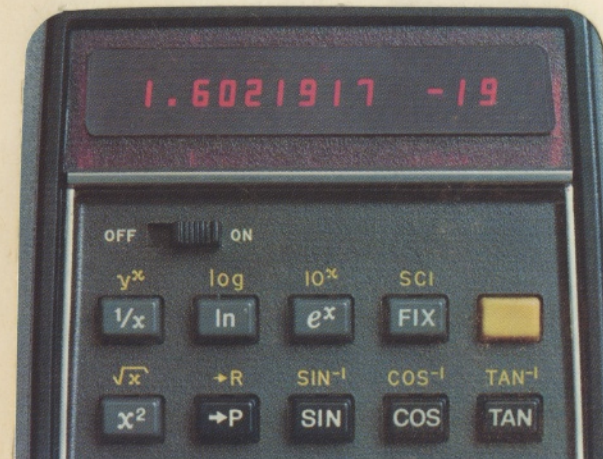


HEWLETT  PACKARD

## HP-45 applications book



step-by-step  
solutions  
to more than 200  
problems in

mathematics  
statistics  
finance  
engineering  
navigation

PLUS  
tips on more  
efficient calculator  
operations



**\$10.00**

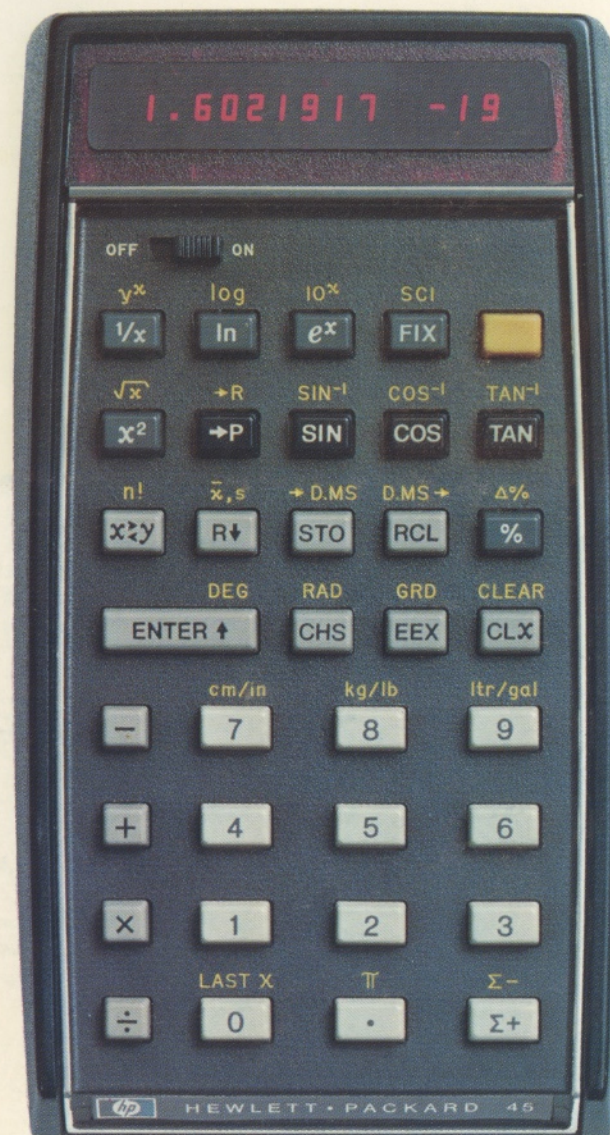
Domestic  
U.S.A. price  
12/74



30-6-75

HEWLETT  PACKARD

## HP-45 applications book



Shown actual size.

PRINTED IN U.S.A.

© HEWLETT-PACKARD COMPANY 1974

The material contained herein is supplied without representation or warranty of any kind. Hewlett-Packard Company therefore assumes no responsibility and shall have no liability, consequential or otherwise, of any kind arising from the use of keystroke procedures or any part thereof.



HP-45

APPLICATIONS BOOK

Hewlett Packard  
Advanced Products Division



## Your Applications Book

The Applications Book is a representative collection of key sequence routines for solving problems with your HP-45 Pocket Calculator.

We suggest that you first read the introductory material explaining the Standard Key Sequence Format. Then find the routine you want, and use it. Numerical examples are provided to enable you to try out routines before using them. An understanding of the HP-45 Owner's Handbook is also required if, in addition, you wish to track the changes in the calculator's memory on a step-by-step basis.

The body of the book is arranged in alphabetic sequence of topics—those you are likely to think of when you want a routine. Thus, Complex Number Operations are presented in the "C" section; Progressions are presented in the "P" section, including arithmetic, geometric, and harmonic progressions. In addition to such main entries, cross-reference entries enable the reader to find a routine by an alternate route. Thus, in the "A" section (between "Arithmetic Mean" and "Average") a cross-reference entry, "Arithmetic Progressions," refers the reader to the page under "Progressions" where the routine is presented. Similarly, cross-references are provided for "Geometric Progressions," and "Harmonic Progressions," etc. The contents section at the front is arranged logically (instead of by page order) to show all the routines available under each of seven broad categories. The back cover contains an index.

Two key sequence forms are included inside the back cover of this manual. You may wish to duplicate these forms and record your own key step programs.



## Standard Key Sequence Format

Shown below is the key sequence routine for computing the roots of the Quadratic Equation:

$$AX^2 + BX + C = 0$$

Using A, B, and C, which you supply as data, the routine produces an intermediate result D. If  $D < 0$ , one root is the complex conjugate of the other; the real and imaginary parts of one complex root develop on lines 10 and 11. Except for the opposite sign of the imaginary part, the other complex root is identical. If  $D \geq 0$ , the roots are real and develop on lines 6 and 9 (if  $-B/2A \geq 0$ ) or on lines 7 and 9 (if  $-B/2A < 0$ ).

| LINE | DATA | OPERATIONS                                       | DISPLAY | REMARKS                  |
|------|------|--------------------------------------------------|---------|--------------------------|
| 1    | A    | STO 1 $\uparrow$ +                               |         |                          |
| 2    | B    | $\times \div y$ $\div$ CHS $\uparrow$ $\times^2$ |         |                          |
| 3    | C    | STO 2 RCL 1 $\div$                               |         |                          |
| 4    |      | —                                                | D       | If $D < 0$ , go to 10    |
| 5    |      | $\sqrt{x}$ $\times \div y$                       | $-B/2A$ | If $-B/2A < 0$ , go to 7 |
| 6    |      | +                                                | $x_1$   | Go to 8                  |
| 7    |      | — CHS                                            | $x_1$   |                          |
| 8    |      | RCL 1 $\times$ RCL 2                             |         |                          |
| 9    |      | $\times \div y$ $\div$                           | $x_2$   | Stop                     |
| 10   |      | CHS $\sqrt{x}$ $\times \div y$                   | u       |                          |
| 11   |      | $\times \div y$                                  | v       |                          |

To execute the sequence, start with line 1 and read from left to right, making the appropriate keystrokes as you proceed. Interpret the respective columns as follows:

**Data:** Information to be supplied by you, the user. In the sample case, lines 1, 2 and 3 prompt the reader to enter coefficients A, B and C. To enter negative data, it is merely necessary to press **CHS** after pressing the data value.

**Operations:** The keys to be pressed after you enter any requested data item for the line.  $\uparrow$  is the symbol used to denote the **ENTER** key of the HP-45. All other key designations are identical to the HP-45 keys. Ignore any blank positions in the operations column. The gold prefix key is represented as a solid key with no lettering (e.g., the first stroke of line 5). The next key to be pressed is denoted by the corresponding functional name (e.g.,  $\sqrt{x}$ , second stroke, line 5) which, on the keyboard is printed in gold.

**Display:** Intermediate or final results which you should, in most cases, jot down. In the sample case, D is developed so that the reader can decide which line (5 or 10) to execute next.

**Remarks:** Conditional and unconditional jumps to specified lines or other information for the reader. In the sample case, the reader is prompted to continue with line 10 (ignoring lines 5 through 9) if D is negative. If the condition fails, execution continues on the next line. In the sample case, the reader proceeds to line 5, if D is zero or positive.

Thus, lines are read in sequential order except where the remarks column directs otherwise (as in line 4 of the sample case). To assist the reader in distinguishing lines to be repeated, a sequence of lines making up an iterative process is outlined with a bold border. The following sequence for computing chi-square statistic for goodness of fit illustrates this convention.

Formula:

$$\chi^2 = \sum_{i=1}^n \frac{(O_i - E_i)^2}{E_i}$$

where  $O_i$  = observed frequency

$E_i$  = expected frequency

| LINE | DATA  | OPERATIONS             | DISPLAY | REMARKS                              |
|------|-------|------------------------|---------|--------------------------------------|
| 1    |       | CLX $\uparrow$         |         |                                      |
| 2    | $O_i$ | $\uparrow$             |         | Perform 2-4 for $i = 1, 2, \dots, n$ |
| 3    | $E_i$ | STO 1 — $\times^2$ RCL |         |                                      |
| 4    |       | 1 $\div$ +             |         |                                      |

In a few cases, an iterative process is embedded in a series of lines which are themselves iterated.



## Contents

|                                               |   |
|-----------------------------------------------|---|
| <i>Your Applications Book</i> . . . . .       | 3 |
| <i>Standard Key Sequence Format</i> . . . . . | 4 |

### MACHINE RELATED OPERATIONS

|                                                              |         |
|--------------------------------------------------------------|---------|
| <b>Conversions</b> . . . . .                                 | 65–70   |
| Centigrade to Fahrenheit . . . . .                           | 65      |
| Fahrenheit to centigrade . . . . .                           | 66      |
| Feet and inches to centimeters . . . . .                     | 66      |
| Centimeters to feet and inches . . . . .                     | 67      |
| Gallons to liters . . . . .                                  | 67      |
| Liters to gallons . . . . .                                  | 68      |
| Miles to kilometers . . . . .                                | 68      |
| Kilometers to miles . . . . .                                | 69      |
| Pounds to kilograms . . . . .                                | 69      |
| Kilograms to pounds . . . . .                                | 70      |
| <b>Exponentiation</b> . . . . .                              | 104–108 |
| Multiple successive power operations . . . . .               | 104     |
| $e^x$ for large positive $x$ ( $x > 230$ ) . . . . .         | 106     |
| $y^x$ for large $x$ and/or $y$ ( $x \ln y > 230$ ) . . . . . | 106     |
| Converging $u^{u^{u^{\cdot^{\cdot^{\cdot}}}}$ . . . . .      | 107     |
| Diverging $u^{u^{u^{\cdot^{\cdot^{\cdot}}}}$ . . . . .       | 108     |
| Calculator limits for $y^x$ . . . . .                        | 108     |
| <b>Stack Register Operations</b> . . . . .                   | 168–174 |
| Clear stack . . . . .                                        | 168     |
| Delete $x$ . . . . .                                         | 168     |
| Delete $y$ . . . . .                                         | 169     |
| Reverse the stack . . . . .                                  | 169     |
| Fetch $t$ or roll up . . . . .                               | 169     |
| Fetch $t$ to $Y$ . . . . .                                   | 170     |
| Fetch $z$ . . . . .                                          | 170     |
| Copy $x$ into $Z$ and $T$ . . . . .                          | 170     |
| Copy $y$ into $Z$ . . . . .                                  | 171     |
| Copy $y$ into $Z$ and $T$ . . . . .                          | 171     |
| Copy $y$ and $x$ into $Z$ and $T$ respectively . . . . .     | 171     |
| Copy $y$ and $x$ into $T$ and $Z$ respectively . . . . .     | 172     |
| Swap $x$ and $r_k$ . . . . .                                 | 172     |
| Swap $y$ and $z$ . . . . .                                   | 172     |
| Swap $z$ and $t$ . . . . .                                   | 173     |
| Swap $x$ and $t$ . . . . .                                   | 173     |
| Swap $x$ and $z$ . . . . .                                   | 173     |
| Swap $y$ and $t$ . . . . .                                   | 174     |

### Simple Dyadic Functions

|                                        |     |
|----------------------------------------|-----|
| Logarithm of $a$ to base $b$ . . . . . | 146 |
| Permutations . . . . .                 | 154 |
| Combinations . . . . .                 | 38  |

### NUMBER THEORY AND ALGEBRA

#### Numbers

|                                                        |     |
|--------------------------------------------------------|-----|
| Fibonacci numbers . . . . .                            | 113 |
| Finding the $n^{\text{th}}$ Fibonacci number . . . . . | 113 |
| Harmonic numbers . . . . .                             | 121 |
| $n^{\text{th}}$ harmonic number . . . . .              | 121 |
| Bernoulli numbers . . . . .                            | 26  |
| Euler numbers . . . . .                                | 104 |

