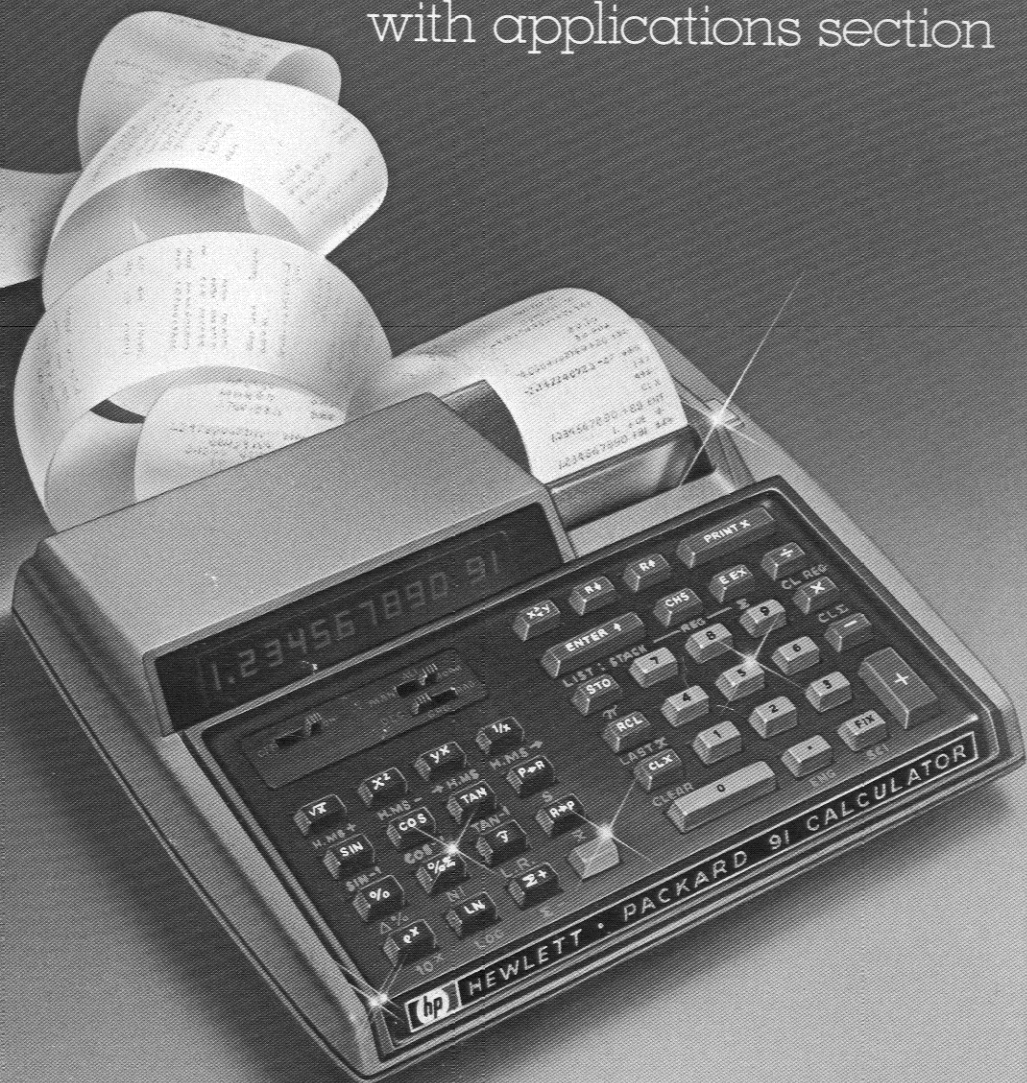


Hewlett-Packard

# HP-91

## Owner's Handbook

with applications section



"The success and prosperity of our company will be assured only if we offer our customers superior products that fill real needs and provide lasting value, and that are supported by a wide variety of useful services, both before and after sale."

Statement of Corporate Objectives.  
Hewlett-Packard

When Messrs. Hewlett and Packard founded our company in 1939, we offered one superior product, an audio oscillator. Today, we offer more than 3,000 quality products, designed and built for some of the world's most discerning customers.

Since we introduced our first scientific calculator in 1967, we've sold over a million world-wide, both pocket and desktop models. Their owners include Nobel laureates, astronauts, mountain climbers, businessmen, doctors, students, and housewives.

Each of our calculators is precision crafted and designed to solve the problems its owner can expect to encounter throughout a working lifetime.

HP calculators fill real needs. And they provide lasting value.



**HP-91 Scientific Portable  
Printing Calculator  
Owner's Handbook**

**February 1976**

00091-90001

## How to Use This Handbook

*New user?* If you're a new calculator user, or even new to the many advantages offered by Hewlett-Packard calculators, you'll appreciate the step-by-step explanations in this handbook. After you have learned how to use the HP-91 by reading sections 1 and 2, *Getting Started* and *Printer and Display Control*, you will probably want to look at section 3, *The Automatic Memory Stack*, to see how the HP-91 is able to work through difficult problems quickly, easily, and accurately. In section 4 you will learn, via text and examples, how to use each of the many *Function Keys*.

*Experienced on other Hewlett-Packard calculators?* If you have used other portable HP calculators, you will find that many features of the HP-91 are old friends—the automatic memory stack, the storage registers, and most of the mathematical functions. But you'll find some new highlights on the HP-91 too. Eventually you will want to look over this entire handbook, but to maximize the usability and power of the calculator immediately, you will especially want to refer to the pages dealing with the many features of the special thermal printer. And be sure to read about the powerful statistical capabilities of the HP-91.

Novice or expert, you will find that the *Function and Key Index* on pages 7–9 packs a lot of information about the HP-91 into two pages. Use the index as a quick reference guide, as a handy page index to the operation of any key, or even to show your friends the many features available on your HP-91 portable calculator.

Nor should you overlook the *HP-91 Applications Routines* in section 5. Here are step-by-step solutions to important problems from the areas of mathematics, statistics, finance, surveying, and navigation. Whether knowledgeable or a neophyte in these fields, you will find it a simple matter to solve common problems by following the keystroke lists—you don't have to remember formulas or evaluate expressions. And you can pick up some hints to help use your HP-91.

Whether your interest lies in learning to use your calculator completely, or merely in solving a particular type of problem, we hope that this handbook will help you get the most from your HP-91.



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**The HP-91  
Scientific Portable  
Printing Calculator**



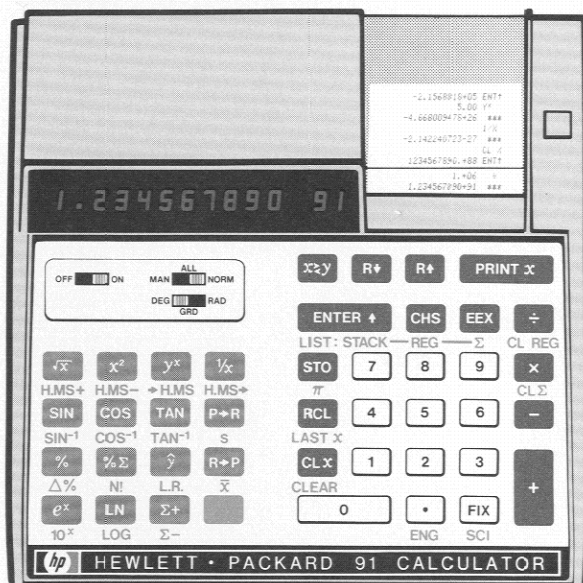
# HP-91 Memory

## Automatic Memory Stack

Registers

T	0.00000000 00
Z	0.00000000 00
Y	0.00000000 00

Displayed X



## Storage Registers

Manual Storage	R <sub>0</sub>	0.00000000 00
	R <sub>1</sub>	0.00000000 00
	R <sub>2</sub>	0.00000000 00
	R <sub>3</sub>	0.00000000 00
	R <sub>4</sub>	0.00000000 00
	R <sub>5</sub>	0.00000000 00
	R <sub>6</sub>	0.00000000 00
	R <sub>7</sub>	0.00000000 00
	R <sub>8</sub>	0.00000000 00
	R <sub>9</sub>	0.00000000 00

Accumulation ( $\Sigma$ +) or Manual Storage	R <sub>0</sub>	0.00000000 00
	R <sub>1</sub>	0.00000000 00
	R <sub>2</sub>	0.00000000 00
	R <sub>3</sub>	0.00000000 00
	R <sub>4</sub>	0.00000000 00
	R <sub>5</sub>	0.00000000 00

# Function and Key Index

Paper advance pushbutton. Press to advance paper without printing (page 13).

OFF ON Power switch (page 11).

DEG RAD Trigonometric Mode switch. Selects degrees, grads, or radians for trigonometric functions (page 63).

ALL NORM Print Mode switch. Controls extent of printing of keyboard operations (page 12).

Prefix key. Press before function key to select function printed above that key (page 11).

## Mathematics

$\sqrt{x}$  Computes square root of number in displayed X-register (page 55).

$x^2$  Computes square of number in displayed X-register (page 56).

$1/x$  Computes reciprocal of number in displayed X-register (page 54).

$\pi$  Places value of pi (3.141592654) into displayed X-register (page 56).

$+$   $-$   $\times$   $\div$  Arithmetic operators (page 16).

## Digit Entry

ENTER Enters a copy of number in displayed X-register into Y-register. Used to separate numbers (page 41).

CHS Changes sign of number or exponent of 10 in displayed X-register (page 12).

EEX Enter exponent. After pressing, next numbers keyed in are exponents of 10 (page 32).

$x \leftrightarrow y$  Exchanges contents of X- and Y-registers of stack (page 39).

R $\downarrow$  Rolls down contents of stack for viewing in displayed X-register (page 38).

R $\uparrow$  Rolls up contents of stack for viewing in displayed X-register (page 39).

CLX Clears contents of displayed X-register to zero. (page 13).

CLEAR Clears contents of stack (X,Y,Z,T) and all storage registers (R<sub>0</sub> through R<sub>9</sub>; R<sub>0</sub> through R<sub>s</sub>) to zero (page 40).

PRINT  $x$  Prints contents of displayed X-register (page 19).

LIST: STACK Causes printer to list contents of stack (page 37).

0 through 9 Digits used for keying in numbers and display formatting (page 12).

## Logarithmic and Exponential

$y^x$  Raises number in Y-register to power of number in displayed X-register (page 72).

$10^x$  Common antilogarithm. Raises 10 to power of number in displayed X-register (page 71).

$e^x$  Natural antilogarithm. Raises e (2.718281828) to power of number in displayed X-register (page 71).

LOG Computes common logarithm (base 10) of number in displayed X-register (page 71).

LN Computes natural logarithm (base e, 2.718281828) of number in displayed X-register (page 71).

## Display Control

FIX Fixed point display. Followed by a number key, selects fixed point notation display (page 26).

SCI Scientific display. Followed by a number key, selects scientific notation display (page 27).

ENG Engineering display. Followed by a number key, selects engineering notation display (page 28).

## Manual Storage

STO Store. Followed by number key, or decimal point and number key, stores displayed number in storage register specified (R<sub>0</sub> through R<sub>9</sub>; R<sub>0</sub> through R<sub>s</sub>). Also used to perform storage register arithmetic (page 58).

RCL Recall. Followed by number key or decimal point and number key, recalls value from storage register specified (R<sub>0</sub> through R<sub>9</sub>; R<sub>0</sub> through R<sub>s</sub>) into the displayed X-register (page 59).

CL REG Clears contents of storage registers (page 61).

LIST: REG Causes printer to list contents of all storage registers (page 60).

LAST X Recalls number displayed before the previous operation back into the displayed X-register (page 53).

## Trigonometry

**HMS+** Adds *hours, minutes, seconds* or *degrees, minutes, seconds* in X-register to those in Y-register (page 65).

**HMS-** Subtracts *hours, minutes, seconds* or *degrees, minutes, seconds* in displayed X-register from those in Y-register (page 65).

**→HMS** Converts decimal hours or degrees to *hours, minutes, seconds* or *degrees, minutes, seconds* (page 64).

**HMS→** Converts *hours, minutes, seconds* or *degrees, minutes, seconds* to decimal hours or degrees (page 64).

**SIN COS TAN** Compute sine, cosine, or tangent of value in displayed X-register (page 63).

**SIN<sup>-1</sup> COS<sup>-1</sup> TAN<sup>-1</sup>** Compute arc sine, arc cosine, or arc tangent of number in displayed X-register (page 63).

## Statistics

**Σ+** Accumulates numbers from X- and Y-registers into storage registers R<sub>0</sub> through R<sub>5</sub> (page 74).

**Σ-** Subtracts x and y values from storage registers R<sub>0</sub> through R<sub>5</sub> for correcting **Σ+** accumulations (page 82).

**CLΣ** Clears storage registers used for accumulations (R<sub>0</sub> through R<sub>5</sub>) to zero (page 61).

**LIST:Σ** Causes printer to list contents of accumulation registers (storage registers R<sub>0</sub> through R<sub>5</sub>) (page 76).

**NI** Computes factorial of number in displayed X-register (page 55).

**$\bar{x}$**  Computes mean (average) of x and of y values accumulated by **Σ+** (page 77).

**S** Computes sample standard deviations of x and y values accumulated by **Σ+** (page 79).

**L.R.** Linear regression. Computes y-intercept (A) and slope (B) for x and y data points accumulated using **Σ+** (page 83).

**$\hat{y}$**  Linear estimate. With set of x, y data points accumulated using **Σ+**, computes estimated y for new x (page 85).

## Polar/Rectangular Conversion

**R→P** Converts x, y rectangular coordinates placed in X- and Y-registers to polar magnitude r and angle θ (page 67).

**P→R** Converts polar magnitude r and angle θ in X- and Y-registers to rectangular x and y coordinates (page 68).

## Percentage

**%** Computes x% of y (page 57).

**Δ%** Computes percent of change from number in Y-register to number in displayed X-register (page 58).

**%Σ** Computes percent that x is of the number (Σx) in storage register R<sub>1</sub> (page 76).





## Section 1

# Getting Started

Congratulations!

Your HP-91 is a professional-quality instrument from the Hewlett-Packard line of calculators, calculators whose durability and ease of operation have made them famous around the world. Besides the HP logic system that lets you slice with ease through the most difficult equations, the HP-91 includes:

- Dozens of scientific, mathematical, and statistical functions.
- 16 storage registers for unparalleled computing power.
- Whisper-quiet printer to give enhanced usability and archival permanence to your answers.
- Rechargeable batteries for completely portable operation.
- AC adapter/recharger for desktop use.

In addition, each HP calculator is backed up by continuing support in accessories, maintenance, and applications from the worldwide Hewlett-Packard network of sales and service facilities. You're in good company with HP!

## Power On


Your HP-91 is shipped fully equipped, including a battery pack.

Although the calculator is completely portable, if you want to use your HP-91 on battery power alone, you should connect the ac adapter/recharger and charge the battery for 7–10 hours first. Whether you operate from battery power or from the ac adapter/recharger, *the battery pack must always be in the calculator*. The battery pack is never in danger of being overcharged.

To begin: Slide the OFF-ON switch OFF  ON to ON.

Slide the Print Mode switch MAN  ALL NORM to MAN.


## Display

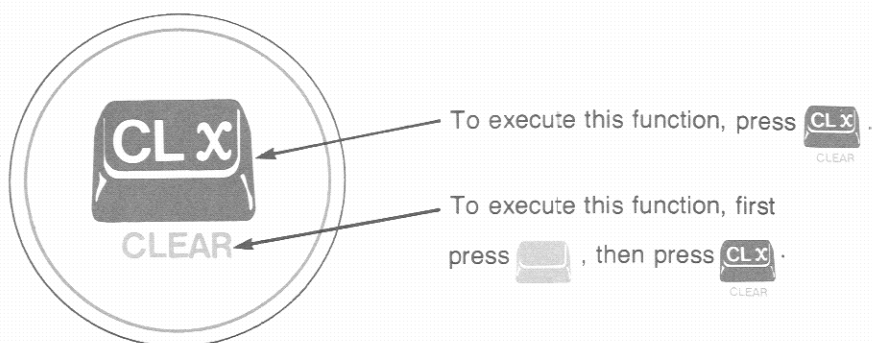
Numbers that you key into the calculator and intermediate and final answers are always seen in the bright red display. When you first turn the calculator ON, the display is set to  to show you that all zeros are present there.

## Keyboard

Most keys on the keyboard perform two functions. One function is indicated by the symbol on the face of the key, while another function is indicated by the gold symbol written below the key.

To select the function printed on the face of the key, press the key.

To select the function printed in gold below the key, press the gold prefix key  then press the function key.



In this handbook, the selected key function will appear in the appropriate color outlined by a box, like this: **CLx**, **CLEAR**.

## Keying in Numbers

Key in numbers by pressing the number keys in sequence, just as though you were writing on a piece of paper. The decimal point must be keyed in if it is part of the number (unless it is to the right of the last digit).

For example, to key in 148.84:

Press	Display
<b>1</b> <b>4</b> <b>8</b> <b>.</b> <b>8</b> <b>4</b>	<b>148.84</b>

The resultant number 148.84 is seen in the display.

## Negative Numbers

To key in a negative number, press the keys for the number, then press **CHS** (*change sign*). The number, preceded by a minus (-) sign, will appear in the display. For example, to change the sign of the number now in the display:

Press	Display
<b>CHS</b>	<b>-148.84</b>

You can change the sign of either a negative or a positive nonzero number in the display. For example, to change the sign of the -148.84 now in the display back to positive:

Press	Display
<b>CHS</b>	<b>148.84</b>

Notice that only negative numbers are given a sign in the display.




## Clearing


You can clear any numbers that are in the display by pressing **CLx** (*clear x*). This key erases the number in the display and replaces it with **0.00**.


Press	Display
<b>CLx</b>	<b>0.00</b>


If you make a mistake while keying in a number, clear the entire number string by pressing **CLx**. Then key in the correct number.

## Printer

The printer has three modes of operation, which you control using the Print Mode switch **MAN**  **NORM**:

With the Print Mode switch **MAN**  **NORM** set to **MAN** (*manual*), the printer is idle and does not print unless you press the **PRINT x** key or one of the **1/x** functions. This mode gives greatest economy of paper and battery power.

With the Print Mode switch **MAN**  **NORM** set to **NORM** (*normal*), the calculator records a history of the calculation sequence so that you can reconstruct your problem. In this mode you see digit entries and functions, but intermediate and final answers are not printed unless you press the **PRINT x** key.

With the Print Mode switch **MAN**  **NORM** set to **ALL**, the calculator prints numbers, functions, and intermediate and final answers, just as they are seen in the display. The results of functions are printed with the symbol \*\*\* to the right of the number.

To advance the printer paper, press the paper advance pushbutton that is to the right of the paper output. Don't worry if the display blanks out while the paper advance is operating—this is normal. To advance the paper more than one space, simply hold the pushbutton down until the paper has advanced the desired amount. To replace the paper roll, refer to Using Your HP-91 Printer in appendix A of this handbook.

No matter what print mode you choose, you seldom have to worry about “overrunning” the printer when you are calculating. Your HP-91 contains a key buffer that “remembers” up to seven keystrokes—no matter how fast you press the keys.

## Print Mode Switch

MAN  ALL NORM

**Manual.** Printer operates only when you press **PRINT x** or one of the **LIST** functions.

MAN  ALL NORM

**Normal.** Printer records history of calculation sequence, showing inputs and function keys pressed.

MAN  ALL NORM

**All.** Printer duplicates display changes, showing all functions and intermediate and final answers.

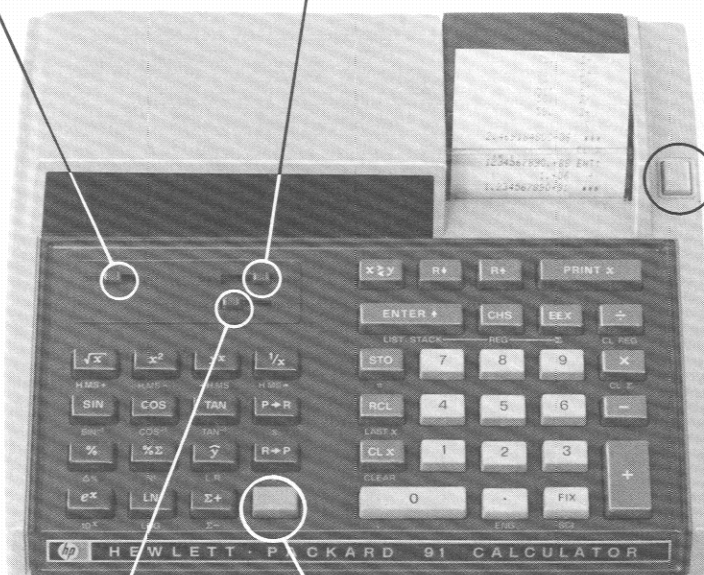
Calculator  
Power Switch

DEG  RAD  
GRD

**Trigonometric Mode Switch.** Lets you assume angles in degrees, grads, or radians.

Shift Key

Paper Advance



## Functions

The best way to see how simple functions operate on your HP-91 is with the Print Mode switch set to ALL to give you a complete record of inputs, functions, and answers.

Slide the Print Mode switch MAN  NORM to ALL now.

In spite of the dozens of functions available on the HP-91 keyboard, you will find the calculator functions simple to operate by using a single, all-encompassing rule: *When you press a function key, the calculator immediately executes the function written on the key.*

Pressing a function key causes the calculator to immediately perform that function.

For example, to calculate the square root of 148.84, merely:

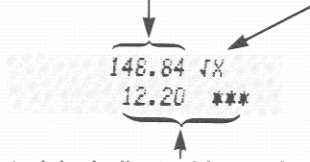
Press	Display	
148.84	<div style="border: 1px solid black; padding: 2px;">148.84</div>	148.84 $\sqrt{x}$
	<div style="border: 1px solid black; padding: 2px;">12.20</div>	12.20 ***

Let's look briefly at the printed copy of that problem to see the simple way that the HP-91 printer duplicates your calculations.

The paper tapes are printed just as you read, from left to right and top to bottom. The number, 148.84, is printed exactly as you keyed it in. A symbol for the function performed,  $\sqrt{x}$ , is printed next to it. The answer, 12.20, is printed with a three-asterisk label to its right, indicating that the HP-91 performed some operation in order to obtain the number as it is printed.

Number keyed in—no asterisks.

Function performed.



Now let's continue. To square the result of the previous calculation:

Press	Display	
	<div style="border: 1px solid black; padding: 2px;">148.84</div>	148.84 $x^2$

$\sqrt{x}$  and  $x^2$  are examples of one-number function keys; that is, keys that execute upon a single number. All function keys in the HP-91 operate upon either one number or two numbers at a time (except for statistics keys like  $\Sigma+$  and  $\bar{S}$ —more about these later).

Function keys operate upon either one number or two numbers.

## One-Number Functions

To use any one-number function key:

1. Key in the number.
2. Press the function key (or press the prefix key, then the function key).

For example, to use the one-number function  $\frac{1}{x}$  key, you first key in the number represented by  $x$ , then press the function key. To calculate  $\frac{1}{4}$ , key in 4 (the  $x$ -number) and press  $\frac{1}{x}$ .

Press

Display

4  
 $\frac{1}{x}$

4.  
 0.25

4.00 1/x  
 0.25 \*\*\*

Now try these other one-number function problems. Remember, *first key in the number, then press the function*:

$\frac{1}{25}$	=	0.04
$\sqrt{2500}$	=	50.00
$10^5$	=	100000.00
$\sqrt{3204100}$	=	1790.00
$\log 12.58925411$	=	1.10
$71^2$	=	5041.00

(Use the  $10^x$  key.)

## Two-Number Functions

Two-number functions are functions that must have two numbers present in order for the operation to be performed.  $+$ ,  $-$ ,  $\times$ , and  $\div$  are examples of two-number function keys. You cannot add, subtract, multiply, or divide unless there are two numbers present in the calculator. Two-number functions work the same way as one-number functions—that is, the operation occurs when the function key is pressed. Therefore, *both numbers must be in the calculator before the function key is pressed*.

When more than one number must be keyed into the calculator before performing an operation, the **ENTER** key is used to separate the two numbers.

Use the **ENTER** key whenever more than one number must be keyed into the calculator before pressing a function.

If you key in only one number, you never need to press **ENTER**. To place two numbers into the calculator and perform an operation:

1. Key in the first number.
2. Press **ENTER** to separate the first number from the second.
3. Key in the second number.
4. Press the function key to perform the operation.

For example, to add 12 and 3:

### Press

12	The first number.
<b>ENTER</b> +	Separates the first number from the second.
3	The second number.
<b>+</b>	The function.

```

12.00 ENT↑
 3.00  +
15.00 ***
  
```

The answer, **15.00**, is displayed and printed.

Other arithmetic functions are performed the same way:

To perform	Press	Display
$12 - 3$	12 <b>ENTER</b> 3 <b>-</b>	<b>9.00</b>
$12 \times 3$	12 <b>ENTER</b> 3 <b>x</b>	<b>36.00</b>
$12 \div 3$	12 <b>ENTER</b> 3 <b>÷</b>	<b>4.00</b>

```

12.00 ENT↑
 3.00  -
 9.00 ***

12.00 ENT↑
 3.00  x
36.00 ***

12.00 ENT↑
 3.00  ÷
 4.00 ***
  
```

The  **$y^x$**  key is also a two-number operation. It is used to raise numbers to powers, and you can use it in the same simple way that you use every other two-number function key:

1. Key in the first number.
2. Press **ENTER** to separate the first number from the second.
3. Key in the second number (power).
4. Perform the operation (press  **$y^x$** ).

When working with any function key (including  **$y^x$** ), you should remember that the displayed number is always designated by  $x$  on the function key symbols.

The number displayed is always  $x$ .

So  **$\sqrt{x}$**  means square root of the displayed number,  **$1/x$**  means  $\frac{1}{\text{displayed number}}$ , etc.

Thus, to calculate  $3^6$ :

Press	Display
3	3.
ENTER	3.00
6	6.
$y^x$	729.00

$x$ , the displayed number, is now 6.  
The answer.

3.00 ENT  
6.00  $y^x$   
729.00 \*\*\*

Now try the following problems using the  $y^x$  key, keeping in mind the simple rules for two-number functions:

$$16^4 \quad (16 \text{ to the } 4^{\text{th}} \text{ power}) = 65536.00$$

$$81^2 \quad (81 \text{ squared}) = 6561.00$$

(You could also have done this as a one-number function using  $\square$ .)

$$225^{.5} \quad (\text{Square root of } 225) = 15.00$$

(You could also have done this as a one-number function using  $\square$ .)

$$2^{16} \quad (2 \text{ to the } 16^{\text{th}} \text{ power}) = 65536.00$$

$$16^{.25} \quad (4^{\text{th}} \text{ root of } 16) = 2.00$$

## Chain Calculations

The speed and simplicity of operation of the Hewlett-Packard logic system become most apparent during chain calculations. Even during the longest of calculations, you still perform only one operation at a time, and you see the results as you calculate—the Hewlett-Packard automatic memory stack stores up to four intermediate results inside the calculator until you need them, then inserts them into the calculation. This system makes the process of working through a problem as natural as it would be if you were working it out with pencil and paper, but the calculator takes care of the hard part.

For example, solve  $(12 + 3) \times 7$ .

If you were working the problem with a pencil and paper, you would first calculate the intermediate result of  $(12 + 3)$ ....

$$\cancel{(12 + 3)} \times 7 = 15$$

.....and then you would multiply the intermediate result by 7.

$$\cancel{(12 + 3)} \times 7 = 105$$

$$15 \times 7$$

You work through the problem exactly the same way with the HP-91, one operation at a time. You solve for the intermediate result first....

$$(12 + 3)$$



Press	Display
12	12.
<b>ENTER</b>	12.00
3	3.
<b>+</b>	15.00

Intermediate result.

12.00	ENT↑
3.00	+
15.00	***

.....and then solve for the final answer. You don't need to press **ENTER** to store the intermediate result—the HP-91 automatically stores it inside the calculator when you key in the next number. To continue.....

Press	Display
7	7.
<b>×</b>	105.00

The intermediate result from the preceding operation is automatically stored inside the calculator when you key in this number.

Pressing the function key multiplies the new number and the intermediate result, giving you the final answer.

7.00	×
105.00	***

Because the HP-91 stores intermediate results automatically, you don't need to print them. You can slide the Print Mode switch to NORM to preserve a record of your calculations, and then press **PRINT** to print the final answer.

For example, when you solved the above problem in ALL mode, you preserved *all* intermediate and final results. To solve the same problem and preserve only a history of the calculation:

Slide the Print Mode switch **MAN**  **NORM** to NORM.

Press	Display
12	12.
<b>ENTER</b>	12.00
3	3.
<b>+</b>	15.00
7	7.
<b>×</b>	105.00
<b>PRINT</b>	105.00

Preserves the final answer in your printed record.

12.00	ENT↑
3.00	+
7.00	×
105.00	***

Now try these problems. Notice that for each problem you only have to press **ENTER** to insert a pair of numbers into the calculator—each subsequent operation is performed using a new number and an automatically stored intermediate result.

To solve

Press

Display

$$\frac{(2 + 3)}{10}$$

2

**ENTER**

3

**+**

10

**÷****PRINT x**

0.50

0.50

2.00 ENT1  
3.00 +  
10.00 ÷  
0.50 \*\*\*

$$3(16 - 4)$$

16

**ENTER**

4

**-**

3

**x****PRINT x**

36.00

36.00

16.00 ENT1  
4.00 -  
3.00 x  
36.00 \*\*\*

$$\frac{14 + 7 + 3 - 2}{4}$$

14

**ENTER**

7

**+**

3

**+**

2

**-**

4

**÷****PRINT x**

5.50

5.50

14.00 ENT1  
7.00 +  
3.00 +  
2.00 -  
4.00 ÷  
5.50 \*\*\*

Problems that are even more complicated can be solved in the same simple manner, using the automatic storage of intermediate results. For example, to solve  $(2 + 3) \times (4 + 5)$  with a pencil and paper, you would:

First solve for the contents  
of these parentheses...  $\underbrace{(2 + 3)} \times \underbrace{(4 + 5)}$  ...and then for these parentheses ...  
...and then you would multiply the  
two intermediate answers together.

You work through the problem the same way with the HP-91. First you solve for the intermediate result of  $(2 + 3)$ .....

Press	Display	
2	2.	
ENTER	2.00	
3	3	
+	5.00	Intermediate result.

```

2.00 ENT1
3.00 +

```

Then add 4 and 5:

(Since you must now key in another *pair* of numbers before you can perform a function, you use the **ENTER** key again to separate the first number of the pair from the second.)

Procedure	Press	Display
$(\cancel{2+3}) \times (\cancel{4+5})$ 5                  9	4 ENTER 5 +	9.00

```

4.00 ENT1
5.00 +

```

Then multiply the intermediate answers together for the final answer:

Procedure	Press	Display
$(\cancel{2+3}) \times (\cancel{4+5})$ 5                  9	<b>x</b> PRINT	45.00

```

          x
45.00 ***

```

Notice that you didn't need to write down or key in the intermediate answers from inside the parentheses before you multiplied—the HP-91 automatically stacked up the intermediate results inside the calculator for you and brought them out on a last-in, first-out basis when it was time to multiply.

No matter how complicated a problem may look, it can always be reduced to a series of one- and two-number operations. Just work through the problem in the same logical order you would use if you were working it with a pencil and paper.

For example, to solve:

$$\frac{(9 + 8) \times (7 + 2)}{(4 \times 5)}$$

Press	Display
9 ENTER 8 +	17.00
7 ENTER 2 +	9.00
<b>x</b>	153.00
4 ENTER 5 <b>x</b>	20.00
<b>÷</b>	7.65
PRINT	7.65

Intermediate result of  $(9 + 8)$ .

Intermediate result of  $(7 + 2)$ .

$(9 + 8)$  multiplied by  $(7 + 2)$ .

Intermediate result of  $(4 \times 5)$ .

The final answer.

```

9.00 ENT1
8.00 +
7.00 ENT1
2.00 +
          x
4.00 ENT1
5.00 x
          ÷
7.65 ***

```

Now try these problems. Remember to work through them as you would with a pencil and paper, but don't worry about intermediate answers—they're handled automatically by the calculator.

$$(2 \times 3) + (4 \times 5) = \boxed{26.00}$$

$$\frac{(14 + 12) \times (18 - 12)}{(9 - 7)} = \boxed{78.00}$$

$$\frac{\sqrt{16.3805 \times 5}}{.05} = \boxed{181.00}$$

$$4 \times (17 - 12) \div (10 - 5) = \boxed{4.00}$$

$$\sqrt{(2 + 3) \times (4 + 5)} + \sqrt{(6 + 7) \times (8 + 9)} = \boxed{21.57}$$

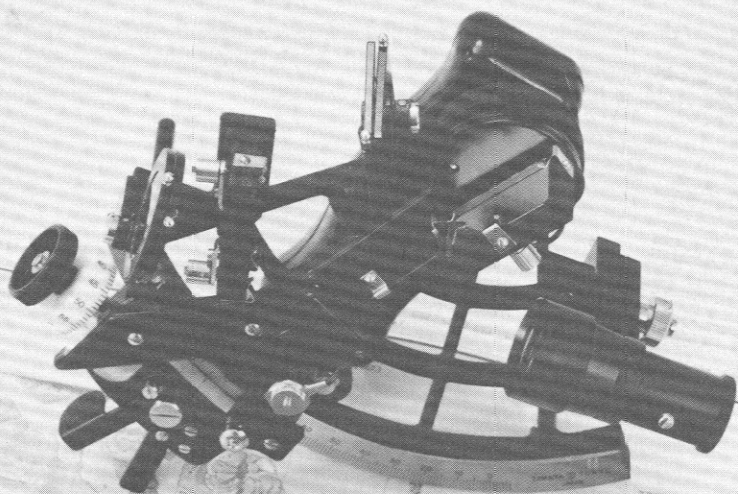
## A Word about the HP-91

Now that you've learned how to use the calculator, you can begin to fully appreciate the benefits of the Hewlett-Packard logic system. With this system, you enter numbers using a parenthesis-free, unambiguous method called RPN (Reverse Polish Notation).

It is this unique system that gives you all these calculating advantages:

- You never have to work with more than one function at a time. The HP-91 cuts problems down to size instead of making them more complex.
- Pressing a function key immediately executes the function. You work naturally through complicated problems, with fewer keystrokes and less time spent.
- Intermediate results appear as they are calculated. There are no "hidden" calculations, and you can check each step as you go.
- Intermediate results are automatically handled. You don't even have to print out long intermediate answers when you work a problem. (Of course, if you want intermediate answers, the HP-91 printer will record them in ALL mode.)
- Intermediate answers are automatically inserted into the problem on a last-in, first-out basis. You don't have to remember where they are and then summon them.
- You can calculate in the same order that you do with pencil and paper. You don't have to think the problem through ahead of time.

The HP system takes a few minutes to learn. But you'll be amply rewarded by the ease with which the HP-91 solves the longest, most complex equations. With HP, the investment of a few moments of learning yields a lifetime of mathematical dividends.





## Printer and Display Control

In the HP-91, you can select many different rounding options for display of numbers. When you first turn on the HP-91, for example, the calculator “wakes up” with numbers appearing rounded to two decimal places. Thus, the fixed constant  $\pi$ , which is actually in the calculator as 3.141592654, will *appear in the display* as 3.14 (unless you tell the calculator to display the number rounded to a greater or lesser number of decimal places).

