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**THE HUGgers**  
**HOOSIER USERS GROUP**  
**People Helping People**

November 1993

The HUGgers Newsletter

Volume 12, Number 21

### THE 1993 CHICAGO & MILWAUKEE TI FAIRES

As we have done for the past several years, the Hoosier Users Group was a participant at the eleventh annual Chicago TI Faire. Six members from our club attended the International Chicago Faire on Saturday October 30, and three of us went on to the Milwaukee Faire on Sunday. Our table at Chicago was in a good location this year, and we did sufficiently well to keep us going through the winter season. Attendance, seemed to be down from previous years, probably from a combination of reasons. These include: a new location in Gurnee, a far northern suburb of Chicago, apparently minimal advance publicity to club members, and the inevitable decline in TI and Geneve users. Nevertheless, attendance was sufficient to make the Faire worthwhile from our point of view, and also from the point of view of attendees, since there was a good selection of hardware-mostly used, and of software.

Vendors included, L.L. Conner from Lafayette, IN; RDB Enterprises from Indianapolis, Ram Charged Computers from Cleveland, OH; Bud Mills Services from Toledo, OH; CaDD Electronics from Raymond, NH; Competition Computer Solutions from Milwaukee. Also present were several software companies, including Harrison Software (Bruce Harrison), Notung Software (Ken Gilliland), 9640 News (Beery Miller), Crystal Software (Mike

Maksimik) S&T Software (Tim Tesch); and Brukin Software an apparently new software company, with a variety of reasonably priced games and utilities, from Cincinnati.

Cecure Electronics was also present and both John Koloen and Laura Burns of MICROpendium were at Chicago. For those not familiar with Cecure Electronics, it is the 'official' authorized repair center for Myarc. It is owned by Don Walden - who is presently the President of the Chicago TI Users Group and is located in the Milwaukee area.

Conspicuously absent from both Faires were Asgard Software, Texaments, and OPA (Gary Bowser). Although Asgard's full line of software was available from vendors like RamCharged Computers and L.L. Conner.

#### NEW PRODUCTS

Fewer new and or upgraded products were available this year. Although there were some, such as CFORM a new hard drive format program for the Geneve available from Cecure Electronics for \$15.00. CFORM runs out of MDos and manages to provide two more sectors per track which on a 20 meg drive would apparently give an extra 1 1/2 megs of storage. Improved products also include the PC99 TI99/4a emulator which is now in stage 2. At stage 2, this is beginning to become impressive. The emulator now requires a minimum of a fast IBM or compatible 386DX to be usable (a 486 or Pentium is preferable) Stage 2 now supports reading and writing to

TI disks and RS-232 emulation. The PC99 Emulator, Stage 2 is \$149.00 and is available from CaDD Electronics. Also from CaDD Electronics are an upgraded version of RICHGKXB for use with GRAM emulating devices - including the Geneve, and "Cyc" a new encyclopedia of knowledge relating to the TI99/4a and its accessories. Cyc is provided in IBM Wordperfect 5.1 format. Brukin Software has a variety of games that sound interesting, including: America's First War, Brukin Boxing and Brukin Golf, and several utilities such as Magnfy - which can magnify an item from one to four times, Bubsort - a bubble sort procedure, and SpriteAid - a utility for sprite creation and animation. These programs are available for \$6.00 apiece. Several other games are also available from Brukin for \$3.00 apiece.

For the Geneve, Berry Miller had available MDos version 1.52 in both hard drive and floppy versions. This apparently will be the completed version that will be mailed out to registered Geneve owners.

Also of interest was the fact that a representative of the Dutch TI User's group had a table at Chicago, with examples of utilities and hardware items that are available in the Netherlands. Unfortunately, all of their literature was in Dutch.

