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For additional information or a demonstration of Hewlett-Packard professional calculators, visit your nearest HP dealer. For the location and number of the dealer in the U.S.A. nearest you, call toll-free 800-752-0900. In Canada, call toll-free 800-387-3867.

To order items your dealer does not carry, call toll-free 800-538-8787.

For questions about operating all HP calculators, call Calculator Support, 503-757-2004 between 8:00 am and 3:00 pm (Pacific time).

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

All prices stated are suggested U.S. list.

Printed in U.S.A. 11/88  
5954-1339 (D) GR 90.0

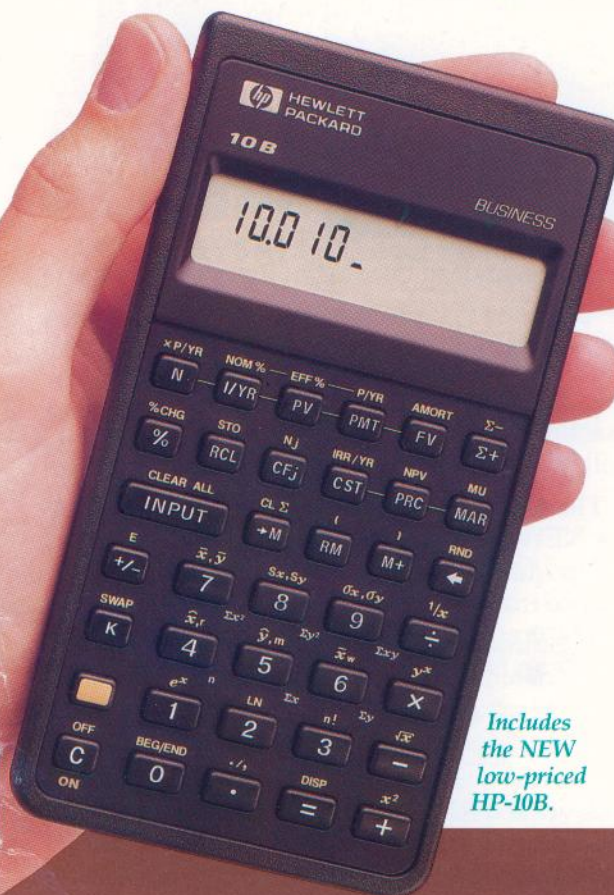
# HEWLETT-PACKARD

*In Business and Finance . . .*

Making the right choice is easy.

**HP's proud  
NEW family of  
quality calculators —**

*there's one  
for you!*



*Includes  
the NEW  
low-priced  
HP-10B.*





## HP Calculators: The Right Choice for Business and Finance.

*When it comes to choosing a business calculator, there's one difference you can count on to help you make the right choice: the name Hewlett-Packard.*



Because in every price range, and in every model from basic to state-of-the-art advanced, a calculator from Hewlett-Packard simply has no match.

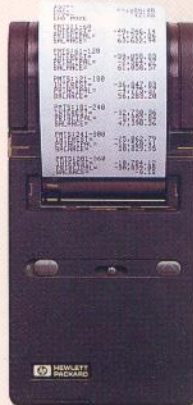
That's because HP sets the standard by which other professional calculators are judged. Each is designed and manufactured with precision engineering that's unparalleled in the industry. And HP calculators are put through rigorous and exacting tests to assure that the one you buy will withstand even the toughest conditions.

■ **The Choice Is Yours.** With the addition of the NEW HP-10B, you now have a full range of top-quality HP business calculators to choose from. No matter what your business needs, you can own the best, because now there's an HP model that's just right for you.

■ **A Choice of Entry Systems.** HP's new business line lets you choose from algebraic entry (using an  $=$  key) or the traditional HP system – called RPN. Some calculator users prefer the efficiency of RPN for complex calculations, while others like the more familiar

algebraic entry system. The HP-12C uses RPN and the HP Business Consultant II, HP-17B, HP-14B and HP-10B use algebraic entry.

