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A USER'S GUIDE TO BUYOUT PROGRAM DECISION AID (BOPDA):

**A MICROCOMPUTER PROGRAM FOR
CALCULATING BREAKEVEN AMOUNTS FOR THE
MILK PRODUCTION TERMINATION PROGRAM**

by
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**Part Vb of Materials Prepared by the
National Dairy Herd Buyout Extension Program Committee**

National Dairy Herd Buyout Extension Program Committee

In November, 1985 a group of agricultural economists representing six land-grant universities informally organized the National Dairy Herd Buyout Extension Program Committee. The milk production termination program, as the buyout program is formally called, became official policy when the President signed the Food Security Act of 1985 on December 21.

The purpose of this ad hoc committee effort is to formulate materials that could be widely used in cooperative extension programs designed to help dairy farmers, lenders, and other industry groups to better understand and make decisions relative to the new milk production termination program. The individuals and institutions who have contributed to this effort are listed below.

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Preface

Harry M. Kaiser is an assistant professor in the Department of Agricultural Economics at Cornell University. This paper has been written as part of the program developed by the National Dairy Herd Buyout Extension Program Committee. The author wishes to thank Stanley L. Payson, a student in the S.C. Johnson Graduate School of Management at Cornell University, for his assistance in developing Buyout Program Decision Aid (BOPDA).

This paper describes how to use BOPDA, which is a micro-computer program designed to assist dairy farmers in calculating breakeven amounts for participation in the Milk Production Termination Program (MPTP), which is more commonly known as the dairy buyout program. The term "breakeven amount" refers to that amount (on an annual and five year dollar per hundredweight basis) that would make the farmer as well off under participation in the buyout program as the farmer would be if he/she did not participate in the program. The software consists of a set of worksheets, based on decision aids developed by Casler and Knoblauch (1986), designed to estimate: 1) the impact of enrolling in the buyout program on expenses, receipts, net income, and net worth; 2) a breakeven amount, based on the farmer's information, and a range of breakeven amounts, based on various changes in the producer's total expense and milk price projections; and 3) annual cash flow comparisons with and without participation in the buyout program.

Users of BOPDA are strongly encouraged to obtain copies of other materials prepared by the National Dairy Herd Extension Program Committee prior to using the software. An understanding of the information contained in these publications is essential for making a better decision regarding 1) whether or not to submit a bid for the program, and 2) what to consider in formulating the bid to be submitted.

Any questions or comments concerning this software should be addressed to the author. He may be contacted by writing or calling the following:

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Liability Disclaimer

Neither Cornell University, nor the author, nor the Cooperative Extension Service assume responsibility for the accuracy of bids based on the use of this computer program, regardless of whether bids are accepted by the USDA. It is the sole responsibility of each farmer to formulate his bid. Although BOPDA software and documentation has been tested and reviewed, the author, Cornell University, and the Cooperative Extension Service make no warranty or representation, either expressed or implied, with respect to this software, its quality, performance, merchantability, or fitness for a particular purpose. As a result this software is licensed "as is," and you the licensee are assuming the entire risk as to its quality and performance.

Introduction

Determining whether or not to submit a bid to participate in the Milk Production Termination Program (MPTP) is a complicated and important decision requiring careful consideration by the dairy farmer. A farmer interested in participating in the MPTP will be invited to submit a bid (on a dollar per hundred-weight basis for the entire length of the program) in return for agreeing to cease producing milk for a period of five years. Each farmer's bid will be reviewed by the USDA and will either be accepted or rejected. If the bid is accepted, then the farmer will receive payments on the basis of the bid and a marketing base, which will also be determined by the USDA. The interested reader is referred to Novakovic (1986) for further details on the MPTP.

Buyout Program Decision Aid (BOPDA) was developed to assist dairy farmers in determining what they would need to bid in order for them to be equally well off from participating as they would be if they did not participate in the buyout program. The breakeven amount computed by this software is based on information provided by the farmer and does NOT represent a recommended bid that the farmer should use. Rather, it is up to each farmer to use this information as he or she pleases and it is his own responsibility to formulate the bid.

