



L A W T E C H

CALIN[®] Basic Edition

3

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Getting Started

1.1 Welcome

This document is the Australian and New Zealand version.

Thank you for using Calin® Basic Edition V3.6.5.

I am a practising barrister with a special interest in software, technology & intellectual property law and the finer points of family law superannuation (see the [SuperSolver](#) software that I wrote for Australian family lawyers). I previously practised as a litigation solicitor from 1993.

I wrote Calin for legal and accountancy practitioners who not only need accurate interest calculations, but the immediate means to justify and particularise their calculations in court pleadings and other crucial presentations.

This edition is quick and easy to use, and is designed for relatively basic situations.

I suggest you now look at the [Basic v Professional Editions](#) page to survey the capabilities of the Basic Edition in comparison with the Professional version.

Your suggestions for improving the software are welcome. Just send your feedback to feedback@calin.com.au

For legal assistance etc or conversion to other jurisdictions please contact me at [chambers \(tLewis@qldbar.net\)](mailto:tLewis@qldbar.net) or visit my [website \(www.tlewis.info\)](http://www.tlewis.info).

Lawyers who need a good date calculator with all the tools you need to make decent chronologies etc, might like to try the multi-award winning [Ultimate Date Calculator](#).



Regards,

Lawtech (Aust.) Pty Ltd
Trevor Lewis, B.Com LL.B
Barrister-at-Law

November 2009

1.2 Basic v Professional Editions

Calin is available in two models - Basic and Professional. There is also an add-on to the Professional version for Queensland practitioners.

This table clarifies the differences between each model.

Feature	Basic	Professional	Professional (Qld Ed.)
Apply multiple interest rates based on date rate changed	✓	✓	✓

Feature	Basic	Professional	Professional (Qld Ed.)
Store interest rates in file for reuse	✓	✓	✓
Apply interest at user-defined intervals	✓	✓	✓
Apply compound interest at user-defined intervals	✓	✓	✓
Select interest rate files from easy to use menu	✓	✓	✓
Use "simple" interest rate eg 10%	✓	✓	✓
Adjust prevailing interest rate by plus/minus or times X%	✓	✓	✓
Select date range using drop-down calendar	✓	✓	✓
Say whether first and/or last date is included in the calculation	✓	✓	✓
Calculate interest on simple principal (i.e. a single amount)	✓	✓	✓
Calculate interest on multiple transactions		✓	✓
Save calculation to file		✓	✓
Store a mini-database of calculations on simple amounts of principal		✓	✓
Store a mini-database of calculations on multiple transactions		✓	✓
Store rates that change from a certain date	✓	✓	✓
Program when interest rate reviews occur rather than assuming that new rates are to be used as soon as a new one is available		✓	✓
Narrate the interest calculation in plain text using plain English	✓ Basic	✓ Detailed	✓ Detailed
Print the calculation in table format	✓ Basic	✓ Detailed	✓ Detailed
Advanced rate review settings that can handle all known jurisdictions		✓	✓
Calculate interest on credit balances as well as debit balances		✓	✓
Separate interest rates for debit and credit balances		✓	✓
Specify moratorium interest rates for one or more periods		✓	✓
Calculate repayment plan - what regular payment is needed to reduce the debt to X (amount) by Y (date)	✓ Basic	✓ Advanced	✓ Advanced
Generate list of dates and payment amounts that debtor must comply with.		✓	✓
Calculate interest on leases, credit cards, store accounts, professional bills etc		✓	✓
Advanced narration of calculation in text format regardless of changes in principal, rates, moratorium, days per year etc		✓	✓
Specify days-per-year assumption		✓	✓
Produce reports in rich text format (RTF) that you can paste into other programs		✓	✓
User can create their own interest rate files	✓	✓	✓
Context-sensitive help file	✓	✓	✓
Calculation takes into account transaction due-date (eg 14 days) as well as the nominal date.		✓	✓

Feature	Basic	Professional	Professional (Qld Ed.)
Specify and store tiered interest rates i.e. that change according to the amount of principal as well as date.		✓	✓
Outputs merge-file of results fields that you can mail-merge with Microsoft Word and WordPerfect.		✓	✓
Can automatically discount future payments — for example when calculating interest and principal due under a breached lease.		✓	✓
Automatically calculates and inserts recurring dates such as the dates that payments under a loan or lease are due		✓	✓
Create ad-hoc rates on the fly & which are saved with the calculation.		✓	✓
Calculate and merge multiple calculations/cases to Word or WordPerfect precedents - ideal for bulk debt recoveries.		✓	✓
Transactions can include items that don't attract interest (eg legal costs etc) as well as leviable items		✓	✓
Calculate scale costs for Queensland Magistrates, District and Supreme Courts			✓
Software written and supported by experienced commercial litigation lawyer	✓	✓	✓

1.3 Overview of Calin® Basic Edition

Main Form

Calin® Basic Edition V3.6.5 is a software package that provides a quick and easy solution for calculating simple, tiered or compound interest and repayment plans on contracts and for litigation purposes. Calin® Basic Edition provides quick and professional solutions to a common need felt almost daily by every litigation, commercial and accounts department within the legal profession and business organisations. Suitable for all English-speaking, decimal based currencies, eg AUD, CAD, Euro, HKD, NZD, PGK, USD.