#### Base Conversions . . . . . 21–25

|                                                           |    |
|-----------------------------------------------------------|----|
| Decimal integer to any base . . . . .                     | 21 |
| Integer without exponent in base $b$ to decimal . . . . . | 23 |
| Integer with exponent in base $b$ to decimal . . . . .    | 24 |
| Fractional decimal number to base $b$ . . . . .           | 24 |
| Fractional number in base $b$ to decimal . . . . .        | 25 |

#### Complex Number Operations . . . . . 47–55

|                                                           |    |
|-----------------------------------------------------------|----|
| Complex add . . . . .                                     | 47 |
| Complex subtract . . . . .                                | 47 |
| Complex multiply . . . . .                                | 48 |
| Multiplication of $n$ complex numbers . . . . .           | 48 |
| Complex divide . . . . .                                  | 49 |
| Complex reciprocal . . . . .                              | 49 |
| Complex absolute value . . . . .                          | 50 |
| Complex square . . . . .                                  | 50 |
| Complex square root . . . . .                             | 50 |
| Complex natural logarithm (base $e$ ) . . . . .           | 51 |
| Complex exponential . . . . .                             | 51 |
| Complex exponential ( $t^{a+ib}$ ) . . . . .              | 52 |
| Integral power of a complex number . . . . .              | 52 |
| Integral roots of a complex number . . . . .              | 53 |
| Complex number to a complex power . . . . .               | 54 |
| Complex root of a complex number . . . . .                | 54 |
| Logarithm of a complex number to a complex base . . . . . | 55 |

#### Cubic Equation . . . . . 74

#### Determinant of a $3 \times 3$ Matrix . . . . . 94

#### Factoring Integers and Determining Primes . . . . . 111

#### Highest Common Factor . . . . . 122



|                                                           |         |
|-----------------------------------------------------------|---------|
| Least Common Multiple                                     | 140     |
| Progressions                                              | 157–163 |
| Step through an arithmetic progression                    | 158     |
| Step through a geometric progression                      | 158     |
| Step through a harmonic progression                       | 159     |
| $n^{\text{th}}$ term of an arithmetic progression         | 159     |
| $n^{\text{th}}$ term of a geometric progression           | 160     |
| Arithmetic progression sum (given the last term)          | 160     |
| Arithmetic progression sum (given the difference)         | 161     |
| Sum of a geometric progression ( $r < 1$ )                | 161     |
| Sum of a geometric progression ( $r > 1$ )                | 162     |
| Sum of an infinite geometric progression ( $-1 < r < 1$ ) | 163     |
| Quadratic Equation                                        | 164     |
| Simultaneous Linear Equations                             | 176–179 |
| Two unknowns                                              | 176     |
| Three unknowns                                            | 177     |
| Synthetic Division                                        | 189     |
| Vector Operations                                         | 209–212 |
| Vector addition                                           | 209     |
| Vector angles                                             | 210     |
| Vector cross product                                      | 211     |
| Vector dot product                                        | 212     |

## GEOMETRY AND TRIGONOMETRY

|                                 |       |
|---------------------------------|-------|
| Angle Conversions               | 17–20 |
| Bearing to azimuth              | 17    |
| Azimuth to bearing              | 18    |
| Radians to degrees              | 19    |
| Degrees to radians              | 19    |
| Mils to degrees                 | 19    |
| Degrees to mils                 | 19    |
| Grads to degrees                | 20    |
| Degrees to grads                | 20    |
| Complex Hyperbolic Functions    | 38–46 |
| Complex hyperbolic sine         | 39    |
| Complex hyperbolic cosine       | 39    |
| Complex hyperbolic tangent      | 40    |
| Complex hyperbolic cotangent    | 40    |
| Complex hyperbolic cosecant     | 41    |
| Complex hyperbolic secant       | 41    |
| Complex inverse hyperbolic sine | 42    |

|                                                   |         |
|---------------------------------------------------|---------|
| Complex inverse hyperbolic cosine                 | 42      |
| Complex inverse hyperbolic tangent                | 43      |
| Complex inverse hyperbolic cotangent              | 44      |
| Complex inverse hyperbolic cosecant               | 44      |
| Complex inverse hyperbolic secant                 | 46      |
| Complex Trigonometric Functions                   | 56–64   |
| Complex sine                                      | 56      |
| Complex cosine                                    | 56      |
| Complex tangent                                   | 57      |
| Complex cotangent                                 | 57      |
| Complex cosecant                                  | 58      |
| Complex secant                                    | 58      |
| Complex arc sine                                  | 59      |
| Complex arc cosine                                | 60      |
| Complex arc tangent                               | 61      |
| Complex arc cotangent                             | 62      |
| Complex arc cosecant                              | 63      |
| Complex arc secant                                | 64      |
| Coordinate Translation and Rotation (Rectangular) | 70      |
| Equally Spaced Points on a Circle                 | 95      |
| Hyperbolic Functions                              | 123–126 |
| Hyperbolic sine                                   | 123     |
| Hyperbolic cosine                                 | 123     |
| Hyperbolic tangent                                | 123     |
| Hyperbolic cotangent                              | 124     |
| Hyperbolic cosecant                               | 124     |
| Hyperbolic secant                                 | 124     |
| Inverse hyperbolic sine                           | 125     |
| Inverse hyperbolic cosine                         | 125     |
| Inverse hyperbolic tangent                        | 125     |
| Inverse hyperbolic secant                         | 126     |
| Inverse hyperbolic cotangent                      | 126     |
| Inverse hyperbolic cosecant                       | 126     |
| Intersections of Straight Line and Conic          | 131     |
| Triangles (Oblique)                               | 190–198 |
| Given $a, b, C$ ; find $A, B, c$                  | 190     |
| Given $a, b, c$ ; find $A, B, C$                  | 191     |
| Given $a, A, C$ ; find $B, b, c$                  | 192     |
| Given $a, B, C$ ; find $A, b, c$                  | 193     |
| Given $B, b, c$ ; find $a, A, C$                  | 194     |
| Given $a, b, c$ ; find area                       | 195     |
| Given $a, b, C$ ; find area                       | 196     |



|                                               |         |
|-----------------------------------------------|---------|
| Given a, B, C; find area                      | 197     |
| Given vertices; find area                     | 198     |
| <b>Trigonometric Functions</b>                | 198–204 |
| Secondary value of arc sin x                  | 198     |
| Secondary value of arc cos x                  | 199     |
| Secondary value of arc tan x                  | 200     |
| Cotangent                                     | 200     |
| Cosecant                                      | 201     |
| Secant                                        | 201     |
| Versine                                       | 202     |
| Coversine                                     | 202     |
| Haversine                                     | 203     |
| Arc cotangent                                 | 203     |
| Arc cosecant                                  | 204     |
| Arc secant                                    | 204     |
| <b>STATISTICS</b>                             |         |
| Analysis of Variance (One Way)                | 15      |
| Binomial Distribution                         | 28      |
| Bivariate Normal Distribution                 | 29      |
| Chi-Square Statistics                         | 33–37   |
| Goodness of fit                               | 33      |
| 2 x 2 Contingency table                       | 34      |
| 2 x k Contingency table                       | 35      |
| Testing a population variance                 | 36      |
| Bartlett's chi-square                         | 36      |
| Covariance and Correlation Coefficient        | 72      |
| Curve Fitting                                 | 77–89   |
| Linear regression and correlation coefficient | 77      |
| Multiple linear regression (three variables)  | 79      |
| Parabola (least squares fit)                  | 82      |
| Least squares regression of $y = cx^a + dx^b$ | 84      |
| Power curve (least squares fit)               | 86      |
| Exponential curve (least squares fit)         | 88      |
| Error Function                                | 103     |
| F Statistic                                   | 114     |
| Gaussian Probability Function                 | 115     |
| Hypergeometric Distribution                   | 127     |

|                                                                       |         |
|-----------------------------------------------------------------------|---------|
| Means                                                                 | 146–149 |
| Mean, standard deviation and sums of grouped data                     | 146     |
| Arithmetic mean                                                       | 148     |
| Geometric mean                                                        | 148     |
| Harmonic mean                                                         | 149     |
| Negative Binomial Distribution                                        | 150     |
| Poisson Distribution                                                  | 156     |
| Random Numbers                                                        | 165     |
| Rank Correlation (Spearman's Coefficient)                             | 165     |
| Skewness and Kurtosis                                                 | 181     |
| T Statistics                                                          | 205–208 |
| t for paired observations                                             | 205     |
| t for population mean                                                 | 206     |
| t for correlation coefficient                                         | 207     |
| t for two sample means                                                | 208     |
| <b>NUMERICAL METHODS</b>                                              |         |
| Bessel Function of First Kind, Order n                                | 27      |
| Equation Solving (Iterative Techniques)                               | 96–102  |
| Example 1: Find x such that $x = e^{-x}$                              | 97      |
| Example 2: $4 = x - \frac{1}{x}$                                      | 97      |
| Example 3: $x^x = 1000$                                               | 98      |
| Example 4: Largest $x^{x^x}$                                          | 98      |
| Example 5: Solve $x^2 + 4 \sin x = 0$                                 | 100     |
| A method for faster convergence                                       | 100     |
| Example 6: Solve $x^3 = 3^x$ where $1 < x < e$                        | 101     |
| Example 7: Find a root of a polynomial                                | 101     |
| Factorial and Gamma Function                                          | 109–110 |
| Stirling's approximation                                              | 109     |
| Polynomial approximation                                              | 110     |
| Gaussian Quadratures                                                  | 116–120 |
| Gaussian quadrature for $\int_a^b f(x) dx$ or $\int_a^\infty f(x) dx$ | 116     |
| Gaussian quadrature for $\int_a^\infty e^{-x} f(x) dx$                | 119     |
| Interpolation                                                         | 128–130 |
| Aiken's formula                                                       | 128     |
| Linear interpolation                                                  | 130     |
| Numerical Integration                                                 | 151     |



|                                                                      |         |
|----------------------------------------------------------------------|---------|
| Plotting Curves . . . . .                                            | 154–155 |
| Examples of $f(x)$ . . . . .                                         | 155     |
| Polynomial Evaluation . . . . .                                      | 156     |
| Roots of a Polynomial . . . . .                                      | 175     |
| <b>FINANCE</b>                                                       |         |
| Bonds . . . . .                                                      | 30      |
| Cash Flow Analysis (Discounted) . . . . .                            | 32      |
| Depreciation Amortization . . . . .                                  | 90–93   |
| Straight line depreciation . . . . .                                 | 90      |
| Variable rate declining balance . . . . .                            | 91      |
| Sum of the year's digits depreciation (SOD) . . . . .                | 92      |
| Diminishing balance depreciation . . . . .                           | 93      |
| Interest (Compound) . . . . .                                        | 132–137 |
| Interest amount . . . . .                                            | 133     |
| Number of time periods . . . . .                                     | 133     |
| Rate of return . . . . .                                             | 134     |
| Present value . . . . .                                              | 134     |
| Future value . . . . .                                               | 135     |
| Compound continuously . . . . .                                      | 135     |
| Nominal rate converted to effective annual rate . . . . .            | 136     |
| Add-on rate converted to true annual percentage rate (APR) . . . . . | 136     |
| Interest (Simple) . . . . .                                          | 137–139 |
| Interest amount . . . . .                                            | 137     |
| Number of time periods . . . . .                                     | 138     |
| Interest rate . . . . .                                              | 138     |
| Present value . . . . .                                              | 139     |
| Future value . . . . .                                               | 139     |
| Loan Repayments . . . . .                                            | 141–145 |
| Number of time periods . . . . .                                     | 141     |
| Interest rate . . . . .                                              | 142     |
| Payment amount . . . . .                                             | 142     |
| Present value . . . . .                                              | 143     |
| Accumulated interest . . . . .                                       | 143     |
| Remaining balance . . . . .                                          | 144     |
| Interest rebate (Rule of 78's) . . . . .                             | 145     |
| Percent . . . . .                                                    | 153     |
| Markup percent . . . . .                                             | 153     |
| Gross % profit . . . . .                                             | 153     |

|                                            |         |
|--------------------------------------------|---------|
| Sinking Fund . . . . .                     | 179–181 |
| Number of periods . . . . .                | 179     |
| Payment amount . . . . .                   | 180     |
| Future value . . . . .                     | 180     |
| <b>MISCELLANY</b>                          |         |
| Resistance . . . . .                       | 174     |
| Speedometer/Odometer Adjustments . . . . . | 183     |
| Spherical Triangle . . . . .               | 186     |
| Weekday . . . . .                          | 213     |
| Appendix . . . . .                         | 215     |



## Amortization

See page 90

## Analysis of Variance (One Way)

The one-way analysis of variance tests the differences between means of  $k$  treatment groups, group  $i$  ( $i = 1, 2, \dots, k$ ) has  $n_i$  observations (treatment may have equal or unequal number of observations).

The following keysequence yields the analysis of variance table, sum of squares, mean squares, degrees of freedom, and the  $F$  ratio.