Although a number is normally shown to only two decimal places, the HP-91 always computes internally using each number as a 10-digit mantissa and a two-digit exponent of 10. For example, when you compute  $2 \times 3$ , you *see* the answer to only two decimal places:

Press	Display
2 <b>ENTER</b> 3 <b>×</b>	<b>6.00</b>

However, inside the calculator all numbers have 10-digit mantissas and two-digit exponents of 10. So the HP-91 *actually* calculates using full 10-digit numbers:

2.000000000  $\times 10^{00}$  **ENTER** 3.000000000  $\times 10^{00}$  **×**

yields an answer that is actually carried to full 10 digits internally:

	6.000000000 $\times 10^{00}$	
You see only these digits...		...but these digits are also present.

### Display Control Keys

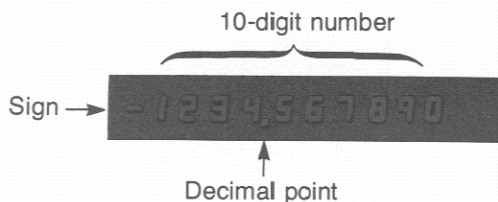
There are four keys, **[FIX]**, **[SCI]**, **[ENG]**, and the prefix key **[ ]**, that allow you to control the manner in which numbers appear in the display in the HP-91.

**[FIX]** displays and prints numbers in fixed decimal point format, while **[SCI]** permits you to view numbers in a scientific notation format. **[ENG]** displays numbers in engineering notation, with exponents of 10 shown in multiples of three (e.g.,  $10^3$ ,  $10^{-6}$ ,  $10^{12}$ ). **[ ]** followed by a number key (0 through 9) changes the number of displayed digits without changing the format.

*No matter which format or how many displayed digits you choose, display control alters only the manner in which a number is displayed and printed in the HP-91.* The actual number itself is not altered by any of the print options or the display control keys. No matter what type of display you select, the HP-91 always calculates internally with a full 10-digit number, multiplied by 10 raised to a two-digit exponent.

The printer does not immediately indicate when you change display formats, but any new results will be shown in the new format.

## Fixed Point Display



Using fixed point display, you can specify the number of places to be shown after the decimal point. It is selected by pressing **[FIX]** followed by a number key to specify the number of decimal places (0 through 9) to which the display is to be rounded. The displayed number begins at the left side of the display (or the right side of the printed tape) and includes trailing zeros within the setting selected. When the calculator is turned OFF, then ON, it "wakes up" in fixed point notation with the display rounded to two decimal places.

For example:

Slide the Print Mode switch **MAN**  **NORM** to **MAN** now so that you can concentrate on the display changes.

Press	Display
-------	---------

(Turn the calculator OFF, then ON.)

**0.00**

Calculator "wakes up" in **[FIX] 2** display format.

123.4567

**123.4567**

**[FIX] 0**

**123.**

Display is rounded off to 0 decimal places. Internally, however, the number maintains its original value of 123.4567.

**[FIX] 4**

**123.4567**

**[FIX] 7**

**123.4567000**

**[FIX] 1**

**123.5**

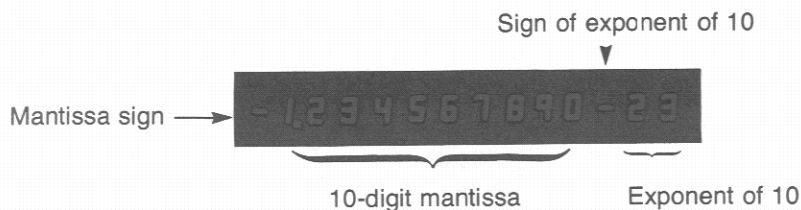
Notice that the display rounds if the first *hidden* digit is 5 or greater.

**[FIX] 2**

**123.46**

Normal **[FIX] 2** display.

## Scientific Notation Display



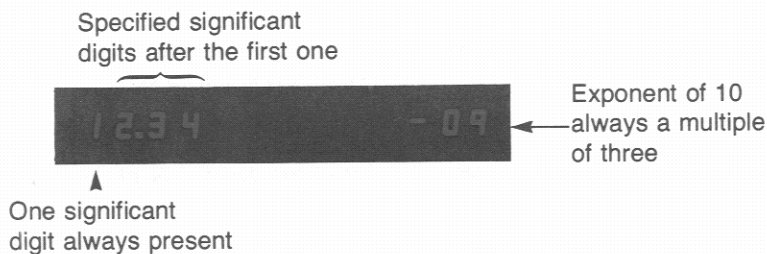
In scientific notation each number is displayed with a single digit to the left of the decimal point followed by a specified number of digits (up to nine) to the right of the decimal point and multiplied by a power of 10. Scientific notation is particularly useful when working with very large or small numbers.

Scientific notation is selected by pressing  $\blacksquare$  [SCI] followed by a digit key to specify the number of decimal places to which the number is rounded. The display is left-justified and includes trailing zeros within the selected setting. The printed copy is right-justified, with a sign to identify the exponent of 10. For example:

Press	Display	
123.4567	<b>123.4567</b>	
$\blacksquare$ [SCI] 2	<b>1.23 02</b>	Indicates $1.23 \times 10^2$ .
$\blacksquare$ [SCI] 4	<b>1.2346 02</b>	Indicates $1.2346 \times 10^2$ . Notice that the display rounds if the first <i>hidden</i> mantissa digit is 5 or greater.
$\blacksquare$ [SCI] 7	<b>1.2345670 02</b>	Indicates $1.2345670 \times 10^2$ .
$\blacksquare$ [SCI] 9	<b>1.234567000 02</b>	Indicates $1.234567000 \times 10^2$ .

**Note:** You can easily key in numbers in scientific notation format by using the  $\blacksquare$  [EEX] (enter exponent) key—more about this later.


## Engineering Notation Display



Engineering notation allows all numbers to be shown with exponents of 10 that are multiples of three (e.g.,  $10^3$ ,  $10^{-6}$ ,  $10^{12}$ ).

This is particularly useful in scientific and engineering calculations, where units of measure are often specified in multiples of three. Refer to the prefix chart below.

Multiplier	Prefix	Symbol
$10^{12}$	tera	T
$10^9$	giga	G
$10^6$	mega	M
$10^3$	kilo	k
$10^{-3}$	milli	m
$10^{-6}$	micro	$\mu$
$10^{-9}$	nano	n
$10^{-12}$	pico	p
$10^{-15}$	femto	f
$10^{-18}$	atto	a

Engineering notation is selected by pressing  **ENG** followed by a number key. The first significant digit is always present in the display, and the number key specifies the number of additional significant digits to which the display is rounded. The decimal point always appears in the display. For example:

Press

Display

.000012345

 **ENG** 1

Engineering notation display. Number appears in the display rounded off to one significant digit after the omnipresent first one. Power of 10 is proper multiple of three.

 **ENG** 3

Display is rounded off to third significant digit after the first one.

 **ENG** 9 **ENG** 0

Display rounded off to first significant digit.

Notice that rounding can occur to the *left* of the decimal point, as in the case of **ENG** 0 specified above.

When engineering notation has been selected, the decimal point shifts to show the mantissa as units, tens, or hundreds in order to maintain the exponent of 10 as a multiple of three. For example, multiplying the number now in the calculator by 10 causes the decimal point to shift to the right without altering the exponent of 10:

Press	Display
ENG 2	12.3 -06
10	123. -06

However, multiplying again by 10 causes the exponent to shift to another multiple of three and the decimal point to move to the units position. Since you specified 2 earlier, the HP-91 maintains two significant digits after the first one when you multiply by 10.

Press	Display
10	1.23 -03

Decimal point shifts. Power of 10 shifts to  $10^{-3}$ . Display maintains two significant digits after the first one.

## Display Number Changes

You have seen how you can change the HP-91 display to show numbers in fixed, scientific notation, or engineering notation format. When you have specified any of these formats, the HP-91 permits you to change the *number* of displayed digits by simply pressing the prefix key followed by the desired number key. For example:

Press	Display	
12345	12345.	
SCI 3	1.235 04	Scientific notation format selected.
1	1.2 04	The HP-91 remains in scientific notation mode; only the number of displayed digits is changed.
6	1.234500 04	
2	1.23 04	
ENG 2	12.3 03	Engineering notation format selected.
3	12.35 03	Number of displayed digits changes, but calculator remains in engineering notation mode.
7	12.345000 03	
1	12. 03	
5	12345.00000	Fixed format selected.
3	12345.000	Number of displayed digits changes, but calculator remains in fixed mode.
0	12345.	
2	12345.00	



## Format of Printed Numbers

When using the printer, whether you are in MAN or NORM mode (where you must press **PRINT x** to see answers) or in ALL (where the HP-91 automatically prints answers as they are calculated), printed numbers can be shown in any display format—fixed point, scientific notation, or engineering notation. By selecting the display format, you also select the print format.

*Results* from your HP-91 are always displayed and printed in the format that you have chosen. The three-asterisk label that you see printed next to a result is a guarantee that it is in the chosen display format. Although numbers in the display are left-justified, printed numbers are right-justified.

Numbers that you key in—that is, numbers that are *not* the results of operations—are also printed by the HP-91. When you key in a number with the Print Mode switch set to NORM or ALL, the HP-91 does not print it until you change display format or press a function key. Then the number is printed exactly *as you keyed it in*. (One case is an exception to this rule—more about that later.) A number that you keyed in is not the result of an operation, and no asterisks are printed to its right. Subsequent *results*, of course, are printed in the selected format with a three-asterisk label. For example:

Slide the Print Mode switch **MAN**  **NORM** to **NORM**.

Press	Display
.0000123456	<b>.0000123456</b>
 <b>SCI</b> 3	<b>1.235 -05</b>
<b>PRINT x</b>	<b>1.235 -05</b>
1234567890	<b>1234567890.</b>
 <b>ENG</b> 6	<b>1.234568 09</b>
<b>PRINT x</b>	<b>1.234568 09</b>

When you press any function, the number is first printed just as you keyed it in.

Results of functions, including display formatting, are printed in the selected format.

The number is printed as you keyed it in.

The three-asterisk label guarantees that the number is now in the selected format.

.0000123456  
1.235-05 \*\*\*  
1234567890.  
1.234568+09 \*\*\*

Notice that the HP-91 *prints* a + sign to show you positive exponents of 10.

Thus, whenever you key in a number, the HP-91 prints it just as you keyed it in; *then* the format is changed. It is easy for you to reconstruct your calculation because your exact inputs are identifiable from your printed copy.

When you have keyed in a number, there is one time that the HP-91 will change its format *before* printing. If you have specified fixed point notation (by turning the calculator OFF, then ON, or by pressing **FIX** followed by a number key) and the number keyed in is also in fixed point format (i.e., you have not pressed **EEEX**), the HP-91 will attempt to align

the decimal points for easy readability on your printed copy. It will do this in fixed point notation by printing the number that you keyed in in the *specified* format (if the number can be printed without truncating), adding trailing zeros if necessary.

This feature permits you to key in numbers in fixed point notation and line up the decimal points in the printed record of your calculations.

**Example:** You begin the month with a balance of \$735.43 in your checking account. During the month, you write checks for \$235, \$79.95, \$5, \$1.44, \$17.83, \$50, and \$12.43. Calculate the closing balance for the account and preserve a printed record of your calculations.

First, ensure that the Print Mode switch **MAN**  **NORM** is set to **NORM**.

Press	Display
<b>FIX</b> 2	<b>0.00</b>

Sets **FIX** 2 display mode. (Display shown assumes that no results remain from previous example.)

735.43 <b>ENTER</b> ↑	<b>735.43</b>
235 <b>-</b>	<b>500.43</b>

Two extra zeros printed so that decimal points will line up.

79.95 <b>-</b>	<b>420.48</b>
----------------	---------------

The number is printed exactly as you keyed it in.

5 <b>-</b>	<b>415.48</b>
------------	---------------

Two extra zeros printed.

1.44 <b>-</b>	<b>414.04</b>
---------------	---------------

17.83 <b>-</b>	<b>396.21</b>
----------------	---------------

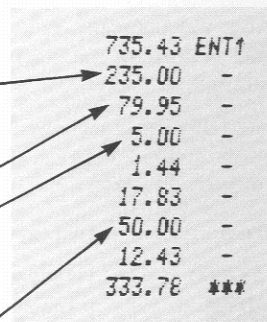
50 <b>-</b>	<b>346.21</b>
-------------	---------------

12.43 <b>-</b>	<b>333.78</b>
----------------	---------------

<b>PRINT</b> x	<b>333.78</b>
----------------	---------------

Two extra zeros printed.

Closing balance.



```

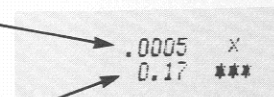
735.43 ENT1
235.00 -
79.95 -
5.00 -
1.44 -
17.83 -
50.00 -
12.43 -
333.78 ***
  
```

You need not worry about “losing” digits on the printed copy. The HP-91 printer will never truncate digits (not even extra zeros) that you have keyed in. For example, if you wanted to set aside 5/10000 of the closing balance of your account for a present for your sister-in-law:

Press	Display
.0005	<b>0.0005</b>
<b>x</b>	<b>0.17</b>
<b>PRINT</b> x	<b>0.17</b>

Entire number is printed—not rounded to **FIX** 2.

Amount set aside for sister-in-law's gift. Result of function is rounded to **FIX** 2.



```

.0005 x
0.17 ***
  
```

## Automatic Display Switching

The HP-91 switches the display from fixed point notation to full scientific notation (**SCI** 9) whenever the number is too large or too small to be seen with a fixed decimal point. This feature keeps you from missing unexpectedly large or small answers. For example, if you try to solve  $(.05)^3$  in normal **FIX** 2 display, the answer is automatically shown in scientific notation.

Press

Display

**FIX** 2

0.00

Normal **FIX** 2 display. (Display shown assumes no results remain from previous example.)

.05 **ENTER**↑

0.05

3 **y<sup>x</sup>** **PRINT**×

1.250000000-04

Display automatically switched to **SCI** 9 to show answer.

.05 ENT↑  
3.00 Y<sup>x</sup>  
1.250000000-04 \*\*\*

After automatically switching from fixed to scientific, and a new number is keyed in or **CLX** is pressed, the display automatically reverts back to the fixed point display originally selected.

The HP-91 also switches to scientific notation if the answer is too large ( $\geq 10^{10}$ ) for fixed point display. For example, the display will not switch from fixed if you solve  $1582000 \times 1842$ :

Press

Display

1582000

1582000.

**ENTER**↑

1582000.00

1842 **x**

2914044000.

**PRINT**×

2914044000.

Fixed point format.

1582000.00 ENT↑  
1842.00 x  
2914044000. \*\*\*

However, if you multiply the result by 10, the answer is too large for fixed point notation, and the calculator display switches automatically to scientific notation:

Press

Display

10 **x** **PRINT**×

2.914044000 10

Scientific notation format.

10.00 x  
2.914044000+10 \*\*\*

Notice that automatic switching is between fixed and scientific notation display modes only—engineering notation display must be selected from the keyboard.

## Keying in Exponents of Ten

You can key in numbers multiplied by powers of 10 by pressing **EEX** (enter exponent of 10) followed by number keys to specify the exponent of 10. For example, to key in 15.6 trillion ( $15.6 \times 10^{12}$ ), and multiply it by 25:



Press	Display
15.6	15.6
<b>EEX</b>	15.6 00
12	15.6 12

This means  $15.6 \times 10^{12}$ .

Now Press	Display
<b>ENTER</b> +	1.560000000 13
25 <b>x</b> <b>PRINT</b> x	3.900000000 14

15.6+12 ENT↑  
25.00 x  
3.900000000+14 \*\*\*

You can save time when keying in exact powers of 10 by merely pressing **EEX** and then pressing the desired power of 10. For example, key in 1 million ( $10^6$ ) and divide by 52.

Press	Display
<b>EEX</b>	1. 00

You do not have to key in the number 1 before pressing **EEX** when the number is an exact power of 10.

6	1. 06
<b>ENTER</b> +	1000000.00

Since you have not specified scientific notation, the display reverts to fixed point notation when you press **ENTER**+

1.+06 ENT↑  
52.00 ÷  
19230.77 \*\*\*

52 ÷ <b>PRINT</b> x	19230.77
---------------------	----------

To see your answer in scientific notation with six decimal places:

Press	Display
<b>SCI</b> 6	1.923077 04
<b>PRINT</b> x	1.923077 04

1.923077+04 \*\*\*

To key in negative exponents of 10, key in the number, press **EEX**, press **CHS** to make the exponent negative, then key in the power of 10. For example, key in Planck's constant ( $h$ )—roughly,  $6.625 \times 10^{-27}$  erg sec.—and multiply it by 50.

Press	Display
<b>CL</b> x	0.000000 00
<b>FIX</b> 2	0.00
6.625 <b>EEX</b>	6.625 00
<b>CHS</b>	6.625 -00
27	6.625 -27
<b>ENTER</b> +	6.625000000 -27
50 <b>x</b> <b>PRINT</b> x	3.312500000 -25

Erg sec.

CL x  
6.625-27 ENT↑  
50.00 x  
3.312500000-25 \*\*\*

## Calculator Overflow

When the number in the display would be greater than  $9.99999999 \times 10^{99}$ , the HP-91 displays all 9's to indicate that the problem has exceeded the calculator's range. For example, if you solve  $(1 \times 10^{49}) \times (1 \times 10^{50})$ , the HP-91 will display the answer:

Press	Display
<b>CL</b> $\times$	0.00
<b>EEX</b> 49 <b>ENTER</b> $\uparrow$	1.00000000 49
<b>EEX</b> 50 $\times$	1.00000000 99
<b>PRINT</b> $\times$	1.00000000 99

CL  $\times$   
1.+49 ENT  $\uparrow$   
1.+50  $\times$   
1.00000000+99 \*\*\*

But if you attempt to multiply the above result by 100, the HP-91 display indicates overflow by showing you all 9's:

Press	Display
100 $\times$ <b>PRINT</b> $\times$	9.99999999 99 Overflow indication.

100.00  $\times$   
9.99999999+99 \*\*\*

## Error Display

If you happen to key in an improper operation, the word *Error* will appear in the display.

In addition, if the Print Mode switch **MAN**  **NORM** is set to NORM or ALL, the printer will print *Error*.

For example, if you attempt to calculate the square root of  $-4$ , the HP-91 will recognize it as an improper operation:

Ensure that the Print Mode switch **MAN**  **NORM** is set to NORM.

Press	Display
4 <b>CHS</b>	-4.
	Error

-4.00  $\sqrt{\times}$   
ERROR

Pressing any key clears the error and is *not* executed. (Pressing the paper advance push-button clears the error and *is* executed.) The number that was in the display before the error-causing function is returned to the display so that you can see it.

Press	Display
<b>CL</b> $\times$	-4.00

All those operations that cause an error condition are listed in appendix B.

## Low Power Display

When you are operating the HP-91 from battery power, a red lamp inside the display will glow to warn you that the battery is close to discharge.

6.02 23

Low Power Display

You must then connect the ac adapter/recharger to the calculator and operate from ac power, or you must substitute a fully charged battery pack for the one that is in the calculator. Refer to appendix A for a description of these operations.

10782-79  
10783-80

1992

810.3 034  
927 927

100

800-255-2555

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	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
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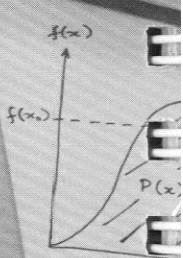
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73	17
74	4
75	20
76	6
77	4
78	25
79	3
80	2
81	17
82	1
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85	
86	
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40  
30  
20  
10  
0

[illegible]

	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	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
1	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	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100



# The Automatic Memory Stack

## The Stack


Automatic storage of intermediate results is the reason that the HP-91 slides so easily through the most complex equations. And automatic storage is made possible by the Hewlett-Packard automatic memory stack.

## Initial Display

Turn the HP-91 OFF, then ON.





You can work through this section with the Print Mode switch at any setting you desire. The printed tapes that illustrate the problems in this handbook were created with the Print Mode

switch **MAN**  **NORM** set to NORM.

When you first switch the calculator ON, the display shows . This represents the contents of the display, or “X-register.”

Basically, numbers are stored and manipulated in the machine “registers.” Each number, no matter how few digits (e.g., 0, 1, or 5) or how many (e.g., 3.141592654, -23.28362, or  $2.87148907 \times 10^{27}$ ), occupies one entire register.

The displayed X-register, which is the only visible register, is one of four registers inside the calculator that are positioned to form the automatic memory stack. We label these registers X, Y, Z, and T. They are “stacked” one on top of the other with the displayed X-register on the bottom. When the calculator is switched ON, these four registers are cleared to 0.00.

Name	Register
T	
Z	
Y	
X	

Always displayed.

You can view the contents of the entire stack at any time by printing them using the LIST:



 (list stack) key.

Press

Display

 LIST:  

```
0.00 LIST
0.00 T
0.00 Z
0.00 Y
0.00 X
```

Notice that LIST: , like  and the other LIST functions, operates regardless of the position of the Print Mode switch.

## Manipulating Stack Contents

The **R↓** (roll down), **R↑** (roll up), and **X↔Y** (x exchange y) keys allow you to review the stack contents or to shift data within the stack for computation at any time.

### Reviewing the Stack

To see how the **R↓** key works, first load the stack with numbers 1 through 4 by pressing:

4 **ENTER↑** 3 **ENTER↑** 2 **ENTER↑** 1

```
4.00 ENT↑
3.00 ENT↑
2.00 ENT↑
```

The numbers that you keyed in are now loaded into the stack, and its contents look like this:

T	4.00
Z	3.00
Y	2.00
X	1.

Display

To see the contents of the stack now, press:

Press

**▢** LIST: **STACK**

```
1.00 LIST
4.00 T
3.00 Z
2.00 Y
1.00 X
```

When you press the **R↓** key, the stack contents shift downward one register. So the last number that you have keyed in will be rotated around to the T-register when you press **R↓**. When you press **R↓** again, the stack contents again roll downward one register.

To see how the **R↓** key operates, press **▢** LIST: **STACK** to list the stack contents after each press of the **R↓** key:

Press Display

**R↓**  
**▢** LIST: **STACK** **2.00**

```
R↓
LIST
1.00 T
4.00 Z
3.00 Y
2.00 X
```

Press

Display

**R↓**  
LIST: STACK 3.00

**R↓**  
LIST: STACK 4.00

**R↓**  
LIST: STACK 1.00

R↓	
LIST	
2.00	T
1.00	Z
4.00	Y
3.00	X
R↓	
LIST	
3.00	T
2.00	Z
1.00	Y
4.00	X
R↓	
LIST	
4.00	T
3.00	Z
2.00	Y
1.00	X

Once again the number 1.00 is in the displayed X-register. Four presses of the **R↓** key roll the stack down four times, returning the contents of the stack to their original registers.

You can also manipulate the stack contents using the **R↑** (roll up) key. This key rolls the stack contents *up* instead of down, but it otherwise operates in the same manner as the **R↓** key.

## Exchanging x and y

The **x↔y** (*x exchange y*) key exchanges the contents of the X- and the Y-registers without affecting the Z- and T-registers. If you press **x↔y** with data intact from the previous example, the numbers in the X- and Y-registers will be changed...

...from this...

T	4.00
Z	3.00
Y	2.00
X	1.00

...to this.

T	4.00
Z	3.00
Y	1.00
X	2.00

Display

Display

You can verify this by first listing the stack contents and then pressing **x<sub>z</sub>y**. To see the results, list the stack contents again:

Press

Display

**▀** LIST: **STACK** **1.00**

**x<sub>z</sub>y** **2.00**

**▀** LIST: **STACK** **2.00**

LIST	
4.00	T
3.00	Z
2.00	Y
1.00	X
x <sub>z</sub> y	
LIST	
4.00	T
3.00	Z
1.00	Y
2.00	X

Notice that whenever you move numbers in the stack using one of the data manipulation keys, the actual stack registers maintain their positions. Only the *contents* of the registers are shifted. The contents of the X-register are always displayed.

## Clearing the Stack

To clear the displayed X-register only, press **CLX**. To clear the entire automatic memory stack, including the displayed X-register, press **▀** **CLEAR**. This replaces all numbers in the stack with zeros. (It also clears all manual storage registers—more about these later.) When you turn the calculator OFF, then ON, it “wakes up” with all zeros in the stack registers.

Although it may be comforting, *it is never necessary to clear the stack or the displayed X-register when starting a new calculation*. This will become obvious when you see how old results in the stack are automatically lifted by new entries.

Press **CLX** now, and the stack contents are changed...

...from this...

T	4.00
Z	3.00
Y	1.00
X	2.00

Display

...to this.

T	4.00
Z	3.00
Y	1.00
X	0.00

Display



You can verify that only the X-register contents are affected by listing the stack contents after you have pressed **CLX**:

**Press**                      **Display**

 **LIST:**  **0.00**

```

CL X
LIST
4.00 T
3.00 Z
1.00 Y
0.00 X

```

Now press  **CLEAR**. The contents of the stack are changed...

**...from this...**

T	4.00
Z	3.00
Y	1.00
X	0.00

**...to this.**

T	0.00
Z	0.00
Y	0.00
X	0.00

```

CLEAR

```

You can verify that the stack has been cleared completely and now contains all zeros by listing the stack contents:

**Press**                      **Display**

 **LIST:**  **0.00**

```

LIST
0.00 T
0.00 Z
0.00 Y
0.00 X

```

## The Key

When you key a number into the calculator, its contents are written into the displayed X-register. For example, if you key in the number 314.32 now, you can see that the display contents are altered.

When you key in 314.32, the contents of the stack registers are changed...

**...from this**

T	0.00
Z	0.00
Y	0.00
X	0.00

**...to this.**

T	0.00
Z	0.00
Y	0.00
X	314.32

In order to key in another number at this point, you must first terminate digit entry—i.e., you must indicate to the calculator that you have completed keying in the first number and that any new digits you key in are part of a new number.

Use the **ENTER** key to separate the digits of the first number from the digits of the second.

When you press the **ENTER** key, the contents of the stack registers are changed...

...from this...

T	0.00
Z	0.00
Y	0.00
X	314.32

Display

...to this.

T	0.00
Z	0.00
Y	314.32
X	314.32

Display

As you can see, the number in the displayed X-register is copied into Y. The numbers in Y and Z have also been transferred to Z and T, respectively, and the number in T has been lost off the top of the stack. But this will be more apparent when we have different numbers in all four registers.

Immediately after pressing **ENTER**, the X-register is prepared for a new number, and that new number writes over the number in X. For example, key in the number 543.28 and the contents of the stack registers change...

...from this...

T	0.00
Z	0.00
Y	314.32
X	314.32

Display

...to this.

T	0.00
Z	0.00
Y	314.32
X	543.28

Display

**CLx** replaces any number in the display with zero. Any new number then writes over the zero in X.

For example, if you had meant to key in 689.4 instead of 543.28, you would press **CLx** now to change the stack...

...from this...

T	0.00
Z	0.00
Y	314.32
X	543.28

Display

...to this.

T	0.00
Z	0.00
Y	314.32
X	0.00

Display

and then key in 689.4 to change the stack...

...from this...

T	0.00
Z	0.00
Y	314.32
X	0.00

Display

...to this.

T	0.00
Z	0.00
Y	314.32
X	689.4

Display

Notice that numbers in the stack do not move when a new number is keyed in immediately after you press LIST: **STACK**, **PRINT X**, **ENTER**, or **CLX**. However, numbers in the stack *do* lift upward when a new number is keyed in immediately after you press most other functions, including **R+**, **R↓**, and **xzy**.

## One-Number Functions and the Stack

One-number functions execute upon the number in the X-register only, and the contents of the Y-, Z-, and T-registers are unaffected when a one-number function key is pressed.

For example, with numbers positioned in the stack as in the earlier example, pressing the **√x** key changes the stack contents...

...from this...

T	0.00
Z	0.00
Y	314.32
X	689.4

Display

...to this.

T	0.00
Z	0.00
Y	314.32
X	26.26

Display

The one-number function executes upon only the number in the displayed X-register, and the answer writes over the number that was in the X-register. No other register is affected by a one-number function.


## Two-Number Functions and the Stack

Hewlett-Packard calculators do arithmetic by positioning the numbers in the stack the same way you would on paper. For instance, if you wanted to add 34 and 21 you would write 34 on a piece of paper and then write 21 underneath it, like this:

$$\begin{array}{r} 34 \\ 21 \\ \hline \end{array}$$

and then you would add, like this:

$$\begin{array}{r} 34 \\ +21 \\ \hline 55 \end{array}$$

Numbers are positioned the same way in the HP-91. Here's how it is done. (If you clear the stack first by pressing  **CLEAR**, the numbers in the stack will correspond to those shown here in the example.)

Press

Display

 **CLEAR**

0.00

34

34.

34 is keyed into X.

**ENTER**

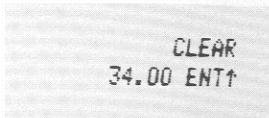
34.00

34 is copied into Y.

21

21.

21 writes over the 34 in X.


 CLEAR  
34.00 ENT↑

Now 34 and 21 are sitting vertically in the stack as shown below, so we can add.

T	0.00
Z	0.00
Y	34.00
X	21.

Display

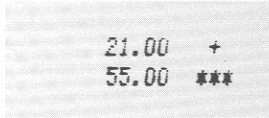
Press

Display

**+** **PRINT**

55.00

The answer.


 21.00 +  
55.00 \*\*\*

The simple old-fashioned math notation helps explain how to use your calculator. Both numbers are always positioned in the stack in the natural order first; then the operation is executed when the function key is pressed. *There are no exceptions to this rule.* Subtraction, multiplication, and division work the same way. In each case, the data must be in the proper position before the operation can be performed.

To subtract 21 from 34:

$$\begin{array}{r} 34 \\ -21 \\ \hline \end{array}$$

Press

Display

34

34.

34 is keyed into X.

**ENTER**

34.00

34 is copied into Y.

21

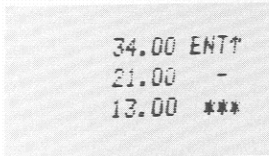
21.

21 writes over the 34 in X.

**-** **PRINT**

13.00

The answer.


 34.00 ENT↑  
21.00 -  
13.00 \*\*\*

To multiply 34 by 21:

$$\begin{array}{r} 34 \\ \times 21 \\ \hline \end{array}$$

Press

Display

34  
[ENTER]

34.

34.00

21

21.

[X] [PRINT X]

714.00

34 is keyed into X.  
34 is copied into Y.  
21 writes over the 34 in X.  
The answer.

To divide 34 by 21:

$$\begin{array}{r} 34 \\ 21 \overline{) } \\ \hline \end{array}$$

Press

Display

34  
[ENTER]

34.

34.00

21

21.

[÷] [PRINT X]

1.62

34 is keyed into X.  
34 is copied into Y.  
21 writes over the 34 in X.  
The answer.

## Chain Arithmetic

You've already learned how to key numbers into the calculator and perform calculations with them. In each case you first needed to position the numbers in the stack manually using the [ENTER] key. However, the stack also performs many movements automatically. These automatic movements add to its computing efficiency and ease of use, and it is these movements that automatically store intermediate results. The stack automatically "lifts" every calculated number in the stack when a new number is keyed in because it knows that after it completes a calculation, any new digits you key in are a part of a new number. Also, the stack automatically "drops" when you perform a two-number operation.

To see how it works, let's solve

$$16 + 30 + 11 + 17 = ?$$

If you press [CLEAR] first, you will begin with zeros in all of the stack registers, as in the example below; but of course, you can also do the calculation without first clearing the stack.

**Note:** You can use the LIST: [STACK] function to monitor the changes in the stack contents.

## Press

## Stack Contents

 CLEAR

16

T	0.00
Z	0.00
Y	0.00
X	16.

16 is keyed into the displayed X-register.

ENTER→

T	0.00
Z	0.00
Y	16.00
X	16.00

16 is copied into Y.

30

T	0.00
Z	0.00
Y	16.00
X	30.

30 writes over the 16 in X.

+

T	0.00
Z	0.00
Y	0.00
X	46.00

16 and 30 are added together. The answer, 46, is displayed.

CLEAR	
16.00	ENT1
30.00	+
11.00	+
17.00	+
74.00	***

11

T	0.00
Z	0.00
Y	46.00
X	11.

11 is keyed into the displayed X-register. The 46 in the stack is automatically raised.

+

T	0.00
Z	0.00
Y	0.00
X	57.00

46 and 11 are added together. The answer, 57, is displayed.

17

T	0.00
Z	0.00
Y	57.00
X	17.

17 is keyed into the X-register. 57 is automatically entered into Y.

<b>+</b>	<b>T</b>	<b>0.00</b>	57 and 17 are added together for the final answer.
<b>PRINT x</b>	<b>Z</b>	<b>0.00</b>	
	<b>Y</b>	<b>0.00</b>	
	<b>X</b>	<b>74.00</b>	

After any calculation or number manipulation, the stack automatically lifts when a new number is keyed in. Because operations are performed when the operations are pressed, the length of such chain problems is unlimited unless a number in one of the stack registers exceeds the range of the calculator (up to  $9.99999999 \times 10^{99}$ ).

In addition to the automatic stack lift after a calculation, the stack automatically drops during calculations involving both the X- and Y-registers. It happened in the above example, but let's do the problem differently to see this feature more clearly. First press **CLx** to clear the X-register. Now, again solve  $16 + 30 + 11 + 17 = ?$

Press	Stack Contents		
16	<b>T</b>	<b>0.00</b>	16 is keyed into the displayed X-register.
	<b>Z</b>	<b>0.00</b>	
	<b>Y</b>	<b>0.00</b>	
	<b>X</b>	<b>16.</b>	

<b>ENTER</b>	<b>T</b>	<b>0.00</b>	16 is copied into Y.
	<b>Z</b>	<b>0.00</b>	
	<b>Y</b>	<b>16.00</b>	
	<b>X</b>	<b>16.00</b>	

30	<b>T</b>	<b>0.00</b>	30 is written over the 16 in X.
	<b>Z</b>	<b>0.00</b>	
	<b>Y</b>	<b>16.00</b>	
	<b>X</b>	<b>30.</b>	

<b>ENTER</b>	<b>T</b>	<b>0.00</b>	30 is entered into Y. 16 is lifted up to Z.
	<b>Z</b>	<b>16.00</b>	
	<b>Y</b>	<b>30.00</b>	
	<b>X</b>	<b>30.00</b>	

11	<b>T</b>	<b>0.00</b>	11 is keyed into the displayed X-register.
	<b>Z</b>	<b>16.00</b>	
	<b>Y</b>	<b>30.00</b>	
	<b>X</b>	<b>11.</b>	



Press

Stack Contents

ENTER↑

T	16.00
Z	30.00
Y	11.00
X	11.00

11 is copied into Y. 16 and 30 are lifted up to T and Z respectively.

17

T	16.00
Z	30.00
Y	11.00
X	17.

17 is written over the 11 in X.

+

T	16.00
Z	16.00
Y	30.00
X	28.00

17 and 11 are added together and the rest of the stack drops. 16 drops to Z and is also duplicated in T. 30 and 28 are ready to be added.

+

T	16.00
Z	16.00
Y	16.00
X	58.00

30 and 28 are added together and the stack drops again. Now 16 and 58 are ready to be added.

+

PRINTx

T	16.00
Z	16.00
Y	16.00
X	74.00

16 and 58 are added together for the final answer and the stack continues to drop.

