



## Fill color messes up the table

If you apply fill color to some of your cells, especially to ranges of cells, that color overrides the table color. Sometimes that's what you want but not always and Excel doesn't give you a choice.

## Tables are treated differently

Tables in Excel are a special type of object. In some cases they are treated differently than ranges or other cells that are just part of the general worksheet. These differences may apply to how cells within a table are referenced, how formulas work, macros and other functions.

Because some things are different and others are not, you may end up with weird results and have a hard time troubleshooting why.

## Candy striping on pivot tables

Excel will not allow you to create or move a pivot table so that it overlaps with a Table created with Styles. It is possible to make Excel put banded rows or columns onto your pivot table the same as you can with Style Tables, but with the same limitations. That is, only alternating rows (and/or columns, in the case of pivot tables) of a single color.

The alternative I'm about to show you can overlap pivot tables. In fact, it can even overlap Table objects created using Styles. When overlapping a Style Table, it can override Excel's assigned Style or be used in conjunction with it.

### *One special consideration*

There is one special consideration to keep in mind when making candy striping overlap a pivot table. That is that you must build the pivot table first. If you do it the other way around (and unfortunately every time you refresh the pivot table, no matter which order you use) parts of the candy striping, particularly to the right of the pivot table, will be lost. This is just a byproduct of how Excel functions behind the scenes when building or refreshing a pivot table and can't really be avoided.

This problem hasn't been seen with other Excel objects other than pivot tables.

## **CONDITIONAL FORMATTING**

Use Conditional Formatting to apply candy striping with better results.

Aside from just horizontal (row) striping, you can do vertical (column) striping. You can do columns instead of, or even in addition to, rows. You can also do borders, patterns, different fonts or font attributes or just about any other formatting rules and combinations you can dream up. It also doesn't just have to be every other row, you could make it every 3rd row, every 5th row, every 13th row... whatever you want.

Granted, you can go in and do all of those things manually but with this method if you insert or delete rows (or columns), the formatting will adjust itself and remain consistent.

	A	B	C	D
1	ColA	ColB	ColC	ColD
2	Conditional formatting set to fill every odd numbered row with color.	Fill applied via conditional formatting with a rule that is LOWER than the row formatting rule.	Fill applied via conditional formatting with a rule that is HIGHER than the row formatting rule.	Fill color manually applied
3				
4				
5				
6				
7				
8				
9				
10				

Notice how, unlike with Excel's built-in "Format as Table" option, fill color that is manually applied does not override the candy striping.

### How to do it

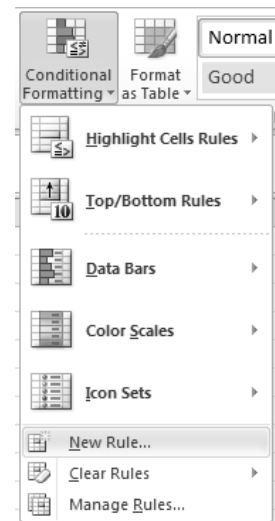
1. Highlight the range of cells where you want formatting applied.
2. Click "Conditional Formatting" on the home tab of the ribbon.
3. Select "New Rule" from the drop-down menu.

### Windows

4. Select "Use a formula to determine which cells to format".

### Mac

5. To do the same thing:
  - a. Select "Classic" from the Style drop-down.
  - b. Change the next drop-down from "~~Format only top or bottom ranked values~~" to "Use a formula to determine which cells to format".



