Thomas Dividend Manager

Modified April 8, 2021

TDM is a financial program allowing you to manage one or many portfolios. You will quickly discover why this program goes so much further than what your on-line brokerage account shows you. This program at a quick glance shows you where you stand in terms of your own cash infusion, what your annualized gains/losses are, and which stocks are paying off, and which ones aren't! TDM allows you to enter in your buys/sells and commission fees. Register allows you to enter deposits/withdrawals, Interest etc. The program puts a heavy emphasis on stocks that yield dividends. Dividends are automatically entered into system and your specific APY is tracked and managed. If you want to dive into dividend stocks or have a dividend paying portfolio, you cannot pass this software by. TDM includes many highlights.

- Watch-list
- Stock price history.
- Dividend History
- Pay rate history
- Dividend Yield History
- Upcoming Ex-Dividend List
- Stock Charts
- Yearly Report – Actual gains/losses
- Simplified Drip
- Status-bar Commodities
- Stock News
- Balance Pie Charts
- History bar graphs
- Upcoming Earnings List
- Stock Calculator
- Alerts
- Register / Recurring Transactions
- Fractional Shares
- Multiple Portfolios
- Automatically pays dividends

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Introduction

You can have multiple portfolios. To switch or create a new portfolio, choose File, then Create or Open portfolio. You can also switch portfolios by clicking the current portfolio name listed at the bottom left of the screen.

Please backup often. There is an easy backup that allows you to backup all of your portfolios.
If you have another hard drive or network, backup your portfolio on another drive for extra protection. We all hate to loose valuable data! Choose File, then select your backup option. TDM also has the feature of prompting you automatically for backups.

There are a few places you can customize TDM to get the most out of it. Make sure you check out the options menu. Also, be aware you can customize the columns on the portfolio list and watch list. You can also setup alerts. Open/Closed status of stock market is shown on the bottom right corner of the TDM program. If the market is open, it will automatically update stock quotes and dividend information. You can update it more often by clicking 'Update Divs' or 'Update Market'. Update market checks all stocks, and updates the Dow,NASDAQ and S&P. You can also click on the DOW, NASDAQ,S&P buttons to update those. I suggest you auto display the stock list, especially when you start adding a lot of stocks.

To begin, click the '**ADD STOCK**' button from the tool bar. You can add your stocks one at a time to your current portfolio. You may also add multiple stocks at one time by choosing the CSV option. Once you have added all your stocks, you can then right click on the stock ticker and view detailed information, quote history, or dividend historical charts. You may also buy and sell shares in that stock.

We also have an IMPORT feature to allow you to import stocks/buys/sells/dividends/register items into TDM. Refer to **Import Transactions**.

If you are maintaining multiple portfolios, be sure to check out the **LINKED PORTFOLIOS** section.

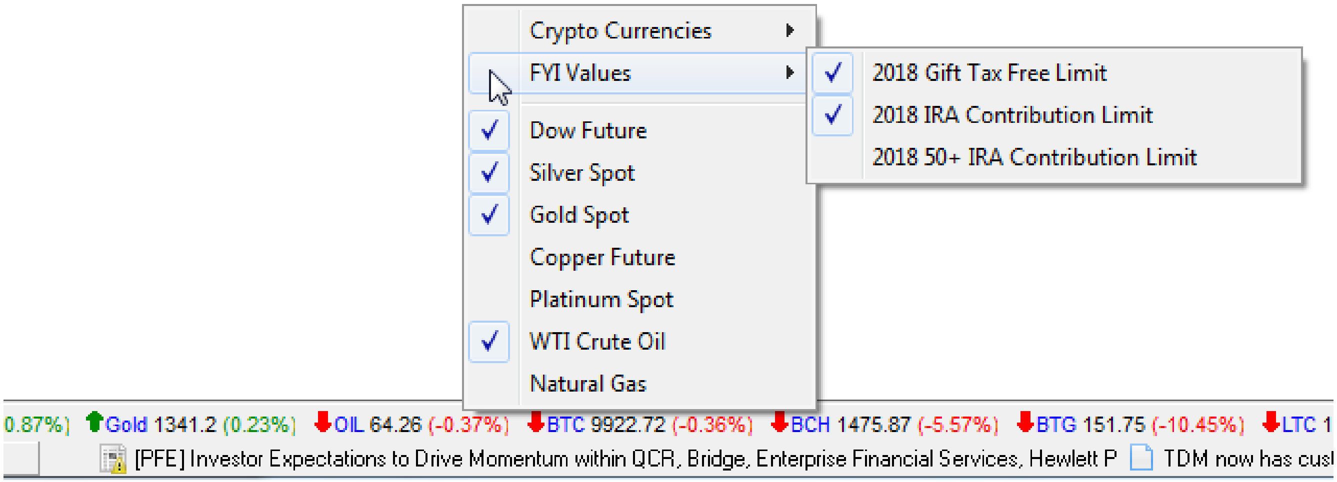
Enjoy TDM!

TOOLBAR

You may choose to hide/view toolbar icons to only show those most commonly used by you. If you find that your icon stock indices are being cut off, you have too many toolbar icons, and you should remove ones that you don't need. To add/remove toolbar icons, you can right click the Toolbar or you can click the '**Options**' / '**Toolbar Show/Hide**' menu items. You can also right click the Indices for visibility options.

- **Add Stock** : Allows you to input a new stock into your current portfolio.
- **Update Dividends** : Click to retrieve and update all stock dividend information. You do NOT have to click this. Regular downloads are automatically retrieved. You can specify how often this auto update is made from within the options menu.
- **Update Market** : Click to retrieve and update all stock quote and basic stock information. You do NOT have to click this. Regular downloads are automatically retrieved. You can specify how often this auto update is made from within the options menu.
- **Portfolio / Watchlist** : Click to view your acquired stocks and/or your watch-list stocks.
- **Balances** : Click to view market/cash balances. This is explained later in this documentation.
- **Yearly Report** : Allows you to view yearly reports and realized gains/losses.
- **Register** : Allows you to view, add, edit, and remove itemized transactions, such as interest, deposits and withdrawals.
- **Alerts**: View alerts, and Create/Edit/Delete custom alerts.
- **Stock Calculator** : Brings up Stock Calculator.
- **NEWS** : Allows you to pull up current stock news on stocks of your choosing.
- **DRIP** : Shows waiting DRIP entry's for paid out dividend distributions .
- **NOTES** : Brings up notes window to make custom notes common to all portfolios.
- **CALENDAR** : Calendar view of stock events (See CALENDAR for detailed information)
- **LOANS** : Tool to Create/Track fixed rate loans.

STATUS BAR



The status bar is displayed on the bottom of TDM. It allows you to add or remove Commodities, Crypto Currencies and FYI values that will always be displayed on your status bar. To add/remove items, you can right click the status bar. You may also choose '**Options / Show Hide status-bar**' from your menu bar at the top of the screen.

If there are other items not available you would like to be able to add to the status-bar, contact support with your suggestion.

PRINT/EXPORT/FONT CHANGE

On many of the grids through out TDM, you may see one or more of the following icons : 
These icons will be located at the top right of many grid views. Font Icon , Export Icon and Print Icon.

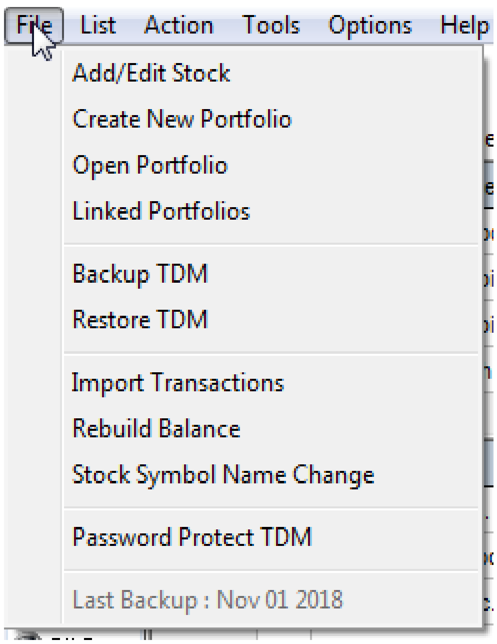
- **Excel Export** : Excel export will create a coma delineated file that can be imported into many programs including excel and open office.

- **Print** : This will prompt you to select a printer. You may also install a PDF printer driver so that you can create PDF document. A freeware PDF driver is on our website to download. This may/may not print differently then what you see on the screen, as you have the option to specify within the column setup which columns will print. This way, you can leave out graphical columns or other columns you want on display, but do not want included when printing. To modify which columns are printed, right click on any of the column headers listed within the grid.

- **Font** : On the portfolio and watch list, you modify a font by right clicking any of the header columns. On other grid views that show the font icon, left click the font icon to modify the font. Liberation Sans font gives you a clean look, but yields great height savings allowing for more rows on your grid views. Right clicking the font icon allows you to modify the row size. The smaller the number the more compressed the rows are allowing for more rows on your grid views.

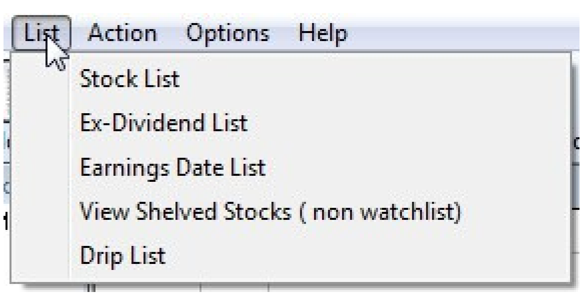
Main Menus

FILE



- **Add Stock** : Allows you to input a new stock into your current portfolio.
- **Create New Portfolio**: Allows you to create a new portfolio. For example, a Roth IRA, a Spouses, etc.
- **Open Portfolio**: Allows you to load an existing portfolio.
- **Linked Portfolios**: Link multiple portfolios.
- **Backup TDM**: Creates a back to the folder of your choosing. TDM will automatically prompt you to do periodic backups.
- **Restore TDM**: Allows you to restore a previous backup.
- **Import Transactions** : Allows you to import CSV/Excel files exported from your brokerage firm.
- **Rebuild Balance** : If you find you're missing dates from your balance view, that is an indication that you need to utilize this option.
- **Stock Symbol Name Change :** Initiate stock symbol name change.
- **Password Protect TDM** Allows you to restrict access to TDM. By default there is no password. Choose this option to enter a password. - If you wish to disable a password that already exists, you choose this option, enter in your password, and then leave your new password blank. This will disable the password feature.
- **Last Backup** : (Not click-able) For show only, the bottom of the file menu will display the last backup that was accomplished. By default TDM will automatically prompt you to backup once a week. This can be modified within the options menu.

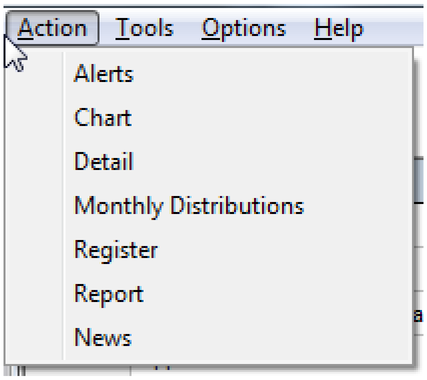
LIST



- **Stock List :** Stock list shows a list of ALL stocks you have entered into TDM. This includes stocks you own, on your watch-list and all others.
- **Ex-Dividend List** : Lists all stocks and their upcoming ex-dividend dates in chronological order. Hover your mouse over the items within the list to get more detailed information regarding the stocks listed.
- **Earnings Date List** : Lists all stocks with declared earnings dates in chronological order.
- **View Shelved Stocks** : These would be stocks you don't own shares in, and are not on your watch-list. It will also not list dormant stocks.
- **Drip List** : Will show pending DRIP transactions for DRIP enabled stocks. See Drip.

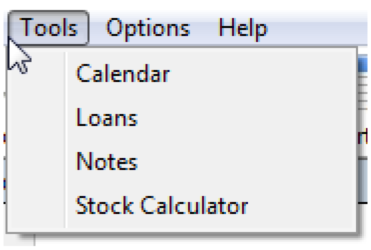
Main Menus

ACTION



- **Alerts**: View alerts, and Create/Edit/Delete custom alerts.
- **Charts**: View stock chart. Remember, you can right click a specific stock ticker and choose chart to get the chart specific to the stock.
- **Detail**: View stock detail form. Remember, you can right click a specific stock ticker and choose detail to view detail information specific to the stock.
- **Monthly Distributions** : View month to month break down on your portfolio distributions. You can also click the distribution pay date footer from the portfolio to view this window.

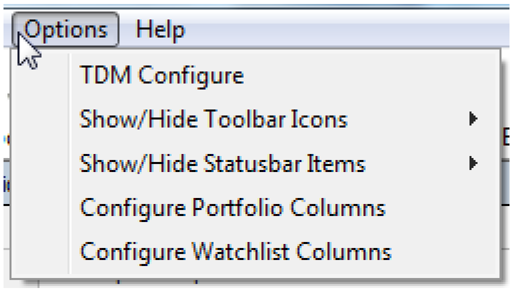
- **Register** : Allows you to view, add, edit, and remove itemized transactions, such as interest, deposits and withdrawals. Recurring transactions are created through here too.
- **Report** : Allows you to view yearly reports and realized gains/losses.
- **News** : Allows you to pull up current stock news on stocks of your choosing.



- **Calendar :** Calendar view of stock events (see CALENDAR for more information)
- **Loans** : Create/Track Fixed rate loans.
- **Notes** : Ability to keep TDM notes common to all portfolios.
- **Stock Calculator** : Brings up Stock Calculator.

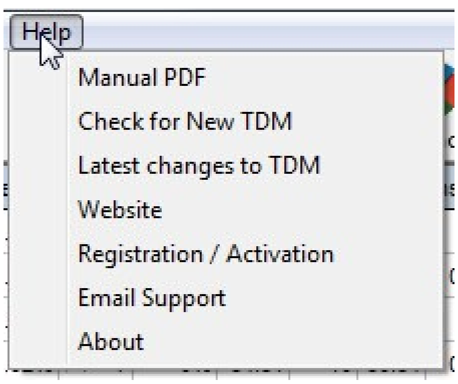
Main Menus

OPTIONS



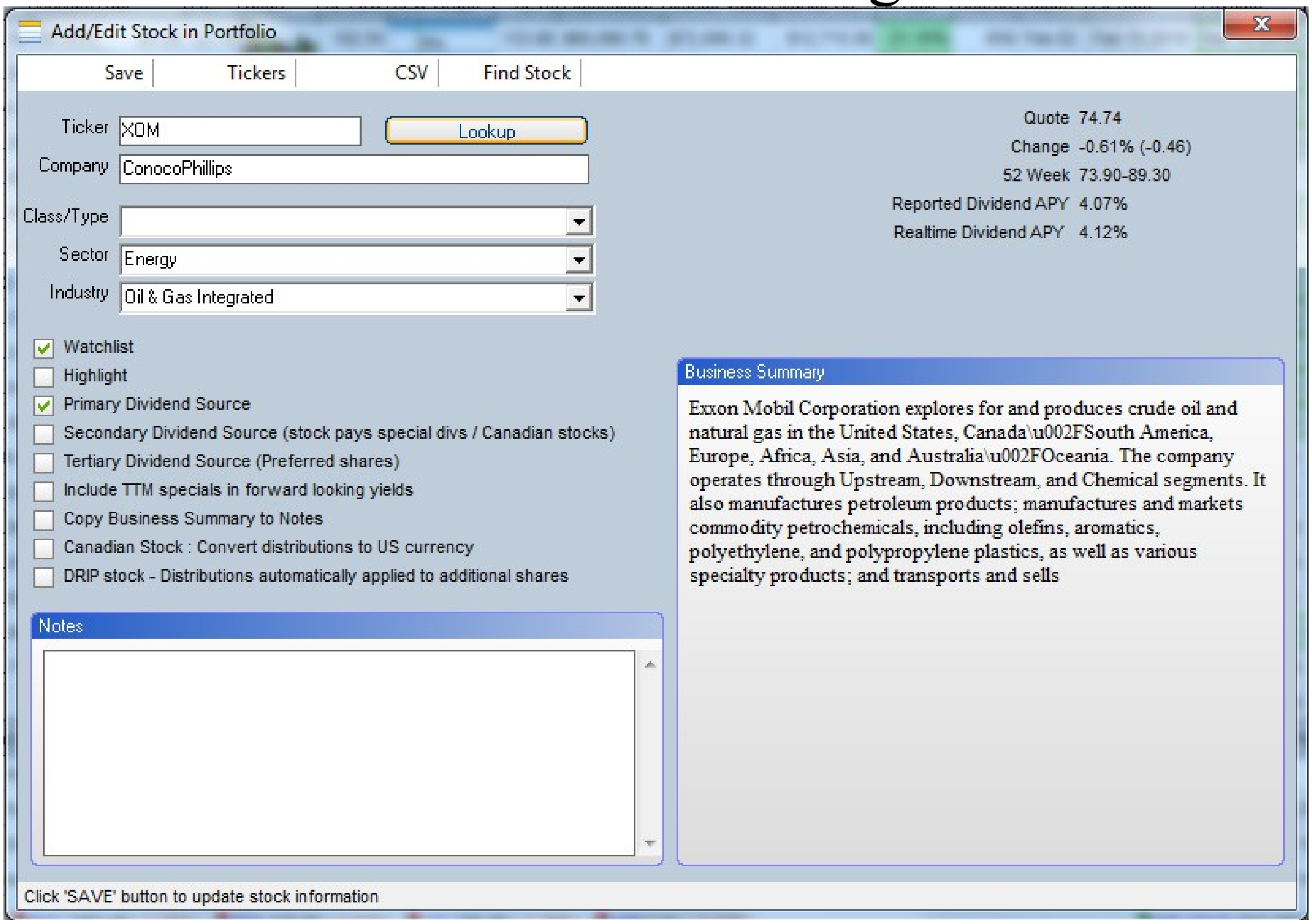
- **TDM Configure** : Main TDM configuration. Further explanation at end of this manual.
- **Show/Hide toolbar Icons** : You may check/uncheck which toolbar items will display.
- **Show/Hide status-bar items** : Allows you to add/remove commodities, crypto-currencies and other informative items.
- **Configure Portfolio Columns** : Add/move/rename and remote portfolio header columns. You may also directly right click a column on the portfolio for the same result.
- **Configure Watchlist Columns** : Add/move/rename and remote watchlist header columns. You may also directly right click a column on the watchlist for the same result.

