Type popup to Select Checks, hold the Opt/Alt key and use the Description menu to Select Within any Descriptions with the name of a particular vendor. Now, hold the Opt/Alt key and use the Date popup to Select Within the past 3rd Quarter. There it is. A list and totals of checks to the vendor during that period. Sorta gives you an idea of where your money's going.

P A Y M E N T

The Payment field shows disbursements made from the Checkbook. Click the Payment title to display a popup menu with selection options that are based on the currently active record, thus, the number in the popup changes for each record. This is handy for times when you want to find other payments of the same amount as the active record. Choosing Select... opens a dialog box where you enter the amount you're seeking. Type in a number and any payments equaling your entry are selected.

D E P O S I T

The Deposit field shows deposits. Its popup works the same as for Payment except that it searches in the Deposit field.

B A L A N C E

This shows the running Balance in your checking account. *Warning!* ♣

H O T N O T E S

Hot Notes are short memos especially useful for such things as reminding yourself of something left unfinished or to communicate to your assistant something like "Don't print these checks until we have some money!" They appear in most windows including Register, Deposit, and Payment and continue to appear each time you open a window until you clear the Hot Note. If you are using a color monitor set to color mode, the Hot Note is outlined in yellow. How's that for "in your face"?

To enter a Hot Note, choose Enter Hot Note from the Description popup menu in the Register or the popup menu that appears when you click on the Pencil icon in the Payment or Deposit windows. A small note cell appears for you to enter text. It's possible to enter more than the dialog displays.

In the Register and similar windows, to retain a Hot Note, but suppress it so that you can see the rest of a transaction, use the close box on the Hot Note in the upper left corner. As you close the Hot Note, a dialog asks if you want to clear it. If your answer is No, the Hot Note disappears leaving a red exclamation point to the right of the Description. This ! is a signal that a Hot Note is there but not in view. To make it reappear, click on the red exclamation point.

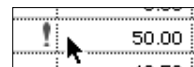
To remove a Hot Note forever, in Register use the close box and



Warning!
The Balance is calculated for the entire file in a specific order. If you have a group of transactions Selected that are not contiguous (that means all the entries in your Selection are in the order they were entered, with no transactions omitted) the Balance displayed is accurate relative to each record, but does not reflect the relative change from record to record. However, when you select ALL transactions in a given period, such as a month, the change in Balance is accurate.



answer Yes, you do want to clear the note. In Payment and Deposit choose Clear This Hot Note from the Pencil popup or simply delete all the text.



You can see all your Hot Notes at once by choosing Select Hot Notes for the popup menu in the Description field's title or the Pencil's popup.

ENTERING A NEW TRANSACTION

To enter a new transaction, click the Enter New popup menu in Register and choose the type of transaction. Or, choose the type of new transaction from the Functions menu, type Return/Enter or Cmd/Ctrl-E for a new check, or type Cmd/Ctrl-D for a new deposit. The Payment or Deposit window opens for the new transaction.

Withdrawal covers such items as cash withdrawals, automatic payments, or most other payments that don't use actual checks. Service Charge refers to bank fees. Adjustment is for those times you can't prove that the bank made a mistake (of course it wasn't your fault!) and you need to make your balance match theirs. Adjustments can be positive or negative.

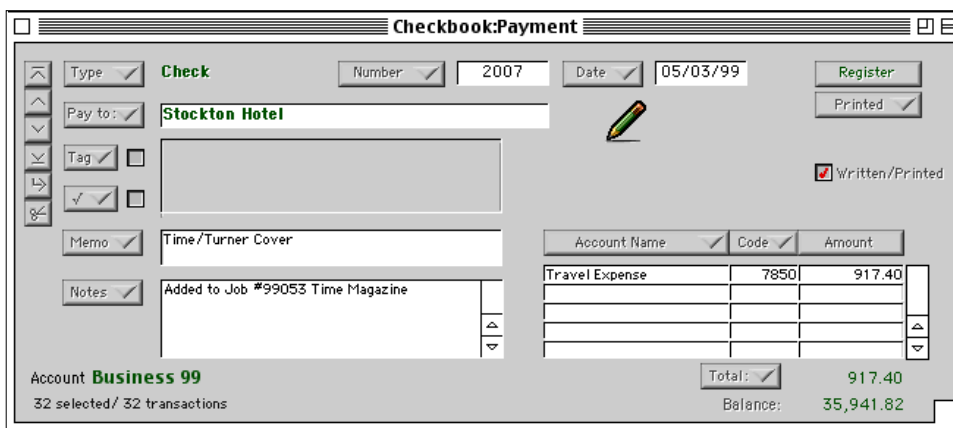
New transactions are added at the end of the Checkbook. Since transactions are kept in order by date, new transactions with mixed dates are sorted automatically the next time Checkbook is opened. *Tip*

PAYMENT

The Payment Window is where most data is entered. The Payment Window opens when you create a new transaction (except Deposits). To look at an existing transaction, double-click on its line in Register or type Cmd/Ctrl-R.

The Payment Window displays only one transaction at a time. In the lower left the name of the checking account you are working in is shown. The Register button in the upper right corner returns you to the Register. The Print popup menu lets you choose to print this one check or multiple checks or mark it as handwritten. When a check has been printed the title changes to say Printed, a handy reminder. We wanted to make it say "The check's in the mail," but we couldn't control the human part of that equation.

Tip: Hold down the Opt/Alt key and double-click on a line to insert a new transaction above that line. This is rarely if ever needed as all new transactions are sorted to their proper place when you choose Sort by Date or when Checkbook is re-opened.



On the left side of the Payment window, the arrows scroll through the Transaction records, one at a time. The double arrow pointing upward goes to the first transaction, the next goes up one record, the downward arrow goes down one record, and the double arrow pointing downward goes to the last transaction. These arrows scroll through the transactions that are Selected at the time. The bottom two buttons add or delete a transaction.

TAG

The Tag box and popup menu under the word Tag, the ✓ and the checkbox next to the ✓ work here just as they do in the Register. So do the Number and Date buttons. Glance back to that section for a refresher if you lost that info somewhere.

