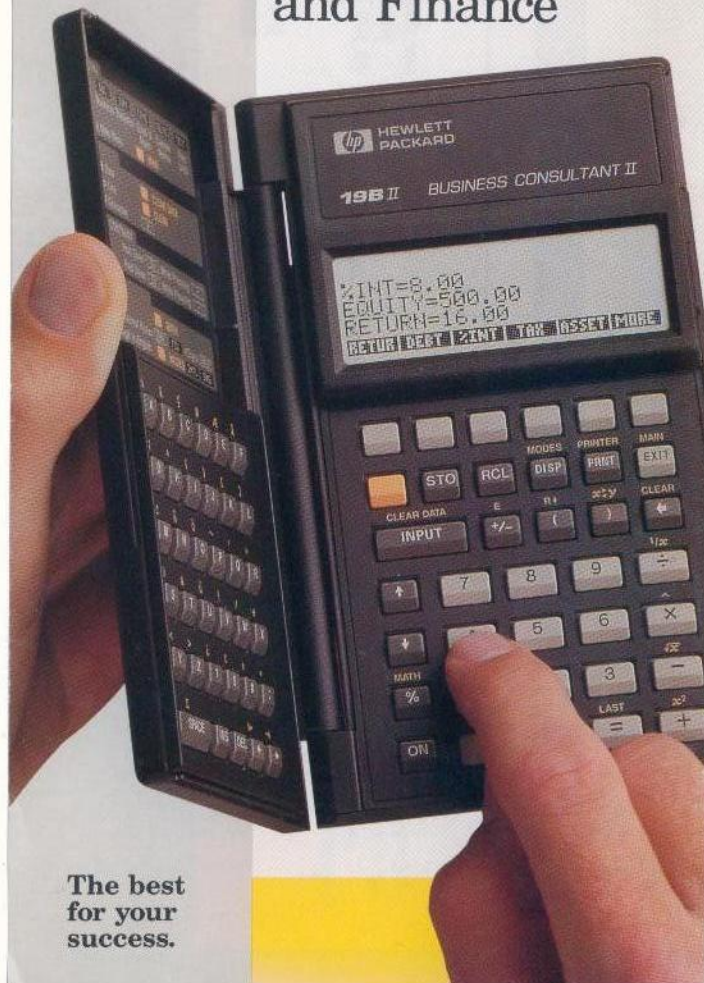




Choose the
one that fits
your needs!

Hewlett-Packard Calculators for Business and Finance



The best
for your
success.

If you're in real estate or finance, you know that Hewlett-Packard has set the standard for serious financial calculators for years. Since the introduction of the HP 80 in 1973, professionals who wanted to work *smarter, not harder*, have turned to HP calculators for the very best.

Today, HP offers a complete line of financial calculators...all designed to make your work easier. Depending on what you do now—or where you're headed—you can find the HP calculator that fits your specific needs. Start with the top-of-the-line, multi-featured HP Business Consultant II...or choose the practical, easy-to-use HP 17BII. Or consider the economical HP 10B or the time-tested HP 12C.

If you have a preference for either algebraic or RPN* entry, you can pick the calculator that works in your favorite mode. Choose the HP Business Consultant II or the HP 17BII, and you'll have *both entry modes*—you can choose one mode or the other *just by pressing a few keys!*

Whichever HP financial calculator you choose, you'll discover the unparalleled quality that is HP. Whether you're a practiced hand at HP calculators or a first-time user, you'll find these hard-working calculators are easy to use, fast, reliable...and simply indispensable.

If you're really serious about real estate or finance, you need a serious financial calculator. It has to be HP.

*Algebraic entry is the traditional way you learned to do math—you enter each number followed by an operator (+, -, =, etc.). Example: $12 + 15 + 2 =$. With RPN (Reverse Polish Notation), you enter the numbers, then the operator (12 ENTER, 15+, 2+), and a running total is displayed as you work.

HP Business Consultant II

*The premier
productivity
tool for
commercial
real estate,
banking,
and finance.*



For those who want the best financial calculator available—and would like valuable organizational tools as well—the HP Business Consultant II is the only choice. This easy-to-use calculator features more than 450 functions for finance and real estate! With menus, prompts, and messages, the HP Business Consultant II leads you through every step of your transaction. And the information tools are so useful, you'll want to take the HP Business Consultant II with you everywhere, for both business and personal activities. Whether you're a financial genius or on your way to becoming one, your HP Business Consultant II will make you look great!

Financial features. Take advantage of the most comprehensive set of built-in financial functions to *easily determine*: amortization, time value of money (mortgage payments, balloons, APR), internal rate of return, net present value, depreciation, bonds, forecasting, currency conversions, and more.

HP Solve application. Write equations and solve for any variable *without rewriting your equation*. Customize your calculator without programming!

*Recommended by Certified Commercial Investment Members of the National Association of Realtors.