16.00	ENT↑
30.00	ENT↑
11.00	ENT↑
17.00	+
	+
	+
74.00	***

The same dropping action also occurs with  $-$ ,  $\times$  and  $\div$ . The number in T is duplicated in T and drops to Z, the number in Z drops to Y, and the numbers in Y and X combine to give the answer, which is visible in the X-register.

This automatic lift and drop of the stack give you tremendous computing power since you can retain and position intermediate results in long calculations without the necessity of reentering the numbers.

## Order of Execution

When you see a problem like this one:

$$5 \times [(3 \div 4) - (5 \div 2) + (4 \times 3)] \div (3 \times .213)$$

you must decide where to begin before you ever press a key.

Experienced HP calculator users have determined that by starting every problem at its innermost number or parentheses and working outward, just as you would with paper and pencil, you maximize the efficiency and power of your HP calculator. Of course, with the HP-91 you have tremendous versatility in the order of execution.

For example, you could work the problem above by beginning at the left side of the equation and simply working through it in left-to-right order. All problems cannot be solved using left-to-right order, however, and the best order for solving any problem is to begin with the innermost parentheses and work outward. So, to solve the problem above:

Press	Display	
3	3.	
ENTER	3.00	
4	4.	
÷	0.75	Intermediate answer for (3 ÷ 4).
5	5.	
ENTER	5.00	
2	2.	
÷	2.50	Intermediate answer for (5 ÷ 2).
-	-1.75	Intermediate answer for (3 ÷ 4) - (5 ÷ 2).
4	4.	
ENTER	4.00	
3	3.	
×	12.00	Intermediate answer for (4 × 3).
+	10.25	Intermediate answer for (3 ÷ 4) - (5 ÷ 2) + (4 × 3).
3	3.	
ENTER	3.00	
.213	.213	
×	0.64	Intermediate answer for (3 × .213).
÷	16.04	
5	5.	The first number is keyed in.
×	80.20	
PRINT	80.20	

3.00	ENT↑
4.00	÷
5.00	ENT↑
2.00	÷
-	
4.00	ENT↑
3.00	×
+	
3.00	ENT↑
.213	×
÷	
5.00	×
80.20	***

## Constant Arithmetic

You may have noticed that whenever the stack drops because of a two-number operation (not because of **R↓**), the number in the T-register is reproduced there. This stack operation can be used to insert a constant into a problem.

**Example:** A bacteriologist tests a certain strain whose population typically increases by 15% each day. If he starts a sample culture of 1000, what will be the bacteria population at the end of each day for 6 consecutive days?

**Method:** Put the growth factor (1.15) in the Y-, Z-, and T-registers and put the original population (1000) in the X-register. Thereafter, you get the new population whenever you press **×**. Try working this problem with the Print Mode switch set to ALL so that you'll have a record of all the answers without pressing **PRINT** each time.

Slide the Print Mode switch **MAN**  **NORM** to **ALL**.

Press	Display
1.15	1.15
<b>ENTER</b> ↑	1.15
<b>ENTER</b> ↑	1.15
<b>ENTER</b> ↑	1.15
1000	1000.
<b>×</b>	1150.00
<b>×</b>	1322.50
<b>×</b>	1520.88
<b>×</b>	1749.01
<b>×</b>	2011.36
<b>×</b>	2313.06

Growth factor.

Growth factor now in T.

Starting population.

Population after 1<sup>st</sup> day.

Population after 2<sup>nd</sup> day.

Population after 3<sup>rd</sup> day.

Population after 4<sup>th</sup> day.

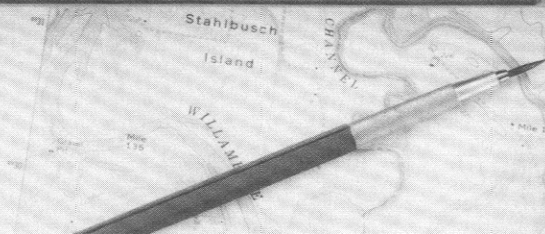
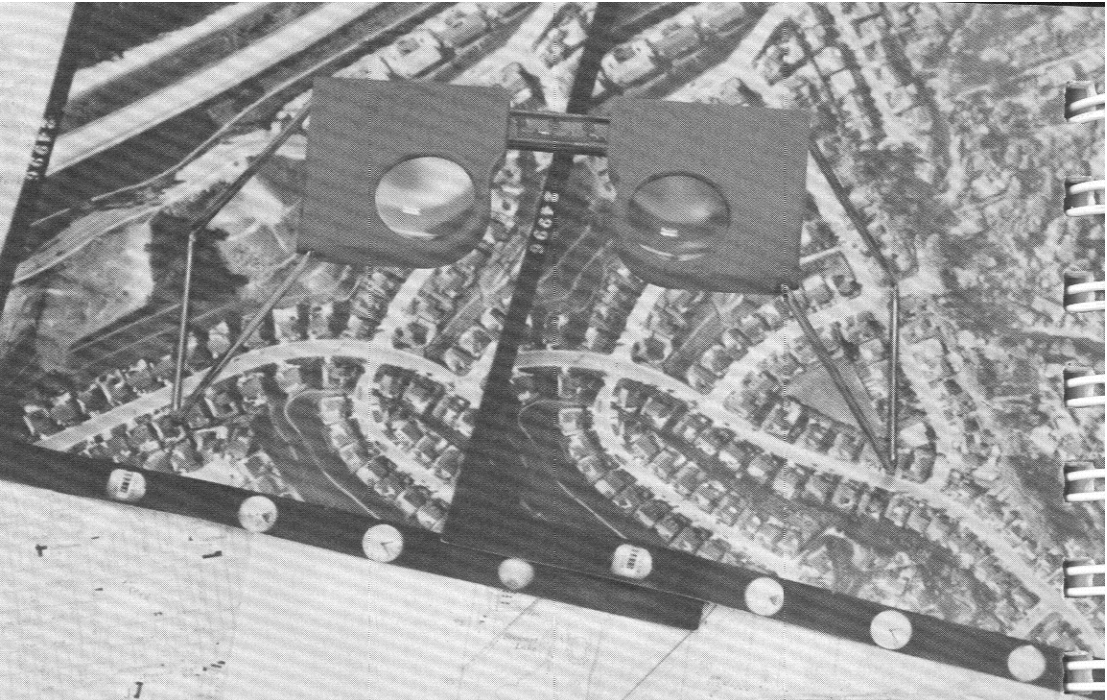
Population after 5<sup>th</sup> day.

Population after 6<sup>th</sup> day.

1.15	ENT1
	ENT1
	ENT1
1000.00	×
1150.00	***
	×
1322.50	***
	×
1520.88	***
	×
1749.01	***
	×
2011.36	***
	×
2313.06	***


When you press **×** the first time, you calculate  $1.15 \times 1000$ . The result (1150.00) is displayed in the X-register and a new copy of the growth factor drops into the Y-register. Since a new copy of the growth factor is duplicated from the T-register each time the stack drops, you never have to reenter it.

Notice that performing a two-number operation such as **x** causes the number in the T-register to be duplicated there each time the stack is dropped. However, the **R↓** key, since it rotates the contents of the stack registers, does not rewrite any number, but merely shifts the numbers that are already in the stack.




## Section 4

# Function Keys

The HP-91 has dozens of internal functions that allow you to compute answers to problems quickly and accurately. Each function operates immediately when the function key is pressed. To save printing time and paper, you might wish to learn how to use the functions with the Print Mode switch set to MAN. Or you might want to see every intermediate and final answer by setting the switch to ALL. Except when indicated, however, all examples in this section are illustrated with the Print Mode switch **MAN**  **NORM** set to NORM.

## LAST X

In addition to the four stack registers that automatically store intermediate results, the HP-91 also contains a separate automatic register, the LAST X register. This register preserves the value that was in the displayed X-register before the performance of a function. To place the contents of the LAST X register into the display again, press  **LAST X**.

## Recovering from Mistakes

**LAST X** makes it easy to recover from keystroke mistakes, such as pressing the wrong function key or keying in the wrong number.

**Example:** Divide 12 by 2.157 after you have mistakenly divided by 3.157.

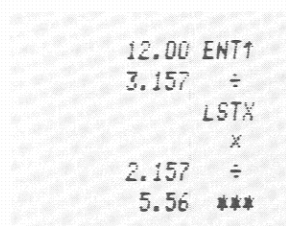
Press	Display
12	12.
<b>ENTER</b>	12.00
3.157 <b>÷</b>	3.80
 <b>LAST X</b>	3.16
<b>×</b>	12.00
2.157 <b>÷</b>	5.56
<b>PRINT X</b>	5.56

Oops! You made a mistake.

Retrieves that last entry (3.157).

You're back at the beginning.

The correct answer.



12.00	ENT
3.157	÷
	LSTX
	×
2.157	÷
5.56	***

In this example, when **LAST X** is pressed, the contents of the stack and **LAST X** register are changed...

...from this...

T	0.00
Z	0.00
Y	0.00
X	3.80

...to this.

T	0.00
Z	0.00
Y	3.80
X	3.16

LAST X

3.16

LAST X

3.16

This makes possible the correction illustrated in the example above.

## Recovering a Number

The LAST X register is useful in calculations where a number occurs more than once. By recovering a number using **LAST X**, you do not have to key that number into the calculator again.

**Example:** Calculate

$$\frac{7.32 + 3.650112331}{3.650112331}$$

Press

Display

7.32

7.32

ENTER

7.32

3.650112331

3.650112331

+

10.97

LAST X

3.65

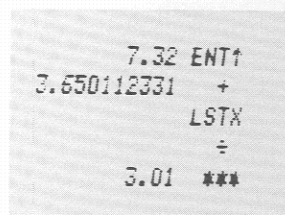
÷

3.01

PRINT X

3.01

Intermediate answer.  
Recalls 3.650112331  
to X-register.  
The answer.



## Reciprocals

To calculate the reciprocal of a number in the displayed X-register, key in the number, then press **1/x**. For example, to calculate the reciprocal of 25:

Press

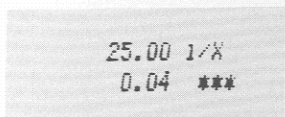
Display

25 1/x

0.04

PRINT X

0.04



You can also calculate the reciprocal of a value in a previous calculation without reentering the number.



**Example:** In an electrical circuit, four resistors are connected in parallel. Their values are 220 ohms, 560 ohms, 1.2 kilohms, and 5 kilohms. What is the total resistance of the circuit?

$$R_T = \frac{1}{\frac{1}{R_1} + \frac{1}{R_2} + \frac{1}{R_3} + \frac{1}{R_4}} = \frac{1}{\frac{1}{220} + \frac{1}{560} + \frac{1}{1200} + \frac{1}{5000}}$$

Press

Display

220  $\frac{1}{x}$ 

4.545454545-03

560  $\frac{1}{x}$ 

1.785714286-03

+

0.01

1200  $\frac{1}{x}$ 

8.333333333-03

+

0.01

5000  $\frac{1}{x}$ 

2.000000000-04

+

0.01

 $\frac{1}{x}$ 

135.79

The reciprocal of the sum of reciprocals yields the answer in ohms.

PRINT x

135.79

```

220.00 1/x
560.00 1/x
+
1200.00 1/x
+
5000.00 1/x
+
1/x
135.79 ***

```

## Factorials

The  $\boxed{N!}$  (factorial) key permits you to handle permutations and combinations with ease. To calculate the factorial of a positive integer in the displayed X-register, press  $\boxed{N!}$ .

**Example:** Calculate the number of ways that six people can line up for a photograph.

**Method:**  $P_6^6 = 6! = 6 \times 5 \times 4 \times 3 \times 2 \times 1$ .

Press

Display

6

6.

 $\boxed{N!}$ 

720.00

PRINT x

720.00

The answer.

```

6.00 N!
720.00 ***

```

The calculator overflows for factorials of numbers greater than 69.

## Square Roots

To calculate the square root of a number in the displayed X-register, press  $\boxed{\sqrt{x}}$ . For example, to find the square root of 16:

Press

Display

16  $\sqrt{x}$ 

4.00

PRINT x

4.00

```

16.00 √x
4.00 ***

```

To find the square root of the result:

Press

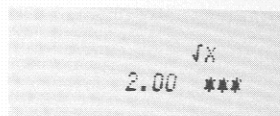


PRINT X

Display

2.00

2.00



## Squaring

To square a number in the displayed X-register, press  $x^2$ . For example, to find the square of 45:

Press

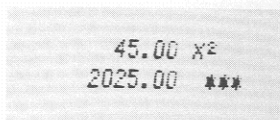
45  $x^2$

PRINT X

Display

2025.00

2025.00



To find the square of the result:

Press

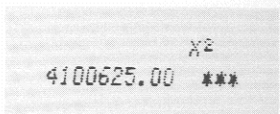


PRINT X

Display

4100625.00

4100625.00



## Using Pi

The value  $\pi$  accurate to 10 places (3.141592654) is provided as a fixed constant in the HP-91. Merely press  $\pi$  whenever you need it in a calculation. For example, to calculate  $3\pi$ :

Press

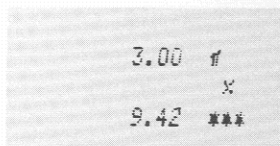
3  $\pi$   $\times$

PRINT X

Display

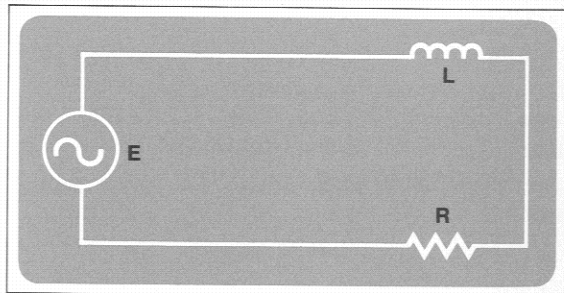
9.42

9.42



**Example:** In the schematic diagram below,  $X_L$  is 12 kilohms,  $R$  is 7 kilohms,  $E$  is 120 volts, and  $f$  is 60 Hz. Find the inductance of the coil  $L$  in henries according to the formula:

$$L = \frac{X_L}{2\pi f}$$



$$L = \frac{X_L}{2\pi f} = \frac{12,000}{2 \times \pi \times 60}$$

Press	Display	
12 <b>EEX</b> 3	12. 03	
<b>ENTER</b> ↑	12000.00	
2 <b>÷</b>	6000.00	
<b>π</b> <b>÷</b>	1909.86	
60 <b>÷</b>	31.83	Henries.
<b>PRINT</b> x	31.83	

12.+03	ENT↑
2.00	÷
	π
	÷
60.00	÷
31.83	***

## Percentages

The **%** key is a two-number function which allows you to compute percentages. To find the percentage of a number:

1. Key in the base number.
2. Press **ENTER**↑.
3. Key in the number representing percent rate.
4. Press **%**.

For example, to calculate a sales tax of 6.5% on a purchase of \$1500:

Press	Display	
1500 <b>ENTER</b> ↑	1500.00	Base number.
6.5	6.5	Percent rate.
<b>%</b>	97.50	The answer.
<b>PRINT</b> x	97.50	

1500.00	ENT↑
6.50	%
97.50	***

6.5% of \$1500 is \$97.50.

In the above example, when the **%** key is pressed, the calculated answer writes over the percentage rate in the X-register, and the base number is preserved in the Y-register.

When you press **%**, the stack contents were changed...

...from this...		...to this.	
T	0.00	T	0.00
Z	0.00	Z	0.00
Y	1500.00	Y	1500.00
X	6.5	X	97.50

Since the purchase price is now in the Y-register and the amount of tax is in the X-register, the total amount can be obtained by simply adding:

Press	Display	
<b>+</b>	1597.50	Total of price and sales tax combined.
<b>PRINT</b> x	1597.50	

	+
1597.50	***

## Percent of Change

The  $\Delta\%$  (percent of change) key is a two-number function that gives the percent increase or decrease from Y to X. To find the percent of change:

1. Key in the base number (usually, the number that happens first in time).
2. Press **ENTER**.
3. Key in the second number.
4. Press **Δ%**.

**Example:** Find the percent of increase of your rent 10 years ago ( \$70 per month) to today (\$240 per month).

Press

Display

70 **ENTER**

70.00

240 **Δ%**

242.86

**PRINT**

242.86

Percent increase.

70.00 ENT1  
240.00 Δ%  
242.86 \*\*\*

## Storage Registers

In addition to automatic storage of intermediate results that is provided by the four-register automatic memory stack, the HP-91 also has 16 addressable storage registers that are unaffected by operations within the stack. These storage registers allow you to set aside numbers as constants or for use in later calculations.

### Automatic Memory Stack

T
Z
Y
X

Display

**LAST X**

### Storage Registers

R <sub>0</sub>	
R <sub>1</sub>	
R <sub>2</sub>	
R <sub>3</sub>	
R <sub>4</sub>	
R <sub>5</sub>	
R <sub>6</sub>	
R <sub>7</sub>	
R <sub>8</sub>	
R <sub>9</sub>	

R <sub>0</sub>	
R <sub>1</sub>	
R <sub>2</sub>	
R <sub>3</sub>	
R <sub>4</sub>	
R <sub>5</sub>	

The addresses of the storage registers are indicated by number keys **0** through **9**, and by **0** **0** through **0** **5**.

### Storing Numbers

To store a displayed number in any of storage registers R<sub>0</sub> through R<sub>9</sub>:

1. Press **STO** (store).
2. Press the number key of the applicable register address (**0** through **9**).

For example, to store Avogadro's number (approximately  $6.02 \times 10^{23}$ ) in register  $R_2$ :

Press	Display
6.02 <b>EE</b> 23	6.02 23
<b>STO</b> 2	6.02000000 23

Avogadro's number is now stored in register  $R_2$ . Notice that when a number is stored, it is merely copied into the storage register, so  $6.02 \times 10^{23}$  also remains in the displayed X-register.

To store a displayed number in any of storage registers  $R_0$  through  $R_5$ :

1. Press **STO**.
2. Press the decimal point key **.**.
3. Press the number key of the applicable register address (0 through 5).

For example, to store 16,495,000 (the number of persons carried daily by the Japanese National Railway) in register  $R_4$ :

Press	Display
16495000	16495000.
<b>STO</b> <b>.</b> 4	16495000.00

The number has been copied into storage register  $R_4$  and also remains in the displayed X-register.

## Recalling Numbers

Numbers are recalled from storage registers back into the displayed X-register in much the same way as they are stored. To recall a number from any of storage registers  $R_0$  through  $R_9$ :

1. Press **RCL** (*recall*).
2. Press the number key of the applicable register address (0 through 9).

For example, to recall Avogadro's number from register  $R_2$ :

Press	Display
<b>RCL</b> 2	6.02000000 23

To recall a number from any of registers  $R_0$  through  $R_5$ :

1. Press **RCL**.
2. Press the decimal point key **.**.
3. Press the number key of the applicable register address (**0** through **5**).

For example, to recall the number of persons carried daily by the Japanese National Railway:

Press	Display
<b>RCL</b> <b>.</b> 4	16495000.00

Recalling a number causes the stack to lift unless the preceding keystroke was **ENTER**, **CLX**, or  **$\Sigma+$**  (more about  **$\Sigma+$**  later).

When you recall a number, it is copied from the storage register into the display, and it also remains in the storage register. You can recall a number from a storage register any number of times without altering it—the number will remain in the storage register as a 10-digit number with a two-digit exponent of 10 until you overwrite it by storing another number there, or until you clear the storage registers.

**Example:** Three tanks have capacities in U.S. units of 2.0, 14.4, and 55.0 gallons, respectively. If 1 U.S. gallon is equivalent to 3.785 liters, what is the capacity in liters of each of the tanks?

**Method:** Place the conversion constant in one of the storage registers and bring it out as required.

Press	Display
3.785 <b>STO</b> 0	3.79
2 <b>x</b>	7.57
<b>PRINT</b> <b>x</b>	7.57
14.4 <b>RCL</b> 0 <b>x</b>	54.50
<b>PRINT</b> <b>x</b>	54.50
55 <b>RCL</b> 0 <b>x</b>	208.18
<b>PRINT</b> <b>x</b>	208.18

Constant placed in register R<sub>0</sub>.

Capacity in liters of 1<sup>st</sup> tank.

Capacity in liters of 2<sup>nd</sup> tank.

Capacity in liters of 3<sup>rd</sup> tank.

```

3.785 S 0
2.00 x
7.57 ***
14.40 R 0
x
54.50 ***
55.00 R 0
x
208.18 ***

```

## Listing the Storage Registers

You can see the contents of all of the storage registers at any time by pressing **LIST**: **REG** to print the contents of all storage registers. If you have worked through the examples above, a listing of storage contents should look like the one shown here.

Press	Display
<b>LIST</b> : <b>REG</b>	208.18

```

LIST
3.79 + 0
0.00 + 1
6.02000000+23 + 2
0.00 + 3
0.00 + 4
0.00 + 5
0.00 + 6
0.00 + 7
0.00 + 8
0.00 + 9
0.00 +.0
0.00 +.1
0.00 +.2
0.00 +.3
16495000.00 +.4
0.00 +.5

```

If you want only a partial listing of storage registers, you can stop the printing of them at any time by holding down the paper advance pushbutton for about one second, then releasing it.

## Clearing Storage Registers

Notice that even though you have recalled the numbers from storage registers  $R_0$ ,  $R_2$ , and  $R_4$ , the numbers remain in the registers. A number stored in one of the storage registers may be recalled into the display any number of times, and it will still remain in the storage register. Storage registers may be cleared in any of three ways:

- To replace a number in a storage register, merely store another number there. To clear a storage register, replace the number in it with zero. For example, to clear storage register  $R_2$ , press 0 **STO** 2.
- To clear *all* storage registers back to zero at one time, press **■** **CLEAR**. Besides replacing the contents of each storage register with zero, this also replaces the contents of the automatic memory stack with zeros as well.
- When the HP-91 is first turned ON, it “wakes up” with the quantity zero in each of the storage registers and in each of the automatic stack registers. Thus, turning the calculator OFF, then ON, also clears the storage registers and the stack.

You can also clear storage registers  $R_0$  through  $R_9$  or registers  $R_{.0}$  through  $R_{.5}$  while leaving the remaining registers and the stack intact.

- Press **■** **CL REG** to clear only storage registers  $R_0$  through  $R_9$  while preserving the contents of the stack and storage registers  $R_{.0}$  through  $R_{.5}$ .
- Press **■** **CLD** to clear only storage registers  $R_{.0}$  through  $R_{.5}$  while preserving the contents of the stack and storage registers  $R_0$  through  $R_9$ .

## Storage Register Arithmetic

Arithmetic can be performed *upon* the contents of storage registers  $R_0$  through  $R_9$  by pressing **STO** followed by the arithmetic function key followed in turn by the register address. For example:

Press	Result
<b>STO</b> <b>+</b> 1	Number in displayed X-register added to contents of storage register $R_1$ , and sum placed into $R_1$ ; ( $r_1 + x \rightarrow R_1$ ).
<b>STO</b> <b>-</b> 2	Number in displayed X-register subtracted from contents of storage register $R_2$ , and difference placed into $R_2$ ; ( $r_2 - x \rightarrow R_2$ ).
<b>STO</b> <b>x</b> 3	Number in displayed X-register multiplied by contents of storage register $R_3$ , and the product placed into $R_3$ ; $[(r_3)x \rightarrow R_3]$ .
<b>STO</b> <b>÷</b> 4	Contents of storage register $R_4$ divided by number in displayed X-register, and quotient placed into register $R_4$ ; ( $r_4 \div x \rightarrow R_4$ ).

When storage register arithmetic operations are performed, the answer is written into the selected storage register, while the contents of the displayed X-register and the rest of the stack remain unchanged.

Notice that you can perform storage register arithmetic upon the contents of *only* storage registers  $R_0$  through  $R_9$ . You *cannot* perform storage register arithmetic upon storage registers  $R_{10}$  through  $R_{50}$ .

**Example:** During harvest, farmer Flem Snopes trucks tomatoes to the cannery for three days. On Monday and Tuesday he hauls loads of 25 tons, 27 tons, 19 tons, and 23 tons, for which the cannery pays him \$55 per ton. On Wednesday the price rises to \$57.50 per ton, and Snopes ships loads of 26 tons and 28 tons. If the cannery deducts 2% of the price on Monday and Tuesday because of blight on the tomatoes, and 3% of the price on Wednesday, what is Snopes' total net income?

**Method:** Keep total amount in a storage register while using the stack to add tonnages and calculate amounts of loss.

Press	Display
25 <b>ENTER</b> ↑	25.00
27 <b>+</b>	52.00
19 <b>+</b> 23 <b>+</b>	94.00
55 <b>x</b>	5170.00
<b>STO</b> 5	5170.00
2 <b>%</b>	103.40
<b>STO</b> <b>-</b> 5	103.40
26 <b>ENTER</b> ↑	26.00
28 <b>+</b>	54.00
57.50 <b>x</b>	3105.00
<b>STO</b> <b>+</b> 5	3105.00
3 <b>%</b>	93.15
<b>STO</b> <b>-</b> 5	93.15
<b>RCL</b> 5	8078.45
<b>PRINT</b> <b>x</b>	8078.45

Total of Monday's and Tuesday's tonnage.

Gross amount for Monday and Tuesday.

Gross placed in storage register  $R_5$ .

Deductions for Monday and Tuesday.

Deductions subtracted from total in storage register  $R_5$ .

Wednesday's tonnage.

Gross amount for Wednesday.

Wednesday's gross amount added to total in storage register  $R_5$ .

Deduction for Wednesday.

Wednesday deduction subtracted from total in storage register  $R_5$ .

Snopes' total net income from his tomatoes.

25.00	<b>ENT</b> ↑
27.00	<b>+</b>
19.00	<b>+</b>
23.00	<b>+</b>
55.00	<b>x</b>
	<b>\$</b> 5
2.00	<b>%</b>
	<b>\$</b> -5
26.00	<b>ENT</b> ↑
28.00	<b>+</b>
57.50	<b>x</b>
	<b>\$</b> +5
3.00	<b>%</b>
	<b>\$</b> -5
	<b>R</b> 5
8078.45	<b>***</b>


(You could also work this problem using the stack alone, but doing it as shown here illustrates how storage register arithmetic can be used to maintain and update different running totals.)



## Trigonometric Functions

Your HP-91 provides you with six trigonometric functions, which operate in decimal degrees, radians, or grads. You can convert angles between decimal degrees and *degrees minutes, seconds*, and you can add and subtract angles in any of these forms without converting them.







### Trigonometric Modes

The Trigonometric Mode switch  is used to select whether angles are assumed by the calculator to be specified in decimal degrees, radians, or grads.

**Note:** 360 degrees = 400 grads =  $2\pi$  radians.

### Functions


The six trigonometric functions provided by the calculator are:



	(sine)
	(arc sine)
	(cosine)
	(arc cosine)
	(tangent)
	(arc tangent)

Each trigonometric function assumes that angles are in decimal degrees, radians, or grads, depending upon the position of the Trigonometric Mode switch.

All trigonometric functions are one-number functions, so to use them, you key in the number, then press the function key(s).


**Example 1:** Find the cosine of  $35^\circ$ .



First, specify degrees mode by sliding the Trigonometric Mode switch  to DEG.

Press	Display
35	35.00
	0.82
	0.82

35.00 COS  
0.82 \*\*\*

**Example 2:** Find the arc sine in radians of .964.

First, specify radians mode by sliding the Trigonometric Mode switch  to RAD.

Press	Display
.964	.964
	1.30
	1.30

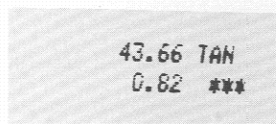
Radians.

.964 SIN<sup>-1</sup>  
1.30 \*\*\*

**Example 3:** Find the tangent of 43.66 grads.

Slide the Trigonometric Mode switch  $\text{DEG}$    $\text{RAD}$  to  $\text{GRD}$ .

Press	Display
43.66	43.66
$\text{TAN}$	0.82
$\text{PRINT x}$	0.82



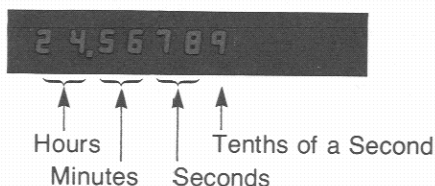
43.66 TAN  
0.82 \*\*\*

## Hours, Minutes, Seconds/Decimal Hours Conversions

Using the HP-91, you can change time specified in decimal hours to *hours, minutes, seconds* format by using the  $\rightarrow\text{HMS}$  (to hours, minutes, seconds) key; you can also change from *hours, minutes, seconds* to decimal hours by using the  $\text{HMS}\rightarrow$  (from hours, minutes, seconds) key.

When a time is displayed or printed in *hours, minutes, seconds* format, the digits specifying *hours* occur to the left of the decimal point, while the digits specifying *minutes, seconds*, and *fractions of seconds* occur to the right of the decimal point.

### Hours, Minutes, Seconds Display



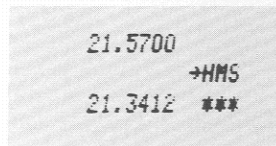
To convert from decimal hours to *hours, minutes, seconds*, simply key in the value for decimal hours and press  $\rightarrow\text{HMS}$ . For example, to change 21.57 hours to *hours, minutes, seconds*:

Press	Display
21.57	21.57
$\rightarrow\text{HMS}$	21.5700
$\rightarrow\text{HMS}$	21.3412
$\text{PRINT x}$	21.3412

Key in the decimal time.

Reset display format.

This is 21 hours, 34 minutes, 12 seconds.



21.5700  
 $\rightarrow\text{HMS}$   
21.3412 \*\*\*

Notice that the display is *not* automatically switched to show you more than the normal two digits after the decimal point ( $\text{FIX}$  2), so to see the digits for *seconds*, you had to reset the display format to  $\text{FIX}$  4.

To convert from *hours, minutes, seconds* to decimal hours, simply key in the value for *hours, minutes, seconds* in that format and press **HMS+**. For example, to convert 132 hours, 43 minutes, and 29.33 seconds to its decimal degree equivalent:

### Press Display

132.432933

**132.432933**

This is 132 hours,  
43 minutes, 29.33  
seconds.

132.432933 HMS+  
132.7248 \*\*\*

**HMS+****132.7248**

This is 132.7248  
hours.

**PRINT x****132.7248**

Using the **HMS+** and **HMS-** operations, you can also convert angles specified in decimal degrees to *degrees, minutes, seconds*, and vice versa. The format for *degrees, minutes, seconds* is the same as for *hours, minutes, seconds*.

**Example:** Convert 42.57 decimal degrees to *degrees, minutes, seconds*.

### Press Display

42.57

**42.57**

Key in the angle.  
This means  $42^{\circ}34'12''$ . (Display  
assumes **FIX** 4  
notation remains  
specified from  
previous example.)

42.5700 HMS+  
42.3412 \*\*\*

**HMS+****42.3412****PRINT x****42.3412**

**Example:** Convert  $38^{\circ}8'56.7''$  to its decimal equivalent.

### Press Display

38.08567

**38.08567**

Key in the angle.  
Answer in decimal  
degrees. ( **FIX** 4  
display specified  
from previous  
example.)

38.08567 HMS+  
38.1491 \*\*\*

**HMS+****38.1491****PRINT x****38.1491**

## Adding and Subtracting Time and Angles

To add or subtract decimal hours, merely key in the numbers for the decimal hours and press **+** or **-**. To add or subtract *hours, minutes, seconds*, use the **HMS+** (*add hours, minutes, seconds*) and **HMS-** (*subtract hours, minutes, seconds*) keys.

Likewise, angles specified in *degrees, minutes, seconds* are added by pressing **HMS+** and subtracted by pressing **HMS-**.

**Example:** Find the sum of 45 hours, 10 minutes, 50.76 seconds and 24 hours, 49 minutes, 10.95 seconds.

Press	Display
45.105076	45.105076
<b>ENTER</b> →	45.1051
24.491095	24.491095
<b>→HMS</b> →	70.0002
<b>6</b>	70.000171
<b>PRINT x</b>	70.000171

**FIX** 4 notation from previous example.

45.105076 ENT1  
24.491095 →HMS+  
70.000171 \*\*\*

**Example:** Subtract 142.78° from 312°32'17'', with the answer in *degrees, minutes, seconds* format.

Press	Display
312.3217	312.3217
<b>ENTER</b> →	312.321700
142.78	142.78
<b>→HMS</b>	142.464800
<b>→HMS</b>	169.452900
<b>PRINT x</b> <b>FIX</b> 2	169.45

**FIX** 6 from previous example.

Decimal degrees.

To degrees, minutes, seconds.

This is 169°45'29''.

Display mode reset.

312.321700 ENT1  
142.780000 →HMS  
HMS-  
169.452900 \*\*\*

In the HP-91, trigonometric functions assume angles in decimal degrees, decimal radians, or decimal grads, so if you want to compute any trigonometric functions of an angle given in *degrees, minutes, and seconds*, you must first convert the angle to decimal degrees.

**Example:** Lovesick sailor Oscar Odysseus dwells on the island of Tristan da Cunha (37°03'S, 12°18'W), and his sweetheart, Penelope, lives on the nearest island. Unfortunately for the course of true love, however, Tristan da Cunha is the most isolated inhabited spot in the world. If Penelope lives on the island of St. Helena (15°55'S, 5°43'W), use the following formula to calculate the great circle distance that Odysseus must sail in order to court her.

$$\text{Distance} = \cos^{-1} \left[ \sin(\text{LAT}_s) \sin(\text{LAT}_d) + \cos(\text{LAT}_s) \cos(\text{LAT}_d) \cos(\text{LNG}_d - \text{LNG}_s) \right] \times 60.$$

Where:  $\text{LAT}_s$  and  $\text{LNG}_s$  = latitude and longitude of the source (Tristan da Cunha).

$\text{LAT}_d$  and  $\text{LNG}_d$  = latitude and longitude of the destination.

**Solution:** Convert all *degrees, minutes, seconds* entries into decimal degrees as you key them in. The equation for the great circle distance from Tristan da Cunha to the nearest inhabited land is:

$$\text{Distance} = \cos^{-1} [\sin(37^{\circ}03') \sin(15^{\circ}55') + \cos(37^{\circ}03') \cos(15^{\circ}55') \cos(5^{\circ}43'W - 12^{\circ}18'W)] \times 60$$

First, ensure that the Trigonometric Mode switch  $\text{DEG} \text{ GRD } \text{RAD}$  is set to DEG.

Press	Display
5.43	5.43
$\text{HMS} \rightarrow$	5.72
12.18	12.18
$\text{HMS} \rightarrow$ $-$	-6.58
$\text{COS}$	0.99
15.55	15.55
$\text{HMS} \rightarrow$	15.92
$\text{STO } 1$	15.92
$\text{COS}$	0.96
$\times$	0.96
37.03	
$\text{HMS} \rightarrow$ $\text{STO } 0$	37.05
$\text{COS}$	0.80
$\times$	0.76
$\text{RCL } 0$ $\text{SIN}$	0.60
$\text{RCL } 1$ $\text{SIN}$	0.27
$\times$	0.17
$+$	0.93
$\text{COS}^{-1}$	21.92
60 $\times$ $\text{PRINTX}$	1315.41

Distance in nautical miles that Odysseus must sail to visit Penelope.