TYPE

Type is filled in automatically when you enter a new transaction. You can change it via the popup menu that has the same selecting options the Register.

NUMBER

Check Numbers are automatically entered in the Number box when you create a new check. If you change to another type of transaction the number is automatically deleted.

Note: The first time you write a check from any new checking account you must enter a number. From then on, Checkbook does this for you, sequencing automatically.

DATE

Today's date is also automatically entered in the Date box. You can change it though.

PAY TO :

Pay to: is where you enter the name of the payee, the person or company you are writing the check to, or, for other types of transactions, a general description. Click on Pay to: to access a popup menu.

The first choice, Copy Full Transaction copies the active payment to a new record and gives it the next check number and today's date. Copy Transaction/Delete Amount does the same however it deletes the amount so you may enter a different amount.

At the bottom of the menu is a list of payees already entered in Checkbook. If you choose a name it's automatically entered in the Pay To: cell. A discussion of Transfer and Void are coming up. For now, be aware they're available here. *Tip* ♦

Immediately below, is a gray cell that displays the address of whoever is in the Pay to: cell if their name is in Contacts and Contacts is open. If you want another address just type it in.

Copy Full Transaction Copy Transaction/Delete Amount
Transfer to...
Operations 99 Your Account 99
Void Transaction and Delete Amount Void w/ Adjustment
Enter...
AmeriBank Visa
Auto Lease Corp.
Dawson Photo
EGC Gas & Electric
Eric Goeffler
Frank Delarney
Gary Meigrup
1st Bank
Joey Sapluto
Landlord Realty
Rosalinda's Mexican Restaurant
Stockton Hotel
The Oil Patch
The Yellowstone Grille
US West

Tip: As long as the Contacts is open, hold Opt/Alt and click on the menu to change the listing to Companies listed as Vendors in the Contacts file.

Hold the Shift key to change the listing to Contacts listed as Vendors in the Contacts file.

MEMO

Entries in Memo print on the check.

Memo has a popup menu for selecting Memos and a handy feature to speed data entry. If Contacts is open, any Vendor Account Numbers entered in Special Numbers of the Contacts Billing & Shipping window are listed. Choose one and it's entered in Memo.

NOTES

Notes do not print on your checks. The Notes box is for any additional information you want to keep with the check's record, like things you wouldn't say to the payee's face. This is where automatic entries are made for those transfers and items added to jobs. For quick selecting, its popup menu has choices for selecting Notes and conveniently lists accounts that transfers were made to. It also lists the Job Numbers of all Jobs that have had expenses added from Payables or Checkbook. This makes it easy to select all expenses related to a particular job, such as when you need to justify a \$500 lunch tab for a client. *Tip* ♦

Tip: The Notes popup menu has an option for marking the entry as 1099 eligible. See Page 16-14 for more information on 1099 reporting.

ACCOUNT NAME

This is where you enter the accounts that each item of a transaction is allocated to. In this section of the window you can allocate a payment to many separate expense accounts, as may be the case when you pay a credit card bill.

Accounts activates a popup menu listing Accounts from Chart of Accounts to enter into the active account cell. When you select an Account, the Code is automatically filled in.

If you try to enter an Account Name or Account Code that doesn't exist or is not listed as an expense account in the Chart of Accounts, InView advises you of this conflict. You can correct the entry or ignore the discrepancy. They're your books. *Tip* ♦

If you hold down the Opt/Alt key, the popup menu is now for selecting transactions that contain the account you select.

Tip: The Vendor, if located in the Contacts file, can store a Default Account Code. Use the Special Numbers Popup in Contacts Billing & Shipping widow to assign your Vendor Expense Account default. New Deposits do not use the this default.

CODE

Everything is the same as Accounts except that you enter the Account Code and the menu is sorted by code.

AMOUNT

Enter the amount of each item of a transaction here. If you run out of lines, just scroll down and more are added. Click on the Amount button to get a search dialog. Use this when you are looking for individual items in transactions. This is handy when looking for reconciling errors.



TOTAL

Total is the sum of the money you've entered in this window. It is updated and filled in automatically as you add Accounts. The popup menu works the same as Payment in Register.

BALANCE

This shows the running Balance in your checking account. A neat demonstration of how this works is: write a check to HindSight that is equal to this number and watch it change to zero. Don't forget to mail the check!

PRINT

This button only appears for checks and has a popup menu with various printing options as well as a choice for handwriting a check. The title changes to Printed after the check has been printed.

Handwritten checks can be cleared from being considered unprinted by clicking in the Written/Printed checkbox.

ADD TO JOB

The Add To Job button appears below the Register button only for checks and withdrawals that have not already been added to an Invoice through the Checkbook or Payables. If your Expense is work related, something you can bill for, click on this button and a popup menu appears listing the jobs in Open Jobs and an option to add the expenses to Worksheet.

When Expense data is added to the job, Added to Job #n is inserted in the Notes of the transaction in Checkbook and the button disappears. Smart button, eh?

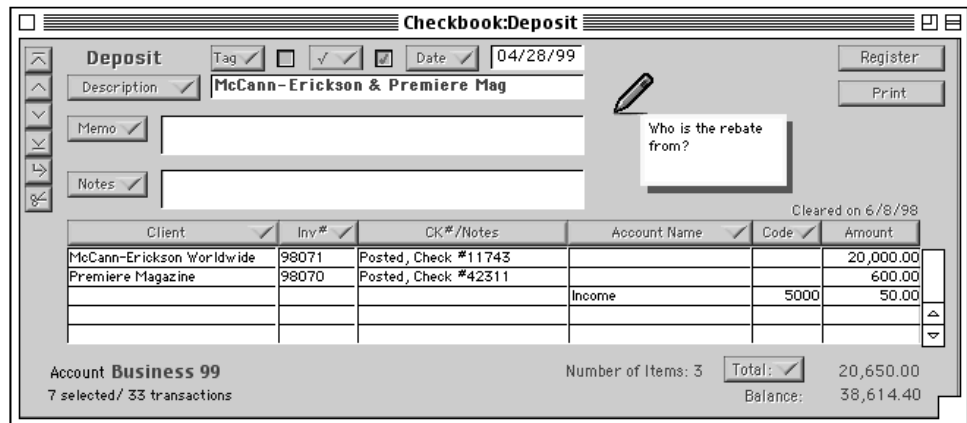
At the bottom of the window is the name of the current account, the number of selected transactions and the total number of transactions in the file.