It calculates compound interest and interest that is debited at specific intervals.

It stores tiered interest rates such as Supreme Court rates that change from time to time, and bank lending rates used as a reference point in business interest agreements.

It saves time and increases accuracy of everyday calculations.

For routine cases it addresses the tediousness and time consumption involved in applying interest rates that change from time to time. For more complicated cases involving a specific timetable of interest debits and compounding, it saves a large amount of time processing the math.

It enables practitioners and their clients to implement retainers and contracts that stipulate interest on overdue accounts linked to finance costs. Because finance rates tend to change frequently, it is a daunting prospect to manually calculate the interest on accounts and therefore the exercise is avoided despite the loss of interest income that results.

It also helps solve problems associated with delinquent accounts. The software will model repayment plans that allow for periodic interest debits and produce a schedule which shows either

how long a particular rate of payment will take to extinguish a debt, or alternatively show the exact rate of payment needed to extinguish a debt or reduce it below a specified threshold.

ADVANTAGES/UNIQUE FEATURES

It is essential for all litigation and commercial lawyers, all accountants and all credit departments of other organisations.

The product is better than existing software because it has a simple but complete user interface, stores frequently used tiered interest rates:-

- that saves time looking up the rates and saves accuracy applying them. In particular it avoids completely the need to calculate the number of days within each interest rate span.
- the output is ready to paste into documents, or can be read into word processing or spreadsheet files.
- the program prints a fully formatted schedule showing how calculations were achieved, ready for annexure to court and other documents.

INCREASED EFFICIENCY

The software can dramatically increase the efficiency and accuracy with which interest calculations both simple and more complex, can be performed. In the case of more complex needs, such as interest over many years with many interest rate changes, together with compounding rules - software will save many hours whilst retaining perfect accuracy.

1.4 System Requirements

The following hardware and software is required to run Calin® Basic Edition:

For Microsoft Windows™: An Intel Pentium® 133 or equivalent processor running Windows 95 (Upgrade), 98, 2000, NT, XP, Vista. 128MB of RAM plus 15MB of available disk space, a colour monitor, and a CD drive unless installing from the internet, in which case you will need internet access.

You need Internet access to use the **Help|Check for updates...** function.

1.5 Version

The exact version of your copy of the program is displayed in the [splash screen](#)^[26] when the program starts, and on the main caption bar of the main form.

You can also access version and registration information by selecting [Help|About](#)^[24] from the main menu.

Technical Information about Versions

3.6.5.0 12/11/09
Added Help|Proxy Server form.

3.6.4.0 11/11/09
Added option of setting a proxy server via options.ini file

3.6.3.0 10/11/09

More logging of automatic download to trace problems better. Added rates Build number & date in About. Better bin v. download notifications. Online checking. Interactive progress bar.

3.6.2.1 9/11/09

New Install version with stronger overwrite settings (no change to Application)

3.6.2 8/11/09

Tweaked the downloading system - always overwrites lib files rather than by crc change. Converts MRU location from \Program Files\ to \Application Data\.

3.6.1 7/11/09

Fixed SaveDialog for web page report

3.6.0 6/11/09

Added Web page & Outlook email reports.

3.5.0 6/11/09

Moved Lib, c3x.dat, c3x.log, lawtech.ini to application data folders in deference to Vista prohibitions on modifying Program Folders files. When user clicks check for updates is told the result either way, and if not updated, told how to edit the rate immediately.

3.4.1 4/11/09

Updated RBA rates plus needed reprogramming for move to different web host.

3.4 26/10/09

Fixed unreported but potentially serious albeit very noticeable bug involving conversion of Exponent number strings (eg '5.3111E-6') that could have caused the annual interest rate to be used as if it were the daily interest rate.

3.2.1.1 17/10/09

Fixed bug with updater always saying it updated interest file (ie false positive). Due to float errors in timestamps. Help versions updated.

3.2.1.0 5/10/09 approx

Rebuilt with latest rates.

3.2.0.0 10/9/09

Removed updating frequency and replaced with always-check but using silent threaded download.

3.1.1.4 6/8/09

Added Never option to updating frequency

3.1.1.3 5/8/09

Fixed Licensing engine which (a) wasn't automatically providing a 14 day evaluation (b) wasn't giving AusRates. Downloads start at No 1 not No 2.

V 3.1.1.2

Improved rates updater, fixed evaluation version installation inconsistencies.

3.1.0.0 4/8/09

Changed updating system to CalinXApp.

