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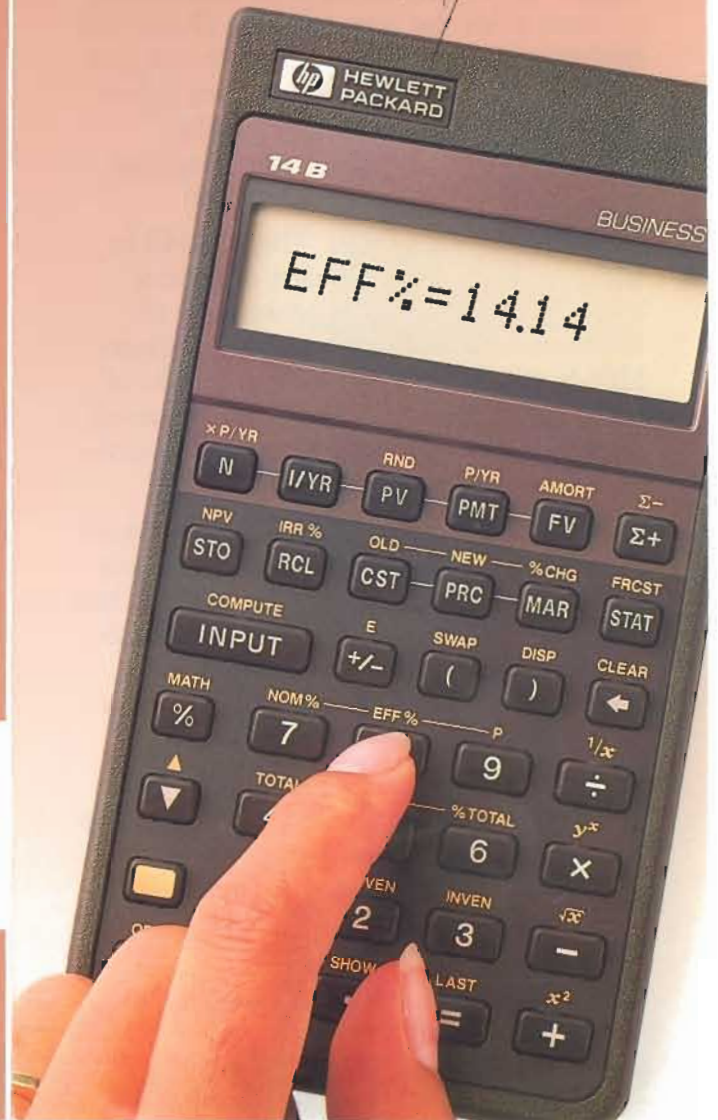
Technical information covered in this brochure and product availability are subject to change without notice.

Printed in U.S.A. 9/88  
5954-1460(IC) GR20.0

HEWLETT-PACKARD

## The NEW HP-14B Business Calculator

Smart Business at a Smart Price



## Smart Business

**S**uccessful business depends on finding the right solutions fast. Hewlett-Packard has a full line of business calculators designed to help get immediate results for your business problems.

Now, we've increased your calculating options with the new HP-14B. Dollar for



dollar, it outperforms any other comparably priced business calculator.

The HP-14B is part of a new generation of calculators from

HP.\* It can meet the business needs of professionals and students like yourself, quickly and efficiently, because applications you use are built in.

You probably won't even need a manual to operate it. The HP-14B prompts you for each step of most applications. It has four curve fits, so your forecast can be even more accurate. Plus, calculations needed for day-to-day business (return on investment, break-even analysis, inventory turnover rate) are built in.

Now you have a choice of HP business calculators – and you can count on unsurpassed quality and reliability. It's the HP tradition.

\*For more information about HP's full line of business calculators, please contact your nearest dealer.

## Get a Practical Advantage

### The NEW HP-14B

**S**mart Business at a Smart Price

Your day is full of variety. You start out by projecting next year's sales in the morning, determine the profit margin of an item after lunch, and calculate the rate of return on an interesting investment opportunity by mid-afternoon. And if you're a business student,



you're studying these concepts and many more.