To return to the Register type Cmd/Ctrl-R or click on the Register button.

Note: If you have come to this transaction from the Reconcile or Print Selector window the Register button changes to say Continue.

ENTERING DEPOSITS

In either Register or Payment choose New Deposit from the Enter New popup or the Functions menu, or type Cmd/Ctrl-D. When the Deposit window opens notice how similar it is to the Payment window. Most of it works the same, therefore we'll point out just the differences.



In the Deposit window you enter the amount of the deposit, naturally. You can record an Invoice #, enter the Client, Income Accounts and Code, Check # and make Notes. The Notes popup menu has an option for marking the entry as 1099 eligible. See Page 16-14 for more information on 1099 reporting. ⚡ *Warning*

Warning!
Deposits do have a limit for the number of items listed. It's 20. If you try to enter the 21st line or entry, you'll be warned.

DESCRIPTION

This is an optional item and shows up in the Register window. Use it for a general description of the deposit. Its popup menu lists the descriptions on other deposits. Whatever you select is entered.

CLIENT

The Client popup menu list those clients previously entered on deposits and, if Receivables is not open, the option to Link Receivables. Once Receivables is opened it lists clients with outstanding invoices. Highlight the name and the Client field on the active line is filled in. The Client field is also linked by Clairvoyance to the Company field in Contacts.

Use the Opt/Alt key to select deposits that include a particular client.

INV

If you selected a client with outstanding invoice(s) from the Client popup menu, this menu displays only their outstanding Invoices and the amount. If you go to this field first it displays all of the outstanding invoice in Receivables. Just make a choice and the field is filled in. If Receivables is open when an Invoice number is entered for a deposit, the client is automatically filled in.

The order of the invoices listed in the Inv# popup menu is based on the current order of the invoices in Receivables. Use the Sort menu in your Receivables Selector window to also rearrange Checkbook Inv# popup menu order.

CK # / NOTES

Enter the check number or whatever you want to. Click on the title button to get a select dialog for selecting deposits that contain what you enter. *Tip* ♣

POSTING A PAYMENT TO RECEIVABLES

To post a payment(s), after entering all the Invoice numbers and amounts, press the Post button for each Invoice to be entered in Receivables. Before automatically returning to Checkbook you're prompted to click Yes to Save Receivables or click No to see the information posted to Receivables and then Save when you're satisfied that the information displayed in the Receivables payment window is correct. When you return to Checkbook notice that the Post button has disappeared. It's OK, we have more of them.

ACCOUNT NAME AND CODE

The Account Name and Code popup menus list all Income accounts. Choosing one puts it in the Account Name and Code fields. *Warning!* ♣

PRINT

To print a Deposit, click on the Print button and place a blank sheet of paper in your printer. Since banks need to have numbers printed on the deposit slip in a special magnetic ink, you still have to manually fill out their particular deposit slip forms.

TRANSACTIONS

As we mentioned earlier, each line in the Register represents a transaction in your checking account. In the Register double-click on the line of a Transaction you want to look at or type Cmd/Ctrl-R and that Transaction opens.

INSERTING NEW TRANSACTIONS

If you forgot to enter some transactions you can enter them at the end of the file (the recommended way). They are later sorted by date. If you insert them directly where they should go, New Transactions are inserted below the line where your cursor is. Just highlight a line, hold down the Opt/Alt key, and double click in the Type, CK# or Date fields. A new record is created and the Payment window opens for you to assign a transaction type.

COPYING TRANSACTIONS

Recurring transactions are best entered in Payables, but this is another way of entering transactions that repeat, say those that repeat only occasionally. Choose Copy Full Transaction or Copy Transaction/Delete Amount from the Pay to: popup menu or Description popup in the Register. The active transaction, the one highlighted, is copied with the Date updated to today's date and a new Number assigned (if you are repeating a check). You can manually make any other changes to the new transaction. The only difference in the two menu choices is that the second one blanks out the amount. This is useful for bills that vary from month to month, such as phone bills. *Tip* ♣

TRANSFERRING A TRANSACTION

You can automatically transfer money to another account by selecting the account from the Pay To: popup menu. A deposit is entered in the selected account and a notation with the account name is made in Notes.

VOID TRANSACTION AND DELETE AMOUNT

If you need to Void a payment immediately, because, maybe you put a pre-numbered check in the printer backward, you can void the transaction and delete the amount. Transactions are voided from the Payment window. With the transaction to be voided showing in the Payment window, click on Pay to: popup menu. Choose Void Transaction and Delete Amount. The amount of the payment changes to zero and VOID is added to the Pay to: field. A dialog appears asking if you want to keep a reference about the Void Transaction, the amount and account allocation. If you choose Yes, the

Tip:

The order of the invoices listed in the Inv# popup menu is based on the current order of invoices in Receivables. Usually that is in order by invoice number. You can control the order in the menu by sorting Receivables on some other criteria, such as Company Name.

Warning!

The Accounts and Codes in a Deposit are intended for items that you do not normally invoice, such as interest from the bank. Any item that is included in Receivables should NOT be assigned to an account in Checkbook. That would be redundant. If you have questions about account codes, check with your accountant.

Tip:

InView does not have payroll per se, but it can simplify payroll for salaried employees once you've gotten the first such check figured out.

In the Register, use the Description popup menu to select the employee to be paid. Open the last of the selected checks and use Copy Full Transaction. The Date and Check Number are updated, but all other amounts and notes are brought forward to the new check.



amounts and account allocations from the Void check are pasted into the Notes cell, so you remember what it was all about.

VOID W/ ADJUSTMENT

If you Void a check (or other withdrawal) months after it was entered, for instance, the check that was never cashed, choose Void w/ Adjustment. Instead of erasing the transaction, VOID is added to the Pay to: field and the date you void the transaction is added to Notes field. A new adjustment transaction, with today's date, is automatically created and the amount of the transaction is added back into your Checkbook.