3.0.4.1 16/07/2009

Added custom exception handler for Interest Rate editor so user who has entered a bad date format doesn't get full exception notice. Reinstalled Exception handler licence so not displaying as 'non-commercial' version.

V 3.0.4.0

Updated interest rates

V 3.0.3.2

Installation file change only to formally add Vista support.

V 3.0.3.1

Changed days between user prompts to check for updates from 14 to 21. Automated bug reports now include screen snapshot and details of current calculation.

V 3.0.3.0

Changed days between user prompts to check for updates from 28 to 14.

V 3.0.2.*

Interest rates updates only.

1.6 Installing Calin

Follow these steps to install Calin® Basic Edition on your PC.

NB. If you have a previously installed copy of Calin® Basic Edition on your computer you may need to go through these steps twice as the first time will uninstall your previous copy. See section [Re-installing Calin](#).

Installing From Internet

1. Point your browser (Internet Explorer, Netscape etc.) to <http://www.lawtech.com.au/index.cfm?id=997&cid=7&UCL=1&pw=16FF7CD7F132DF9CA3A53B10BA63B482> and follow the instructions to download the installation program.
2. Carefully note where you have saved the downloaded install program "Install_C3b.exe".
3. Choose **Start | Run**. Click Browse and choose the file "Install_C3b.exe". Click OK in the Run dialog box to begin the installation.
4. Follow the on-screen instructions.
5. Once the program has been installed you can access it by clicking the icon called "Calin® Basic V3" that was installed on your *Desktop* (screen).
6. You will then need to install the activation codes that will have been e-mailed to you. Activation codes are not needed for evaluation versions.

1.7 Re-installing Calin

Re-installing From Internet

1. Point your browser (Internet Explorer, Netscape etc.) to <http://www.lawtech.com.au/index.cfm?id=997&cid=7&UCL=1&pw=16FF7CD7F132DF9CA3A53B10BA63B482> and follow the instructions to

download the installation program.

2. Carefully note where you have saved the downloaded install program "Install_C3b.exe".
3. Choose **Start |Run**. Click Browse and choose the file "Install_C3b.exe". Click OK in the Run dialog box to begin the installation.
4. The program will ask you whether to **Modify/Repair/Remove** the existing installation, choose **Repair**.

1.8 Download Problems

If you encounter an error when attempting to download Calin® Basic Edition from the internet which says: "Your current security settings do not allow this file to be downloaded" then the security setting on your browser may be set to "High".

Proxy Server

If Internet Access is via a proxy server then you need to enter the details in Help|Proxy Server...

1.9 Guide To Using The User Manual

If you are new to Calin® Basic Edition, start with the tutorials. The tutorials introduce you to the main features of Calin® Basic Edition.

The User Manual contains instructions and information for using all the Calin® Basic Edition tools and commands. It has been provided in several digital formats. You can access it through the program by selecting [Help|Manual \(A4 Portrait\)](#)

The manual is provided in Adobe Acrobat (pdf) format.

In the unlikely event that you do not have a copy of Adobe Acrobat Reader on your computer, you can obtain it free from <http://www.adobe.com/products/acrobat/readstep2.html> and many other sources.



1.10 Getting Help

The licence requires you to follow these steps (consult licence for current wording):

1. Help File

Consult the on-line help that is built into the software. You can access it through the main menu or through the help speedbutton on the main toolbar. You can also go directly to help on a particular area of the screen by positioning the cursor on the item of interest and pressing F1.

2. Manual

Consult the manual, including the Table of Contents and Index.

3. E-mail Lawtech

Having followed those steps, you may then contact Lawtech through the e-mail facility built into the software. Go to the main menu and select [Help|Ask Lawtech](#). This will create a new e-mail that has been properly addressed to the appropriate Lawtech department.

1.11 Legal

LICENCE

The licence for your edition of the program can be accessed via the [splash screen](#)^[26] whenever the program starts.

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<http://www.lawtech.com.au>

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NOTICE & DISCLAIMER

Disclaimer. The software, calculations and reports (the "resources") are intended to be, and are provided strictly on the basis that they are mere aids and do not excuse the User from exercising the degree of independent care and skill appropriate to each situation. The User must satisfy itself that the accuracy of the program is fit for the particular purpose for which it is used. This notice is additional to separate licensing terms.

User's risk. The resources are intended to be free of errors and defects, but they are not warranted to be. The User is taken to acknowledge that all Software is potentially flawed, particularly in light of the ever-increasing range of environments in which Software is required to operate. Furthermore the resources are not intended or priced to survive intense scrutiny in all circumstances - any reliance is at the User's own risk. The program reports expose every aspect of the calculation for independent verification by the User.

Not legal, accounting, or financial planning advice. The resources are not held out to be advice of any such kind to any party and must not be relied upon as such. The User indemnifies the Supplier for any reliance made by or through the User.