Formulas:

$$\text{Total SS} = \sum_{i=1}^k \sum_{j=1}^{n_i} x_{ij}^2 - \frac{\left( \sum_{i=1}^k \sum_{j=1}^{n_i} x_{ij} \right)^2}{\sum_{i=1}^k n_i}$$

$$\text{Treat SS} = \sum_{i=1}^k \frac{\left( \sum_{j=1}^{n_i} x_{ij} \right)^2}{n_i} - \frac{\left( \sum_{i=1}^k \sum_{j=1}^{n_i} x_{ij} \right)^2}{\sum_{i=1}^k n_i}$$

$$\text{Error SS} = \text{Total SS} - \text{Treat SS}$$

$$\text{Treat df} = k - 1$$

$$\text{Error df} = \sum_{i=1}^k n_i - k$$

$$\text{Treat MS} = \frac{\text{Treat SS}}{\text{Treat df}}$$

$$\text{Error MS} = \frac{\text{Error SS}}{\text{Error df}}$$

$$F = \frac{\text{Treat MS}}{\text{Error MS}} \quad (\text{with } k-1 \text{ and } \sum_{i=1}^k n_i - k \text{ degrees of freedom})$$



Example:

|           |   | j  |    |    |    |    |    |
|-----------|---|----|----|----|----|----|----|
| i \ j     |   | 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 |    |

Answers: 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            |        |       |           |        | DISPLAY | REMARKS                            |
|------|----------|-----------------------|--------|-------|-----------|--------|---------|------------------------------------|
| 1    |          | CLEAR                 | STO    | 1     | STO       |        |         | Or turn machine off and on.        |
| 2    |          | 2                     | STO    | 3     | STO       | 4      |         |                                    |
| 3    |          | 1                     | STO    | +     | 4         |        |         | Perform 3–8 for i=1, 2, ..., k     |
| 4    | $x_{ij}$ | STO                   | +      | 1     | $\Sigma+$ | 1      |         | Perform 4–5 for j=1, 2, ..., $n_i$ |
| 5    |          | STO                   | +      | 2     |           |        |         |                                    |
| 6    |          | RCL                   | 1      | $x^2$ | RCL       | $\div$ |         |                                    |
| 7    |          | 2                     | STO    | +     | 3         | 0      |         |                                    |
| 8    |          | STO                   | 1      | STO   | 2         |        |         |                                    |
| 9    |          | RCL                   | 6      | RCL   | 7         | $x^2$  |         |                                    |
| 10   |          | RCL                   | $\div$ | 5     | -         |        |         | Total SS                           |
| 11   |          | RCL                   | 3      | RCL   | 7         | $x^2$  |         |                                    |
| 12   |          | RCL                   | $\div$ | 5     | -         |        |         | Treat SS                           |
| 13   |          | -                     |        |       |           |        |         | Error SS                           |
| 14   |          | LAST x                | RCL    | 4     | 1         |        |         |                                    |
| 15   |          | -                     |        |       |           |        |         | Treat df                           |
| 16   |          | $\div$                |        |       |           |        |         | Treat MS                           |
| 17   |          | $x \leftrightarrow y$ | RCL    | 5     | RCL       | -      |         |                                    |
| 18   |          | 4                     |        |       |           |        |         | Error df                           |
| 19   |          | $\div$                |        |       |           |        |         | Error MS                           |
| 20   |          | $\div$                |        |       |           |        |         | F                                  |

## Angle Conversions

## Bearing to azimuth

Note: x = bearing

Example:

$$S 42.6^\circ E = 137.40^\circ = 137^\circ 24'$$

| LINE | DATA | OPERATIONS |   |   |                       |   | DISPLAY | REMARKS                     |
|------|------|------------|---|---|-----------------------|---|---------|-----------------------------|
| 1    | x    | DEG        |   |   |                       |   |         | If x is in decimal degrees, |
|      |      |            |   |   |                       |   |         | go to 3.                    |
| 2    |      | D.MS→      |   |   |                       |   |         |                             |
| 3    |      |            |   |   |                       |   |         | If Sx°E, go to 4,           |
|      |      |            |   |   |                       |   |         | If Sx°W, go to 5,           |
|      |      |            |   |   |                       |   |         | If Nx°W, go to 6,           |
|      |      |            |   |   |                       |   |         | If Nx°E, go to 7.           |
| 4    |      | 1          | 8 | 0 | $x \leftrightarrow y$ | - |         | Go to 7                     |
| 5    |      | 1          | 8 | 0 | +                     |   |         | Go to 7                     |
| 6    |      | CHS        | ↑ | 3 | 6                     | 0 |         |                             |
|      |      | +          |   |   |                       |   |         |                             |
| 7    |      |            |   |   |                       |   |         | For degrees, minutes,       |
|      |      |            |   |   |                       |   |         | seconds, go to 8.           |
|      |      |            |   |   |                       |   |         | Otherwise, stop.            |
| 8    |      | →D.MS      |   |   |                       |   |         |                             |



## Azimuth to bearing

Note:  $x$  = azimuth

Method:

If  $0 < x < 90^\circ$ , convert to ND°E

If  $90^\circ < x < 180^\circ$ , convert to SD°E

If  $180^\circ < x < 270^\circ$ , convert to SD°W

If  $270^\circ < x < 360^\circ$ , convert to ND°W

Example:

$$226^\circ 23' = S46.38^\circ W = S46^\circ 23' W$$

| LINE | DATA | OPERATIONS               | DISPLAY | REMARKS                                                                                                                      |
|------|------|--------------------------|---------|------------------------------------------------------------------------------------------------------------------------------|
| 1    | x    | DEG                      |         | If $x$ is in decimal degrees,<br>go to 3.                                                                                    |
| 2    |      | D.MS→                    | D       |                                                                                                                              |
| 3    |      |                          |         | If $0 < x < 90$ , go to 7,<br>If $90 < x < 180$ , go to 4,<br>If $180 < x < 270$ , go to 5,<br>If $270 < x < 360$ , go to 6. |
| 4    |      | 1 8 0 x <sup>2</sup> y - | D       | Go to 7                                                                                                                      |
| 5    |      | 1 8 0 -                  | D       | Go to 7                                                                                                                      |
| 6    |      | 3 6 0 - CHS              | D       |                                                                                                                              |
| 7    |      |                          |         | For degrees, minutes,<br>seconds, go to 8.<br>Otherwise, stop.                                                               |
| 8    |      | →D.MS                    |         |                                                                                                                              |

## Radians to degrees

Note:  $x$  = input data in radians

Examples:

1. 1 radian =  $57.30^\circ$  (To see full display, press **FIX** **9**.)

2.  $\frac{3}{4}\pi$  radians =  $135^\circ$

| LINE | DATA | OPERATIONS | DISPLAY | REMARKS                      |
|------|------|------------|---------|------------------------------|
| 1    |      | 1 8 0 π    |         |                              |
| 2    |      | ÷ ↑ ↑ ↑    |         |                              |
| 3    |      | CLX        |         |                              |
| 4    | x    | x          |         | Stop. For new case, go to 3. |

## Degrees to radians

Note:  $x$  = input data in degrees

Examples:

1.  $1^\circ = 0.02$  radians (To see full display, press **FIX** **9**.)

2.  $266^\circ = 4.64$  radians

| LINE | DATA | OPERATIONS | DISPLAY | REMARKS                      |
|------|------|------------|---------|------------------------------|
| 1    |      | π 1 8 0    |         |                              |
| 2    |      | ÷ ↑ ↑ ↑    |         |                              |
| 3    |      | CLX        |         |                              |
| 4    | x    | x          |         | Stop. For new case, go to 3. |

## Mils to degrees

Example: 1600 mils =  $90^\circ$

| LINE | DATA | OPERATIONS | DISPLAY | REMARKS |
|------|------|------------|---------|---------|
| 1    | mils | ↑ 9 x 1 6  |         |         |
| 2    |      | 0 ÷        |         |         |

## Degrees to mils

Note:  $x$  = input data in degrees

Example:  $90^\circ = 1600$  mils

| LINE | DATA | OPERATIONS | DISPLAY | REMARKS |
|------|------|------------|---------|---------|
| 1    | x    | ↑ 1 6 0 x  |         |         |
| 2    |      | 9 ÷        |         |         |



## Grads to degrees

Note:  $x$  = input data in grads

Example:  $300 \text{ grads} = 270^\circ$

| LINE | DATA | OPERATIONS                    | DISPLAY | REMARKS |
|------|------|-------------------------------|---------|---------|
| 1    | x    | $\uparrow$ $\cdot$ 9 $\times$ |         |         |

## Degrees to grads

Note:  $x$  = input data in degrees

Example:  $360^\circ = 400 \text{ grads}$

| LINE | DATA | OPERATIONS                  | DISPLAY | REMARKS |
|------|------|-----------------------------|---------|---------|
| 1    | x    | $\uparrow$ $\cdot$ 9 $\div$ |         |         |

## Angles of Triangles

See page 190

## Appendix

See page 215

## Arithmetic Mean

See page 148

## Arithmetic Progressions

See page 157

## Bartlett's Chi-Square

See page 36

## 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, 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                                     | DISPLAY   | REMARKS                                              |
|------|-------|------------------------------------------------|-----------|------------------------------------------------------|
| 1    | b     | $\uparrow$ $\uparrow$                          |           |                                                      |
| 2    | 1     | STO 1 ln $x \div y$ ln                         |           |                                                      |
| 3    |       | $\div$                                         | D         | Let f be the largest integer $\leq D$                |
| 4    |       | CLX                                            |           |                                                      |
| 5    | f     | $x \div y$ $\uparrow$ $\uparrow$ RCL 1         |           |                                                      |
| 6    |       | R $\downarrow$ R $\downarrow$ $x \div y$ $y^x$ |           |                                                      |
| 7    |       | $\div$                                         | $E_1$     | $d_i$ = integer part of $E_i$<br>( $i=1, \dots, f$ ) |
| 8    | $d_1$ | - x                                            | $E_2$     |                                                      |
| 9    | $d_i$ | - x                                            | $E_{i+1}$ | Perform 9 for $i=2, \dots, f$                        |
| 10   |       | 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                                               | DISPLAY | REMARKS    |
|------|------|----------------------------------------------------------|---------|------------|
| 1    | 16   | $\uparrow$ $\uparrow$ $\square$ $\square$ $\square$      |         |            |
| 2    | 1206 | STO 1 In $x \div y$ In                                   |         |            |
| 3    |      | $\div$ $\square$ $\square$ $\square$ $\square$           | 2.56    | $f = 2$    |
| 4    |      | CLX $\square$ $\square$ $\square$ $\square$              |         |            |
| 5    | 2    | $x \div y$ $\uparrow$ $\uparrow$ RCL 1                   |         |            |
| 6    |      | R $\downarrow$ R $\downarrow$ $x \div y$ $\square$ $y^x$ |         |            |
| 7    |      | $\div$ $\square$ $\square$ $\square$ $\square$           | 4.71    | $d_1 = 4$  |
| 8    | 4    | $-$ $x$ $\square$ $\square$ $\square$ $\square$          | 11.38   | $d_2 = 11$ |
| 9    | 11   | $-$ $x$ $\square$ $\square$ $\square$ $\square$          | 6.00    | $d_3 = 6$  |

## Example 2:

Convert 513 to octal (base 8).