The amount is entered as a negative amount in the Payments field. This works to counteract the voided payment and correct the amounts for each expense account that the payment was written for.

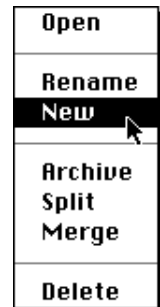
DELETING TRANSACTIONS

In the Register window, highlight the line you want to Delete, press the Delete/ Backspace key and it's gone. In the Payment or Deposit windows use the button with scissors on it or choose Delete Transaction from the Functions menu. The entire Transaction is deleted. Just be sure that you know what you're doing.

MANAGING CHECKING ACCOUNTS

OPEN

To open a different checking account, choose Open from the Account: popup menu in Register. An Open dialog appears. Choose the account to open. At the top of the window is a popup menu showing the current folder. To open an archived account, choose Archived Accounts and the contents of that folder are displayed, but usually the Checking Accounts folder is all you need.



Highlight the account name and press Open. A dialog box asks if it's OK to close the account presently open . If you click Yes, all of the information in the open account is stored in its own named file in the Checking Accounts folder inside the Checkbook Resources folder. The information for your other account is now open and displayed in Checkbook.

Note: This is a good time to talk about cash transactions and petty cash. You can create a separate cash account for all your cash transactions and make transfers to it from a regular account. Or, you can use one account, write cash transactions, and when you have spent the cash, go back to the transaction and allocate the money to the appropriate expense accounts. The latter method has some advantages, especially when it comes to reporting, since everything is kept in one file.

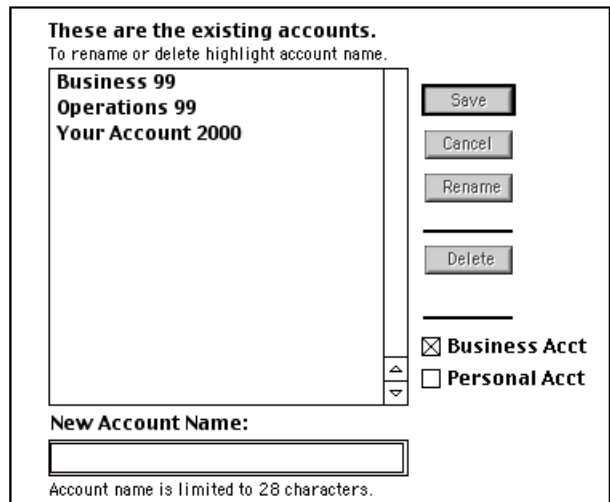
NEW

To create a new Checking Account, click on the Account: popup menu in the Register window and choose New. The dialog window for creating, renaming and deleting Checking Accounts opens. Type in the name of your new checking account, click in the box to the right to indicate whether it is a business or personal account and click on Save or press the Enter key. Checkbook busies itself for a moment setting up this new account, then gives you the option of using the one just created.

Note: Names of your accounts should be simple and represent their purpose or your business name.

Checkbook requires the year following the name, as in, "City Bank 2000" or "Operations 99." With each account identified by year, it's easy to close your books at the beginning of each fiscal year and open next year's accounts. The name is limited to 28 characters total. Spaces are okay, but no punctuation marks please. ♦ *Tip*

When you create a new checking account, a file named CB-(Your Account Name) is created in the Checking Accounts folder nested inside the Checkbook Resources folder. It is the reference file Checkbook uses to store the checking account information. Do not change that file's name in any way and do *not* move it to another location. That's a sure way to



Tip: If you are using the General Ledger file, we recommend you use simple, short checking account names. The Chart of Accounts and General Ledger require a Current Asset account for each business checking account. An account named "Business 99" in checkbook, requires "Business Checking Account" in Chart. General Ledger will assist you and add the required account(s) to the Chart if they don't exist.

create havoc with the Checkbook file. Checkbook looks for reference files in that folder by the name you assigned when you created the account. Checkbook can only find exactly what it was told to work with, exactly where it is supposed to be. Don't change the name. OK? And don't move the Checkbook Resources folder.

RENAME

To rename an account, choose Rename from the Accounts popup menu. A dialog opens. Click to highlight the account to rename, then enter the new name for the account at the bottom of the dialog.

ARCHIVE

This is for inactive accounts, such as those from previous years, that you rarely if ever access but don't want to get rid of. In the dialog window, select the account to archive and press Archive. It is moved from the Checking Accounts folder to the Archived Accounts folder, both inside the Checking Resources folder.

SPLIT

At the end of a fiscal year, choose Split to separate last year's data and this year's data into two accounts. The old data is stored with the current name for example "Operations 99." The current data account name is upgraded to the current year, "Operations 00." The old account is stored in the Archived Accounts folder. The default date for separation is the end of the previous year, but you have a chance to override this. You can do a Split at any time but you may want to consider waiting until all the previous year's transactions have cleared the bank before dropping off the old data.

MERGE

The opposite of Split is Merge. It brings the two accounts you split back together again so all the transactions reunite and talk about old times like when ten of them bounced in a row. This is a handy tool for analyzing your data over multiple years.

DELETE

You may never need to, but Checkbook has the option to Delete an Account. The same dialog as above opens. Highlight the account and press Delete. You have a couple of chances to change your mind. If you respond Yes often enough, the account is wiped out. It's gone forever!

You cannot Delete the active Checkbook account using the Account Popup menu button on the Register window. You must use the Account Popup to either open a different account or create a new before you can delete an old account.

EXPORT

Hold the Opt/Alt key and click on the Account popup menu in Register to access choices for exporting data. Make your choice and the data is exported to a tab delimited text file.

PRINTING CHECKS

PRINTING ONE CHECK

Checks are printed from the Payment window. Locate the check to print and choose Print This Check from the Print popup button, or choose Print Check from the Functions menu. When the deed is done, the Print button changes to Printed and Checkbook warns you if you try to print it again.

Note: If you have pre-numbered checks, be sure that the number on the check form corresponds to the number in the Number field of Checkbook's Payment. *Tip* ♦

Note: Every time you open Checkbook it looks for checks that have not been printed and for handwritten ones lacking essential information and offers to select them. This serves as a simple reminder and helps keep the accounts up to date.