HELP



- **Manual PDF** : Click to view manual.
- **Check for New TDM** : This will check TDM server to see if an update exists. It will show you the latest version number and the date of its release.
- **Latest changes to TDM** : Will open webpage showing TDM revision history and upcoming changes along with known issues.
- **Website** : www.ThomasDividendManager.com
- **Registration / Activation** : Click here to activate your purchased TDM and/or to view your serial #.
- **Email Support** : Have question? Click here to contact support.
- **About** : TDM Information

Add Stock/Edit Existing Stock



To access this form, from the Main Screen, click the 'Add Stock' button on the toolbar, click file / add edit stock or right click a stock and choose edit.

Add New Stocks

Type the stock ticker into the stock field. Click the look-up button. It will look-up the stock and display collected information. Make any modifications. To officially add the stock to your portfolio, click the 'SAVE' button. Please be patient, especially if you have a slow internet connection. On a fast internet connection, this should only take about 15-20 seconds, as all dividend and historical quotes and information is all being retrieved from the internet. Once it has completed, it will inform you, and you can then enter an additional stock to add, or close the window.

Virtual Stocks

You may wish to create virtual stocks to keep track of other assets. Tickers that begin with # or $ are considered virtual stocks and will not attempt any internet fetching. There are however some reserved $_tickers utilized for commodities (Example : Gold, Silver, Oil) Refer to Tickers button explanation below for more information.

EDIT STOCK

Right click any stock ticker, and choose edit to pre-load the stock in question. You can modify any settings on this window.

CLASS / SECTOR / INDUSTRY

The following fields are utilized within the diversification charts. The following 3 fields can also be modified directly from within the portfolio and/or watch-list if you choose to list them in your column fields. The fields will be automatically discovered when it polls the internet. However, you are welcome to change these fields to your desire.

Class / Type : Specify class of stock. Example BDC,REIT,MLP,CEF
Sector : Specify sector of stock. Example Financial,Consumer
Industry : Specify industry of stock. Example Food/Beverage,Cigarettes

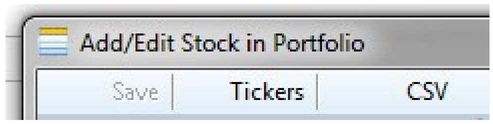
CHECK BOX OPTIONS

Watch-list	Marks the stock to appear in your watch-list
Highlight	Yellow highlight stock *You must have shares in stock or be a watch list stock.
Primary Dividend Source	This is the primary distribution source. Use this one by default. If you have issues with distribution history, you can select Alternate Dividend source.
Secondary Dividend Source	This source is better for stocks that pay special dividends.
Tertiary Dividend Source	Might be the best option for Preferred share stocks.
Include TTM specials in forward look-up yields	TDM can calculate dividend yields via TTM (12 month trailing) or Forward looking (Latest declared rate) If you choose to use forward look-up (default), you can choose a hybrid mode. If you use forward look-up and you choose this option, it will also use TTM for the last year to calculate special dividends. Suggested that you only use this option for stocks that reliably pay special dividends at a fairly consistent rate.
Add business summary to notes	You can choose to attach the business summary to the notes of the stock. This option will copy the entirety of the business summary.
Canadian Stocks :Convert Distributions	If you have a Canadian stock, and you want the distribution rate to be converted to USD, Select this Checkbox.
DRIP Stock	If this stock almost always pays dividends in stocks rather than cash, or you have dividend reinvestment setup for the stock with your brokerage account, then select this checkbox. Doing this creates a drip list entry when the dividend pay date occurs. Please refer to the dedicated DRIP section in this manual for more detailed information. You also have a setup option to automatically enable DRIP for any new stocks.
Certificate of Deposit	This allows you to mark a virtual stock (begins with # or $) as a CD. This allows you to specify a Yield and Maturity date which can be viewed in certain portfolio columns.

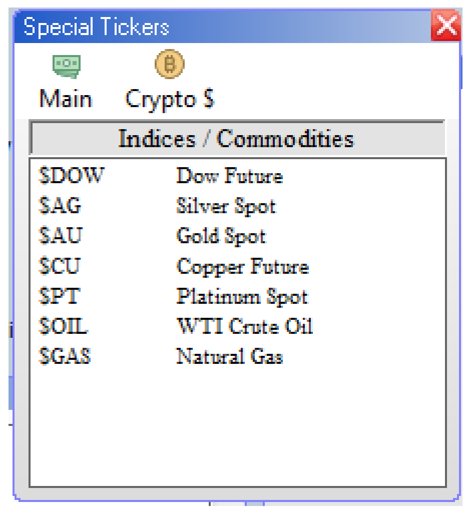
DPY (Distributions per Year)

You only have this option when editing an existing stock. Some stocks change frequency of distributions, and it may take a month or two for TDM to catch up with that, as TDM looks at patterns to calculate DPY. So, if your company changed frequency and TDM has yet to pick up on it, you can force a DPY here. If you display DPY on the portfolio or watch-list, the DPY will appear as red if the force DPY is different then the calculated DPY. This isn't a problem, it's just making you aware of it. This is also the case in the detail window showing your DPY.

ADD/EDIT Stock TOOLBAR



TICKERS toolbar button



The tickers button displays reserved tickers for popular commodities. These are items that can be added to TDM and utilized to buy/sell as normal or just utilize for current quote information by adding to your watch-list.

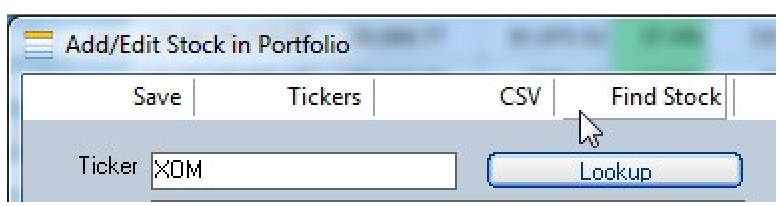
Feel free to email support if there is a commodity that you believe should be added to TDM.

CSV toolbar button

You can more quickly add multiple stocks via coma delineated. This is a great tool when your first utilizing the software and inputting your existing portfolio. You can list all your stocks, and walk away while it imports them all.

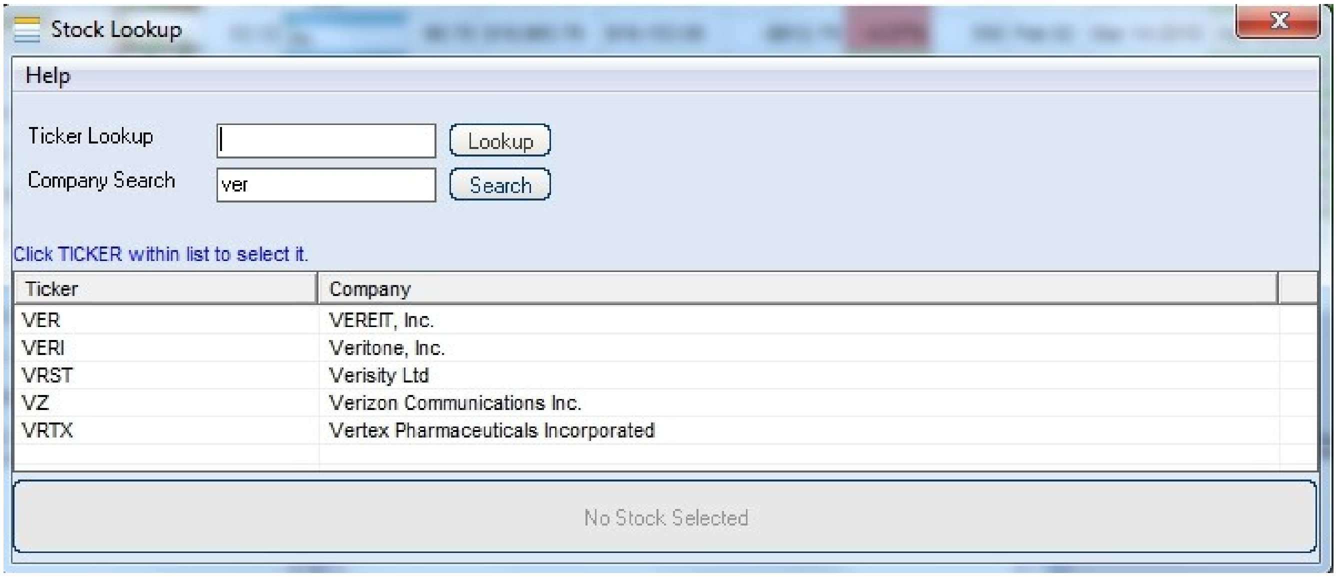
Example : MSFT,INTC,C,PFE

Find Stock



Allows you to search for the correct ticker for your company. You can search via ticker or partial or complete company name. See '**Find Stock**'

FIND STOCK

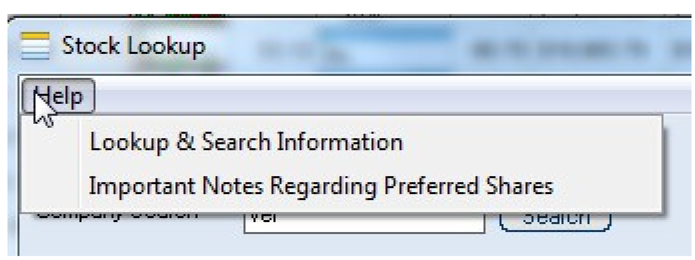


TICKER LOOKUP
Enables you to verify a ticker. Type in the ticker symbol and click the 'Lookup' button.

COMPANY SEARCH
If you are unsure of the ticker symbol, you can type in a partial or complete name and click the 'Search' button. If you don't get the result you're expecting type more of the company name. Example, let's say you want to find Public Storage. If you just type '**Public**', you may not find it. Try '**Public Storage**'.

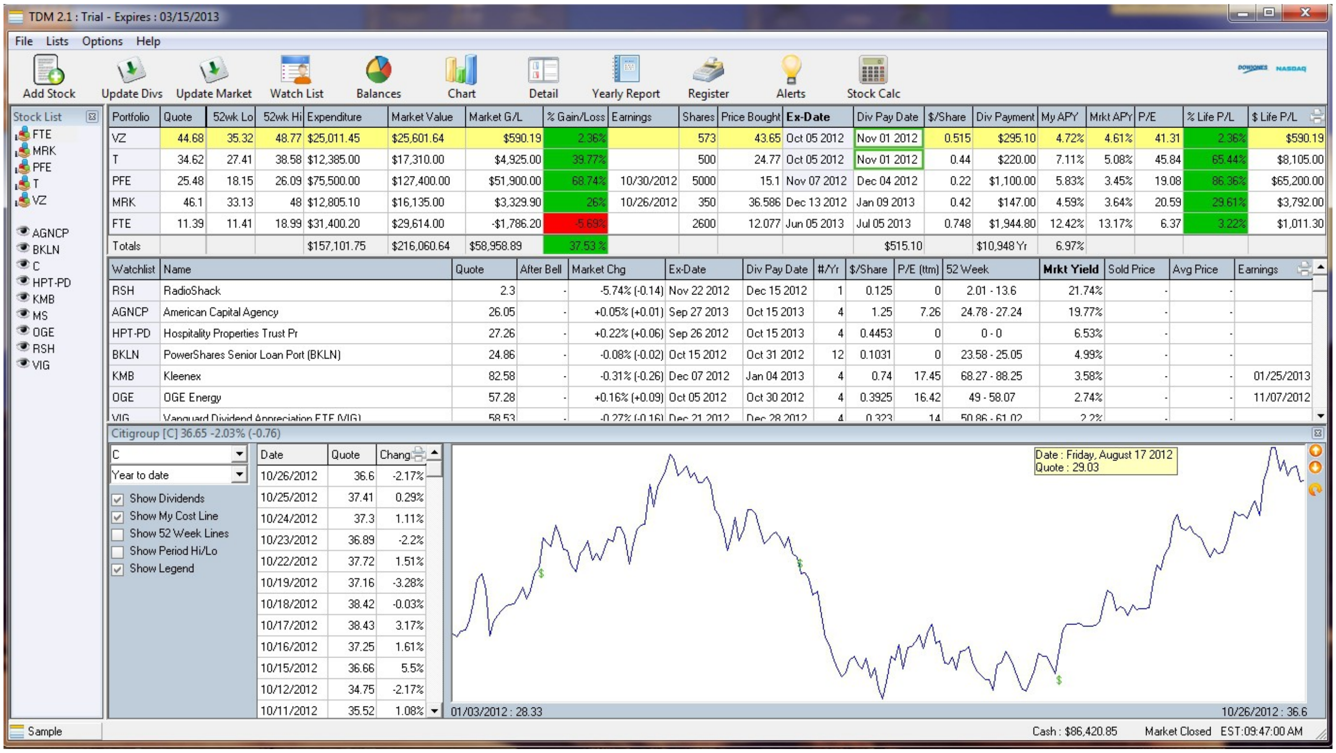
PREFERRED STOCKS
Being preferred stocks don't share a common ticker symbol, please use this form to help you find the correct ticker. Using the same ticker that your brokerage firm uses may NOT work. The reason is that the ticker your brokerage firm uses is probably not the same ticker we need to grab information. So, we need to start from a common frame of reference. By finding the ticker within this form guarantees you are selecting the correct ticker.

HELP
If you utilize preferred stocks please click help and read the **'Important Notes Regarding Preferred Shares'**.



'Lookup & Search Information'
Gives you a brief explanation of utilizing the form.

Portfolio



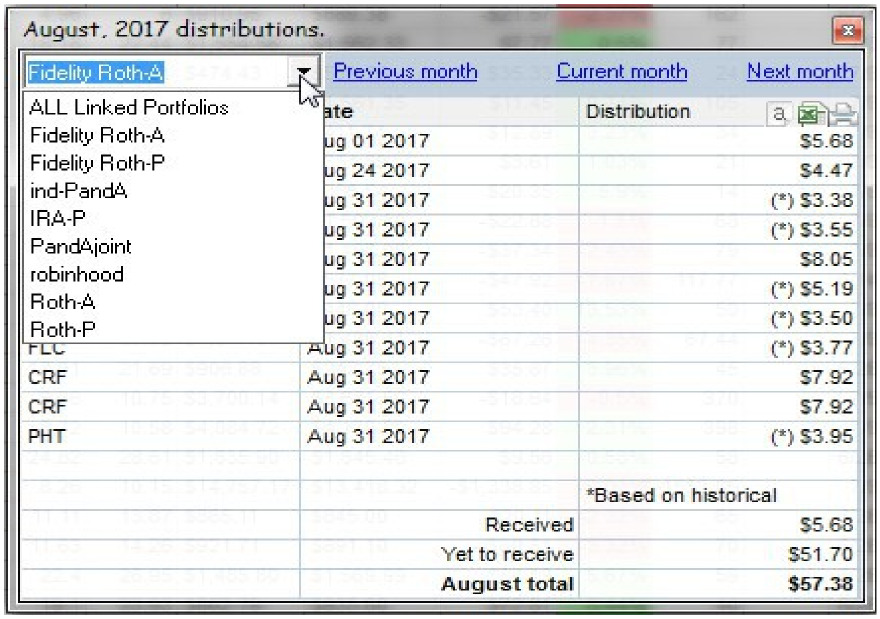
Stocks will be listed in your Portfolio under two conditions :

1. You currently own shares in the stock.
2. You have sold all shares of the stock, but you still have a pending dividend that will be paid to you on the stocks distribution pay date.

You can left click on a column header to sort that column. Clicking that column multiple times will toggle between sorting ascending and descending. Sort settings will be remembered until you change them. Right clicking on any header will bring up a add/edit/remove column screen that will allow you to customize the columns you wish to view, and in what order. There are MANY columns available to choose from that are not shown by default. TDM will allocate space to best fit those visible columns on the screen. You also have the option of modifying the font.