In general, the Chicago Faire was worthwhile. It still provides an opportunity to talk to a number of prominent TI and Geneve hardware and software developers and vendors and to purchase items that otherwise would have to be mail-ordered. In regards to the Milwaukee Faire, it is a much lower keyed affair. The last 2 or 3 years it has also included vendors of from the IBM, Commodore (8-bit and Amiga), Atari, Apple and others world. Attendance generally is much lower.

Bryant Pedigo,  
V.P., H.U.G.

## August Minutes

The minutes for the last meeting are short.

It was decided to sell the copier after repair is completed.

To reduce expenses, W. Barnes is going to review the mailing list to see if it needs to be trimmed.

L. Semler is contacting the Postal Service to see if there is a cheaper way to do the mailings.

Arrangements for the Chicago TI Fair table were also discussed. It was agreed to rent one table only.

B. Pedigo and B. Lucid are handling the printing of manuals and other items for sale at the fair.

Due to the low balance in our treasury, some members volunteered to pay one month's phone bill for the BBS.

Motion was made and passed to except, these minutes at the October meeting.

Respectly submitted: Linda Semler

NEW S+T BBS  
Hoosier Users Group  
Baud rate: 300/1200/2400  
On Line 24 Hours Daily  
317-782-9942 8N1

Now with a Hard Drive  
60 MEG ON LINE

## HUG OFFICERS

President	Warren Barnes	542-8568
V-P/Librar	Bryant Pedigo	255-7381
Sec/Treas	Fred Edstrom	898-7300

=====  
BBS: Star Fleet Battles HQ TBBS  
Date: 10-16-93 (04:57) Number: 16254  
From: PHPAM Refer#: NONE  
To: ALL Recvd: NO  
Subj: FUNNELWEB EDITOR PATCH Conf: (43) TI-ECHO  
=====

From: phpam@cc.newcastle.edu.au Newsgroups: comp.sys.ti Subject: Funnelweb  
Editor Patch Date: Wed, 13 Oct 1993 06:45:33 GMT

A minor but patchable bug has come to light in the Funnelweb Vn 5 editors release for the TI-99/4a and Geneve 9640 in TI mode. This bug infests the new insert function in fixed mode (open rectangle cursor) using <ctrl-2> in Edit mode. In word-wrap mode (solid cursor) this triggers reformat, but was without function in fixed mode. Vn 5 gives this an <Insert> function in fixed mode. As described in the documentatation, <ctrl-2> in fixed mode searches for the next non-blank line, trims off leading and trailing spaces, and inserts this in the current line at the cursor position (immediately reversible by oops - <ctrl-1>).

The bug occurs when the following line is blank. The search loop is faulty and skips lines by twos. Most obviously if the current line is followed by a blank line and then a block of lines, <ctrl-2> in fixed mode will cause the contents of the second line of the block to be inserted at the cursor.

To patch use DiskReview or other sector editor. Do a word aligned search in the ED file for the word >1BF1 and replace this with >1BF3. This shoul occur in sector 8 in the 40-col versions and in sector 9 in the 80-col. The usual warnings about doing it on a copy first apply.

Tony McGovern  
Oct / 13 / 93  
e-mail -- phpam@cc.newcastle.edu.au  
Delphi -- GLOBAL01 on TI-Net

--- VFIDO 6.10.04  
\* Origin: Why I<nott (1:376/94)

=====  

Best of the Newsletter Vol I.....	sold out.....
Best of the Newsletter Vol II.....	\$5.00
Technical Drive.....	\$10.00
Funnelweb Papers.....	\$4.00
Telco Ver 2.3.....	\$3.50
Funnelweb 4.4 with 5.0 update....	sold out.....
Graphics Programing Language.....	\$5.00
Mini-Memory and TI Diagnostics.....	\$5.00
Mail Program.....	\$3.00
CatLib manual.....	\$2.50
Set of P-box card schematics.....	\$3.00

# Using a spreadsheet to protect retirement income

By DAVE HOWELL  
Erie 99er User Group

Some of you already know that I have been planning to retire from the school district. Well, the time has arrived. I will be entering the rapidly growing world of senior citizens — or whatever you call those wonderfully resourceful people on fixed incomes. Anyway, I've been planning for this day since the early '80s, never realizing that I would actually be looking forward to it! That's when I seriously embarked on building a nest egg — courtesy of the IRA. Actually, I was just looking for a way to reduce my income taxes at the time. Ever since then, I took an interest in where to place the money, wondering if I would ever have enough to live on in retirement and when that day would come.