Prior to using BOPDA, it is recommended that the farmer read the text and complete the paper worksheets (especially Worksheets 2 and 3) contained in Casler and Knoblauch's "Worksheets for Calculating Breakeven Amounts for the Milk Production Termination Program." By doing so, the time required to use this software is significantly reduced. Another advantage of doing this is it will free up time to run additional "what

if" analyses to obtain a more comprehensive range of breakeven amounts.

This paper discusses how to use BOPDA, what the computer system requirements are for accessing this software, and the type of information the user will need in running this program. The paper also provides a short version of the user's guide in the last section for users that have read the longer guide already, or for the more experienced user. For further information regarding BOPDA, the user may contact the author.

Microcomputer System Requirements

BOPDA is written in Microsoft (MS) Advanced BASIC for the IBM PC/XT and compatibles (e.g. Zenith, Compaq, etc.). At least 128k of memory (RAM) and one disk drive are required. Any form of the operating system (IBM DOS or MS DOS) is acceptable. The program also functions without alteration on some compatibles using MS DOS and MS Advanced BASIC. However compatibility is a relative matter and it should be recognized that the program may not function as supplied on ALL machines claiming IBM compatibility. If compatibility is a problem, one is free to take the program and make modifications to convert it to one's own machine. Finally, a version of MS advanced BASIC software is required to use the program.

What You Will Need to Use BOPDA

Although completion of the set of worksheets designed by Casler and Knoblauch is not necessary for using BOPDA, it is highly encouraged since the information required of these worksheets is also required of the computer program. In any case, the user will be required to provide the following information:

- (1) The most likely alternative(s) for use of operator resources if a bid is accepted. Each alternative plan should include itemized and/or total figures for expenses, receipts (farm and nonfarm), and income taxes.
- (2) The current market value of assets to be sold and actual value of assets if sold under the provisions of the MPTP. In addition, the user will have to provide estimates of the sales commission, current accounts receivable and payable, and income taxes resulting from the sale, as well as total liabilities and interest on liabilities after the sale of assets.

- (3) The base period production that will be assigned to the operator.
- (4) A list of itemized and/or total cash inflows and outflows for cash flow comparisons between participation and nonparticipation in the program and projected cash flow figures after the MPTP expires. The cash flow data is not used to calculate the breakeven amount so this data is optional.

Getting Started

Before using the BOPDA Program you will need to copy the program to either a system disk or to a hard disk drive if you have one. There are three modules that make up BOPDA and they are called: WHBO1.BAS, WHBO2.BAS, and WHBO3.BAS. This section describes the process of copying BOPDA for users with two disk drives or one disk drive and a hard disk. If you have some other configuration you will need to refer to your system's documentation.

If you have two disk drives you should do the following. Boot your system as usual with your DOS system disk and set the default drive to A: (this should be done automatically). Next place a new diskette (NOT the BOPDA diskette) in the right drive (B:) and enter `FORMAT B:/S <return>`. This will format your new disk and place DOS on it. Now place a disk containing Advanced BASIC in the left drive (A:) and enter `copy A:BASICA.COM B:<return>` (your system disk may already have BASIC on it). Lastly, replace the disk in the left drive (A:) with the BOPDA disk and enter the following: `copy A:WHBO*.BAS B:<return>` and then `copy A:AUTOEXEC.BAT B:<return>`.

These last commands will copy all three modules to the new disk. Now remove the BOPDA disk from the left (A:) drive and store it in a safe place (this will be your backup copy). The disk in the right drive (B:) is the disk you will be working with. You can use it to boot your computer--the program will automatically start running for you. If your machine is already running simply enter `BASICA WHBO1 <return>`.

If you have a hard disk it is recommended that you create a new directory for BOPDA (refer to your DOS documentation if you are unsure of how to do this). Into this new directory you will need to copy your version of advanced BASIC (for example, for IBM advanced BASIC enter `BASICA.COM`, for MS Advanced BASIC enter `BASICA.EXE`). Then you will need to do the following. Place the BOPDA disk in the left drive. Make the new directory your default drive (e.g. if you called the new directory BOPDA you should enter `c:<return>` and then `CD BOPDA`). Now enter `copy A:WHBO*.BAS <return>`; this will copy all three modules to

your hard disk. To run the program simply enter BASICA WHBO1 <return> (be sure your default directory is the one you created for BOPDA).