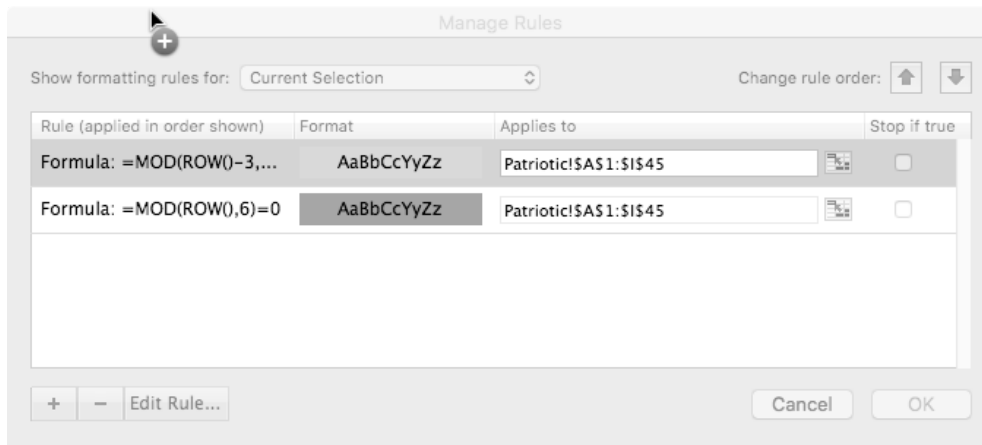
### Both Windows and Mac

6. Type in one of the formulas below, or use them as a starting point for creating your own variations. [These will be dissected and explained in a moment.]
  - a. **=ISODD(ROW())** Will apply your chosen formatting to every odd numbered row within your selected range.
  - b. **=ISEVEN(ROW())** Will apply your chosen formatting to every even numbered row within your selected range.
  - c. **=MOD(ROW(),3)=0** Will apply your chosen formatting to every 3rd row within your selected range. Simply by changing the "3" in the formula to another number, you could make this every 4th, 5th, 9th or even 88th row.
  - d. **=MOD(ROW()-3,6)=0** Use the formula shown in step 6c (above), using the number 6 in place of the 3 that is shown. Then apply this second formula (6d) as an additional conditional formatting rule using a different row color or some

other different formatting attribute. By using the two together, you'll end up with a color band on every 3<sup>rd</sup> row but every other band will be a different color, as shown on the next page. The key to this is to use any even number for one rule (the 6, in my example) and subtract half its value (the 3, in my example) for the other. The two rules are:

- i. =MOD(ROW(),6)=0
- ii. =MOD(ROW()-3,6)=0

7. Set the formatting you want then click OK.



	A	B	C	D	E	F	G
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							

Rules 6c and 6d. A colored band every 3rd row, with the bands alternating colors.

### Setting blocks of colored rows

Suppose you want a different variation; five rows without color, then five rows with color, alternating in blocks of five rows each all the way down your spreadsheet.

	A	B	C	D	E	F
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						

Like the alternating colored rows discussed previously, this also requires more than one conditional formatting rule. Five of them, in fact, because we're doing groups of five rows. If you were doing some other number of rows, you'd need that many formulas and would have to adjust the example below accordingly.

The formulas look like this:

`=MOD(ROW()-1,10)=0`

`=MOD(ROW()-2,10)=0`

`=MOD(ROW()-3,10)=0`

`=MOD(ROW()-4,10)=0`

`=MOD(ROW()-5,10)=0`

### How it All Works

Let's break down what these formulas are doing, step-by-step.

"Mod" is short for "modulus". You probably learned it as "remainder" back in high school math class. When you divide one number into another the remainder, if there is any, is technically called the modulus.

"Row" is literally looking at the row number in Excel.

So in this case the formula is looking at the row number for each row. Then it calculates the row number minus "x". (This is the 1, 2, 3, 4, 5 in the set of formulas above.)

It divides the resulting number by 10 (in the examples above) and checks to see whether or not there is a remainder (i.e. whether the modulus is equal to zero.) We have to divide by 10, double the size of our blocks, because we want the pattern to repeat every 10 rows. (Five rows shaded and 5 rows unshaded equals 10 rows.)

Let's work through the math on a few row numbers.

- Row 4
  - $4-1=3$ .  $3/10$  does not divide evenly so the modulus isn't 0.
  - $4-2=2$ .  $2/10$  does not divide evenly so the modulus isn't 0.
  - $4-3=1$ .  $1/10$  does not divide evenly so the modulus isn't 0.
  - $4-4=0$ .  $0/10=0$  with a remainder of zero. The row gets shaded. The remaining formula is ignored since we got a "hit" on this one.
- Row 7
  - $7-1=6$ .  $6/10$  does not divide evenly so the modulus isn't 0.
  - $7-2=5$ .  $5/10$  does not divide evenly so the modulus isn't 0.
  - $7-3=4$ .  $4/10$  does not divide evenly so the modulus isn't 0.
  - $7-4=3$ .  $3/10$  does not divide evenly so the modulus isn't 0.
  - $7-5=2$ .  $2/10$  does not divide evenly so the modulus isn't 0.
  - This was the last of our conditional formatting formulas and the row number didn't match any of them so the row remains unshaded.
- Row 21
  - $21-1=20$ .  $20/10=2$  with a remainder of zero. The row gets shaded and all other rules are ignored since we got a "hit" on this rule.