Five years ago, I began receiving pension estimates from our retirement system with which to do some number crunching. I also needed to estimate what our investments would be worth and how much we would need to live on each year throughout retirement. In other words, what figure should we use as the most prudent "cost of living" factor and "percent of yield" for our investments. How much insurance should I carry, if any, to protect my beneficiary and which pension option should we select? This is a mighty tall order and one that most people of modest means must come to grips with sooner or later.

I've received all kinds of advice from insurance and stockbrokers, from financial planners and tax accountants, from friends, business associates, retirees and family members. When word gets out, there's no stopping the flood of "well-wishers" hoping to benefit in some way.

Many things have been learned:

(1) Everyone's situation is different and doesn't necessarily fit a standard financial mold.

(2) Realize that most of those professionals who seem eager to give you free

advice have something to gain in doing so.

(3) Seek as many alternatives and quotes as you need to feel confident in arriving at the most appropriate arrangement you can live with.

(4) Determine the parameters of just what you expect from your retirement years: what do you expect to accomplish, what kinds of activities do you wish to get into, and are those expectations realistic in terms of your financial reserves?

There are no hard, fast, air-tight guide-

*I've received all kinds of advice from insurance and stockbrokers, from financial planners and tax accountants, from friends, business associates, retirees and family members. When word gets out, there's no stopping the flood of "well-wishers" hoping to benefit in some way.*

lines to determine the solution for everyone. One must laboriously go through the process to discover the best course of action. To help facilitate the process, I turned to the computer. Gosh, what did people do before the personal computer?

But try to find suitable software to project all of the variables of retirement financing over a period of say — 20 or 30 years! Some "financial planners" and insurance outfits have "in house" computer programs that are able to project your resources against need but, because they were in someone else's hands, I didn't feel comfortable with the results. I needed a process I was familiar with. I found a few programs which accept some of the basic data that determines if there is enough to retire on, but they didn't paint the picture for each year down the road. Nor could the variables be changed to observe the "what if" on your standard of living at any point in time. I even tried to find an MS-DOS program with which to convert for use on the TI. I found nothing suitable.

So I decided to use the spreadsheet format as a number-crunching tool. And a

mighty fine decision at that. It's the spreadsheet that can take all the required variables, calculate and display the results over a period of time.

Since the bulk of my experience with computers involved the TI99/4A, I decided to use the TI Multiplan. As a novice to Multiplan, I had to learn to use it first. It was well worth the effort! The resulting spreadsheets were indeed very crude but promising. Over the next few months I succeeded in refining the design to the point of impressing several investment counselor. In preparing for this article, I decided to streamline the spreadsheet to permit changing the outcomes instantly simply by changing one or more variables.

The spreadsheet displayed herein shows the results of a hypothetical situation over a period of 20 years. The display is divided into two sections: The first five columns gives projections for a retired couple. The second four columns attempt to display the spouse's finances beginning with the year of the retiree's death. There are six variables to which I've assigned appropriate values:

40,000—Beginning joint income.

30,000—Beginning income for surviving spouse.

1.050 — (5 percent) Cost of living factor.

150,000 — Initial investment.

0.080 — (8 percent) Investment yield factor

100,000 — Life insurance proceeds on retiree or spouse.

Now that you've had a look at the sample spreadsheet and you are still interested, let's examine the variables in greater detail. Then we will take a look at the column structure and their implications.