If you have numerous stock owned stocks and numerous watch-list list stocks, you can choose to separate your Portfolio and Watch-list to two separate full page views. You select that option from the OPTIONS window. **Separate Portfolio and Watch-list**

Monthly Dividend Distributions

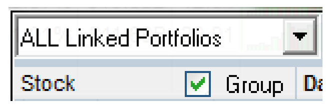


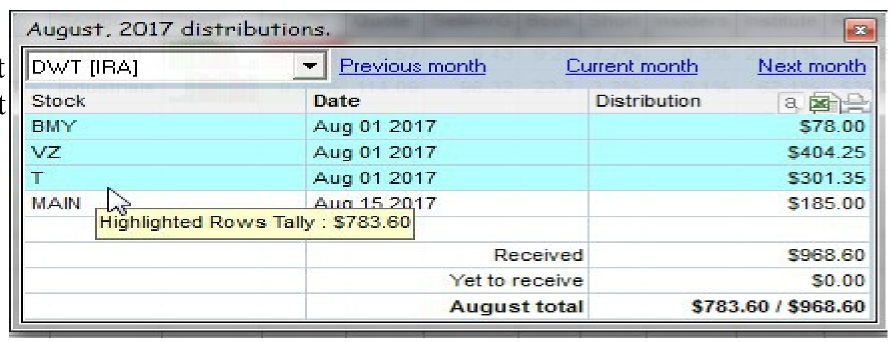
This will enable you to see distribution payouts month by month.

By default, the view is sorted by date for the current month. You can sort by other columns by clicking the column headers.

You may jump forward and backward by one month by clicking the '**Previous Month**' and '**Next Month**' links. You can quickly jump back to the current month by clicking the '**Current Month**' link.

By default, the view will display your active portfolio. You can use the drop down menu to select a linked portfolio. You can choose '**All Linked Portfolios**' to see a tally of all distributions from all linked portfolios. If you link all portfolios, you'll have a check-box option to group your stocks rather than repeated stocks on different portfolios. This drop down box is only visible if you have multiple portfolios and they checked as linked from Balances Window. See '**Linked Portfolios**'.

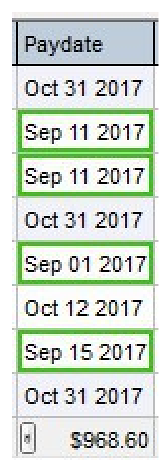




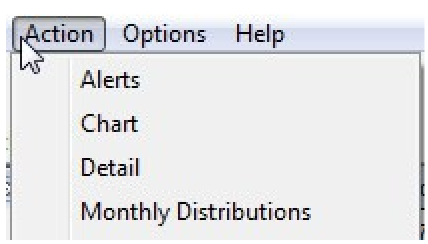
You may also sub tally items. If you click a ROW on the display, it will highlight the row and add that to the sub tally. Example : If you want to see the balance of all dividends you're receiving on a particular date, then click each row with that date, and you will get a total of those selected rows.

There are two ways to access this window.

1. If you display the 'Pay Date' column on your portfolio grid. At the bottom of that column is a button. (See column picture on right) Clicking that button will display the Monthly Distribution Window.



2. Choose Monthly Distributions from the 'ACTION' menu. (See picture)

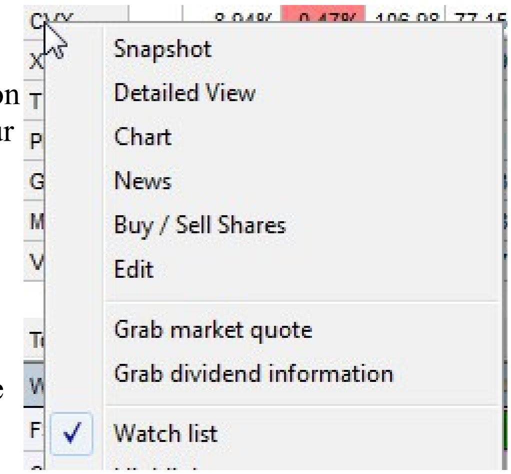


Watch-list

Watchlist	PF	Rating	Class	Sector	Chart	Chg%	Quote	SellAVG	Book	Short	Insiders	Institute	Revenue	Net Income	P/E	Report	52 Lo	52 Hi	Ex-Date	Div Pay Date	#	$/Share	Mrkt Y
FSIC		3	BDC	Financial		-0.29%	8.57	9.43	9.28	7.7%	0.3%	28.81%	$338M	$248M	5.66	8/9/2017	8.3	10.8	Sep 19 2017	Oct 03 2017	4	0.2228	10.4%
CAT		★ 11	INDUSTRY	Industrials		0.39%	114.09	96.32	23.7	3.3%	0.1%	62.1%	$39.89B	$106M	731.1	7/25/2017	79.93	115.46	Oct 17 2017	Aug 19 2017	4	0.78	2.73%

Watch-list stocks are stocks you don't own, but want to pay extra attention to because you might be interested in purchasing shares or just want to keep an eye on it. Stocks will be listed in the Watch-list under two conditions

1. You have marked the stock to be added to your watch-list. To mark/unmark a stock from your watch-list you right click your mouse at the stock ticker. (See picture on right) Check or Uncheck '**Watch-list**' depending on your preference. You may also check/uncheck a stock as on your watch-list from the stock Edit screen.



2. If you sell all shares in a particular stock, it will move from the portfolio list to the watch-list until a certain number of days have passed. By default, that is 365 days, and may be changed at your discretion through the options menu.

You can left click on a column header to sort that column. Clicking that column multiple times will toggle between sorting ascending and descending. Sorting settings will be remembered until you change them.

Right clicking on any header will bring up a add/edit/remove column screen that will allow you to customize the columns you wish to view, and in what order. There are MANY columns available to choose from that are not shown by default. TDM will best allocate space to best fit those visible columns on the screen. You also have the option of modifying the font.

If you have numerous stock owned stocks and numerous watch-list list stocks, you can choose to separate your Portfolio and Watch-list to two separate full page views. You select that option from the OPTIONS window. **Separate Portfolio and Watch-list**

SHELVED

Stocks are considered 'Shelved' if the stock is not in your portfolio (ie - you own shares) and not marked as watch-list. It must also not be a dormant stock. These are stocks typically aren't important enough to be on your watch-list, but want to get updates on them. You might have custom alerts that trigger when a stock hits a 52 week low, or offers a higher dividend. Alerts can only be triggered in stocks you have within TDM. So, shelved stocks are just that and at some point might hit your watchful eye via a triggered alert or elsewhere and at that point you may elevate the stock to Watch-list status.

You can view 'Shelved' stocks two ways.

1. Looking at your stock list. If not already on your screen, you access the stock list by clicking menu item LIST / STOCK LIST.

2. A more expanded view is available. Select menu item LIST / View Shelved Stocks. This view will be just like your watch-list view.

DORMANT STOCK

If you mark a stock as Dormant, TDM will no longer update the stocks quotes, dividend data etc. You can right click a stock ticker. A menu will appear, and one of the options will be to mark the stock as dormant. There are three reasons I mark a stock as dormant.

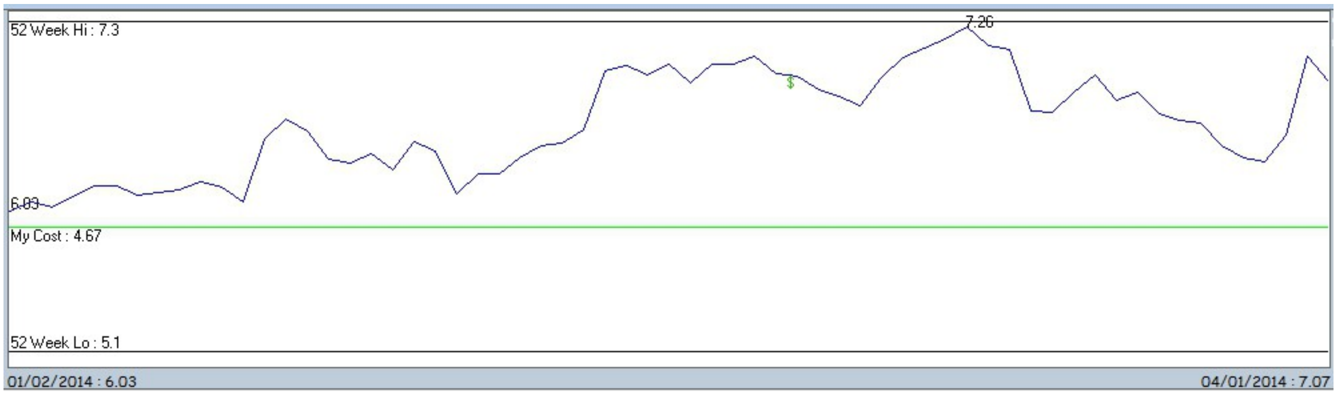
1. Stock was de-listed from exchange. Normally, you would delete the stock. But, if you owned shares in that stock at one time, you cannot delete the stock. So, you mark the stock as dormant. That way, TDM will not try and update a stock that no longer exists, but will still be available within your reports and through-out TDM.

2. A stock you once owned no longer interests you.

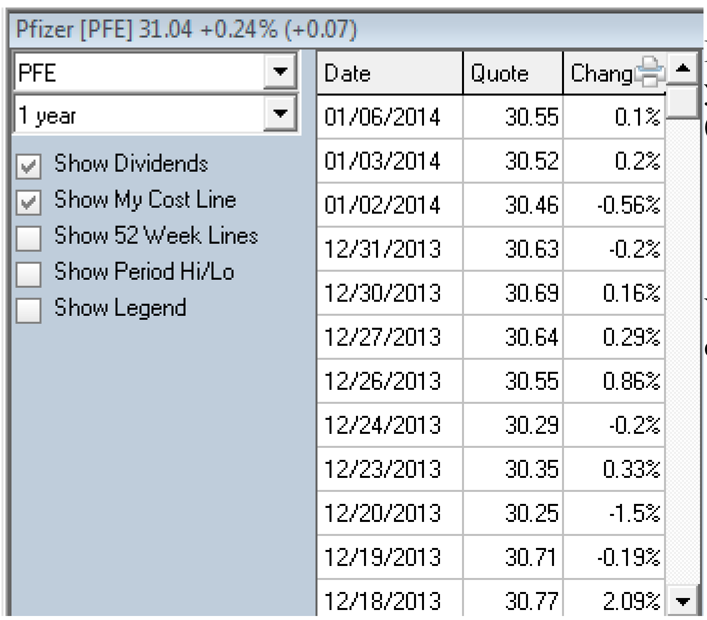
3. You have never owned shares in the stock and does not interest you - but, it keeps popping up in your discoveries. So, instead of deleting the stock, you have NOTES on the stock to remind you why you dislike it. Being it's already within TDM, if you attempt to re-add the stock, it will notify you it already exists bring you to your notes reminding you why your staying clear of this stock.

You can view all dormant stocks by looking at your stock list. If not already on your screen, you access the stock list by clicking menu item LIST / STOCK LIST.

Charts



The chart allows you to visually see the performance of the stock. You have many time period options spanning from Since your first purchase to a few days, up to 5 years.



Date	Quote	Chang
01/06/2014	30.55	0.1%
01/03/2014	30.52	0.2%
01/02/2014	30.46	-0.56%
12/31/2013	30.63	-0.2%
12/30/2013	30.69	0.16%
12/27/2013	30.64	0.29%
12/26/2013	30.55	0.86%
12/24/2013	30.29	-0.2%
12/23/2013	30.35	0.33%
12/20/2013	30.25	-1.5%
12/19/2013	30.71	-0.19%
12/18/2013	30.77	2.09%

If the stock is a virtual stock or preferred stock , you will be able to add/import quotes.
(See **Import Historical Quotes section**)

You also have a daily closing quote and daily % change history.

You can add/remove the following visual layers to the chart.

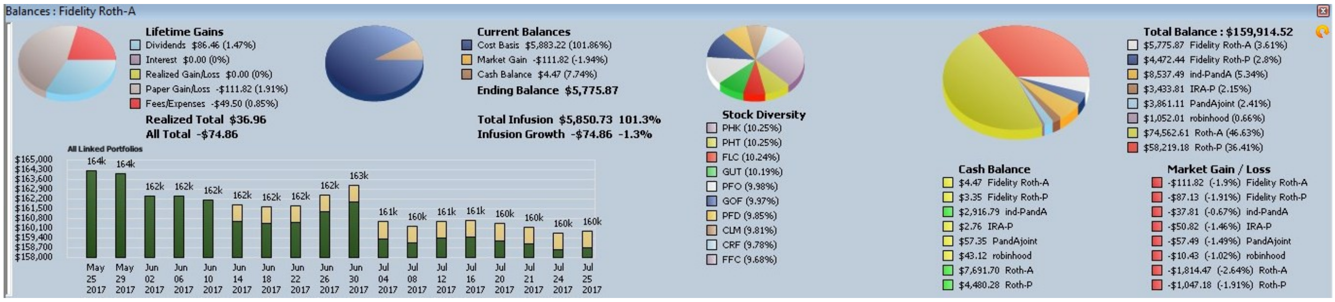
- **Dividend Distribution** : this will display a $ within the chart at the time the distribution was paid.

- **Your cost line.** (Average price you paid for the stock) This will display a green line across the chart plotting your cost. Allows you a click glance of where the stock is compared to the price your paid for it.

- **52 week high and low lines**. Draws two lines denoting the 52 week high and low.

- **Show period Hi/Lo.** Will display the stock price on the screen at the high low points within the time period you specified.

BALANCE PIE CHARTS & GRAPHS



To access balance window, click the balance tool bar button. The balance window will give you a quick glance overview of various balances across one and/or many portfolios. Balance form includes distribution, balance history, market and cash balances, diversification, and gain/loss. By default, the balance window displays the currently loaded portfolio. However, if you left click one of the portfolio list names, the balance view will switch to that portfolio. The portfolio list is visible when you move your mouse to the far left side of the balance window form. You may choose to have the balances automatically display at start-up. Specify this within options.

LEFT CLICK

- **Portfolio List Check Box :** adds/removes portfolio from linked portfolios.
- **Portfolio List – Portfolio name :** switches balance view to clicked portfolio.
- **Gains Pie** : Changes view between MTH, YTD gains and Lifetime gains.
- **Diversification Pie** : Cycles between Stock,Class,Sector and Industry.
- **Cash Balance** : Allows you to specify at what balance the icon color changes to green.
- **Market gain** : Allow you to specify at what percentage gain the icon color changes to green.
- **Balance History** : Change time frame of balance history or the portfolio shown.

RIGHT CLICK

- **All Pie Charts** : Shifts colors of pie slices to your desired color spread.
- **Balance History** : Change time frame of balance history or the portfolio shown.
- **Cash Balance** : Allows you to specify at what balance the icon color changes to green.
- **Market gain** : Allow you to specify at what percentage gain the icon color changes to green.

Balance Chart (Single Current Portfolio / Combined Linked Portfolios)

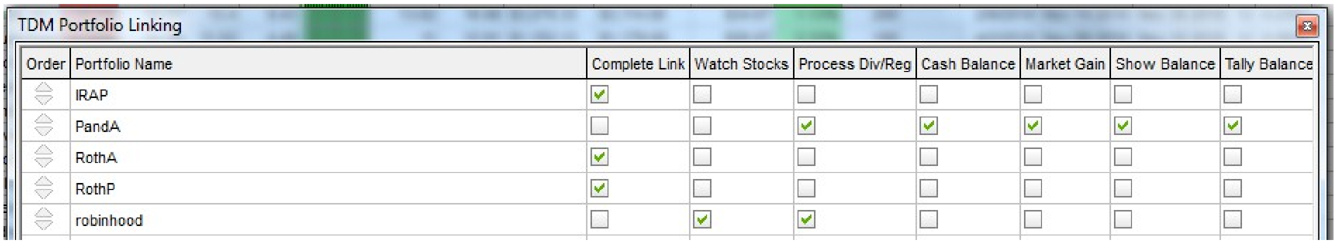
The balance bar chart displays cash balance and market value based on a range of dates. It is a snapshot of total value (Market Value + Cash Balance) . Right clicking the balance bar chart, allows you to choose a portfolio and/or time-frame.

When viewing a portfolio in Year to Date mode, year to date cash infusions (deposits) are color separated so that you can visually see your portfolio values without being tainted by your deposits. You may also hover your mouse over the bar to see the actual amounts.

CASH BALANCE AND MARKETGAIN

Regarding Cash Balance and Market Gain, You can set the amount at which the icon goes to green. Any value below that is yellow, and any value in the negative is red.

