

**THE INVESTMENT ANALYST**

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*by*

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#### READ FIRST

1. When using the programs; leave the keyboard in lower case. (some of the menu commands will not work in uppercase)
  2. If when selecting an option from a menu and nothing happens:
    - a. Press the lock key and try again.
    - b. Reread the instructions.
    - c. Reboot basic and try again.
  3. If you desire to use capital letters in various sections of the programs use the shift key, and not the lock key.
  4. These programs were designed for the maximum utilization of screen space. If you are using a television screen for a monitor, some of the screen will not be visible. In the instance where a menu has a couple of letters or numbers cut off on either side of your screen, you may use the Control P function to print out all alphanumeric characters on the screen. Be sure to insert paper before pressing Control P. You can retain the printout for future use.
  5. Throughout this manual there are references to data that you must (or will be prompted to), enter. They will be enclosed in quotations. The quotations are not to be entered with the commands that they enclose; instead, they are for clarity in this manual.
  6. If you use this program in making investment decisions - the cost may be tax deductible. (see your accountant)
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#### START PROGRAM

Loading times (approx):  
Disk: 10sec  
DDP: 25sec

Once basic has been booted you may enter the start program by inserting THE INVESTMENT ANALYST into the appropriate drive and typing " run start "; (be sure to use lowercase letters). Once run start has been typed in simply press return and the program will be executed.

Once the program is executed you will be given 7 choices.

1. Mini glossary of terms.
2. P&E ratio program.
3. EPS-Predict / EPS-Growth.
4. Ten day moving graph.
5. Portfolio growth program.
6. Data base.
7. End.

These choices are programs contained within the software. In order to execute the desired program all you have to do is press the number key of your choice. Ensure that the keyboard is in lower case.

#### TROUBLESHOOTING

If you press a number key and nothing happens - press the lock button and try again. If all else fails - reboot basic and try again.

## MINI GLOSSARY OF TERMS

Loading times (approx):

Disk: 6sec

DDP: 31sec

You may run this program after booting basic by either using the Start Program or by typing in " run 1p ", and pressing return.

This program provides a few Market terms and explanations. It is a good idea to run this program before running any of the others, and be sure to retain the printout for future reference.

Be sure to put paper into your printer prior to running this program. Also, it takes one entire sheet of paper; so be sure to line up the top edge of the paper with the top edge of the clear plastic part above your daisy wheel on the printer so you will fit all of the terms on one sheet.

Upon completion of the printing, the program automatically runs the Start Program for you so you will be waiting approx 30 sec if you have DDP and 6 sec for the main menu to appear.

### TROUBLESHOOTING

Insert paper at the prompt to do so. Be sure to line up the paper as has been described above.

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## PRICE TO EARNINGS RATIO PROGRAM

Loading times (approx):

Disk: 26sec

DDP: 1min 27sec

This program may be executed by using the Start program or by typing in " run 2p ", and pressing return. (once basic has been loaded)

This program will compute price to earnings ratios based on performance to date. If annual earnings information is used the program will give you the actual annual p/e ratio. If 1, 2, or 3 quarters earnings are used, then the program gives you a p/e ratio based on the assumption that earnings remain constant for the rest of the year.

example:

1. 1 quarters earnings= 0.25 (25 cents)  
rate. The program computes p/e ratio based on \$1.00 annual earnings
2. 2 quarters earnings= 0.50 (50 cents)  
rate. The program computes p/e ratio based on \$1.00 annual earnings

### 3. 3 quarters earnings= 0.75 (75 cents)

The program computes p/e ratio based on \$1.00 annual earnings rate.

The value of this program is that it enables you to see trends in p/e ratios as they occur. Some p/e ratios listed in newspapers and other periodicals are based on annual earnings statements, therefore these p/e listings may be time-late. Additionally, you will be able to compute new p/e ratios as your stock changes in current value.

#### \*\*THIS OF INFORMATION\*\*

\*\*This program can use earnings data obtained in the EPS-Predict / EPS-Growth program.

\*\*If you are using 1,2,or 3 quarters information in the program there is no guarantee that the actual earnings will end the year as computed in the program. In all likelihood there will be variance.

\*\*If you use annual information as listed in a financial statement, the p/e ratio computed will be the actual price to earnings ratio based on that year's earnings per share.

#### PRINTOUT SELECTION

You are given a choice of hardcopy printout of p/e data or printout to the screen.

At the menu prompt:

(press)Top key I = Video (screen)

Top key II= Paper

Top key III= Return to start program

By pressing any other key at this prompt you will end the session.