Licence. You are reminded of the conditions of licence which state amongst other things that any

defect or suspected defect must be reported immediately so that investigation and any necessary action can be taken as soon as possible.

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Dictionary. User includes the user's agents, employer, clients, customers, family and any third party that relies on the report.

Applicable Law

The State laws of Queensland and Commonwealth laws of Australia.

1.12 Registration

Evaluation Edition

The standard evaluation edition of this software enables you to use all of its facilities for 14 consecutive days commencing on the date that the program is installed. You are not permitted, nor is it technically possible, to continue to use the program or reinstall a subsequent evaluation edition once the evaluation period has expired.

Registered purchasers are licensed to use the software for an indefinite period. See the licence agreement that is displayed at program startup.

Time Remaining

The number of days remaining in the evaluation period is displayed on the [splash screen](#)^[26] when the program starts. You can also access version and registration information by selecting [Help| About](#)^[24] from the main menu.

Activation Code

When the evaluation edition of the program starts it shows a [Splash Screen](#)^[26] that includes a link to the licence. If you are prompted for an Activation Code then you must enter it before continuing.

Tutorials

2.1 Tutorial Overview

These tutorials will teach you a number of common tasks.

Tutorials

[Tutorial 1 - New or Edit Calculation](#)^[12]

[Tutorial 2 - File Rates](#)^[14]

[Tutorial 3 - Adjusted File Rate](#)^[15]

[Tutorial 4 - Advanced Level Calculation](#)^[16]

[Tutorial 5 - Interest Rate Files](#)^[16]

[Tutorial 6 - Repayment Plan](#)^[20]

2.2 Tutorial 1 - Daily Interest Calculation

This tutorial shows you how to start a new calculation.

Rate Style

You can select from three interest rate styles.

Single Rate
File Rate
Adj File Rate

Single Rate

This is a simple rate such as '10%'.

File Rate

File rates use changing interest rates stored in a file. You can make as many files as you need to contain Court rates, contract rates, bank rates etc. Simply select the file from the menu below the Rate Style selection.

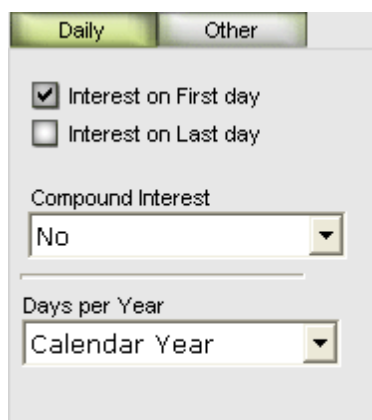
Adj File Rate

This is the same as File Rate except that it allows you to adjust the interest rates contained in the file by a defined percentage. For instance you can calculate interest on a contract that stipulates interest at 'ABC Bank Overdraft Rate + 2%' by (storing and) using an ABC Bank rates file, then entering 2% in the field provided.

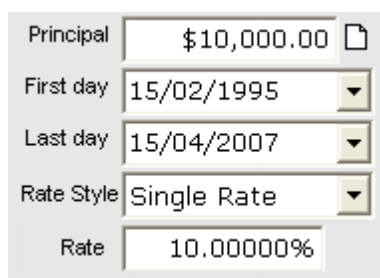
Daily Interest Calculations.

Daily Interest calculations do not involve a specific timetable for applying interest (such as 'Calculate interest monthly'). They assume that interest is calculated daily. You can optionally compound interest daily as well.

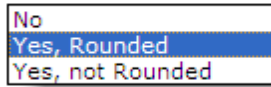
Select the **Daily** tab.



Enter Principal, First Day, Last Day, Rate Style and say whether interest should be calculated on the First and Last Days.



Compound Interest



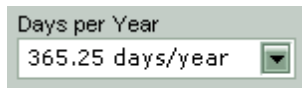
Yes - with Rounding

This will compound interest daily. At the end of each day, interest is rounded to the nearest whole cent.

Yes - without Rounding

This will compound interest daily. Interest is only rounded at the end of each span of dates.

Days Per Year



This setting controls the conversion of annual interest rates into daily interest rates.

Calendar Year

This choice chooses the number of days in the year at the end of a calculation span. A span will end, causing a recalculation on the 31 December of each year that precedes a change in the days in that year. This will occur on every 31 December prior to the start of a leap year, and on 31 December of every leap year.

365.25

This is the average number of days per year allowing for the common leap years.

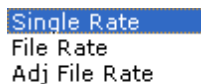
365, 366, 360

Self explanatory.

2.3 Tutorial 2 - File Rates

Rate Style

You can select from three interest rate styles.




Single Rate

This is a simple rate such as '10%'.

File Rate


File rates use changing interest rates stored in a file. You can make as many files as you need to contain Court rates, contract rates, bank rates etc. Simply select the file from the menu below the Rate Style selection.