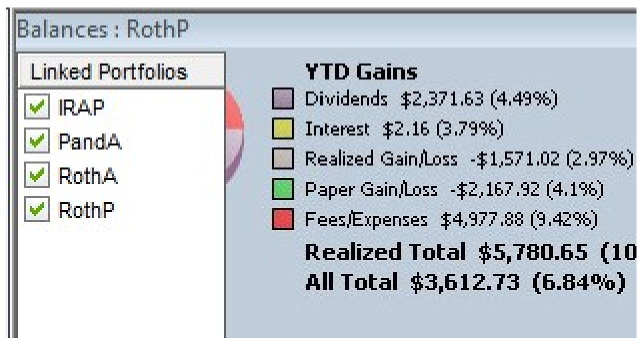
LINKED PORTFOLIOS


TDM Portfolio Linking

Order	Portfolio Name	Complete Link	Watch Stocks	Process Div/Reg	Cash Balance	Market Gain	Show Balance	Tally Balance
	IRAP	✓						
	PandA			✓	✓	✓	✓	✓
	RothA	✓						
	RothP	✓						
	robinhood		✓	✓				

Linking portfolios allows you to maintain up to date balances and being able to monitor them without actually having to open up that specific portfolio. This is a great way to keep a snap shot eye on all your portfolios without having to bounce from portfolio to portfolio.

If you are maintaining more than one portfolio, you can LINK them together on this form. To access this form, click the file menu and choose '**Linked Portfolios**'. You can be in the BALANCE chart form and move the mouse to the far left which will display your portfolios, and you can click the '**Linked Portfolios**' button.



Move your mouse to the far left of the balance window. (a slider will open showing all portfolios)

Complete Linked portfolios accomplishes the following :

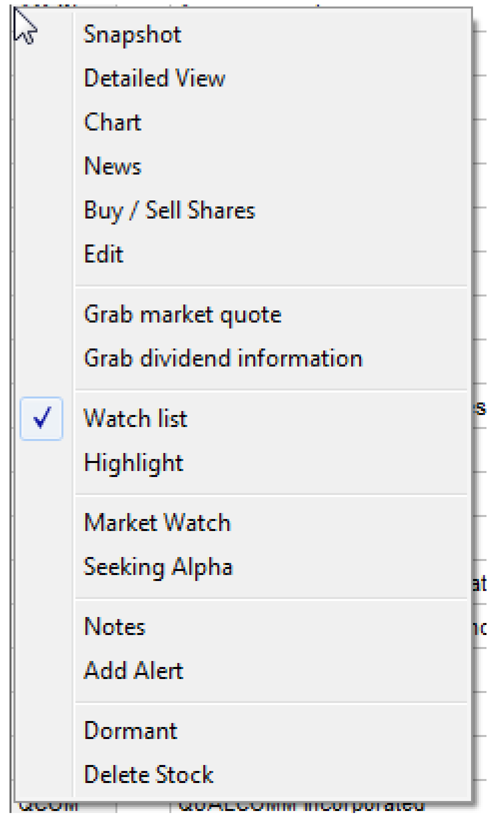
1. When you start TDM, pending dividend distributions are processed for ALL linked accounts.
2. When you start TDM, pending recurring register items are processed for ALL linked accounts.
3. Net worth and balances are updated and maintained on all linked accounts.
4. Within the Balance form you add the following features :
   - Time frame balance chart for current portfolio and ALL linked portfolios.
   - Total balance pie chart shows all linked portfolio balances.
   - Cash balances are displayed for all linked portfolios.
   - Market gain/loss are displayed for all linked portfolios.

Order : You can click the up/down arrows to order the portfolios to your liking.
Watch Stocks : Keep an eye on stocks from other portfolios. Example, watch-list tool-tip snapshots, upcoming ex-dates etc.
Process Div/Reg Process dividends and recurring transaction for the checked portfolio. This way you don't have to open that particular portfolio to have it process those transactions.
Cash Balance : Shows the cash balance of the portfolio in the BALANCES view.
Market Gain : Shows the market gain/loss of the portfolio in the BALANCES view.
Show Balance : Show the portfolio balance within the BALANCES view.
Tally Balance : Include the portfolio within the combined balance tally of the BALANCES view.
Trade Report : Include portfolio in Global Recent Trade Report.
Dividend Report: Include portfolio in Global Distributions Report.

Stock Menu

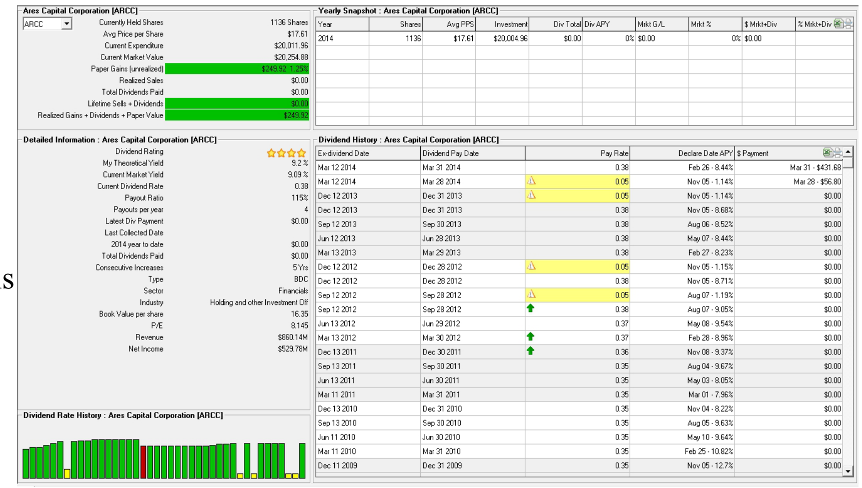
The stock menu can be accessed by right clicking on the stock ticker from many locations within the software. (Example : Stock List / Portfolio / Watch-list / Register)

- **Snapshot :** Initiates tool-tip snapshot of stock.
- **Detailed View** : View detailed dividend and stock information on stock.
- **Chart** : View stock chart
- **News** : Pull current stock news
- **Buy/Sell** : Modify or View Stock Shares
- **Edit :** Modify name/class/industry and other options.
- **Grab Market Quote** : Update Stock Information
- **Grab Dividend Information** : Update Div. Information
- **Watch-list** : Places stock on watch-list
- **Highlight**: Highlights stock row in yellow
- **Stock Summary** : Web Link – Default Stock Summary
- **Stock Profile** : Web Link – Default Stock Profile
- **Notes** : Add/Edit personal notes for stock
- **Add Alert** : Create an alert for the stock
- **Dormant** : Mark/Unmark stock as dormant.
- **Delete Stock** : Remove stock from portfolio. You cannot delete a stock you currently own shares in. Adjust your shares through the buy/sell option.



With regards to the Stock Summary and Stock profile. Those are web links that can be personalized within options menu. With regards to notes, notes will automatically display when you hover your mouse over a stock ticker. A check mark will appear besides the Notes if any notes exist for that stock.

Stock Detailed View



A detailed view of a stock can be accessed by clicking the DETAIL button on the toolbar or by right clicking the STOCK ticker listed on many of the lists and choosing Detail.

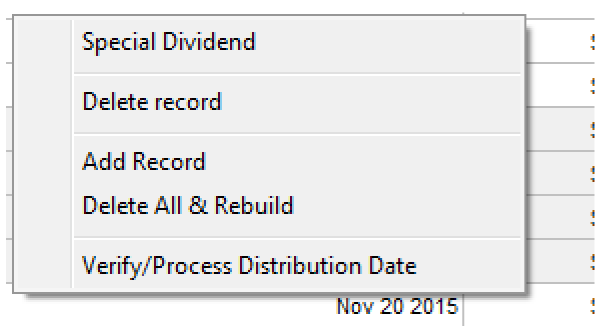
Stock Info. The top left frame details information on the chosen stock.

Detailed Information. The left center frame details out stock and dividend information stock.

Dividend Rate Graph. The bottom left frame is a graph depicting the pay per share (Dividend Rate) of the stock. You can hover your mouse over the bars on the graph to see the date of the dividend payout and the dividend rate. Red bars dictate that the dividend rate has been decreased.

Yearly Snapshot. The top right frame only applies if you own shares in the stock. It will break down your market gains and dividend yields by year.

Dividend History. The bottom right frame shows a break down of the dividend history. A red Arrow depicts a rate drop and a green arrow depicts a rate increase. An exclamation depicts a special rate.



- **Special Dividends** : If a stock pays a special dividend, you can mark it as special. By doing this, TDM will not confuse this payment as a regular scheduled dividend and will not be counted towards certain calculations. To mark a dividend as special, RIGHT click your mouse on dividend in question You will have the option to mark the dividend as special.
- **Delete Record** : Although rare, there might be an occasion when a duplicate might appear or an inconsistency might exist. You can delete the entry by right clicking and choosing delete. Don't worry if you delete one by accident that should be there, it will be recreated on update.
- **Add Record** : Click to add a missing distribution. You will be asked to enter in declaration, ex-date, pay-date and distribution rate. Add a zero distribution rate to disable distributions.
- **Delete ALL and Rebuild** : Sometimes, something might be a miss. This allows you to remove all dividend entries, and re-update from the Internet.
- **Verify/Process Distribution Date** : If for some reason the distribution did not pay, or you accidentally deleted the register entry for the distribution, then you can choose this option to reprocess the dividend for this particular pay-date.

Buy/Sell Shares

By right clicking on a stock ticker, you will have an option to buy/sell shares. This is where you add/remove any shares for a particular stock. Enter the exact amounts as listed with your brokerage account so that your balances will match. On your sales, you have the option of displaying FIFO/LIFO gains/losses. (FIFO is the default and you can modify Options)

Fractional Shares
You can purchase/sell fractional shares. This is a rare situation. Usually fractional shares are only applicable on managed brokerage accounts where buys/sells are grouped together within the managed accounts. If this is the case, you can enter your fractional share.

Share Value
Share value is auto calculated when you type in shares and price per share. But, you can also work backwards. You can type in a share value, and it will calculate price per share.

Fee
Any fee/commission charged by your brokerage firm. If you have a flat fee on buys/sells, you can declare that within options so that TDM will automatically fill that field in. You can of-course override and put any fee.

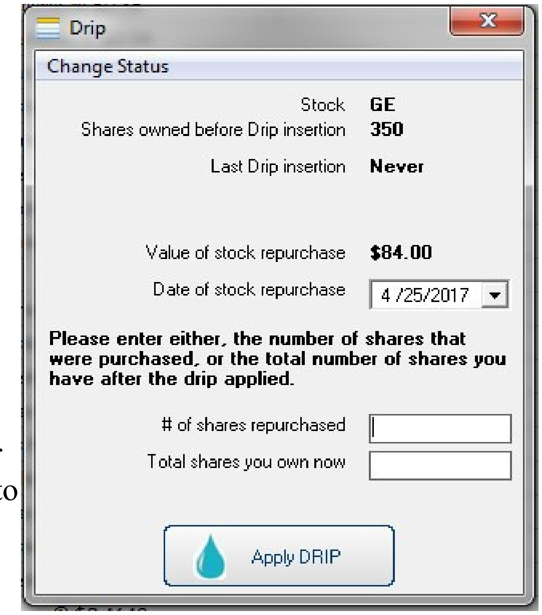
Note
You can specify a note up to 16 characters. This note will also be shown in the register.

Delete Item
If you wish to delete an entry, right click on the entry within the grid and choose delete.

Stock Splits or Stock mergers
Once you know how many shares you have after the split or merger, click the 'Split Merger' button at the bottom left corner of the window. Split and Mergers will adjust your Price per Share.

Adjust PPS – Adjust Price per Share
Clicking this button will allow you to make adjustments to your PPS. TDM automatically adjusts your PPS based on your buy/sell costs. But, under certain circumstances you may need to make adjustments. Example : You buy/sell in price lots.

DRIP – Dividend Reinvestment Program



TDM automatically enters dividend distributions. But, you might also have Drip setup with a stock through your brokerage account. TDM is unable to fully automate DRIP because there is no way to know at what stock price those additional shares were purchased. However, I have tried to simplify it as much as possible.

Enabling DRIP

To enable DRIP for a stock, you want to enter the stock edit menu. To get there, you right click the stock ticker, and choose 'EDIT' . You will notice that one of the check box options is 'DRIP' . If you check this, you are saying that your brokerage company automatically re-invests the distribution to purchase additional shares.

Viewing DRIP

Once a stock has been marked as DRIP enabled, when a distribution is automatically paid by TDM, this distribution will show up in the 'DRIP List'. You want to view the drip list once you know how many shares your brokerage account automatically re-purchased. You can do this periodically and all pending drip distributions will be waiting for you. To view the DRIP list, you click the '**List**' menu and select 'Drip List' or click the DRIP toolbar icon. By default the DRIP toolbar icon is NOT visible. To make it visible, click the menu item 'Options' then 'Toolbar Show/Hide' and make sure the DRIP item is checked. **Drip list will only show distributions on stocks with DRIP enabled and that have not previously been Drip processed.**

Initiating a DRIP

From the Drip list, click the button in the stock ticker row column. This will start the drip process for that itemized distribution. Alternatively, you may also initiate a drip by right clicking a dividend transaction from the register.

Creating a DRIP transaction

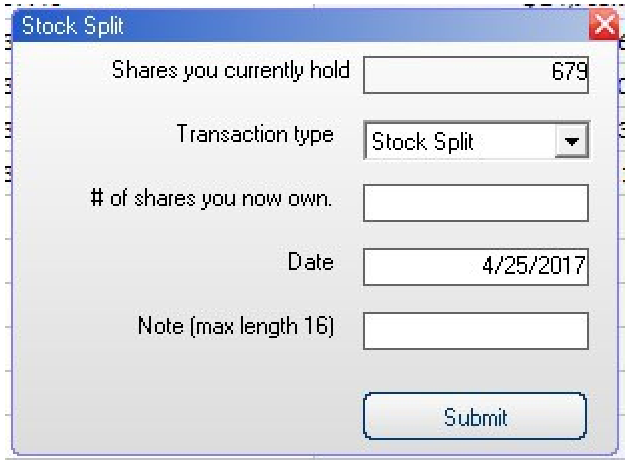
Enter the date of the stock re-purchase. By default, the distribution pay date is automatically set. You then have the option of entering how many shares were purchased by your brokerage company, or you can enter the total number of shares your brokerage company shows owned (After the drip share purchase). Click the 'Apply Drip' to post the transaction. TDM will then do the following :

1. TDM purchases the additional shares.
2. TDM creates register transaction for shares purchased, which offsets dividend distribution.
3. Marks the distribution as Dripped' so that it will no longer show in the drip list.

Change Status

If you have dividends listed in the Drip list that are already accounted for, you can change the status to 'Set Applied' which means it will no longer show up. You can also reset it to re-appear in the list. **If you have stocks showing that should not, disable DRIP for that stock in the stock edit menu.**

Stock Splits or Stock mergers



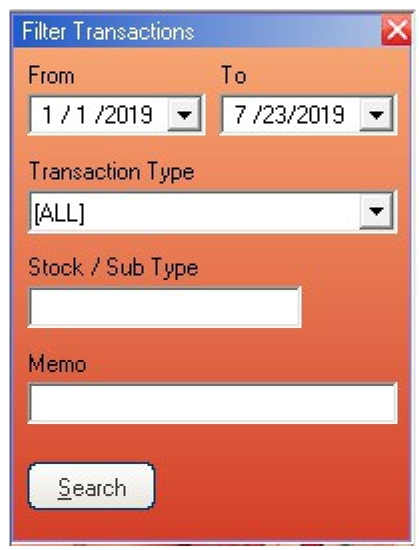
Stock Split / Stock Merger
If you have a Stock Split or Stock merger, wait until your brokerage account has reflected the update before you enter it into TDM. Choose 'Stock Split' if you now have more shares. Choose 'Stock Merger' if you now have less shares. You will then enter in the number of shares you have now as reflected on your brokerage account. In another words, enter in the number of shares that you now have after the stock split or stock merger. Enter the date and any note and click submit.

Register

The register keeps track of your balances. Dividends are automatically entered by the software. You can however make corrections if necessary. The register is where you enter any deposits/withdrawals so the system can properly keep track of cash balances and your cash infusion. If you wish to enter corrections or change values that you do not want reflecting on cash infusion, then enter those entries as misc or some other type. There are many category types you can choose from. To help you keep this register matching your brokerage account balances, make sure you enter any interest and/or monthly fees etc that are not accounted for within the software.

Add Transaction

Create new register transactions that directly affect register balance. You may also create recurring transactions, along with create custom register accounts.



Filter Transaction

Allows you to search for specific transactions based on date, transaction type, sub type, stock or memo.

Balances Button

Brings up category balance window. Refer to **Register:Balances**

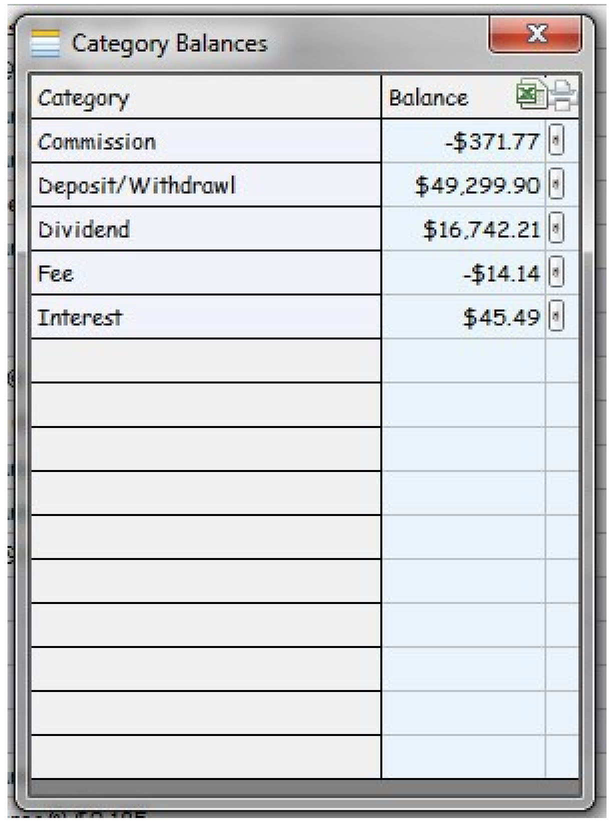
Edit Transaction

You may only edit or delete transactions with a white background. Stock trades cannot be edited from here. Do that via buy/sell shares. To edit a transaction, click the cell you wish to edit.