Answer:

$$513_{10} = 1001_8$$

| LINE | DATA | OPERATIONS                                               | DISPLAY | REMARKS   |
|------|------|----------------------------------------------------------|---------|-----------|
| 1    | 8    | $\uparrow$ $\uparrow$ $\square$ $\square$ $\square$      |         |           |
| 2    | 513  | STO 1 In $x \div y$ In                                   |         |           |
| 3    |      | $\div$ $\square$ $\square$ $\square$ $\square$           | 3.00    | $f = 3$   |
| 4    |      | CLX $\square$ $\square$ $\square$ $\square$              |         |           |
| 5    | 3    | $x \div y$ $\uparrow$ $\uparrow$ RCL 1                   |         |           |
| 6    |      | R $\downarrow$ R $\downarrow$ $x \div y$ $\square$ $y^x$ |         |           |
| 7    |      | $\div$ $\square$ $\square$ $\square$ $\square$           | 1.00    | $d_1 = 1$ |
| 8    | 1    | $-$ $x$ $\square$ $\square$ $\square$ $\square$          | 0.02    | $d_2 = 0$ |
| 9    | 0    | $-$ $x$ $\square$ $\square$ $\square$ $\square$          | 0.12    | $d_3 = 0$ |
| 10   | 0    | $-$ $x$ $\square$ $\square$ $\square$ $\square$          | 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 4 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                                               | DISPLAY | REMARKS                                            |
|------|------|----------------------------------------------------------|---------|----------------------------------------------------|
| 1    | 8    | $\uparrow$ $\uparrow$ 6 $\cdot$ 0                        |         |                                                    |
| 2    |      | 2 3 EEX 2 3                                              |         |                                                    |
| 3    |      | STO 1 In $x \div y$ In                                   |         |                                                    |
| 4    |      | $\div$ $\square$ $\square$ $\square$ $\square$           | 26.33   | $f = 26$ (Note: this gives the exponent in base 8) |
| 5    |      | CLX $\square$ $\square$ $\square$ $\square$              |         |                                                    |
| 6    | 26   | $x \div y$ $\uparrow$ $\uparrow$ RCL 1                   |         |                                                    |
| 7    |      | R $\downarrow$ R $\downarrow$ $x \div y$ $\square$ $y^x$ |         |                                                    |
| 8    |      | $\div$ $\square$ $\square$ $\square$ $\square$           | 1.99    | $d_1 = 1$                                          |
| 9    | 1    | $-$ $x$ $\square$ $\square$ $\square$ $\square$          | 7.94    | $d_2 = 7$                                          |
| 10   | 7    | $-$ $x$ $\square$ $\square$ $\square$ $\square$          | 7.54    | $d_3 = 7$                                          |
| 11   | 7    | $-$ $x$ $\square$ $\square$ $\square$ $\square$          | 4.34    | $d_4 = 4$                                          |
| 12   | 4    | $-$ $x$ $\square$ $\square$ $\square$ $\square$          | 2.69    | $d_5 = 3$ (rounded), stop                          |

## Integer without exponent in base b to decimal

$$(d_1 d_2 \dots d_{n-1} d_n)_b \rightarrow I_{10}$$

Examples:

$$1. 730020461_8 = 123740465_{10}$$

$$2. 7D0F_{16} = 32015_{10}$$

(A = 10, B = 11, C = 12, D = 13, E = 14, F = 15 in the hexadecimal system)

| LINE | DATA  | OPERATIONS                                           | DISPLAY | REMARKS                         |
|------|-------|------------------------------------------------------|---------|---------------------------------|
| 1    | b     | $\uparrow$ $\uparrow$ $\uparrow$ $\square$ $\square$ |         |                                 |
| 2    | $d_i$ | $x$ $\square$ $\square$ $\square$ $\square$          |         |                                 |
| 3    | $d_i$ | $+$ $x$ $\square$ $\square$ $\square$ $\square$      |         | Perform 3 for $i=2, \dots, n-1$ |
| 4    | $d_n$ | $+$ $\square$ $\square$ $\square$ $\square$          |         |                                 |



## Integer with exponent in base b to decimal

$$d_1 . d_2 \dots d_n \times b^{\text{Exp}} \rightarrow I_{10}$$

Examples:

$$1. 3.0002_8 \times 8^{11} = 2.577399803 \times 10^{10}$$

$$2. D2EE4_{16} \times 16^{28} = D.2EE4_{16} \times 16^{32} \\ = 4.485999088 \times 10^{39}$$

$$(D_{16} = 13, E_{16} = 14)$$

| LINE | DATA           | OPERATIONS           | DISPLAY | REMARKS                     |
|------|----------------|----------------------|---------|-----------------------------|
| 1    | b              | ↑ ↑                  |         |                             |
| 2    | Exp            | ↑                    |         |                             |
| 3    | n              | - 1 + y <sup>x</sup> |         |                             |
| 4    |                | STO 1                |         |                             |
| 5    | b              | ↑ ↑ ↑                |         |                             |
| 6    | d <sub>1</sub> | x                    |         |                             |
| 7    | d <sub>i</sub> | + x                  |         | Perform 7 for i=2, ..., n-1 |
| 8    | d <sub>n</sub> | + RCL 1 x            |         |                             |

## Fractional decimal number to base b

$$x_{10} \rightarrow y_b$$

Method:

In the following algorithm, c is the number of significant digits in x.

d<sub>i</sub> (i = 1, ..., c) represents the i<sup>th</sup> digit in y<sub>b</sub>, counting from left to right.

$$y_b = (d_1 . d_2 \dots d_c)_b \times b^{-H}$$

Examples:

$$1. 0.2937_{10} = 2.263_8 \times 8^{-1} = .2263_8 \quad (c = 4)$$

$$2. 3.688 \times 10^{-54} = 5.A6E_{16} \times 16^{-45} \quad (c = 4, A_{16} = 10, E_{16} = 14)$$

| LINE | DATA           | OPERATIONS                            | DISPLAY          | REMARKS                           |
|------|----------------|---------------------------------------|------------------|-----------------------------------|
| 1    | b              | ↑ ↑                                   |                  |                                   |
| 2    | x              | STO 1 1/x ln x <sup>z</sup> y         |                  |                                   |
| 3    |                | ln ÷                                  | D                | Let H be the smallest integer ≥ D |
| 4    |                | CLX                                   |                  |                                   |
| 5    | H              | x <sup>z</sup> y ↑ ↑ RCL 1            |                  |                                   |
| 6    |                | R↓ R↓ x <sup>z</sup> y y <sup>x</sup> |                  |                                   |
| 7    |                | x                                     | E <sub>1</sub>   | d <sub>i</sub> = integer part of  |
|      |                |                                       |                  | E <sub>i</sub> (i=1, ..., c-1)    |
| 8    | d <sub>1</sub> | - x                                   | E <sub>2</sub>   |                                   |
| 9    | d <sub>i</sub> | - x                                   | E <sub>i+1</sub> | Perform 9 for i=2, ..., c-1       |
| 10   |                | FIX 0                                 | d <sub>c</sub>   |                                   |

## Fractional number in base b to decimal

$$(.d_1 d_2 \dots d_n)_b \rightarrow a_{10}$$

OR

$$d_1 . d_2 \dots d_n \times b^{-\text{Exp}} \rightarrow a_{10}$$

Examples:

$$1. .0E728_{16} = 0.056434631 \quad (E_{16} = 14)$$

$$2. 7.200067_8 \times 8^{-29} = 4.685338214 \times 10^{-26}$$

| LINE | DATA           | OPERATIONS           | DISPLAY | REMARKS                                           |
|------|----------------|----------------------|---------|---------------------------------------------------|
| 1    | b              | 1/x ↑ ↑ ↑            |         |                                                   |
| 2    | d <sub>n</sub> | x FIX 9              |         |                                                   |
| 3    | d <sub>i</sub> | + x                  |         | Perform 3 for i=n-1, ..., 1                       |
| 4    |                |                      |         | If there is no exponent, stop. Otherwise go to 5. |
| 5    | b              | ↑ SCI 9              |         |                                                   |
| 6    | Exp            | ↑ 1 - y <sup>x</sup> |         |                                                   |
| 7    |                | 1/x x                |         |                                                   |

## Bearing to Azimuth

See page 17



## Bernoulli Numbers

The Bernoulli numbers  $B_1, B_2, B_3 \dots$  are defined by

$$B_n = \frac{2(2n)!}{(2^{2n} - 1)\pi^{2n}} \left[ 1 + \frac{1}{3^{2n}} + \frac{1}{5^{2n}} + \dots \right]$$

specifically

$$\frac{1}{6}, \frac{1}{30}, \frac{1}{42}, \frac{1}{30}, \frac{5}{66}, \frac{691}{2730}, \frac{7}{6}, \dots$$

Example:

The 8<sup>th</sup> Bernoulli number = 7.09 (i takes the values 1, 2).

(16<sup>th</sup>)

| LINE | DATA | OPERATIONS                              | DISPLAY        | REMARKS                              |
|------|------|-----------------------------------------|----------------|--------------------------------------|
| 1    | n    | ↑ 2 x ↑ ↑                               |                |                                      |
| 2    |      | ↑ 1                                     |                |                                      |
| 3    |      | STO 1 CLX                               |                | Perform 3–6 for i=1,2, ...,          |
| 4    | i    | ↑ 2 x 1 +                               |                | until A <sub>i</sub> does not change |
| 5    |      | x <sup>2</sup> y y <sup>x</sup> 1/x RCL |                |                                      |
| 6    |      | 1 +                                     | A <sub>i</sub> |                                      |
| 7    |      | R↓ n! 2 x                               |                |                                      |
| 8    |      | RCL 1 x R↓ R↓                           |                |                                      |
| 9    |      | 2 x <sup>2</sup> y y <sup>x</sup> 1     |                |                                      |
| 10   |      | - x <sup>2</sup> y π x <sup>2</sup> y   |                |                                      |
| 11   |      | y <sup>x</sup> x ÷                      |                |                                      |

## Bessel Function of First Kind, Order n

Formula:

$$J_n(x) = \left(\frac{x}{2}\right)^n \sum_{k=0}^{\infty} \frac{\left(-\frac{x^2}{4}\right)^k}{k!(n+k)!}$$

$$x \geq 0$$

Note:

This routine is only good for small values of the argument x.

Example:

$$J_4(2) = 0.033995720 \text{ (i = 2, ..., 6, 7)}$$

(Press **FIX** **9** to see the whole display.)

| LINE | DATA | OPERATIONS               | DISPLAY            | REMARKS                               |
|------|------|--------------------------|--------------------|---------------------------------------|
| 1    | x    | x <sup>2</sup> 4 ÷ STO 1 |                    | Set machine to desired                |
| 2    | n    | STO 2 n! 1/x             |                    | decimal setting                       |
| 3    |      | RCL 1 RCL 2 1            |                    |                                       |
| 4    |      | + n! ÷ -                 |                    |                                       |
| 5    |      | RCL 1                    |                    | Perform 5–12 for i=2, 3,              |
| 6    | i    | STO 3 y <sup>x</sup>     |                    | 4, ..., until D <sub>i</sub> does not |
| 7    |      | LAST x n! ÷ RCL          |                    | change                                |
| 8    |      | 2 RCL 3 +                |                    |                                       |
| 9    |      | n! ÷                     |                    | If i is odd, go to 11.                |
| 10   |      | + Go to 12               |                    |                                       |
| 11   |      | -                        |                    |                                       |
| 12   |      | STO 4                    | D <sub>i</sub>     |                                       |
| 13   |      | RCL 1 √x RCL             |                    |                                       |
| 14   |      | 2 y <sup>x</sup> x       | J <sub>n</sub> (x) |                                       |



## Binomial Distribution

Formula:

$$f(x) = \binom{n}{x} p^x (1-p)^{n-x}$$

where  $n$  and  $x$  are integers,

$$\binom{n}{x} = \frac{n!}{x! (n-x)!},$$

 $0 \leq x \leq n \leq 69$ , and $0 < p < 1$ .

Example:

If  $n = 6$ ,  $p = 0.49$  then

Answer:

$$f(4) = 0.224913711$$

| LINE | DATA | OPERATIONS |     |     |     |        |    | DISPLAY | REMARKS |
|------|------|------------|-----|-----|-----|--------|----|---------|---------|
| 1    | p    | STO        | 1   |     |     |        |    |         |         |
| 2    | x    | STO        | 2   |     |     |        | y* |         |         |
| 3    |      | 1          | RCL | -   | 1   |        |    |         |         |
| 4    | n    | STO        | 3   | RCL | -   | 2      |    |         |         |
| 5    |      |            | y*  |     |     | LAST x |    |         |         |
| 6    |      | n!         | ÷   | x   | RCL | 3      |    |         |         |
| 7    |      |            | n!  | x   | RCL | 2      |    |         |         |
| 8    |      |            | n!  | ÷   | FIX | 9      |    |         |         |

## Bivariate Normal Distribution

Formula:

$$f(x,y) = \frac{1}{2\pi \sigma_1 \sigma_2 \sqrt{1-\rho^2}} e^{-P(x,y)}$$

where

$$P(x,y) = \frac{1}{2(1-\rho^2)} \left[ \frac{(x-\mu_1)^2}{\sigma_1^2} - 2\rho \frac{(x-\mu_1)(y-\mu_2)}{\sigma_1 \sigma_2} + \frac{(y-\mu_2)^2}{\sigma_2^2} \right]$$

Example:

If  $\mu_1 = -1$ ,  $\mu_2 = 1$ ,  $\sigma_1 = 1.5$ ,  $\sigma_2 = .5$ ,  $\rho = .7$ , find  $f(1, 2)$ .