CCIM's
choice*

Menus, prompts, and messages. Access applications and find solutions *easily* with a minimum of keystrokes—your HP Business Consultant II leads the way.

List-based two-variable statistics and forecasting. Review your calculations through *data kept in lists*; scroll through and edit as the information changes.

Business graphics. View and analyze your solutions *with graphics*, including cash flows (NPV vs interest rate) and statistics (histograms, scatter diagrams, curve fits).

Information management features.

Help organize your day—and life—through:

- Text lists of dozens of names, addresses, and phone numbers
- Travel expense records with labels
- Clock and alarms
- Currency and unit of measurement conversions

Large, four-line display.

View inputs and the results of your calculations simultaneously.

Separate alpha keyboard.

Enter lists and labels with ease.

Both algebraic and RPN.

Infrared printer interface.

Price: \$175.00

HP 17BII

The practical, easy-to-use tool for real estate and finance.

With more than 250 easy-to-use functions for real estate and finance, the HP 17BII is a powerful workhorse that makes use of menus, prompts, and messages to help you every step of the way. If you're moving up in the business world, the HP 17BII is the ideal HP calculator.

Financial features. Work more productively *with ease* through a powerful set of built-in financial functions: time value of money, amortization, internal rate of return, net present value, bonds, depreciation, interest conversions, percentages, and more.

HP Solve application.

Write equations and solve for any variable *without rewriting your equation.*

Menus, prompts, and messages. Access applications and solve calculations *easily*—your HP 17BII leads the way.

List-based two-variable statistics and forecasting.

Review your calculations through *data kept in lists*; scroll through and edit as the information changes.

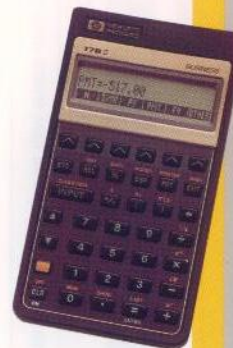
Clock and alarms.

Both algebraic and RPN.

Infrared printer interface.

Price: \$110.00

HP 12C
upgrade!



HP Infrared Printer

To print out amortization tables, cash-flow lists, payments, and more, you'll want to take the HP Infrared Printer wherever your business takes you. And that's easy to do, since it needs no cables or cords and weighs only 16 ounces! Easy-to-read output means you and your customers can have a copy of your solutions. Automatic shut-off helps extend battery life. Works with both the HP Business Consultant II and HP 17BII.

Price: HP 82240B \$135.00



HP Step-by-Step Solution Books

For the HP Business Consultant II and HP 17BII.

These profession-specific books offer a variety of examples and keystroke procedures to help set up your calculations the way you want them.

Real Estate, Banking, and Leasing
00017-90019 \$9.95

Business Finance and Accounting
00017-90020 \$9.95

Marketing and Sales
00017-90021 \$9.95

Personal Investment and Tax Planning
00017-90022 \$9.95

Technical Applications for the HP Business Consultant II
00027-90044 \$9.95

AC Adapters for the HP 82240A and HP 82240B Infrared Printers
HP 82241A Opt. ABA
U.S. and Canada 110 V, 50-60 Hz \$15.00

HP 82241A Opt. ABB
Europe 220 V, 50 Hz \$24.00

HP 82241A Opt. ABG
Australia 240 V, 50 Hz \$24.00

HP 82241A Opt. ABJ
Japan 100 V, 50 Hz \$15.00

HP 82241A Opt. ABU
United Kingdom 240 V, 50 Hz \$24.00

Low price!

HP 10B

The economical choice for business.

The HP 10B offers more than 100 business functions, including:

Essential business and math functions. Calculate time value of money, amortization, discounted cash flows, interest rate conversions, standard deviation, linear regression and forecasting, percent, percent change, markup as a percent of cost and price.

Label descriptors. Identify cash flows and amortization values easily through labels.

Large, easy-to-read 12-character display.

Algebraic.

Price: \$39.95



HP 12C

The time-tested performer.

With the HP 12C's financial functions, plus math and statistics, business professionals have been calculating mortgages, balloon payments, depreciation, and bond yields for more than a decade.

Keystroke programming. Enter a series of keystrokes into memory, then execute your program at the touch of a button.

RPN.