So make the most of your time and your money. HP has just introduced the HP-14B, which, dollar for dollar, delivers more than comparably priced business calculators. Functions and applications you use regularly are built in, and that saves you time.

Here's how.

#### Easy to Use, Easy to Follow

You won't need to memorize the process of any long or complicated applications for your work. That's because the HP-14B prompts you (in English) for the next step. For example, when your calculation needs a value for percent profit, PROF%?0.00 is



displayed. Just enter the value and proceed through each step to your

result. And the answer is clearly labeled, so you don't need to guess at what the displayed number means.



### *Functions For Success*

Every day, you base business decisions on a basic set of functions – return on investment, break-even analysis and inventory turnover rate. We've built them in. And that's not all we've built in. Figure time value of money with amortization, percent change, margin, interest rate conversions plus more.

These functions are conveniently grouped together on the keypad the way you use them. Just enter the numbers you know, press a few keys, and solve for the one you're looking for. And when the situation changes, **enter the new numbers**. You're ready to make decisions based on your knowledge of the whole situation.

### *Figure It Easily*

Investments. Loans. Creative financing. Just keeping track of where your money is can be confusing and time consuming. With the HP-14B, you can determine the net present value of your investment in a **minute**. Just enter the list of cash flow values **and** press a key. Figure the percent of yield **just as** easily. Or the initial investment you'll **need** to make to realize a \$5000.00 profit in **three** years at 10% interest. The HP-14B will **prompt** for each step, and label the results.

**And** it's easy to check the numbers you **entered** by just pressing a key. If you want to **change** any number, just re-enter it. You **won't** need to key in the whole list again. For the price, the HP-14B is the only calculator that can make entering and editing cash flow this easy.

### *Help With Statistics*

With the HP-14B, you can have the advantage of two-variable statistics with linear regression already built in. The HP-14B contains your complete set of tools – sum, mean, weighted mean, standard deviation and more. Just enter the data, and your answer is calculated. It's that **easy**. Now you can spend time evaluating results **instead** of crunching numbers.

### *Forecasting – Get the Best Fit*

Trying to predict the future based on past **experience**? The HP-14B has four curve fits – linear, exponential, power and log – to help you get as close as possible to 'real world' forecasting. And the best fit can be calculated automatically. Press two **keys**, **■** FRCST, and the HP-14B gives the **best forecast** based on your statistics. If your **current data** is out of line because of a temporary change in conditions, choose the fit you've used before for comparison. Only a calculator from HP offers you **this kind** of forecasting flexibility.

The HP-14B offers you a complete set of business functions and applications tailored to meet your needs. It will lighten your workload with a fast, easy approach to smart business.

The HP-14B – **The smart** tool for business, and it's priced right.

# Business Calculator Buyer's Comparison Chart

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

## PHYSICAL FEATURES

Display Size . . . . .  
 Keyboard . . . . .

## OPERATING FEATURES

Built-in functions (1) . . . . .  
 Entry system logic . . . . .  
 Menus/softkeys/prompts/labels . . . . .  
 Storage reg./add. user RAM (3) . . . . .

## BUSINESS GRAPHICS

### NAME & NUMBER LISTS

Text: edit, search, sort, store . . . . .  
 Number lists w/running total:  
 edit, sort, store . . . . .  
 subtotal, copy, label . . . . .

## BUSINESS/FINANCIAL FEATURES

Amortization . . . . .  
 Bond price and yield . . . . .  
 Breakeven, inventory turn, ROI% . . . . .  
 Cash flow analysis:  
 cash flow functions . . . . .  
 number of cash flow groups . . . . .  
 Currency conversions . . . . .  
 Depreciation methods . . . . .  
 Interest rate conversions . . . . .  
 Markup as % of cost and price  
 % change, % of total . . . . .  
 TVM (loans, savings & leasing) . . . . .  
 Unit of measurement conversions . . . . .