Answer:

$$f(1, 2) = 0.04004$$

| LINE | DATA       | OPERATIONS     |     |                |     |     |        | DISPLAY | REMARKS |
|------|------------|----------------|-----|----------------|-----|-----|--------|---------|---------|
| 1    | x          | ↑              |     |                |     |     |        |         |         |
| 2    | $\mu_1$    | -              |     |                |     |     |        |         |         |
| 3    | $\sigma_1$ | STO            | 1   | ÷              | STO | 2   |        |         |         |
| 4    |            | x <sup>2</sup> |     |                |     |     |        |         |         |
| 5    | y          | ↑              |     |                |     |     |        |         |         |
| 6    | $\mu_2$    | -              |     |                |     |     |        |         |         |
| 7    | $\sigma_2$ | STO            | 3   | ÷              | STO | 4   |        |         |         |
| 8    |            | x <sup>2</sup> | +   | RCL            | 2   | RCL |        |         |         |
| 9    |            | 4              | x   | 2              | x   |     |        |         |         |
| 10   | $\rho$     | STO            | 5   | x              | -   | 1   |        |         |         |
| 11   |            | RCL            | 5   | x <sup>2</sup> | -   | STO |        |         |         |
| 12   |            | 5              | 2   | x              | ÷   | CHS |        |         |         |
| 13   |            | e <sup>x</sup> | RCL | 5              |     | √x  |        |         |         |
| 14   |            | RCL            | 1   | x              | RCL | 3   |        |         |         |
| 15   |            | x              | 2   | x              |     | π   |        |         |         |
| 16   |            | x              | ÷   |                |     |     | f(x,y) |         |         |



## Bonds

Formulas:

 $n$  = total number of days between purchase and maturity $C$  = decimal coupon rate (on an annual basis) $i$  = annual yield to maturity (as a decimal) $PV$  = bond priceIf  $n < 182.5$ ,

$$PV = \frac{200 + 100C}{2 + \frac{n}{180} \cdot i} - \left(1 - \frac{n}{180}\right) \frac{100C}{2}$$

If  $n > 182.5$ ,

$$PV = 100 \left(1 + \frac{i}{2}\right)^{\frac{-n}{182.5}} + 100 \left(\frac{C}{i}\right) \left\{ \left(1 + \frac{i}{2}\right)^j - \left(1 + \frac{i}{2}\right)^{\frac{-n}{182.5}} \right\} - \frac{100Cj}{2}$$

where  $j = 1 - \text{fractional part of } \frac{n}{182.5}$ 

Example 1:

What is the price of a 4% bond yielding 3% and maturing in 99 days?

Answer:

100.27

Example 2:

What is the price of a bond which has a coupon rate of 4.5%, a yield of 3.22% to maturity, and the number of days between purchase and maturity is 1868?

Answer:

105.99

| LINE | DATA | OPERATIONS |       |            |     |            |  | DISPLAY | REMARKS                             |
|------|------|------------|-------|------------|-----|------------|--|---------|-------------------------------------|
| 1    | C    | STO        | 1     |            |     |            |  |         | If $n > 182.5$ , go to 9.           |
|      |      |            |       |            |     |            |  |         |                                     |
| 2    |      | 2          | +     |            |     |            |  |         |                                     |
| 3    | n    | ↑          | 1     | 8          | 0   | ÷          |  |         |                                     |
| 4    |      | ↑          | ↑     | R↓         | R↓  |            |  |         |                                     |
| 5    | i    | x          | 2     | +          | ÷   | $x \div y$ |  |         |                                     |
| 6    |      | 1          | -     | RCL        | 1   | x          |  |         |                                     |
| 7    |      | 2          | ÷     | +          | 1   | 0          |  |         |                                     |
| 8    |      | 0          | x     |            |     |            |  | PV      | Stop                                |
|      |      |            |       |            |     |            |  |         |                                     |
| 9    | n    | STO        | 2     | 1          | 8   | 2          |  |         |                                     |
| 10   |      | .          | 5     | ÷          | STO | 3          |  | D       | Let $f = \text{integer part of } D$ |
| 11   | f    | -          | 1     | $x \div y$ | -   | STO        |  |         |                                     |
| 12   |      | 4          | 1     | ↑          |     |            |  |         |                                     |
| 13   | i    | STO        | 7     | 2          | ÷   | +          |  |         |                                     |
| 14   |      | STO        | 5     | RCL        | 3   |            |  |         |                                     |
| 15   |      | $y^x$      | $1/x$ | STO        | 6   | RCL        |  |         |                                     |
| 16   |      | 5          | RCL   | 4          |     | $y^x$      |  |         |                                     |
| 17   |      | $x \div y$ | -     | RCL        | 1   | x          |  |         |                                     |
| 18   |      | RCL        | 7     | ÷          | RCL | 6          |  |         |                                     |
| 19   |      | +          | RCL   | 4          | RCL | 1          |  |         |                                     |
| 20   |      | x          | 2     | ÷          | -   | 1          |  |         |                                     |
| 21   |      | 0          | 0     | x          |     |            |  | PV      |                                     |



## Cash Flow Analysis (Discounted)

Formula:

$PV_0$  = original investment

$PV_k$  = cash flow of the  $k^{\text{th}}$  period

$i$  = discount rate per period (as a decimal)

$C_k$  = net present value at period  $k$

$$C_k = -PV_0 + \sum_{j=1}^n \frac{PV_j}{(1+i)^j}$$

Example:

You are offered an investment opportunity for \$100,000 at a capital cost of 10% after taxes. Will this investment be profitable based on the following cash flows?

| Year | Cash flow |
|------|-----------|
| 1    | \$34,000  |
| 2    | \$27,500  |
| 3    | \$59,700  |
| 4    | \$ 7,800  |

Answer:

Final value  $C_4 = \$3817.36$  is positive, so the investment will be profitable.

| LINE | DATA   | OPERATIONS             | DISPLAY | REMARKS                            |
|------|--------|------------------------|---------|------------------------------------|
| 1    | $i$    | $\uparrow$ 1 + STO 1   |         |                                    |
| 2    | $PV_1$ | $\times \div y$ $\div$ |         |                                    |
| 3    | $PV_0$ | -                      | $C_1$   |                                    |
| 4    | $PV_j$ | RCL 1                  |         | Perform 4-5 for $j=2, 3, \dots, n$ |
| 5    | $j$    | $y^x$ $\div$ +         | $C_j$   |                                    |

## Centigrade to Fahrenheit

See page 65

## Chi-Square Statistics

Evaluation of Chi-Square for goodness of fit

Formula:

$$\chi^2 = \sum_{i=1}^n \frac{(O_i - E_i)^2}{E_i}$$

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        | DISPLAY | REMARKS                            |
|------|-------|-------------------|---------|------------------------------------|
| 1    |       | CLX $\uparrow$    |         |                                    |
| 2    | $O_i$ | $\uparrow$        |         | Perform 2-4 for $i=1, 2, \dots, n$ |
| 3    | $E_i$ | STO 1 - $x^2$ RCL |         |                                    |
| 4    |       | 1 $\div$ +        |         |                                    |



## 2 x 2 contingency table

|         | observed results |    | Totals |
|---------|------------------|----|--------|
|         | I                | II |        |
|         |                  |    |        |
| Group A | a                | b  | a + b  |
| Group B | c                | d  | c + d  |

Formula:

$$\chi^2 = \frac{(ad - bc)^2 (a + b + c + d)}{(a + b)(c + d)(a + c)(b + d)}$$

(Degrees of freedom d.f. = 1)

Example:

|   | I  | II |
|---|----|----|
| A | 75 | 25 |
| B | 65 | 35 |

Answer:

$$\chi^2 = 2.38 \quad (\text{d.f.} = 1)$$

| LINE | DATA | OPERATIONS               | DISPLAY        | REMARKS |
|------|------|--------------------------|----------------|---------|
| 1    | a    | STO 1                    |                |         |
| 2    | b    | STO 2 +                  |                |         |
| 3    | c    | STO 3 +                  |                |         |
| 4    | d    | STO 4 +                  |                |         |
| 5    |      | RCL 1 RCL 4 x            |                |         |
| 6    |      | RCL 2 RCL 3 x            |                |         |
| 7    |      | - x <sup>2</sup> x RCL 1 |                |         |
| 8    |      | RCL 2 + RCL 3            |                |         |
| 9    |      | RCL 4 + x RCL            |                |         |
| 10   |      | 1 RCL 3 + x              |                |         |
| 11   |      | RCL 2 RCL 4 +            |                |         |
| 12   |      | x ÷                      | χ <sup>2</sup> |         |

## 2 x k contingency table

|        | 1              | 2              | 3              | ... | k              | Totals         |
|--------|----------------|----------------|----------------|-----|----------------|----------------|
| A      | a <sub>1</sub> | a <sub>2</sub> | a <sub>3</sub> | ... | a <sub>k</sub> | N <sub>A</sub> |
| B      | b <sub>1</sub> | b <sub>2</sub> | b <sub>3</sub> | ... | b <sub>k</sub> | N <sub>B</sub> |
| Totals | N <sub>1</sub> | N <sub>2</sub> | N <sub>3</sub> | ... | N <sub>k</sub> | N              |

Formula:

$$\chi^2 = \frac{N}{N_A} \sum_{i=1}^k \frac{a_i^2}{N_i} + \frac{N}{N_B} \sum_{i=1}^k \frac{b_i^2}{N_i} - N$$

Degrees of freedom = k - 1

Example:

|   | 1 | 2 | 3 |
|---|---|---|---|
| A | 2 | 5 | 4 |
| B | 3 | 8 | 7 |

Answer:

$$\chi^2 = 0.02 \quad (\text{d.f.} = 2)$$

| LINE | DATA           | OPERATIONS                                           | DISPLAY        | REMARKS                     |
|------|----------------|------------------------------------------------------|----------------|-----------------------------|
| 1    |                | CLEAR STO 1 STO                                      |                |                             |
| 2    |                | 2                                                    |                |                             |
| 3    | b <sub>i</sub> | STO + 2 ↑ ↑                                          |                | Perform 3-7 for i=1,2,...,k |
| 4    | a <sub>i</sub> | STO + 1 ↑ R↓                                         |                |                             |
| 5    |                | + x <sup>2</sup> y x <sup>2</sup> x <sup>2</sup> y ÷ |                |                             |
| 6    |                | LAST x R↓ R↓ R↓                                      |                |                             |
| 7    |                | x <sup>2</sup> x <sup>2</sup> y ÷ Σ+                 |                |                             |
| 8    |                | RCL 1 RCL 2 +                                        |                |                             |
| 9    |                | STO 4 RCL 1 ÷                                        |                |                             |
| 10   |                | RCL 7 x RCL 4                                        |                |                             |
| 11   |                | RCL 2 ÷ RCL 8                                        |                |                             |
| 12   |                | x + RCL 4 -                                          | χ <sup>2</sup> |                             |



## Testing a population variance

Given a random sample of size  $n$  from a normal population (variance  $\sigma^2$  is unknown), we can use

$$\chi^2 = \frac{(n-1)s^2}{\sigma_0^2}$$

(where  $s^2$  is the sample variance) to test the null hypothesis

$$H_0: \sigma^2 = \sigma_0^2$$

Degrees of freedom =  $n - 1$ .

Example:

Given a sample  $\{2.1, 0.5, -3.1, 1.4, -0.92, -1.35, 1.2\}$  and  $\sigma_0^2 = 2.5$ , find chi-square.

Answer:

$$\chi^2 = 8.13 \text{ (d.f. = 6)}$$

| LINE | DATA         | OPERATIONS               | DISPLAY | REMARKS                       |
|------|--------------|--------------------------|---------|-------------------------------|
| 1    |              | CLEAR                    |         |                               |
| 2    | $x_i$        | $\Sigma+$                |         | Perform 2 for $i=1,2,\dots,n$ |
| 3    |              | $\bar{x},s$              |         |                               |
| 4    |              | $x \div y$ $x^2$ RCL 5 1 |         |                               |
| 5    |              | $-$ $x$                  |         |                               |
| 6    | $\sigma_0^2$ | $\div$                   |         |                               |

## Bartlett's chi-square

Formula:

$$\chi^2 = \frac{f \ln S^2 - \sum_{i=1}^k f_i \ln S_i^2}{1 + \frac{1}{3(k-1)} \left[ \left( \sum_{i=1}^k \frac{1}{f_i} \right) - \frac{1}{f} \right]}$$

where  $S_i^2$  = sample variance of the  $i^{\text{th}}$  sample

$f_i$  = degrees of freedom associated with  $S_i^2$

$i = 1, 2, \dots, k$

$k$  = number of samples

$$S^2 = \frac{\sum_{i=1}^k f_i S_i^2}{f}$$

$$f = \sum_{i=1}^k f_i$$

This  $\chi^2$  has a chi-square distribution (approximately) with  $k - 1$  degrees of freedom which can be used to test the null hypothesis that  $S_1^2, S_2^2, \dots, S_k^2$  are all estimates of the same population variance  $\sigma^2$ .

$H_0$ : Each of  $S_1^2, S_2^2, \dots, S_k^2$  is an estimate of  $\sigma^2$ .