Whichever method you use, make sure to create a backup diskette for the BOPDA program.

How to Enter Information In BOPDA

BOPDA is quite "user friendly." For every section of BOPDA, an instruction message is listed at the bottom of the screen. For example, after accessing the program the title screen will appear. At the bottom of this screen the following instruction appears: (TYPE ANY KEY TO CONTINUE). If you strike any key, then the subsequent screen appears. The second screen is a liability disclaimer, which also has the (TYPE ANY KEY TO CONTINUE) message at the bottom of the screen. Once any key is struck the following options menu will appear:

BUYOUT ANALYSIS - MAIN MENU

- 1) ENTER NEW INFORMATION
- 2) UPDATE OLD INFORMATION
- 3) EXIT THE PROGRAM

SELECT AN OPTION => ?

Option 1 should be used whenever one is entering information for the first time. To select this option, simply type 1 and hit the <return> key. Option 2 should be used if information has already been entered in a previous session and has been saved under some user provided {file name} (see the Saving Information section later on in this guide for these procedures). If option 2 is selected, then after typing 2 and striking the <return> key, the user will be asked to provide the name of the file where the information is contained. Enter the {file name} and type the <return> key. If the {file name} is typed incorrectly or if the file was not properly saved, then the following message will flash on the screen: FILE DOES NOT EXIST; TYPE ANY KEY TO CONTINUE. The options menu will reappear on the screen when any key is struck and the user will have to repeat the above steps; however, this time entering the correct {file name}. Option 3 should be used whenever the user desires to exit the program (see the Exiting Program section later on in this manual for more detail). The user can return to DOS and use the DIR command to list the files on the given disk.

The next screen to appear in this program requests the user to type in the farmer's name. To do this, type the producer's name and strike the <return> key. If the farmer's name is quite long, e.g. over 25 letters, then you may want to

abbreviate it. After the name is typed and the <return> key is struck, the program will display the following question:

DO YOU PLAN TO DISCONTINUE MILK PRODUCTION REGARDLESS OF WHETHER YOU PARTICIPATE IN THE BUYOUT PROGRAM (MPTP) (Y OR N)?

If one answers Y to this question, then the user will only have to fill out a couple of worksheets (4-5), which correspond to situation 1 in the paper version of the worksheets. If one responds by typing N to this question, then the user will complete several worksheets (1-5). After responding to this question, the user will be in the worksheet mode of BOPDA ready to enter information.

There are five worksheets contained in this software. These worksheets consist of tables with rows and columns requiring specific information. The rows items have numbers assigned to them while the columns have letters assigned to them. In order for the user to input information into a specific row/column "cell", he or she must first specify the row number and column letter of the cell (examples will follow). After the row number/column letter (e.g. 1B) is keyed in, the following prompt appears: CHANGE TO WHAT VALUE. The user should enter the appropriate number and type the <return> key. This process is repeated until all information is entered. Note that all row and column cells are set to zero by default and will remain as zero values unless the user changes them. To provide more detailed information on how to enter information, the rest of this section will discuss each of the five worksheets separately.

Worksheet 1 - Calculation of Sale Proceeds, Remaining Liabilities, and Interest on Remaining Liabilities

After the user has typed in the producer's name, Worksheet 1 will appear on the screen. Worksheet 1 is composed of two screens (three screens if the remaining liabilities minus sales proceeds figure is negative). The first screen has 4 rows of asset items and two columns representing the current market value of assets to be sold (Column A) and the value of assets if sold under MPTP provisions (Column B). Initially, the row and column values are equal to zero. At the bottom of the screen the following instruction appears:

ROW # AND COL LETTER TO BE CHANGED, EG 1A,4B..(TYPE N TO MOVE TO NEXT SCREEN)?

To enter a value for row 1, column A, the user must type 1A and the <return> key. The program will respond by flashing the following message at the bottom of the screen:

CHANGE TO WHAT VALUE?

The user should then type in the appropriate value and type the <return> key. The value will then appear in the location specified by the user and the first message will reappear at the bottom of the screen. If the user enters an inappropriate row number/column letter location (e.g. 1Z, or 10A, or B1, etc), then the following error message will appear at the bottom of the screen:

ILLEGAL LOCATION, REENTER ROW AND COLUMN LOCATION

In this case (which will undoubtedly occur in most sessions), simply reenter the row and column location and proceed following the steps outlined above. This process should be followed until all information in the first screen is entered. Then the user should type N as indicated in the instructions to move to the second screen.