Principal	\$10,000.00	
First day	15/02/1995	▼
Last day	15/04/2007	▼
Rate Style	Single Rate	▼
Rate	10.000000%	

Adj File Rate

This is the same as File Rate except that it allows you to adjust the interest rates contained in the file by a defined percentage. For instance you can calculate interest on a contract that stipulates interest at 'ABC Bank Overdraft Rate + 2%' by (storing and) using an ABC Bank rates file, then entering 2% in the field provided.

2.4 Tutorial 3 - Adjusted File Rate

Principal	\$90,000.00	
First day	31/05/2004	▼
Last day	31/05/2006	▼
Rate Style	Adj File Rate	▼
ATO Late Payment ▼		
Adjust	1.500%	▲▼

Rate Style

You can select from three interest rate styles.

Single Rate
File Rate
Adj File Rate

Single Rate

This is a simple rate such as '10%'.

File Rate

File rates use changing interest rates stored in a file. You can make as many files as you need to contain Court rates, contract rates, bank rates etc. Simply select the file from the menu below the Rate Style selection.

Adj File Rate

This is the same as File Rate except that it allows you to adjust the interest rates contained in the file by a defined percentage. For instance you can calculate interest on a contract that stipulates interest at 'ABC Bank Overdraft Rate + 2%' by (storing and) using an ABC Bank rates file, then entering 2% in the field provided.

2.5 Tutorial 4 - Other Intervals

Other Interval Calculations.

Other Calculations involve a specific timetable for applying interest (such as 'Calculate interest monthly').

Apply Interest

Select the interval between each interest debit. You can select a number of different intervals. Some intervals, eg **Week(s) apart** require you to specify the number of units, eg **4** weeks. Enter the number of units if asked.

Always on First day

If you select this then interest will be applied on the very first day of the calculation period even if the selected interval would not have selected that day. You probably do **NOT** want to select this option on most cases.

Always on Last day

If you select this then interest will be applied on the very last day of the calculation period even if the selected interval would not have selected that day. You probably **DO** want to select this option on most cases.

Apply Compounding

Select the interval between each compounding event. You can select a number of different intervals. Some intervals, eg **Week(s) apart** require you to specify the number of units, eg **4** weeks. Enter the number of units if asked.

2.6 Tutorial 5 - Interest Rate Files

You can create any number of interest rate files and choose them from the drop down menu on the main screen. This menu shows the interest rate files installed on your computer, broken into different States/Provinces and/or countries. When you click the down-arrow on the **Adj/File Rate** menu, you will see a menu something like this one:



Create new rates file...

To **create** a new file, click this item. You will then be shown the following screen. Use the **Next** and **Back** buttons to navigate through the guide. When you have finished entering data you will be asked to save it somewhere. The menu above displays all files that have been displayed in the program's ... **\Lib** folder. The Save dialog box will automatically take you to that folder. You can either save the file under an existing folder, or make a new one. A folder called **Custom Rates** has been provided as a convenient place to save your own files.

If you do not save the file under the program's ... **\Lib** folder then it will not be automatically displayed in the menu, however you can still select it by clicking the **Other...** item in the menu, in which case you will be able to browse your computer to locate it. Your job of locating such files will be made easier because the menu always shows the most recently used files at the top (see below).

Interest Rates (c:\data\calin3s\iexe\lib\federal\fedtxlat.ci2)

New Open Save Exit

Step 1 of 4

Menu Name

Use the **Back** and **Next** buttons in the lower-right hand corner to move from screen to screen.

Give these rates a name.

This name will be shown in selection menus. Example "Federal Court Interest"

Name that will be shown in menus

ATO Late Payment

Home Back Next

Interest Rates (c:\data\calin3s\iexe\lib\federal\fedtxlat.ci2)

New Open Save Exit

Step 2 of 4

Description

Give a description explaining where these rates come from and the situations in which they should be used.

Optionally paste links to internet addresses showing legislation that sets the rates, or bank interest web page etc.

Late Payment Interest

Home Back Next

Interest Rates (c:\data\calin3s\iexe\lib\federal\fedtxlat.ci2)

New Open Save [Navigation Icons] Exit

Step 3 of 4

Variable Rates

Enter the interest rate, the date that it started, and optional comments such as the source of this information.

% Rate	Date dd/mm/yyyy	Comments
10.7	01/07/1992	
9.6	01/01/1993	
9	01/07/1993	
8.7	01/01/1994	
10.8	01/01/1995	
12	01/07/1995	
11.5	01/01/1996	
10.5	01/01/1997	
9.8	01/07/1997	
8.8	01/01/1998	
0	01/07/1999	Replaced by G.I.C.

Home Back Next

Interest Rates (c:\data\calin3s\iexe\lib\federal\fedtxlat.ci2)

New Open Save Exit

Step 4 of 4

Default Interest Rate

What rate should be used for dates that occur before the earliest specified? 10% will be used if you don't enter a different rate.

Default Interest Rate
10.0000%

Home Back Next

Edit current file...