You may want to write all or part of a check by hand. Some of us carry blank checks around in our briefcases. You can create a check with a number assigned and leave all or some of the other cells blank, like the Date, Pay to: and Amount. Any cell you leave blank prints with a line to fill in by hand. Don't forget to transfer the information you enter by hand to your Checkbook file when you get back to your computer, though. *Tip* ♦

PRINTING MULTIPLE CHECKS

CHOOSING CHECKS TO PRINT

The Print button popup menu in the Payment window gives you the choice of printing multiple checks at one time. Choices in the menu use the number and date of the check currently in the Payment window. So, if you choose Dated On Or Before... any unprinted check with the same date

Tip:

If you write a check to a firm listed in the Company field in Contacts or typed in an address, the address of the company is printed in the lower left corner. Now all you have to do is slip the check into a #10 windowed envelope, stamp it and you're done.

Tip:

The first time that you print Checks on a Laser Printer, it may be necessary to open the Page Setup and set the options for Larger Print Area. Otherwise you may see the right side of the check being cut off.



or an earlier date is Selected and the Print Selector window opens. You can choose to Print Blank Checks that you fill in by hand later. You are prompted for the quantity to print. It creates the new checks and tells you the range of check numbers. After you have used and entered the information for handwritten checks, choose the Check Was Handwritten option from the popup menu. If you don't Checkbook keeps reminding you.

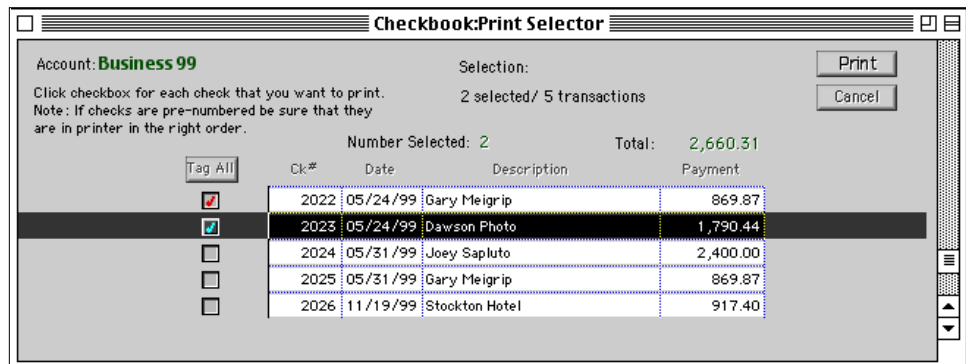
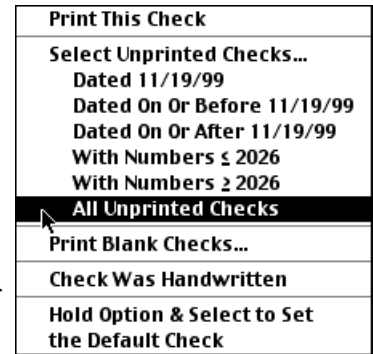
Note: To set the default printing form for a check, hold down the Opt/Alt key and press on the Print button. Make a choice in the popup menu and that's what your checks will be printed on.

PRINT SELECTOR

If you select a range of checks to print, the Print Selector window opens. This is where you select the specific checks to print. Click the checkbox in the Print column to indicate you want that check printed. The Tag All button puts an X in all the checkboxes. This is convenient for large quantities of checks. If you want to print most, but not all, of a large group, first Tag them all, then click in the checkbox to remove the X for any checks you don't want to print.

As you add or remove the X from checks, the totals at the top of the window update. If, like some of us, you have more bills than money in the bank, you can play the electronic version of the old bills-in-the-hat trick. Include or exclude checks in the Print Selector until the total of the checks to print equals or is less than the funds available.

If you want to look at a check, this window operates similarly to Register with a popup display showing the breakdown for each transaction. When you double-click on a transaction, you go back to the Payment window. To return to Print Selector, press the red Continue button that appears in the upper right corner of the window.



Warning!
 Using the Reconcile checkbox on the Register window simply attaches the current date to the record and marks it a cleared. It does not include the checked item in any "Statement" of items cleared.

Tip: Hold the Shift key down while choosing a Reconcile "Statement Date" from the Reconcile Popup menu. You'll get a report, or statement, subtotaled by the type of entry. IE: Checks are totaled; Deposits are totaled; Service Charges, Withdrawals, etc. are totaled.

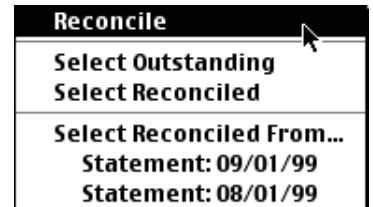
PRINT

First, make sure that pre-numbered checks are in the printer in the proper sequence. Match the numbers on the checks to the numbers in Checkbook. Be particularly careful if there are gaps between numbers of the checks you select to print. When everything is in order, click on the Print button.

RECONCILING A CHECKING ACCOUNT

To reconcile a bank statement, in the Checkbook Register, click on the ✓ and choose Reconcile from its popup menu.

Note: Reconcile one bank statement at a time so that you can compare balances and enter the dates correctly. In the extremely unlikely event that you get behind (sarcasm intended) and you have more than one statement to do, you repeat this process for each bank statement. While the Reconcile checkboxes work in Register, it is generally not recommended that you use them. It is much easier to track errors and do reporting if you use the full Reconcile process. *Warning* *Tip*



You're first asked to enter the Bank's Statement Date. After doing so, the following dialog appears where you enter the Bank Statement's Ending Balance and any Interest Earned or Bank Charge.

To move on, press the OK button.