■ **A Choice You Can See.** Display sizes on HP's business calculators range from one to four lines. Depending on which HP calculator you choose, you have the option of seeing more of your work.



### ■ To Print or Not to Print.

The HP-17B and the HP Business Consultant II both work with the HP Infrared Printer (HP 82240A). Operating via an invisible infrared beam, this convenient printer eliminates the need for cables and cords, giving you access to printouts of your work, no matter where you are.

### ■ A Choice for Solving Unique Problems.

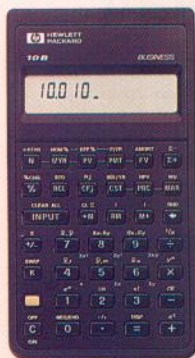
HP's business line includes models that let you personalize your calculator to meet your specific needs. Program the HP-12C to work for you at the touch of a button by entering a series of keystrokes into continuous memory. Or, you can customize your HP-17B or HP Business Consultant II *without* programming, using a unique formula solver called HP Solve. Enter your equation and the variables you know – your calculator solves for the unknown.

■ **A Choice of Solutions.** Practical routines and keystroke procedures are available in an assortment of optional Step-by-Step Solutions Books to help you reap greater benefit from most HP business calculators.

Now you can choose from a wider selection of HP calculators in a more attractive range of prices than ever before. And no matter which model you choose, you get the reassurance that you're buying the best – Hewlett-Packard.



## The NEW HP-10B



If you need an affordable business calculator without compromising on quality, choose the NEW HP-10B.

The NEW HP-10B gives you all the essentials for business *plus* the reassurance of unbeatable quality in a calculator that does what you need it to – every time. It helps you figure loans, analyze cash flows, and much more. In addition, the easy-to-use HP-10B makes short work of the basic math problems you face every day. It gets the job done with speed and simplicity you'll appreciate more each time you use it.



The NEW HP-10B is the only calculator under \$50 that offers you *all* of these features:

- **Traditional HP quality.** The HP-10B works like every HP calculator – dependably. The keys are molded so the letters will never rub off, no matter how much you use them. And you never have to worry about sticking keys or the nuisance of double entries.
- **Label descriptors.** They make it easy to understand and enter cash flows, and to see which values in an amortization schedule are interest, principal and remaining balance.
- **Easy access to your solutions with:**  
Large, easy-to-read 12-character display.  
Effortless movement between functions – without losing data. Other business calculators slow you down with cumbersome “compute” keys and mode switching for changing from one function to another.  
Auto-increment feature makes amortization schedules quicker to generate.

## The NEW HP-10B gives you:

- **Algebraic entry system**
- **Essential functions for business and finance:**  
Time value of money  
Amortization schedules  
Cash-flow analysis with internal rate of return and net present value  
Interest rate conversions  
Percent and percent change  
Margin and mark-up
- **Statistics and math functions:**  
1- and 2-variable statistics  
Mean, weighted mean, sample and population standard deviations  
Forecasting and linear regression  
Basic math functions  
15 memory registers available at all times – larger capacity and more usable memory than similar models.  
Automatic constant – saves keystrokes and time on simple repetitive calculations.  
3-key memory – makes simple memory operations fast.
- **Memory size:** 15 storage registers, plus “M” register
- **Display:** 1-line x 12-character, LCD
- **Keyboard:** Similar functions grouped on keyboard

■ **Price:** \$49.95



## The HP-14B



If you're a business student and need to get your assignments done efficiently, choose the HP-14B.

The HP-14B is packed with the most frequently used functions for business classes, including TVM with amortization, cash flows, interest rate conversion, return on investment, break-even

analysis and more. Plus, the easy-to-use HP-14B puts you ahead of the pack with extras like two-variable statistics with linear regression, forecasting with four different curve fits and a handy "best-fit" feature that actually spots the best fit for you!