To **edit** an existing file, select from the drop down menu the file you want to edit. This will display the above screen. Edit the details there.

Apply no rates

If your calculation has selected an interest file but you want to remove it but without replacing it with another, then click this button.

Alternatively you can click the **Edit Current File** item to open the editor. From there you can select

any other file.

Most Recently Used (MRU) Files

Whenever you select a file from the menu, its name is displayed in a list above the main interest folder list. This means that you can select recently used files with a single click, rather than delving depending into the menu structure to find it.

2.7 Tutorial 6 - Repayment Plan

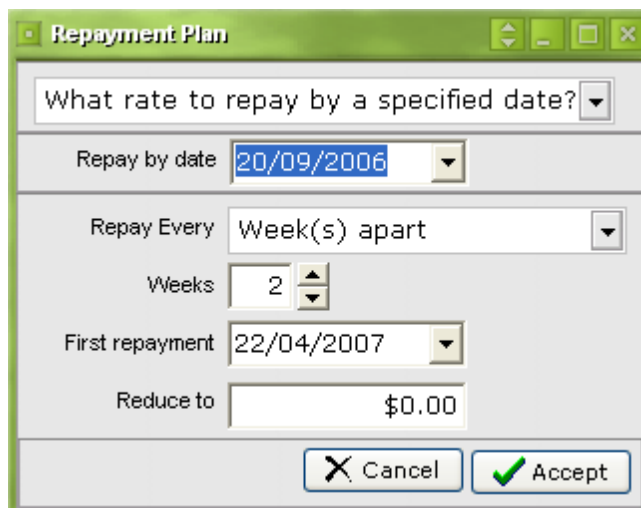
Repayment Plans are calculated through the drop down menu of the Calculate button.



You will then be presented with a screen allowing you to either:

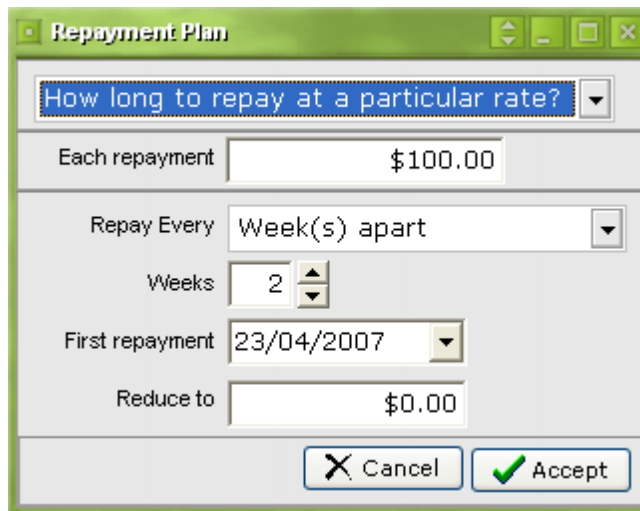
(a) Calculate the dollar amount that is needed to repay an amount at a defined frequency by a defined date -

eg How much must be repaid per fortnight to reduce the principal to \$1000 by 12/12/02?

A screenshot of a dialog box titled 'Repayment Plan'. It has a green title bar with standard window controls. The dialog contains several input fields: a dropdown menu for 'What rate to repay by a specified date?', a date field for 'Repay by date' set to '20/09/2006', a dropdown for 'Repay Every' set to 'Week(s) apart', a spinner for 'Weeks' set to '2', a date field for 'First repayment' set to '22/04/2007', and a text field for 'Reduce to' set to '\$0.00'. At the bottom, there are 'Cancel' and 'Accept' buttons.

(b) Calculate how long it will take to repay an amount at a defined frequency by a defined date -

eg How long will it take to repay principal if fortnightly payments of \$200 are made?



A dialog box titled "Repayment Plan" with a green title bar. It contains the following fields and controls:

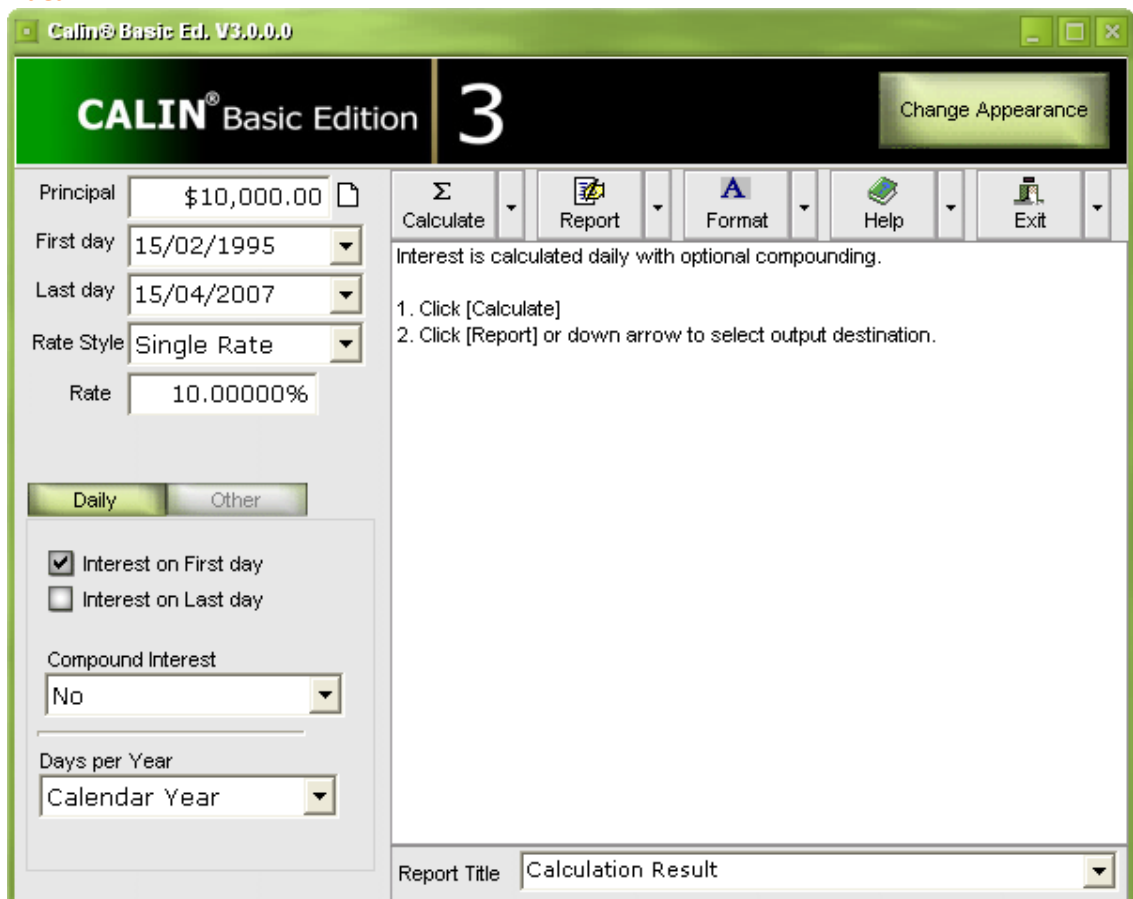
- A dropdown menu at the top with the text "How long to repay at a particular rate?".
- A text field labeled "Each repayment" containing "\$100.00".
- A dropdown menu labeled "Repay Every" with the text "Week(s) apart".
- A spin box labeled "Weeks" with the value "2".
- A date field labeled "First repayment" containing "23/04/2007".
- A text field labeled "Reduce to" containing "\$0.00".
- At the bottom, there are two buttons: "Cancel" (with a red X icon) and "Accept" (with a green checkmark icon).

Calin Basics

3.1 Theme

You can click the Change Appearance button to select different colour schemes, eg:

Autumn



The main window of "CALIN Basic Ed. V3.0.0.0" features a green title bar and a dark green header area. The header contains the text "CALIN® Basic Edition" and a large number "3". A "Change Appearance" button is located in the top right corner of the header.

The main area is divided into two panes. The left pane contains input fields for:

- Principal: \$10,000.00
- First day: 15/02/1995
- Last day: 15/04/2007
- Rate Style: Single Rate
- Rate: 10.000000%

Below these fields are two buttons: "Daily" (highlighted) and "Other". There are also two checkboxes: "Interest on First day" (checked) and "Interest on Last day" (unchecked). A "Compound Interest" dropdown menu is set to "No", and a "Days per Year" dropdown menu is set to "Calendar Year".

The right pane contains a toolbar with icons for Calculate, Report, Format, Help, and Exit. Below the toolbar, it states: "Interest is calculated daily with optional compounding." and provides instructions:

1. Click [Calculate]
2. Click [Report] or down arrow to select output destination.

At the bottom of the right pane, there is a "Report Title" dropdown menu set to "Calculation Result".

HiTech 2

Calin® Basic Ed. V3.0.0.0

CALIN® Basic Edition 3 [Change Appearance](#)

Principal

First day

Last day

Rate Style

Rate

☒ Interest on First day
☐ Interest on Last day

Compound Interest

Days per Year

Interest is calculated daily with optional compounding.

1. Click [Calculate]
 2. Click [Report] or down arrow to select output destination.

Report Title

NextGen Green

Calin® Basic Ed. V3.0.0.0

CALIN® Basic Edition 3 [Change Appearance](#)

Principal

First day

Last day

Rate Style

Rate

☒ Interest on First day
☐ Interest on Last day

Compound Interest

Days per Year

Interest is calculated daily with optional compounding.

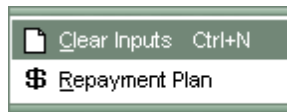
1. Click [Calculate]
 2. Click [Report] or down arrow to select output destination.