Price: \$94.95



Business Calculator Selection Guide

HP calculators—the best for your success	HP Business Consultant II HP 19BII <i>The premier productivity tool for commercial real estate, banking, and finance.</i>	HP 17BII <i>The practical, easy-to-use tool for real estate and finance.</i>	HP 10B <i>The economical choice for business.</i>	HP 12C <i>The time-tested performer.</i>	Others <i>Use this column to compare HP calculators to any other calculators.</i>
Built-in Functions ¹	Over 450	Over 250	Over 100	Over 120	
HP's Ease-of-Use Features					
Efficient keystrokes, no need for "compute" key for TVM	•	•	•	•	
Labels clearly identify variables and results	•	•			
Menus, prompts, and messages guide you quickly to your solutions	•	•			
Multiple lines of display let you see more of your work	•	•			
Parentheses for convenience and clarity when grouping expressions	•	•	•		
Customer support – you're just a phone call away from answers to your operating questions about HP calculators	•	•	•	•	
Business/Financial Features					
TVM (loans, savings, and leasing):	•	•	•	•	
Variable compounding for any number of periods/year	•	•	•		
Amortization:	•	•	•	•	
Labeling lets you see at a glance which values are interest, principal, and remaining balance	•	•	•		
Print table with HP 82240B printer	•	•			
Bond price and yield to maturity	•	•		•	
Bond price and yield to call	•	•			
Cash flow analysis:	List-based	List-based	Register-based	Register-based	
NPV, IRR	•	•	•	•	
NFV and net uniform series	•	•			
Number of cash flows	Mem, over 600	Mem, over 600	15	20	
Currency conversions	•				
Depreciation methods	SL, DB, SOYD, ACRS	SL, DB, SOYD, ACRS		SL, DB, SOYD	
Interest rate conversions	•	•	•		
Markup as % of cost and of price	•	•	•		
% change, % of total	•	•	% change only	•	
Unit of measurement conversions	63				
Statistical/Mathematical Features					
Statistical analysis:	List-based	List-based	Cumulative	Cumulative	
Std. deviation, mean, weighted mean	•	•	•	•	
Linear regression	•	•	•	•	

Other curve-fitting methods	LOG, EXP, POW	LOG, EXP, POW			
Forecasting, correlation coefficient	•	•	•	•	
Total, Σx , Σx^2 , Σy , Σy^2 , Σxy	•	•	•	•	
Other statistical functions	7	7	3	1	
+, -, *, \div , sqrt, $1/x$, \pm , ln, e^x	•	•	•	•	
LOG, 10^x , PI, x^2	•	•	x^2 only		
Trigonometry, probability, hyperbolics	•				

Time and Data Management

Clock, calendar, appointments, and alarms	•	•			
Date arithmetic	•	•		•	
Text application:	•				
Sort and store names, addresses, etc.	•				
Edit, search, and sort lists	•				
Number lists with running total:	•	•			
Edit, sort, and store lists	•	•			
Subtotals, copy lists, label items	•				

Business Graphics

Scatter diagram/curve fit	•				
Histogram	•				
NPV versus interest rate	•				

Customizing Features

Customizing method	HP Solve	HP Solve		Keystroke programming	
Memory capacity	Mem	Mem		99 steps	
Conditional tests	7	7		2	
Custom menus with user-defined variable names	•	•			
Solve for any variable without programming	•	•			

Physical and Operating Features

Display size	4-line x 23-char LCD	2-line x 22-char LCD	1-line x 12-char LCD	1-line x 10-digit LCD	
Keyboard	Numbers and letters	Numbers and letters ²	Numbers	Numbers	
Entry-system logic	Algebraic/RPN	Algebraic/RPN	Algebraic	RPN	
Memory:	•	•	•	•	
Storage registers	10	10	15	20	
Additional user RAM ³	6500 bytes	6500 bytes	None	None	
3-key memory ($\rightarrow M$, RM, M+)			•		
Automatic constant (K Key)			•		

Peripherals and Software

HP application-specific solutions books	5	4		3	
Optional infrared printer (HP 82240B)	•	•			
Price (U.S. list)	\$175.00	\$110.00	\$39.95	\$94.95	

¹Includes business, scientific, operational, customizing.

²HP 17BII has letters accessible through menus.

³Additional user RAM for storage of user-defined equations and their variables, as well as for name and number lists.

Mem Unlimited within available memory.

• Built in.



**Hewlett-Packard Company
Corvallis Division
1000 NE Circle Boulevard
Corvallis, OR 97330**

For additional information or a demonstration of Hewlett-Packard calculators, visit your HP retailer.

Where to call:

To locate the retailer nearest you or for operating questions on HP calculators, call **(503) 752 7736** between 8:00 am and 3:00 pm (Pacific time), Monday-Friday.

To order replacement manuals, call **(800) 538 8787** between 6:00 am and 5:00 pm (Pacific time), Monday-Friday.

For repair information, call **(503) 757 2002** between 7:00 am and 4:30 pm (Pacific time), Monday-Friday.

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Geneva, Switzerland

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Palo Alto, CA 94304
USA

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Hewlett-Packard Company
3000 Hanover Street
Palo Alto, CA 94304
USA

Technical information and prices in this brochure, and product availability, are subject to change without notice.

Prices are U.S. suggested list.

All displays pictured are simulated. Contents of screen displays on actual product may differ from those shown in this brochure.