## The HP-14B gives you:

- **Algebraic entry system**
- **Alpha prompts, labels and messages**
- **Business and finance functions:**
  - Time value of money
  - Amortization schedules
  - List-based cash-flow analysis with internal rate of return and net present value
  - Interest rate conversions
  - Percent, percent change, and percent of total
  - Margin and markup
  - Return on investment, breakeven analysis, inventory turnover rate
- **Statistics and math functions:**
  - 1- and 2-variable statistics
  - Mean, weighted mean, sample standard deviation
  - Forecasting with four curve fits, including linear regression and best fit
  - Basic math functions
- **Memory size:** 4 storage registers
- **Display:** 1-line x 12-character, alphanumeric LCD
- **Keyboard:** Similar functions grouped on keyboard

The HP-14B is the only business calculator for students that offers *all* of these features:

- **HP's unique menu system.** An efficient combination of labels, prompts, and messages.
- **Effortless movement between functions** – without losing data. Other business calculators slow you down with cumbersome "compute" keys and mode switching for changing from one function to another.
- **Standard business functions you use most.** Plus break-even analysis, return on investment and inventory turnover rate.
- **List-based cash flows.** Just scroll through your lists to review or make changes in a hurry.
- **Four curve fits plus a handy "best-fit" feature.** The best-fit key means you don't even have to decide – your calculator does it for you.

■ **Price:** \$79.95



## The HP-12C



If you want the advantage your colleagues in real estate and finance have come to depend on, choose the HP-12C.

Most professionals in real estate and finance already know the value of the HP-12C. This powerful calculator from Hewlett-Packard has become the standard tool for fast, accurate problem solving. In fact, the HP-12C makes such quick work of real estate calculations that most agents keep it handy all the time.

- **Dedicated to your needs.** Use the HP-12C for all the answers you need: mortgage calculations, balloon payments, date arithmetic, depreciation and more.
- **Created for custom programs.** The HP-12C's powerful keystroke programming is perfect for repetitive calculations. To program, just enter a series of keystrokes into the continuous memory, then execute your program at the touch of a button whenever you need it.
- **Storage is a snap.** The HP-12C has twenty storage registers and can store programs with up to 99 steps.

## The HP-12C gives you:

- **RPN entry system**
- **Keystroke programming.** 99 program steps, 2 conditional tests, unconditional branching, program review
- **Business and financial functions:**
  - Time value of money
  - Amortization schedules
  - Cash-flow analysis with internal rate of return and net present value
  - Percent change, percent total
  - Bond price and yield
  - Depreciation
  - Date arithmetic
- **Math and statistics:**
  - 1- and 2-variable statistics
  - Mean, weighted mean, sample standard deviation
  - Forecasting and linear regression
  - Basic math functions
- **Optional HP solutions books**
- **Memory size:** 20 storage registers
- **Display:** 1-line x 10-characters, LCD
- **Keyboard:** TVM and other functions assigned to individual keys

■ **Price:** \$94.95



## The HP-17B



If you need a powerful range of business functions in a format that's easy to use, choose the HP-17B.

This powerful calculator is the ideal companion for a wide range of business problems. It's packed with indispensable functions, including time value of money, amortization, cash-flow analysis, depreciation, bonds and more. And the HP-17B is as easy to use as it is hard-working. Its menu-driven format lets you move quickly to your solutions. Data and results are clearly labeled, and messages are spelled out right before your eyes. The HP-17B is the most advanced, yet easy-to-use calculator you'll find anywhere for the price.

The HP-17B is the only calculator in its class that offers you *all* of these features:

- **More than 250 built-in functions.**
- **Most powerful bond calculations in any handheld calculator.**
- **Clock and alarm.** To remind you of pending appointments.
- **List-based statistics and cash flows.** Reviewing your entries is simple.
- **HP Solve.** Customize your calculator without programming.
- **Optional infrared printer.** For go-anywhere printing.