Report Title

3.2 How to Recalculate

Click the **Calculate** button to recalculate.

Repayment Plans are calculated through the dropdown menu of the **Calculate** button.



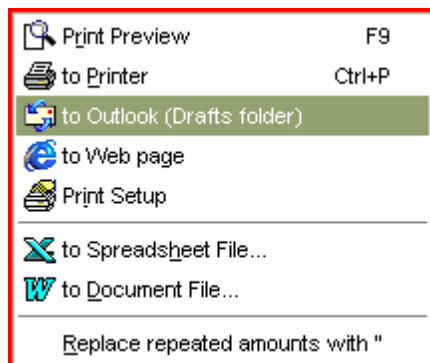
3.3 Calculation Menu



Clear Inputs clears the value of Principal etc.

Repayment Plan brings up the repayment plan screen.

3.4 Print Menu



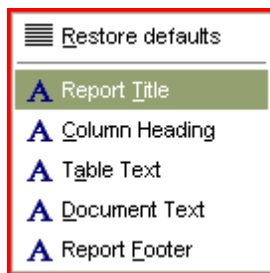
This menu allows you to choose from a variety of destinations.

The last used destination will be displayed on the face of the print button.

Replace repeated amounts with "

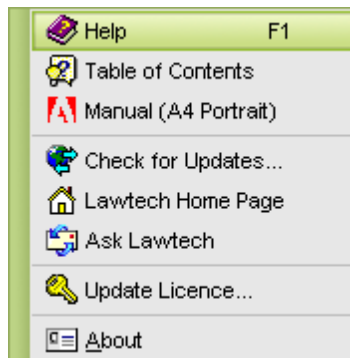
This option controls whether a " sign is used in table reports to denote that a cell is the same value as the one immediately above it. This choice makes table reports easier to read, and makes it easier to locate changes in interest rates, etc.

3.5 Format Menu



This menu allows you to change the font used in different parts of the report.

3.6 Help Menu



Help

This menu item will display context sensitive help for the selected item if there is any, otherwise it will display the Help File Contents page of the help file.

Table of Contents

This menu item will show the Help File Contents page of the help file.

Manual (A4 Portrait)

This menu item launches Adobe Acrobat to display the User Manual that you can optionally print.

In the unlikely event that you do not have a copy of Adobe Acrobat Reader on your computer, you can obtain it free from <http://www.adobe.com/products/acrobat/readstep2.html> and many other sources.



Check for Updates...

This menu item connects to Lawtech's site and downloads the latest set of interest rate files, and the latest general installation file if other parts of the program have changed.

Lawtech Home Page

This menu item will launch your internet browser and take you to the Lawtech home page.

Ask Lawtech

This menu item will launch your e-mail program and insert Lawtech's e-mail address so you can conveniently send an e-mail to Lawtech.

Update Licence...

This menu item can be used to enter new activation codes supplied to you following a licence renewal.

About

This menu item displays the program version, licence status and copyright information.

3.7 Program Updates

The program continuously changes in two ways.

Firstly, the data (interest rates) change as changes occur to the rates in each jurisdiction.

Secondly, the software program itself is progressively improved.

All you have to do to keep abreast of changes, is to connect to the Internet then choose [Help| Check for updates...](#)

This will check whether the data or the program has changed.

If the data has changed then it will be downloaded very quickly.

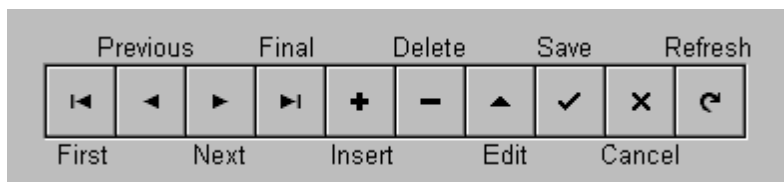
If the program has changed then the new installation file will be downloaded for you.

If you have not checked for program updates within 28 days, the program will remind you to do so.

Glossary

4.1 Navigator Bar

Example:



4.2 Splash Screen



Help File Contents

Getting Started


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- [System Requirements](#) [7]
- [Version](#) [7]
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L A W T E C H

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3

Advanced Interest calculations for Professional offices, Small Business and Investors.

CALIN[®] Standard Ed.

3

Interest calculations for changing interest rates and compounding.

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Professional**

3

Family Law Superannuation Valuations for Valuation Consultants.

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Standard Ed.**

3

Family Law Superannuation valuations for Lawyers, Accountants & Financial Planners.

**ULTIMATE DATE CALCULATOR
Professional**

3

Advanced chronologies & all other date applications for lawyers and other professionals and business.

**ULTIMATE DATE CALCULATOR
Home Edition**

3

Everything to do with dates and planning, for home use.

CALPI Personal Injuries Math

2

Multipliers, CPI, and other key data for Australian personal injuries practitioners.