**Joint Income Needed (INC).** The initial amount needed for both the retiree and spouse to live on for the first year of retirement. Much care must be taken in determining a realistic figure. The popular rule of thumb that you could live on approximately 80 percent of your current income is, for all intents and purposes, about as re-

# USING A SPREADSHEET—

liable as your "arthritic thumb." You should gather all of your receipts and records for the past 12 months (a very convenient proposition this time of the year!) and deal with each line item separately. Try to determine if the specific expense will exist or change in retirement. Take into consideration what kinds of activities you hope to be pursuing in retirement — beyond loafing and goofing off! Don't forget medical and/or long-term nursing care insurance. Also remember that a good portion of your monthly pension payments and possibly Social Security payments and any earned income you may have will be subject to income taxes.

**Spouse Income Needed (SINC).** As with Joint Income Needed, this is the amount estimated for the spouse in the

specific year he/she is widowed. Again, each expense category must be examined carefully in terms of anticipated lifestyle changes while living alone.

**Cost of Living Factor (COL).** Obviously, the expense of living will increase somewhat each year if you wish to maintain your standard of living. The figures shown in both joint and spouse income columns are multiplied by the COL each year. As can be seen, the effects of COL down the road are rather brutal to say the least! The COL is a formidable threat to any and all retirement plans for those on fixed incomes.

**Initial Investment (INV).** This is the amount of your current nest-egg or the nest-egg you expect to have upon retirement. If you are of modest means, as we are, you will undoubtedly need the income

from this investment to supplement your fixed income from pensions, Social Security, etc. I found that, initially, our income from pension and Social Security sources accounts for only 60 percent of our total income needed when I retire! Less for each of the years thereafter. That's why this nest-egg is mandatory.

Hopefully, the yield from this investment will be enough to see you through the rest of your life in spite of COL and your lofty retirement dreams. Some say you must try to preserve, or even increase, your nest-egg at all costs *after* your retirement. Others say that there is nothing wrong with gradually depleting your principal investment as the years pass, unless, of course, you want to leave it for your heirs. You should, however, keep in mind

1	2	3	5	6	7	8	9	10	11	
1	FWMJTSP - RETIREMENT INCOME PROJECTION (JOINT/SPOUSE)									
2										
3	JOINT INCOME NEEDED		=	40000.00 (INC)						
4	SPOUSE INCOME NEEDED		=	30000.00 (SINC)						
5	COST OF LIVING FACTOR		=	1.05 (COL)						
6	INITIAL INVESTMENT		=	150000.00 (INV)						
7	INVESTMENT YIELD FACTOR		=	0.08 (IYF)		PROJECTIONS FOR WIDOWED SPOUSE				
8	LIFE INSURANCE PROCEEDS*		=	100000.00 (LINS)*		at time of retiree's death.				
9	-----									
10	JOINT	PLANNED	INVESTMT	EXCESS/	INVESTMT	SPOUSE	PLANNED	INVESTMT	INVESTMT	
11	INCOME	INCOME	YIELD	SHORTFAL	BALANCE	INCOME	INCOME	YIELD	BALANCE	
12	YR	NEEDED	Pension+		150000	NEEDED	AVAILABLE	C6*IYF		
13										
14	1	40000	47335	12000	19335	169335	30000	12107	12000	244107
15	2	42000	37150	13547	8697	178032	31500	13066	13547	264448
16	3	44100	42100	14243	12983	165789	33075	13024	14243	272223
17	4	46305	40050	13263	7008	172797	34729	13385	13263	257708
18	5	48620	40432	13824	5636	178433	36465	13756	13824	263912
19	6	51051	40825	14275	4049	182481	38288	14139	14275	268558
20	7	53604	41224	14598	2219	184700	40203	13535	14598	270412
21	8	56284	41646	14776	138	184838	42213	13939	14776	271202
22	9	59098	42076	14787	-2235	182602	44324	14357	14787	269658
23	10	62053	42518	14608	-4927	177675	46540	14788	14608	265459
24	11	65156	42971	14214	-7971	169705	48867	15232	14214	258255
25	12	68414	43443	13576	-11394	158311	51310	15689	13576	247660
26	13	71834	43927	12665	-15242	143068	53876	16159	12665	233259
27	14	75426	44425	11445	-19556	123513	56569	166445	11445	214588
28	15	79197	44937	9881	-24379	99133	59398	17143	9881	191139
29	16	83157	45466	7931	-29760	69373	62368	17658	7931	162354
30	17	87315	46010	5550	-35755	33618	65486	18187	5550	127623
31	18	91681	46570	2689	-42421	-8804	68761	18733	2689	86280
32	19	96265	47147	-704	-49822	-58626	72199	19295	-704	37589
33	20	101078	47742	-4690	-58026	-116652	75809	19874	-4690	-19250
34										
35	*Includes \$100,000 life insurance on retiree for spouse									