5.43 HMS $\rightarrow$
12.18 HMS $\rightarrow$
-
COS
15.55 HMS $\rightarrow$
S 1
COS
$\times$
37.03 HMS $\rightarrow$
S 0
COS
$\times$
R 0
SIN
R 1
SIN
$\times$
$+$
COS $^{-1}$
60.00 $\times$
1315.41 ***

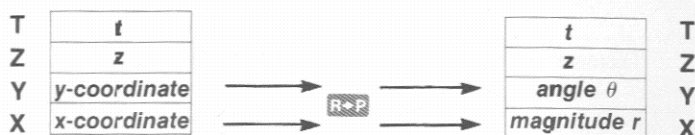
## Polar/Rectangular Coordinate Conversions

Two functions are provided for polar/rectangular coordinate conversions. Angle  $\theta$  is assumed in decimal degrees, radians, or grads, depending upon the position of the Trigonometric Mode switch.

To convert from rectangular  $x, y$  coordinates to polar  $r, \theta$  coordinates (magnitude and angle, respectively):

1. Key in the  $y$ -coordinate.
2. Press  $\text{ENTER} \rightarrow$  to raise the  $y$ -coordinate value to the Y-register of the stack.
3. Key in the  $x$ -coordinate.
4. Press the  $\text{R} \rightarrow \text{P}$  (rectangular to polar) key. Magnitude  $r$  then appears in the X-register and angle  $\theta$  is placed in the Y-register. (To display the value for  $\theta$ , you press  $\text{X} \rightarrow \text{Y}$ .)

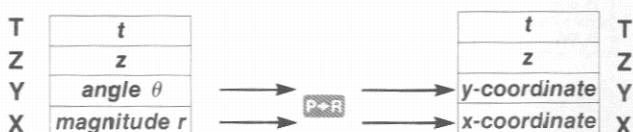
The following diagram shows how the stack contents change when you press **R→P**.



To convert from polar  $r, \theta$ , coordinates to rectangular  $x, y$ , coordinates:

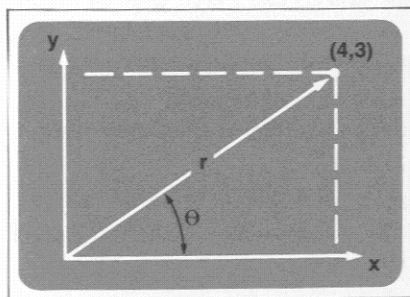
1. Key in the value for the angle  $\theta$ .
2. Press **ENTER** to raise the value for  $\theta$  to the Y-register of the stack.
3. Key in the value for magnitude  $r$ .
4. Press the **P→R** (polar to rectangular) key. The x-coordinate then appears in the displayed X-register and the y-coordinate is placed in the Y-register. (To display the value for the y-coordinate, you can press **x↔y**.)

The following diagram shows how the stack contents change when you press **P→R**.



After you have pressed **R→P** or **P→R**, you can use the **x↔y** key to bring the calculated angle  $\theta$  or the calculated y-coordinate into the X-register for viewing or further calculation. With the Print Mode switch set to MAN or NORM, you must also use the **x↔y** key to *print* these values. With the Print Mode switch **MAN** ALL **NORM** set to ALL, however, both computed values are printed automatically when you press **R→P** or **P→R**. (No three-asterisk label is printed next to these results in ALL. Instead, they are conveniently labeled with symbols for  $x$  and  $y$  or for  $r$  and  $\theta$ . These results are printed in the specified display format.)

**Example 1:** Convert rectangular coordinates (4, 3) to polar form with the angle expressed in radians.



Slide the Trigonometric Mode switch DEG  RAD to RAD.

Press	Display
3 <b>ENTER</b>	3.00
4	4.
<b>R→P</b>	5.00
<b>PRINT x</b>	5.00
<b>x↔y</b>	0.64
<b>PRINT x</b>	0.64

y-coordinate entered into the Y-register.

x-coordinate keyed into the X-register.

Magnitude  $r$ .

Angle  $\theta$  in radians.

```

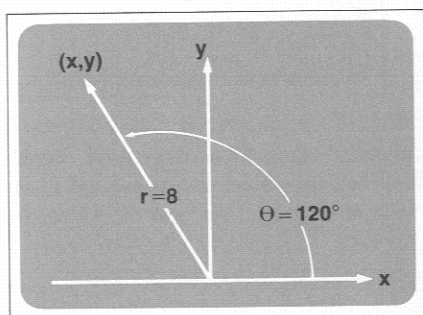
3.00 ENT↑
4.00 R→P
5.00 ***
      x↔y
0.64 ***
  
```

Now slide the Print Mode switch MAN  NORM to ALL and work the problem again.

```

3.00 ENT↑
4.00 R→P
0.64 θ
5.00 R
  
```

**Example 2:** Convert polar coordinates  $(8, 120^\circ)$  to rectangular coordinates.



Slide the Trigonometric Mode switch DEG  RAD to DEG.

Ensure that the Print Mode switch MAN  NORM is set to ALL.

Press	Display
120 <b>ENTER</b>	120.00
8	8.
<b>P→R</b>	-4.00
<b>x↔y</b>	6.93

Angle  $\theta$  entered into the Y-register.

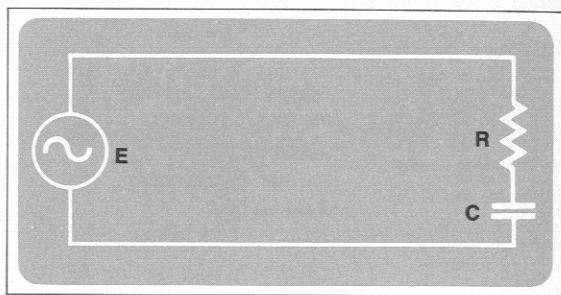
Magnitude  $r$  placed in displayed X-register.

x-coordinate.

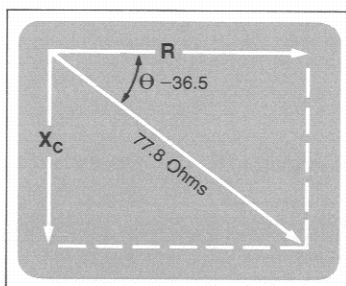
y-coordinate brought into displayed X-register for use, if desired.

```

120.00 ENT↑
8.00 P→R
6.93 Y
-4.00 X
      x↔y
6.93 ***
  
```



**Example 3:** Engineer Tobias Slothrop has determined that in the RC circuit shown above, the total impedance is 77.8 ohms and voltage lags current by  $36.5^\circ$ . What are the values of resistance  $R$  and capacitive reactance  $X_c$  in the circuit?



**Method:** Draw a vector diagram using 77.8 ohms total impedance for polar magnitude  $r$  and  $-36.5^\circ$  for angle  $\theta$ . When the values are converted to rectangular coordinates, the x-coordinate value yields resistance  $R$  in ohms, and the y-coordinate value yields reactance  $X_c$  in ohms.

### Solution:

Ensure that the Trigonometric Mode switch DEG  RAD is set to DEG.

Ensure that the Print Mode switch MAN  NORM is set to ALL.

Press

Display

36.5 CHS

-36.5

ENTER  $\uparrow$

-36.50

77.8

77.8

P $\rightarrow$ R

62.54

X $\leftrightarrow$ Y

-46.28

Resistance  $R$  in ohms.  
Reactance  $X_c$ , 46.28  
ohms, available in  
displayed X-register.

```
-36.50 ENT $\uparrow$ 
77.80 P $\rightarrow$ R
-46.28 Y
62.54 X
X $\leftrightarrow$ Y
-46.28 ***
```



# Logarithmic and Exponential Functions

## Logarithms

The HP-91 computes both natural and common logarithms as well as their inverse functions (antilogarithms):

**LN** is  $\log_e$  (natural log). It takes the log of the value in the X-register to base  $e$  (2.718. . .).

**$e^x$**  is  $\text{antilog}_e$  (natural antilog). It raises  $e$  (2.718. . .) to the power of the value in the X-register. (To display the value of  $e$ , press 1  **$e^x$** .)

**LOG** is  $\log_{10}$  (common log). It computes the log of the value in the X-register to base 10.

**$10^x$**  is  $\text{antilog}_{10}$  (common antilog). It raises 10 to the power of the value in the X-register.

**Example 1:** The 1906 San Francisco earthquake, with a magnitude of 8.25 on the Richter Scale is estimated to be 105 times greater than the Nicaragua quake of 1972. What would be the magnitude of the latter on the Richter Scale?

The equation is:

$$R_1 = R_2 - \log \frac{M_2}{M_1} = 8.25 - \left( \log \frac{105}{1} \right)$$

**Solution:**

(If you want your printed copy to match the one shown here, slide the Print Mode switch

MAN **ALL** **NORM** to **NORM**.)

Press

Display

8.25 **ENTER**

8.25

105 **LOG**

2.02

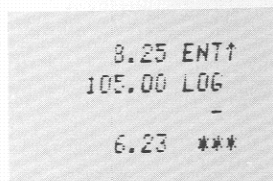
**-**

6.23

**PRINT**

6.23

Rating on Richter  
scale.



**Example 2:** Having lost most of his equipment in a blinding snowstorm, ace explorer Jason Quarmorte is using an ordinary barometer as an altimeter. After measuring the sea level pressure (30 inches of mercury) he climbs until the barometer indicates 9.4 inches of mercury. Although the exact relationship of pressure and altitude is a function of many factors, Quarmorte knows that an *approximation* is given by the formula:

$$\text{Altitude (feet)} = 25,000 \ln \frac{30}{\text{Pressure}} = 25,000 \ln \frac{30}{9.4}$$

Where is Jason Quarmorte?

**Solution:**

Press	Display
30 <b>ENTER</b> ↑	30.00
9.4 <b>÷</b>	3.19
<b>LN</b>	1.16
25000	25000
<b>×</b>	29012.19
<b>PRINT</b> <b>x</b>	29012.19

Altitude in feet.

```

30.00 ENT↑
 9.40 ÷
      LN
25000.00 ×
29012.19 ***
  
```

Quarmorte is probably near the summit of Mount Everest (29,028 feet).

## Raising Numbers to Powers

The **y<sup>x</sup>** key is used to raise numbers to powers. Using the **y<sup>x</sup>** permits you to raise a positive real number to any real power—that is, the power may be positive or negative, and it may be an integer, a fraction, or a mixed number. **y<sup>x</sup>** also permits you to raise any negative real number to the power of any integer (within the calculating range of the HP-91, of course).

For example, to calculate  $2^9$  (that is,  $2 \times 2 \times 2 \times 2 \times 2 \times 2 \times 2 \times 2 \times 2$ ):

Press	Display
2 <b>ENTER</b> ↑ 9	9.
<b>y<sup>x</sup></b>	512.00
<b>PRINT</b> <b>x</b>	512.00

```

2.00 ENT↑
 9.00 Yx
512.00 ***
  
```

To calculate  $8^{-1.2567}$ :

Press	Display
8 <b>ENTER</b> ↑	8.00
1.2567 <b>CHS</b>	-1.2567
<b>y<sup>x</sup></b>	0.07
<b>PRINT</b> <b>x</b>	0.07

```

8.00 ENT↑
-1.2567 Yx
 0.07 ***
  
```

To calculate  $(-2.5)^5$ :

Press	Display
2.5 <b>CHS</b>	-2.5
<b>ENTER</b> ↑	-2.50
5 <b>y<sup>x</sup></b>	-97.66
<b>PRINT</b> <b>x</b>	-97.66

```

-2.50 ENT↑
 5.00 Yx
-97.66 ***
  
```

In conjunction with **1/x**, **y<sup>x</sup>** provides a simple way to extract roots. For example, find the cube root of 5. (This is equivalent to  $5^{1/3}$ .)

Press	Display
5 <b>ENTER</b> ↑	5.00
3 <b>1/x</b>	0.33
<b>y<sup>x</sup></b> <b>PRINT</b> <b>x</b>	1.71

Reciprocal of 3.

Cube root of 5.

```

5.00 ENT↑
 3.00 1/X
      Yx
 1.71 ***
  
```

**Example:** In a rather overoptimistic effort to break the speed of sound, highflying pilot Ike Daedalus cranks open the throttle on his surplus Hawker Siddeley Harrier aircraft. From his instruments he reads a pressure altitude (PALT) of 25,500 feet with a calibrated airspeed (CAS) of 350 knots. What is the flight mach number

$$M = \frac{\text{speed of aircraft}}{\text{speed of sound}}$$

if the following formula is applicable?

$$M = \sqrt[5]{\left[ \left( \left( \left( 1 + 0.2 \left[ \frac{350}{661.5} \right]^2 \right)^{3.5} - 1 \right) \left[ 1 - \left( 6.875 \times 10^{-6} \right) 25,500 \right]^{-5.2656} + 1 \right)^{0.286} - 1 \right]}$$

**Method:** The most efficient place to begin work on this problem is at the innermost set of brackets. So begin by solving for the quantity  $\left[ \frac{350}{661.5} \right]^2$  and proceed outward from there.

Press

Display

350 **ENTER**↑

350.00

661.5 **÷**

0.53

**x**<sup>2</sup>

0.28

Square of bracketed quantity.

.2 **x** 1 **+**

1.06

3.5 **y**<sup>x</sup> 1 **-**

0.21

Contents of left-hand set of brackets are in the stack.

1 **ENTER**↑

1.00

6.875 **EE****x**

6.875 00

**CHS** 6 **ENTER**↑

6.875000000-06

25500 **x** **-**

0.82

5.2656 **CHS**

-5.2656

Contents of right-hand set of brackets are in the stack.

**y**<sup>x</sup>

2.76

**x** 1 **+**

1.58

.286 **y**<sup>x</sup>

1.14

1 **-**

0.14

5 **x** **y**<sup>x</sup>

0.84

Mach number of Daedalus' Harrier.

**PRINT****x**

0.84

```

350.00 ENT↑
661.50 ÷
      x²
      .20 x
      1.00 +
      3.50 yx
      1.00 -
      1.00 ENT↑
6.875-06 ENT↑
25500.00 x
      -
-5.2656 yx
      x
      1.00 +
      .286 yx
      1.00 -
      5.00 x
      {x
      0.84 ***
  
```

In working through complex equations like the one containing six levels of parentheses above, you really appreciate the value of the Hewlett-Packard logic system. Because you calculate one step at a time, you don't get "lost" within the problem. You see every intermediate result, and you emerge from the calculation confident of your final answer.

## Accumulations

When you key a number into the display and press the  $\Sigma+$  key, each of the following operations is performed:

1. The number that you keyed into the X-register is added to the contents of storage register  $R_{.1}$ . ( $\Sigma x \rightarrow R_{.1}$ )
2. The square of the number that you keyed into the X-register is added to the contents of storage register  $R_{.2}$ . ( $\Sigma x^2 \rightarrow R_{.2}$ )
3. The number in the Y-register of the stack is added to the contents of storage register  $R_{.3}$ . ( $\Sigma y \rightarrow R_{.3}$ )
4. The square of the number in the Y-register of the stack is added to the contents of storage register  $R_{.4}$ . ( $\Sigma y^2 \rightarrow R_{.4}$ )
5. The number that you keyed into the X-register is multiplied by the contents of the Y-register, and the product added to storage register  $R_{.5}$ . ( $\Sigma xy \rightarrow R_{.5}$ )
6. The number 1 is added to storage register  $R_{.0}$ , and the total number in  $R_{.0}$  then writes over the number in the displayed X-register of the stack. The stack does not lift.



The number that you keyed into the X-register is preserved in the **LAST X** register, while the number in the stack Y-register remains in the Y-register.

Thus, when you press  $\Sigma+$ , the stack and storage register contents are changed...

...from this...

<b>T</b>	t		R <sub>0</sub>
<b>Z</b>	z		R <sub>1</sub>
<b>Y</b>	y		R <sub>2</sub>
<b>X</b>	x		R <sub>3</sub>
			R <sub>4</sub>
			R <sub>5</sub>

### LAST X

...to this.

<b>T</b>	t	$\bar{n}$	$R_{\cdot 0}$
<b>Z</b>	z	$\Sigma x$	$R_{\cdot 1}$
<b>Y</b>	y	$\Sigma x^2$	$R_{\cdot 2}$
<b>X</b>	n	$\Sigma y$	$R_{\cdot 3}$
		$\Sigma y^2$	$R_{\cdot 4}$
		$\Sigma xy$	$R_{\cdot 5}$

**LAST X**

To use any of the summations individually at any time, you can recall the contents of the desired storage register into the displayed X-register by pressing **RCL**  $\square$  followed by the number key of the storage register address. (After you have pressed  $\Sigma+$ , recalling storage register contents or keying in another number writes over the number of entries ( $n$ ) that is displayed. The stack does not lift.)

**Example:** Find  $\Sigma x$ ,  $\Sigma x^2$ ,  $\Sigma y$ ,  $\Sigma y^2$ , and  $\Sigma xy$  for the paired values of  $x$  and  $y$  listed below.

$y$	7	5	9
$x$	5	3	8

Press

Display

**CL**  $\Sigma$ 

0.00

Ensures that storage registers  $R_{.0}$  through  $R_{.5}$  are cleared to zero initially. Display assumes no results remain from previous example.

7 **ENTER**  $\uparrow$ 

7.00

5  $\Sigma+$ 

1.00

First pair is accumulated;  $n = 1$ .

5 **ENTER**  $\uparrow$ 

5.00

3  $\Sigma+$ 

2.00

Second pair is accumulated;  $n = 2$ .

9 **ENTER**  $\uparrow$ 

9.00

8  $\Sigma+$ 

3.00

Third pair is accumulated;  $n = 3$ .

**RCL**  $\square$  1

16.00

Sum of  $x$  values from register  $R_{.1}$ .

**RCL**  $\square$  2

98.00

Sum of squares of  $x$  values from register  $R_{.2}$ .

**RCL**  $\square$  3

21.00

Sum of  $y$  values from register  $R_{.3}$ .

**RCL**  $\square$  4

155.00

Sum of squares of  $y$  values from register  $R_{.4}$ .

**RCL**  $\square$  5

122.00

Sum of products of  $x$  and  $y$  values from register  $R_{.5}$ .

**RCL**  $\square$  0

3.00

Number of entries ( $n = 3$ ) from register  $R_{.0}$ .

```

CL  $\Sigma$ 
7.00 ENT $\uparrow$ 
5.00  $\Sigma+$ 
5.00 ENT $\uparrow$ 
3.00  $\Sigma+$ 
9.00 ENT $\uparrow$ 
8.00  $\Sigma+$ 
R.1
R.2
R.3
R.4
R.5
R.0

```

## Listing Accumulations

You can see *all* of the values accumulated by the  $\Sigma\pm$  key at any time. Simply press  $\blacksquare$  LIST:  $\Sigma$ , and the printer will print out the contents of the storage registers used for summations along with a description for each summation.

For example, to list *all* of the accumulations that are now in the storage registers from the previous example:

Press                      Display  
 $\blacksquare$  LIST:  $\Sigma$       3.00

```

LIST
3.00  H
16.00  ΣX
98.00  ΣX²
21.00  ΣY
155.00  ΣY²
122.00  ΣXY

```

## Percent of Sum

The  $\Sigma\%$  (percent of sum) key permits you to compute the percentage that several values are of a total, while leaving the total intact. The  $\Sigma\%$  key computes the percentage the number in the X-register is of the value in storage register R<sub>1</sub>. The formula used is:

$$\frac{x}{\Sigma x} \times 100 = \% \Sigma$$

The computed value for  $\Sigma\%$  writes over the number in the X-register, and the rest of the stack remains unchanged. (x is, of course, preserved in the LAST X register.)

You will probably want to accumulate the total value in register R<sub>1</sub> using the  $\Sigma+$  key before you press  $\Sigma\%$ . (You could also accumulate a value in register R<sub>1</sub> manually, by simply storing the value there using the  $\text{STO}$  key.)

**Example:** A compound is made up of 5.4 grams of hydrogen (H), 172.8 grams of oxygen (O) and 866.7 grams of sulfur (S). What is the percentage by weight of each chemical in the compound, and what is the total weight of the compound?

Press	Display
$\blacksquare$ $\text{CL}\Sigma$	0.00
5.4 $\text{STO}$ 1 $\Sigma\pm$	1.00
172.8 $\text{STO}$ 2 $\Sigma\pm$	2.00
866.7 $\text{STO}$ 3 $\Sigma\pm$	3.00
$\text{RCL}$ 1 $\Sigma\%$	0.52
$\text{PRINT}$ $\Sigma\%$	0.52
$\text{RCL}$ 2 $\Sigma\%$	16.54
$\text{PRINT}$ $\Sigma\%$	16.54
$\text{RCL}$ 3 $\Sigma\%$	82.95

Display assumes no results remain from previous example.

Percent H is of total weight.

Percent O is of total weight.

Percent S is of total weight.

```

CL Σ
5.40 S 1
Σ+
172.80 S 2
Σ+
866.70 S 3
Σ+
R 1
ΣΣ
0.52 ***
R 2
ΣΣ
16.54 ***
R 3
ΣΣ

```

PRINT x

RCL  $\square$  1

82.95

1044.90

PRINT x

1044.90

Total weight of the compound.

82.95 \*\*\*  
R.1  
1044.90 \*\*\*

## Mean

The  $\bar{x}$  (mean) key is the key you use to calculate the mean (arithmetic average) of  $x$  and  $y$  accumulated in registers  $R_{.1}$  and  $R_{.3}$ , respectively.

When you press  $\bar{x}$ :

1. The mean ( $\bar{x}$ ) of  $x$  is calculated using the data accumulated in register  $R_{.1}$  ( $\Sigma x$ ) and  $R_{.0}$  ( $n$ ) according to the formula:

$$\bar{x} = \frac{1}{n} \sum_{i=1}^n x_i \quad \left( \text{That is, } \frac{R_{.1}}{R_{.0}} = \bar{x} \right)$$

The resultant value for  $\bar{x}$  is seen in the displayed X-register.

2. The mean ( $\bar{y}$ ) of  $y$  is calculated using the data accumulated in register  $R_{.3}$  ( $\Sigma y$ ) and register  $R_{.0}$  ( $n$ ) according to the formula:

$$\bar{y} = \frac{1}{n} \sum_{i=1}^n y_i \quad \left( \text{That is, } \frac{R_{.3}}{R_{.0}} = \bar{y} \right)$$

The resultant value for  $\bar{y}$  is available in the Y-register of the stack.

The easiest way to accumulate the required data in the applicable registers is through the use of the  $\Sigma\pm$  key as described above.

In order to see the calculated values for  $\bar{x}$  and  $\bar{y}$ , you can slide the Print Mode switch  $\overline{\text{MAN}} \overline{\text{ALL}} \overline{\text{NORM}}$  to ALL before pressing  $\bar{x}$ . The HP-91 will compute and print both the value for  $\bar{x}$  and the value for  $\bar{y}$ . To use either of these values, of course, it must be summoned into the displayed X-register if it is not already present there.

**Example:** Below is a chart of a daily high and low temperatures for a winter week in Fairbanks, Alaska. What are the average high and low temperatures for the week selected?

	Sun	Mon	Tues	Wed	Thurs	Fri	Sat
High	6	11	14	12	5	-2	-9
Low	-22	-17	-15	-9	-24	-29	-35

Press

Display

CLR

0.00

Accumulation registers cleared.  
(Display assumes no results remain from previous calculations.)

6 ENTER 22

CHS  $\Sigma$ +

1.00

Number of data pairs (n) is now 1.

11 ENTER 17

CHS  $\Sigma$ +

2.00

Number of data pairs (n) is now 2.

14 ENTER 15

CHS  $\Sigma$ +

3.00

12 ENTER 9

CHS  $\Sigma$ +

4.00

5 ENTER 24

CHS  $\Sigma$ +

5.00

2 CHS ENTER

-2.00

29 CHS  $\Sigma$ +

6.00

9 CHS ENTER

-9.00

35 CHS  $\Sigma$ +

7.00

Number of data pairs (n) is now 7.

 $\bar{x}$ 

-21.57

Average low temperature.

PRINT x

-21.57

 $\bar{x}\bar{y}$ 

5.29

Average high temperature.

PRINT x

5.29

```

      CL Z
      6.00 ENT↑
     -22.00  $\Sigma$  +
      11.00 ENT↑
     -17.00  $\Sigma$  +
      14.00 ENT↑
     -15.00  $\Sigma$  +
      12.00 ENT↑
      -9.00  $\Sigma$  +
       5.00 ENT↑
     -24.00  $\Sigma$  +
      -2.00 ENT↑
     -29.00  $\Sigma$  +
      -9.00 ENT↑
     -35.00  $\Sigma$  +
            $\bar{x}$ 
     -21.57 ***
            $\bar{x}\bar{y}$ 
       5.29 ***

```

As shown, you can use the **PRINT x** and  **$\bar{x}\bar{y}$**  keys to print the values for  $\bar{x}$  and  $\bar{y}$ , but another method is:

Slide the Print Mode switch **MAN** **NORM** to **ALL**.

Press

Display

 $\bar{x}$ 

-21.57

```

            $\bar{x}$ 
       5.29 Y
     -21.57 X

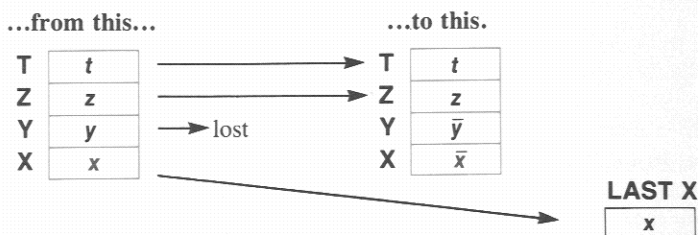
```

Notice that instead of a three-asterisk label, the HP-91 conveniently prints Y and X labels when you press  $\bar{x}$  in ALL mode.



The illustrations below represent what happens in the stack when you press  $\square \square \square \square$ .

Press  $\square \square \square \square$  and the contents of the stack registers are changed...



## Standard Deviation

The  $\square$  (standard deviation) key is the key you use to calculate the standard deviation (a measure of dispersion around the mean) of data accumulated in storage registers  $R_{.0}$  through  $R_{.5}$ .

When you press  $\square \square \square \square$ :

1. Sample  $x$  standard deviation ( $s_x$ ) is calculated using the data accumulated in storage register  $R_{.2}$  ( $\Sigma x^2$ ),  $R_{.1}$  ( $\Sigma x$ ), and  $R_{.0}$  ( $n$ ) according to the formula:

$$s_x = \sqrt{\frac{\Sigma x^2 - \frac{(\Sigma x)^2}{n}}{n - 1}}$$

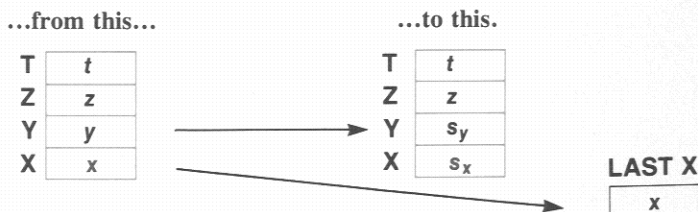
The resultant value for standard deviation of  $x$  ( $s_x$ ) is seen in the displayed X-register.

2. Sample  $y$  standard deviation ( $s_y$ ) is calculated using the data accumulated in storage registers  $R_{.4}$  ( $\Sigma y^2$ ),  $R_{.3}$  ( $\Sigma y$ ), and  $R_{.0}$  ( $n$ ) according to the formula:

$$s_y = \sqrt{\frac{\Sigma y^2 - \frac{(\Sigma y)^2}{n}}{n - 1}}$$

The resultant value for standard deviation of  $y$  ( $s_y$ ) is available in the Y-register of the stack.

Thus, with data accumulated in registers  $R_{.0}$  through  $R_{.5}$ , when you press  $\square \square \square \square$ , the contents of the stack registers are changed...



To see both of the values returned by the calculator when you press  $\boxed{\text{S}}$ , you can print out the values for  $s_x$  and  $s_y$  automatically by first sliding the Print Mode switch  $\text{MAN} \begin{array}{|c|} \hline \text{ALL} \\ \hline \end{array} \text{NORM}$  to ALL.

To use the value for standard deviation of  $y$  ( $s_y$ ) simply use the  $\boxed{x \div y}$  key to bring that value into the displayed X-register of the stack.

**Example:** In a recent survey to determine the age and net worth (in millions of dollars) of six of the 50 wealthiest persons in the United States, the following data were obtained (sampled). Calculate the average age and net worth of the sample, and calculate the standard deviations for these two sets of data.

Age	62	58	62	73	84	68
Value	1200	1500	1450	1950	1000	1750

If you want your printed copy to match the one shown here, begin with the Print Mode switch  $\text{MAN} \begin{array}{|c|} \hline \text{ALL} \\ \hline \end{array} \text{NORM}$  set to NORM.

Press

Display

 $\boxed{\text{CL} \Sigma}$ 

0.00

Clears storage registers used for  $\boxed{x \div y}$ .  
(Display assumes no results remain from previous examples.)

62  $\boxed{\text{ENTER} \uparrow}$ 

62.00

1200  $\boxed{\Sigma+}$ 

1.00

Number of data pairs (n) is 1.

58  $\boxed{\text{ENTER} \uparrow}$ 

58.00

1500  $\boxed{\Sigma+}$ 

2.00

62  $\boxed{\text{ENTER} \uparrow}$ 

62.00

1450  $\boxed{\Sigma+}$ 

3.00

73  $\boxed{\text{ENTER} \uparrow}$ 

73.00

1950  $\boxed{\Sigma+}$ 

4.00

84  $\boxed{\text{ENTER} \uparrow}$ 

84.00

1000  $\boxed{\Sigma+}$ 

5.00

68  $\boxed{\text{ENTER} \uparrow}$ 

68.00

1750  $\boxed{\Sigma+}$ 

6.00

Number of data pairs (n) is 6.

 $\boxed{\bar{x}}$ 

1475.00

Average value of net worth.

 $\boxed{x \div y}$ 

67.83

Average age of the sample.

 $\boxed{\text{S}}$ 

347.49

Standard deviation ( $s_x$ ) of net worth of sample.

 $\boxed{x \div y}$ 

9.52

Standard deviation ( $s_y$ ) of age of sample.

```

CL  $\Sigma$ 
62.00 ENT  $\uparrow$ 
1200.00  $\Sigma+$ 
58.00 ENT  $\uparrow$ 
1500.00  $\Sigma+$ 
62.00 ENT  $\uparrow$ 
1450.00  $\Sigma+$ 
73.00 ENT  $\uparrow$ 
1950.00  $\Sigma+$ 
84.00 ENT  $\uparrow$ 
1000.00  $\Sigma+$ 
68.00 ENT  $\uparrow$ 
1750.00  $\Sigma+$ 
 $\bar{x}$ 
 $x \div y$ 
 $\text{S}$ 
 $x \div y$ 


```

To see how the HP-91 prints both  $s_x$  and  $s_y$ :

Slide the Print Mode switch MAN  NORM to ALL.

Press	Display
	347.49

	S
9.52	Y
347.49	X


Notice that instead of a three-asterisk label, in ALL mode the HP-91 identifies these results with Y and X labels when you press .






If the six persons used in the sample were actually the *six wealthiest persons*, the data would have to be considered as a population rather than as a sample. The relationship between sample standard deviation ( $s$ ) and the population standard deviation ( $\sigma$ ) is illustrated by the following equation.

$$\sigma = s \sqrt{\frac{n-1}{n}}$$

Since  $n$  is automatically accumulated in register  $R_0$  when data is accumulated, it is a simple matter to convert the sample standard deviations that have already been calculated to population standard deviations.

If the accumulations are still intact from the previous example in registers  $R_0$  through  $R_5$ , you can calculate the population standard deviations this way:

If you want your printed copy to match the one shown here, slide the Print Mode switch MAN  NORM back to NORM.

Press	Display
	347.49
RCL  0	6.00
1 -	5.00
RCL  0 $\div$	0.83
	317.21
PRINT X	317.21
$x \div y$	9.52
 LAST X	0.91
$\times$	8.69
PRINT X	8.69

Calculate  $s_x$  and  $s_y$ .

Recall  $n$ .

Calculate  $n - 1$ .

Divide  $n - 1$  by  $n$ .

Population standard deviation  $\sigma_x$ .

Brings  $s_y$  to the X-register.

Recall conversion factor.

Population standard deviation  $\sigma_y$ .

	S
	R.O
1.00	-
	R.O
	$\div$
	$\sqrt{x}$
	$\times$
317.21	***
	$x \div y$
	LSTX
	$\times$
8.69	***

## Deleting and Correcting Data

If you key in an incorrect value and have not pressed  $\Sigma+$ , press  $CLX$  and key in the correct value.

If one of the values is changed, or if you discover after you have pressed the  $\Sigma+$  key that one of the values is in error, you can correct the summations by using the  $\Sigma-$  (summa-  
minus) key as follows:

1. Key in the *incorrect* data pair into the X- and Y-registers. (You can use  $LAST X$  to return a single incorrect data value to the displayed X-register.)
2. Press  $\Sigma-$  to delete the incorrect data.
3. Key in the correct values for x and y. (If one value of an x, y data pair is incorrect, both values must be deleted and reentered.)
4. Press  $\Sigma+$ .

The correct values for mean and standard deviation are now obtainable by pressing  $\bar{x}$  and  $s$ .

For example, suppose the 62-year old member of the *sample* as given above were to lose his position as one of the wealthiest persons because of a series of ill-advised investments in cocoa futures. To account for the change in data if he were replaced in the sample by a 21-year old rock musician who is worth 1300 million dollars:

Press	Display
62 $\text{ENTER}$	62.00
1200	1200.
$\Sigma-$	5.00
21 $\text{ENTER}$	21.00
1300	1300.
$\Sigma+$	6.00

Data to be replaced.

Number of entries (n)  
is now five.

The new data.

Number of entries (n)  
is six again.

```

62.00 ENT↑
1200.00 Σ-
21.00 ENT↑
1300.00 Σ+

```

The new data has been calculated into each of the summations present in the storage registers. To see the new mean and standard deviation:

Slide the Print Mode switch  $\text{MAN} \overline{\text{ALL}} \text{NORM}$  to **ALL**.

Press	Display
$\bar{x}$	1491.67
$\bar{x}_2y$	61.00
$s$	333.79
$s_2y$	21.60

The new average  
(mean) worth.

The new average  
(mean) age available  
in X-register for use.

The new standard  
deviation for worth.

The new standard  
deviation for age  
available in X-register  
for use.

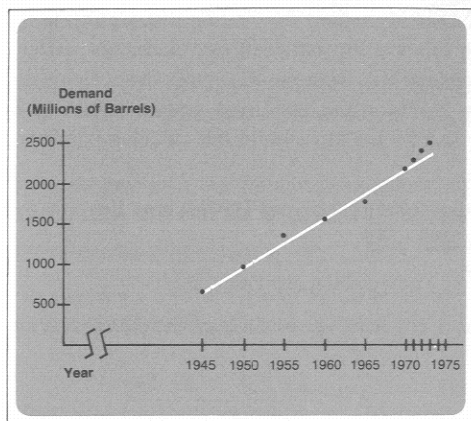
```

      x̄
61.00 Y
1491.67 X
      x̄₂y
61.00 ***
      s
21.60 Y
333.79 X
      s₂y
21.60 ***

```



**Solution:** Hephaestus *could* draw a plot of motor fuel demand against time like the one shown below.



However, with his HP-91, Hephaestus has only to key the data into the calculator using the  $\Sigma\pm$  key, then press  $\boxed{\text{L.R.}}$ .

