Microcomputers and programmable calculators have become affordable, easy to buy, and easy to use. You don't have to operate a big business or have a computer programmer on the payroll to take advantage of these tools. The microcomputer and programmable calculator can also increase your management efficiency and accuracy—a major factor in marine business survival and success.

What is a microcomputer?
Microcomputers are small, tabletop computers that sell for $500 to $10,000. They generally include a keyboard much like a typewriter, a microprocessor (the "brain"), a video display (TV), and other options such as disk drives, tape recorders, or a printer. Companies marketing these devices include Commodore, Heath, Tandy, Texas Instruments, Apple, and Ohio Scientific Laboratory. In a growing number of locations, you can now purchase microcomputers directly from local retail outlets, just as you would buy a home stereo system.

What is a programmable calculator?
It is a handheld calculator that can do almost as much as a small computer. The programmable calculator may have plug-in additions such as printers, magnetic card readers, and preprogrammed modules for business, statistical, mathematical, and other functions. Prices range from $200 to $1,000. Companies such as Hewlett-Packard, Texas Instruments, Tandy, and Casio sell through local retail stores.

How can I use a microcomputer or programmable calculator in my marine business?
The microcomputer and (to a lesser degree) the programmable calculator can perform all the standard accounting functions you currently do on paper. You can use them for recordkeeping and the development of profit and loss, cash flow, and balance sheet statements.

You can use the microcomputer for inventory control, including ordering, invoicing, and check-writing. You can discover and reduce slow-moving inventory items. You can reorder low items before sales are lost.

You can keep payroll information on the microcomputer or the programmable calculator. You can produce payroll checks and statements on the microcomputer. You reduce the drudgery of handwriting checks and filling out forms.

You can keep tax information on the microcomputer or the programmable calculator. Complete a depreciation schedule automatically. Estimate your income tax situation easily before the end of the tax year—in time for some tax management.

While these accounting functions are real benefits, the greatest potential of the microcomputer and programmable calculator is in analysis. For example, if you are a commercial fisherman, you can feed into your onboard computer or programmable calculator the boat operating cost, catch rate, fish price, etc.—and get instant and accurate analysis that will help you decide when to start fishing, stop fishing, change fishing area, change target species, etc.
You can use the microcomputer and the programmable calculator to make financial projections—decide on a new investment, a new business venture, or a new market. You can analyze business impacts of such things as inflation, tax law changes, regulatory changes, and higher interest rates. You can estimate financial results of raising your prices or fees, installing new equipment, new floor plan, new product design, etc.

In general, the standard accounting or office functions are available “ready made” for the microcomputer and (to a lesser extent) for the programmable calculator. Using the microcomputer and programmable calculator to analyze factors such as costs, prices, production, new ventures, and operational changes will usually require some program “writing” to fit your marine business. These custom programs can be very powerful. They can make the difference between a good decision and a bad decision.

Is it worth the investment?

Approach your investment in a microcomputer or programmable calculator like any other business investment. Will it save enough or earn enough to repay the investment?

The time you have available for management is probably your most valuable—yet your scarcest—time. If you think the application of a microcomputer or programmable calculator in your marine business will save you management time or make your management time more productive, check it out!

Your local computer store may be a place to start, if there’s one in your community. Store personnel can demonstrate microcomputers and programmable calculators for you and give you a better idea of the various software programs available.

If you don’t have a computer store in your area, here is a list of nontechnical paperbacks on home computers:

Billings, Karen, and David Moursund, Are You Computer Literate? (1979; Dilithium Press, PO Box 606, Beaverton, OR 97075). Basic information on computers; how people use them and are affected by them.

Covey, H. Dominic, and Neil Harding McAlister, Computer Consciousness: Surviving the Automated 80s (1980; Addison-Wesley, Menlo Park, CA). A broad look at computers, including characteristics, programs, buying, and use.

Perry, Robert L., Owning Your Home Computer (1980; Playboy Paperbacks, PO Box 690, Rockville Centre, NY 11571). Explains what a computer can do and how to buy one.


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