## USING A SPREADSHEET—

that the older you get, the less time you will be around to need it — according to life expectancy projections.

When estimating what your initial investment is going to be, you should be aware of the tax bites on any funds or rollovers when implementing your retirement plans. There are new rules in effect January 1st of this year which may govern the taxes you pay on funds “rolled over” from 401(K) and similar plans.

**Investment Yield Factor (IYF).** Just as elusive as estimating the COL or your life expectancy is the guess of how well you think your investments will do during your retirement. In addition to a volatile stock market, you must consider the type of investor you are. Are you conservative—unwilling to take sizeable risks? Or can you sleep well at night knowing that the bulk of your funds are in higher risk investments?

Obviously, the conservative investor, at this point in time, is playing footsie with the COL. That’s fine if the size of the nest-egg is large enough to see you through the rest of your life—or at least until the yield returns to a level significantly higher than the COL. I have a recently widowed 82-year-old neighbor whose investments are in CDs and money markets. I was very concerned about her future until I realized that at her age she could easily live well on what she has left without earning much of a return on her money.

At the other end of the scale are those who invest aggressively in an effort to stay well ahead of the COL and current living expenses before cutting back to safer territory. If the bottom falls out of the economy, well....

Then there are those who seek a balanced portfolio so that no matter which way the market goes, the impact is minimized—in either direction.

More and more investors, these days, are finding it desirable to invest in the rapidly expanding world of mutual funds. A mutual fund, depending on your goals, spreads your money among many markets, thus cushioning the effects of a rapidly swinging market and avoiding the “sudden death” syndrome of investing in individual stocks or bonds.

**Life Insurance Proceeds (LINS).** Don’t forget to include any insurance you might have on your life in the “Investment Balance” for your spouse upon your demise. I’ve taken this factor into account in the last column of the spreadsheet to arrive at the estimate your spouse will have on hand at any specific year of death. I

brokers will try to move you into the more expensive cash value policies. These policies including tax-deferred annuities are more expensive (much of which goes to sales commissions, at least for the first year).

Since I couldn’t “hack” spending from \$5,000 to \$9,000 of my retirement income

every year during retirement for a cash value \$200,000 policy, I opted for a universal life policy at less than half of the above premiums. In the process of looking for suitable policies, I found \$100,000 term life insurance policies whose annual \$800 premiums were very inviting indeed! But the term is only to 15 years. After that, you will pay close to triple that amount to renew the policy if you pass the required physical! I decided not to base my spouse’s financial well-being on my health.

The key to finding the right insurance program at an affordable price is to shop around. I first went to “big name” companies for estimates, then checked out identical policies with lesser known but equally rated companies whose rates were much more reasonable. When I say “identical policies,” I’m referring to things like the same rate of return (cash value) over the identical number of years. One almost has to be an actuarial expert to avoid the pitfalls in buying insurance even if you trust your insurance agent.