Delete Transaction

To delete a transaction, right click on any part of the row (except for the stock ticker) - If you right click on the stock ticker, it will bring up the stock ticker menu.

Register Balances

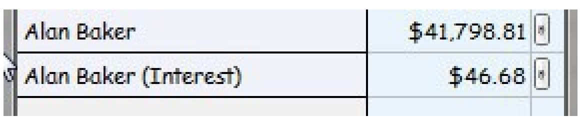


To access this window, you click the 'BALANCES' button from the REGISTER window. This will display the running balance of the built in commission, deposit/withdraw, dividend,fee and Internet accounts.

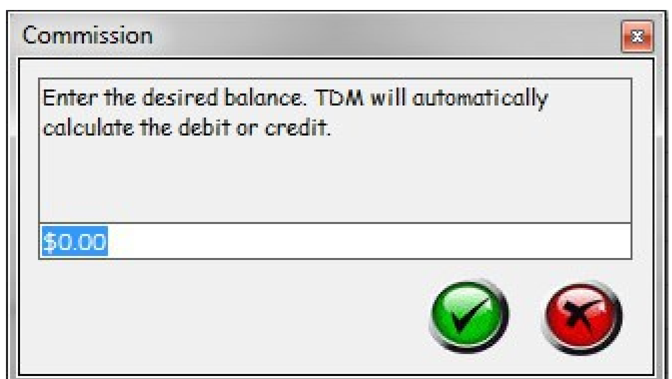
This will also display any custom accounts (up to 10) that you may have specified. Custom categories are further explained in the Register Custom Categories section.

If you have setup custom categories when you create a register transaction, you will also be able to include an optional sub category of Interest, Deposits and Withdrawals.

Example :



One Step Balance Sync

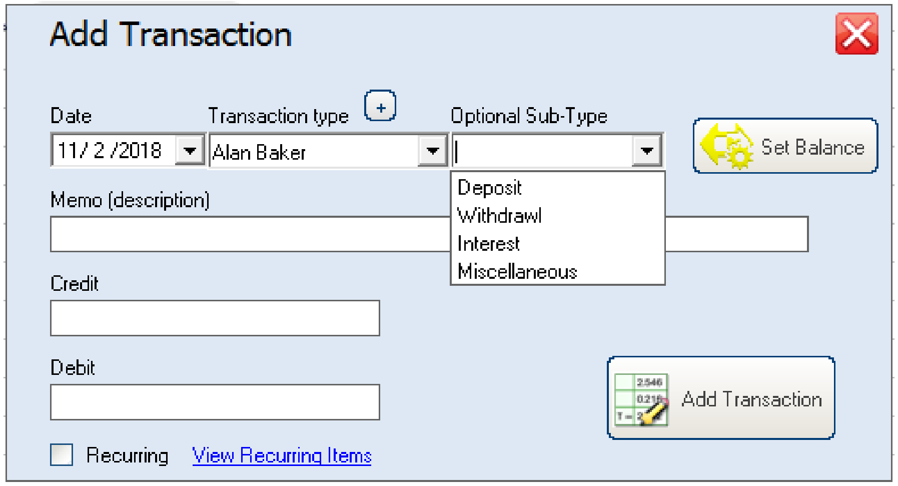


To adjust balance, click the button on the far right of the row. Adjusting balance is a running total balance. It is not based on a specific year.

Example 1 :

You get your monthly statement listing your account balance. If you don't wish to itemize everything through the register, you can sync the balance. Enter the new balance amount as listed on your statement, and TDM will make the credit or debit adjustment to sync the amount to what you specified.

Add Transaction



To add a new transaction, click the button from the REGISTER window.

From here you can continue to input as many transactions as you like clicking the 'add transaction' button after every transaction. Once you are finished, click the 'X' to close the window which will then refresh the register showing any of your new transactions.

Recurring check-box – This will designate the transaction as recurring. You will have the further option of choosing how often TDM will automatically re-post the transaction.

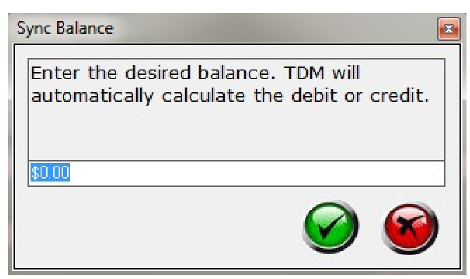
View recurring items is a click-able link that will only be visible if you have any active previously created recurring transactions. See recurring transactions for further information.

Optional Stock or SubType
If you choose a normal transaction type, you have the option of adding a linked stock. Example : You have a fee associated with a particular stock.

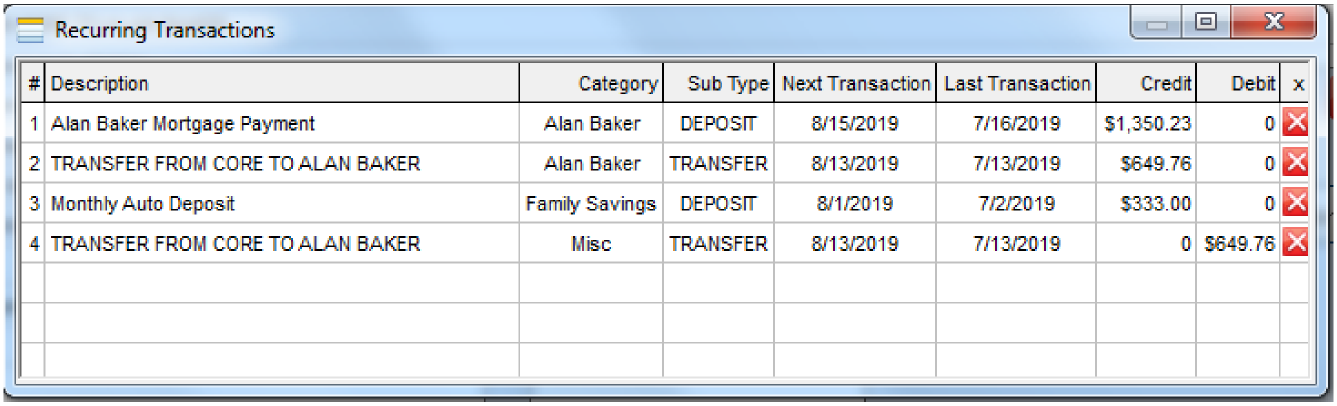
If you choose a Custom Category, then you then can enter in a sub type, such as Deposit, Withdrawals, and Interest. Choosing one of listed sub types allows TDM to properly internalize the transaction. If you choose to input a custom sub type – For example LOAN, you will be able to see sub-type balances to keep up to date running totals. (Reports / Balances)

Internal Transfer
This checkbox option is only visible if you have created custom register accounts. If you check this option, it allows you to transfer monies from one account to another in one step. Once you check this option, you will have a new drop down menu allowing you to specify the account to which you are making the transfer. Example : You have a broker core account, and maybe other cash accounts, ie cash reserve accounts, checking, savings etc.

Set Balance Button
If you reconcile TDM with your brokerage account, you may find the balances get off for various reasons. Rounding discrepancies, Interest etc. By clicking the set balance icon, you can quickly sync your balance. Enter in the balance, and hit [ENTER] or click the check box, and TDM will return to the add transaction screen filling in the fields to yield the desired balance. You can modify any field (such as memo) before adding the transaction.



Recurring Transactions



#	Description	Category	Sub Type	Next Transaction	Last Transaction	Credit	Debit	x
1	Alan Baker Mortgage Payment	Alan Baker	DEPOSIT	8/15/2019	7/16/2019	$1,350.23	0	
2	TRANSFER FROM CORE TO ALAN BAKER	Alan Baker	TRANSFER	8/13/2019	7/13/2019	$649.76	0	
3	Monthly Auto Deposit	Family Savings	DEPOSIT	8/1/2019	7/2/2019	$333.00	0	
4	TRANSFER FROM CORE TO ALAN BAKER	Misc	TRANSFER	8/13/2019	7/13/2019	0	$649.76	

You must have previously created a recurring transaction before you will be able to access this screen. Clicking the [View Recurring Items] from the Add Transaction screen to display this window. It will list all recurring transactions, sorting by which transaction is closest to posting.

You may delete any recurring transaction by clicking the button on the far right of the row. You will be asked to confirm deletion.

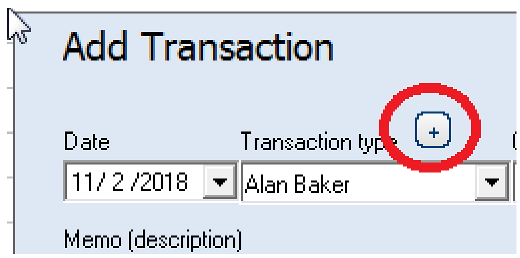
Transactions List will show when the next automatic transaction is to occur and when the last automatic transaction occurred.

If you choose to delete an automatically posted transaction from the main register screen, you will be given the option as to whether or not to discontinue all further automated transactions which essentially deletes the recurring transaction and prevents further automated postings.

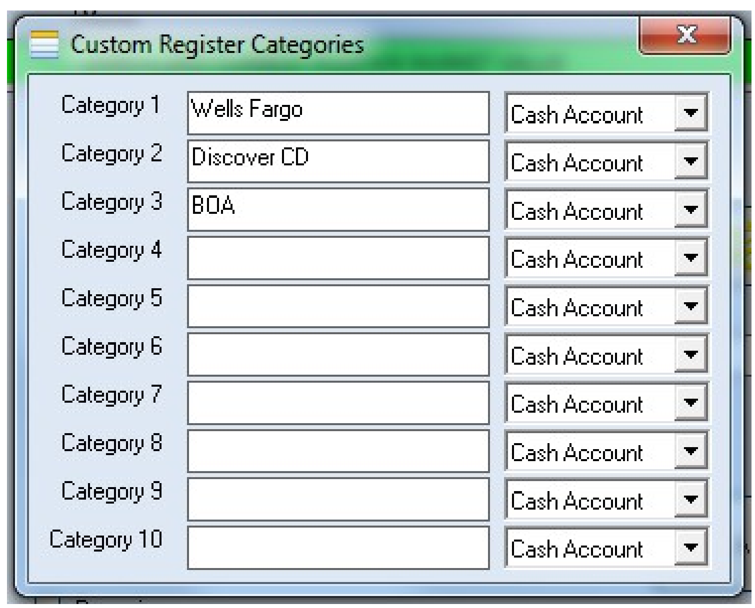
You may edit a recurring transaction description, sub type, credit or debit fields by clicking within the field and modifying the text.

REGISTER / CUSTOM CATEGORIES

To create or edit custom categories, from the 'Add Transaction' window, click the button above the transaction type shown within the star picture on the right. This will display the 'Custom Register Categories' as shown in the picture below and right.



Custom categories allow you to keep multiple account balances maintained through one portfolio. For example, I created a portfolio called CASH. It is a linked portfolio account along with my brokerage portfolios. I use it to keep track of balances between all savings accounts. I preferred this over creating a separate portfolio for each account.



The nice thing about custom categories, they are separated and totaled as sub categories and sub balances that can be viewed via the balances window (accessible from register screen) or through reports. If viewed through the report screen, you have further detail allowing one to view itemized transactions based on the custom categories.

You can also make internal transfers via the register to move monies from one account to anoother. Ie, move money from Wells Fargo to Discover CD.

REPORTS

There are currently two reports.

1. Statement
2. Yearly Performance

STATEMENT REPORT

The 1st report is designed to be like a statement with beginning and ending balance of cash, deposits, withdrawals, trades, etc. You can view the report on the screen, or print the report. You may also choose a detail itemized report or a synopsis report. (Picture is Synopsis)

If you PRINT a report, the report will INCLUDE pie and bar chart graphics, very similar to the balance view. This gives a user friendly print out for your records, or your clients.

Beginning Market Value	$50,632.52
Beginning Cash Balance	$1,822.48
Beginning Portfolio Value	$52,455.00
Total Realized Market Gain	-$2,474.08
Total Dividends	$3,821.74
Total Interest	$0.13
Total Commission	-$28.06
Total Misc.	-$0.03
Total Realized (taxable) gains	$1,319.70 2.52%
Beginning Cash Balance	$1,822.48
Total Deposits	$5,500.06
Total Withdrawls	$28.15
Cost Basis Change	-$7,279.19
Ending Cash Balance	$1,334.90
Ending Cost Basis	$47,848.94
Ending Market Gain	$23,493.58
Ending Market Value	$71,342.52
Ending Cash Balance	$1,334.90
Ending Portfolio Value	$72,677.42
Portfolio Value Gain/Loss	$20,222.42
Portfolio Value (minus deposits) Gain/Loss	$14,722.36

Period
Select the period for which balances will be calculated.

Custom Start/End Date
If none of the pre-defined periods are applicable you can custom fill in your start and ending dates.

Stock
By default, you will want to keep this as [all]. However, there may be times when you want to print balances that only pertain to a specific stock.

Category
By default, you will want to include [all] categories. However, there may be times when you want to print balances that only pertain to a specific categories.

Detail
Checking the detail gives you an itemized report, breaking everything down to its individual transactions. A non detail report gives the categories and balances without the itemization.

View Report Click to view the report.

Print Report Click the printer button to print the report. If you install a PDF printer driver, you can print the report to a PDF Document. This way you can save it away or send it via email. We offer a free PDF printer driver on our website.

YEARLY PERFORMANCE REPORT

Report

Yearly Performance ▾ ☐ Include Deposits / Withdrawls in Averages | View Report

Year	Start Value	End Value	Gain/Loss	GL %	Interest	Dividends	Market G/L	Deposits	Withdrawls	Portfolio's Avg Dividend Yield
2015	$551,436.87	$558,692.35	$7,255.48	1.32%	$0.00	$2,335.82	$4,919.66	$551,436.87	$0.00	7.22%
2016	$558,692.35	$604,039.28	$45,346.93	8.12%	$0.00	$10,100.09	$35,246.84	$0.00	$0.00	6.31%
2017	$604,039.28	$625,960.45	$21,921.17	3.63%	$752.92	$11,485.46	$9,682.79	$0.00	$22,791.31	5.7%
2018	$603,169.14	$608,159.91	$4,990.77	0.83%	$0.00	$638.80	$4,351.97	$0.00	$0.00	5.8%
			$79,514.35		$752.92	$24,560.17	$54,201.26	$551,436.87	$22,791.31	
										Trailing 2 year average : 2.23%
										Trailing 3 year average : 4.63%
										4 year average : 3.48%
										* Average excludes Deposits/Withdrawls

The 'Yearly Performance' report spits out a yearly snapshot of your performance with an averaged yearly performance. You have a checkbox option of including deposits/withdrawals in your performance averages. In another words, do you want your performance to account for any deposits and withdrawals.

YEAR
Denotes the row to that specific years performance.

START VALUE
Your portfolio value as of January 1st. This includes your cash balance and market value.

END VALUE
Your portfolio value as of December 31st. This will only include deposits/withdrawals if you clicked the checkbox to include that in your performance averages.

Gain/Loss and GL%
This is your gain/loss for the year. This always includes stock sells, interest, dividends,commissions, etc. and the market gain/loss of any held equities. This will only include deposits/withdrawals if you clicked the checkbox to include that in your performance averages.

Dividends / Deposits/ Withdrawals
These columns show the years total.

Market G/L
Shows the change of value of held equities.

Portfolio Avg Dividend Yield
This is a years average snapshot of your portfolio dividend yield. This is not a 'REAL' yield. Your actual years yield can be viewed in the income report. This yield represents daily declared portfolio yields averaged for the year. - In laymen terms , what your portfolio was striving for. This allows you to see correlations between APY goals and Gain/Loss goals.

Additional Reports

Monthly Market Value

Report displays a end of month tally separated by month for a customized period. For example, it will give you a break down of each stock you own at the end of month with the number of shares, end of month stock quote and the resulting Market Value. This then tallies to give you a total Market Value of your portfolio month by month.

Global Recent Trades

Global meaning it can span multiple portfolios. You can customize the linking for this report in the File/Linked Portfolios menu.

Report displays all stock buys/sells that have a transaction date within the number of specified days. You may further filter to show only Buys or Sells. For example, by default it will show you any buys/sells in any of your linked portfolios from today going back 14 days.