The second screen consists of ten row numbers (5-14) and the two same column headings as the first screen. The relevant column in this case, however, is column B only. The relevant rows for entering information are rows 6, 8, 9, 11, and 13. The other rows, which have the following symbol: => are calculations done automatically by the program. For these rows, which also appear in many of the other worksheets, the user will NOT be able to enter information in them, i.e., they are protected cells. The same process is followed in entering information as was followed in the first screen. If, at any time, the user wants to go back to the first screen, he or she should type P and the <return> key as indicated in the instruction message at the bottom of the screen. After all information in screen 2 has been entered, the user must type N to go to the next worksheet. If the remaining liabilities cell (row 11 column B) is negative, however, then when the user types N to move to the next worksheet, a third screen of Worksheet 1 will appear. In this case, the following question will appear:

YOU HAVE AN EXCESS OF SALES PROCEEDS OVER LIABILITIES OF:
\$ XXXXX

ENTER THE AFTER TAX INTEREST RATE (IN DECIMAL FORM) YOU COULD
EARN ON THIS EXCESS?

The user should enter this interest rate (IN DECIMAL FORM e.g. 9%=.09), hit the <return> key, and type N to continue to Worksheet 2 or type P to go back to Worksheet 1.

Worksheet 2 - Impact of Participation in MPTP on Expenses

There are three versions of Worksheet 2 which the user may select. After typing P to move from the last screen of Worksheet 1, the following question will appear:

IF YOU HAVE CALCULATED OR KNOW WHAT YOUR TOTAL EXPENSES ARE FOR 1985, AND PROJECTED ANNUAL AVERAGE EXPENSES WITH AND WITHOUT PARTICIPATION IN THE MPTP DURING THE DURATION OF THE PROGRAM, THEN TYPE Y TO SKIP LISTING SPECIFIC EXPENSES. IF YOU DO NOT KNOW OR HAVE NOT CALCULATED THESE TOTALS, OR IF YOU HAVE CALCULATED THEM, BUT WANT TO MAKE CHANGES, THEN TYPE N?

If the user types Y after this message, then the program goes to the short version of worksheet 2. This version only requires that the user provide total expense estimates for the three scenarios (1985, projected without participation on an annual average basis, and projected with participation on an annual average basis) and is significantly shorter than the two other versions of this worksheet. Information is entered in an identical manner as Worksheet 1. If the user types N after this message, then the following question will appear on screen:

IF YOU USE A MANAGEMENT ORIENTED BUSINESS SUMMARY (EG, CORNELL DAIRY BUSINESS SUMMARY) TYPE M; OR IF YOU WANT TO LIST YOUR EXPENSES CONSISTENT WITH SCHEDULE F OF THE FEDERAL INCOME TAX FORM TYPE F?

Both of these longer versions require the user to list specific expenses, which the program automatically sums. For both of these versions, data is entered the same as before and one can move from screen to screen by typing N or P. Entering specific expenses in these worksheets is quite cumbersome and it is recommended to use the shorter version if you know or have previously calculated what these totals are.

Worksheet 3 - Impact of Participation in the MPTP on Receipts and Net Income

There are two versions of Worksheet 3 that the user may select. After typing N in the last screen of Worksheet 2 (for any version) the following question appears on the screen:

IF YOU HAVE CALCULATED OR KNOW WHAT YOUR TOTAL RECEIPTS ARE FOR 1985, AND PROJECTED ANNUAL AVERAGE RECEIPTS WITH AND WITHOUT PARTICIPATION IN THE MPTP DURING THE DURATION OF THE PROGRAM, THEN TYPE Y TO SKIP LISTING YOUR SPECIFIC RECEIPTS. IF YOU DO NOT KNOW OR HAVE NOT CALCULATED THESE TOTALS, OR IF YOU HAVE CALCULATED THEM, BUT WANT TO MAKE CHANGES, THEN TYPE N?