The Reconcile window then opens to show only outstanding transactions through the Bank

Statement Date. Click on the checkboxes to mark transactions cleared. Your Balance, and the totals update automatically as you Reconcile each transaction. Here, too, the window works like the Register. The popup shows transaction details. Double-click on a transaction to go to it. To return to the Reconcile window press the red Continue button in the upper right corner of the window. To sort up transactions by that column, click on the column titles. *Tip* ♦ *Tip* ♦

Enter the following information from your Bank Statement dated 10/01/99:

Previous Balance

Statement Balance

Service Charge

Interest Earned

If you have a bank statement covering transactions from two years and some of the outstanding transactions are in the archived account, press the Merge Last Year's Outstanding button. The outstanding transactions from the previous year are brought in so that reconciling is done properly.

Tip: Print the Reconcile window using Print from the File menu if you want a printed copy similar to your Bank's Statement.

Type	✓	Ck#	Date	Description	Payment	Deposit
Check	<input checked="" type="checkbox"/>	2001	04/26/99	Joey Sapluto	2,400.00	
Check	<input type="checkbox"/>	2002	04/26/99	Gary Meigrp	869.87	
Check	<input checked="" type="checkbox"/>	2003	05/01/99	The Yellowstone Grille	47.85	
Check	<input checked="" type="checkbox"/>	2004	05/02/99	Rosalinda's Mexican Restaurant	53.60	
Check	<input type="checkbox"/>	2005	05/02/99	Joey Sapluto	2,400.00	
Check	<input checked="" type="checkbox"/>	2006	05/02/99	Gary Meigrp	869.87	
Check	<input checked="" type="checkbox"/>	2007	05/03/99	Stockton Hotel	917.40	

Tip: You can always restart, or continue a previous reconcile. Choose Reconcile from the Register Window's popup and enter an existing Bank Statement Date - one that's listed in the Reconcile Popup Menu with the word "Statement" before the date. Enter your Bank Statement Balance but DON'T enter any charges again. When you click OK your previous statement and all cleared items will be listed. Just like you never left the window.

When reconciling is completed, they are automatically sent back to their account.

After you finish marking cleared transactions Your Balance should match your Bank's Balance and the Difference should be zero. If you and the bank disagree, find the problem by rechecking what you've reconciled or, as a last resort, let Checkbook enter an automatic adjustment. Or, leave things as they are and keep looking until you find the error.

ENTER OR EDIT A PAYMENT OR DEPOSIT

It's always possible the bank made the mistake, but not very likely. Maybe you didn't enter bank service charges. How about all those auto teller withdrawals? Did you miss entering one? Did your bank start charging you for using auto tellers that aren't theirs? There are plenty of things that can affect your balance.

Double click on a Deposit to edit it or to get to the Deposit window to create a New Deposit, or double click a Payment to edit it or get to the Payment window to create a New Payment. When done, click the red Continue button to return to the Reconcile window.

When you finish reconciling, click Done and if there is an error Checkbook offers to make an adjustment, otherwise, you're taken back to Register.



M E N U S

S E A R C H

The Search menu appears only in the Register, Deposit, and Payment windows.

S E L E C T B Y D A T E

Select by Date selects Transactions, regardless of type, which are dated the same as the date you specify.

S E L E C T B Y D E S C R I P T I O N

Select by Description selects transactions that have a specific Description. Enter what you are looking for in the dialog box that opens when you choose this from the menu.

S E L E C T P A Y M E N T S B Y A M O U N T

Select Payments by Amount selects disbursements by a specified amount.

S E L E C T D E P O S I T S B Y A M O U N T

Select Deposits by Amount selects Deposits of a specific amount. OK, OK, you already figured that out.

S E L E C T C H E C K S

Select Checks selects and displays all of the checks in the file. Nothing else. No deposits. Just checks.

S E L E C T D E P O S I T S

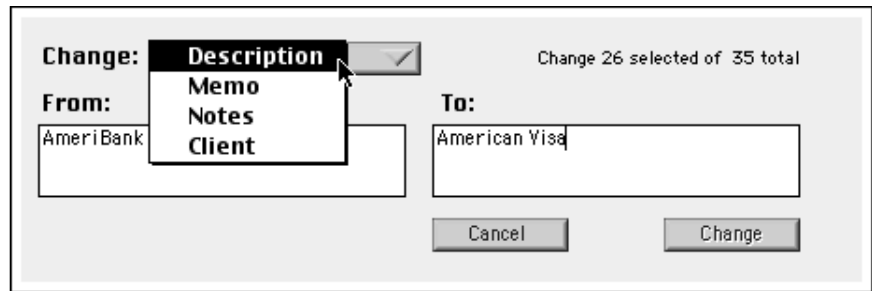
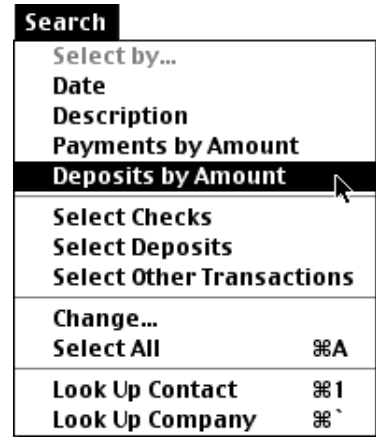
Select Deposits selects and displays, you got it, all of the deposits in the file.

S E L E C T O T H E R T R A N S A C T I O N S

Select Other Transactions selects and displays all transactions that are not checks or deposits.

C H A N G E

Change opens a dialog window in which you enter the specifics about the desired change. The top left corner's popup menu lets you select the field in which the change is to be applied. On the left side enter the existing word, words, or numbers you want to change, and enter what you want it changed to on the right. Click on the Change button to actually make the change. The change is applied to the selected transactions.



S E L E C T A L L

Select All is used to select all transactions and restore Checkbook to the way you normally use it.

L O O K U P C O N T A C T

Look Up Contact opens the Find/Select dialog in the Contacts file so you can look up a particular person's record.

L O O K U P C O M P A N Y

Look Up Company opens the Find/Select dialog in Contacts file so that you can look up a particular company or organization.

F U N C T I O N S

The Functions menu appears only in the Register, Deposit, and Payment windows.

N E W C H E C K

New Check creates a new check and opens to the Payment window.

NEW DEPOSIT

New Deposit adds a new transaction and opens the Deposit window.

NEW WITHDRAWAL

New Withdrawal creates a new withdrawal and opens the Payment window.