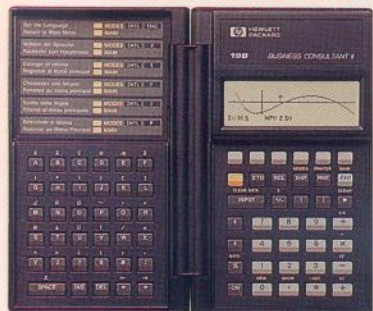
## The HP-17B gives you:

- **Algebraic entry system**
- **Menus and softkeys**
- **Alpha prompts, labels and messages**
- **HP Solve**
- **Time and data management:**
  - Number lists with running total
  - Time and date features: date arithmetic, clock and calendar, appointment and alarms.
- **A complete set of business and financial functions:**
  - Time value of money
  - Amortization schedules
  - List-based cash-flow analysis with internal rate of return, net present value, net future value, net uniform series
  - Interest rate conversions
  - Percent change, percent total
  - Markup as percent of cost and price
  - Bond price and yield
  - Depreciation
- **Statistics and math functions:**
  - List-based 1- and 2-variable statistics
  - Mean, weighted mean, sample and group standard deviation
  - Forecasting with four curve fits, including linear regression
  - 13 additional statistics functions
  - Basic math functions
- **Infrared printer interface**
- **Optional HP solutions books**
- **Memory size:** 6500 bytes available RAM
- **Display:** 2-line x 22-characters, dot-matrix LCD
- **Keyboard:** Alphabet accessible through soft-keys; numbers, functions on keyboard

■ **Price:** \$110.00



# The HP Business Consultant II



If you want a business calculator that's quite simply the ultimate, choose the HP Business Consultant II.

No other business calculator

on the market comes close to matching the HP Business Consultant II. It performs all the financial computations you'll ever need, and contains the most advanced math and statistics functions as well as time and data management. Plus, the HP Business Consultant II includes a graphics package that lets you visualize solutions and spot trends more easily than ever before.

**The HP Business Consultant II is the only calculator on the market that offers you *all* of these features:**

- **More than 450 built-in functions.**
- **An indispensable graphics package.** Histograms, scatter diagrams, curve fits and graphics for cash-flow analysis.
- **Text application.** Enter and store lists of frequently used information for quick and handy retrieval.
- **Number list, label, and running total capabilities.** Store travel expense records and more.
- **Currency and unit of measurement conversions.** For international business and travel.
- **Plus, all features of the HP-17B.**

**The HP Business Consultant II gives you:**

- **Algebraic entry system**
- **Menus and softkeys**
- **Alpha prompts, labels and messages**

## HP Solve

### Business graphics:

Cash-flow graphics (NPV vs % Interest)  
Statistics and forecasting (histograms, scatter diagrams, and curve fits)

### Time and data management:

Text application: edit, search, sort and store names, addresses, etc.  
Number lists with copying, labels, subtotals and running total  
Time and date features: date arithmetic, clock and calendar, appointments and alarms

### The most comprehensive set of business and financial functions:

Time value of money  
Amortization schedules  
List-based cash-flow analysis with internal rate of return, net present value, net future value and net uniform series.

Interest rate conversions  
Percent change, percent of total  
Markup as percent of cost and price  
Bond price and yield  
Depreciation  
Currency conversions  
Unit of measurement conversions

### Statistics functions:

List-based 1- and 2-variable statistics  
Mean, weighted mean, sample and group standard deviation  
Forecasting with four curve fits, including linear regression  
13 other statistics functions

### Math functions:

Trigonometry, probability, hyperbolics  
Angle and coordinate conversions  
Basic math functions