If the user types Y, then the program goes to the short version of Worksheet 3. This version requires the estimates of total

milk sold and milk price for 1985 and projected annual averages without participation in the program. It also requires estimates of all other receipts and income taxes for 1985 and projected annual averages with and without participation in the buyout program. Again, information is entered in the same fashion as before. If the user types N after this message, then BOPDA will go to the long version of Worksheet 3. This version has several screens of specific farm and nonfarm receipts that must be entered and is quite cumbersome to complete. Hence, it is also encouraged to use the short version of Worksheet 3 whenever possible. If one uses the longer version, it is important to note the following special instruction. Row 20 asks for interest income earned by the farmer. If the remaining liabilities after the asset sale is negative, then the program will automatically assign the interest on this excess to row 20, column C. The user may add other interest income to this cell location and the two amounts will be added (e.g. if interest income from the excess of the asset sale to liabilities is \$1,000 and other interest income is \$500, then the user should enter \$500 for this item and the computer will print a value of \$1,500 in this location).

Worksheet 4 - Calculation of Breakeven Amount

When the last screen in each version of Worksheet 3 is reached and when one types N to continue, the following question will appear:

DO YOU PLAN TO RETURN TO DAIRYING (Y OR N)?

If the user types Y, then a version of Worksheet 4 that calculates an annual and total breakeven amount based on the farmer's plan to reenter dairy farming when the program expires will appear. This version consists of 2 shorter screens which require that the user provide information on several items. Once all information is entered in screens 1 and 2, which is done analogous to previous worksheets, then when N is typed a summary and sensitivity analysis on annual and total (i.e. five years) breakeven amounts per hundredweight will appear. The sensitivity analysis consists of 8 different scenarios dealing with variations in the farmer's projection of the milk price and total expenses without participation. The price is raised and lowered by \$0.50 per cwt., expenses are raised and lowered by 5 percent, and a combination of each price and expense variation is provided. This gives the farmer a notion of how sensitive the annual and total breakeven amount is to projections on expenses and milk price.

If the user types N, then a version of worksheet 4 that calculates a breakeven amount based on the farmer's plan not to return to dairy farming will appear. This version is a little

longer than the previous version because it calculates loss in net worth caused by the sales provisions of the MPTP. It is similar to the previous version, but requires the user to enter estimates on sales commissions and income taxes for sale of livestock as dairy animals and for beef, as well as sale of real estate as a dairy farm and under MPTP provisions. The same type of summary and sensitivity analysis is included in this version of Worksheet 4.

Worksheet 5 - Annual Cash Flow Comparisons

The final (optional) worksheet is composed of a set of screens calculating cash inflows and cash outflows for four situations. The user must estimate and enter cash flow items for 1985, project an average year during the MPTP for both participation and nonparticipation, and project an average year for when the program ends (5 years later). The resulting total cash outflow is especially useful for determining whether participation plans will provide the necessary cash flow. This worksheet will also be useful to review with one's creditors before deciding whether to bid so that the impact on future payments of application of sales proceeds to outstanding balance on loans can be assessed.

For questions concerning specific items in these worksheets, the reader is referred to Casler and Knoblauch (1986).

Printing Output From Screen to Printer

BOPDA does not automatically print output from the screen to a (paper) printing device. However, one may obtain a printed copy from any screen in BOPDA by holding down the shift key and striking the [PrtSc] (or equivalent print screen key on one's keyboard). It is suggested that you print out Worksheet 4 at the very least and any other worksheets that are necessary.

Saving the Information in BOPDA

There is one and only one way to save the information entered in a given session of running BOPDA. When one moves to the last screen of Worksheet 5 and types N to move to the next screen the following instruction will appear:

SAVE UNDER WHAT FILE NAME (EG FARMER'S INITIALS)

This is where the user specifies the {file name} in which the information just entered will be saved for later use. The