#### P/E BASING

Next, you will be asked if your earnings are from 1,2,3 quarters statistics or from annual reports.

You simply press 1,2,3,or 4 as shown on the screen. If 5 is pressed the program is terminated.

#### DATA ENTRY

You will be asked:

"What is stock's current price?"

(you enter the price in numbers only - ex. 25 7/8 is entered as "25.875")

"Sum of (single,2,or 3) quarter's earnings?"

(you enter price in numbers only - ex. \$4.28 is entered as "4.28")

IF USING THE HARDCOPY VERSION:

"Stock's TKR, or Name?"

(you enter tkr, or name - ex.-IBM)

It is recommended to use 32 letters or less for name.

After each data entry you will be prompted "Do Another? Y or N" (you simply press the y or n key of choice)

### VIDEO VERSION

If you have chosen (no hardcopy printout) - your p/e computation will be shown in brackets() on your screen immediately.

### HARD COPY VERSION

You may enter data for up to 9 p/e computations before printout with this option. After 9 have been entered you will be prompted to put paper into the printer. If before 9 have been entered, you want a printout; just press the "N" key at the "Do Another?" prompt. Your p/e ratios will be printed out in the reverse order that the data was entered. The name or Ticker symbol will be included in the printout.

### TROUBLESHOOTING

Ensure you are in lowercase mode before entering a choice at an options menu. If nothing happens after pressing the key of your choice, try pressing the lock key and enter choice again. Be sure to place paper into the printer if a printout is desired.

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### EARNINGS PER SHARE PROGRAM

Loading times (approx):

Disk: 22sec

DDP: 1min 18sec

You may execute this program directly by typing in " run 3p ", or by using the start program. (once basic has been loaded)

This program utilizes Trend Line Analysis in the form of Least Squares Curve Fitting. This method is one of the most common for predicting future earnings based on past performance data. This tool can prove to be very helpful to the investor in making informed decisions. Information derived in this program can be used within the p/e ratio program to determine possible future p/e ratios.

\*note\* (Since a company's earnings are dependent on a number of factors - ACTUAL EARNINGS MAY DIFFER from those computed by the program). \*\*Additionally, the wider the variance in earnings, the less reliable the data is.\*\*

You will be prompted to enter several data sets. The minimum allowable for execution of the program is 3 years worth of earnings information. A maximum of 5 years data may be entered.

#### PROMPTS

1. First Year?  
(you may enter 1,2,3 or 4 digits for year)  
ex- 81,82,83,84...or,  
1,2,3...or,  
1981,1982,1983....
2. (First - Fifth) Year's Earnings?  
(you may enter earnings info. in numeral/decimal fashion)  
ex- 2.56, or .09, or .78.....

3. After the third year's earnings prompt you are given a chance to terminate data entry and begin computation. You will see:  
"Enter done to get projected EPS for next year.  
"Forth year?"

If you wish to begin computation - Simply type in done and press return.

#### PRINTOUT OPTIONS

You will be given a choice to printout Video, or Paper versions. At the options prompt press one of the 2 keys listed.

Top key I = Video

Top key II = Hardcopy

If you choose a printed version - Remember to put paper into printer before starting.

#### OTHER APPLICATIONS

This program can be used to project the value of an item as well as EPS. Just name the item as you would a company, then enter what the item's value was over the chosen number of years. Once the program executes, it will give you the next year's expected value. (Remember actual values may vary)

#### TIPS

1. The name should only be 32 letters (or less).
2. Be sure you are in lowercase.
3. Years must be entered in order and serially. ex--(81,82,83)

#### TROUBLESHOOTING

1. You must only enter numbers at the year and earnings prompts. ex- 1985 not(nineteen eighty five), and 2.35 not(\$2.35).....
  2. Start off in lowercase and use the shift key instead of the lock key to type in caps.(for names only)
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#### TEN DAY MOVING GRAPH STOCK COMPARISON GRAPHICS

Loading times (approx):

Disk: 43sec

DDP: 2min 39sec

This program can be executed by using the start program or by entering " run 4p ". (once basic has been loaded)

After the graphics display lead-in you will be prompted to enter a TKR symbol of a company. Next the month(s) to be covered over the 10 day period. Then you will be given a chance to get a display without days upon completion of data entry. It is a good idea to enter the days display option if you desire a hardcopy graphics printout. To cut out the days in the display at the prompt - press Top key I. If you desire days in your display just press return at the prompt.