In every case, if the remainder (modulus) is zero for any one of the calculations, then Excel applies the rule. In my example, the rule is simply to shade the cells grey. If the modulus isn't zero for any of them, no rule is applied and the cells remain unshaded.

You can use this logic to see how example 6d, the alternately colored stripes described on page 3, works or as a starting point for innumerable variations including blocks of three, columns instead of rows, etc.

# All about QR Tags

You've seen them but may not have known what they are or what they're used for. QR tags are two-dimensional "bar codes" that can contain relatively large amounts of data. A standard bar code, such as the familiar UPC codes on product packaging, can encode perhaps a couple dozen characters at most.

By contrast, some QR tags can hold over 4,000 characters. The most common sizes can hold from about 75 to about 400 characters.

## What you can do with QR tags

The big deal is that these tags can be scanned and "read" by any tablet or smartphone with a camera and a tag reader installed. Once read, the device can automatically act on the data embedded in the tag.

For instance, you could set up a special page on your website. You could even make it hidden from search engines. Then embed the URL in a QR tag. When a user scans the tag, their phone's browser will automatically go to this special page. There, you can do anything you would do on any web page:

- present a coupon
- register their product
- schedule an appointment
- play an audio or video giving tips about your product
- allow users to view or download a product manual
- ask users to sign up for a contest or newsletter

There is really no limit.

Best of all, you can change what appears on the web page any time and as often as you like.

So long as the URL stays the same, the existing tags will still work. And you can have an unlimited number of unique URLs for all different tags; one for each product, for each new marketing campaign, by region or customer segment... whatever suits your business needs.

## Way Beyond Just Web Pages

While 90% or more of the QR Tags just point to a web page, it ignores so many other cool things that QR Tags can do. Here are just a few (the technology keeps evolving):

- Map coordinates
  - Print a QR Tag near your address on printed brochures and other "take-away" literature. Then you won't have to include a low-resolution map or lengthy directions to your location from every possible direction. Users who scan the tag will have it come up on a map right on their smartphone. From there, the phone's built-in GPS system will guide them right to you from wherever they are at the moment.
  - Show customers where your materials or ingredients come from!
- Tweets and retweets for Twitter

- Retweet links won't work in print, right? Wrong! You can embed the retweet into a QR Tag. If readers can just scan the tag and not have to retype the tweet on their phone, it makes it much more likely that they'll actually send the retweet.
- Facebook profiles and Likes
  - It's pretty common to see companies asking people "Like us on Facebook" in their ads. Go one step further and include a QR Tag that automates the process!
- LinkedIn profiles and status updates
  - Encourage people to connect with you on LinkedIn by making it super easy with a QR Tag that points to your LinkedIn profile.
- FourSquare check-in locations
  - Make your store a FourSquare location then post a QR Tag somewhere in your store. That makes it super easy for shoppers to check in and let others know they've been by to see you.
  - Have multiple locations? Put a different check-in at each one!
- Instagram account
  - Create a tag that links to your company's Instagram account. There, you can have photos with ideas for how to use or configure your product.
- Links to YouTube videos and iTunes songs
  - Have promotional videos, video testimonials, how-to videos and other kinds of videos showing your product or service in use? Do you have customer-submitted videos touting your business? If they're not already, all of those should be up on YouTube. Then you can create QR Tags to point to some of them or to your channel where they are all listed.
  - Specifically create a video showing how to assemble or install your product. Now your installation instructions can be a small sticker attached to the product itself!
  - Do you have a book, song, course, app or other media that is available in the iTunes or Google Play stores? Create a QR Tag to direct users to it.
- App Store download
  - Available for iPhone, Android, Blackberry and Windows phone users, this tag can direct the user to the appropriate app store for their operating system to download a copy of your company's smartphone app.
- Simple text (almost anything you want, within the tag's capacity)
  - Have a highly customizable product? Let's use a coffee shop as an example. A customer comes in and orders an African blend with a shot of orange syrup, soy milk and a dash of cloves. You create a tag on the spot describing the exact ingredients for that particular cup of coffee. Give it to the customer or attach it to the cup. If the customer wants to come back and order another just like it at a later time (or recommend it to a friend) all she has to do is scan the tag.
  - Create a contest or scavenger hunt which requires participants to assemble clues and solve some kind of mystery. Embed some or all of the clues in Simple Text QR Tags. Because the tags are not online, participants will have to be physically present to scan them. Scatter tags around your city, publish them in magazines or newspapers, even give some out with purchase of a product.