Example:

| i       | 1   | 2   | 3   | 4   | 5   | 6   |
|---------|-----|-----|-----|-----|-----|-----|
| $f_i$   | 10  | 20  | 17  | 18  | 8   | 15  |
| $S_i^2$ | 5.5 | 5.1 | 5.2 | 4.7 | 4.8 | 4.3 |

Answer:

$$\chi^2 = 0.25 \text{ (d.f. = 5)}$$

| LINE | DATA    | OPERATIONS                           | DISPLAY  | REMARKS                         |
|------|---------|--------------------------------------|----------|---------------------------------|
| 1    |         | CLEAR STO 3 STO                      |          |                                 |
| 2    |         | 4                                    |          |                                 |
| 3    | $f_i$   | STO 1 STO + 3                        |          | Perform 3-7 for $i=1,2,\dots,k$ |
| 4    |         | $1/x$ STO + 4                        |          |                                 |
| 5    | $S_i^2$ | $\uparrow$ $\uparrow$ RCL 1 $\times$ |          |                                 |
| 6    |         | $x \div y$ ln RCL 1 $\times$         |          |                                 |
| 7    |         | $\Sigma+$                            |          |                                 |
| 8    |         | RCL 8 RCL $\div$ 3                   |          |                                 |
| 9    |         | ln RCL 3 $\times$ RCL                |          |                                 |
| 10   |         | $-$ 7 RCL 4 RCL                      |          |                                 |
| 11   |         | 3 $1/x$ $-$ RCL 5                    |          |                                 |
| 12   |         | 1 $-$ 3 $\times$ $\div$              |          |                                 |
| 13   |         | 1 + $\div$                           | $\chi^2$ |                                 |



## Circle

See page 95

## Combinations

Combinations of  $a$  objects taken  $b$  at a time (binomial coefficient)

Formula:

$$\binom{a}{b} = {}_a C_b = C_b^a = C(a, b) = \frac{a!}{b!(a-b)!}$$

Example:

$${}_7 C_5 = 21.00$$

Note:

$${}_a C_0 = {}_a C_a = 1,$$

$${}_a C_1 = {}_a C_{a-1} = a$$

Program requires  $a \leq 69$ 

| LINE | DATA | OPERATIONS       |    |        |        |    |  | DISPLAY | REMARKS |
|------|------|------------------|----|--------|--------|----|--|---------|---------|
| 1    | a    |                  | n! |        | LAST x |    |  |         |         |
| 2    | b    | -                |    | LAST x |        | n! |  |         |         |
| 3    |      | x <sup>2</sup> y |    | n!     | x      | ÷  |  |         |         |

## Complex Hyperbolic Functions

Note:

In this section, all angles in the equations are in radians.

## Complex hyperbolic sine

Formula:

$$\sinh(a + ib) = -i \sin i(a + ib) = u + iv$$

Example:

$$\sinh(3 - 2i) = -4.17 - 9.15i$$

| LINE | DATA | OPERATIONS       |     |                |     |     |     | DISPLAY | REMARKS |
|------|------|------------------|-----|----------------|-----|-----|-----|---------|---------|
| 1    | b    | CHS              | STO | 1              |     |     | RAD |         |         |
| 2    |      | SIN              |     |                |     |     |     |         |         |
| 3    | a    | STO              | 2   | e <sup>x</sup> | ↑   | 1/x |     |         |         |
| 4    |      | +                | 2   | ÷              | x   | CHS |     |         |         |
| 5    |      | RCL              | 1   | COS            | RCL | 2   |     |         |         |
| 6    |      | e <sup>x</sup>   | ↑   | 1/x            | -   | 2   |     |         |         |
| 7    |      | ÷                | x   |                |     |     |     | u       |         |
| 8    |      | x <sup>2</sup> y |     |                |     |     |     | v       |         |

## Complex hyperbolic cosine

Formula:

$$\cosh(a + ib) = \cos i(a + ib) = u + iv$$

Example:

$$\cosh(1 + 2i) = -0.64 + 1.07i$$

| LINE | DATA | OPERATIONS     |     |                |     |     |     | DISPLAY | REMARKS |
|------|------|----------------|-----|----------------|-----|-----|-----|---------|---------|
| 1    | b    | CHS            | STO | 1              |     |     | RAD |         |         |
| 2    |      | COS            |     |                |     |     |     |         |         |
| 3    | a    | STO            | 2   | e <sup>x</sup> | ↑   | 1/x |     |         |         |
| 4    |      | +              | 2   | ÷              | x   |     |     | u       |         |
| 5    |      | RCL            | 1   | SIN            | RCL | 2   |     |         |         |
| 6    |      | e <sup>x</sup> | ↑   | 1/x            | -   | 2   |     |         |         |
| 7    |      | ÷              | x   | CHS            |     |     |     | v       |         |



## Complex hyperbolic tangent

Formula:

$$\tanh(a + ib) = -i \tan i(a + ib) = u + iv$$

Example:

$$\tanh(1 + 2i) = 1.17 - 0.24i$$

| LINE | DATA | OPERATIONS       |     |        |                |                  |  | DISPLAY | REMARKS |
|------|------|------------------|-----|--------|----------------|------------------|--|---------|---------|
| 1    | b    | CHS              |     | RAD    | 2              | x                |  |         |         |
| 2    |      | SIN              |     | LAST x | COS            |                  |  |         |         |
| 3    | a    | ↑                | 2   | x      | STO            | 1                |  |         |         |
| 4    |      | e <sup>x</sup>   | ↑   | 1/x    | +              | 2                |  |         |         |
| 5    |      | ÷                | +   | ÷      | CHS            |                  |  |         |         |
| 6    |      | LAST x           | RCL | 1      | e <sup>x</sup> | ↑                |  |         |         |
| 7    |      | 1/x              | -   | 2      | ÷              | x <sup>2</sup> y |  |         |         |
| 8    |      | ÷                |     |        |                |                  |  | u       |         |
| 9    |      | x <sup>2</sup> y |     |        |                |                  |  | v       |         |

## Complex hyperbolic cotangent

Formula:

$$\coth(a + ib) = i \cot i(a + ib) = u + iv$$

Example:

$$\coth(1 + 2i) = 0.82 + 0.17i$$

| LINE | DATA | OPERATIONS       |   |                |                  |        |  | DISPLAY | REMARKS |
|------|------|------------------|---|----------------|------------------|--------|--|---------|---------|
| 1    | b    | CHS              |   | RAD            | 2                | x      |  |         |         |
| 2    |      | SIN              |   | LAST x         | COS              | CHS    |  |         |         |
| 3    | a    | ↑                | 2 | x              | STO              | 1      |  |         |         |
| 4    |      | e <sup>x</sup>   | ↑ | 1/x            | +                | 2      |  |         |         |
| 5    |      | ÷                | + | ÷              |                  | LAST x |  |         |         |
| 6    |      | RCL              | 1 | e <sup>x</sup> | ↑                | 1/x    |  |         |         |
| 7    |      | -                | 2 | ÷              | x <sup>2</sup> y | ÷      |  | u       |         |
| 8    |      | x <sup>2</sup> y |   |                |                  |        |  | v       |         |

## Complex hyperbolic cosecant

Formula:

$$\operatorname{csch}(a + ib) = i \csc i(a + ib) = u + iv$$

Example:

$$\operatorname{csch}(1 + 2i) = -0.22 - 0.64i$$

| LINE | DATA | OPERATIONS       |        |                |                |                  |     | DISPLAY | REMARKS |
|------|------|------------------|--------|----------------|----------------|------------------|-----|---------|---------|
| 1    | b    | CHS              | STO    | 1              |                |                  | RAD |         |         |
| 2    |      | SIN              |        |                |                |                  |     |         |         |
| 3    | a    | STO              | 2      | e <sup>x</sup> | ↑              | 1/x              |     |         |         |
| 4    |      | +                | 2      | ÷              | x              | RCL              |     |         |         |
| 5    |      | 1                | COS    | RCL            | 2              | e <sup>x</sup>   |     |         |         |
| 6    |      | ↑                | 1/x    | -              | 2              | ÷                |     |         |         |
| 7    |      | x                | STO    | 1              | x <sup>2</sup> | x <sup>2</sup> y |     |         |         |
| 8    |      | x <sup>2</sup>   |        | LAST x         | ↑              | R↓               |     |         |         |
| 9    |      | R↓               | +      | ÷              | RCL            | 1                |     |         |         |
| 10   |      |                  | LAST x | ÷              |                |                  |     | u       |         |
| 11   |      | x <sup>2</sup> y |        |                |                |                  |     | v       |         |

## Complex hyperbolic secant

Formula:

$$\operatorname{sech}(a + ib) = \sec i(a + ib) = u + iv$$

Example:

$$\operatorname{sech}(1 + 2i) = -0.41 - 0.69i$$

| LINE | DATA | OPERATIONS     |     |                |                |                  |     | DISPLAY | REMARKS |
|------|------|----------------|-----|----------------|----------------|------------------|-----|---------|---------|
| 1    | b    | CHS            | STO | 1              |                |                  | RAD |         |         |
| 2    |      | COS            |     |                |                |                  |     |         |         |
| 3    | a    | STO            | 2   | e <sup>x</sup> | ↑              | 1/x              |     |         |         |
| 4    |      | +              | 2   | ÷              | x              | RCL              |     |         |         |
| 5    |      | 1              | SIN | RCL            | 2              | e <sup>x</sup>   |     |         |         |
| 6    |      | ↑              | 1/x | -              | 2              | ÷                |     |         |         |
| 7    |      | x              | STO | 1              | x <sup>2</sup> | x <sup>2</sup> y |     |         |         |
| 8    |      | x <sup>2</sup> |     | LAST x         | ↑              | R↓               |     |         |         |
| 9    |      | R↓             | +   | ÷              |                |                  |     | u       |         |
| 10   |      | RCL            | 1   |                | LAST x         | ÷                |     | v       |         |



## Complex inverse hyperbolic sine

Formula:

$$\sinh^{-1}(a + ib) = -i \sin^{-1} i(a + ib) = u + iv$$

Example:

$$\sinh^{-1}(8 - 5i) = 2.94 - 0.56i$$

| LINE | DATA | OPERATIONS       |                   |                  |                |                |  | DISPLAY | REMARKS            |
|------|------|------------------|-------------------|------------------|----------------|----------------|--|---------|--------------------|
| 1    | b    | CHS              | ↑                 | 1                | +              | ↑              |  |         |                    |
| 2    |      | ↑                | 2                 | -                | x <sup>2</sup> |                |  |         |                    |
| 3    | a    | x <sup>2</sup>   | +                 | x <sup>2</sup> y |                | LAST x         |  |         |                    |
| 4    |      | x <sup>2</sup> y | x <sup>2</sup>    | +                |                | √x             |  |         |                    |
| 5    |      | STO              | 1                 | x <sup>2</sup> y |                | √x             |  |         |                    |
| 6    |      | -                |                   | LAST x           | RCL            | 1              |  |         |                    |
| 7    |      | +                | 2                 | ÷                | ↑              | x <sup>2</sup> |  |         |                    |
| 8    |      | 1                | -                 |                  | √x             | +              |  |         |                    |
| 9    |      | ln               |                   |                  |                |                |  |         | If a ≥ 0, go to 11 |
| 10   |      | CHS              |                   |                  |                |                |  |         |                    |
| 11   |      |                  |                   |                  |                |                |  | u       |                    |
| 12   |      | x <sup>2</sup> y | 2                 | ÷                |                | RAD            |  |         |                    |
| 13   |      |                  | SIN <sup>-1</sup> | CHS              |                |                |  | v       |                    |

## Complex inverse hyperbolic cosine

Formula:

$$\cosh^{-1}(a + ib) = i \cos^{-1}(a + ib) = u + iv$$

Example:

$$\cosh^{-1}(5 + 8i) = 2.94 + 1.01i$$

| LINE | DATA | OPERATIONS       |                |                  |     |                   |  | DISPLAY | REMARKS            |
|------|------|------------------|----------------|------------------|-----|-------------------|--|---------|--------------------|
| 1    | a    | ↑                | 1              | +                | ↑   | ↑                 |  |         |                    |
| 2    |      | 2                | -              | x <sup>2</sup>   |     | RAD               |  |         |                    |
| 3    | b    | x <sup>2</sup>   | +              | x <sup>2</sup> y |     | LAST x            |  |         |                    |
| 4    |      | x <sup>2</sup> y | x <sup>2</sup> | +                |     | √x                |  |         |                    |
| 5    |      | STO              | 1              | x <sup>2</sup> y |     | √x                |  |         |                    |
| 6    |      | -                |                | LAST x           | RCL | 1                 |  |         |                    |
| 7    |      | +                | 2              | ÷                | ↑   | x <sup>2</sup>    |  |         |                    |
| 8    |      | 1                | -              |                  | √x  | +                 |  |         |                    |
| 9    |      | ln               |                |                  |     |                   |  |         | If b ≥ 0, go to 11 |
| 10   |      | CHS              |                |                  |     |                   |  |         |                    |
| 11   |      |                  |                |                  |     |                   |  | u       |                    |
| 12   |      | x <sup>2</sup> y | 2              | ÷                |     | COS <sup>-1</sup> |  | v       |                    |