{file name} can be 8 characters long and must begin with an alphabetical character. The following are examples of permissible {file names}: HMK, WHB12, JIM, XZE456, etc. The following are examples of impermissible {file names}: 1HMK, WHB12J3J3J3J3J, 77SLP, etc. This data can be saved directly on the BOPDA diskette, the hard drive of your machine (if you have one), or another disk inserted in the B drive of your machine (if you have one). It is recommended that you either save the data on your hard drive or another diskette. If you have a hard drive, then type C:{file name} and <return> after this question (this assumes your hard drive is the C drive). If you have two disk drives, then type B:{file name} and <return> after this question. There are several special things to consider when saving a file. First, record the name of each file for each farmer so that you can easily access it if the farmer returns. Second, if you use the same {file name} for different persons, then the information contained in the previous file will be replaced by the information in the subsequent file. Therefore, do not save different data using the same {file name}. Finally, when you want to update an existing file, e.g. Option 2 from the Options Menu, access it the same way you save it. That is, if you saved it on another diskette, then type B:{file name} after the program instructs you to enter the {file name} to retrieve the file. If you saved it on your hard drive, then type C:{file name} to retrieve it. If you saved it on the BOPDA diskette, then type {file name} to retrieve it. When the BOPDA diskette fills up, the user will either have to use a new diskette or erase existing files to continue using BOPDA. The user may wish to keep a written list of {file names} and the associated farmers with each disk.

Exiting the Program

Once you are finished with a session you can return to DOS by selecting option 3 of the options menu. If you are not in the options menu then you can simply follow through with your analysis until you return to the menu.

An alternative, but not recommended, means of exiting the program is to hold down the control key (ctrl) and type the break key. This control-break method will interrupt the program and leave the user in the BASIC interpreter environment. To return to DOS from BASIC, type SYSTEM. The program can also be continued where it is left off by typing CONT. This assumes that you did not return to DOS after breaking the program. The program can also be restarted by typing RUN; however, this is not recommended since BOPDA consists of several modules and the program may not start from the correct one.

Note that if you control-break out of the program during data entry and do not continue, then all current information

will NOT be saved. Any information previously entered and saved in a file will not be affected.

It is important to note that once the information has been saved, if the user wants to update the data, it is advised to follow the same path through the program that was followed in the earlier session. In other words, if the user responded that he or she would return to production when the program expires, the user should respond in this way when going through in the update. If this is not followed, then the user should carefully check to see that all "old" values in each screen are correct.

A final point is that although the program has been tested it is possible that there still exists some mistakes or "bugs" in it. Should a problem occur the program will stop executing, an error message will be printed, and the BASIC interpreter will take over. If this occurs, it is requested that you note the message where it occurred, and forward the information to the author. Once you have noted the information, you should enter SYSTEM to return to DOS from where you can restart the program.

Quick Review of How to Use BOPDA

In review, remember the following steps and considerations in using BOPDA:

- 1) Either create a system disk containing BOPDA or copy it to your hard disk as described in this section. This is done only once. Make sure to make a backup disk for BOPDA.
- 2) Access BOPDA by either inserting the converted diskette into one's disk drive and turning the computer on, or, if your computer is already on, insert BOPDA into the disk drive and type BASICA WHB01 and strike the key. If you use the hard disk method described in the Getting Started section, then simply enter BASICA WHB01 <return> after you have booted up on your computer.
- 3) Once in the program, simply follow all the instruction messages that appear at the bottom of the screen. After entering information or typing in a response to a question, the user should always type the <return> key to proceed.
- 4) One may move from screen to screen in BOPDA by typing P to make changes in the previous screen or typing N to move to the next screen.

- 5) If you make an error in any of these procedures, the program will list the appropriate error message and tell the user how to proceed.
- 6) To print out information from any screen in this software, hold down the shift key and type the [PrtSc] or equivalent key on one's keyboard.
- 7) Information from any session in BOPDA can only be saved by going to the last screen immediately after Worksheet 4 or 5, depending on whether one wants to conduct cash flow analysis. Make sure that you have read and are familiar with the Saving Information section above before saving information.
- 8) To exit, type 3 in the option menu or type the control and break key simultaneously to break from the program. The control-break method is not recommended for reasons cited in the previous section. To return to DOS from BASIC when you are finished, type SYSTEM.
- 9) Remember to follow the same steps in an update session as were followed in a previous session for each farmer. For example, if in the previous session the farmer responded that he or she would not return to farming after the program expires, then this should be the same in the update unless an error was made in the previous session.
- 10) Finally, if an error occurs and the program stops executing, then note where the message occurred and what the message was and send it to the author. Once you have noted this information, you should enter SYSTEM to return to DOS from where you can restart the program.