- Encode a thank you note or discount code that customers see only after they've purchased one of your products. It can be printed right on the receipt, invoice or packing slip.
- When you travel, create luggage tags with all your info. You could even put your complete travel itinerary with flight numbers, hotel phone numbers, dates of travel, etc.
- Dropbox file or folder
  - Have large files you want customers or prospects to be able to download? You can keep them on Dropbox then create this tag type to allow access. This would work great for user manuals, installation guides, or even sales materials.
- Phone number
  - Want to get customers to call you? Sure, you can print your number and ask users to dial it. Or you can use a Phone Number type QR Tag that will auto-dial it for them.
- Skype connection information
  - Connect on Skype? This QR Tag is similar to the phone number type except that it connects a Skype call rather than dialing a regular phone call.
- Text (SMS) message, including the number that the message should be sent to
  - Want confirmation that your product was delivered? Attach an SMS Message type QR Tag to the package and ask the courier or recipient to scan it upon receipt of the package. It will automatically send you a text message confirming delivery.
- Email address
  - Easily share your email address by embedding it in a QR Tag. No more worries about misspellings or typos.
- A complete email message, including both recipient address and subject line
  - Want to invite user feedback via email? Use this QR Tag to simplify the process. You can even pre-fill the first few lines of the email for your users.
- vCard (virtual business card)
  - Show that your company is truly green by going paperless even with your business cards! Just carry one card that has a vCard type QR Tag on it. Show it to a prospect or business partner and when they scan the tag, it will add all your contact information to their phone's address book. It's one business card they won't forget!
  - To be truly attention grabbing, add one to your name tag when you go to meetings, trade shows or conventions. Invite those you meet to scan the tag in order to add your contact information to their phone. They'll remember you!
  - Even if you use a more traditional business card, print a vCard type QR Tag on the back. That way, recipients won't have to scan or transcribe the information from your card, they can just scan the tag. No tedious typing or misspelling.
  - There's even a secondary type of business card which is maintained online. The QR tag is simply a link pointing to it. This way, you can make changes to the information if needed. You can also make the card much more data-rich, including such things as maps and a photo of yourself.
- Calendar entry
  - When you have a special event coming up and want people to mark their calendars, you can embed all the details in a Calendar Entry QR Tag. Scanning the tag will

create a calendar entry with date, time, description, location, reminders... whatever details you specify.

- WiFi login credentials (currently works only on Android phones and tablets)
  - Have secure WiFi at your location that you selectively open up to certain visitors? Instead of openly sharing the login credentials, either verbally or in print, encode them in a QR Tag. When a user scans the tag, they'll be connected automatically without seeing the credentials.
- PayPal "Buy Now" link, including everything needed for a 1-click purchase
  - Let customers buy a product and pay for it with Paypal. While buttons and hyperlinks work great online, for a physical product try a QR Tag. Scanning it takes the customer to a Paypal form with all the fields already filled in for them. You can even put the tags on all your pricing labels.
  - Turn your phone into a portable cash register by carrying around a pre-printed cheat sheet with QR Tags for all your most common items or prices. Scan the appropriate one and half your work is done for you.
  - A similar tag type does more or less the same thing using Bitcoin instead of Paypal.

Because QR Tag generators are free, you can economically try any or all of these ideas even for very inexpensive products like a cup of coffee.

## Inventory Control

The technology for QR tags was originally developed by the automotive industry as a means of inventory control. They attach tags to cars on the assembly line to track them as they progress through the manufacturing process.