(If you want your printed copy to match the one shown here, begin with the Print Mode switch MAN  $\overline{\text{ALL}}$  NORM set to NORM.)

Press

Display

$\boxed{\text{CLEAR}}$	0.00
696 $\boxed{\text{ENTER}}$	696.00
1945 $\boxed{\Sigma\pm}$	1.00
994 $\boxed{\text{ENTER}}$	994.00
1950 $\boxed{\Sigma\pm}$	2.00
1330 $\boxed{\text{ENTER}}$	1330.00
1955 $\boxed{\Sigma\pm}$	3.00
1512 $\boxed{\text{ENTER}}$	1512.00
1960 $\boxed{\Sigma\pm}$	4.00
1750 $\boxed{\text{ENTER}}$	1750.00
1965 $\boxed{\Sigma\pm}$	5.00
2162 $\boxed{\text{ENTER}}$	2162.00
1970 $\boxed{\Sigma\pm}$	6.00
2243 $\boxed{\text{ENTER}}$	2243.00
1971 $\boxed{\Sigma\pm}$	7.00
2382 $\boxed{\text{ENTER}}$	2382.00
1972 $\boxed{\Sigma\pm}$	8.00
2484 $\boxed{\text{ENTER}}$	2484.00
1973 $\boxed{\Sigma\pm}$	9.00
$\boxed{\text{L.R.}}$	-118290.63
$\boxed{\text{x}\Sigma\text{y}}$	61.16

Stack, summation, and storage registers all cleared to zero.

All data pairs have been keyed in.  
The y-intercept of the line.  
Slope of the line.

```

CLEAR
696.00 ENT↑
1945.00 Σ+
994.00 ENT↑
1950.00 Σ+
1330.00 ENT↑
1955.00 Σ+
1512.00 ENT↑
1960.00 Σ+
1750.00 ENT↑
1965.00 Σ+
2162.00 ENT↑
1970.00 Σ+
2243.00 ENT↑
1971.00 Σ+
2382.00 ENT↑
1972.00 Σ+
2484.00 ENT↑
1973.00 Σ+
LR
xΣy

```

To see how the HP-91 automatically prints the y-intercept A and the slope B of the line:

Slide the Print Mode switch MAN  ALL NORM to ALL.

Press  Display -118290.63


```

LR
61.16 B
-118290.63 A
  
```


In ALL mode, the HP-91 identifies these results with labels for A and B instead of with a three-asterisk label.


## Linear Estimate

With the data totaled in registers R<sub>0</sub> through R<sub>5</sub>, a predicted y (that is, a  $\hat{y}$ ) can be calculated by keying in a new x-value and pressing .

For example, with data intact from the previous example in registers R<sub>0</sub> through R<sub>5</sub>, if Hephaestus wishes to predict the demand for oil for the years 1980 and 2000, he has only to key in the new x-values and press .

(If you want your printed copy to match the one shown here, ensure that the Print Mode switch MAN  ALL NORM is set to ALL.)

Press  Display 2808.63

2000  4031.86

Predicted demand in  
millions of barrels for  
the year 1980.

Predicted demand in  
millions of barrels for  
the year 2000.

```

1980.00  ⚡
2808.63  ***
2000.00  ⚡
4031.86  ***
  
```

## Coefficient of Determination

To establish how well the data fits the linear regression, you may want to calculate the coefficient of determination ( $r^2$ ). The coefficient of determination is a value between 0 and 1. At  $r = 0$  you have no fit, while at  $r^2 = 1$  you have a perfect fit. The traditional equation for  $r^2$  is:







$$r^2 = \frac{[\sum (x - \bar{x})(y - \bar{y})]^2}{[\sum (x - \bar{x})^2][\sum (y - \bar{y})^2]}$$

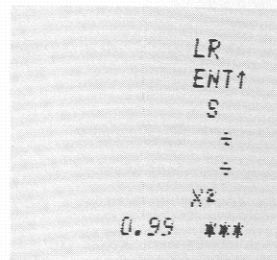
On your HP-91, however, the most efficient way to calculate  $r^2$  is to use this equivalent equation:

$$r^2 = \left[ \frac{n \sum xy - \sum x \sum y}{n(n-1) s_x s_y} \right]^2$$

**Example:** Calculate  $r^2$  for the previously calculated linear regression.

Slide the Print Mode switch MAN  ALL NORM to NORM if you want your printed copy to match the one shown here.

Press	Display
 L.R.	-118290.63
ENTER 	-118290.63
 S	10.37
	61.59
	0.99
 <b>PRINT x</b>	0.99



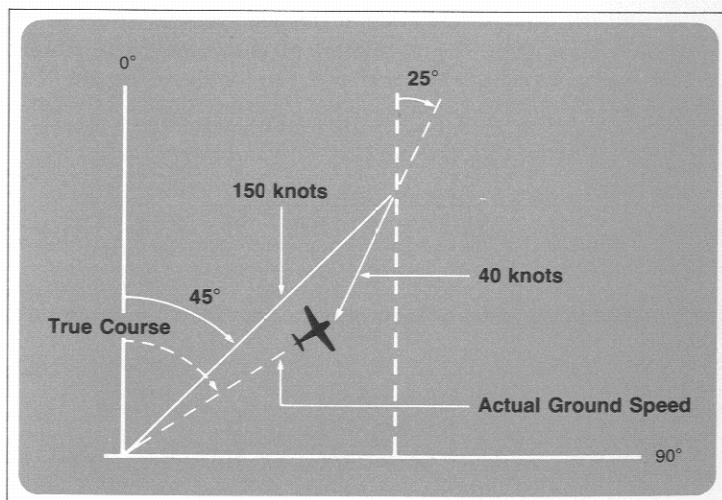
Since the correlation coefficient is 0.99, you can assume the fit of the line is excellent.

## Vector Arithmetic

You can use your HP-91 to add or subtract vectors by combining the polar/rectangular conversion functions (the **R→P** and **P→R** keys) with the summation functions (the **Σ+** and **Σ-** keys).

**Example:** Grizzled bush pilot Apeneck Sweeney's converted Swordfish aircraft has a true air speed of 150 knots and an estimated heading of  $45^\circ$ . The Swordfish is also being buffeted by a headwind of 40 knots from a bearing of  $25^\circ$ . What is the actual ground speed and course of the Swordfish?

**Method:** The course and ground speed are equal to the difference of the vectors. (North becomes the x-coordinate so that the problem corresponds with navigational convention.)





Slide the Trigonometric Mode switch **DEG**  **RAD** to **DEG**.

Press  Display **0.00**

Clears summation registers  $R_{.0}$  through  $R_{.5}$ . (Display assumes no results remain from previous examples.)

45  Display **45.00**

$\theta$  for 1<sup>st</sup> vector is entered to Y-register.

150 Display **150.**

$r$  for 1<sup>st</sup> vector is keyed in.

 Display **106.07**

Converted to rectangular coordinates.

 Display **1.00**

1<sup>st</sup> vector coordinates accumulated in storage registers  $R_{.1}$  and  $R_{.3}$ .

25  Display **25.00**

$\theta$  for 2<sup>nd</sup> vector is entered to Y-register.

40 Display **40.**

$r$  for 2<sup>nd</sup> vector is keyed in.

 Display **36.25**

2<sup>nd</sup> vector is converted to rectangular coordinates.

 Display **0.00**

2<sup>nd</sup> vector rectangular coordinates subtracted from those of 1<sup>st</sup> vector.

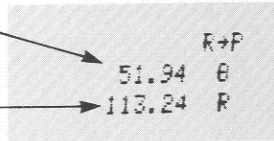
  Display **69.81**

Recalls both  $R_{.1}$  and  $R_{.3}$ .

Slide the Print Mode switch **MAN**  **ALL** to **ALL** now, so that the HP-91 will automatically print both desired values.

Press  Display **113.24**

Course in degrees of the Swordfish.  
Actual ground speed in knots of the Swordfish.



**R→P**  
51.94  $\theta$   
113.24  $R$

Mutual Funds

# Over-the-Counter Quotations

2454679.00  
54679.22  
2354679.00  
5467963.00  
5469.22

PRINT \*

ENTER \*

CHS

EEL

÷

STO

7

8

9

x

RCL

4

5

6

-

CLX

1

2

3

+

0

+

HEWLETT-PACKARD 91 CALCULATOR

Stock Exchange

UVW XYZ

Industrials

TELEPHONE INTEREST AND ANNUITY TABLES

Table III The Amount of 1.0% Annual Compound Interest - 1.0% - 1.0%

Table III The Amount of 1.0% Annual Compound Interest - 1.0% - 1.0%


## Section 5

# HP-91 Applications Routines

In order to further enhance the usability of your HP-91, we have included in your *HP-91 Owner's Handbook* dozens of keystroke routines to solve problems in several scientific disciplines. In the next pages are routines to use your HP-91 to solve common problems from the areas of mathematics, statistics, navigation, surveying, and finance.

To use any of the routines:

1. Begin at line #1 of the keystroke list.
2. Key in the information called for under DATA at line #1.
3. Press in left-to-right order the keys called for under OPERATIONS for line #1.
4. If specified under RESULTS, read the answer from the display or the paper tape.
5. Note any REMARKS.
6. Continue with line #2, reading from left to right.

You can place the Print Mode switch **MAN**  **NORM** in any of its three positions when using the routines shown here. Of course, in MAN (*manual*), the printer will be idle and will only print if you press **PRINTx** or one of the LIST functions. In NORM (*normal*), the printer will record your inputs and the function keys you press—to record your results, press **PRINTx**. In ALL, the HP-91 prints inputs, functions, and the result of each function. Regardless of the position of the Print Mode switch, you will find that you can press keys quite rapidly—the internal key buffer in the HP-91 “remembers” up to seven keystrokes, even though you seem to be outrunning the printer.

Within each application area, we've tried to arrange the routines in the order of use, with the most common routines from each discipline at the beginning.

Don't be afraid to rearrange and experiment with any of the routines. The HP-91 is a tremendously powerful and versatile calculating instrument, and with a little practice, you'll soon be writing keystroke procedures of your own to solve the most complicated of problems within your field.



## Mathematical Applications

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## Quadratic Equation

**Formula:** A general quadratic equation is of the form

$$Ax^2 + Bx + C = 0.$$

The equation has two roots,  $x_1$  and  $x_2$ .

Let 
$$D = \frac{B^2 - 4AC}{4A^2}$$

If  $D \geq 0$ , then  $x_1 = \begin{cases} -\frac{B}{2A} + \sqrt{\frac{B^2 - 4AC}{4A^2}} & \text{if } -\frac{B}{2A} \geq 0 \\ -\frac{B}{2A} - \sqrt{\frac{B^2 - 4AC}{4A^2}} & \text{if } -\frac{B}{2A} < 0 \end{cases}$

and  $x_2 = \frac{C}{AX_1}$

If  $D < 0$ , then  $x_1, x_2 = -\frac{B}{2A} \pm i \sqrt{\frac{4AC - B^2}{4A^2}}$

$= u \pm iv$

The coefficient  $A$  cannot be zero.

**Examples:** Find the solutions to the following equations:

1.  $x^2 - 3x - 4 = 0$
2.  $2x^2 + 3x + 4 = 0$

**Answers:**

1.  $D = 6.25$        $x_1 = 4, x_2 = -1$
2.  $D = -1.44$        $x_1, x_2 = -0.75 \pm 1.20i$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	C	STO 3		
2	B	STO 2		
3	A	STO 1 ENTER+ R# ÷		
4		2 ÷ CHS ENTER+ $\frac{\square}{\square}$		
5		R# R# $x_2y$ ÷ STO		
6		1 -	D	If $D < 0$ , go to 11.
7		$\frac{\square}{\square} x_2y$	-B/2A	If $-B/2A < 0$ , go to 9.
8		+	$x_1$	Go to 10.
9		$x_2y$ -	$x_1$	
10		$\frac{\square}{\square}$ RCL 1 $\times$	$x_2$	Stop.
11		CHS $\frac{\square}{\square} x_2y$	u	
12		$x_2y$	v	

## Simultaneous Linear Equations in Two Unknowns

**Formula:** Solve for  $x$  and  $y$  given the following:

$$ax + by = e$$

$$cx + dy = f$$

Cramer's Rule is used to find the solution.

$$x = \frac{\begin{vmatrix} e & b \\ f & d \end{vmatrix}}{\begin{vmatrix} a & b \\ c & d \end{vmatrix}} = \frac{ed - bf}{ad - bc}$$

$$y = \frac{\begin{vmatrix} a & e \\ c & f \end{vmatrix}}{\begin{vmatrix} a & b \\ c & d \end{vmatrix}} = \frac{af - ec}{ad - bc}$$

where  $ad - bc \neq 0$ .

**Example:**

$$\text{Solve } \begin{cases} 7.32x - 9.08y = 3.14 \\ 12.39x + 7y = 0.05 \end{cases}$$

**Answer:**

$$x = 0.14$$

$$y = -0.24$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	e	STO 1		
2	d	STO 2 X		
3	b	STO 3		
4	f	STO 4 X -		
5	a	STO 5 RCL 2 X		
6	c	STO 6 RCL 3 X		
7		- STO 7 ÷	x	
8		RCL 5 RCL 4 X		
9		RCL 1 RCL 6 X		
10		- RCL 7 ÷	y	



## Determinant of a $3 \times 3$ Matrix

$$\text{Let } D = \begin{vmatrix} a_{11} & a_{12} & a_{13} \\ a_{21} & a_{22} & a_{23} \\ a_{31} & a_{32} & a_{33} \end{vmatrix} \text{ be a } 3 \times 3 \text{ matrix.}$$

The determinant of  $D$  is calculated by expanding  $D$  by minors about the first column. The formula is:

$$\text{Det } D = a_{11}(a_{22}a_{33} - a_{23}a_{32}) - a_{21}(a_{12}a_{33} - a_{13}a_{32}) + a_{31}(a_{12}a_{23} - a_{13}a_{22})$$

**Example:**

$$D = \begin{vmatrix} -1 & 3 & 2 \\ 2 & 1 & -1 \\ 4 & 2 & 3 \end{vmatrix} = -35$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	$a_{11}$	STO 1		
2	$a_{22}$	STO 2 X		
3	$a_{33}$	STO 3 X		
4	$a_{12}$	STO 4		
5	$a_{23}$	STO 5 X		
6	$a_{31}$	STO 6 X +		
7	$a_{13}$	STO 7		
8	$a_{21}$	STO 8 X		
9	$a_{32}$	STO 9 X +		
10		RCL 6 RCL 2 X		
11		RCL 7 X -		
12		RCL 9 RCL 5 X		
13		RCL 1 X -		
14		RCL 3 RCL 8 X		
15		RCL 4 X -	D	

## Hyperbolic Functions

These procedures evaluate three hyperbolic functions and their inverses.

### Hyperbolic Sine

Formula:

$$\sinh x = \frac{e^x - e^{-x}}{2}$$

Example:

$$\sinh 3.2 = 12.25$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	x	ENTER  - 2		
2			sinh x	

### Hyperbolic Cosine

Formula:

$$\cosh x = \frac{e^x + e^{-x}}{2}$$

Example:

$$\cosh 3.2 = 12.29$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	x	ENTER  + 2		
2			cosh x	

### Hyperbolic Tangent

Formula:

$$\tanh x = \frac{\sinh x}{\cosh x}$$

Example:

$$\tanh 3.2 = 1.00$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	x	ENTER  -		
2		LAST X ENTER  +	tanh x	

## Inverse Hyperbolic Sine

Formula:

$$\sinh^{-1} x = \ln (x + \sqrt{x^2 + 1})$$

Example:

$$\sinh^{-1} 51.777 = 4.64$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	x	ENTER $\frac{\square}{\square}$ 1 + $\frac{\square}{\square}$		
2		+ LN	$\sinh^{-1} x$	

## Inverse Hyperbolic Cosine

Formula:

$$\cosh^{-1} x = \ln (x + \sqrt{x^2 - 1}) \quad (x \geq 1)$$

Example:

$$\cosh^{-1} 51.777 = 4.64$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	x	ENTER $\frac{\square}{\square}$ 1 - $\frac{\square}{\square}$		
2		+ LN	$\cosh^{-1} x$	

## Inverse Hyperbolic Tangent

Formula:

$$\tanh^{-1} x = \frac{1}{2} \ln \frac{1+x}{1-x}$$

$$(-1 < x < 1)$$

Example:

$$\tanh^{-1} 0.777 = 1.04$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		1 ENTER		
2	x	+ 1 LAST X -		
3		$\div$ LN 2 $\div$	$\tanh^{-1} x$	

## Complex Number Operations

These procedures evaluate the basic complex number operations.

### Complex Addition

**Formula:**

$$(a_1 + ib_1) + (a_2 + ib_2) = (a_1 + a_2) + i(b_1 + b_2) = u + iv$$

**Example:**

$$(3 + 4i) + (7.4 - 5.6i) = 10.40 - 1.60i$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	$a_1$	ENTER		
2	$a_2$	+	u	
3	$b_1$	ENTER		
4	$b_2$	+	v	

### Complex Subtraction

**Formula:**

$$(a_1 + ib_1) - (a_2 + ib_2) = (a_1 - a_2) + i(b_1 - b_2) = u + iv$$

**Example:**

$$(3 + 4i) - (7.4 - 5.6i) = -4.40 + 9.60i$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	$a_1$	ENTER		
2	$a_2$	-	u	
3	$b_1$	ENTER		
4	$b_2$	-	v	

## Multiplication of $n$ Complex Numbers

Formula:












$$\prod_{k=1}^n (a_k + ib_k) = \left( \prod_{k=1}^n r_k \right) e^{i \sum_{k=1}^n \theta_k} = u + iv$$

$$\text{where } a_k + ib_k = r_k e^{i\theta_k}$$

Examples:

$$(3.1 + 4.6i) \times (5 - 12i) = 70.70 - 14.20i$$

$$(3 + 4i)(7 - 2i)(4.38 + 7i)(12.3 - 5.44i) = 1296.66 + 3828.90i$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		 		
2	$b_k$			Perform 2-3 for
3	$a_k$	  	k	$k = 1, 2, \dots, n.$
4		   	u	
5			v	

## Complex Division

Formula:

$$\frac{(a_1 + ib_1)}{(a_2 + ib_2)} = \frac{r_1}{r_2} e^{i(\theta_1 - \theta_2)} = u + iv$$

$$\text{where } a_1 + ib_1 = r_1 e^{i\theta_1}$$

$$a_2 + ib_2 = r_2 e^{i\theta_2} \neq 0$$

Example:

$$\frac{(3 + 4i)}{7 - 2i} = 0.25 + 0.64i$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	$b_2$	ENTER		
2	$a_2$	R↔P		
3	$b_1$	ENTER		
4	$a_1$	R↔P $\times_2 y$ R $\times_2 y \div$		
5		R $-$ R P↔R	u	
6		$\times_2 y$	v	

## Complex Reciprocal

Formula:

$$\frac{1}{a + ib} = \frac{1}{r} e^{-i\theta}, z \neq 0$$

$$= u + iv$$

Example:

$$\frac{1}{2 + 3i} = 0.15 - 0.23i$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	b	CHS ENTER		
2	a	R↔P $\frac{1}{x}$ P↔R	u	
3		$\times_2 y$	v	

## Complex Square

Formula:

$$(a + ib)^2 = r^2 e^{i2\theta}$$

Example:

$$(7 - 2i)^2 = 45.00 - 28.00i$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	b	ENTER		
2	a	R↔P $\times_2 y$ 2 $\times$ $\times_2 y$		
3		$x^2$ P↔R	u	
4		$\times_2 y$	v	

## Complex Square Root

Formula:

$$\sqrt{a + ib} = \pm (\sqrt{r} e^{i\theta/2}) = \pm (u + iv)$$

Example:

$$\sqrt{7 + 6i} = \pm (2.85 + 1.05i)$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	b	ENTER		
2	a	R↔P √x x↔y 2 ÷		
3		x↔y P↔R	u	
4		x↔y	v	

## Vector Operations

### Vector Addition

Suppose vector  $V_k$  (in two-dimensional space) has magnitude  $m_k$  and direction  $\theta_k$  ( $k = 1, 2, \dots, n$ ). Find the sum






$$V = \sum_{k=1}^n V_k = x_i \vec{i} + x_j \vec{j}$$

**Example:**

$m_k$	$\theta_k$
2	$30^\circ$
6.2	$-45^\circ$
7.6	$125^\circ$
10.7	$232^\circ$

**Answer:**

$$V = -4.83\vec{i} - 5.59\vec{j}$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1				
2	$\theta_k$			Perform 2-3
3	$m_k$		k	for $k = 1, 2, \dots, n$ .
4			x	
5			y	

### Vector Angles

Suppose

$$\vec{x} = (x_1, x_2, x_3)$$

$$\vec{y} = (y_1, y_2, y_3)$$

then the angle between these two vectors is

$$\theta = \cos^{-1} \left[ \frac{x_1 y_1 + x_2 y_2 + x_3 y_3}{\sqrt{x_1^2 + x_2^2 + x_3^2} \sqrt{y_1^2 + y_2^2 + y_3^2}} \right]$$



**Example:** Find the angle between

$$\vec{x} = (5, -6.2, -7)$$

$$\vec{y} = (3.15, 2.22, -0.3)$$

**Answer:**

$$\theta = 84.28 \text{ degrees} = 1.47 \text{ radians}$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		CLEAR		
2	$x_i$	ENTER  STO $+$ 1		Perform 2-5
3		$R \rightarrow$		for $i = 1, 2, 3$
4	$y_i$	ENTER  STO $+$ 2		
5		$R \rightarrow$ $\times$ $+$		
6		RCL 1  RCL 2		
7		$\cos^{-1}$	$\theta$	

## Vector Cross Product

**Formula:**

If  $\vec{x} = (x_1, x_2, x_3)$  and  $\vec{y} = (y_1, y_2, y_3)$  are two vectors, then the cross product  $\vec{z}$  is also a vector.

$$\begin{aligned}\vec{z} &= \vec{x} \times \vec{y} \\ &= (x_2 y_3 - x_3 y_2, x_3 y_1 - x_1 y_3, x_1 y_2 - x_2 y_1) \\ &= (z_1, z_2, z_3)\end{aligned}$$

**Example:**

If  $\vec{x} = (2.34, 5.17, 7.43)$

$\vec{y} = (.072, .231, .409)$

Find  $\vec{x} \times \vec{y}$

**Answer:**

$$\vec{x} \times \vec{y} = (0.40, -0.42, 0.17)$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	$x_2$	STO 1		
2	$y_3$	STO 2 x		
3	$x_3$	STO 3		
4	$y_2$	STO 4 x -	$z_1$	
5	$y_1$	STO 5 RCL 3 x		
6	$x_1$	STO 6 RCL 2 x		
7		-	$z_2$	
8		RCL 6 RCL 4 x		
9		RCL 1 RCL 5 x		
10		-	$z_3$	

## Vector Dot Product

### Formulas:

Given two vectors  $\vec{x}, \vec{y}$  in an  $n$ -dimensional vector space

$$\vec{x} = (x_1, x_2, \dots, x_n)$$

$$\vec{y} = (y_1, y_2, \dots, y_n)$$

the dot product is

$$x \cdot \vec{y} = x_1 y_1 + x_2 y_2 + \dots + x_n y_n$$

### Example:

If  $\vec{x} = (2.34, 5.17, 7.43, 9.11, 11.41)$

$$\vec{y} = (.072, .231, .409, .703, .891)$$

then  $\vec{x} \cdot \vec{y} = 20.97$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	$x_1$	ENTER		
2	$y_1$	x		
3	$x_i$	ENTER		Perform 3-4
4	$y_i$	x +		for $i = 2, 3, \dots, n$ .

## Triangle Solutions

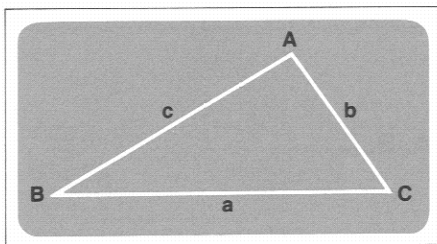
The basic formulas used to solve a triangle are:

1. law of sines

$$\frac{a}{\sin A} = \frac{b}{\sin B} = \frac{c}{\sin C}$$

2. law of cosines

$$c^2 = a^2 + b^2 - 2ab \cos C$$



**Note:** Triangle solution routines work in any of the three angular modes. When the calculator is in DEG mode, all angles are in decimal degrees.

**Given a, b, C; Find A, B, c**

**Formulas:**

$$c = \sqrt{a^2 + b^2 - 2ab \cos C}$$

$$A = \tan^{-1} \left( \frac{a \sin C}{b - a \cos C} \right)$$

$$B = \cos^{-1} [-\cos (A + C)]$$

**Example:**

Given  $C = 28^\circ 40'$  (convert angle C to decimal degrees)

$$a = 132$$

$$b = 224$$

Find  $c, A, B$

**Answer:**

$$c = 125.35$$

$$A = 30.34^\circ$$

$$B = 120.99^\circ$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	C	ENTER+ ENTER+		
2	a			
3	b		c	
4			A	
5			B	

**Given a, b, c; Find A, B, C****Formulas:**

$$A = 2 \cos^{-1} \left( \sqrt{\frac{S(S-a)}{bc}} \right)$$

$$B = \tan^{-1} \left( \frac{b \sin A}{c - b \cos A} \right)$$

$$\text{where } S = (a + b + c)/2$$

$$C = \cos^{-1} [-\cos (A + B)]$$

**Example:**

Given       $a = 30.3$   
                $b = 40.4$   
                $c = 62.6$

find         $A, B, C$

**Answer:**

$$A = 23.66^\circ = 0.41 \text{ radians} = 26.29 \text{ grads}$$

$$B = 32.35^\circ = 0.56 \text{ radians} = 35.95 \text{ grads}$$

$$C = 123.99^\circ = 2.16 \text{ radians} = 137.76 \text{ grads}$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	a	STO 1		
2	b	STO 2		
3	c	STO 3 + + 2		
4		÷ ENTER+ ENTER+ RCL 1		
5		- × RCL 2 ÷		
6		RCL 3 ÷		
7		2 × STO 1	A	
8		RCL 2  RCL 3		
9		-	B	
10		RCL 1 +  CHS		
11			C	

**Given a, A, C; Find B, b, c**

**Formulas:**

$$b = \frac{a \sin (A + C)}{\sin A}$$

$$c = \sqrt{a^2 + b^2 - 2ab \cos C}$$

$$B = \tan^{-1} \left( \frac{b \sin C}{a - b \cos C} \right)$$

**Example:**

Given       $a = 17.5$   
                $C = 1.09$  radians  
                $A = 0.72$  radians

Find         $b, c, B$

**Answer:**

$b = 25.78$   
 $c = 23.53$   
 $B = 1.33$  radians

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	a	STO 1		
2	C	STO 2		
3	A	STO 3 + SIN RCL		
4		3 SIN ÷ RCL 1		
5		x	b	
6		RCL 2 x2y P/R RCL		
7		1 x2y - R/P	c	
8		x2y	B	

**Given a, B, C; Find A, b, c**

Formulas:

$$c = \frac{a \sin C}{\sin (B + C)}$$

$$b = \sqrt{a^2 + c^2 - 2ac \cos B}$$

$$A = \cos^{-1} [-\cos (B + C)]$$

**Example:**

Given      a = 25.2  
               B = 35.3°  
               C = 68.5°

Find        c, b, A

**Answer:**

c = 24.14  
 b = 14.99  
 A = 76.20°

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	a	STO 1		
2	B	STO 2		
3	C	STO 3 SIN RCL 2		
4		RCL 3 + SIN ÷		
5		RCL 1 × STO 3	c	
6		RCL 2 RCL 3 P→R		
7		RCL 1 x2y - R→R	b	
8		x2y RCL 2 + COS		
9		CHS COS <sup>-1</sup>	A	

**Given B, b, c; Find a, A, C**

**Formulas:**

$$a = \frac{c \sin (B + C_1)}{\sin C_1}$$

where

$$C_1 = \begin{cases} \sin^{-1} \left( \frac{c \sin B}{b} \right) \text{ or} \\ \sin^{-1} \left( -\frac{c \sin B}{b} \right) \end{cases}$$

$$A = \tan^{-1} \left( \frac{a \sin B}{c - a \sin B} \right)$$

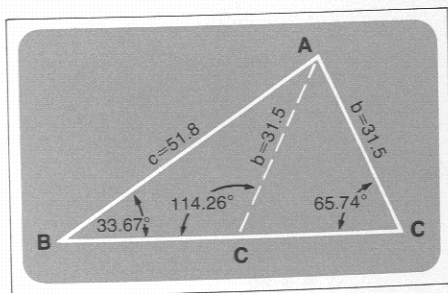
$$C = \cos^{-1} [-\cos (A + B)]$$

**Note:** If B is acute and  $b < c$ , two solutions exist.

**Example:**

Given  $b = 31.5$   
 $c = 51.8$   
 $B = 33.67^\circ$

Find  $a, A, C$



**Answer:**

$$C = 65.74^\circ$$

$$a = 56.05$$

$$A = 80.59^\circ$$

**Alternate answer:**

$$C = 114.26^\circ$$

$$a = 30.17$$

$$A = 32.07^\circ$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	b	STO 1		
2	c	STO 2		
3	B	STO 3 SIN x RCL		
4		1 ÷ sin <sup>-1</sup> STO		
5		4	C <sub>1</sub>	
6		SIN RCL 3 RCL 4		
7		+ SIN x <sub>2</sub> y ÷ RCL		
8		2 x	a	
9		RCL 3 x <sub>2</sub> y P→R RCL		
10		2 x <sub>2</sub> y - RCL x <sub>2</sub> y	A	
11		RCL 3 + COS CHS		
12		COS <sup>-1</sup>	C	If b ≥ c, stop.
13		RCL 4 CHS STO 4		Go to 6 for alternate solution

**Given a, b, c; Find Area****Formula:**

$$\text{area} = \sqrt{S(S-a)(S-b)(S-c)}$$

$$\text{where } S = 1/2 (a + b + c)$$

**Example:**

$$a = 5.31$$

$$b = 7.09$$

$$c = 8.86$$



**Answer:**

$$\text{area} = 18.82$$

$$(S = 10.63)$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	a	STO 1		
2	b	STO 2 +		
3	c	STO 3 + 2 ÷	S	
4		ENTER+ ENTER+ ENTER+ RCL 1		
5		- x x2y RCL 2		
6		- x x2y RCL 3		
7		- x	area	

**Given a, b, C; Find Area****Formula:**

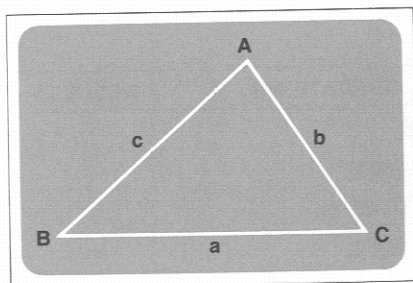
$$\text{area} = 1/2 a b \sin C$$

**Example:**

$$a = 5.3174$$

$$b = 7.0898$$

$$C = \frac{\pi}{4} = 45^\circ$$

**Answer:**

$$\text{area} = 13.33$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	a	ENTER		Set machine to
2	b	$\times$ 2 $\div$		desired mode
3	C	SIN $\times$	area	(DEG, RAD, or GRD).

### Given a, B, C; Find Area

Formula:

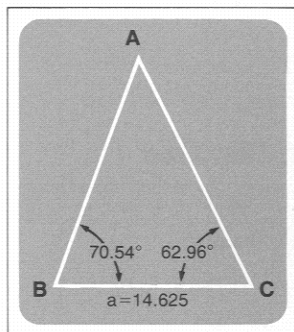
$$\text{area} = \frac{a^2}{2} \frac{\sin B \sin C}{\sin (B + C)}$$

Example:

$$\begin{aligned} a &= 14.625 \\ B &= 70^\circ 32' 12'' \\ C &= 62^\circ 57' 28'' \end{aligned}$$

Answer:

$$\text{area} = 123.80$$



**Note:** In this example, convert angles to decimal degrees before using trigonometric function keys.

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	a	$x^2$ 2 $\div$		Set machine to
2	B	STO 1 SIN $\times$		desired mode
3	C	STO + 1 SIN $\times$		(DEG, RAD, or GRD).
4		RCL 1 SIN $\div$	area	

## Given Vertices; Find Area

**Formula:** Given the three vertices  $(x_1, y_1)$ ,  $(x_2, y_2)$ ,  $(x_3, y_3)$  of a triangle,

$$\text{area} = \frac{1}{2} \begin{vmatrix} x_1 & y_1 & 1 \\ x_2 & y_2 & 1 \\ x_3 & y_3 & 1 \end{vmatrix}$$

$$= \frac{1}{2} [x_1(y_2 - y_3) + x_2(y_3 - y_1) + x_3(y_1 - y_2)]$$

**Example:** Compute the area of a triangle with vertices  $(0, 0)$ ,  $(4, 0)$ ,  $(4, 3)$ .

**Answer:**

6.00

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	$y_2$	STO 1		
2	$y_3$	STO 2 -		
3	$x_1$	x RCL 2		
4	$y_1$	STO 3 -		
5	$x_2$	x + RCL 3 RCL		
6		1 -		
7	$x_3$	x + 2 ÷	Area	

## Curve Solutions

### Notation:

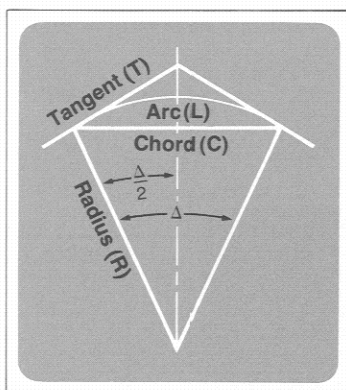
T = Tangent distance

C = Chord length

L = Arc length

R = Radius

$\Delta$  = Central angle



### Given $\Delta$ and R, Find Remaining Parameters Plus Sector and Segment Area

#### Formulas:

$$T = R \tan (1/2 \Delta)$$

$$C = 2 R \sin (1/2 \Delta)$$

$$L = \Delta \pi R/180$$

$$\text{Sector area} = LR/2$$

$$\text{Segment area} = \text{Sector area} - 1/2 R^2 \sin(\Delta)$$

#### Example:

$$\Delta = 45^\circ 30' 23''$$

$$R = 223.181$$

#### Answers:

$$1/2 \Delta = 22^\circ 45' 12''$$

$$T = 93.602$$

$$C = 172.636$$

$$L = 177.258$$

$$\text{Sector area} (\nabla) = 19,780$$

$$\text{Segment area} (\cap) = 2,015$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		CLEAR		
2	$\Delta$	HMS  2 $\div$ STO		
3		1  +HMS	$1/2 \Delta$	
4		RCL  1  TAN		
5	R	STO  2 $\times$	T	
6		RCL  1  SIN  RCL  2		
7		$\times$ 2 $\times$	C	
8		RCL  1  RCL  2 $\times$		
9		$\pi$ $\times$ 9  0		
10		$\div$	L	
11		RCL  2 $\times$ 2 $\div$	Sector area	
12		RCL  2 $-$ RCL  1		
13		2 $\times$ SIN $\times$ 2		
14		$\div$ $-$	Segment area	

### Given R and C, Find Remaining Parameters Plus Sector and Segment Area

#### Formulas:

$$R = C / (2 \sin (1/2 \Delta))$$

$$\Delta = 2 \sin^{-1} (1/2 C/R)$$

$$T = R \tan (1/2 \Delta)$$

$$L = \Delta \pi R / 180$$

$$\text{Sector area} = LR/2$$

$$\text{Segment area} = \text{Sector area} - 1/2 R^2 \sin \Delta$$

#### Example:

$$C = 172.636$$

$$R = 223.181$$

#### Answers:

$$\Delta = 45^\circ 30' 23''$$

$$1/2 \Delta = 22^\circ 45' 11''$$

$$T = 93.602$$

$$L = 177.258$$

$$\text{Sector area} (\nabla) = 19,780$$

$$\text{Segment area} (\frown) = 2,015$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		CLEAR		
2	C	ENTER		
3	R	STO		
4		STO	1/2 Δ	
5		RCL  TAN RCL		
6			T	
7		RCL		
8		RCL		
9			L	
10		RCL	Sector area	
11		RCL   RCL		
12		SIN		
13			Segment area	

### Given Δ and C, Find Remaining Parameters Plus Sector and Segment Area

#### Formulas:

$$R = C / [2 \sin (1/2 \Delta)]$$

$$T = R \tan (1/2 \Delta)$$

$$L = \Delta \pi R / 180$$

$$\text{Sector area} = LR/2$$

$$\text{Segment area} = \text{Sector area} - 1/2 R^2 \sin \Delta$$

#### Example:

$$C = 172.636$$

$$\Delta = 45^\circ 30' 23''$$

#### Answers:

$$1/2 \Delta = 22^\circ 45' 12''$$

$$R = 223.181$$

$$T = 93.602$$

$$L = 177.258$$

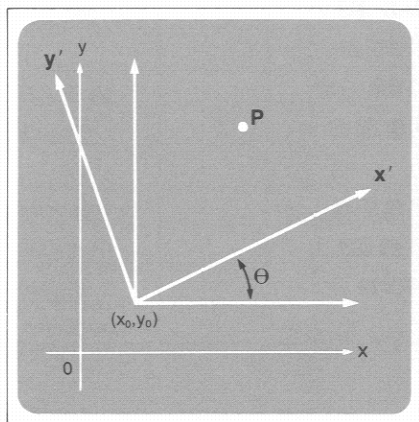
$$\text{Sector area } (\nabla) = 19,780$$

$$\text{Segment area } (\frown) = 2,015$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		CLEAR		
2	C	ENTER+ 2 $\div$		
3	$\Delta$	H.M.S+ 2 $\div$ STO		
4		1 ENTER+ $\div$ H.M.S	$1/2 \Delta$	
5		R $\leftrightarrow$ SIN $\div$ STO 2	R	
6		RCL 1 TAN $\times$	T	
7		RCL 2 $\pi$ $\times$		
8		RCL 1 $\times$ 9 0		
9		$\div$	L	
10		RCL 2 $\times$ 2 $\div$	Sector area	
11		RCL 2 $\times^2$ RCL 1		
12		2 $\times$ SIN $\times$ 2		
13		$\div$ -	Segment area	

## Coordinate Translation and Rotation

Suppose point P has coordinates  $(x, y)$  with respect to the rectangular coordinate system  $(x, y)$  axes. Let  $(x_0, y_0)$  be the center of a new coordinate system rotated through an angle  $\theta$ . Find the new coordinates  $(x', y')$  of P with respect to the new system having  $x', y'$  axes.