Global Distributions

Global meaning it can span multiple portfolios. You can customize the linking for this report in the File/Linked Portfolios menu.

Report displays distributions that have paid spanning one, some, or all portfolios. For example, you want to know how much you received in dividends for both your Brokerage account and your IRA account combined in one view.

Distributions will be tallied to display a grand total within the linked portfolios over the year specified.

This report also has a 'reg' link allowing you to jump to the specific register transaction. If the link is on a different portfolio, TDM will ask if you wish to continue, and will launch the portfolio and pull up the register transaction.

Special Hidden Feature I vocalize to those that take the time to read through this manual. If you specify a year, it will only display that year. However, if you were to follow it up by a decimal point and a one digit number 1-9 , it will then display the year entered and additional years back as specified.

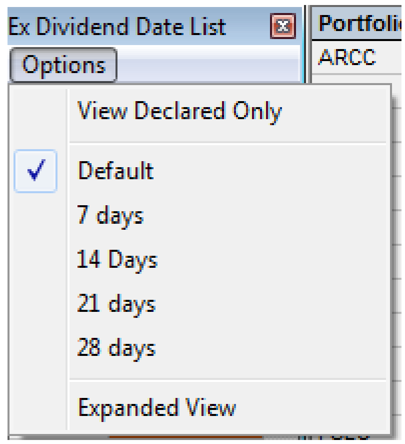
Example : 2021.5 will display 2021 and then an additional 5 years back. Ie, 2016-2021
Another Example : 2021.1 will display 2020 and 2021 combined.

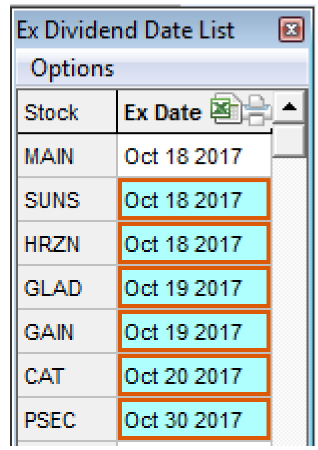
Retirement Goals

Inflation adjusted retirement goals. You can customize the linking for this report in the File/Linked Portfolios menu. **Complete Link** or **Tally Balance** portfolios are included within this report. Click the '**Set Retirement**' button to specify retire achievements. Once set, you can view the report. **Special Hidden Feature :** If you maintain a cash account portfolio, that portfolio will not be included in the '**Dividend Potentiality**' section if the portfolio name contains the word **cash**. (not case sensitive)

Ex-Date Dividend List

The Ex-Dividend list displays all dividend paying stocks from all linked portfolios and sorts them by their upcoming ex-Dividend date. Hovering your mouse over the date gives you additional information. Green highlighted dates represent stocks that went ex-dividend today. There are two methods of ex-Dividend dates. Actual declared and Historical Estimate. The items highlighted in yellow are declared dates. All other dates are based on historical records to make an educated guess on when their ex-Dividend date will be on.





If you click the '**Options**' menu item, you have the option to only show stocks with declared dates only (No historical guesses)

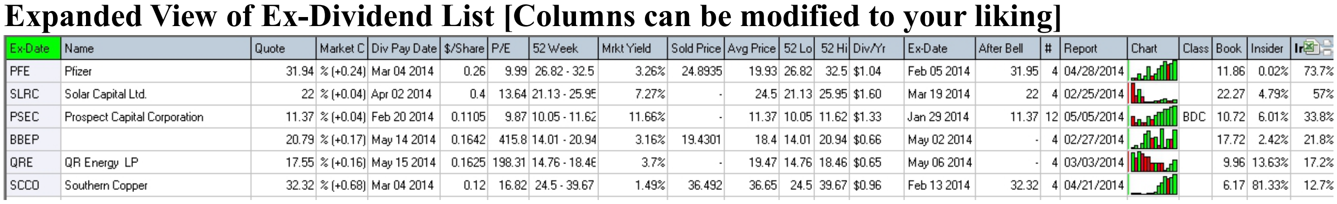
You may also specify the number of days from today to view ex-dates. (Example : If you choose 7 days, it will only list stocks where the ex-date is within 7 days)

You also have the option of viewing past ex-dates. Brown Highlighted dates represent past ex-dates. If you wish to view past dates as well as future dates, go to Options/TDM Configure Search on : ex-date.

# of days to show expired ex-dividend dates within ex-dividend list (0-31)

You can view an '**Expanded View**' of the stocks listed on this list. A watch-list view so to speak. The expanded view 'columns' can be modified and edited and will be saved and will only be utilized for the 'ex-dividend expanded view'

Expanded View of Ex-Dividend List [Columns can be modified to your liking]

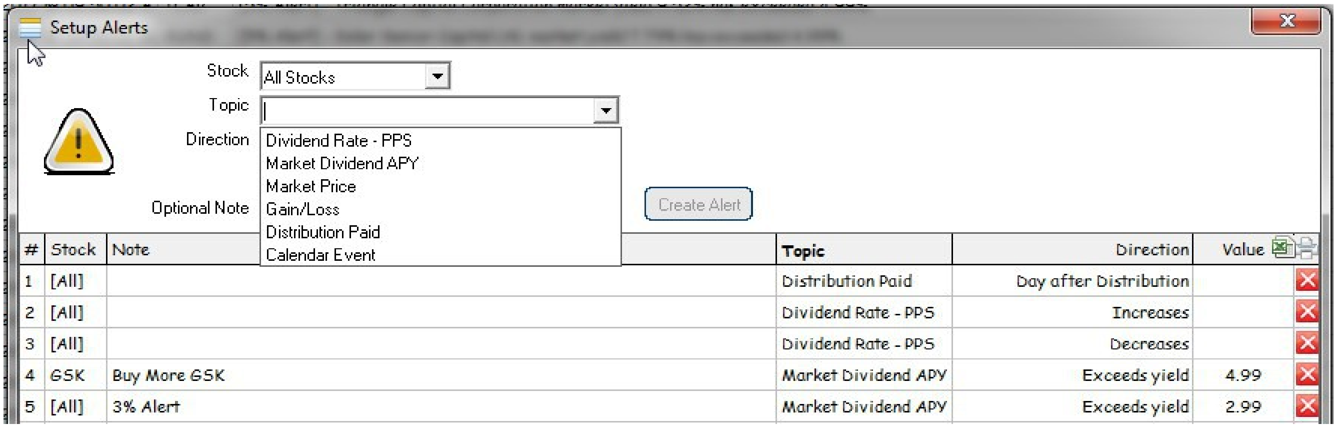


Ex-Date	Name	Quote	Market C	Div Pay Date	$/Share	P/E	52 Week	Mrkt Yield	Sold Price	Avg Price	52 Lo	52 Hi	Div/Yr	Ex-Date	After Bell	#	Report	Chart	Class	Book	Insider	Ir
PFE	Pfizer	31.94	% (+0.24)	Mar 04 2014	0.26	9.99	26.82 - 32.5	3.26%	24.8935	19.93	26.82	32.5	$1.04	Feb 05 2014	31.95	4	04/28/2014			11.86	0.02%	73.7%
SLRC	Solar Capital Ltd.	22	% (+0.04)	Apr 02 2014	0.4	13.64	21.13 - 25.95	7.27%	-	24.5	21.13	25.95	$1.60	Mar 19 2014	22	4	02/25/2014			22.27	4.79%	57%
PSEC	Prospect Capital Corporation	11.37	% (+0.04)	Feb 20 2014	0.1105	9.87	10.05 - 11.62	11.66%	-	11.37	10.05	11.62	$1.33	Jan 29 2014	11.37	12	05/05/2014		BDC	10.72	6.01%	33.8%
BBEP		20.79	% (+0.17)	May 14 2014	0.1642	415.8	14.01 - 20.94	3.16%	19.4301	18.4	14.01	20.94	$0.66	May 02 2014	-	4	02/27/2014			17.72	2.42%	21.8%
QRE	QR Energy LP	17.55	% (+0.16)	May 15 2014	0.1625	198.31	14.76 - 18.46	3.7%	-	19.47	14.76	18.46	$0.65	May 06 2014	-	4	03/03/2014			9.96	13.63%	17.2%
SCCO	Southern Copper	32.32	% (+0.68)	Mar 04 2014	0.12	16.82	24.5 - 39.67	1.49%	36.492	36.65	24.5	39.67	$0.96	Feb 13 2014	32.32	4	04/21/2014			6.17	81.33%	12.7%

Earnings List

The Earnings list displays announced earnings dates for each stock. Any highlighted items are ones that are coming up within 30 days. Only stocks that have declared earnings dates are listed in this list. If stocks are not on list, an earnings date was not available.

Alerts



To access alerts click the toolbar '**Alerts**', or click '**Action/Alerts**' menu. The Initial window will display any alerts that have been triggered. You can sort on the different columns by clicking the individual columns. If you wish to delete an alert, check box any alerts you wish to delete, and then click the '**Delete notices**' button.

To add, delete or modify your alerts, click the **'Setup Alerts'** button. That will bring up the above window. Here you can create as many alerts as you like specific to one stock or all stocks.

When an alert is triggered, the '**Alert**' icon, located on the footer bar at the bottom left side of TDM will flash. You may mouse click that flashing icon or the '**Alert**' toolbar icon to view your alerts.

There are two options in the TDM configure screen applicable to Alerts.

- **# of days before an alert can be re-triggered** – If you delete the alert, the same alert will not come back (if applicable) until this many days have passed.
- **Automatically delete alert after # of days** – Alerts are automatically deleted after this many days.

Edit / Delete

You can edit the '**Note**' column by clicking within the note you wish to edit. To edit any other columns, you need to first delete the alert and recreate it with the new desired settings. However, when you delete an alert, those settings are automatically initialized so you do not need to re-select every option.

To delete an alert, click the [x] button on the right side of the row representing the alert you wish to delete.

Create Alert

You can create the alerts based on the following : Current Dividend Rate, Current Market Dividend Yield, Stock Market Price, Your Gain/Loss on a stock, when Distribution is paid, or a Calendar based date triggered alert.

When you select a type of Alert, other fields will become available based on the alert type chosen. The '**Create Alert**' button will not activate until the minimum necessary information has been input for that type of alert.

STOCK NEWS

Stock news pulls news alerts for you. To view Stock News, click the NEWS button on the main tool bar. If you do not see the NEWS button on your toolbar, you may not have enough space to see all your icons. (You can click the options menu item to specify which toolbar items you wish to see to maximize your tool bar space) You may also click the NEWS option from the ACTION menu.

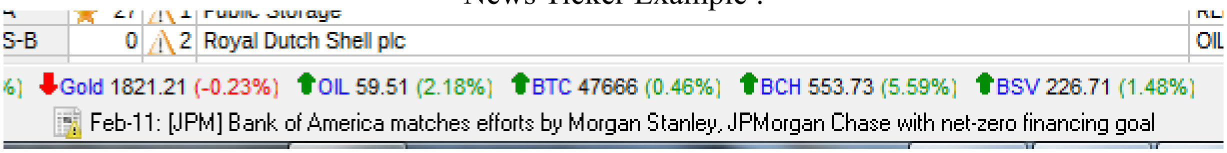
Once in the Stock News, you can manually type in the stock of your choice, and then click the '**Grab Press Release & News**' button. You may also click one of the three quick link buttons to quickly fetch your portfolio, watch list or both. - The quick link buttons only fetches today's press releases. When you manually type in a stock, it will fetch press releases and social stock news for that particular stock.

Once the news is fetched, if you so choose, you can click the little '**Globe** Icon' in the news column to pull up the web source of the news.

More Continued on Next Page....

Options related to News

News Ticker Example :



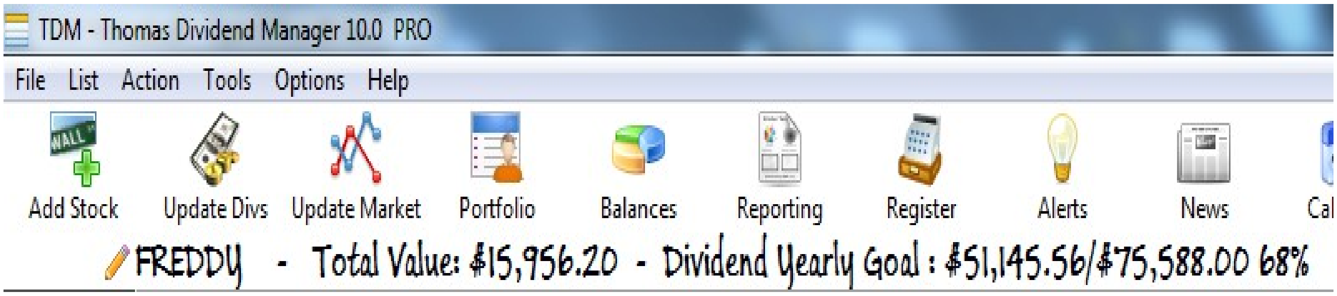
News Ticker
0 = Disabled, 1 for shares you own only, and 2 for Watch-list and 3 for both. The news ticker is displayed on the bottom of the screen for TDM.

News Ticker Expire Days.
Lets you specify # of days to show in news ticker. 0 only shows today's news, 1 would show yesterday and today's. Etc. etc.

News Form
#of days to display older stock news. 0 = today only, Example : 7 show news from the last 7 days.

Quick Start TDM
If you want TDM to automatically fetch the stock news without manual retrieval through the stock news form, then you want to enable this feature. Enabling this feature will auto retrieve news every 2 hours. This enables the process to happen outside of TDM and prevents slow down of the software. Once stock news is updated, it is automatically fetched and view-able within TDM.

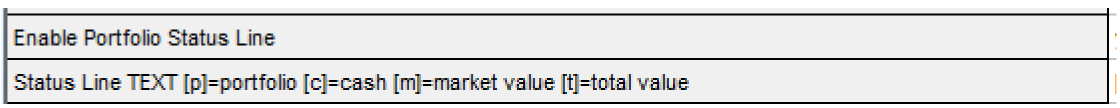
PORTFOLIO STATUS LINE



Status Line TEXT

You can customize the TEXT, the FONT the FONT SIZE and whether or not it's enabled or not. You can add PORTFOLIO name, Market Value, Cash Balance and Total Value by using the macros defined in the options.

There are two options regarding the status line :



Enable Portfolio Status Line : Yes or No

Status Line Macro Examples :

[p] – replaces [p] with current portfolio name

[c] – replaces [c] with current cash balance

[m] – replaces [m] with current market value

[t] – replaces [t] with current total portfolio value (Market Value + Cash Balance)

[d] – replaces [d] with inflation adjusted annual dividend goal. (Declared via Retire Report.)

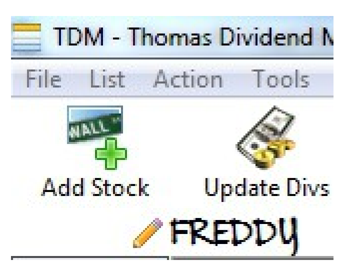
[y] – replaces [y] with linked annual dividends.

[%] - replaces [%] with percentage of achieved annual dividend goal.

Examples :

- [p] Total Value : [t]
- Portfolio Name : [p] Market Value [m] + Cash Value [c] = Total Value [t]

Quick Modifications



Left click pencil icon to the left of the status line to modify status line text.

Right click the pencil icon to the left of the status line to modify the font / font size or bold status.

Calendar

Dec. 2017 — DWT [IRA] : January, 2018 — Feb. 2018

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 Portfolio Yield : 5.78%	2 Portfolio Yield : 5.78%	3 Portfolio Yield : 5.78%	4 ExDate : BMY Pays 02/01 Portfolio Yield : 5.78%	5 Portfolio Yield : 5.78%	6 Portfolio Yield : 5.78%
7 Portfolio Yield : 5.78%	8 Buy MRK : 353@56.57 3.39% Portfolio Yield : 5.6%	9 ExDate : T Pays 02/01 ExDate : VZ Pays 02/01 Portfolio Yield : 5.6%	10 Portfolio Yield : 5.6%	11 Distribution : GSK - $448.80 Portfolio Yield : 5.6%	12 Distribution : MAIN - $190.00 Buy NMFC : 742@13.49 10.08 Declared Rate : QCOM @ 0.57 Portfolio Yield : 5.76%	13 Portfolio Yield : 5.76%
14 Portfolio Yield : 5.76%	15 Portfolio Yield : 5.76%	16 Increased Rate : OHI @ 0.66 Portfolio Yield : 5.76%	17 Portfolio Yield : 5.76%	18 ExDate : MAIN Pays 02/15 Portfolio Yield : 5.76%	19 ExDate : CAT Pays 02/20 Portfolio Yield : 5.76%	20 Portfolio Yield : 5.76%
21 Portfolio Yield : 5.76%	22 Portfolio Yield : 5.76%	23 Declared Rate : MRK @ 0.48 VZ : Earnings Report Portfolio Yield : 5.76%	24 Portfolio Yield : 5.76%	25 CAT : Earnings Report Portfolio Yield : 5.76%	26 Buy OHI : 730@27.5 9.6% Portfolio Yield : 6.03%	27 Portfolio Yield : 6.03%
28 Portfolio Yield : 6.03%	29 Portfolio Yield : 6.03%	30 PFE : Earnings Report ExDate : OHI Pays 02/15 Portfolio Yield : 6.03%	31 Today QCOM : Earnings Report T : Earnings Report Portfolio Yield : 6.03%			Months Total: $638.80

To access the calendar, click menu item **Action / Calendar** or click the calendar toolbar icon. If the icon is not visible, you can make it visible by right clicking the toolbar and check the calendar item.