## Complex inverse hyperbolic tangent

Formula:

$$\tanh^{-1}(a + ib) = -i \tan^{-1} i(a + ib) = u + iv$$

Example:

$$\tanh^{-1}(8 - 5i) = 0.09 - 1.51i$$

| LINE | DATA | OPERATIONS        |     |                |     |                |  | DISPLAY | REMARKS |
|------|------|-------------------|-----|----------------|-----|----------------|--|---------|---------|
| 1    |      |                   | π   | 1              | ↑   |                |  |         |         |
| 2    | a    | STO               | 1   | +              |     | RAD            |  |         |         |
| 3    | b    | CHS               | STO | 2              | ÷   |                |  |         |         |
| 4    |      | TAN <sup>-1</sup> | -   | 1              | RCL | -              |  |         |         |
| 5    |      | 1                 | RCL | ÷              | 2   |                |  |         |         |
| 6    |      | TAN <sup>-1</sup> | -   | 2              | ÷   | CHS            |  |         |         |
| 7    |      | RCL               | 1   | 1              | +   | x <sup>2</sup> |  |         |         |
| 8    |      | RCL               | 2   | x <sup>2</sup> | +   |                |  |         |         |
| 9    |      | LAST x            | 1   | RCL            | -   | 1              |  |         |         |
| 10   |      | x <sup>2</sup>    | +   | ÷              | ln  | 4              |  |         |         |
| 11   |      | ÷                 |     |                |     |                |  | u       |         |
| 12   |      | x <sup>2</sup> y  |     |                |     |                |  | v       |         |



## Complex inverse hyperbolic cotangent

Formula:

$$\coth^{-1}(a + ib) = i \cot^{-1} i(a + ib) = u + iv$$

Example:

$$\coth^{-1}(8 - 5i) = 0.09 + 0.06i$$

| LINE | DATA | OPERATIONS                  | DISPLAY | REMARKS |
|------|------|-----------------------------|---------|---------|
| 1    | a    | STO 1 1 +                   |         |         |
| 2    | b    | CHS STO 2 ÷                 |         |         |
| 3    |      | RAD TAN <sup>-1</sup> 1 RCL |         |         |
| 4    |      | - 1 RCL ÷ 2                 |         |         |
| 5    |      | TAN <sup>-1</sup> + 2 ÷     |         |         |
| 6    |      | RCL 1 1 + x <sup>2</sup>    |         |         |
| 7    |      | RCL 2 x <sup>2</sup> +      |         |         |
| 8    |      | LAST x 1 RCL - 1            |         |         |
| 9    |      | x <sup>2</sup> + ÷ ln 4     |         |         |
| 10   |      | ÷                           | u       |         |
| 11   |      | x <sup>2</sup> y            | v       |         |

## Complex inverse hyperbolic cosecant

Formula:

$$\operatorname{csch}^{-1}(a + ib) = i \csc^{-1} i(a + ib) = u + iv$$

Example:

$$\operatorname{csch}^{-1}(8 - 5i) = 0.09 + 0.06i$$

$$(D = -0.09)$$

| LINE | DATA | OPERATIONS                               | DISPLAY | REMARKS            |
|------|------|------------------------------------------|---------|--------------------|
| 1    | a    | CHS STO 1 x <sup>2</sup>                 |         |                    |
| 2    | b    | CHS x <sup>2</sup> LAST x ↑              |         |                    |
| 3    |      | R↓ R↓ + ÷ RCL                            |         |                    |
| 4    |      | 1 LAST x ÷ STO                           |         |                    |
| 5    |      | 1 RAD                                    | D       |                    |
| 6    |      | x <sup>2</sup> y 1 1 + ↑                 |         |                    |
| 7    |      | ↑ 2 - x <sup>2</sup> RCL                 |         |                    |
| 8    |      | 1 x <sup>2</sup> + x <sup>2</sup> y      |         |                    |
| 9    |      | LAST x x <sup>2</sup> y x <sup>2</sup> + |         |                    |
| 10   |      | √x STO 1 x <sup>2</sup> y                |         |                    |
| 11   |      | √x - LAST x RCL                          |         |                    |
| 12   |      | 1 + 2 ÷ ↑                                |         |                    |
| 13   |      | x <sup>2</sup> 1 - √x                    |         |                    |
| 14   |      | + ln                                     |         | If D < 0, go to 16 |
| 15   |      | CHS                                      |         |                    |
| 16   |      |                                          | u       |                    |
| 17   |      | x <sup>2</sup> y 2 ÷ SIN <sup>-1</sup>   | v       |                    |



## Complex inverse hyperbolic secant

Formula:

$$\operatorname{sech}^{-1}(a + ib) = i \sec^{-1}(a + ib) = u + iv$$

Example:

$$\operatorname{sech}^{-1}(5 + 8i) = -0.09 + 1.51i$$

$$(D = -0.09)$$

| LINE | DATA | OPERATIONS       |        |                |                  |                   |  | DISPLAY | REMARKS            |
|------|------|------------------|--------|----------------|------------------|-------------------|--|---------|--------------------|
| 1    | b    | CHS              | STO    | 1              | x <sup>2</sup>   |                   |  |         |                    |
| 2    | a    | x <sup>2</sup>   |        | LAST x         | ↑                | R↓                |  |         |                    |
| 3    |      | R↓               | +      | ÷              | RCL              | 1                 |  |         |                    |
| 4    |      |                  | LAST x | ÷              | STO              | 1                 |  | D       |                    |
| 5    |      | x <sup>2</sup> y | ↑      | 1              | +                | ↑                 |  |         |                    |
| 6    |      | ↑                | 2      | -              | x <sup>2</sup>   |                   |  |         |                    |
| 7    |      | RAD              | RCL    | 1              | x <sup>2</sup>   | +                 |  |         |                    |
| 8    |      | x <sup>2</sup> y |        | LAST x         | x <sup>2</sup> y | x <sup>2</sup>    |  |         |                    |
| 9    |      | +                |        | √x             | STO              | 1                 |  |         |                    |
| 10   |      | x <sup>2</sup> y |        | √x             | -                |                   |  |         |                    |
| 11   |      | LAST x           | RCL    | 1              | +                | 2                 |  |         |                    |
| 12   |      | ÷                | ↑      | x <sup>2</sup> | 1                | -                 |  |         |                    |
| 13   |      |                  | √x     | +              | ln               |                   |  |         | If D ≥ 0, go to 15 |
| 14   |      | CHS              |        |                |                  |                   |  |         |                    |
| 15   |      |                  |        |                |                  |                   |  | u       |                    |
| 16   |      | x <sup>2</sup> y | 2      | ÷              |                  | COS <sup>-1</sup> |  | v       |                    |

## Complex Number Operations

## Complex add

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 |  |  |  |  |  | DISPLAY | REMARKS |
|------|----------------|------------|--|--|--|--|--|---------|---------|
| 1    | a <sub>1</sub> | ↑          |  |  |  |  |  |         |         |
| 2    | a <sub>2</sub> | +          |  |  |  |  |  | u       |         |
| 3    | b <sub>1</sub> | ↑          |  |  |  |  |  |         |         |
| 4    | b <sub>2</sub> | +          |  |  |  |  |  | v       |         |

## Complex subtract

Formula:

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

Example:

$$(3 + 4i) - (7.4 - 5.6i) = -4.4 + 9.6i$$

| LINE | DATA           | OPERATIONS |  |  |  |  |  | DISPLAY | REMARKS |
|------|----------------|------------|--|--|--|--|--|---------|---------|
| 1    | a <sub>1</sub> | ↑          |  |  |  |  |  |         |         |
| 2    | a <sub>2</sub> | -          |  |  |  |  |  | u       |         |
| 3    | b <sub>1</sub> | ↑          |  |  |  |  |  |         |         |
| 4    | b <sub>2</sub> | -          |  |  |  |  |  | v       |         |



## Complex multiply

Formula:

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

Example:

$$(3 + 4i)(7 - 2i) = 29.00 + 22.00i$$

| LINE | DATA           | OPERATIONS |     |        |     |   |  | DISPLAY | REMARKS |
|------|----------------|------------|-----|--------|-----|---|--|---------|---------|
| 1    | a <sub>1</sub> | STO        | 1   |        |     |   |  |         |         |
| 2    | b <sub>2</sub> | STO        | 2   | x      |     |   |  |         |         |
| 3    | b <sub>1</sub> | STO        | 3   |        |     |   |  |         |         |
| 4    | a <sub>2</sub> | x          |     | LAST x | RCL | x |  |         |         |
| 5    |                | 1          | RCL | 2      | RCL | x |  |         |         |
| 6    |                | 3          | -   |        |     |   |  | u       |         |
| 7    |                | R↓         | +   |        |     |   |  | v       |         |

## Multiplication of n complex numbers

Formula:

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

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

Example:

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

| LINE | DATA           | OPERATIONS |       |    |  |    |  | DISPLAY | REMARKS                     |
|------|----------------|------------|-------|----|--|----|--|---------|-----------------------------|
| 1    |                |            | CLEAR |    |  |    |  |         |                             |
| 2    | b <sub>k</sub> | ↑          |       |    |  |    |  |         | Perform 2-3 for k=1,2,...,n |
| 3    | a <sub>k</sub> | →P         | ln    | Σ+ |  |    |  |         |                             |
| 4    |                | RCL        | Σ+    | e* |  | →R |  | u       |                             |
| 5    |                | xz̄y       |       |    |  |    |  | v       |                             |

## Complex divide

Formula:

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

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 |      |    |      |    |  | DISPLAY | REMARKS |
|------|----------------|------------|------|----|------|----|--|---------|---------|
| 1    | b <sub>2</sub> | ↑          |      |    | RAD  |    |  |         |         |
| 2    | a <sub>2</sub> | →P         |      |    |      |    |  |         |         |
| 3    | b <sub>1</sub> | ↑          |      |    |      |    |  |         |         |
| 4    | a <sub>1</sub> | →P         | xz̄y | R↓ | xz̄y | ÷  |  |         |         |
| 5    |                | R↓         | -    | R↓ | R↓   | R↓ |  |         |         |
| 6    |                |            | →R   |    |      |    |  | u       |         |
| 7    |                | xz̄y       |      |    |      |    |  | v       |         |

## Complex reciprocal

Formula:

$$\frac{1}{a + ib} = \frac{a - ib}{a^2 + b^2} = u + iv$$

Example:

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

| LINE | DATA | OPERATIONS     |     |        |                |    |  | DISPLAY | REMARKS |
|------|------|----------------|-----|--------|----------------|----|--|---------|---------|
| 1    | b    | CHS            | STO | 1      | x <sup>2</sup> |    |  |         |         |
| 2    | a    | x <sup>2</sup> |     | LAST x | ↑              | R↓ |  |         |         |
| 3    |      | R↓             | +   | ÷      |                |    |  | u       |         |
| 4    |      | RCL            | 1   |        | LAST x         | ÷  |  | v       |         |



## Complex absolute value

Formula:

$$|a + ib| = \sqrt{a^2 + b^2}$$

Example:

$$|3 + 4i| = 5.00$$

| LINE | DATA | OPERATIONS | DISPLAY | REMARKS |
|------|------|------------|---------|---------|
| 1    | b    | ↑          |         |         |
| 2    | a    | →P         |         |         |

## Complex square

Formula:

$$(a + ib)^2 = (a^2 - b^2) + i(2ab) = u + iv$$

Example:

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

| LINE | DATA | OPERATIONS                 | DISPLAY | REMARKS |
|------|------|----------------------------|---------|---------|
| 1    | a    | ↑ ↑ x                      |         |         |
| 2    | b    | STO 1 ↑ x -                | u       |         |
| 3    |      | x <sup>2</sup> y RCL 1 x 2 |         |         |
| 4    |      | x                          | v       |         |

## Complex square root

Formula:

$$\sqrt{a + ib} = \pm r^{\frac{1}{2}} e^{i\frac{\theta}{2}}$$

where

$$a + ib = re^{i\theta}$$

Example:

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

| LINE | DATA | OPERATIONS               | DISPLAY | REMARKS |
|------|------|--------------------------|---------|---------|
| 1    | b    | ↑                        |         |         |
| 2    | a    | →P √x x <sup>2</sup> y 2 |         |         |
| 3    |      | ÷ x <sup>2</sup> y →R    | u       |         |
| 4    |      | x <sup>2</sup> y         | v       |         |

## Complex natural logarithm (base e)

Formula:

$$\begin{aligned} \ln(a + ib) &= \ln(\sqrt{a^2 + b^2}) + i \left( \tan^{-1} \frac{b}{a} \right) \\ &= \ln r + i\theta = u + iv \quad (\theta \text{ is in radians}) \end{aligned}$$

Example:

$$\ln i = 1.57 i$$

Note:  $a + ib = re^{i\theta} = r(\cos \theta + i \sin \theta)$ 

| LINE | DATA | OPERATIONS       | DISPLAY | REMARKS |
|------|------|------------------|---------|---------|
| 1    | b    | ↑                |         |         |
| 2    | a    | RAD →P ln        | u       |         |
| 3    |      | x <sup>2</sup> y | v       |         |

## Complex exponential

Formula:

$$e^{(a+ib)} = e^a e^{ib} = e^a (\cos b + i \sin b) = u + iv$$

Example:

$$e^{1.57i} = 1.00 i$$

| LINE | DATA | OPERATIONS        | DISPLAY | REMARKS |
|------|------|-------------------|---------|---------|
| 1    | b    | RAD               |         |         |
| 2    | a    | e <sup>x</sup> →R | u       |         |
| 3    |      | x <sup>2</sup> y  | v       |         |



Complex exponential ( $t^{a+ib}$ )

Formula:

$$t^{a+ib} = e^{(a+ib)\ln t} = u + iv \quad (t > 0)$$

Example:

$$2^{3+4i} = -7.46 + 2.89i$$

| LINE | DATA | OPERATIONS              | DISPLAY | REMARKS |
|------|------|-------------------------|---------|---------|
| 1    | b    | $\uparrow$ RAD          |         |         |
| 2    | t    | ln x LAST x             |         |         |
| 3    | a    | x $e^x$ $\rightarrow R$ | u       |         |
| 4    |      | $x \div y$              | v       |         |

## Integral power of a complex number

Formula:

$$(a + ib)^n = r^n (\cos n\theta + i \sin n\theta) = u + iv$$

where  $r = \sqrt{a^2 + b^2}$ ,  $\theta = \tan^{-1} \frac{b}{a}$  and

$n$  is a positive integer.