If (days) option is chosen, you will be prompted to enter the 1st through the 10th day. This is accomplished by simply entering the days in which you are taking your price information. (enter data as 2 digits only). Following the day data entry section you will then be prompted for the 10 correlating prices.(be sure to enter them in proper order)

If (no days) option is chosen you will go directly to the price entry section.

### PRICE ENTRY

Here you will be asked the highest price, and the lowest price in your data group. The maximum spread allowed is 9.75 points (or dollars). If your spread is larger you can run the program in smaller sets. If you do not have 10 entries or if your spread was too large to run 10 at one time, just press return at the day prompt for those blocks not desired. Likewise in the price entry section enter the lowest value in your data group at the prompts for those blocks that are not desired. You may experiment with this to suit your needs. **\*\*Note\*\*** For a stock to fluctuate in excess of \$9.75 within 10 days is a seldomly encountered problem.

### PRINTOUT

After all data groups are entered you will see the graphic display on your screen. Next, you are given the options to "Data Dump", or "End". You must press:

Top key I = Data Dump

Top key II = End

\* The Data Dump option is a printed out bar graph of your data. Be sure to put paper into the printer before running this option. \*

### TIPS

1. Ensure you are in lowercase before starting.
2. Use the shift key for caps. (month, and TKR only)

### TROUBLESHOOTING

If nothing happens after pressing a key at an options menu, press lock and try again.

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## PORTFOLIO GROWTH

Loading times (approx):

Disk: 1min 19sec

DDP: 3min 55sec

The Portfolio Growth program may be executed by using the start program or by entering " run 5p ". (once basic has been loaded)

This program will allow you to track the progress of 5 of your stocks at a time. It will also keep track of a portfolio of those five stocks combined. You will need to keep some information written down and handy to use each time the program is used. These items of information are:

\*For each stock in your portfolio\*

1. Total buying price of the block of stock. (including commissions)
2. Total number of units (or shares) purchased.
3. Total of commissions charged. (to buy)
4. Name of item.
5. Current price (as obtained from daily newspaper, etc...).

Example:

1. \$110
2. 100 shares
3. \$10 commissions (to buy)
4. Penny stock international (PSI)
5. current price = 1.75 (\$1.75)



Each time you run the program you will need these items of data for each item in your portfolio. Items 1-4 will not change unless you add to your holdings of a single issue, or sell some of your holdings. **\*\***(This program will not compute the value or growth of your portfolio based on a future sale. It calculates the current value & growth of your portfolio in a commissions adjusted, or unadjusted manner. (your choice))

If you wish to track more than 5 stocks - simply run the program in groups of 5 or less. Your output after data entry will be a printed report & graphics display in the range of -100% to +200% growth. At a glance this will show you which of your stocks are outperforming others. You may use this program to follow other investments as well. An example would be precious metals by the ounce (silver, gold).etc... This tool is valuable in calculating losses/profits.

#### DATA ENTRY

1. When entering buying price, number of units purchased, commissions charged, and current price be sure to enter numerals only.

ex - ( 4, or 3.15, or 4500.75 )  
and not (\$4, or 2 1/8, or 4,500.75 etc...)

2. When entering the name of an item you may use only 10 letters and spaces combined.

**\*\*note\*\*** If you have less than 5 stocks to enter simply enter "N" or "n" at the prompt to continue. A white bar will appear in the graphics display for those not used, and blanks will appear in the printed report for them.

Once you have entered a total of 5 data sets, or you enter a "N" or "n" to continue, you will be given a choice of a commissions adjusted display or an unadjusted display. You press:

Top key I = Unadjusted  
Top key II = Adjusted

Following this action a hardcopy printout will be provided to aid in distinguishing the graphics display to follow. Once you have observed the graphics display and you hit any key to continue, an options menu appears.

I = Run Again  
II = Get Main Menu  
III = Display An Overall Portfolio Graph  
IV = End

You must press the Top key of choice.

If Top key III is chosen you will be given a hardcopy report on overall performance of the 5 (or less) stocks (items) combined, and given a graphics display similar to the one for the individual stocks. (except in this case it will consist of 2 bar graphs - one for commission adjusted growth, and one for unadjusted growth.)

#### TIPS

1. Remain in lowercase, unless using shift to enter portions of a name.

2. If you have an item in your portfolio that has no commissions charge to enter - enter a .1 so you will not get a divide by zero error. Ten cents will have little effect on the computations. You can experiment with different methods. The Investment Analyst Portfolio Growth program was designed primarily to track stocks that are purchased through a broker.

#### TROUBLESHOOTING

If nothing happens after entering a choice at an options menu, press the lock key and try again.