### Formulas:

$$x' = (x - x_0) \cos \theta + (y - y_0) \sin \theta$$

$$y' = -(x - x_0) \sin \theta + (y - y_0) \cos \theta$$

**Example:** Translate the point  $(1, 3)$  to a new coordinate system with center at  $(-1, 4)$  at  $30^\circ$  to the old system.

### Answer:

$$x' = 1.23$$

$$y' = -1.87$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	y	ENTER		
2	y <sub>0</sub>	-		
3	x	ENTER		
4	x <sub>0</sub>	- R→P x↔y		
5	θ	- x↔y P→R	x'	
6		x↔y	y'	In ALL, this
				is not needed.



## Base Conversions

**Note:** Base conversion algorithms are given for positive values only. To convert a negative number, change sign, convert, and change sign of result.

### Decimal Integer to Integer in Any Base

$$I_{10} \rightarrow J_b$$

In the following key sequence,  $f + 1$  is the number of digits in  $J_b$ .  $d_i$  ( $i = 1, \dots, f + 1$ ) represents the  $i^{\text{th}}$  digit in  $J_b$ , counting from left to right;

$$\text{i.e. } J_b = (d_1 d_2 \dots d_{f+1})_b$$

For large numbers,  $J_b = (d_1 d_2 \dots d_{f+1})_b \cdot b^f$ . See example 3.

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	b	ENTER+ ENTER+		
2	1	STO 1 $\frac{\square}{\square}$ $\times \div$ $\frac{\square}{\square}$		
3		$\div$	D	Let f be the largest integer $\leq D$ .
4		CLX		
5	f	$\times \div$ ENTER+ ENTER+ RCL 1		
6		R+ R+ $\times \div$ $\frac{\square}{\square}$ $\div$	$E_1$	$d_1 = \text{integer part of } E_1$ ( $i = 1, \dots, f$ ).
7	$d_1$	$- \times$	$E_2$	
8	$d_i$	$- \times$	$E_{i+1}$	Perform 8 for $i = 2, \dots, f$ .
9		FIX 0	$d_{f+1}$	

**Example 1:** Convert 1206 to hexadecimal (base 16).

(The hexadecimal digits are 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, A, B, C, D, E, F.)

**Answer:**

$$1206_{10} = 4B6_{16} \quad (f = 2)$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	16	ENTER+ ENTER+		
2	1206	STO 1 LN x2y LN		
3		÷	2.56	$f = 2$
4		CLX		
5	2	x2y ENTER+ ENTER+ RCL 1		
6		R# R# x2y y <sup>x</sup> ÷	4.71	$d_1 = 4$
7	4	- x	11.38	$d_2 = 11$
8	11	- x	6.00	$d_3 = 6$

**Example 2:** Convert 513 to octal (base 8).

**Answer:**

$$513_{10} = 1001_8$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	8	ENTER+ ENTER+		
2	513	STO 1 LN x2y LN		
3		÷	3.00	$f = 3$
4		CLX		
5	3	x2y ENTER+ ENTER+ RCL 1		
6		R# R# x2y y <sup>x</sup> ÷	1.00	$d_1 = 1$
7	1	- x	0.02	$d_2 = 0$
8	0	- x	0.13	$d_3 = 0$
9	0	- x	1.00	$d_4 = 1$

**Example 3:** Convert  $6.023 \times 10^{23}$  to octal.

**Answer:**

$$6.023 \times 10^{23} = 1.7743_8 \times 8^{26}$$

**Note:** If we consider  $6.023 \times 10^{23}$  to be a scientific measurement good only to four significant digits, it is meaningless for the octal representation to contain more than 5 significant digits. Therefore, we stop before the loop is completed.

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	8	ENTER# ENTER# 6 . 0		
2		2 3 EEX 2 3		
3		STO 1 LN xzy LN		
4		÷	26.33	f = 26 (Note: this gives the exponent in base 8.)
5		CLX		
6	26	xzy ENTER# ENTER# RCL 1		
7		R# R# xzy yx ÷	1.99	d <sub>1</sub> = 1
8	1	- x	7.94	d <sub>2</sub> = 7
9	7	- x	7.54	d <sub>3</sub> = 7
10	7	- x	4.34	d <sub>4</sub> = 4
11	4	- x	2.69	d <sub>5</sub> = 3 (rounded), stop.

## Integer in Base b to Decimal

$$(d_1 d_2 \dots d_{n-1} d_n)_b \rightarrow I_{10}$$

### Examples:

- $730020461_8 = 123740465_{10}$
- $7DOF_{16} = 32015_{10}$   
(A = 10, B = 11, C = 12, D = 13, E = 14, F = 15 in the hexadecimal system.)

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	b	ENTER# ENTER# ENTER#		
2	d <sub>1</sub>	x		
3	d <sub>i</sub>	+ x		Perform 3 for
				i = 2, ..., n - 1.
4	d <sub>n</sub>	+		

## Highest Common Factor

The highest common factor (or greatest common divisor) of two positive integers  $a$  and  $b$  is the largest integer which divides both  $a$  and  $b$ . We write it as  $\text{HCF}(a, b)$ .

**Example:**

$$\text{HCF}(51, 119) = 17.00$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	a	STO 1		
2	b			
3		ENTER+ ENTER+ RCL 1 ÷	D	Let $f$ be the largest integer $\leq D$ .
4	f	xzY CLX RCL 1 x		
5		-	E	If $E = 0$ , go to 8.
				Otherwise, continue with line 6.
6		RCL 1 xzY STO 1		
7		CLX +		Go to 3.
8		RCL 1	HCF(a, b)	

## Least Common Multiple

The least common multiple of two positive integers  $a$  and  $b$  is the smallest positive integer that both  $a$  and  $b$  can divide.

$$\text{LCM}(a, b) = \frac{a \cdot b}{\text{HCF}(a, b)}$$

**Example:**

$$\text{LCM}(51, 119) = 357.00$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	a	STO 1 STO 3		
2	b	STO 2		
3		ENTER+ ENTER+ RCL 1 ÷	D	Let $f$ be the largest integer $\leq D$ .
4	f	$x \div y$ CLX RCL 1 x		
5		-	E	If $E = 0$ , go to 8. Otherwise, continue with line 6.
6		RCL 1 $x \div y$ STO 1		
7		CLX +		Go to 3.
8		RCL 1 RCL 3 RCL		
		2 x $x \div y$ ÷	LCM (a,b)	



## Statistical Applications

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## Exponential Curve Fit

**Formulas:** For a given set of data points

$$\{(x_i, y_i), i = 1, 2, \dots, n\}$$

this procedure fits an exponential curve of the form

$$y = ae^{bx}$$

$$(a > 0)$$

The equation is linearized into

$$\ln y = \ln a + bx$$

The following statistics are computed:

1. Coefficients  $a, b$

$$b = \frac{\sum x_i \ln y_i - \frac{1}{n} (\sum x_i)(\sum \ln y_i)}{\sum x_i^2 - \frac{1}{n} (\sum x_i)^2}$$

$$a = \exp \left[ \frac{\sum \ln y_i}{n} - b \frac{\sum x_i}{n} \right]$$

2. Coefficient of determination

$$r^2 = \frac{\left[ \sum x_i \ln y_i - \frac{1}{n} \sum x_i \sum \ln y_i \right]^2}{\left[ \sum x_i^2 - \frac{(\sum x_i)^2}{n} \right] \left[ \sum (\ln y_i)^2 - \frac{(\sum \ln y_i)^2}{n} \right]}$$

3. Estimated value  $\hat{y}$  for a given  $x$

$$\hat{y} = ae^{bx}$$

**Note:**  $n$  is a positive integer and  $n \neq 1$ .

**Example:**

$x_i$	.72	1.31	1.95	2.58	3.14
$y_i$	2.16	1.61	1.16	.85	.50



**Answer:**

$$a = 3.45$$

$$b = -0.58$$

$$y = 3.45e^{-0.58x}$$

$$r^2 = 0.98$$

$$\text{For } x = 1.5, \hat{y} = 1.44$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1				
2	$y_i$			Perform 2-3 for
3	$x_i$		$i$	$i = 1, 2, \dots, n.$
2'	$y_k$			Perform 2' -3' to delete
3'	$x_k$			erroneous data $x_k, y_k.$
4			$a$	
5			$b$	
6				
7			$r^2$	
8	$x$			
9			$\hat{y}$	For a new $x$ , go to step 8.
				For a new case, go to
				step 1.

## Power Curve Fit

**Formula:** For a given set of data points

$$\left\{ (x_i, y_i), i = 1, 2, \dots, n \right\}$$

where  $x_i > 0$  and  $y_i > 0$

this procedure fits a power curve of the form

$$y = ax^b$$

$$(a > 0)$$

By writing this equation as

$$\ln y = b \ln x + \ln a$$

the problem can be solved as a linear regression problem.

Output statistics are:

1. Regression coefficients

$$b = \frac{\sum(\ln x_i)(\ln y_i) - \frac{(\sum \ln x_i)(\sum \ln y_i)}{n}}{\sum(\ln x_i)^2 - \frac{(\sum \ln x_i)^2}{n}}$$

$$a = \exp \left[ \frac{\sum \ln y_i}{n} - b \frac{\sum \ln x_i}{n} \right]$$

2. Coefficient of determination

$$r^2 = \frac{\left[ \sum(\ln x_i)(\ln y_i) - \frac{(\sum \ln x_i)(\sum \ln y_i)}{n} \right]^2}{\left[ \sum(\ln x_i)^2 - \frac{(\sum \ln x_i)^2}{n} \right] \left[ \sum(\ln y_i)^2 - \frac{(\sum \ln y_i)^2}{n} \right]}$$

3. Estimated value  $\hat{y}$  for given  $x$

$$\hat{y} = ax^b$$

**Note:**  $m$  is a positive integer and  $n \neq 1$ .

**Example:**

$x_i$	10	12	15	17	20	22	25	27	30	32	35
$y_i$	0.95	1.05	1.25	1.41	1.73	2.00	2.53	2.98	3.85	4.59	6.02

**Answer:**

$$a = 0.03$$






























$$b = 1.46$$

$$y = 0.03x^{1.46}$$

$$r^2 = 0.94$$

$$\text{For } x = 18, \hat{y} = 1.76$$

$$x = 23, \hat{y} = 2.52$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1				
2	$x_i$			Perform 2-3 for
3	$y_i$	  	i	i = 1, 2, ..., n.
2'	$x_k$			Perform 2' -3' to delete
3'	$y_k$	   		erroneous data $x_k, y_k$ .
4		   	a	
5		  	b	
6		   		
7		 	$r^2$	
8	x	    		
9			$\hat{y}$	For a new x, go to step 8.
				For a new case, go to step 1.

## Analysis of Variance (One Way)

The one-way analysis of variance tests the differences between the population means of  $k$  treatment groups. Group  $i$  ( $i = 1, 2, \dots, k$ ) has  $n_i$  observations (treatment group may have equal or unequal number of observations).

The key sequence yields the analysis of variance table: sum of squares (SS), mean squares (MS), degrees of freedom (df), and the  $F$  ratio.

### Formulas:

$$\text{Total SS} = \sum_{i=1}^k \sum_{j=1}^{n_i} x_{ij}^2 - \frac{\left( \sum_{i=1}^k \sum_{j=1}^{n_i} x_{ij} \right)^2}{\sum_{i=1}^k n_i}$$

$$\text{Treat SS} = \sum_{i=1}^k \frac{\left( \sum_{j=1}^{n_i} x_{ij} \right)^2}{n_i} - \frac{\left( \sum_{i=1}^k \sum_{j=1}^{n_i} x_{ij} \right)^2}{\sum_{i=1}^k n_i}$$

$$\text{Error SS} = \text{Total SS} - \text{Treat SS}$$

$$\text{Treat df} = k - 1$$

$$\text{Error df} = \sum_{i=1}^k n_i - k$$

$$\text{Treat MS} = \frac{\text{Treat SS}}{\text{Treat df}}$$

$$\text{Error MS} = \frac{\text{Error SS}}{\text{Error df}}$$

$$F = \frac{\text{Treat MS}}{\text{Error MS}} \left( \text{with } k - 1 \text{ and } \sum_{i=1}^k n_i - k \text{ degrees of freedom} \right)$$

**Example:**

i \ j	1	2	3	4	5	6
	1	2	3	4	5	6
Treatment 1	10	8	5	12	14	11
2	6	9	8	13		
3	14	13	10	17	16	

**Answer:**

Total SS = 172.93

Treat SS = 66.93

Error SS = 106.00

Treat df = 2.00

Treat MS = 33.47

Error df = 12.00

Error MS = 8.83

F = 3.79 (with 2 and 12 degrees of freedom)

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1				
2				Perform 2-8 for
				$i = 1, 2, \dots, k.$
3	$x_{ij}$		$j$	Perform 3 for
				$j = 1, 2, \dots, n_i.$
4				
5				
6				
7				
8				
9				
10			Total SS	
11				
12			Treat SS	
13			Error SS	
14				
15			Treat df	
16			Treat MS	
17				
18			Error df	
19			Error MS	
20			F	

## Covariance and Correlation Coefficient

**Formulas:** For a set of given data points  $\{(x_i, y_i), i = 1, 2, \dots, n\}$ , the covariance and the correlation coefficient are defined as:

$$\text{covariance } s_{xy} = \frac{1}{n-1} \left( \sum x_i y_i - \frac{1}{n} \sum x_i \sum y_i \right)$$

$$\text{or } s_{xy}' = \frac{1}{n} \left( \sum x_i y_i - \frac{1}{n} \sum x_i \sum y_i \right)$$

$$\text{correlation coefficient } r = \frac{s_{xy}}{s_x s_y}$$

where  $s_x$  and  $s_y$  are standard deviations

$$s_x = \sqrt{\frac{\sum x_i^2 - (\sum x_i)^2/n}{n-1}}$$

$$s_y = \sqrt{\frac{\sum y_i^2 - (\sum y_i)^2/n}{n-1}}$$

**Note:**  $-1 \leq r \leq 1$

**Example:**

$y_i$	92	85	78	81	54	51	40
$x_i$	26	30	44	50	62	68	74

**Answer:**

$$r = -0.96$$

$$s_{xy} = -354.14$$

$$s_{xy}' = -303.55$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		$\square$ $\text{CL}\Sigma$		
2	$y_i$	$\text{ENTER}\blacktriangleleft$		Perform 2-3 for
				$i = 1, 2, \dots, n.$
3	$x_i$	$\boxtimes$	$i$	
2'	$y_k$	$\text{ENTER}\blacktriangleleft$		Perform 2' - 3' to delete
3'	$x_k$	$\square$ $\text{C}\neg$		erroneous data $x_k, y_k.$
4		$\square$ $\text{L.R.}$ $\text{ENTER}\blacktriangleleft$ $\square$ $\text{S}$		
5		$\div$ $\div$	$r$	
6		$\text{ENTER}\blacktriangleleft$ $\text{ENTER}\blacktriangleleft$ $\square$ $\text{S}$ $\times$		
7		$\times$	$S_{xy}$	
8		$\text{RCL}$ $\square$ $0$ $\text{ENTER}\blacktriangleleft$ $\text{ENTER}\blacktriangleleft$		
9		$1$ $-$ $\div$ $\div$	$S_{xy}$	

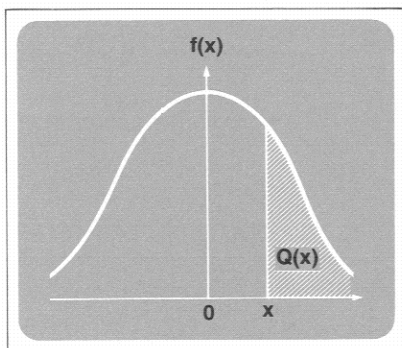
## Normal Distribution

**Formulas:** The density function for a standard normal variable is

$$f(x) = \frac{1}{\sqrt{2\pi}} e^{-\frac{x^2}{2}}$$

The upper tail area is

$$Q(x) = \frac{1}{\sqrt{2\pi}} \int_x^{\infty} e^{-\frac{t^2}{2}} dt$$



For  $x \geq 0$ , polynomial approximation is used to compute  $Q(x)$ :

$$Q(x) = f(x) (b_1 t + b_2 t^2 + b_3 t^3 + b_4 t^4 + b_5 t^5) + \epsilon(x)$$

$$\text{where } |\epsilon(x)| < 7.5 \times 10^{-8}$$

$$t = \frac{1}{1 + rx}, r = 0.2316419$$

$$b_1 = .31938153$$

$$b_2 = -.356563782$$

$$b_3 = 1.781477937$$

$$b_4 = -1.821255978$$

$$b_5 = 1.330274429$$

**Note:** The routine only works for  $x \geq 0$ . Equations  $f(-x) = f(x)$ ,  $Q(-x) = 1 - Q(x)$ , where  $x \geq 0$ , can be used to find  $f$  and  $Q$  for negative numbers.

**Examples:**

1.  $x = 1.18$

$$f(x) = 0.20$$

$$Q(x) = 0.12$$

2.  $x = 2.28$

$$f(x) = 0.03$$

$$Q(x) = 0.01$$



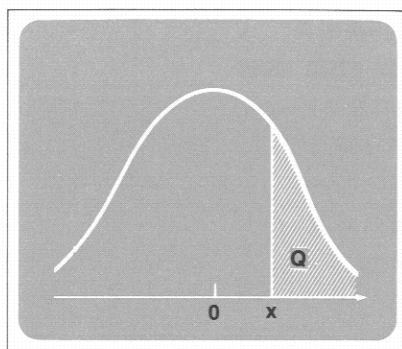
LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	r	STO 0		
2	$b_1$	STO 1		
3	$b_2$	STO 2		
4	$b_3$	STO 3		
5	$b_4$	STO 4		
6	$b_5$	STO 5		
7	x	STO 6 $\frac{\square}{\square}$ 2 $\div$		
8		CHS $\frac{\square}{\square}$ $\frac{\square}{\square}$ $\frac{\square}{\square}$ 2		
9		$\times$ $\frac{\square}{\square}$ $\div$ STO 7	f(x)	
10		RCL 0 RCL 6 $\times$		
11		1 + $\frac{\square}{\square}$ ENTER ENTER		
12		ENTER RCL 5 $\times$ RCL		
13		4 + $\times$ RCL 3		
14		+ $\times$ RCL 2 +		
15		$\times$ RCL 1 + $\times$		
16		RCL 7 $\times$	Q(x)	Go to 7 for new x.

## Inverse Normal integral

**Formulas:** This procedure determines the value of  $x$  such that

$$Q = \int_x^{\infty} \frac{e^{-\frac{t^2}{2}}}{\sqrt{2\pi}} dt$$

where  $Q$  is given and  $0 < Q \leq 0.5$ .



The following rational approximation is used:

$$x = t - \frac{c_0 + c_1 t + c_2 t^2}{1 + d_1 t + d_2 t^2 + d_3 t^3} + \epsilon(Q)$$

$$\text{where } |\epsilon(Q)| < 4.5 \times 10^{-4}$$

$$t = \sqrt{\ln \frac{1}{Q^2}}$$

$$c_0 = 2.515517$$

$$c_1 = 0.802853$$

$$c_2 = 0.010328$$

$$d_1 = 1.432788$$

$$d_2 = 0.189269$$

$$d_3 = 0.001308$$

**Examples:**

$$Q = 0.12$$

$$x = 1.18$$

$$Q = 0.05$$

$$x = 1.65$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	$c_0$	STO 0		
2	$c_1$	STO 1		
3	$c_2$	STO 2		
4	$d_1$	STO 3		
5	$d_2$	STO 4		
6	$d_3$	STO 5		
7	Q	$x^2$ $\frac{1}{x^2}$ LN $\sqrt{x}$ STO		
8		6 ENTER+ ENTER+ ENTER+ RCL		
9		5 $\times$ RCL 4 +		
10		$\times$ RCL 3 + $\times$		
11		1 + STO 7 CLX		
12		RCL 2 $\times$ RCL 1		
13		+ $\times$ RCL 0 +		
14		RCL 7 $\div$ -	x	Go to 7 for new Q.

## Permutations

A permutation is an ordered subset of a set of distinct objects. This procedure calculates the number of possible permutations of “a” objects taken “b” at a time.

### Formula:

$${}_aP_b = P(a, b) = \frac{a!}{(a - b)!}$$

where  $a, b$  are integers and  $0 \leq b \leq a$ .

### Example:

$${}_7P_5 = 2520.00$$







### Notes:

$${}_aP_0 = 1$$

$${}_aP_1 = a$$

$${}_aP_a = a!$$

Procedure requires  $a \leq 69$ .

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	a	   		
2	b	   	${}_aP_b$	

## Combinations

A combination is a selection of one or more of a set of distinct objects without regard to order. This procedure calculates the number of possible combinations of “a” objects taken “b” at a time (binomial coefficient).

### Formula:

$$\binom{a}{b} = {}_aC_b = C_b^a = C(a, b) = \frac{a!}{b!(a-b)!}$$

### Example:















$${}_7C_5 = 21.00$$

### Notes:

$${}_aC_0 = {}_aC_a = 1$$

$${}_aC_1 = {}_aC_{a-1} = a$$

Procedure requires  $a \leq 69$ .

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	a	   		
2	b	    		
3		    	${}_aC_b$	

## Random Number Generator

**Formulas:** This procedure calculates uniformly distributed pseudo random numbers  $u_i$  in the range

$$0 \leq u_i \leq 1$$

using the following formula:

$$u_i = \text{fractional part of } [997 u_{i-1}]$$

$$\text{where } u_0 = 0.5284163.$$

**Example:** Using the above  $u_0$ , generate a series of uniformly distributed random numbers.

0.83, 0.56, 0.27, 0.04, 0.20, 0.75, 0.83, 0.95,...

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	997	ENTER+ ENTER+ ENTER+		
2	.5284163			
3		×	$D_i$	Perform 3-4 for
				$i = 1, 2, 3, \dots$
4	$f_i$	=	$u_i$	Let $f_i$ = integer part of $D_i$ .

## Mean, Standard Deviation, Standard Error for Grouped Data

**Formulas:** Given a set of data points

$$x_1, x_2, \dots, x_n$$

with respective frequencies

$$f_1, f_2, \dots, f_n$$

the following statistics are computed:

$$\text{mean } \bar{x} = \frac{\sum f_i x_i}{\sum f_i}$$

$$\text{standard deviation } s = \sqrt{\frac{\sum f_i x_i^2 - (\sum f_i x)^2}{\sum f_i - 1}}$$

$$\text{standard error } s_{\bar{x}} = \frac{s_x}{\sqrt{\sum f_i}}$$

**Example:**

$x_i$	2	3.4	7	11	23	3.41
$f_i$	5	3	4	2	3	1

**Answer:**

$$\bar{x} = 7.92$$

$$s = 7.52$$

$$s_{\bar{x}} = 1.77$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		CLEAR		
2	$x_i$	ENTER		Perform 2-5 for $i = 1, 2, \dots, n.$
3	$f_i$			
4				
5			$i$	
6				
7				
8			$\bar{x}$	
9			$s$	
10			$s_x$	



## Chi-Square Statistics

### Chi-Square Evaluation

This routine calculates the value of the  $\chi^2$  statistic for the goodness of fit test by the equation

$$\chi^2 = \sum_{i=1}^n \frac{(O_i - E_i)^2}{E_i}$$









where  $O_i$  = observed frequency  
 $E_i$  = expected frequency

**Example:**

$O_i$	8	50	47	56	5	14
$E_i$	9.6	46.75	51.85	54.4	8.25	9.15

**Answer:**

$$\chi^2 = 4.84$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1				
2	$E_i$	 		Perform 2-3 for
3	$O_i$	    		$i = 1, 2, \dots, n.$

**2 × k Contingency Table**

**Formulas:** Contingency tables can be used to test the null hypothesis that two variables are independent.

	1	2	3	...	k	Totals
A	$a_1$	$a_2$	$a_3$	...	$a_k$	$N_A$
B	$b_1$	$b_2$	$b_3$	...	$b_k$	$N_B$
Totals	$N_1$	$N_2$	$N_3$	...	$N_k$	$N$

Test statistic  $\chi^2$  has  $k - 1$  degrees of freedom.

$$\chi^2 = \frac{N}{N_A} \sum_{i=1}^k \frac{a_i^2}{N_i} + \frac{N}{N_B} \sum_{i=1}^k \frac{b_i^2}{N_i} - N$$

Pearson's coefficient of contingency  $C$  measures the degree of association between the two variables.

$$C = \sqrt{\frac{\chi^2}{N + \chi^2}}$$

**Example:**

	1	2	3
A	2	5	4
B	3	8	7

**Answer:**

$$\chi^2 = 0.02$$

$$C = 0.03$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		CLEAR		
2	$a_i$	ENTER		Perform 2-7 for
3	$b_i$	STO 3 STO + 1		$i = 1, 2, \dots, k.$
4		$x \div y$ STO 2 STO +		
5		0 +  RCL 3		
6		$x \div y$ $\div$ RCL 2		
7		LAST $\div$	$i$	
8		RCL $\cdot$ 2 RCL 0		
9		$\div$ RCL $\cdot$ 4 RCL		
10		1 $\div$ + 1 =		
11		RCL 0 RCL 1 +		
12		$\times$	$\chi^2$	
13		ENTER ENTER RCL 0 RCL		
14		1 + + $\div$	C	

## F Statistic

This procedure is used for testing two population variances.

**Formulas:** Given independent random samples  $\{x_i, i = 1, 2, \dots, n_x\}$  and  $\{y_i, i = 1, 2, \dots, n_y\}$  taken from two normal populations whose variances are  $\sigma_x^2$  and  $\sigma_y^2$ , the F statistic, with  $n_x - 1$  and  $n_y - 1$  degrees of freedom (df), can be used to test the null hypothesis

$$H_0: \sigma_x^2 = \sigma_y^2$$

F is computed from the following:

$$F = \frac{s_x^2}{s_y^2}$$

where  $s_x^2$  = sample variance of x  
 $s_y^2$  = sample variance of y

### Example:

x: 91, 103, 90, 113, 108, 87, 100, 80, 99, 54      ( $n_x = 10$ )

y: 79, 84, 108, 114, 120, 103, 122, 120      ( $n_y = 8$ )

### Answer:

F = 1.02 (df = 9 and 7)

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		CLR		
2	$x_i$		i	Perform 2 for i = 1, 2, ..., $n_x$ .
3		S  1		
4				
5	$y_i$		i	Perform 5 for i = 1, 2, ..., $n_y$ .
6		S  RCL 1		
7		$x2y$	F	

## Paired t Statistic

**Formulas:** Given a set of paired observations from two normal populations with means  $\mu_1, \mu_2$  (unknown)

$x_i$	$x_1$	$x_2$	$\dots$	$x_n$
$y_i$	$y_1$	$y_2$	$\dots$	$y_n$

let

$$D_i = x_i - y_i$$

$$\bar{D} = \frac{1}{n} \sum_{i=1}^n D_i$$

$$s_D = \sqrt{\frac{\sum D_i^2 - \frac{1}{n} (\sum D_i)^2}{n - 1}}$$

$$s_{\bar{D}} = \frac{s_D}{\sqrt{n}}$$

The test statistic

$$t = \frac{\bar{D}}{s_{\bar{D}}}$$

which has  $n - 1$  degrees of freedom (df), can be used to test the null hypothesis

$$H_0: \mu_1 = \mu_2.$$

**Example:**

$x_i$	14	17.5	17	17.5	15.4
$y_i$	17	20.7	21.6	20.9	17.2

**Answer:**

$$t = -7.16$$

$$df = 4.00$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		$\text{CL}\Sigma$		
2	$x_i$	$\text{ENTER}\uparrow$		Perform 2-3 for
				$i = 1, 2, \dots, n.$
3	$y_i$	$-$ $\frac{\square}{\square}$	$i$	
4		$\square$ $\text{S}$ $\text{RCL}$ $\square$ $0$		
5		$\frac{\square}{\square}$ $\div$ $\text{STO}$ $0$ $\square$		
6		$\frac{\square}{\square}$ $\text{RCL}$ $0$ $\div$	$t$	
7		$\text{RCL}$ $\square$ $0$ $1$ $-$	$df$	

## t Statistic for Two Means

**Formulas:** Suppose  $\{x_1, x_2, \dots, x_{n_1}\}$  and  $\{y_1, y_2, \dots, y_{n_2}\}$  are independent random samples from two normal populations having means  $\mu_1, \mu_2$  (unknown) and the same unknown variance  $\sigma^2$ .

We want to test the null hypothesis

$$H_0: \mu_1 - \mu_2 = D$$

where  $D$  is a given number.

Define

$$\bar{x} = \frac{1}{n_1} \sum_{i=1}^{n_1} x_i$$

$$\bar{y} = \frac{1}{n_2} \sum_{i=1}^{n_2} y_i$$

$$t = \frac{\bar{x} - \bar{y} - D}{\sqrt{\frac{1}{n_1} + \frac{1}{n_2}} \sqrt{\frac{\sum x_i^2 - n_1 \bar{x}^2 + \sum y_i^2 - n_2 \bar{y}^2}{n_1 + n_2 - 2}}}$$

We can use this  $t$  statistic, which has the  $t$  distribution with  $n_1 + n_2 - 2$  degrees of freedom, to test the null hypothesis  $H_0$ .

**Example:**

x:	79,	84,	108,	114,	120,	103,	122,	120	
y:	91,	103,	90,	113,	108,	87,	100,	80,	99, 54

$$n_1 = 8$$

$$n_2 = 10$$

If  $D = 0$  (i.e.,  $H_0: \mu_1 = \mu_2$ )

then

$$\bar{x} = 106.25$$

$$\bar{y} = 92.5$$

$$t = 1.73$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		CLT		
2	$x_i$		$i$	Perform 2 for
				$i = 1, 2, \dots, n_1.$
3		RCL $\cdot$ 0 STO 0		
4		RCL $\cdot$ 1 STO 1		
5		RCL $\cdot$ 2 STO 2		
6		STO 3	$\bar{x}$	
7		CLT		
8	$y_j$		$j$	Perform 8 for
				$j = 1, 2, \dots, n_2.$
9		STO 4	$\bar{y}$	
10	D	RCL 4 + RCL 3		
11		$x_2y$ - RCL 0		
12		RCL $\cdot$ 0  +		
13		÷ RCL 2 RCL		
14		3  RCL 0 $\times$		
15		- RCL $\cdot$ 2 +		
16		RCL 4  RCL $\cdot$		
17		0 $\times$ - RCL 0		
18		RCL $\cdot$ 0 + 2		
19		- ÷  ÷	$t$	



## Factorial and Gamma Function

This procedure uses Stirling's approximation to compute factorial. From factorial, Gamma function can easily be calculated.

**Notes:** This approximation can be used for positive  $x \leq 69$  (otherwise the answer is  $> 10^{100}$ ).

This approximation is good for large  $x$ .

For  $x < 1$ , use polynomial approximation.












































To compute Gamma function,  $\Gamma(x) = (x - 1)!$

**Formula:**

$$x! \cong \sqrt{2\pi x} x^x e^{-x} \left( 1 + \frac{1}{12x} + \frac{1}{288x^2} - \frac{139}{51840x^3} - \frac{571}{2488320x^4} \right)$$

**Example:**

$$4.25! \cong 35.21$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		 		
2	x	    2		
3		   		
4		    		
5		  0  		
6		  		
7	12	 		
8	288	 		
9	139			
10	51840	    		
11	571			
12	2488320	    		
13		  1		
14		  0 	x!	



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## Interest (Compound)

This procedure applies to an amount of principal that has been placed into an account and compounded periodically with no further deposits. With any three of the important variables given, a fourth may easily be calculated.



### Notation:

$n$  = number of time periods

$i$  = periodic interest rate expressed as a decimal

PV = present value or principal

FV = future value or amount

$I$  = interest amount

### Future Value

#### Formula:

$$FV = PV (1 + i)^n$$

**Example:** Find the future amount of \$1000 invested at 6% compounded annually for 5 years.

#### Answer:

\$1338.23 (Note:  $i = 0.06$ )

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	i	ENTER 1 +		
2	n			
3	PV	x	FV	

## Present Value

Formula:

$$PV = \frac{FV}{(1 + i)^n}$$

**Example:** What sum invested today, at 6% compounded annually, will amount to \$1500 in 5 years?

**Answer:**

\$1120.89 (Note:  $i = 0.06$ )

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	FV	ENTER		
2	i	ENTER 1 +		
3	n	÷	PV	

## Number of Time Periods

Formula:

$$n = \frac{\ln \left( \frac{FV}{PV} \right)}{\ln (1 + i)}$$

**Example:** If you deposit \$250 in a savings account at 6% interest, compounded annually, how long will it take for your money to double?