A less marketing oriented but no less useful application would be to do something similar with your own products by attaching an encoded serial number. (You could also put the model number, date of manufacture and other such information.) This would be an example of a plain text tag.

Have consumables that need to be replaced? Let's say you sell and service copiers and printers. Attach QR tags to every device. When a user scans the tag on their device, they are taken to the order form on your website with all the info about their device already filled in. From there they can easily order new toner, parts or schedule a service call for that exact model device. No wading through lots of menu options or trying to remember details about the printer that is down the hall, the tag contains all the data and feeds it right into your online ordering system.

Making it so easy and convenient for customers means they'll never shop with another vendor again. This is a great example of a website URL tag done the right way!

*Style*

and Brand Standards Guide

## **Font Standards - All Brands**

In logos and other brand-adherent written materials, the preferred font is

### **AVENIR NEXT**

This document was created using Avenir Next, 12pt.

This preferred font should be used in all printed materials, PDF files, and other electronic materials where the font can be embedded or otherwise controlled.

In cases where the font cannot be precisely controlled, efforts should be made to use the most closely matching san serif font that is available.

Font attributes should be used sparingly and for emphasis only. In general, strong writing makes a point better and more forcefully than application of font attributes. When used, acceptable font attributes include:

- **Bold**
- *Italic*
- Underlined (single only)
- Color variations (within the color guidelines established in this document)
- Combinations of the above, except where readability or professional appearance would suffer
- Weight variations (e.g. *ultra-light*, **demi-bold**, **heavy**, etc.) may be used but should be used only sparingly and never mixed within paragraphs

Avenir Next contains a full range of Latin and special typographic characters as well as characters in several non-English languages.

Materials written using non-Latin characters or any character not included in the Avenir Next font family must be approved for use. They should generally adhere to the standard of being modern, professional, and clean-looking.

## **Speech and Cognition Specialists, LLC**

The primary configuration for the logo has the head centered above the wording, with both lines of text also aligned along the vertical center line of the graphic.



A secondary configuration, which may be used for banner ads and other media with a similar aspect ratio, moves the text to the left of the head. In this instance, the space between the lines of text should align with the nose on the head graphic.



## **Color Standards**

Deviations from any of the below-listed colors must be approved before use.

### **Predominant Colors**

The predominant colors in all logos, illustrations, and designs are:

- "Light Blue" - RGB: 12 R, 135 G, 203 B / CMYK: 81 C, 37 M, 0 Y, 0K / Hex: 0c87cb
- "Cranberry" - RGB: 193 R, 7 G, 21 B / CMYK: 18 C, 100 M, 100 Y, 9 K / Hex: c10715

These should be applied in such a way as to appear visually balanced so that neither color overpowers the other.

### **Supplemental Colors**

The following colors may be freely used as accents. With the exception of white, which is the preferred background color, none may make up more than approximately 5-10% of any design area without approval.

- "White" = RGB: 255 R, 255 G, 255 B / CMYK: 0 C, 0 M, 0 Y, 0 K / Hex: ffffff
- "Black" = RGB: 0 R, 0 G, 0B / CMYK: 75 C, 68 M, 67 Y, 90 K / Hex: 000000
- "Grey" = RGB: 194 R, 194 G, 194 B / CMYK: 24 C, 19 M, 19 Y, 0 K / Hex: c2c2c2
- "Green" = RGB: 43 R, 143 G, 11 B / CMYK: 82 C, 19 M, 100 Y, 6 K / Hex: 2b8f0b

## **WHAT'S NEXT?**

Note that this program name always appears using only all capitalized letters, even when typed or referred to in body text.

When used in a space with a tall aspect ratio such as a square or a rectangle in portrait orientation, the proportions as shown below should remain unchanged. The logo may fit the width of the space allotted with the remaining space left blank (white only).

The remaining space may also be filled with copy so long as it does not crowd or detract from the logo itself.



Note that the text in the logo is weighted so that approximately 60% sits above the horizontal center line with the remaining 40% below.