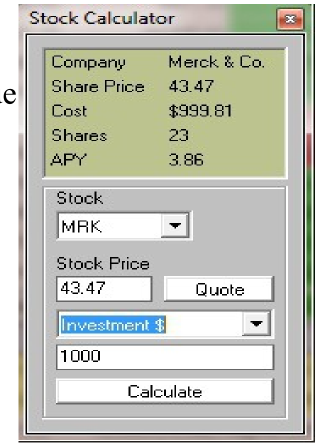
The calendar will default to the current month. You may move forward or backward by one month by clicking the blue underlined dates on the left and right top side of the calendar view. You also have the option to print the current view by clicking the '**Printer Icon**' shown in to top center of the calendar view.

Unlike the monthly distribution view which will guess future distribution events, the calendar view will only show events that have been DECLARED.

The Calendar will show the following events

- Distributions
- Stock buys/sells
- Distribution rate declarations
- Stocks reported earnings date
- Declared stocks distribution ex-dates
- Current portfolio dividend APY

Stock Calculator



The nice thing about the stock calculator, it will stay on top of all other windows. Click the [Stock Calc] button from the main toolbar. If you want, you can now minimize the main TDM program, and the calculator will continue to stay visible. You can now go to where you do your actual trading and have the calculator visible so you can use it in companion for your trades.

Choose an existing stock, or manually type in the stock ticker. Then click the [quote] button. It will display basic current quote information. You can click the [Quote] button as often as you like to get the most update stock quote information.

Example 1 : How many shares?
Change the drop down to [Investment $]. Put in how much you want to invest and click the [calculate] button. The calculator will tell you how many shares to buy.

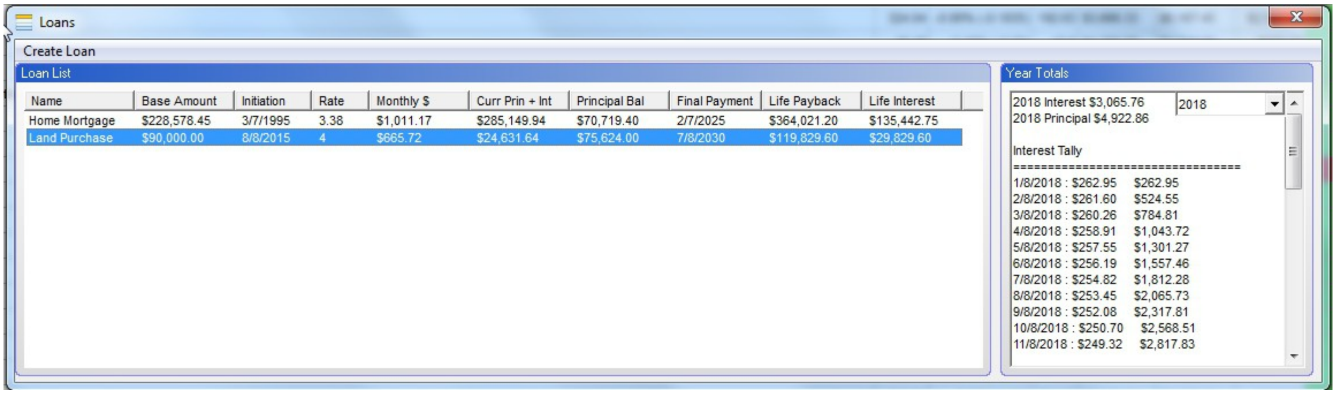
Example 2 : What price to get get a specified yield?
Change the drop down to [APY], put in the yield amount you desire. (ex: 6). Now click the [calculate] button. The calculator will tell you what the limit price should be on your buy to yield a 6% APY. You could even go further by then changing the drop down to [Investment $] typing in in the amount you want to spend, and click the [calculate] button again. It will now display the number of shares to buy at that limit price. So, you will now know exactly how many shares to buy with a limit price yielding the amount you want, and spending the amount you want.

Example 3 : What is the cost/value of so many shares at the current price?
Change the drop down to [Shares]. Put in the number of shares and click the [calculate] button. If you are selling shares, it will show you what the current value of those shares are. Useful for buys or sells.

Example 4: I want to make a profit of so much much.. What should my limit sell price be?
This only works properly with stocks you own shares of. Click the drop down and choose [Profit]. Type in the profit you wish to make (this should also include your buy sell costs if you are about that.) For example, If I want to profit 1,000 ill put in 1015 to account for my trade fees and click the calculate button. It will then display the sell limit price to profit the entered amount. It will also display the sell value at that price, along with your cost value.

This little tool has come in extremely handy for people. If you have suggestions on improving it feature wise, let us know.

LOANS



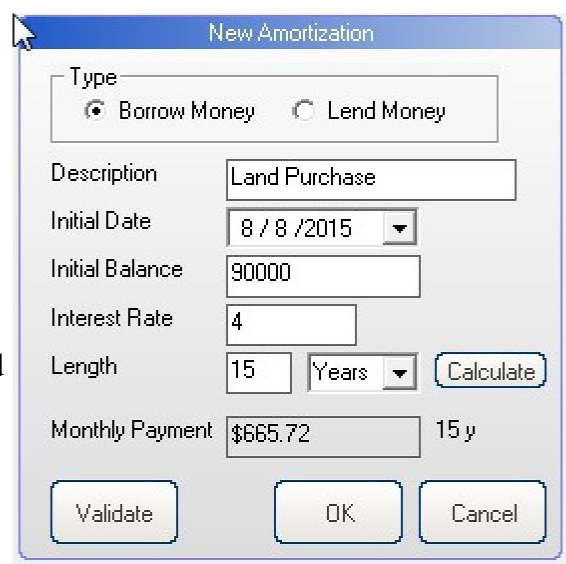
Loans can be accessed via the Tool menu via Loans, or via the main icon toolbar which can be made visible by right clicking the icon toolbar and checking Loans.

This tool can help you track any fixed rate loans regardless of whether your the borrower or lender. As a lender, the tool comes in handy to know the precise interest earned yearly for tax purposes and all aspects regarding remaining balances etc. As a borrower, it displays equally valuable information to keep you apprised to current status along with tax write offs.

This is a tool only for FYI information and not designed to track whether or not actual payments were made. You can track multiple loans and can create a new loan by clicking the '**Create Loan'** menu item. To delete an existing loan, right click the listed loan, and a popup menu will appear giving you the option to delete the loan.

Left clicking a loan in the list will display FYI information on the right side of the form, including years Interest, and Principle along with a month to month break down of Interest, Principle and remaining balance. By default, it will display information for the current year. There is a drop down to choose any year within the life of the loan.

New Loans

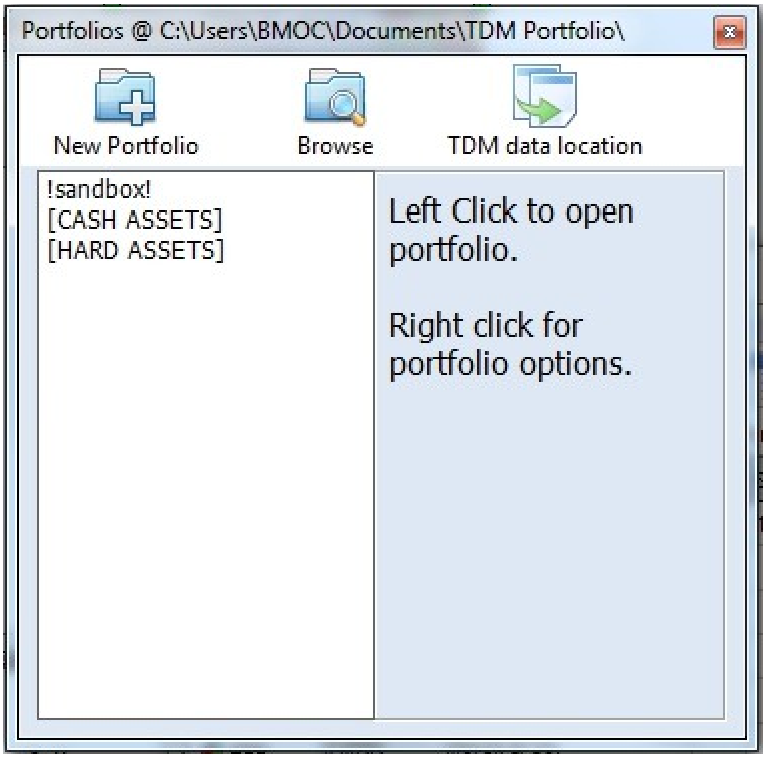


When creating a new loan, you must enter a description, date of first payment, amount of loan and the interest rate.

You have the option of typing in the length of the loan in which case if you click the **Validate** button, the monthly payment will be displayed. If you wish to choose your desired monthly payment and calculate the term length, then click the **Calculate** button. It will ask you the desired amount for monthly payments.

You can click the **OK** button to create the loan, or **Cancel** button to abort the process and return to the main loan form.

FLASH DRIVE / NETWORK / CLOUD



To access this window, click File / Open Portfolio.

TDM DATA LOCATION
If you wish to save your data on a network drive, external HD, or USB thumb drive, then you can modify the location where TDM loads and saves its data. Once you have changed the BASE location, all data, newly created portfolios and saves occur in the new location you have specified. - You will also have the OPTION to copy your current data files over to the new location.

CLOUD
If you wish to access you TDM database from multiple offsite locations, this is possible by using a cloud service to monitor TDM. We have clients that have reported back that DROPBOX website works well. They offer a free service. You can then change the TDM data location to the dropbox monitor folder. Then any changes TDM makes are synced and accessible from multiple offsite locations. **NOTE** If you use a cloud service and TDM has any file errors, please contact support, as we might be able to resolve the issue. Ignoring such issues could result in TDM data loss.

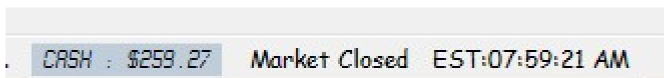
Note to Demo License
This feature is not available on the demo license. You can run through the motions, but it will always use the default TDM location.

FONT MODIFICATIONS

- You can modify the TDM system font. This would be just about all areas of TDM. To do this, choose the OPTIONS menu item. Suggested Fonts : **Arial, Comic Sans, Ms Sans Serif**

- You can modify the Portfolio and Watch-list fonts. To do this, right click any column header. A form will pop-up allowing you to modify the columns. There is a button that shows the current font. Clicking that button will allow you to change the font. Suggested Fonts : **Arial, Liberation Sans (If you need more room), Ms Sans Serif**

- You can modify the font for your balance which is displayed on the bottom of TDM in the status bar. To do this, simply mouse click the displayed balance. We went with a LCD look and chose the LCDMono2 which is a free font to be found on the Internet.



Virtual Stocks

Create virtual stocks by designating the first character with a '#' or '$'. These can be used to keep track of assets that are not stocks or cash. Refer to '**Custom Categories**' if you wish to keep track of separated cash and/or bank accounts. Virtual stock examples : **$401k, #LAND, #STAMPS, #COINS**

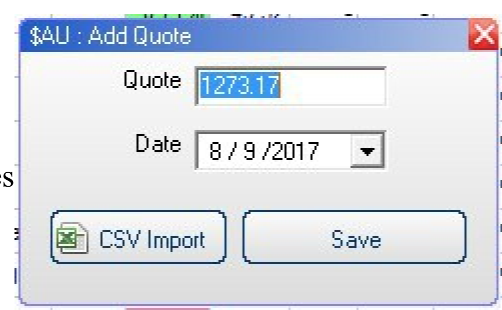
By default when you buy/sell shares in a virtual stock, if no stock price has been set, it will default the stock price to $1.00 . That way every 1 share is worth 1$.   or You can buy 1 share of the asset and adjust the market price. It is up to personal preference on which way you wish to keep track of the assets value. You may choose one way for one particular asset and another for other assets.

I keep two ASSET portfolios. 'LIQUID ASSETS' and 'SOLID ASSETS'.   Asset Example : A 401k that is controlled by my employer. I am unable to keep track of the individual stock/bond assets, so, I track it as a whole. I created a $401k stock, and since the current value is $9,956.30, I purchased 9956.3 shares. Every quarter, I get an updated account summary. I then buy or sell shares depending on whether I gained or lost value. So, if I gained an additional 100 dollars in value, I would then purchase an additional 100 shares with zero cost per share and zero fees. This way I have a quarterly updated balance which reflects my current value. I could have also chosen to buy 1 share of the 401k and updated the date and stock price to reflect its current value.

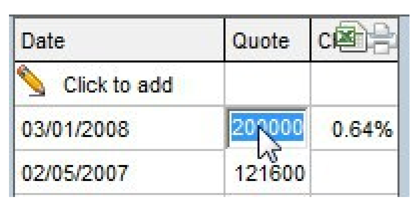
Adjusting Price

You can adjust price of virtual stocks in two places.

1. Chart display. You can click the pencil icon to add additional date/quotes. You may also click within values and change the dates and or quotes.
2. On the main portfolio or watch list view, you can click the current quote value within the quote column.



*Note - You will only update the current quote price when you add a quote with the current date. ie. today. This allows you to back date quotes in without changing the current quote price.



Example - You own LAND. You buy/sell the asset through your buy/sell form (1 share). You then update the price every year when you receive your property tax bill , or on comparable property sale in the neighborhood, or when your property is appraised.

Chart

You can utilize the stock chart on virtual stocks. Every time you adjust the market price or buy/sell shares of a virtual stock, it will reflect on the chart view. If you keep the value of virtual stock at 1.00 then the chart will change to reflect points of value.

IMPORTING HISTORICAL QUOTES

You can import historical quotes for virtual stocks, commodities, and preferred stocks.

You can find historical information on the Internet. If you have Excel or Open Calc or other spread sheet programs, this is not a difficult prospect.

Load your spread sheet program. Then browse the Internet.

(1st picture) is an example of what you could find on the Internet.

Month	Price	Change
Jul 2007	73.67	-
Aug 2007	70.13	-4.81 %
Sep 2007	76.91	9.67 %
Oct 2007	82.15	6.81 %
Nov 2007	91.27	11.10 %
Dec 2007	89.43	-2.02 %

From your web browser, highlight the text you wish to import. (See 2nd picture)

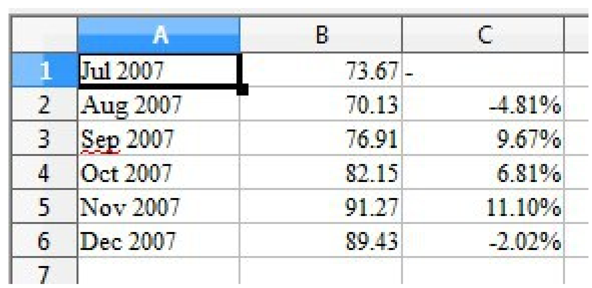
Month	Price	Change
Jul 2007	73.67	-
Aug 2007	70.13	-4.81 %
Sep 2007	76.91	9.67 %
Oct 2007	82.15	6.81 %
Nov 2007	91.27	11.10 %
Dec 2007	89.43	-2.02 %

You then want to right click the selected text, and choose 'COPY'. You switch windows from your web browser to your spread sheet program and you then 'PASTE' it. (See 3rd picture)

The important thing is that the DATE is the first field, and the PRICE is the second field. If not, you can reorganize the columns. You do not have to delete additional columns, as TDM will ignore any columns beyond the first two.

The date format can be very flexible. TDM will figure it out.

Now save your spread sheet in CSV format. Usually by selecting 'Save As'. You will search for a .CSV (comma separated value)



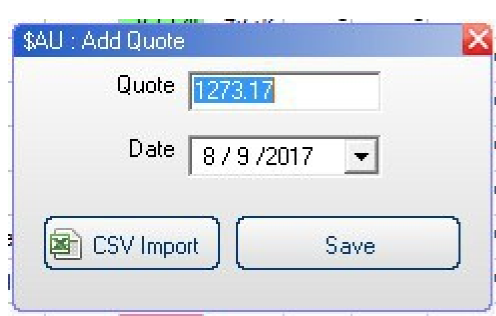
	A	B	C
1	Jul 2007	73.67	-
2	Aug 2007	70.13	-4.81%
3	Sep 2007	76.91	9.67%
4	Oct 2007	82.15	6.81%
5	Nov 2007	91.27	11.10%
6	Dec 2007	89.43	-2.02%
7			

Remember the location you saved the .CSV file.