**Answer:**

11.90 years (Note:  $i = 0.06$ )

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	FV	ENTER		
2	PV	LN 1 ENTER		
3	i	+  LN	n	

## Rate of Return

**Formula:**

$$i = \left( \frac{FV}{PV} \right)^{1/n} - 1$$

**Example:** Find the annual rate of return if \$2000 doubles in 10 years when compounded monthly.

**Answer:**

6.95% (0.0695) annually

(Note:  $n = 120$  months;  $FV = 4000$ ; answer must be multiplied by 12 to find an annual rate of return.)

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	FV	ENTER		
2	PV	$\div$		
3	n	$\frac{y}{x}$ 1 -	i	

## Interest Amount

**Formula:**

$$I = PV [(1 + i)^n - 1]$$

**Example:** Find the compounded interest on \$2000 for 5 years if interest at 5.5% is compounded monthly.

**Answer:**

\$631.41

(Note:  $n = 60$  months;  $i = 0.055/12$ )

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	i	ENTER 1 +		
2	n	$\frac{y}{x}$ 1 -		
3	PV	$\times$	I	

## Nominal Rate Converted to Effective Annual Interest Rate

This procedure calculates the effective or compounded annual interest rate when the number of periods per year and the nominal annual interest rate are known.

### Finite Compounding

Formula:

$$\text{Effective} = (1 + i)^n - 1$$

**Example:** What is the effective annual rate of interest if the nominal (annual) rate of 6% is compounded monthly?

Answer:

6.17% (0.0617)

(Note:  $n = 12$ ,  $i = .06/12$ )

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		4		
2	i	1		
3	n	1	Effective	

### Continuous Compounding

Formula:

$$\text{Effective} = e^i - 1$$

**Example:** A bank offers a savings plan with a 5.75% annual nominal interest rate. What is the annual effective rate if compounding is continuous?

Answer:


5.92% (0.0592)

(Note:  $i = .0575$ )

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	i	1		
2		4	Effective	

**Note:** Some banks offer 365 days of continuous compounding on a 360-day basis. To find the effective interest rate, use the following procedure.

$$e^{i \left( \frac{365}{360} \right)} - 1$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	i	ENTER 3 6 5 ×		
2		3 6 0 ÷		
3		 1 - FIX 4	Effective	



## Add-On Rate to Annual Percentage Rate (APR)

This procedure converts add-on interest rate (when a percentage of the loan amount is added on as a finance charge) to the true rate of interest (annual percentage rate).

**Formula:**

$$\text{APR} \cong \frac{600 \, ni}{3(n + 1) + [(n - 1) \, ni/m]}$$

where     $n$  = number of payments  
              $m$  = number of payments in one year  
              $i$  = add-on interest rate

**Note:** This formula will give an approximate, not an exact, answer.

**Example:** What is the true rate of interest (APR) on an 18-month, 5% add-on loan?

**Answer:**

9.27%

(Note:  $i = 0.05$ )

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	i	ENTER $\square$ STO $\square$ 1		
2	n	STO $\square$ 2 $\times$ RCL $\square$ 2		
3		1 $-$ $\times$		
4	m	$\div$ RCL $\square$ 2 1 $+$		
5		3 $\times$ $+$ 6 0		
6		0 RCL $\square$ 2 $\times$ RCL $\square$		
7		1 $\times$ $\times \div$	APR	

## Periodic Savings

This procedure calculates payment, future value, or number of time periods for a schedule of periodic payments into a savings account, given the interest rate and two of the other three variables.



### Notation:

$n$  = number of payments

$i$  = periodic interest rate expressed as a decimal

PMT = payment (at the beginning of the period)

FV = future value

**Note:** Payments are assumed to occur at the beginning of the time period (annuity due or “payments in advance”).

### Number of Periods

#### Formula:

$$n = \frac{\ln \left[ \frac{FV \cdot i}{PMT} + (1 + i) \right]}{\ln (1 + i)} - 1$$

**Example:** If you deposit \$100 a month in a savings account which earns  $5\frac{1}{2}\%$  interest (compounded monthly), how long will it take to accumulate \$2000?

#### Answer:

19.10 months

(Note:  $i = 0.055/12$ )

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	$i$	STO 1		
2	FV	X		
3	PMT	÷ RCL 1 1 +		
4		STO 2 + LN RCL		
5		2 LN ÷ 1 -	$n$	

## Payment Amount

Formula:

$$PMT = \frac{FV \cdot i}{(1 + i)^{n+1} - (1 + i)}$$

**Example:** In 3 years you will need \$5000. How much should you deposit each month, if you will receive 6% annual interest, compounded monthly?

Answer:

\$126.48

(Note:  $n = 36$ ,  $i = .06/12$ )

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	i	STO 1		
2	FV	x 1 RCL 1 +		
3		STO 2		
4	n	ENTER+ 1 + x RCL		
5		2 - ÷	PMT	

## Future Value

Formula:

$$FV = \frac{PMT}{i} [(1 + i)^{n+1} - (1 + i)]$$

**Example:** You are depositing \$1000 per year in a savings account earning 7.5% interest compounded annually. How much will you have in 10 years?

Answer:

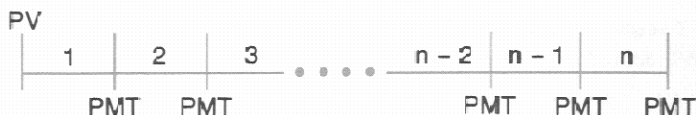
\$15,208.12

(Note:  $i = 0.075$ )

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	i	STO 1 1 + ENTER+		
2		ENTER+		
3	n	ENTER+ 1 + x x,y		
4		-		
5	PMT	x RCL 1 ÷	FV	

## Direct Reduction Loan

Given any three of the variables listed below, these procedures calculate the fourth for a direct reduction loan (the type of loan commonly used for mortgages).



### Notation:

$n$  = number of payments

$i$  = periodic interest rate expressed as a decimal

PMT = payment

PV = present value or principal

### Payment Amount

#### Formula:

$$PMT = \frac{PV \cdot i}{1 - (1 + i)^{-n}}$$

**Example:** What monthly payment is required to pay off a \$5000 loan at 9.5% interest in 36 months?

#### Answer:

\$160.16

(Note:  $i = 0.095/12$ )

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	i	STO 1		
2	PV	x RCL 1 1 +		
3	n	CHS 1 x>y -		
4		÷	PMT	

### Present Value

#### Formula:

$$PV = PMT \left[ \frac{1 - (1 + i)^{-n}}{i} \right]$$

**Example:** You are willing to pay \$125 per month for 36 months. If the current interest rate is 9.5%, how much can you borrow?

**Answer:**

\$3902.23

(Note:  $i = 0.095/12$ )

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	i	STO 1 1 +		
2	n	CHS 1 x2y -		
3		RCL 1 =		
4	PMT	x	PV	

## Number of Time Periods

**Formula:**

$$n = - \frac{\ln(1 - i PV/PMT)}{\ln(1 + i)}$$

**Example:** How many payments are required to pay off a loan of \$4000 at 9.5% annual interest, with payments of \$175 per month?

**Answer:**

25.31 months

(Note:  $i = 0.095/12$ )

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	i	STO 1		
2	PV	x		
3	PMT	÷ 1 x2y - EN		
4		RCL 1 1 + EN		
5		÷ CHS	n	

## Interest Rate

It is not possible to write a closed equation for  $i$  in a direct reduction loan. Hence, it is necessary to use an iterative process like the one below.

**Formula:**

$$\text{Periodic interest rate } i = \frac{\text{PMT} \left[ 1 - \left( \frac{1}{1+i} \right)^n \right]}{\text{PV}}$$

$$\text{Annual interest rate} = i \times A$$

where  $A$  = number of payments per year

**Example:** You have a \$30,000 mortgage on which you will make 360 monthly payments of \$179.86. What interest rate are you paying?

**Answer:**

6.00% (8 iterations)

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		<b>FIX 9</b>		
2	n	<b>ENTER+ ENTER+</b>		
3	PMT	<b>ENTER+ FIX 9</b>		
4	PV	<b>÷ STO 1 CLX +</b>		
5		<b>1 + 1/x x2y y%</b>		Perform 5-7 for $k = 1, 2, \dots$
6		<b>1 x2y - RCL 1</b>		until $i_k$ converges (to
7		<b>x</b>	$i_k$	desired decimal place).
8		<b>EEEX 2 x</b>		
9	A	<b>x FIX 2</b>		Answer is in %.

## Amortization Schedule

$I_k$  = interest paid in  $k^{\text{th}}$  payment

PMT = payment

$PP_k$  = payment to principal of  $k^{\text{th}}$  payment

$PV_k$  = remaining balance after  $k^{\text{th}}$  payment

$PV_0$  = amount of loan

$i$  = periodic interest rate expressed as a percent

An amortization schedule consists of the interest paid, the payment to principal, and the remaining balance for each payment  $k = 1, 2, \dots$

### Formulas:

$$I_k = iPV_{k-1}/100$$

$$PP_k = PMT - I_k$$

$$PV_k = PV_{k-1} - PP_k$$

**Example:** Generate an amortization schedule for the first two months of a \$40,000 loan at 9% ( $i = 9/12$ ) with monthly payments of \$321.85.

### Answer:

$$I_1 = \$300.00$$

$$PP_1 = \$21.85$$

$$PV_1 = \$39978.15$$

$$I_2 = \$299.84$$

$$PP_2 = \$22.01$$

$$PV_2 = \$39956.14$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	PMT	<b>STO 1</b>		
2	i	<b>ENTER+ ENTER+</b>		i is expressed as a percent.
3	PV <sub>0</sub>			
4		<b>x2y</b>	$I_k$	Repeat for subsequent payments.
5		<b>RCL 1 x2y -</b>	$PP_k$	
6		<b>-</b>	$PV_k$	

## Discounted Cash Flow Analysis

The primary purpose of this procedure is to compute the net present value (NPV) of a series of cash flows. The NPV is found by discounting the cash flows at the desired rate of return, and then subtracting the initial investment.

In general, an initial investment is made in some enterprise that is expected to bring in periodic cash flows. After discounting, a negative value for NPV indicates that the enterprise would not be profitable, while a positive value for NPV means that the enterprise will show a profit to the extent that a rate of return  $i$  on the initial investment has been exceeded.

### Notation:

- $PV_0$  = original investment
- $PV_k$  = net cash flow of the  $k^{\text{th}}$  period
- $i$  = discount rate per period (as a decimal)
- $NPV_k$  = net present value at period  $k$

### Formula:

$$NPV_k = -PV_0 + \sum_{j=1}^k \frac{PV_j}{(1+i)^j}$$

**Example:** A small shopping complex, which costs \$137,000, is estimated to have annual cash flows as follows:

Year	Cash Flow (\$)
1	10,000
2	13,000
3	19,000
4	152,000 (property sold in 4 <sup>th</sup> year)

The desired minimum yield is 10%. Will this rate be achieved by the above cash flows?

### Answer:

$$\begin{aligned} NPV_1 &= -127909.09 \\ NPV_2 &= -117165.29 \\ NPV_3 &= -102890.31 \\ NPV_4 &= 927.74 \end{aligned}$$

Because the final NPV is positive, the investment more than achieves the desired yield.





## Depreciation

These procedures can be used to calculate depreciation of assets using straight line, declining balance, or sum of the years' digits method.

### Straight Line Depreciation

**Formulas:**

$$D = \frac{PV}{n}$$

$$RDV_k = PV - kD$$

where  $PV$  = original value of asset (less salvage value)  
 $n$  = depreciable life of asset  
 $D$  = depreciation per year  
 $RDV_k$  = remaining depreciable value at time period  $k$

**Example:** A duplex costing \$40,000 (exclusive of land) is depreciated over 25 years, using the straight line method. What is the depreciation amount and remaining depreciable value after 5 years?

**Answer:**

$$D = \$1600$$

$$RDV_5 = \$32,000$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	PV	ENTER ENTER		
2	n	÷	D	
3	k	x -	$RDV_k$	

### Declining Balance Depreciation

**Formulas:**

$$D_k = PV \cdot \frac{R}{n} \left( 1 - \frac{R}{n} \right)^{k-1}$$

$$RDV_k = PV \left( 1 - \frac{R}{n} \right)^k$$

where  $PV$  = original value of asset  
 $n$  = depreciable life of asset  
 $R$  = depreciation rate (given by user)  
 $D_k$  = depreciation at time period  $k$   
 $RDV_k$  = remaining depreciable value at time period  $k$

**Example:** A fleet car has a value of \$2500 and a life expectancy of 6 years. Use the double declining balance method ( $R = 2$ ) to find the amount of depreciation and remaining depreciable value after 4 years.

**Answer:**

$$RDV_4 = \$493.83$$

$$D_4 = \$246.91$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	k	ENTER+ 1 ENTER*		
2	R	ENTER+		
3	n	÷ - STO 1 X<Y		
4				
5	PV	x	RDV <sub>k</sub>	
6		RCL 1 ÷ 1 RCL		
		1 - x	D <sub>k</sub>	

## Sum of the Years' Digits Depreciation (SOYD)

**Formula:**

$$D_k = \frac{2(n - k + 1)}{n(n + 1)} PV$$

$$RDV_k = S + (n - k) D_k/2$$

where  $PV$  = original value of asset  
 $n$  = depreciable life of asset  
 $S$  = salvage value  
 $D_k$  = depreciation at time period  $k$   
 $RDV_k$  = remaining depreciable value at time period  $k$

**Example:** Apartments valued at \$88,000 are depreciated over 25 years using SOYD depreciation. What is the depreciation amount and remaining depreciable value after 10 years? Assume a salvage value of zero.

**Answer:**

$$D_{10} = \$4332.31$$

$$RDV_{10} = \$32492.31$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	n	STO 1		
2	k	STO 2 - STO 3		
3		1 + RCL 1 ENTER		
4		ENTER x + ÷ 2		
5		x		
6	PV	x	$D_k$	
7		RCL 3 x 2 ÷		
8	S	+	$RDV_k$	

## Calendar Routine

### Weekday

This procedure finds the day of the week for any date since September 14, 1752.

$d$  = day of month

$m$  = month, with January and February being the 13<sup>th</sup> and 14<sup>th</sup> months of the previous year

$y$  = year (4 digits)

$$\text{Weekday} = [d + e_1 + e_2 - e_3 + e_4] \pmod{7}$$

$$\text{where } e_1 = \text{INT} \left( \frac{13}{5} (m + 1) \right)$$

$$e_2 = \text{INT} \left( \frac{5}{4} y \right)$$

$$e_3 = \text{INT} \left( \frac{y}{100} \right)$$

$$e_4 = \text{INT} \left( \frac{y}{400} \right)$$

INT is "integer part of".

Output is read as follows:

- 0 - Saturday
- 1 - Sunday
- 2 - Monday
- 3 - Tuesday
- 4 - Wednesday
- 5 - Thursday
- 6 - Friday

**Example:** On what day was February 29, 1972?

**Answer:**

Tuesday ( $d = 29, m = 14, y = 1971$ )

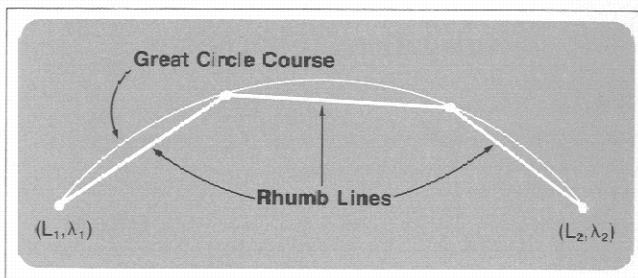
LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	d	ENTER↵		
2	m	ENTER↵		
3	y	STO 1 R+ 1 +		
4		1 3 × 5 ÷	$E_1$	Let $e_1$ = integer part of $E_1$ .
5		CLX		
6	$e_1$	+ RCL 1 x2y STO		
7		1 x2y ENTER↵ ENTER↵ ENTER↵		
8		5 × 4 ÷	$E_2$	Let $e_2$ = integer part of $E_2$ .
9		CLX		
10	$e_2$	RCL 1 +		For 20 <sup>th</sup> century date.
				go to 18.
11		STO 1 R+ EEX 2		
12		÷	$E_3$	Let $e_3$ = integer part of $E_3$ .
13		CLX		
14	$e_3$	CHS STO + 1 R+		
15		4 0 0 ÷	$E_4$	Let $e_4$ = integer part of $E_4$ .
16		CLX		
17	$e_4$	RCL 1 +		Go to 19.
18		5 +		
19		ENTER↵ ENTER↵ 7 ÷	$E_5$	Let $e_5$ = integer part of $E_5$ .
20		CLX		
21	$e_5$	ENTER↵ 7 × -		

## Navigation Applications

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## Rhumb Line Navigation

This procedure calculates the **rhumb line** distance and course for the rhumb line between two points on the earth (a spherical earth is assumed). Successive legs can be linked without reentry of initial latitude and longitude.



### Notation:

$L_1$  = latitude of initial point  
 $\lambda_1$  = longitude of initial point  
 $L_2$  = latitude of final point  
 $\lambda_2$  = longitude of final point  
 $C$  = rhumb line course  
 $DIST$  = rhumb line distance

### Formulas:

$$C = \left| \tan^{-1} \left( \frac{\pi \sin^{-1} \left\{ \sin \left[ (\lambda_1 - \lambda_2) / 2 \right] \right\}}{90 \ln \frac{\tan (45 + L_2 / 2)}{\tan (45 + L_1 / 2)}} \right) \right|$$

$$\text{If } \sin^{-1} [\sin (\lambda_1 - \lambda_2)] < 0, \text{ then } C = 360 - C$$

$$DIST = \begin{cases} 60 (\lambda_2 - \lambda_1) \cos (L), & \text{if } \cos (C) = 0 \\ 60 \frac{L_2 - L_1}{\cos (C)}, & \text{if } \cos (C) \neq 0 \end{cases}$$

**Notes:** No course should pass through the North or South Pole.

This procedure gives incorrect results when computing distances due east or due west across the dateline. To obtain correct results, compute up to the dateline and then proceed on the other side.

Errors in distance calculations may be encountered as  $\cos(C)$  approaches zero.

Accuracy deteriorates for very short legs.

Northern latitudes and western longitudes are input and output as positive values; southern latitudes and eastern longitudes are input and output as negative values.



**Example:** Find the distances and headings for a flight from Anchorage, Alaska, to Juneau, Alaska, to Seattle, Washington.

Anchorage	L61°13' N	λ149°54' W
Juneau	L58°18' N	λ134°25' W
Seattle	L47°36' N	λ122°20' W

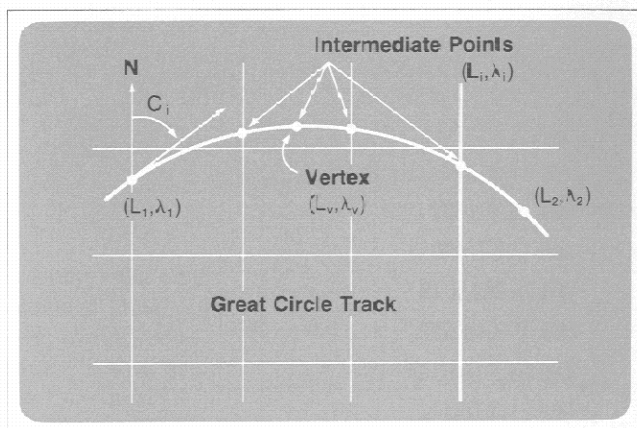
**Answer:**

Anchorage - Juneau	C = 110.52°	DIST = 499.22 nautical miles
Juneau - Seattle	C = 145.94°	DIST = 774.90 nautical miles

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	L <sub>1</sub>	1		
2	λ <sub>1</sub>	3		
3	Next L	2		
4	Next λ	4		
5		3  4		
6		7		
7				
8		2		
9				
10		1		
11				
12				
13		7		If negative, go to line 15.
14			C	C in decimal degrees. Go to line 16.
15			C	C in decimal degrees.
16			cos (C)	If zero, go to line 19.
17		2  1		
18			DIST	DIST in nautical miles. Go to line 21.
19		7  2		
20			DIST	DIST in nautical miles.
21		2  1		
22		3		Go to line 3 for next leg.

## Great Circle Navigation

This procedure calculates the great circle distance and initial course for the great circle track between two points on the earth (a spherical earth is assumed). The coordinates of the vertex and the distance from the initial point to the vertex can be calculated. The latitude of a point of intersection of a great circle track with an intermediate longitude can also be calculated.



### Notation:

- $L_1$  = latitude of initial point
- $\lambda_1$  = longitude of initial point
- $L_2$  = latitude of final point
- $\lambda_2$  = longitude of final point
- DIST = great circle distance
- $C_i$  = initial course
- $L_v$  = latitude of vertex
- $\lambda_v$  = longitude of vertex
- $\lambda'_v$  = longitude of alternate vertex
- $\text{DIST}_v$  = distance from initial point to vertex
- $L_i$  = latitude of intermediate point
- $\lambda_i$  = longitude of intermediate point

### Formulas:

$$\text{DIST} = 60 \cos^{-1} [\sin(L_1) \sin(L_2) + \cos(L_1) \cos(L_2) \cos(\lambda_1 - \lambda_2)]$$

$$C_i = \cos^{-1} \left( \frac{\sin(L_2) - \cos(\text{DIST}/60) \sin(L_1)}{\sin(\text{DIST}/60) \cos(L_1)} \right)$$

If  $\sin(\lambda_1 - \lambda_2) < 0$ , then  $C_i = 360 - C_i$

$$L_i = \tan^{-1} \left( \frac{\tan(L_1) \sin(\lambda_i - \lambda_2) - \tan(L_2) \sin(\lambda_i - \lambda_1)}{\sin(\lambda_1 - \lambda_2)} \right)$$

$$\lambda_v = \tan^{-1} \left( \frac{\tan(L_2) \cos(\lambda_1) - \tan(L_1) \cos(\lambda_2)}{\tan(L_1) \sin(\lambda_2) - \tan(L_2) \sin(\lambda_1)} \right)$$

$$\lambda'_v = \lambda_v + 180^\circ$$

$$\text{DIST}_v = 60 \sin^{-1} \left( \frac{\cos(C_i) \cos(L_i)}{\sin(L_v)} \right)$$

**Notes:** No point on a leg should be at either the North or South Pole.

No leg should pass more than halfway around the earth.

Points located at diametrically opposite sides of the earth should not be used since there are an infinite number of great circle courses through such points.

$C_i$  cannot always be calculated along lines of longitude ( $\lambda_1 = \lambda_2$ ).

Equator crossings are at  $\lambda = \lambda_v \pm 90^\circ$ .

Northern latitudes and western longitudes are input and output as positive values; southern latitudes and eastern longitudes are input and output as negative values.

**Example:** A ship is proceeding from Manila to Los Angeles. The captain wishes to sail a great circle course from  $L12^\circ45'12''N$ ,  $\lambda124^\circ20'06''E$  (input as negative), off the entrance to San Bernardino Strait, to  $L33^\circ48'48''N$ ,  $\lambda120^\circ07'06''W$ , five miles south of Santa Rosa Island.

Find the initial great circle course and great circle distance; the latitude and longitude of the vertex and the distance from the initial point to the vertex; the latitude at  $\lambda180^\circ$ .

**Answer:**

$\text{DIST} = 6185.88$  nautical miles

$C_i = 50.32^\circ$

$\lambda_v = 19^\circ26'00''E$  (output as negative)

$\lambda'_v = 160^\circ34'00''W$

$L_v = 41^\circ21'08''N$

$\text{DIST}_v = 4228.83$  nautical miles

$L_i = 39^\circ41'33''N$  (longitude at  $\lambda_i = 180^\circ$ )

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	$L_2$	HMS $\rightarrow$ STO 2 1		
2				
3	$L_1$	HMS $\rightarrow$ STO 1 1		
4		STO 5 $\rightarrow$ $\leftrightarrow$ $\rightarrow$ STO		
5		6 $\rightarrow$ $\leftrightarrow$ $\times$ $\rightarrow$ $\leftrightarrow$ $\rightarrow$ STO		
6		7 $\rightarrow$ $\leftrightarrow$ $\rightarrow$ $\rightarrow$		
7	$\lambda_1$	HMS $\rightarrow$ STO 3		
8	$\lambda_2$	HMS $\rightarrow$ STO 4 $\rightarrow$		
9		STO 0 $\rightarrow$ $\times$ $\rightarrow$ $\rightarrow$		
10		COS $\rightarrow$ STO 8 6		
11		0 $\rightarrow$ $\leftrightarrow$	DIST	DIST in nautical miles.
12		RCL 7 RCL 6 RCL		
13		8 $\rightarrow$ $\times$ $\rightarrow$ RCL		
14		8 $\rightarrow$ SIN $\rightarrow$ $\div$ RCL 5		
15		$\div$ COS $\rightarrow$ RCL 0		
16		SIN STO 0		If negative, go to line 18.
17		$\leftrightarrow$ STO 9	$C_i$	$C_i$ in decimal degrees.
				Go to line 20.
18		$\leftrightarrow$ 3 6 0 $\leftrightarrow$ $\leftrightarrow$		
19		$\rightarrow$ STO 9	$C_i$	$C_i$ in decimal degrees.
20		RCL 1 $\rightarrow$ STO 1		
21		RCL 2 $\rightarrow$ STO 2		If the coordinates of the vertex are not desired, go to line 32.
22		RCL 4 RCL 1 $\rightarrow$ $\leftrightarrow$		
23		$\leftrightarrow$ RCL 3 RCL 2		
24		$\leftrightarrow$ $\rightarrow$ $\rightarrow$ $\rightarrow$		
25		$\rightarrow$ $\div$ TAN $\rightarrow$ ENTER $\rightarrow$		
26		$\leftrightarrow$ HMS	$\lambda_v$	If negative, go to line 29.
27		$\leftrightarrow$ 1 8 0 $\rightarrow$ $\rightarrow$		
28		$\leftrightarrow$ HMS	$\lambda_v'$	Go to line 31.
29		$\leftrightarrow$ 1 8 0 $\rightarrow$ $\rightarrow$		

LINE	DATA	OPERATIONS	RESULTS	REMARKS
30		$\rightarrow$ HMS	$\lambda_v'$	
31				To calculate $L_v$ , let
				$\lambda_i = \lambda_v$ or $\lambda_v'$ and proceed
				to line 32.
32	$\lambda_i$	$\rightarrow$ HMS $\rightarrow$ ENTER $\rightarrow$ ENTER $\rightarrow$ RCL		
33		$\rightarrow$ $\rightarrow$ $\rightarrow$ RCL $\rightarrow$ 1		
34		$\times$ $\rightarrow$ $\rightarrow$ $\rightarrow$ RCL $\rightarrow$ 3 $\rightarrow$ $\rightarrow$		
35		$\rightarrow$ RCL $\rightarrow$ 2 $\times$ $\rightarrow$ $\rightarrow$		
36		$\rightarrow$ 0 $\div$ $\rightarrow$ $\rightarrow$ $\rightarrow$		
37		$\rightarrow$ HMS	$L_i$	Go to line 32 for next $\lambda_i$ ; or,
				if $L_v$ was just calculated,
				continue with line 38 to
				calculate $DIST_v$ .
38		$\rightarrow$ HMS $\rightarrow$ $\rightarrow$ RCL $\rightarrow$ 9		
39		$\rightarrow$ RCL $\rightarrow$ 5 $\times$ $\rightarrow$ $\rightarrow$		
40		$\rightarrow$ $\rightarrow$ $\rightarrow$ 6 $\rightarrow$ 0		
41		$\times$	$DIST_v$	$DIST_v$ in nautical miles.
42				Go to line 32 for
				intermediate points.

## Sight Reduction Table

This procedure calculates the computed altitude and azimuth of a celestial body given the observer's latitude and the declination and local hour angle of the body.

### Notation:

DEC = declination of celestial body

LHA = local hour angle of body

L = observer's latitude

Zn = azimuth of body

Hc = computed altitude of body

### Formulas:

$$Hc = \sin^{-1} [\sin(DEC) \sin(L) + \cos(DEC) \cos(L) \cos(LHA)]$$

$$Z = \cos^{-1} \left( \frac{\sin(DEC) - \sin(L) \sin(Hc)}{\cos(Hc) \cos(L)} \right)$$

$$Zn = \begin{cases} Z, & \text{if } \sin(LHA) < 0 \\ 360 - Z, & \text{if } \sin(LHA) > 0 \end{cases}$$

**Notes:** Northern latitudes, northern declinations, and western hour angles are input as positive values; southern latitudes, southern declinations and eastern hour angles are input as negative values.

This procedure may also be used for star identification by entering the observed azimuth in place of local hour angle and observed altitude in place of declination. The outputs are then declination and local hour angle, respectively, instead of altitude and azimuth. The star may be identified by comparing this computed declination to the list of stars in *The Nautical Almanac*.

**Example:** Compute the altitude and azimuth of the Sun if its LHA is  $333^{\circ}01'54''W$  and its declination is  $12^{\circ}28'06''S$  (input as negative). The assumed latitude is  $34^{\circ}11'06''S$  (input as negative).

### Answer:

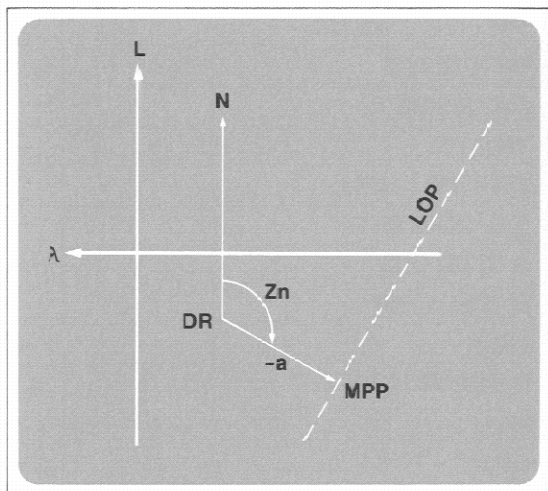
$$Hc = 57^{\circ}15'58''$$

$$Zn = 54.97^{\circ}$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	DEC	HMS+ 1		
2	L	HMS+ 1   STO		
3		1  STO 2		
4		R+ STO 3		
5		R+		
6	LHA	HMS+ 1		
7		STO 4 R+  +		
8		SIN <sup>-1</sup> STO 5		
9		+HMS	H <sub>c</sub>	
10		RCL 3 RCL 2 RCL		
11		5 1  R+		
12		- R+ RCL 1		
13		COS <sup>-1</sup> STO 6	Z	
14		RCL 4		If negative, go to line 17.
15		3 6 0 RCL 6		
16		-	Z <sub>n</sub>	Z <sub>n</sub> in decimal degrees.
17		RCL 6	Z <sub>n</sub>	Z <sub>n</sub> in decimal degrees.

## Most Probable Position

This procedure computes the most probable position (MPP) from a single observation of a celestial object by dropping a perpendicular from the dead reckoning position (DR) to the line of position (LOP) of the object.



### Notation:

$L_1$  = latitude of observer's DR

$\lambda_1$  = longitude of observer's DR

$L_{mpp}$  = latitude of most probable position

$\lambda_{mpp}$  = longitude of most probable position

$H_c$  = computed altitude of object

$H_o$  = corrected sextant height

$a$  = altitude intercept:  $(-)$  = toward,  $(+)$  = away

$Z_n$  = azimuth of object

### Formulas:

$$a = H_c - H_o$$

$$\lambda_{mpp} = \lambda_1 + \frac{a \sin(Z_n)}{\cos(L_1)}$$

$$L_{mpp} = L_1 - a \cos(Z_n)$$

**Notes:** Northern latitudes and western longitudes are input and output as positive values; southern latitudes and eastern longitudes are input and output as negative values.



**Example:** A navigator determines his DR to be  $L40^{\circ}12'S$  (input as negative),  $\lambda 159^{\circ}57'E$  (input as negative). He observes Procyon to be  $11^{\circ}11'18''$  above the horizon. The computed altitude is  $10^{\circ}57'$  at azimuth  $73.4^{\circ}$ . What is his MPP?

**Answer:**

$$L_{\text{mpp}} = 40^{\circ}07'55''S \text{ (output as negative)}$$

$$\lambda_{\text{mpp}} = 160^{\circ}14'56''E \text{ (output as negative)}$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1	Zn	ENTER		Z <sub>1</sub> in decimal degrees.
2	Hc	ENTER		
3	Ho	HMS -	a	
4		P/R CHS		
5	L <sub>1</sub>	HMS STO 1 +		
6		+ HMS	L <sub>mpp</sub>	
7		R/R RCL 1 COS ÷		
8		+ HMS		
9	$\lambda_1$	HMS	$\lambda_{\text{mpp}}$	



## Surveying Applications

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**Note:** Several procedures from the section on Mathematical Applications will also be of interest to surveyors, such as:

Triangle Solutions

Curve Solutions

Coordinate Translation and Rotation

## Bearing Traverse

This procedure uses bearings and distances to calculate coordinates of successive points in a traverse. Area, closing distance, and closing azimuth can be calculated for a closed traverse.

### Notation:

HD = horizontal distance

SD = slope distance

ZA = zenith angle

AZ = azimuth

BRG = bearing

$N_i$  = northing of point  $i$

$E_i$  = easting of point  $i$

AREA = area of traverse in square feet

CL HD = closing horizontal distance

CL AZ = closing azimuth

### Formulas:

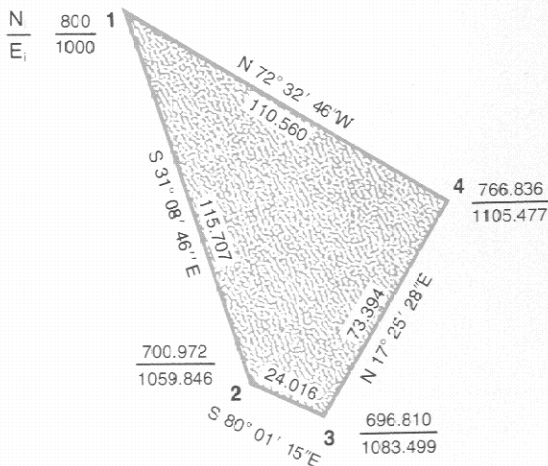
$$HD = SD \sin(ZA)$$

$$N_{i+1} = N_i + HD \sin(AZ)$$

$$E_{i+1} = E_i + HD \cos(AZ)$$

$$\begin{aligned} AREA = & (E_2 - E_1) \left[ (N_2 - N_1)/2 \right] + (E_3 - E_2) \left[ (N_3 - N_1) + (N_3 - N_2)/2 \right] \\ & + \dots + (E_k - E_{k-1}) \left[ (N_k - N_1) + (N_k - N_{k-1})/2 \right] \\ & + \dots + (E_n - E_1) \left[ (N_n - N_1) + (N_1 - N_n)/2 \right] \end{aligned}$$

**Example:** Traverse the figure shown below using the bearing and distance for each side to calculate the coordinates of the points. At the end of the traverse, calculate area and closure.