### THE SPREADSHEET FORMAT

As I mentioned earlier, the spreadsheet

### CELL CONTENTS OF SPREADSHEET

Name the following cells:

Row	Column	Name
3	5	INC
4	5	SINC
5	5	COL
6	5	INV
7	5	IYF
8	5	LINS

Use the following formulae:

Col	Formula	Row
2	INC	R14
2	R[-1]C*COL	R15-34
3	Use actual numbers or create your own	
4	IYF*INV	R14
4	R[-1]C[+2]*IYF	R15-34
5	C3+C4-C2	R15-34
6	C5+C6+INV	R14
6	R[-1]C+RC[-1]	R15-34
7	SINC	R14
7	R[-1]C*COL	R15-34
8	Use actual numbers or create your own	
9	IYF*INV	R14
9	R[-1]C[-3]*IYF	R15-34
10	INV-C7+C8+C9+LINS	R14
10	R[-1]C[-4]-C7+C8+C9+LINS	R15-R34

used this column to help determine how much, if any, life insurance proceeds your spouse will need at any point down the road.

Since I was “insurance poor,” I used this information to shop around for insurance. This is a bewildering task made more difficult by aggressive salespersons promoting a plethora of insurance products. They ranged from term life insurance to the more elaborate cash value annuities and insurance trusts. You have to decide whether you want to use insurance as a savings vehicle that could provide a significant monthly payout at some point later in your retirement, or simply for a basic face value payout to your beneficiary. It has been my experience that insurance

## USING A SPREADSHEET—

(Continued from Page 22)

is divided into two exhibits. The first five columns show the utilization of current (fixed) income and investment income in financing the needed income for two people. If you are single, there is probably no need to consider the information in the last four columns including the life insurance.

The challenge is set by the "Needed Income" increased each year by the COL. Adjusting the initial amount up or down for the first year will, of course, proportionately affect the amounts for subsequent years.

The second column should show the totals of the regular income you expect from pensions, Social Security and, perhaps, earned income from a part-time job, rental unit or some avocational endeavor. This should include your spouse as well. Don't include income distributions or payouts from investments. Those funds should be included in the "Investment Balance" column.

*Important! You may change these amounts for any year at any time in order to adjust your financial plan as experience dictates. That is the beauty of spreadsheets. If your income rises or your expenses decrease during any specific year, you can make the required adjustment to see how it affects the years to come.*

The "Investment Yield" is simply the Investment Balance times the Investment Yield Factor (IYF). The Investment Balance for the first year is the original amount prior to retirement (in this case

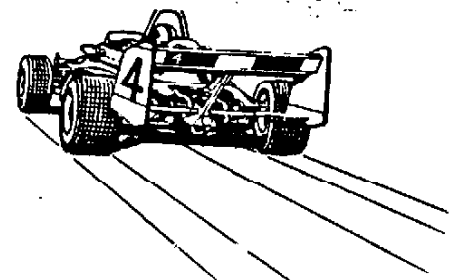
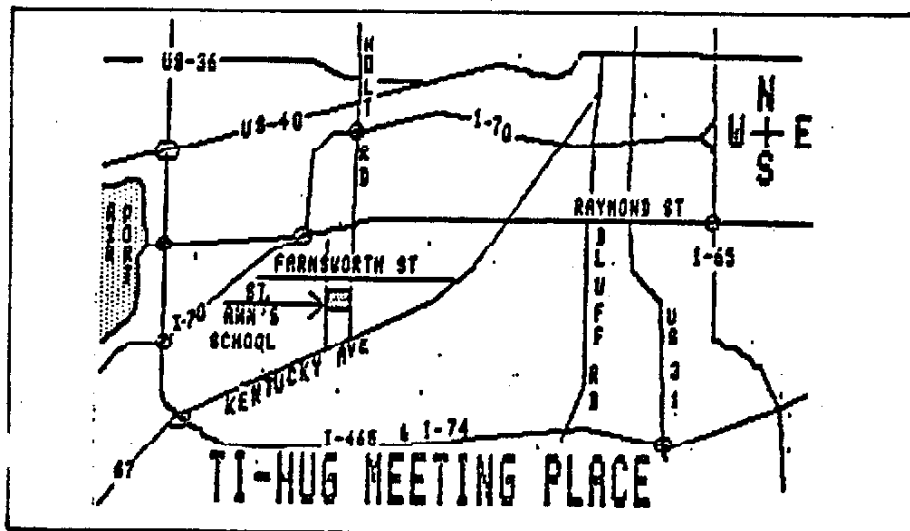
\$150,000). For each of the succeeding years, the Investment Yield is calculated on the previous year's Investment Balance.