When being fit into a wide aspect ratio, such as a banner ad, the empty space may be cropped. This cropping may even cut into the speech bubble so long as the following criteria are met:

- The text remains at the 60/40 ratio, relative to the horizontal center line
- No more than 30% of the speech bubble is cut away



**Color Standards**

Deviations from any of the below-listed colors must be approved before use.

**Predominant Colors**

The predominant colors in all logos, illustrations, and designs are:

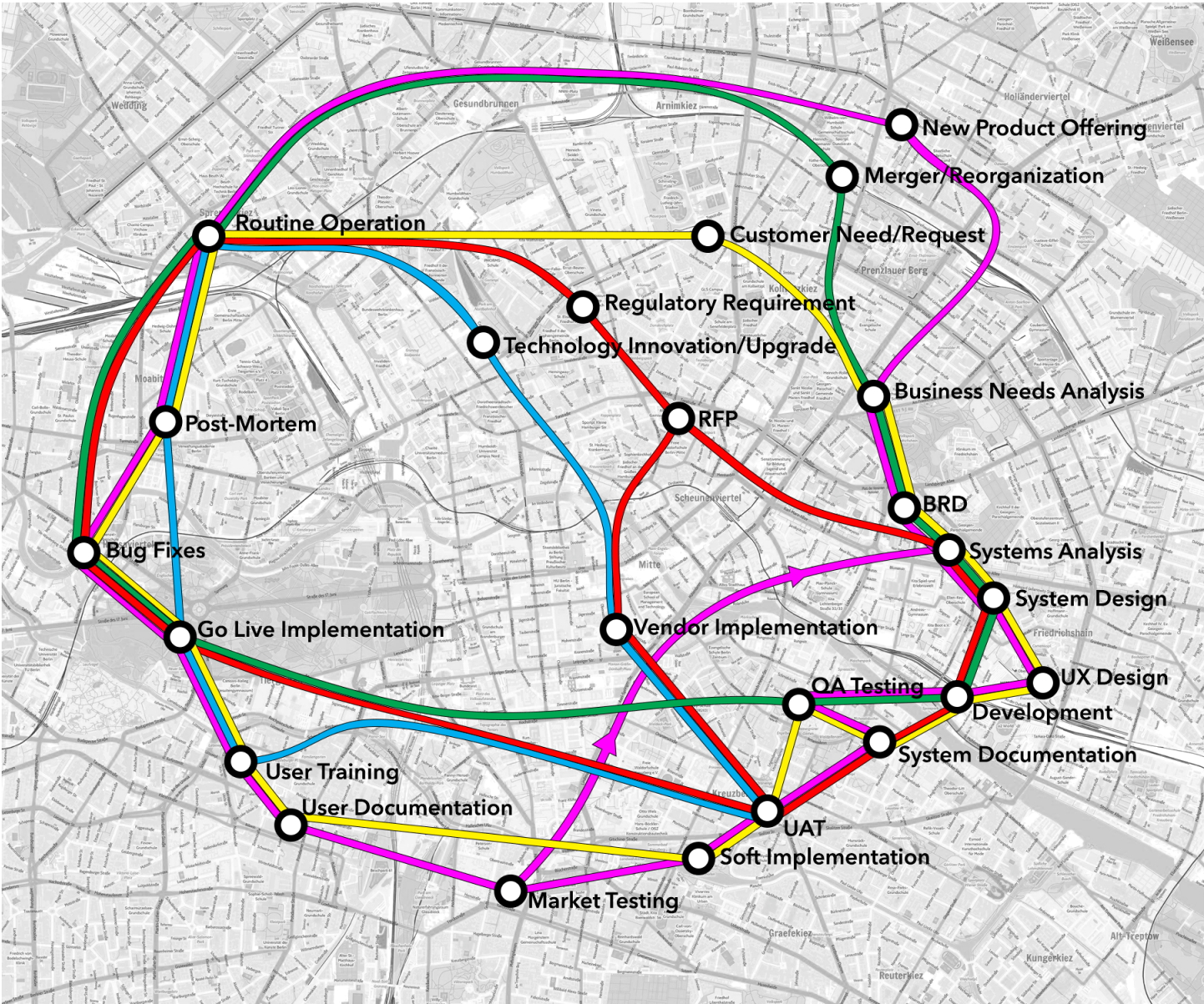
- "Blue Field" - RGB: 0 R, 99 G, 181 B / CMYK: 91 C, 63 M, 0 Y, 0K / Hex: 0063b5
- "Nuclear Lime" - RGB: 165 R, 206 G, 66 B / CMYK: 40 C, 0 M, 96 Y, 0 K / Hex: a5ce42

There are no supplemental colors.

