

By ANDY ZAVOINA, CRCM

Software Shortcuts

Realistically, computers allow us to do more, more efficiently—they don't shorten our workdays.

AT THE RISK OF DATING MYSELF, I started using spreadsheets when VisiCalc was popular. Not being a touch-typist, I had a hard time typing all the “C”-prompt slash stuff (e.g., C:/) and was an early adopter of the Macintosh Graphical User Interface operating system. The spreadsheet of choice for me was Multiplan. I carried my Mac to work as though it were a laptop, before laptops were less than 20-pound machines and took at least two laps to balance. I used to click in cell A1 (back then it was known as “R1C1” for “row” and “column”) and I'd drag down and down and down and then over and over and over to select an area I would later call my print range.

One day I discovered a tip: From A1, use the GoTo command, hold the shift key, and bam, the selection was highlighted. I could even type in the print range area to define it. How “kewl” is that? I wondered how much of my day, of my life, I spent clicking and dragging. That was when I started reading those pesky manuals and was introduced into the “Working Smarter, Not Harder” way of life. Realistically, computers allow us to do more, more efficiently—they don't shorten our workdays.

My intention with the following tips is to help you shave off a few seconds here and there from many of the repetitive tasks you do on your computer everyday. And if you do them hundreds of times a day, all those shortcuts will add up, saving you time and keeping your workflow progressing smoothly.

Web Browser Tips

Get the Google toolbar (<http://toolbar.google.com/>). In addition to making searches on one of the best search engines available faster and easier, the toolbar has bonus features.

As an example, let's search on “rescission.” Hitting the enter key is the same as selecting the “I feel lucky” button, which sends you directly to what would be the first hit on your results list. Click on “Search Web” to

select where you want to search. You can search the Web or the “Current site.” You can also search other areas of Google, such as for images.



But look back at the first two choices. These are powerful. Search the Web, get to a site, and search in it. You might find case law on the Web, or if you go to your regulator's Web site, very specific bulletins or notices. Searching within a site is an excellent tool when you know where you want to look but it is a large area.

When you get to that very long page that came up on your search results, note the highlighter tool on the toolbar. Click on it to highlight your search term every place it appears, allowing you to scan that document looking for your keyword. Different words will have different colors, and you may also click the keyword to the right of the highlighter tool to skip directly to it and each subsequent occurrence. The Google toolbar I use on my Firefox browser allows me to select any of the words I searched for individually, to get through the results page faster. Regardless of version, this is a real time saver.

When you search in Google, use at least four keywords, but fewer than 10 (more than 10 will be ignored). Copying and pasting a long sentence into the search window won't provide the results you might hope for, although searching for phrases will narrow your results. If you were interested in finding information on rescission, you could enter the phrase, in quotation marks “right of rescission.” (Note that Google is not case-sensitive). This provides 31,800 hits, which is too many. The trick to Web searching isn't finding all the pages with those terms, but the one

you really want. This is a lending issue, and we do want to be more specific, so we add a second phrase, “truth in lending.” This searches for a page containing both phrases and yields 11,600 hits. We see some credit unions mentioned and don't want that, so we exclude them from the search results using a minus sign to exclude a word or phrase. We add a minus sign outside the quotation marks—-“credit union”—and reduce our hits to 9,210. Let's assume we are looking for a specific issue addressing the use of preprinted forms. Now we add “rodash” to the search string and receive only 27 hits. This is usable. Furthermore, if you use good keywords you should never have to go beyond the first page of 10 hits.

Microsoft Word Tips

You've been tasked with sending the bank president a memo outlining money service businesses (MSBs) and your BSA action plan to address any

needs. Because this is an executive overview, you were told to keep it to one page. When you finish your memo in Word, you find that there are a few sentences on a second page. Editing isn't really an option, as there's no content you feel could be removed. You could adjust the margins or use a smaller font, but there is an easier way.

Choose **File > Print Preview**; in the Print Preview toolbar, click the "**Shrink to Fit**" button, a little icon showing two pages becoming one. This will reduce your document by one page. All that is left to do is to review the document to be sure it hasn't gotten too small.

When all you want to do is select and replace a few letters at the end of one word and the first of the next, Word selects it in its entirety, which can be aggravating. By default, Word is set to select entire words at a time whenever you select more than one word. You can override this default setting two ways: You can use the shift + arrow keys to select portions of multiple words, or you can turn off the default by following these steps:

- Choose **Tools > Options**.
- Click on the **Edit** tab and deselect the "**When Selecting, Automatically Select Entire Word option.**"
- Click **OK**.

Even with this option turned off, you can still select entire words at a time with the mouse by double-clicking on the word you wish to select.

Word lets you save keystrokes, and that is saving time and reducing errors.