The Excess/Shortfall column contains the amount that both the Planned Income and Investment Yield combined exceeds or falls short of the Income Needed (first column). A plus figure (numbers with no sign in front — I don't know how to put a + sign in Multiplan) indicates the excess that is added to the Investment Balance. A negative sum indicates that the combined Planned Income and Investment Yield did not meet the Joint Income Needed and the resulting shortage was subtracted from the Investment Balance column. In other words, your nest-egg is being raided! That's all right if you still have enough to last the rest of your life! Why not extend the spreadsheet another 10 or 20 years to make sure? I dare ya!

The Investment Balance column (6) indicates that I would run out of funds by the 18th year of retirement assuming, of course, that all of the variables remained the same throughout. Had this been my projection, I probably would hold off retirement until the Initial Investment increases substantially up to perhaps \$200,000. Or perhaps I should find ways to cut our living expenses somewhat below \$40,000 (\$30,000 for the spouse). In any event, using a spreadsheet like this alerts us to what's involved and how those factors affect our future.

The last four columns under "Projections for the Widowed Spouse" are designed to reflect outcomes similar to those seen for "Joint Income." The "Planned Income Available" column (8) would include the recalculated Social Security benefits for the "surviving spouse" and any monthly pension payments if any joint survivor option was selected at the time of retirement. In this sample, I chose to withdraw all of my contributions plus interest and selected the maximum option leaving my spouse with no residual benefits. Was that callous of me? No, not really. I found that we could do much better re-investing my contributions than we could receive had we left my contributions in the pension system for my spouse. The premiums spent for life insurance were more than covered by the increase in benefit under the "maximum" option for me. That, of course, is one situation. Obviously, it is not necessarily applicable to every situation.

Any lump-sum proceeds from life insurance or annuities occasioned by the death of the retiree should be added to the Investment Balance column (10). In the sample spreadsheet, the Life Insurance (LINS) proceeds (\$100,000) was added to the "Investment Balance" column (10) for each year as if death occurred during that year. Accordingly, the "Investment Balance" in column 10 begins with the Investment Balance for the previous year in column 6 minus the "Spouse Income Needed" in column 7 plus both the "Planned Income" (8) and the "Investment Yield" (9) plus the Life Insurance proceeds (LINS), which in this case is \$100,000. It is *not* a continuous balance from one year to the next. That is the balance that should become the "Initial Investment" for the surviving spouse's new projection for the rest of his or her life.



HUG Minutes of July 18, 1993

There were 11 people present.

Setting in for President Warren Barnes was Vice President Bryant Pedigo. The VP opened the meeting at 2:30 pm. Secretary report was given as follows:

Request by the secretary to except the past minutes of the HUG for months April and June 1993, with no meeting the month of May. Motion was made and seconded to accept April and June minutes . Motion passed the floor.

Treasurers report:

The treasurer reported there was \$103 profit from the Lima Conference. The treasurer reported to the membership, that there were sufficient funds in the checking account to pay for the BBS telephone bill and the newsletter expense at the present time. The treasurer was asked to get quotes from various companies for copying of the newsletter for 100 sets of 5 double-sided pages, to be collated and stapled. Information is to be given to members at the August meeting.

