

Risk Your Super – Rev 1
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(www.forward.com.au)

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Introduction

This application applies the rules described in <http://www.forward.com.au/superannuation/protectingyoursuper.html> to the Australian All Ordinaries Share Index downloaded from <http://au.finance.yahoo.com/q/hp?s=%5EAORD> and displays the result for the previous Friday. If you are not already using my switch method and would like to start this program will help. See the **Getting Started** section below.

Registration

If you would like to added to an email list for this, go the www.forward.com.au , click on Contact at the top right of the page and send me an email.

Installation

Note the screen shots shown below are for the previous ProtectYourSuper program, but apart from the switching rules applied RiskYourSuper works in the same way.

On Windows

Put the downloaded **RiskYourSuper.jar** file in a directory.

Double click it to run it.

If you have an internet connection, you should see a window like this appear.



If this window does not appear, you do not have Java installed.

To install Java goto www.java.com and download and install it.

Fix for Java Exception on Windows

One user has reported a “Java Exception” when trying to run the RiskYourSuper.jar file. He has yet to provide the log files so I can track this down, but running the .jar file via a shortcut worked for him.

i) right click on the RiskYourSuper.jar and create a short cut

ii) right click on the shortcut and open properties and change the target text to

C:\Windows\System32\cmd.exe /k java -jar RiskYourSuper1_0_0.jar -V

Apply and close

Now you should be able to click on the short cut to run the jar file.

You can also now pin the shortcut to you start menu or task bar (right click on the shortcut to open the menu to show these options)

On Non-Windows machines

Put the downloaded **RiskYourSuper.jar** file in a directory.

Then from a terminal window, change directory to where the ProtectYourSuper.jar file is and run the command:-

java -jar RiskYourSuper.jar

If the above window does not appear, goto www.java.com and download and install Java.

As well on Mac OS, you can assign "Jar Launcher" as the default app. to use when you double-click a jar file, as follows (I don't believe you need the developer tools installed for this):

Click once on the .jar file in the Finder and then from the menubar in the Finder select File -> Get Info". Click on "Open with" and from the popup menu select "Other". A file browser window will open. In this window, go to the /System/Library/CoreServices folder and select 'Jar Launcher'. Then make sure the "Always Open With" checkbox is checked and then click Add. Then click the "Change all" button so that any jar file will be opened automatically. Finally, close the Info window and now when you double-click any of your jar files they should run automatically. (see <http://macosx.com/tech-support/how-to-execute-a-jar-file-in-os-x/9549.html>)

Downloading the Share Data

Each time the program is started it attempts to download the latest All Ordinaries Index data from <http://au.finance.yahoo.com/q/hp?s=%5EAORD> and saves the data in a local file, table.csv.


If you are not connected to the internet, the program will print an error message and then attempt to load local file, table.csv, if it exists.

You can manually download the table.csv file and put it in the same directory as the ProtectYourSuper.jar file. Goto <http://au.finance.yahoo.com/q/hp?s=%5EAORD> and scroll to the bottom of the page and click on the link **Download to Spreadsheet**

27 Sep 2011	3,952.20	4,063.50	3,950.40	4,063.50	1,617,425,800	4,063.50
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* Close price adjusted for dividends and splits.

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 [Download to Spreadsheet](#)

Currency in .

That will download the data to a file called **table.csv** on your computer. Find where the file was downloaded to and copy it into the directory where the **RiskYourSuper.jar** file is.

Getting the Results

When the data has been downloaded the results are calculated for the latest Friday in the data. If this Friday is more than 2 days ago a warning is displayed as shown below.

