

How to avoid paying your bills.

by Alan Greenspan



Alan Greenspan, Famous Economic Advisor

"The other day, a prominent politician in the executive branch of our government phoned me up.

'Alan,' he said to me, 'the budget is a mess.'

'No joke,' I said.

'Not that budget,' the prominent politician continued. 'My budget. My checkings overdrawn. They're threatening to disconnect my phones. I even got into a shouting match with my wife when I tried to lay off the servants.'

'Civil?'

'Not very. And I think I'm about to be audited. What would I show them? Who keeps receipts for embassy parties?'

At this point, we were disconnected. And although it was too late to teach proper money management to this prominent politician, there is a lesson all of us can learn from his misfortune.

Everyone has to pay their bills, and nobody likes to do it.

You can keep file folders full of bills, drawers stuffed with grocery receipts, envelopes brimming with cancelled checks, and at the end of the month, it still takes hours to figure out just where your money has gone. Not to mention how long it takes to straighten things out at the end of the year.

Well, after years of financial consulting, I've discovered a way to avoid paying your bills: let an Apple® II Personal Computer pay them for you.

There are several advantages to letting an Apple handle your finances.

It will save you time.

It will organize everything.

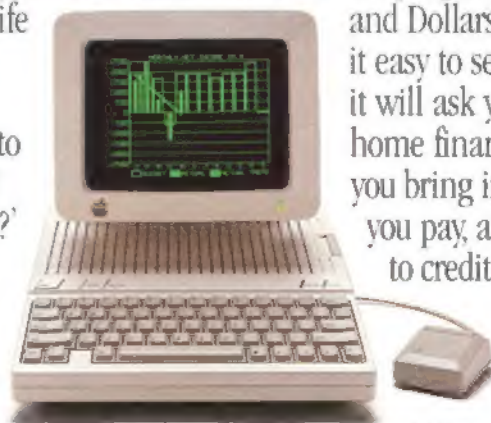
It will tell you, at a glance,

exactly what is going on with your money.

It will pay your bills, and never send you any.

And now, I'd like to turn the page over to those nice people at Apple, who will explain, in their own excruciating detail, just what I'm talking about."

The Apple II and the Home Budget.



An Apple II will take care of everything from your household budget to your taxes with software programs like Dollars & Sense, The Home Accountant, and Tax Prepare.

With software programs like The Home Accountant™ and Dollars & Sense™, the Apple II makes it easy to set up household books. First, it will ask you some questions about your home finances. Like how much money you bring in each month, how much rent you pay, and whether you owe money to credit card companies, mortgage holders, or any other surly characters. Then, it will ask you to enter some of the bills you receive each month whose prices may vary:

phone, utilities, and the like. Then, it will ask you where you keep your money, and for the numbers of your various checking and savings accounts.

That's really all there is to it. After that, an Apple II can automatically write checks for all your fixed expenses each month. It will also tell you what other bills you can be expecting, and when you enter their costs, an Apple II will pay them, too.

An Apple II will see to it that your checkbooks remain balanced, and that you'll know when your expenses are about to exceed your income. It can even help you plan to buy a new car. Or a home.

Or a fur-lined boat, if your budget permits.

How to avoid your banker.

After the Apple II writes your checks, it can call your bank with the help of your telephone and an Apple modem. And faster than a teller can say "Next window,



With our Scribe™ color graphics printer, you can automatically print out your own checks — not to mention reports, papers, almost anything. Except money.

please," you can find out all your balances, enter deposits, see what checks have cleared, transfer money from one account to another, and even pay off some of your credit cards and other bills electronically — without ever writing a check.

So the only time you'll have to go to the bank is when you want to visit with your money, personally.

Which, when done in moderation, we can recommend most highly.

The Apple II and making money.

An Apple II can do wondrous things for your personal finances. With several different software programs, you can become your own stockbroker. Again, by



It can manage your entire stock portfolio with programs like Dow Jones Investor's Workshop™ and Charles Schwab and Company's The Equalizer™. It can even show you what's going on in your bank account.*



This is an Apple modem. Not much to look at, we admit, but it does let you pay bills and trade stocks by phone. It also connects your Apple II to a wealth of information services, like THE SOURCE™ and CompuServe®.

using an Apple modem, you'll gain instant access to financial news sources like *The Wall Street Journal*, *Barrons*, and the Dow Jones News/Retrieval® service. Find out what they've been saying on *Wall Street Week*. And in most cases, get up to the minute price quotes on over six thousand stocks, options, and other securities.

An Apple II lets you buy and sell securities right in your home or office, at the moment you want to make the trade. It automatically updates your portfolio and gives you detailed holding reports. It even produces charts and graphs, so you can quickly see how you and your investments are doing.

A little tax relief.

If you become perturbed everytime the subject of doing taxes comes up, an Apple II can do them for you with programs like Forecast™ and Tax Preparer™.

It can store your records, plan for the next year, and calculate your taxes.

You'll be alerted to payments you've made over the year that may be tax-deductible. It even keeps year-round records, automatically updating totals and making corrections for you. It will even print

out completed tax forms that the I.R.S. will accept.

And it can do about 10,000 other things totally unrelat-

ed to taxes or this ad. So there's no telling how far an Apple II can take you.

"Well, I think that about covers it. And what if, after all of this, you still have some money left over?"

Congratulations. You're doing a lot better than the government."



*A note to Dr. Greenspan's relatives: He says, "Don't get excited. This isn't my real bank account." © 1985 Apple Computer, Inc. Apple and the Apple logo are registered trademarks of Apple Computer, Inc. The Home Accountant is a trademark of Continental Software. Dollars & Sense and Forecast are trademarks of Monogram. Dow Jones News/Retrieval and Dow Jones Investor's Workshop are trademarks of Dow Jones and Company, Inc. Tax Preparer is a trademark of Howard Software Services. Scribe is a registered trademark licensed to Apple Computer, Inc. THE SOURCE is a service mark of Source Telecomputing Corporation, a subsidiary of the Reader's Digest Association, Inc. CompuServe is a trademark of CompuServe Corporation, an H & R Block Company. The Equalizer and Equalizer are trademarks of Charles Schwab & Company, Inc. Spectrum is a registered service mark of the Chase Manhattan Corporation. For an authorized Apple dealer near you call (800) 538-9696. In Canada, call (800) 268-7796 or (800) 268-7637.