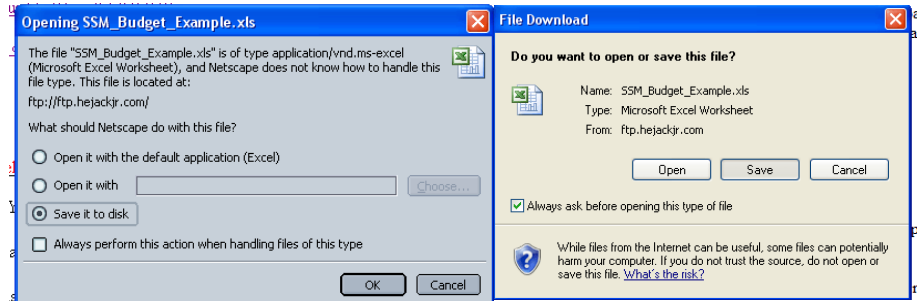


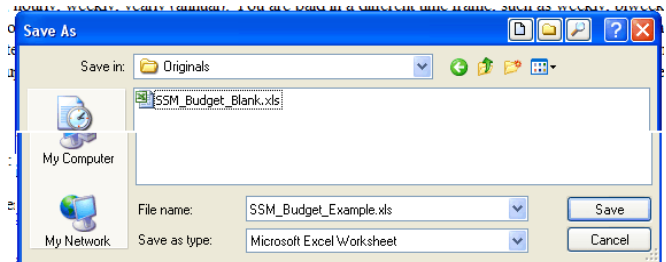
Download Instructions for Spreadsheet Files

1. Before downloading any spreadsheet file, “filename.xls”, set up a folder named “Originals” . For example, “C:\Originals”.

2. When the file is downloaded a menu is displayed. Use the “save..” option.



3. Save to your so your special folder named “Originals”



To use

1. Open the file from your “Originals” folder with Microsoft Excel 97 or later, Corel Quattro Pro 10 or later, or Open Office 2.0 or later (free at www.OpenOffice.Org) .
2. Then “Save As” in another folder a new name, i.e., “Save As *original name _ my addition.xls* .
For example: for SSM_Budget_Blank.xls “ Save As SSM_Budget_PresentSituation 1.xls” .
3. You are ready to use it.