White is the preferred background color.

# Infographics





# Overview of ACH Processing and Check Truncation

1. ACH payments typically originate one of two ways:



Customer does a payment by phone or online payment. From the merchant's perspective, the payment is electronic right from the start (they never see a piece of paper).



Customer writes a paper check. The check is scanned and the information on it is captured, converting it to an electronic transaction. This process is technically known as "Truncation".

2. The merchant or bank processes and sends the payment:

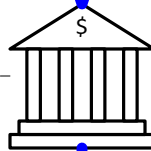
The Federal Reserve ('The Fed') is part of the U.S. Treasury and is the government agency which oversees banks and banking operations, including ACH and all other forms of check routing.

The payment information is compiled into a specially formatted file and sent to the Federal Reserve.

'ACH' stands for Automated Clearing House and refers to the fact that transactions are automatically cleared (settled between banks) by computer.

3. The Fed performs several tasks:

The file is broken up and each individual ACH transaction is forwarded to the specific bank where the account is held. (This would be the bank where the customer has his checking account.)

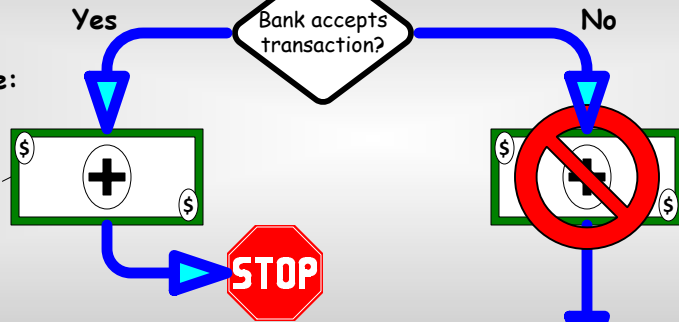


The merchant's account is credited for the total dollar amount of the ACH file.

All banks registered to do business in the U.S. have an account on deposit with the Fed. These accounts keep enough money on deposit to cover all withdraws which take place in a typical banking day and are also used to automatically credit all deposits.

4. Hundreds (or even thousands) of individual banks receive and process their part of the ACH file:

The originating merchant already got its money (from the Fed in step #3) and the receiving bank already had the money withdrawn (in the same step.) The receiving bank takes money from the individual customer's checking account to pay back what was taken from its deposit account by the Fed.



Just like with a normal 'bounced' check, banks can refuse payment but only for legitimate reasons. Such reasons might include insufficient funds in the customer's checking account, a closed account, customer stopped payment, the account number is invalid or not found, etc.

5. Item is returned unpaid:

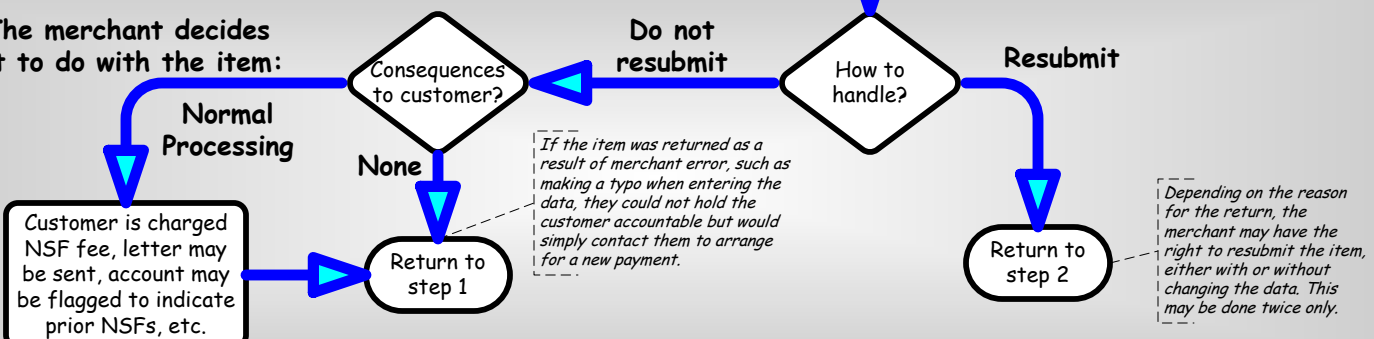
Item would be placed back into an ACH file by the receiving bank for return to the merchant's bank.