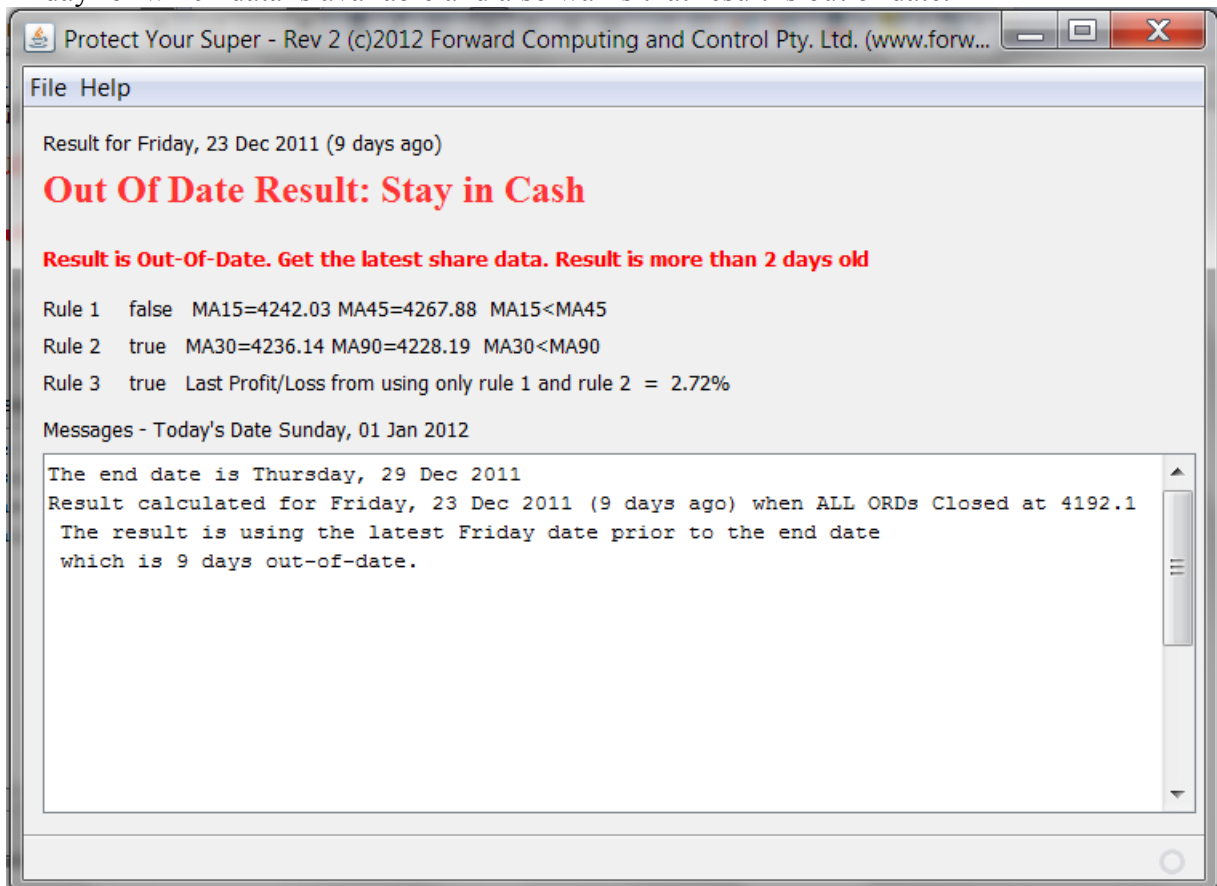
This program is designed to be run on the weekend to check the previous Friday's data and allow me to lodge a switching request before Sunday midnight. If the previous Friday is more than two (2) days ago then the warning **Out Of Date Result** is displayed (see example below).

Do not use Out of Date Results for switches.

Yahoo seems to add yesterdays data some time after 1pm Sydney Daylight saving time, so Friday's data is not available until Saturday afternoon.