- Format a bulleted list by starting with an asterisk (*). Using Word, type *, a space and a sentence, and when you press Enter, Word automatically converts what you've typed to a bulleted entry, adjusts the indent, and begins your next line with another indented bullet. To start regular text, press Enter twice.
- Correct your grammar in Word as you write. To set up the Word grammar checker, click **Options > Tools** menu, click the Spelling and Grammar tab, and make your choices. The checker underlines phrases and sentences that may contain errors; a right-click on the underlined phrase brings up suggestions for correcting its grammar.
- Word makes it easy to add simple graphic elements:
- To draw a straight line across your page, type five dashes (-) and press Enter.
- To draw a double line across your page, type three equal signs (=) and press Enter.
- To draw a heavy line across your page, type three underscore lines (Shift + _) and press Enter.
- To draw a lovely wavy line across your page, type three tildes (~) and press Enter. To draw a triple line across your

	A	B	C
1	Category	Tract	Loan Amt.
2	Low	231.02	\$16,000
3	Low	231.01	\$8,000
4	Medium	210	\$15,725
5	Upper	315	\$75,000
6	Low	231.03	\$32,000
7	Upper	317	\$10,000
8	Upper	316	\$8,500
9	Medium	211	\$14,000
10			\$179,225

page, type three pound signs (#) and press Enter. To draw a dotted line across your page, type three asterisks (*) and press Enter.

■ Let Word finish words for you. For example, if you type the first four letters of February or any other common word, the full word appears in small letters above. Press Enter and Word automatically types the rest.

Using the Insert Auto Text feature in Word, you can easily add your own commonly used words. From **Insert > AutoText**, select the **AutoText > AutoCorrect** tab. Enter what you'll type and what it should be corrected to. This is great when you are using a common phrase like your full name, bank name, or a term such as "Community Reinvestment Act," which I entered by typing "CRA-". I added the "-" sign to separate it from times when I use the abbreviation CRA, which could be for Reg. BB or a credit reporting agency. If you type your abbreviated word and get the longer one automatically, just hit the Backspace key.

Words you commonly misspell or mistype can also be added here. This could be the difference between writing to me with a last name of Zavonia (incorrect) and Zavoina (correct). This could also be your boss's name, etc.

- Number a list automatically in Word. Type 1, a space, then the content for item 1 on your list. When you press enter, Word will start the next line with 2, and will keep numbering after each paragraph return, renumber everything if you add a line in the middle, and manage the indents, until you press enter twice to resume normal text.
- Don't worry if you forget to capitalize the first word of a sentence. Word corrects this automatically. Likewise, it'll lowercase the second letter if you capitalize two in a row.

Excel Tips

There are times you're working on your spreadsheet and you want an absolute reference, not a relative reference. The difference between these is that an absolute reference goes to a specific cell. A relative reference may go to another cell two cells to the left of the current cell. You can quickly turn a normal Excel cell reference into an absolute reference. Let's say you have entered =SUM(A1:A25) into cell A27. Double-click cell A27 and then use the mouse to select the reference A1:A25. Now press F4 and then Enter. The cell contents will change to the absolute reference form of =SUM(\$A\$1:\$A\$5) Highlighting the formula and pressing the F4 key again will remove the absolute reference (\$) first from the column and then from the row.

Often, a spreadsheet is used in place of a formal database like Access. In many cases, you don't want to count or sum

all of the records listed on your spreadsheet. Assume you want to focus on records that meet a certain criterion—for example, only the loans made in a specific census tract or tract category. For this, you could use the COUNTIF and SUMIF functions.

To count the number of loans made in a low-income tract: The following formula is an easy-to-follow use of the COUNTIF function. It counts the number of loans in tracts where you classified them as “Low”: Type in `=COUNTIF(A2:A9,”Low”)`

The result, based on the example, is 3.

You can also write this formula as `=COUNTIF(A2:A9,”=Low”)`. If a comparison operator is omitted, Excel assumes “equal to.”

To count the number of loans made in tracts other than low:

This formula counts all the sales not made by Jones:

Type in `=COUNTIF(A2:A9,”<>low”)`

The result in this example is 5.

If you want the total dollar amount of loans, add a condition to the formula that says, IF the content in column A meets this test, add the dollars in column C: Type in `=SUMIF(A2:A9,”=low”;C2:C9)`

The result in this example is \$56,000.

Entering `=SUMIF(A2:A9,”<>low”;C2:C9)` takes all the other tracts, not low.

The result in this example is \$123,225. BC

ABOUT THE AUTHOR

Andy Zavoina, CRCM, is an executive vice president with the Gila Group, best known for its involvement with BankersOnline.com, where he is also a BankersOnline Guru. He joined Gila in 2003.

Mr. Zavoina, who has been in finance and banking for 23 years, was the 2003 recipient of the American Bankers Association’s Distinguished Service Award for his involvement and accomplishments in the field of regulatory compliance management. He is a past chairman of the ABA Compliance Executive Committee and currently serves on the ABA Bank Compliance Editorial Advisory Board, Compliance Action magazine, and is a member of the ABA Compliance School Board. He also served on the Texas Bankers Association’s Compliance Committee.

He is a graduate of the ABA National Commercial Lending School, National Compliance and National Graduate Compliance Schools, and is a Certified Regulatory Compliance Manager with the Institute of Certified Bankers. You can reach Andy on the Internet by using his e-mail address, andyz@bankersonline.com, or visiting his personal Web site at <http://home.hot.rr.com/zavoina/home.html>.

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