### Infrared printer interface

### Optional HP solutions books

**Memory size:** 6500 bytes available RAM

**Display:** 4-line x 23-characters, dot matrix LCD

**Keyboard:** Alphabet assigned to individual keys; numbers, functions on separate keyboard.

■ **Price:** \$175.00



# Business Calculator Selection Guide

## HP-10B

Unsurpassed  
Quality at an  
Affordable Price

## HP-14B

Easy Access to  
Business  
Solutions for  
Students

## HP-12C

A Proven  
Performer

## HP-17B

Powerful Yet Easy  
to Use

## Business Consultant II

## HP-19B

The Ultimate  
Business  
Calculator

### Physical and Operating Features

Display size	1-line x 12-char LCD	1-line x 12-char LCD	1-line x 10-digit LCD	2-line x 22-char LCD	4-line x 23-char LCD
Keyboard	Numbers	Numbers	Numbers	Numbers + letters (2)	Numbers + letters
Built-in functions (1)	Over 100	Over 120	Over 120	Over 250	Over 450
Entry system logic	Algebraic	Algebraic	RPN	Algebraic	Algebraic
Menus, softkeys, prompts, labels		■		■	■
Storage registers/Additional user RAM (3)	15/none	4/none	20/none	10/6500 bytes	10/6500 bytes
3-key Memory (→M, RM, M+)	■				
Automatic Constant (K Key)	■				

### Business Graphics

					■
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### Time and Data Management

Clock, calendar, appointments & alarms					
Date Arithmetic			■	■	■
Text Application:					
Edit, search, sort & store names, addresses, etc.					■
Number Lists With Running Total:					
Edit, sort & store lists				■	■
Subtotals, copy lists, label items					■

### Business/Financial Features

Amortization	■	■	■	■	■
Print table with HP 82240A				■	■
Bond price and yield			■	■	■
ROI%, break-even analysis, inventory turns		■			
Cash flow analysis:	Register-based	List-based	Register-based	List-based	List-based
cash flow functions	IRR NPV	IRR NPV	IRR NPV	IRR NPV NFV NUS	IRR NPV NFV NUS
number of cash flow groups	15	21	20	Mem	Mem
Currency conversions					■
Depreciation methods			SL DB SOYD	SL DB SOYD ACRS	SL DB SOYD ACRS
Interest rate conversions	■	■		■	■
Markup as % of cost and of price	■	■		■	■
% change, % total	% change only	■	■	■	■
TVM (loans, savings and leasing)	■	■	■	■	■
Unit of measurement conversions					63

### Statistics/Mathematics Features

Statistical Analysis:	Cumulative	Cumulative	Cumulative	List-based	List-based
Std. dev., mean, weighted mean	■	■	■	■	■
Curve-fitting methods	LIN	LIN LOG EXP POW	LIN	LIN LOG EXP POW	LIN LOG EXP POW
		Best Fit			
Forecasting, correlation coefficient	■	■	■	■	■
Total, $\Sigma x$ , $\Sigma x^2$ , $\Sigma y$ , $\Sigma y^2$ , $\Sigma xy$	■	■	■	■	■
Other statistical functions	3	2	1	7	7
+ - * / % $\sqrt{\quad}$ 1/x +/- Ln x <sup>e</sup> y <sup>x</sup> n!	■	■	■	■	■
LOG 10 <sup>x</sup> PI x <sup>2</sup>	x <sup>2</sup> only	x <sup>2</sup> only		■	■
Trigonometry, probability, hyperbolics					■

### Customizing Features

Customizing method			Keystroke programming	HP Solve	HP Solve
Number of steps/formulas				Mem	Mem
Conditional tests			2	7	7
Custom menus with user-defined variable names				■	■
Solve for any variable w/o programming				■	■

### Peripherals and Software

HP solutions books			3	4	5
Optional printer (HP 82240A)				■	■
Price (U.S. list)	\$49.95	\$79.95	\$94.95	\$110.00	\$175.00

- (1) Includes business, scientific, operational, customizing.  
 (2) HP-17B has letters accessible through softkeys.  
 (3) Additional user RAM for storage of user-defined equations, their variables and name and number lists.  
 Mem Unlimited within available user RAM.  
 ■ Built in.