NEW SERVICE CHARGE

New Service Charge creates a new transaction and opens the Payment window.

NEW ADJUSTMENT

New Adjustment creates a new transaction and opens the Payment window.

Functions	
New Check	⌘E
New Deposit	⌘D
New Withdrawal	⌘L
New Service Charge	
New Adjustment	
Delete Transaction	
Change Account Code	
Tag	⌘8
UnTag	⌘9

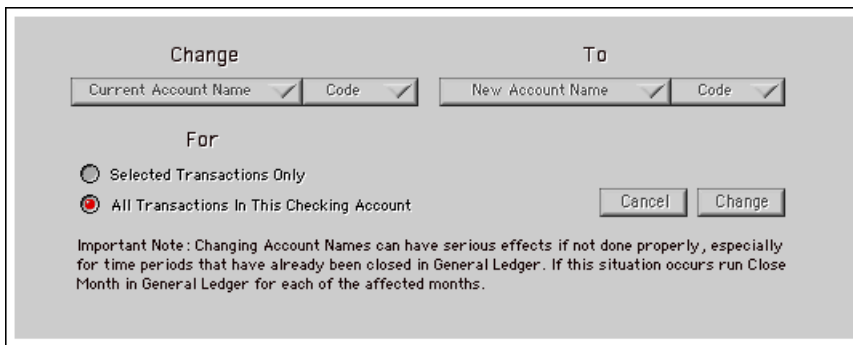
DELETE TRANSACTION

Delete Transaction deletes the active line in the Register window. You'll receive a warning at which time you can change your mind.

CHANGE ACCOUNT CODE

Accountants sometimes change their mind so you can change account codes. Use this menu choice if you have changed the name or number of an account in your Chart of Accounts, or if an account has been entered improperly on more than one transaction.

If you want to change the account code on a selected group of transactions only, select the transactions before choosing Change Account Code from the Functions Menu.



A dialog appear with popup menus with which you choose the current account code that you want to change and the new account code that you want to change to. There are two radio buttons for choosing the options of having the change occur to only the selected transactions or for all transaction in the presently open checking account. Click the Change button to have your changes carried out, or click on Cancel to exit the window without making changes.

PRINT CHECK

Print Check only appears in Payment window and takes you to the Print dialog.

TAG

Tag puts a Tag on the active record.

UNTAG

UnTag removes a Tag from the active record.

WINDOWS

The Windows menu appears in most windows and changes slightly from one to another. It's the same in Register, Payment and the Deposit window. In other windows only Register and Graphics Mode appear in this menu.

REGISTER - PAYMENT

Register-Payment toggles back and forth between the Register and Payment window.

Windows	
Register - Payment	⌘R
Payables	
Receivables	
Forms	▶
Contacts	
Chart of Accounts	
Flow Chart	⌘H
About Checkbook	



PAYABLES

Payables opens the Payables file.

RECEIVABLES

Receivables opens the Receivables file. This is getting deep, doncha know?

FORMS

Although each is printed by other commands, Forms lets you open and modify a form: Check w/ Stub, Check w/3 up, Check/Custom, Check/Custom 2, Statement, and Statement w/ Detail templates. Use this submenu to choose different printing forms in Checkbook. As shipped, the pre-designed Check w/ Stub form is a common sheet feed design with two stubs the same size as the check. The stub next to the check can stay with the check and the second stub can be for your records. Check w/3 up prints three checks to a sheet without stubs. Check/Custom and /Custom 2 are set to match Quicken® checks. All can be modified to suit you needs.

If you want to change the default check form for printing, hold down the Opt/Alt key as you press the Print button in the Payment window. Choose the new default form from the popup menu.

WHERE TO BUY CHECK FORMS

Check forms can be ordered through Quill Office Products or through NEBS with your name printed on them. Many other companies also sell Multi-Purpose laser and tractor feed checks and some now sell laser checks on smaller sheets with single stubs that save paper. Show your concern for the environment and ask if they have them on recycled paper. For checks with more than one to a sheet it's a good idea to get a forms leader to which you can attach single checks so that you can feed them through your laser printer and minimize waste.

Note: It is generally safer to order prenumbered checks since you cannot do things like stop payment on an unnumbered check. Check with your bank for their concerns and rules.

OPEN CONTACTS

Open Contacts opens the Contacts file.

FLOW CHART

Flow Chart takes you to Flow Chart.

GRAPHICS MODE

Graphics Mode appears only in the Check and Statement windows. It shifts those windows to the Graphics Mode, so you can adapt and adjust the look of printing forms.

ABOUT CHECKBOOK

About Checkbook displays a dialog showing the copyright and version information of Checkbook. Take a look.

REPORTS

The Reports menu appears only in the Register, Deposit, and Payment windows. All of the reports that it accesses are based on the currently selected data. If you use the various popup menus for selecting and, by holding down the Opt/Alt key, select within (thus narrowing your selection) you can create almost any report. For instance, to report on the previous month, choose Last Month from the Date popup menu and then choose the type of report desired from the Reports menu. ⚡ *Warning*

REPORT DESCRIPTIONS

Report Descriptions often give you more detailed information about each report since reports often increase in ability and in choice.

STATEMENT

Statement produces a printed report similar to the Register with a single line of information per transaction. It shows the data currently selected in Register. The Balance column is a running total of the selected items, and is calculated by adding Checks and subtracting Deposits if any are selected. It has one grand total at the end. This is useful to get a printed statement of payments to a particular Payee, or a particular Payee within a date range.

Reports	
Report Descriptions	
Statement	
Statement w/ Detail	
Deposit Journal	
Deposit Journal w/ Detail	
Checkbook Journal	
Checkbook Journal w/ Detail	
Expense Accounts Summary...	▶
Expense Accounts w/ Detail...	▶
Deposits by Client	
Deposits by Client Summary	
Deposits By Accounts	
1099s	

Warning!
 If all the transactions for a given period are not selected when a report is activated, it is not a full report for that period. Select the period from the Date popup menu located in the Date field of the Register.