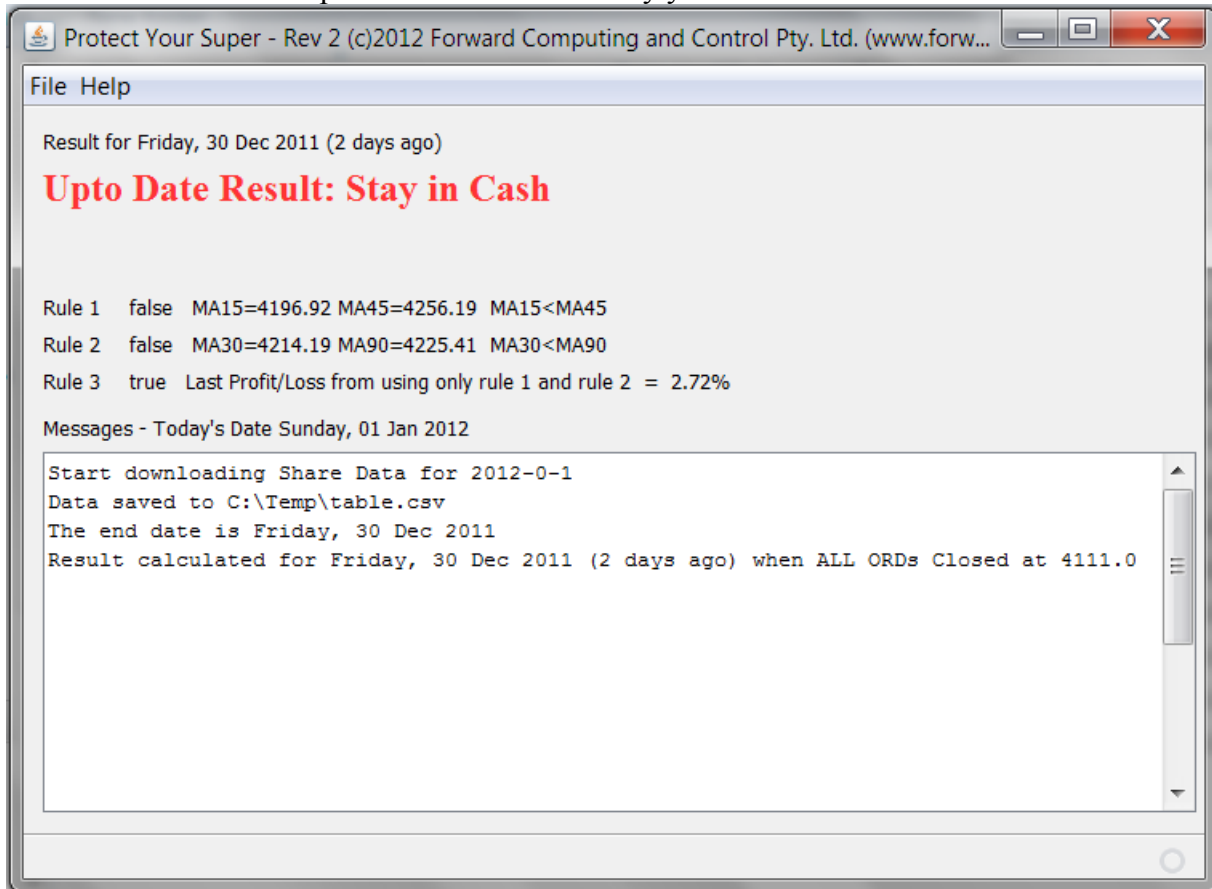
Out Of Date Results

The result, and any warnings, are shown in **RED**. In the example below the share data downloaded is missing the Friday's data (30th December 2011) so the application calculates the result for the last Friday for which data is available and also warns that result is out of date.



Upto Date Results

When the share data is upto date for the last Friday you will see a result like



These Upto Date Results are the only ones I acted on. They follow the three (3) rules of my switching method.

There are five (5) Upto Date results that can be displayed,

Upto Date Result: Switch to Shares My rules advise switching 100% to Shares

Upto Date Result: Stay in Shares My rules advise staying 100% in Shares

Upto Date Result: Exit Shares, switch to Cash My rules advise switching 100% to Cash

Upto Date Result: Exit Shares or stay in Cash My rules advise being 100% in Cash

Upto Date Result: Stay in Cash. My rules advise staying 100% in Cash

As well as the main result, the values for each of the three Rules are also displayed. When all the rules become true "Switch to Shares" will be displayed. If any of the rules becomes false, then "Exit Shares, switch to Cash" or "Exit Shares or stay in Cash" will be displayed.

Getting Started

If you are not already using my switching method and would like to start using it, this program will help.

If I was starting now I would run the program each weekend and ignore the "Stay in .." results and follow the "Switch to Shares" and "Exit Shares" advice.

Once I was using the method then the "Stay in Cash", "Stay in Shares" results match what I am already doing. I follow the advice to "Switch to Shares" and "Exit Shares, switch to Cash". Once I am using the method if I see "Exit Shares or stay in Cash" I should already be in Cash.

Share Data Format

The RiskYourSuper application has been written to process share data in for format provided by yahoo.finance.au.

The table.csv file looks like:-

```
Date,Open,High,Low,Close,Volume,Adj Close  
2011-12-29,4135.30,4135.30,4091.60,4123.10,479293800,4123.10  
2011-12-28,4191.30,4193.70,4139.50,4141.70,429540400,4141.70  
2011-12-23,4153.50,4192.10,4153.50,4192.10,570899000,4192.10  
2011-12-22,4184.40,4185.00,4136.30,4142.20,788964800,4142.20
```

....

Only the Date and Close data are used by the application.

Yahoo appears to update its website with yesterday's data some time after 1pm (Sydney Daylight Saving Time).

Log File

Each time the program is run it creates a log file, RiskYourSuperLog.txt. If there are any errors, this log file will contain the details. The log file is overwritten each time the program is run so you need to copy it to another filename if you want to keep a copy.

Acknowledgements

The Date Picker used in this program is courtesy of <http://sourceforge.net/projects/datepicker/>