### Answer:

$$CL\ N = 799.998$$

$$CL\ E = 1000.007$$

$$AREA = 5104\ sq.\ ft.$$

$$CL\ HD = 0.007\ ft.$$

$$CL\ AZ = 109^\circ 05' 49''$$



## Field Angle Traverse

This procedure uses angles or deflections and distances to calculate coordinates of successive points in a traverse. Area, closing distance, and closing azimuth can be calculated for a closed traverse.

### Notation:

HD = horizontal distance  
 SD = slope distance  
 ZA = zenith angle  
 AZ = azimuth  
 REF AZ = reference azimuth  
 ANG RT = angle right  
 ANG LT = angle left  
 DEF RT = deflection right  
 DEF LT = deflection left  
 $N_i$  = northing of point  $i$   
 $E_i$  = easting of point  $i$   
 AREA = area of traverse in square feet  
 CL HD = closing horizontal distance  
 CL AZ = closing azimuth

### Formulas:

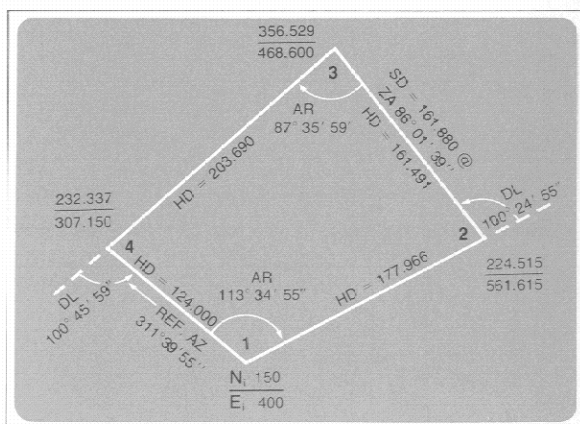
$$HD = SD \sin(ZA)$$

$$N_{i+1} = N_i + HD \cos(AZ)$$

$$E_{i+1} = E_i + HD \sin(AZ)$$

$$\begin{aligned}
 \text{AREA} = & (N_2 - N_1) [(E_2 - E_1)/2] + (N_3 - N_2) [(E_3 - E_1) + (E_3 - E_2)/2] \\
 & + \dots + (N_n - N_{n-1}) [(E_{n-1} - E_1) + (E_n - E_{n-1})/2]
 \end{aligned}$$

**Example:** Traverse the figure shown below using the field angle traverse for each side to calculate the coordinates of the points. At the completion of the traverse, calculate area and closure.



## Answer:

$$CL\ N = 149.905$$

$$CL\ E = 399.783$$

$$AREA = 26559\ \text{sq. ft.}$$

$$CL\ HD = 0.237\ \text{ft.}$$

$$CL\ AZ = 246^\circ 19' 43''$$

LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		CLEAR		
2	N <sub>1</sub>			
3	E <sub>1</sub>			
4	REF AZ			
5				
6	ANG RT			
	ANG LT			
	DEF RT			
	DEF LT			
7				
8	HD or SD			
9				Omit lines 9-10 if distance
10	ZA			is horizontal.
11				
12				Omit lines 12-15 if AREA
13				is not calculated.
14				
15				
16			N	
17			E	Go to line 6 for next course.
18			AREA	Ignore sign if negative.
19				
20			CL HD	
21			CL AZ	If negative, add
				360°. ( ).

## Inverse from Coordinates

This procedure uses coordinates to calculate distance and azimuth between points of a traverse. Area can be calculated for a closed traverse.

### Notation:

- HD = horizontal distance
- AZ = azimuth
- $N_i$  = northing of point  $i$
- $E_i$  = easting of point  $i$
- AREA = area of traverse in square feet

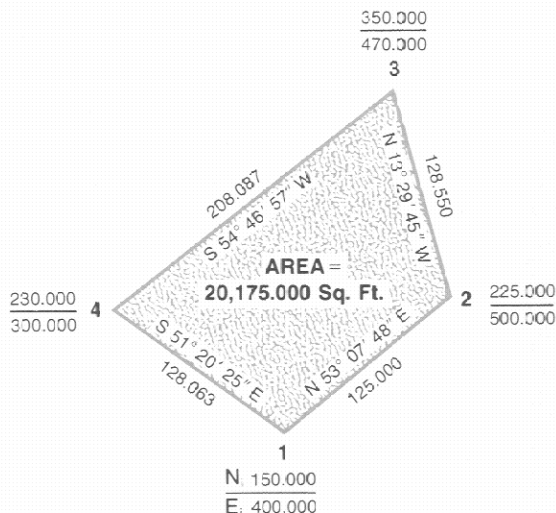
### Formulas:

$$HD = \sqrt{(E_i - E_{i-1})^2 + (N_i - N_{i-1})^2}$$

$$AZ = \tan^{-1} \left( \frac{E_i - E_{i-1}}{N_i - N_{i-1}} \right)$$

$$\begin{aligned} \text{AREA} = & (N_2 - N_1) \left[ (E_2 - E_1)/2 \right] + (N_3 - N_2) \left[ (E_3 - E_1) + (E_3 - E_2)/2 \right] \\ & + \dots + (N_k - N_{k-1}) \left[ (E_{k-1} - E_1) + (E_k - E_{k-1})/2 \right] \\ & + \dots + (N_1 - N_n) \left[ (E_n - E_1) + (E_1 - E_n)/2 \right] \end{aligned}$$

**Example:** Traverse the figure shown below using coordinates to calculate the azimuth and distance for each side. At the completion of the traverse, calculate area.



**Answer:**

AREA = 20175 sq. ft.



LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		CLEAR		
2	N <sub>1</sub>	ENTER		
3	E <sub>1</sub>			
4				
5	Next N	ENTER		
6	Next E			
7				
8				
9				Omit lines 9-15 if AREA
10				is not calculated.
11				
12				
13			HD	
14			AZ	If negative, add 360°
				(  ).
15				Go to line 18.
16			HD	
17			AZ	If negative, add 360°
				(  ).
18				Go to line 4 for next N
				and next E. Continue
				until N <sub>1</sub> and E <sub>1</sub> have
				been reentered.
19			AREA	

Convert azimuth (in DMS) to bearing (in DMS) as follows:

AZ

0° to 90°

90° to 180°

180° to 270°

270° to 360°

BRG

NE

SE, press

SW, press

NW, press

## Horizontal Curve Layout

Given the radius of the curve, this procedure calculates short and long chords and deflection angles for successive arcs along the curve.

### Notation:

R = radius of curve  
 ARC = length of curve between stations  
 SHT CHD = length of short chord  
 LNG CHD = length of long chord  
 DFL ANG = deflection angle  
 PC = station at start of curve  
 PT = station at end of curve

### Formulas:

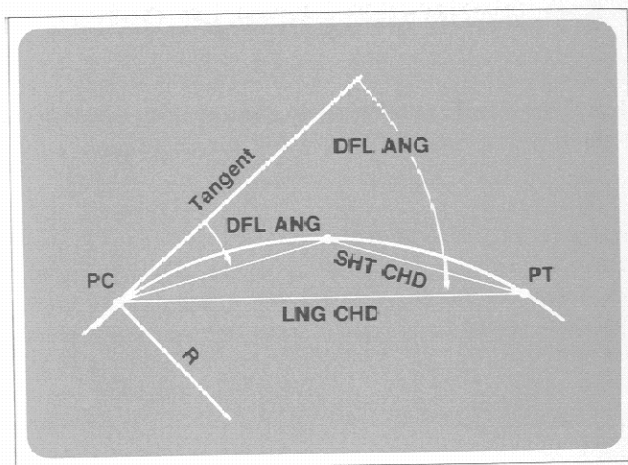
$$\text{SHT CHD} = 2R \sin \left( \text{ARC} \frac{180}{2\pi R} \right)$$

$$\text{LNG CHD} = 2R \sin (\text{DFL ANG})$$

$$\text{DFL ANG} = \frac{180}{2\pi R} (\text{ARC}_1 + \text{ARC}_2 + \dots + \text{ARC}_n)$$

**Example:** R = 900 feet

Station	ARC	SHT CHD	LNG CHD	DFL ANG
PC 12 + 57.00				
12 + 75.00	18	18.000	18.000	00°34'23"
13 + 00.00	25	24.999	42.996	1°22'07"
13 + 43.00	43	42.996	85.967	2°44'15"
13 + 75.00	32	31.998	117.916	3°45'22"
PT 13 + 89.00	14	14.000	131.882	4°12'06"



LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		CLEAR		
2	R	2		
3				
4		0		
5				
6	ARC	+ 3		
7			SHT CHD	
8		3   1		
9			LNG CHD	
10		3	DFL ANG	Go to line 5 for next ARC.

## Elevations along Straight Grades

This procedure calculates elevations of specified stations along straight grades.

### Notation:

$EL_1$  = elevation at beginning of grade

$STA_1$  = station at beginning of grade

GR = grade in feet per foot

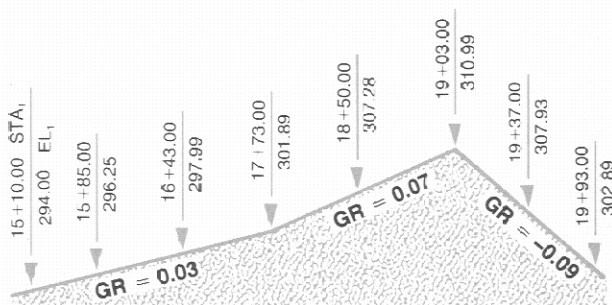
$EL_i$  = elevation at station  $i$

$STA_i$  = station  $i$

### Formula:

$$EL_i = (STA_i) (GR) + EL_1 - (STA_1) (GR)$$

### Example:



LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		<b>CLX</b>		
2	$EL_1$	<b>ENTER</b>		
3	$STA_1$	<b>ENTER</b>		
4	GR	<b>x</b> <b>LAST X</b> <b>R+</b> <b>=</b>		
5		<b>R+</b> <b>=</b>		
6		<b>RCL</b> <b>=</b>		
7	STA	<b>x</b> <b>+</b>	EL	Repeat lines 6-7 for next
				STA. For a new GR, go to
				line 1.

## Elevations along a Vertical Curve

This procedure calculates elevation at any specified station along a vertical curve. The elevation and station at the highest or lowest point can also be calculated.

### Nomenclature:

$GR_1$  = grade at beginning of curve in feet per foot

$GR_n$  = grade at end of curve in feet per foot

$STA_1$  = station at beginning of curve

$STA_n$  = station at end of curve

$EL_1$  = elevation at beginning of curve

$STA_i$  = station i

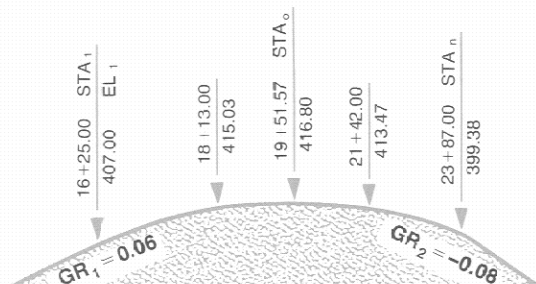
$EL_i$  = elevation at station i

$STA_0$  = station on curve where grade is zero

### Formula:

$$EL_i = \frac{(GR_n - GR_1)}{2(STA_n - STA_1)} (STA_i - STA_1)^2 + GR_1 (STA_i - STA_1) + EL_1$$

### Example:



LINE	DATA	OPERATIONS	RESULTS	REMARKS
1				
2	GR <sub>1</sub>			
3	GR <sub>n</sub>			
4	STA <sub>n</sub>			
5	STA <sub>1</sub>			
6				
7	EL <sub>1</sub>			
8				
9	STA			
10				
11			EL	Repeat lines 8-11 for next STA.
12				Lines 12-14 may be performed any time after
13				
14			STA <sub>0</sub>	line 6.

## Volume by Average End Area

This procedure calculates the end area for a station, volume from the previous station, and accumulated volume to the present station.

### Nomenclature:

$INT_i$  = interval between stations  $i$  and  $i + 1$

$EL_i$  = elevation from datum of point  $i$  in cross-section

$HD_i$  = horizontal distance from centerline or baseline to point  $i$  in cross-section

$AREA_i$  = end area of cross-section at station  $i$

$VOL_i$  = volume between stations  $i$  and  $i + 1$

TOT VOL = total volume between all stations

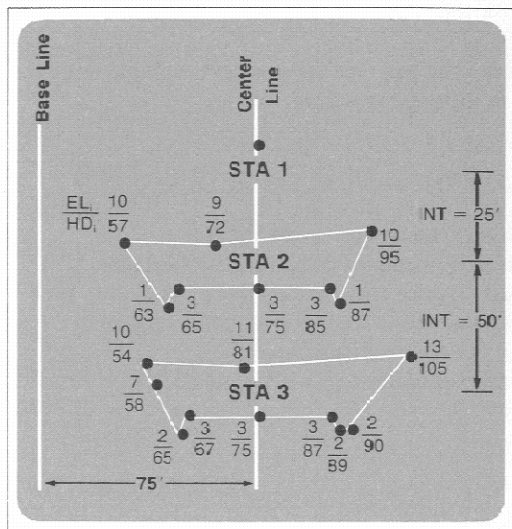
### Formulas:

$$AREA_i = 1/2 [(EL_2 + EL_1) (HD_2 - HD_1) + (EL_3 + EL_2) (HD_3 - HD_2) + \dots \\ + (EL_1 + EL_n) (HD_1 - HD_n)]$$

$$VOL_i = 1/2 INT_i (AREA_i + AREA_{i+1}), AREA_i \neq 0 \text{ and } AREA_{i+1} \neq 0$$

$$VOL_i = 1/3 INT_i (AREA_i + AREA_{i+1}), AREA_i = 0 \text{ or } AREA_{i+1} = 0$$

$$TOT VOL = VOL_1 + VOL_2 + \dots + VOL_n$$

**Example:****Answer:**

STA	AREA	VOL	TOT VOL
1	0	0	0
2	216	1800	1800
3	321.5	13437.5	15237.5



LINE	DATA	OPERATIONS	RESULTS	REMARKS
1		CLEAR		
2	*EL <sub>1</sub>	ENTER		If END AREA of station is
3	HD <sub>1</sub>			zero, go to line 7.
4	NEXT EL			
5	NEXT HD			
6				Go to line 4 for next EL and
				HD. Continue until EL <sub>1</sub> and
				HD <sub>1</sub> have been reentered.
7				
8				
9			AREA	
10		**		
11				
12	INT		VOL cu. ft.	
13			VOL cu. yd.	Go to line 2 for next END
				AREA.
14			TOT VOL cu.ft.	
15			TOT VOL cu.yd.	

\* If first station has zero end area, start with second station.

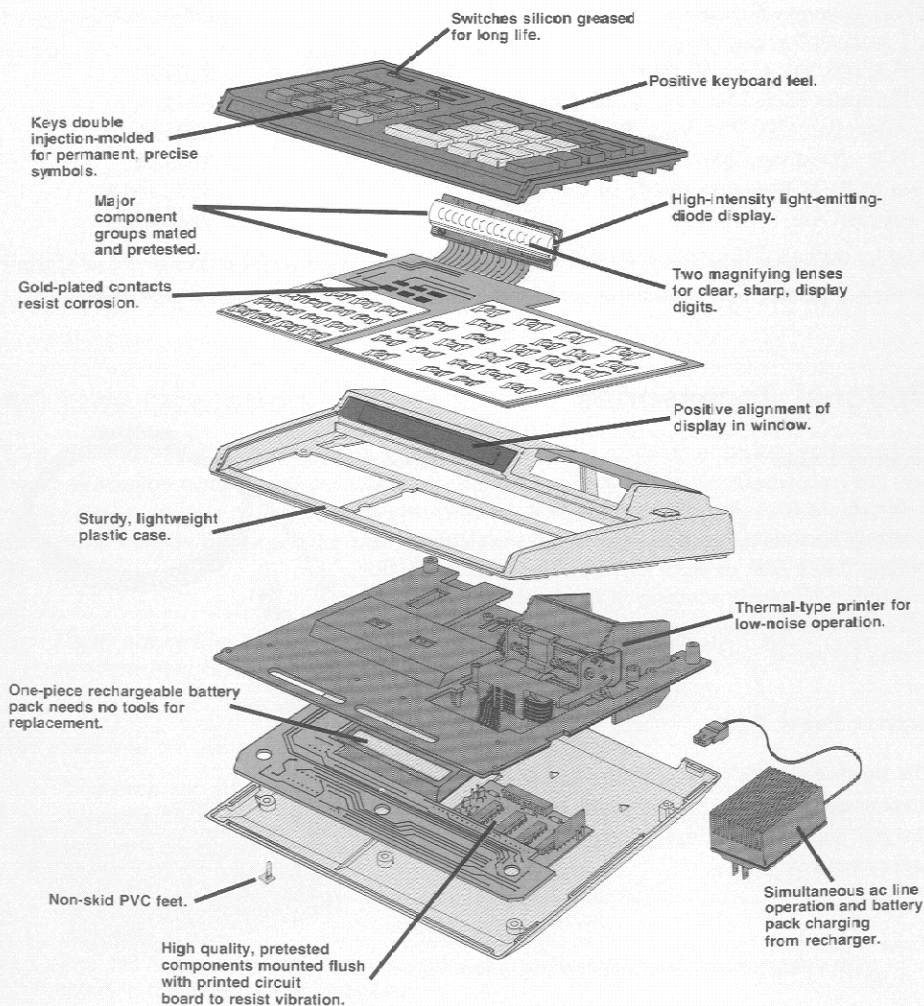
\*\* Change to if previous station area was zero.



## Accessories, Service, and Maintenance

### Your Hewlett-Packard Calculator

Your HP-91 is another example of the award-winning design, superior quality, and attention to detail in engineering and construction that have marked Hewlett-Packard electronic instruments for more than 30 years. Each Hewlett-Packard calculator is precision crafted by people who are dedicated to giving you the best possible product at any price.



After construction, every calculator is thoroughly inspected for electrical or mechanical flaws, and each function is checked for proper operation.

When you purchase a Hewlett-Packard calculator, you deal with a company that stands behind its products. Besides an instrument of unmatched professional quality, you have at your disposal many extras, including a host of accessories to make your calculator more usable and service that is available worldwide.

## Standard Accessories

Your HP-91 comes complete with the following standard accessories:

Accessory	HP Number
Battery Pack (installed in calculator before packaging)	1420-0227
<i>HP-91 Owner's Handbook</i>	00091-90001
AC Adapter/Recharger (one of the following)	
U.S. (90-127 Vac, 50-60 Hz)	82040A
European (200-254 Vac, 50-60 Hz)	82031A
Australian (200-254 Vac, 50-60 Hz)	82039A
U.K. (Desktop, 200-254 Vac, 50-60 Hz)	82032A
Two Rolls of Paper (available in six-roll packs)	9270-0513
Carrying Case	1540-0383

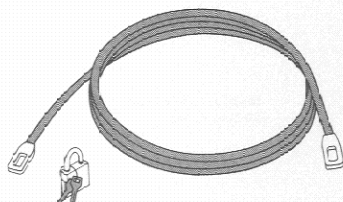
You can purchase additional standard accessories from your nearest dealer or by mail from Hewlett-Packard. See Optional Accessories below for information on how to order.

## Optional Accessories

### Security Cable 82044A

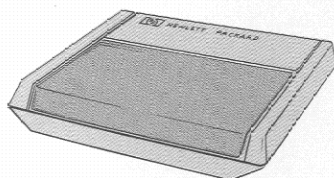
A tough six-foot long steel cable that prevents unauthorized borrowing or pilferage of your calculator by locking it to a desk or work surface. The cable is plastic-covered to eliminate scarring of furniture, and you have full access to all features of your HP-91 at all times.

Comes complete with lock.



### Reserve Power Pack 82037A

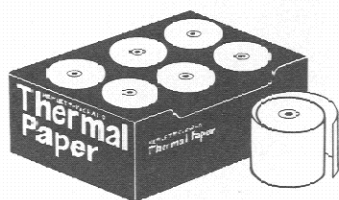
The reserve power pack attaches to the calculator's ac adapter/recharger to keep an extra battery pack freshly charged and ready for use. Comes complete with extra battery pack.



## Paper Rolls

**9270-0513**

Each pack gives you six rolls of special Hewlett-Packard thermal paper for your HP-91 printer.



To order additional standard or optional accessories for your HP-91 see your nearest dealer or fill out an Accessory Order Form and return it with check or money order to:

Hewlett-Packard  
Advanced Products Division  
19310 Pruneridge Avenue  
Cupertino, CA 95014

If you are outside the U.S., please contact the Hewlett-Packard Sales Office nearest you. Availability of all accessories, standard or optional, is subject to change without notice.

## AC Line Operation

Your calculator contains a rechargeable battery pack that is made up of nickel-cadmium batteries. When you receive your calculator, the battery pack inside may be discharged, but you can operate the calculator immediately by using the ac adapter/recharger. Even though you are using the ac adapter/recharger, the batteries must remain in the calculator whenever the calculator is used.

**Note:** Attempting to operate the HP-91 from the ac line with the battery pack removed may result in wrong or improper displays.

The procedure for using the ac adapter/recharger is as follows:

1. You need not turn the HP-91 OFF.
2. Insert the female ac adapter/recharger plug into the rear connector of the HP-91.
3. Insert the power plug into a live ac power outlet.

### CAUTION

The use of a charger other than the HP recharger supplied with the calculator may result in damage to your calculator.

## Battery Charging

The rechargeable batteries in the battery pack are being charged when you are operating the calculator from the ac adapter/recharger. With the batteries in the calculator and the recharger connected, the batteries will charge with the calculator OFF or ON. Normal charging times from fully discharged battery pack to full charge are:

Calculator OFF: 7–10 hours

Calculator ON: 17 hours


Shorter charging periods will reduce the operating time you can expect from a single battery charge. Whether the calculator is OFF or ON, the HP-91 battery pack is never in danger of becoming overcharged.

**Note:** It is normal for the ac adapter/recharger to be warm to the touch when it is plugged into an ac outlet.

## Battery Operation

To operate the HP-91 from battery power alone, simply disconnect the female recharger plug from the rear of the calculator. (Even when not connected to the calculator, the ac adapter/recharger may be left plugged into the ac outlet.)

Using the HP-91 on battery power gives the calculator full portability, allowing you to carry it nearly anywhere. A fully charged battery pack provides approximately 3 to 6 hours of continuous operation. By turning the power OFF when the calculator is not in use, the charge on the HP-91 battery pack should easily last throughout a normal working day.

The printer is the most power-consuming part of your HP-91, and you can maximize battery operating time by leaving the calculator in MANUAL  ALL NORM printing mode when printing is not necessary.

## Battery Pack Replacement

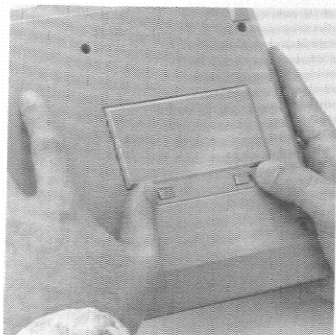
If it becomes necessary to replace the battery pack, use only another Hewlett-Packard battery pack like the one shipped with your calculator.

### CAUTION

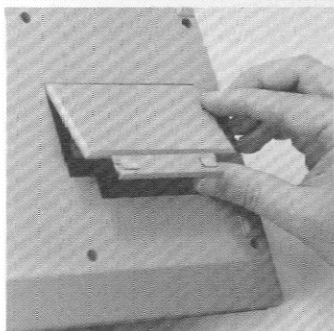
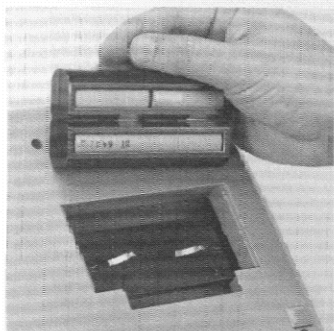
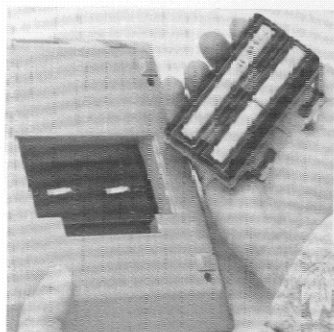
Use of any batteries other than the Hewlett-Packard battery pack may result in damage to your calculator.

To replace your battery pack, use the following procedure:

1. Turn the ON-OFF switch to OFF and disconnect the ac adapter/recharger from the calculator.
2. Slide the two battery door latches inward.



3. Let the battery door and battery pack fall into the palm of your hand.
4. If the battery connector springs have been flattened inward, bend them slightly outward again.
5. Insert the new battery pack so that its contacts face the calculator and line up with the connector springs.
6. Insert the end of the battery door opposite the latches behind the retaining groove and close the door.
7. Secure the battery door by pressing it gently while sliding the two battery door latches outward.



## Battery Care

When not being used, the batteries in your HP-91 have a self-discharge rate of approximately 1% of available charge per day. After 30 days, a battery pack could have only 50 to 75% of its charge remaining, and the calculator might not even turn on. If a calculator fails to turn on, you should substitute a charged battery pack, if available, for the one in the calculator. The discharged battery pack should be charged for at least 14 hours.

If a battery pack will not hold a charge and seems to discharge very quickly in use, it may be defective. The battery pack is warranted for one year, and if the warranty is in effect, return the defective pack to Hewlett-Packard according to the shipping instructions. (If you are in doubt about the cause of the problem, return the complete HP-91 along with its battery pack and ac adapter/recharger.) If the battery pack is out of warranty, see your nearest dealer or use the Accessory Order Form provided with your HP-91 to order a replacement.

**WARNING**

Do not attempt to incinerate or mutilate your HP-91 battery pack—the pack may burst or release toxic materials.

Do not connect together or otherwise short circuit the battery terminals—the pack may melt or cause serious burns.

To maximize the life you get from your battery pack, keep printing to a minimum and display only the fewest number of digits necessary during portable operation.

## Your HP-91 Printer

The printing device in your HP-91 is a thermal printer that uses a moving print head to print upon a special heat-sensitive paper. When the print head is energized, it heats the paper beneath it. The heat causes a chemical change in the paper, which then changes color. The printer in your HP-91 prints answers quickly and quietly, and has been expressly designed to give you a permanent record of your computations in a portable scientific calculator.

## Paper for your HP-91

Because the printer in your HP-91 is a thermal printer, it requires special heat-sensitive paper. You should use only the Hewlett-Packard thermal paper available in 80-foot rolls from your nearest HP distributor or sales office, or by mail from:

Hewlett-Packard  
Advanced Products Division  
19310 Pruneridge Avenue  
Cupertino, CA 95014

Because of the special heat-sensitive requirements of the paper, standard adding machine paper will *not* work in the HP-91. Also, since different types of thermal paper vary in their sensitivities, the use of thermal paper other than that available from Hewlett-Packard may result in poor print quality or even in damage to your calculator.

**CAUTION**

Use only Hewlett-Packard paper in your HP-91.

The heat-sensitive paper used in your HP-91 should be stored in a cool, dark place. Discoloration of paper may occur if it is exposed to direct sunlight for long periods of time, if storage temperatures rise above 50°C (122°F), or if the paper is exposed to excessive humidity or to acetone, ammonia, or other organic compounds. (Exposure to gasoline or oil fumes will not harm your HP-91 paper supply.)

Printed tapes from your HP-91 will last 30 days or more without fading under fluorescent light, but to ensure the permanence of your records, you should store printed tapes at room temperature in a dark place away from direct sunlight, heat, or fumes from organic compounds. (For added permanence, you can copy tapes with a suitable office copier.)

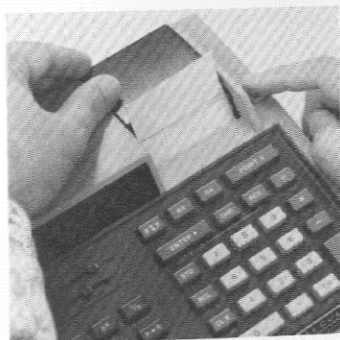
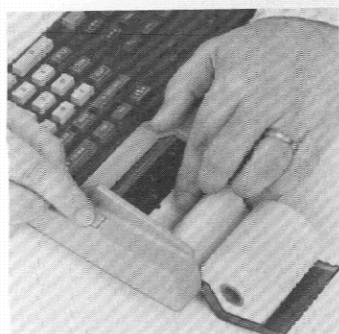
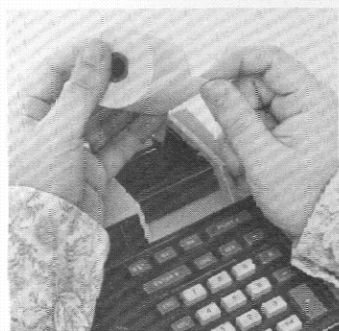
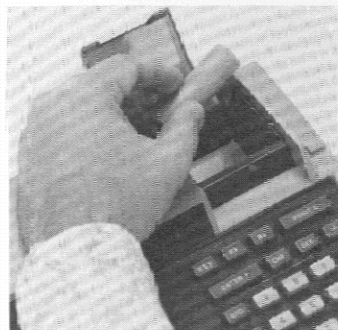


## Replacing Paper

To replace the paper roll in your HP-91, proceed as follows:

1. Open the paper roll cover and remove the empty core from the paper well.
2. Before inserting the new roll of paper into the calculator, discard the first 2/3 turn to ensure that no glue, tape, or other foreign matter is on the paper.
3. Fold the leading edge of the paper and crease the fold with your fingernail.
4. Temporarily place the paper roll into the paper roll cover and insert the leading edge of paper into the slot near the bottom of the paper well.
5. Turn the calculator ON-OFF switch to ON and press the paper advance pushbutton several times until the leading edge of paper becomes visible beneath the clear plastic tear bar. You can remove the tear bar for accessibility, if desired.
6. Drop the roll of paper into the paper well and close the paper roll cover.

When there is no paper in the calculator, the paper advance pushbutton operates, but the printer does not.



## Printer Maintenance

The printer in your HP-91, like the rest of the calculator, is crafted for engineering excellence and is designed to give trouble-free operation with a minimum of maintenance. All moving parts in the printer mechanism contain self-lubricating compound, and no lubrication, cleaning, or servicing of the mechanism is ever required. You may want to occasionally remove the clear plastic tear bar and clean it with mild soap and water solution. (Do not use acetone or alcohol to clean the tear bar.)

You should *never* attempt to insert a tool, such as a screwdriver, or pencil into the printer or its mechanism. If the paper tape should become jammed and fail to feed properly, clear it by grasping the tape and pulling it forward or backward through the printer mechanism. (You can remove the plastic tear bar for accessibility.)

If the paper is feeding properly through the printer mechanism, but no printing appears on the tape, the paper roll is probably inserted backwards. (The paper is chemically treated, and will print on only one side.) Tear off the leading edge of paper, open the paper roll cover and grasp the paper roll, and pull it backward to remove the paper tape that is in the print mechanism. Reverse the paper roll and feed it back into the printing mechanism as described earlier under Replacing Paper.

If, after reversing, there is still no printing on the tape when you press **PRINT** or other print functions, remove the paper roll and insert a roll of Hewlett-Packard thermal paper.

**Note:** Printer operation may be affected if the printer is in close proximity to a strong magnetic field. Normal operation can be restored by removing the calculator from the vicinity of the magnetic field. No permanent damage will result.

## Service

### Low Power

When you are operating from battery power, a bright red lamp inside the display will glow to warn you that the battery is close to discharge.



You must then either connect the ac adapter/recharger to the calculator as described under AC Line Operation, or you must substitute a fully charged battery pack for the one in the calculator.

### Blank Display

If the display blanks out, turn the HP-91 OFF, then ON. If **0.00** does not appear in the display, check the following:

1. If the ac adapter/recharger is attached to the HP-91, make sure it is plugged into an ac outlet.
2. Examine the battery pack to see if the contacts are dirty.
3. Substitute a fully charged battery pack, if available, for the one that was in the calculator.
4. If the display is still blank, try operating the HP-91 using the recharger (with the batteries in the calculator).
5. If, after step 4, the display is still blank, service is required. (Refer to Warranty paragraphs.)

## Temperature Range

Temperature ranges for the calculator are:

Operating	0° to 45°C	32° to 113°F
Charging	15° to 40°C	59° to 104°F
Storage	-40° to +55°C	-40° to +131°F

## Warranty

### Full One-Year Warranty

The HP-91 is warranted against defects in materials and workmanship for one (1) year from the date of delivery. During the warranty period, Hewlett-Packard will repair or, at its option, replace at no charge components that prove to be defective, provided the calculator is returned, shipping prepaid, to Hewlett-Packard's Customer Service Facility. (Refer to Shipping Instructions.)

This warranty does not apply if the calculator has been damaged by accident or misuse, or as a result of service or modification by other than an authorized Hewlett-Packard Customer Service Facility. **Hewlett-Packard shall not be liable for consequential damages.**

### Obligation to Make Changes

Products are sold on the basis of specifications applicable at the time of sale. Hewlett-Packard shall have no obligation to modify or update products once sold.

## Repair Policy

### Repair Time

Hewlett-Packard calculators are normally repaired and reshipped within five (5) working days of receipt at any Customer Service Facility. This is an average time and could possibly vary depending upon time of year and work load at the Customer Service Facility.

### **Shipping Instructions**

The calculator should be returned, along with completed Service Card, in its shipping case (or other protective package) to avoid in-transit damage. Such damage is not covered by warranty, and Hewlett-Packard suggests that the customer insure shipments to the Customer Service Facility. A calculator returned for repair should include the ac adapter/recharger and the battery pack. Send these items to the address shown on the Service Card.

### **Shipping Charges**


Whether the calculator is in-warranty or out-of-warranty, the customer should prepay shipment to the Hewlett-Packard Customer Service Facility. During warranty, Hewlett-Packard will prepay shipment back to the customer.

### **Further Information**













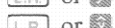




Service contracts are not available. Calculator circuitry and design are proprietary to Hewlett-Packard, and Service Manuals are not available to customers.

Should other problems or questions arise regarding repairs, please call your nearest Hewlett-Packard Sales Office or Customer Service Facility.

# Improper Operations

If you attempt a calculation containing an improper operation—say, division by zero—the calculator display will show **Error**. In addition, if the Print Mode switch **MAN**  **NORM** is set to **NORM** or **ALL**, the word **ERROR** will be printed.

The following are improper operations:

	where $x = 0$
	where $y = 0$ and $x \leq 0$
	where $y < 0$ and $x$ is non-integer
	where $x < 0$
	where $x = 0$
	where $x \leq 0$
	where $x \leq 0$
	where $ x $ is $> 1$
	where $ x $ is $> 1$
	where $x = 0$
	where $n = 0$
	where $n \leq 1$
	where $n \sum x^2 - (\sum x)^2 = 0$
	where $n = 0$
	where $y = 0$
	where $\sum x = 0$
	where $x < 0$ or $x$ is non-integer



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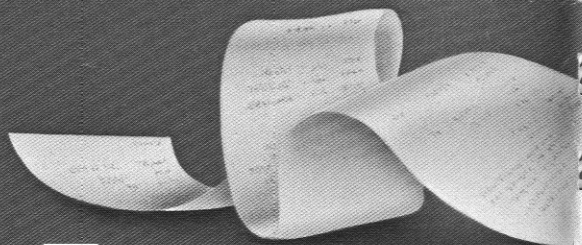
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