## STATISTICS & MATHEMATICS FEATURES

Statistical analysis:  
 std. dev., mean, weighted mean . . . . .  
 curve-fitting methods . . . . .

forecast, correlation coeff. . . . .  
 total,  $\Sigma x$ ,  $\Sigma x^2$ ,  $\Sigma y$ ,  $\Sigma y^2$ ,  $\Sigma xy$  . . . . .  
 Other statistical functions . . . . .  
 Math functions:  
 + - \*  $\div$  %  $\sqrt{1/x}$  + / - ln x  $e^x$  y<sup>x</sup> n! x<sup>2</sup> . . . . .  
 storage register arithmetic . . . . .

## TIME & DATE FEATURES

Date arithmetic . . . . .  
 Clock & calendar . . . . .  
 Appointments & alarms . . . . .

## CUSTOMIZING FEATURES

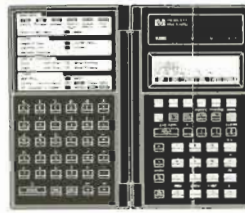
Customizing method . . . . .  
 Memory capacity . . . . .  
 Conditional tests . . . . .  
 Custom menus/user-defined names . . . . .  
 Solve for any variable . . . . .

## PERIPHERALS AND SOFTWARE

HP solutions books . . . . .  
 Optional printer (HP 82240A) . . . . .

HP Business Consultant II

## HP-19B



*The Ultimate Business Calculator*

## HP-17B



*So Powerful It's Easy*

## HP-14B



*Smart Business at a Smart Price*

## HP-12C



*A Proven Performer in Finance*

	HP-19B	HP-17B	HP-14B	HP-12C
Display	4-line x 23 chars LCD Numbers + letters	2-line x 22 chars LCD Numbers + letters (2)	1-line x 12 chars LCD Numbers	1-line x 10 digits LCD Numbers
Functions	Over 450 Algebraic	Over 250 Algebraic	Over 100 Algebraic	Over 100 RPN
Storage	10/6500 bytes	10/6500 bytes	4/(4)	20/none
Business Graphics	■	■	■	■
Name & Number Lists	■	■	■	■
Business/Financial Features	■	■	■	■
Amortization	■	■	■	■
Bond price and yield	■	■	■	■
Breakeven, inventory turn, ROI%	■	■	■	■
Cash flow analysis	List-based IRR NPV NFV NUS	List-based IRR NPV NFV NUS	List-based IRR NPV	Register-based IRR NPV
number of cash flow groups	Mem	Mem	21	20
Currency conversions	■	■	■	■
Depreciation methods	SL DB SOYD ACRS	SL DB SOYD ACRS	■	SL DB SOYD
Interest rate conversions	■	■	■	■
Markup as % of cost and price % change, % of total	■	■	■	■
TVM (loans, savings & leasing)	■	■	■	■
Unit of measurement conversions	63	■	■	■
Statistics & Mathematics Features	List-based LIN LOG EXP POW	List-based LIN LOG EXP POW	Cumulative LIN LOG EXP POW Best fit	Cumulative LIN
statistical analysis	■	■	■	■
std. dev., mean, weighted mean	■	■	■	■
curve-fitting methods	7	7	2	1
forecast, correlation coeff.	■	■	■	■
total, $\Sigma x$ , $\Sigma x^2$ , $\Sigma y$ , $\Sigma y^2$ , $\Sigma xy$	■	■	■	■
Other statistical functions	■	■	■	■
Math functions	■	■	■	■
+ - * $\div$ % $\sqrt{1/x}$ + / - ln x $e^x$ y <sup>x</sup> n! x <sup>2</sup>	■	■	■	■
storage register arithmetic	■	■	■	■
Time & Date Features	■	■	■	■
Date arithmetic	■	■	■	■
Clock & calendar	■	■	■	■
Appointments & alarms	6	10	■	■
Customizing Features	HP Solve Mem	HP Solve Mem	■	Keystroke programming 99 steps
Customizing method	7	7	■	2
Memory capacity	■	■	■	■
Conditional tests	■	■	■	■
Custom menus/user-defined names	■	■	■	■
Solve for any variable	■	■	■	■
Peripherals and Software	5	4	■	3
HP solutions books	■	■	■	■
Optional printer (HP 82240A)	■	■	■	■