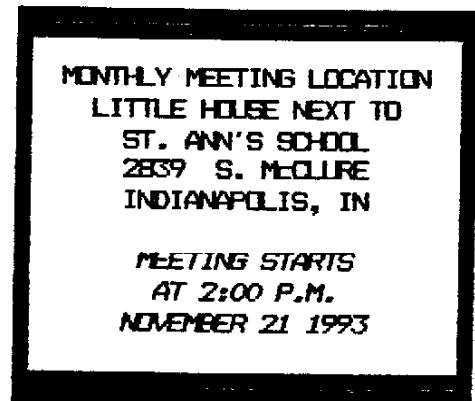
Letter was received from Charles Good, of the Ohio Lima Conference, returned a \$5.00 check to the club. Note from Charles stated, one of the three tapes did not turn out correctly. The money was deposited in the club's checking account.

VP Pedigo brought up for discussion on the copier machine problem that we are having. He mentioned that we should be looking into the possibility of selling the copier, while the machine is still in working order. VP Pedigo brought several books from the Lima Conference, from different vendors to give out. VP Pedigo also stated that there were 2 Technical Drive manuals sold by Jerry on consignment. Pedigo brought up the possibility that the club should look into updating the Best of the Newsletter Vol II, for the upcoming Chicago Faire later in the year.

We will discuss the club's wishes for, what to do with the present copier machine, and make a decision at the August meeting.

Meeting closed at 3:30 pm.

Fred Edstrom, Jr.  
Secretary-Treasurer

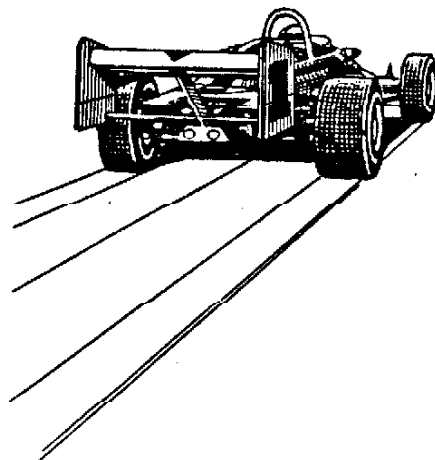


This news letter is brought to you by the efforts of the officers & members of the Hoosier Users Group.

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MEMBERS ARE ENCOURAGED TO SUBMIT ARTICLES FOR PUBLICATION.—PLEASE!

REMEMBER  
This is YOUR user group too!









INDIANAPOLIS IN 46227-6139  
 2720 PALM VERDE CT  
 EICHER DANIEL  
 NOTIFY SENDER OF NEW ADDRESS  
 EICHER 46224004 1493 11/17/93

**TIME DATED**  
 November 21, 1993  
**MATERIAL**

Dan H. Eicher  
 524 Howell Lane Apt. C  
 Indianapolis, IN 46224

May 1994



Indianapolis, IN 46206-2222  
 P.O. Box 2222  
**HOOSIER USERS GROUP**



### APPLICATION FOR MEMBERSHIP

Below you will find an application for membership to the Hoosier Users Group. Active membership entitles you to the Newsletter, up and download on the HUGbbs, attendance and voting rights at regular club meetings, access to the HUGger Library of Programs, special club activities and special guest speakers for one year.

Make check or money order payable to **Hoosier Users Group**. Send completed application to:

**HOOSIER USERS GROUP**  
 P.O. Box 2222  
 Indianapolis, IN 46206-2222

(Cut on dotted line)

Annual membership is \$18.00  
 Due in May

New membership is prorated as follows:

May ----- April	\$20.00
June ----- April	\$18.50
July ----- April	\$17.00
August ----- April	\$15.50
September - April	\$14.00
October --- April	\$12.50
November -- April	\$11.00
December -- April	\$10.00
January + annual	\$26.00
February + annual	\$24.50
March + annual	\$23.00
April + annual	\$21.50

Name: \_\_\_\_\_ Today's Date: \_\_\_\_\_

Address: \_\_\_\_\_ Apt. # \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_

Interests/Comments: \_\_\_\_\_