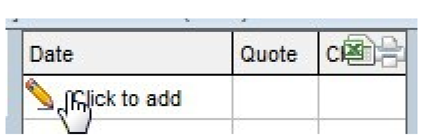
Example of CSV text file :

12-1-2007,89.43
11-1-2007,91.27
Oct 2007,82.15

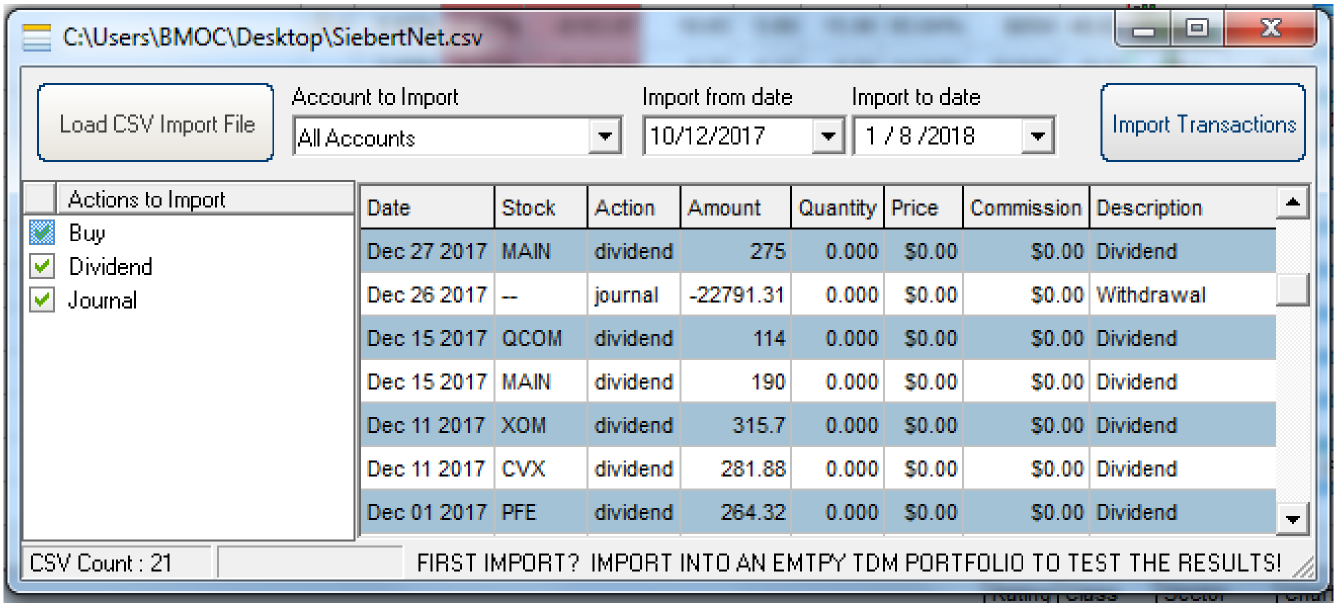
To access the add quote screen, you can click the quote column within the portfolio or watch list. You may also click the 'Click to add' cell within the charts window.



Click the 'CSV Import' button which will give you simple directions to import.



IMPORT TRANSACTIONS



Allows you to import brokerage activity to TDM. If you are attempting to import into an existing TDM portfolio, make a **BACKUP FIRST**!

Required Attention

1. Read the '**Actions to Import**' section listed below regarding possible unrecognized actions.

Load CSV Import File

You need to have a CSV export file to import into TDM. Many brokerage companies allow you to export your brokerage activity to a CSV format. It may also say Excel Export, but usually that still refers to a CSV format. Click the 'Load CSV Import File' button and select the export file you obtained from your brokerage company.

Multiple Accounts with the same Brokerage firm

It is suggested that when you export your file from your brokerage firm, you export one account at a time, and import the right account into the corresponding TDM portfolio. If your brokerage force bulks the export of multiple accounts into one file, then if TDM detects it, those accounts will be listed in the '**Account to Import**' drop down list. Under normal circumstances, you should not select '**All Accounts**' – Instead you should choose the account listed in the drop down corresponding to the TDM portfolio you are currently within.

Import Date Range

TDM by default will select dates that encompass the entire date range of the imported CSV file. You can choose to narrow down that range to import transactions only within a specified date range.

Actions to Import

After you have imported a file, actions are listed on the left with check boxes. By default, only recognized actions are checked. Recognized actions include : **Buys**, **Sells**, **Dividends**, **Interest** and Register **Journal** entries. Unknown actions are treated as ordinary journal entries. Ie, credit/debit to the register. If you are unsure about any listed unknown actions, contact support and attach a copy of the export file along with the name of the brokerage firm.

Import Transactions

Once you have loaded a CSV file, the **Import Transactions** button will be available to click. There will be a confirmation request, and after a successful import. Once you close the transaction form, TDM will restart. If you have a failed import, ie, no transactions are imported, contact support and attach a copy of brokerage export file and the name of the brokerage firm. We can quickly make modifications to resolve most issues.

After Import

After you import, depending on the number of stocks, and the number of years of data you have, when TDM restarts, it may take up to an HOUR to restart. It is downloading historical quotes, dividend information and other various necessary information. TDM is then attempting to rebuild a time-line of portfolio balance information. This is a one time process, so, walk away for awhile, go grab a snack, watch a movie, or take a nap.

Charles Schwab Brokerage

Regarding Charles Schwab, they only allow going back 4 years. It is suggested you download two separate CSV export files. Your entire transaction history, and then your current positions. Import the transaction history first, and before exiting the import screen, load in the 2nd positions CSV and then import that. The combination of the two import files does a fairly good job.

Follow-Up

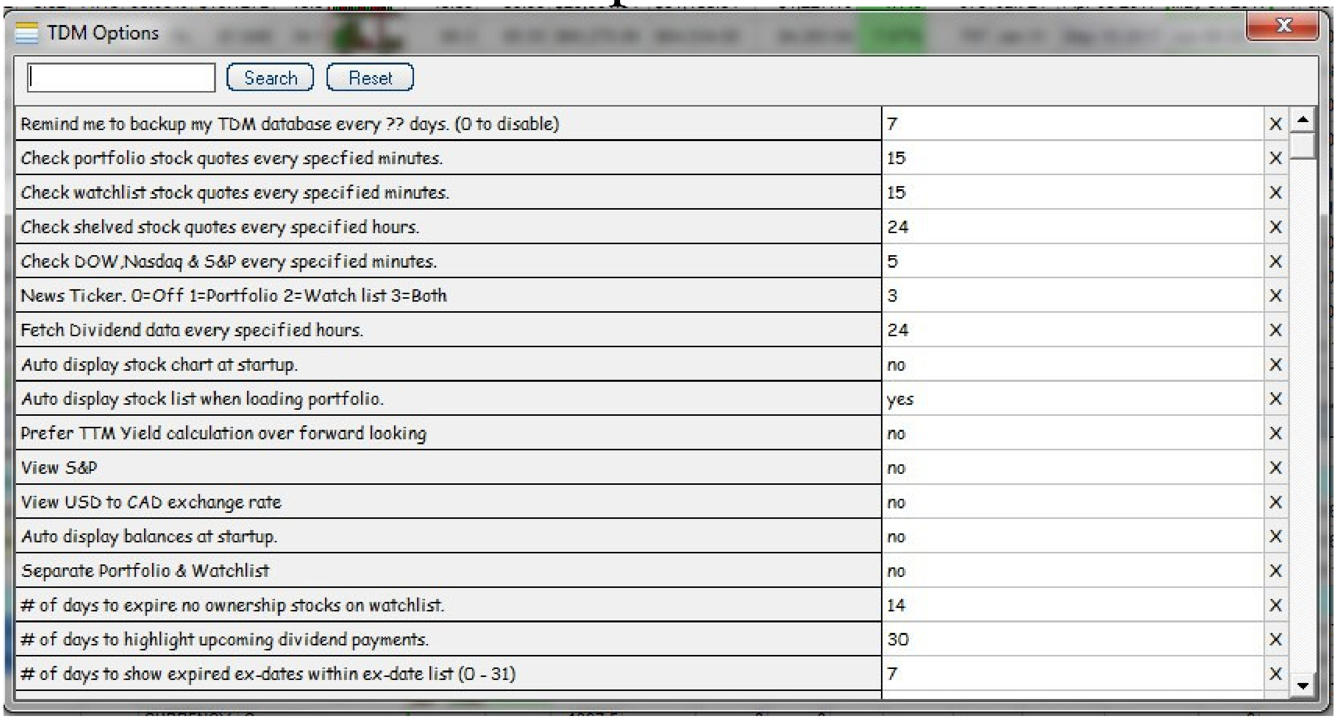
When TDM is restarted after an import, there are things you may need to check and/or clean up.

- Verify your positions, and # of currently held shares.
- Register Cash Balance. Your balance will most probably be off, especially if all deposits made were not included in the import file. If you go to the register, and add a transaction, you can choose the '**Set Balance**' option, and put in the current cash balance of your brokerage account. I suggest you back date that to the first oldest entry in the register.
- Possible splits/mergers on stocks. If PPS of a purchased stock is off by large magnitudes, that is a good sign that there was a split/merger with the stock. You can adjust that in the buy/sell form for that stock.
- Possible stock name change. If you are getting a stock error for a particular stock, that stock might have gone through a ticker name change. You can change a stock ticker by clicking the file menu and choosing the option for a name change.

Final Note

It may take a day or two for TDM to download all necessary information. However, if you find that a stocks dividend information is still not showing up, go into the stock edit screen, and try the secondary and tertiary sources, and then right click the stock from the main screen, and request to download dividend information. If all 3 sources fail, contact support with the stock ticker, and company name.

Options



The options screen allows you to customize features within the software. To access the Options form, choose **OPTIONS / TDM Configure** from the drop down menu options. To edit a field within the options, click on the desired field you wish to edit. Type the option you want. You may then click on another option or close the options form. All options are automatically saved. If you leave a field blank, it will return to its default value. If you click the ' X ' column, that will reset the field to default.

Search

If you know what you are looking for, you can type a keyword into the text box, and click the 'Search' button, and it will only show the options with matching key word. To view all options, click the 'Reset' button.

Option Descriptions

Remind me to backup my TDM database every ?? days. (0 to disable)	By default, TDM will prompt you to backup every week. You may change the number of days, or you may turn it off by setting 0. I suggest you make weekly backups!
Check portfolio stock quotes every specified minutes.	How often the system will automatically update stock quote information. This only applies to stocks you own shares in.
Check watch-list stock quotes every specified minutes.	How often the system will automatically update the stocks you have listed in your watch-list.
Check shelved stock quotes every specified hours.	How often the system will automatically update the stocks you have shelved. Stocks you don't own, and do not have on your watch-list.

Check DOW,NASDAQ & S&P every specified minutes.	How often the system will automatically update DOW, NASDAQ and S&P (If S&P activated)
News Ticker. 0=Off 1=Portfolio 2=Watch list 3=Both	Specify 0,1,2 or 3. 0 Turns off the news ticker, 1 only displays stocks from your portfolio, 2 only displays stocks from your Watch-list and 3 displays both.
News Ticker : Expire Days	If you display news ticker, how many days worth of stock news do you wish for it to display. A value of 0 means it will only display todays news. Any # specified will show that many days back.
News Form – Load Days of Archived News	When you click to view the news form, specify the # of days back you wish it to show older news. A value of 0 will only show today's news. Example : A value of 7 will show all news that is less than a week old.
Fetch Dividend data every specified hours.	How often the system will automatically update dividend rate history, current rate, ex-date and pay date information.
Auto display stock list when loading portfolio.	It is recommended you have this enabled, especially if you have shelved stocks, or large volume of stocks. This makes it easier to manage your stocks.
Prefer TTM yield calculation over forward looking	TTM (12 month trailing) Looks at the last 12 months to determine yield. Forward looking uses the latest declared rate to determine yield.
View S&P	If you disable, the S&P will not be listed on the main screen, and it will not fetch this information from the internet.
View USD to CAD exchange rates	If enabled, will show an icon American/Canadian flag icon next to Dow and Nasdaq showing the current USD/CAD exchange rate.
Link balance view to portfolio and watch-list	It is only recommended that you enable this if you maintain your register and cash balances. If you do not, then this information isn't really relevant. This feature will always show when you view the portfolio and/or watch-list.
Default new stocks with DRIP enabled	If you DRIP most of your stocks, then you want to enable this to DEFAULT a new stock to DRIP enabled. When you change the value of this option, you will also have the option to enable/disable DRIP for all current stocks in your portfolio.
Separate Portfolio & Watch-list	It is recommended you enable this if you have a larger number of stocks in both your portfolio and

	watch-list. This gives you a full screen view of each separately.
# of days to expire no ownership stocks on watch-list.	When you sell shares of a stock to the point you no longer have any shares invested, the stock will automatically display in the watch-list whether or not the stock is listed as a watch-list item for this many days after you sell off all your shares.
# of days to highlight upcoming dividend payments.	On the portfolio view, it will yellow highlight an stocks where the distribution pay-date is within this many days of the current date.
# of days to show expired ex-dates within ex-date list	The ex-date list by default does not show ex-dates that are in the past (expired). Perhaps, you might be interested in seeing stocks that went ex-dividend within the last week. If you wish to see past dates, choose the number of days with this option.
# of days before alert can be re triggered.	Example : Let's say you have an alert to notify you when a stock is within 10% of its 52 week low. If you delete the alert, how many days until the alert can be re-triggered.
Automatically delete alerts after # days.	Alerts will automatically be deleted after specified number of days. You can always manually delete alerts.
Dividend rating column	If you decide to view dividend star ratings within your watch-list column, here is where you specify how many years a dividend rate has been stable or increased before it will show a star within the column.
Web link #1 (Caption)	Default is Stock Summary
Web link #1 (Web Address)	This is defaulted to a website. You may customize this url to one that you prefer. Copy the URL into this option and replace the STOCK ticker with the word STOCK in all upper case.
Web link #2 (Caption)	Default is Stock Profile
Web link #2 (Web Address)	This is defaulted to a website. You may customize this url to one that you prefer. Copy the URL into this option and replace the STOCK ticker with the word STOCK in all upper case.
Please disable TDM news & Info.	It is recommended you do not disable this as it often will list new features or TDM news. This option is only available to PRO license users.
Please ask before downloading an update.	It is recommended you do not turn off auto

	download. However some users experience problems with auto download. If you disable, please manually check for updates. Updates are released often.
Advanced update market menu threshold	By default this is set to 10. This is the number of stocks you have in the system before you get more advanced update options when you click the button on the toolbar to update market and or dividends. When this is activated, you then can separate what you want to update. Ie, just the portfolio stocks, or just the watch-list stocks. If you do wish to utilize the advanced update market menu, then set this option to a high number.
Management Mode	Only enable this option if you run this software for a client and not for yourself. Turning this on changes the report format minimally.
Minimize splash screen at startup.	You can auto minimize the splash screen if it gets in your way at all. Just set this option to 'Yes' to auto minimize the splash screen.
System Font	You can change the system font
Buy / Sell default commission rate	If you have a flat rate commission, enter that value here. To disable, leave the value as 0
Utilize FIFO?	This determines how gains/losses are calculated when you sell a stock. If you set the value to Yes, FIFO will be utilized. If you set the value to No, LIFO will be used. By default your brokerage firm utilizes FIFO. FIFO = First In / First Out LIFO = Last In / First Out.
Auto calculate SEC Section 31 and TAF fees for stock sales.	Some brokerage firms charge this regulation fee on top of any flat rate fee. If you enable this TDM will automatically calculate those fees on any stock sells. If enabled you will see a Fee Summary breakdown on stock sells.
Multiple Portfolios? Auto Add Stocks (owned) from other linked portfolios	Lets say you own AT&T in PortfolioIRA. Now you run PortfolioMain. AT&T is not a stock in this portfolio. If this option is enabled, it will automatically add AT&T as a watch-list stock and mark as highlighted.
Notes Column. Display stock company if NO bracket notes.	Within the portfolio and watch-list you can add Notes as a column item. If disabled, the column will only contain the notes. All other stocks will be blank. If enabled, stocks that have no bracket notes will display company name. - This is to save screen space.

	Example Note : I am expecting this stock to decline around 10% within the next 3 months. [Watch 4 10% down]
Color Positive	You can specify a customized color.
Color Negative	You can specify a customized color.
Color Highlight	You can specify a customized color.
Color Alert	You can specify a customized color.
Chart Default Time Frame	Select a time period that is most often relevant to your needs. When you pull up a chart, this chosen time period will be default.
Minimum portfolio/watch-list row height size.	This is the smallest height that will be used. TDM will automatically size the rows to make the best fit. However, depending on individual needs, you may restrict the range of row height.
Maximum portfolio/watch-list row height size.	This is the max height that will be used. TDM will automatically size the rows to make the best fit. However, depending on individual needs, you may restrict the range of row height.
Quick Start TDM	Enabling this feature allows TDM to transfer heavy lifting internet queries to another sub program of TDM. Currently, it allows stock historical quotes and stock news to be fetched outside of TDM speeding up the load time and creating less work load during running of TDM. The process of this sub program is called tdm-jobs and to operate correctly, needs to be granted internet access. If you wish to enable this feature, make sure there are no firewall/internet blocking software preventing tdm-jobs from working in the background. This program is launched periodically from within TDM, however, to speed things up further, you can also add this to windows '**Task Scheduler**' to run tdm-jobs at your specified intervals. Example : Weekdays at 8am, 12pm and 5pm