## TRANSACTION DATA BASE

Loading times (approx):  
Disk: 35sec  
DDP: 2min 24sec

This program may be executed by using the start program or by entering " run 6p ". (once basic has been loaded)

\* Note \* The ADAM will allow a maximum of 35 files held in the directory at a time. If you try to save more than that, it will give you an <out of room> error code. Unless you have more than 1 drive you should remove THE INVESTMENT ANALYST after executing the program, and insert a separate data base tape or disk into the default drive. This will give you the maximum storing capability. It is advisable to back up files to paper when you have time as a precautionary measure. Additionally, printed copies are helpful at Tax Time.

### OPTIONS MENU

1. Read directory.
2. Create a file.
3. Correct an old file.
4. Print out a file.

### DIRECTORY

This option will catalog the drive of choice following selection.

### CREATE A FILE

This option prompts you for several items of data entry information, and writes a new file. (For undesired fields just press return and " Empty Block " will be inserted.)

### CORRECT A FILE

Allows a line by line correction of an old file before re-writing it. (The program automatically deletes the old file therefore you must complete the action of file correction and allow the program to re-write your file to tape/disk, or it will be permanently lost.)

### PRINT OUT A FILE

This option will print a file out in Video or in Hardcopy versions.

### DATA ENTRY

In all fields you may enter any combination of letters and characters, or spaces you desire up to the max allowable. They are:

Name = 20 char.  
Buying/Selling price = 20 char.  
Commissions = 20 char.  
Profit/Loss = 20 char.  
Firm/Acct. # = 25 char.  
Comments = 255 char.  
File Name = 10 char.

The program will give you an opportunity to reselect a drive following a catalog listing by pressing the <escape> key. Also you may cancel an action after a catalog by pressing <undo> key. This will take you back to the top menu in the program.

If you wish to return to the start menu, just complete one of the first 4 options. The directory option is the quickest.

#### TIPS

1. Be sure to use a blank DDP or disk for your transaction data base.
2. Prepare a BLANK tape or disk by entering the OS command "init Database(followed by up to 2 digits) while in basic. By doing this you will be giving the tape or disk a new directory name. Also you will be able to keep track of your database tapes sequentially.  
example - By entering " init Database01 ", you will see the volume name Database01 when cataloging that tape or disk.
3. **\*\*WARNING\*\*** Be sure you have a BLANK tape/disk (or one you do not mind having erased) in the drive when you execute this command as it will erase any data stored on that tape or disk. It is also a good idea to place a write protect tape on important disks when they are full, and to lock all important files on a Digital Data Pack. (However, locking a file does not prevent initialization of the medium)
4. Frequently back up magnetic files to paper.
5. Experiment with data entry in the different fields, you may be able to fit round-trip information in one file. (buying and selling information).

#### TROUBLESHOOTING

1. If a <no more room> error shows up while trying to write a new file; your disk or DDP is full. If a problem has occurred where one file is appearing to take up too much space you should enter close (filename), and then delete (filename). This occasionally happens when handling sequential text files on the ADAM. If once you have deleted the file, you desire to re-enter the data, be sure to use the program. If this still does not remedy the problem, print out all of your files that the program will access and initialize the disk or DDP, then reenter your data. Be sure to let the program do all of the writing to files for you. Sometimes the medium will give you this error if improper procedures are used.
2. If you get an I/O error msg. when attempting to write to a file, the tape/disk drive door is probably not shut/adjusted properly. In this instance, remove & reinsert your database tape or disk and then while in basic immediate mode type in " run " and press return. If this doesn't work follow procedure outlined above for a full/fouled tape.

MARATHON COMPUTER CATALOG

(QUALITY) BLANK LORAN DIGITAL DATA PACKS - 10 ~~\$47.00~~

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SOFTWARE:

1. THE INVESTMENT ANALYST - DDP \$23 / DISK \$20  
Over 50K of basic programs that:
  1. Compute P/E ratios.
  2. Project future earnings and earnings per share.
  3. Display a ten day moving graph of a selected stock.
  4. Maintain a transaction data base.
  5. Print out a mini glossary of terms.
  6. Track portfolio growth.

COMING SOON:

FOREIGN LANGUAGE VOCABULARY INSTRUCTION SERIES.  
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..... CORRESPONDENCE .....

1. Comments about this product are invited.
2. Whenever possible, questions concerning the product will be answered providing the program serial#, name of original purchaser is included in all correspondence.
3. The warranty questionnaire must be mailed within 7 days of receipt of shipment to validate the warranty.

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