The item is returned with the data largely unchanged (to aid in identifying whose payment bounced). The receiving bank (now the returning bank) also adds data to explain the reason why they are returning the item.

The ACH file with the returned item is transmitted to the Fed.

The Fed credits the money back to the returning bank and takes back the money it had previously credited to the deposit account of the originating merchant.

6. The merchant decides what to do with the item:



Customer is charged NSF fee, letter may be sent, account may be flagged to indicate prior NSF's, etc.

If the item was returned as a result of merchant error, such as making a typo when entering the data, they could not hold the customer accountable but would simply contact them to arrange for a new payment.

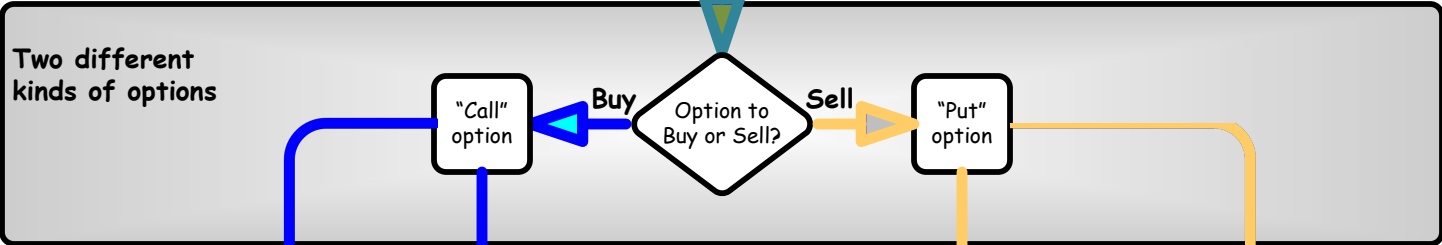
Depending on the reason for the return, the merchant may have the right to resubmit the item, either with or without changing the data. This may be done twice only.

# Understanding Stock Options

A stock option is not a stock! It's a contract agreeing to buy or sell a stock at a certain price.

*Contract*

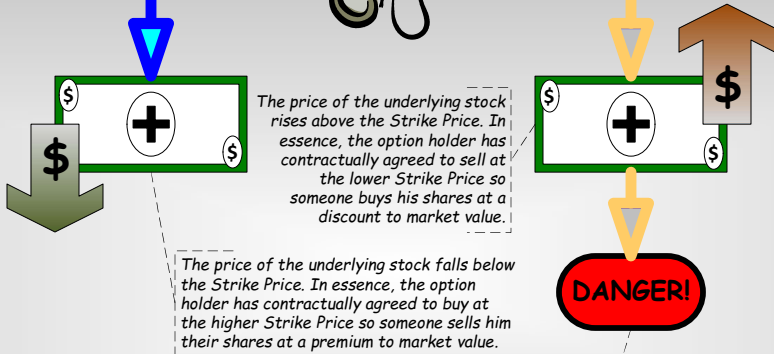
Regardless whether it is for buying or selling, the agreed upon price stated in the contract is called the "Strike Price".



"The Market" watches the underlying stock

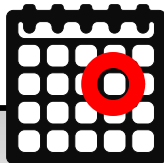


If... Strike Price is met, option is exercised



There is no requirement to actually own the underlying stock before purchasing Put options. If you don't and the option is exercised, you will be required to purchase the stock at the higher market price in order to sell it at the lower option Strike Price... a losing proposition!

Options contracts have expiration dates



If... Strike Price is not met, options expire "out of the money"



Why use options?

You want to buy a stock but only if the price is low enough. Options are a way to get your order in early.

You own a stock but are worried that the price might fall. Options are a way to lock in your profits.