STATEMENT W/ DETAIL

Statement w/ Detail produces a report in a format similar to the Statement, but prints multiples lines per transaction including the memo and the Chart of Accounts disbursements. As with all Checkbook reports, using the currently selected data.

DEPOSIT JOURNAL

Deposit Journal prints a single line per selected item and. The Balance column of is a running total of the selected items and is calculated by adding Deposits and subtracting Checks if any checks are selected. It has one grand total at the end. This is useful to get a printed statement of what you collected from a particular Client, or what you deposited in a single month.

DEPOSIT JOURNAL W/ DETAIL

Deposit Journal w/Detail is just like the Deposit Journal except it includes the memo and the Chart of Accounts disbursements.

CHECKBOOK JOURNAL

Checkbook Journal prints a single line per selected item. The Balance column is your actual Checkbook Balance.

CHECKBOOK JOURNAL W/ DETAIL

Checkbook Journal w/Detail includes the memo and the Chart of Accounts disbursements.

EXPENSE ACCOUNTS SUMMARY

The Expense Accounts Summary report groups by the accounts and totals transactions for the currently selected data. The submenu gives you a choice of printing reports grouped by Month, Quarter or Year. If you are on a cash basis, this is the report to give to your accountant at the end of the year.

EXPENSE ACCOUNTS W/ DETAIL

Expense Accounts w/ Detail... is the same as Expense Accounts Summary but also shows the checks written for each account and to whom they were written

DEPOSITS BY CLIENT

Deposits by Client produces an on-screen, but printable, report and shows all the Deposits from a specific client.

DEPOSITS BY CLIENT SUMMARY

Deposits by Client Summary produces a report for the currently selected year that summarizes deposits by client and by month. This is a great way to see you when had the highest income, and from whom, during a year.

DEPOSITS BY ACCOUNTS

Deposits by Account produces a report for the currently selected year that summarizes Income accounts by month.

Note: The Expense and Deposit reports, except Deposits by Client, use currently selected data and can be viewed on-screen or printed. The advantage to these reports is that you can use them on-screen and still access the data in Checkbook. These Cross Tab, aka XTABS, windows are very much like the Data Sheet found in other InView files and let you edit the reports extensively. Delete any unneeded information, change fonts, change outline levels, sort, and so on. *Warning!* ♦

1099s

1099s produces an on-screen and a printable TEXT file report about those who you need to send 1099 forms.

Checks that may be eligible for 1099s should include 1099 in the Notes field. Do not include other kinds of payments in the same check.

When writing a check to pay for a service, you may not know if there will be enough paid out to that person during the year to qualify for a 1099. Simply enter 1099 in any possible 1099 situations. The Notes popup menu in the Payment window makes this entry for you. InView helps you retrieve these entries later and evaluate which, if any, had enough earnings to require a 1099. *Warning!* ♦

SELECT 1099s

When you're ready to fill out 1099 forms, make sure that the currently open checking account has complete records for the entire year you are working on. Choose Select 1099s from the Functions menu. A dialog box opens asking you to enter the dollar amount, the minimum threshold for 1099s. In the next dialog, enter the year you are reporting. Checkbook displays all of the Payees that fit the report criteria and the amounts paid.

Warning!

If you change any data after creating a report you must choose that report again from the Report menu in Register in order to recalculate it.

Warning!

Check with the your accountant and the IRS to be sure what you're situation dictates. Be aware that some checks to a particular payee may be 1099 eligible and others not, so it's important to know and be alert for the types of payments you need to mark for 1099s.



√
In the √ column, click on the checkboxes next to the names for those you want to send 1099s to.

1099 REPORT.TEXT

Click the Export button and a text file is created inside your InView folder with a name such as “1099-Your Biz Account”. These 1099 export files show which checking account they came from. The file has the year, the names and the amounts you paid for each person you √ed . If you want to stop at any time, click the Cancel button to return to Register.

CROSS TAB REPORTS

Some reports are produced in Cross Tab windows. These windows show data in an outline format. The outline is controlled through the Functions menu.

In the Functions menu are: Expand This Line, Expand All, Collapse This Line and Collapse All. They work to hide or reveal details within the outline, either on a line by line basis or overall. Try them out and you'll quickly see what they do.

The Cross Tabs windows also contain Search, Sort and Math menus to allow you to work with the displayed data. Changes you make in these windows do NOT affect the real data used in generating the report, so experiment and explore without fear.

T A G S

Tag includes or excludes records from a specific group. It is useful for collecting widely dissimilar records into a group for reports or any other purpose.

Tag is a simple and effective way to group transactions that may have no other common element for selecting them, or to pare down a large group of common transactions to a smaller, more manageable group. The most basic use is to Tag a set of transactions, then select them.

Both the Register and Payment windows have Tag boxes. Actually, it's the same Tag box that appears in each of these windows. Click on the Tag box in any of these windows to put an X in it. A second click clears the X.

Since the word Tag is a popup button, clicking on it and holding the mouse button down brings up a menu with these options: Tag, Select All Tags, Select All UnTagged, Tag All Selected, and Clear All Tags, Clear All Unselected, Clear Selected Tags.

T A G

Tag/UnTag toggles between adding or removing a tag on the current transaction. It's the same as clicking on the Tag box.



S E L E C T A L L T A G S

Select All Tags selects every tagged transaction.

S E L E C T A L L U N T A G G E D

Select All UnTagged selects all untagged transactions.

T A G A L L S E L E C T E D

Tag All Selected applies a tag to every transaction currently selected.

C L E A R A L L T A G S

Typically, you want to Clear All Tags before you begin tagging transactions for a group. This removes tags from all transactions while retaining any selections that you've already made.

C L E A R U N S E L E C T E D T A G S

This removes tags from transactions which are tagged but unselected at the moment.

C L E A R S E L E C T E D T A G S

This option clears tags only from the transactions that are currently selected. Unselected transactions that bear tags are unaffected.

C H E C K F O R M S

The Check forms were designed using NEBS checks. The 3-Up check is set to work with NEBS 9011. The Check with Stub is set for a NEBS 9085 or 9209. The two Custom Checks are preset to work with Quicken checks.

NEBS can be reached at (800) 882-5254 or (800) 225-6380.