Example:

$$(3 + 4.5i)^5 = 926.44 - 4533.47i$$

| LINE | DATA | OPERATIONS                   | DISPLAY | REMARKS |
|------|------|------------------------------|---------|---------|
| 1    | b    | $\uparrow$                   |         |         |
| 2    | a    | $\rightarrow P$              |         |         |
| 3    | n    | $y^x$ $x \div y$ LAST x      |         |         |
| 4    |      | x $x \div y$ $\rightarrow R$ | u       |         |
| 5    |      | $x \div y$                   | v       |         |

## Integral roots of a complex number

Formula:

$$(a + b)^{\frac{1}{n}} = r^{\frac{1}{n}} \left( \cos \frac{\theta + 360k}{n} + i \sin \frac{\theta + 360k}{n} \right)$$

$$= u_k + iv_k$$

where  $n$  is a positive integer and  $k = 0, 1, \dots, n - 1$ . ( $\theta$  is in degrees)

Example:

$5 + 3i$  has three cube roots:

$$u_0 + iv_0 = 1.77 + 0.32i$$

$$u_1 + iv_1 = -1.16 + 1.37i$$

$$u_2 + iv_2 = -0.61 - 1.69i$$

| LINE | DATA | OPERATIONS                                  | DISPLAY | REMARKS                          |
|------|------|---------------------------------------------|---------|----------------------------------|
| 1    | b    | $\uparrow$ DEG                              |         |                                  |
| 2    | a    | $\rightarrow P$                             |         |                                  |
| 3    | n    | $1/x$ $y^x$ $x \div y$                      |         |                                  |
| 4    |      | LAST x x $x \div y$ 3 6                     |         |                                  |
| 5    |      | 0 LAST x x STO                              |         |                                  |
| 6    |      | 2 R $\downarrow$ $\rightarrow R$            | $u_0$   |                                  |
| 7    |      | $x \div y$                                  | $v_0$   |                                  |
| 8    |      | $x \div y$ $\rightarrow P$ $x \div y$ RCL + |         | Perform 8–10 for $k=1, 2, \dots$ |
| 9    |      | 2 $x \div y$ $\rightarrow R$                | $u_k$   | $n-1$                            |
| 10   |      | $x \div y$                                  | $v_k$   |                                  |



## Complex number to a complex power

Formula:

$$(a_1 + ib_1)^{(a_2 + ib_2)} = e^{(a_2 + ib_2) \ln(a_1 + ib_1)} = u + iv$$

where  $a_1 + ib_1 \neq 0$ 

Example:

$$(1 + i)^{(2-i)} = 1.49 + 4.13i$$

| LINE | DATA           | OPERATIONS |     |        |                |     | DISPLAY | REMARKS |
|------|----------------|------------|-----|--------|----------------|-----|---------|---------|
| 1    | b <sub>1</sub> | ↑          |     | RAD    |                |     |         |         |
| 2    | a <sub>1</sub> | →P         | ln  | STO    | 1              |     |         |         |
| 3    | b <sub>2</sub> | STO        | 2   | x      | x↔y            | STO |         |         |
| 4    |                | 3          |     |        |                |     |         |         |
| 5    | a <sub>2</sub> | x          |     | LAST x | RCL            | x   |         |         |
| 6    |                | 1          | RCL | 2      | RCL            | x   |         |         |
| 7    |                | 3          | -   | STO    | 1              | R↓  |         |         |
| 8    |                | +          | RCL | 1      | e <sup>x</sup> |     |         |         |
| 9    |                | →R         |     |        |                |     | u       |         |
| 10   |                | x↔y        |     |        |                |     | v       |         |

## Complex root of a complex number

Formula:

$$(a_1 + ib_1)^{\frac{1}{a_2 + ib_2}} = e^{[\ln(a_1 + ib_1) / (a_2 + ib_2)]} = u + iv$$

where  $a_1 + ib_1 \neq 0$ 

Example:

Find the  $(2 - i)^{\text{th}}$  root of  $1.49 + 4.13i$ .

Answer:

$$1.00 + 1.00i$$

| LINE | DATA           | OPERATIONS |     |                |     |     | DISPLAY | REMARKS |
|------|----------------|------------|-----|----------------|-----|-----|---------|---------|
| 1    | b <sub>1</sub> | ↑          |     | RAD            |     |     |         |         |
| 2    | a <sub>1</sub> | →P         | ln  | STO            | 1   | x↔y |         |         |
| 3    |                | STO        | 2   |                |     |     |         |         |
| 4    | b <sub>2</sub> | ↑          |     |                |     |     |         |         |
| 5    | a <sub>2</sub> | →P         | RCL | 2              | RCL | 1   |         |         |
| 6    |                | →P         | x↔y | R↓             | x↔y | ÷   |         |         |
| 7    |                | R↓         | -   | R↓             | R↓  | R↓  |         |         |
| 8    |                |            | →R  | e <sup>x</sup> |     | →R  | u       |         |
| 9    |                | x↔y        |     |                |     |     | v       |         |

## Logarithm of a complex number to a complex base

Formula:

$$\log_{(a_1 + ib_1)} (a_2 + ib_2) = \frac{\ln(a_2 + ib_2)}{\ln(a_1 + ib_1)} = u + iv$$

$$a_1 + ib_1 \neq 0$$

Example:

$$\log_{(1+i)} (1.49 + 4.13i) = 2.00 - 1.00i$$

| LINE | DATA           | OPERATIONS |    |     |     |    | DISPLAY | REMARKS |
|------|----------------|------------|----|-----|-----|----|---------|---------|
| 1    | b <sub>1</sub> | ↑          |    | RAD |     |    |         |         |
| 2    | a <sub>1</sub> | →P         | ln | →P  |     |    |         |         |
| 3    | b <sub>2</sub> | ↑          |    |     |     |    |         |         |
| 4    | a <sub>2</sub> | →P         | ln | →P  | x↔y | R↓ |         |         |
| 5    |                | x↔y        | ÷  | R↓  | -   | R↓ |         |         |
| 6    |                | R↓         | R↓ |     | →R  |    | u       |         |
| 7    |                | x↔y        |    |     |     |    | v       |         |



## Complex Trigonometric Functions

*Note:*

In this section, all angles in the equations are in radians.

### Complex sine

*Formula:*

$$\sin(a + ib) = \sin a \cosh b + i \cos a \sinh b = u + iv$$

*Example:*

$$\sin(2 + 3i) = 9.15 - 4.17i$$

| LINE | DATA | OPERATIONS     |   |                |     |     |  | DISPLAY | REMARKS |
|------|------|----------------|---|----------------|-----|-----|--|---------|---------|
| 1    | a    | STO            | 1 |                | RAD | SIN |  |         |         |
| 2    | b    | STO            | 2 | e <sup>x</sup> | ↑   | 1/x |  |         |         |
| 3    |      | +              | 2 | ÷              | x   |     |  | u       |         |
| 4    |      | RCL            | 1 | COS            | RCL | 2   |  |         |         |
| 5    |      | e <sup>x</sup> | ↑ | 1/x            | -   | 2   |  |         |         |
| 6    |      | ÷              | x |                |     |     |  | v       |         |

### Complex cosine

*Formula:*

$$\cos(a + ib) = \cos a \cosh b - i \sin a \sinh b = u + iv$$

*Example:*

$$\cos(2 + 3i) = -4.19 - 9.11i$$

| LINE | DATA | OPERATIONS     |   |                |     |     |  | DISPLAY | REMARKS |
|------|------|----------------|---|----------------|-----|-----|--|---------|---------|
| 1    | a    | STO            | 1 |                | RAD | COS |  |         |         |
| 2    | b    | STO            | 2 | e <sup>x</sup> | ↑   | 1/x |  |         |         |
| 3    |      | +              | 2 | ÷              | x   |     |  | u       |         |
| 4    |      | RCL            | 1 | SIN            | RCL | 2   |  |         |         |
| 5    |      | e <sup>x</sup> | ↑ | 1/x            | -   | 2   |  |         |         |
| 6    |      | ÷              | x | CHS            |     |     |  | v       |         |

### Complex tangent

*Formula:*

$$\tan(a + ib) = \frac{\sin 2a + i \sinh 2b}{\cos 2a + \cosh 2b} = u + iv$$

*Example:*

$$\tan(2 + 3i) = -0.004 + 1.003i$$

(Press **FIX** **3** to see the answers.)

| LINE | DATA | OPERATIONS       |        |     |     |                |  | DISPLAY | REMARKS |
|------|------|------------------|--------|-----|-----|----------------|--|---------|---------|
| 1    | a    |                  | RAD    | 2   | x   | SIN            |  |         |         |
| 2    |      |                  | LAST x | COS |     |                |  |         |         |
| 3    | b    | ↑                | 2      | x   | STO | 1              |  |         |         |
| 4    |      | e <sup>x</sup>   | ↑      | 1/x | +   | 2              |  |         |         |
| 5    |      | ÷                | +      | ÷   |     |                |  | u       |         |
| 6    |      |                  | LAST x | RCL | 1   | e <sup>x</sup> |  |         |         |
| 7    |      | ↑                | 1/x    | -   | 2   | ÷              |  |         |         |
| 8    |      | x <sup>2</sup> y | ÷      |     |     |                |  | v       |         |

### Complex cotangent

*Formula:*

$$\cot(a + ib) = \frac{\sin 2a - i \sinh 2b}{\cosh 2b - \cos 2a} = u + iv$$

*Example:*

$$\cot(2 + 3i) = -0.004 - 0.997i$$

| LINE | DATA | OPERATIONS       |        |     |     |                |  | DISPLAY | REMARKS |
|------|------|------------------|--------|-----|-----|----------------|--|---------|---------|
| 1    | a    |                  | RAD    | 2   | x   | SIN            |  |         |         |
| 2    |      |                  | LAST x | COS | CHS |                |  |         |         |
| 3    | b    | ↑                | 2      | x   | STO | 1              |  |         |         |
| 4    |      | e <sup>x</sup>   | ↑      | 1/x | +   | 2              |  |         |         |
| 5    |      | ÷                | +      | ÷   |     |                |  | u       |         |
| 6    |      |                  | LAST x | RCL | 1   | e <sup>x</sup> |  |         |         |
| 7    |      | ↑                | 1/x    | -   | 2   | ÷              |  |         |         |
| 8    |      | x <sup>2</sup> y | ÷      | CHS |     |                |  | v       |         |



## Complex cosecant

Formula:

$$\csc(a + ib) = \frac{1}{\sin(a + ib)} = u + iv$$

Example:

$$\csc(2 + 3i) = 0.09 + 0.04i$$

| LINE | DATA | OPERATIONS       |                |                |        |                | DISPLAY | REMARKS |
|------|------|------------------|----------------|----------------|--------|----------------|---------|---------|
| 1    | a    | STO              | 1              |                | RAD    | SIN            |         |         |
| 2    | b    | STO              | 2              | e <sup>x</sup> | ↑      | 1/x            |         |         |
| 3    |      | +                | 2              | ÷              | x      | RCL            |         |         |
| 4    |      | 1                | COS            | RCL            | 2      | e <sup>x</sup> |         |         |
| 5    |      | ↑                | 1/x            | -              | 2      | ÷              |         |         |
| 6    |      | x                | CHS            | STO            | 1      | x <sup>2</sup> |         |         |
| 7    |      | x <sup>2</sup> y | x <sup>2</sup> |                | LAST x | ↑              |         |         |
| 8    |      | R↓               | R↓             | +              | ÷      |                | u       |         |
| 9    |      | RCL              | 1              |                | LAST x | ÷              | v       |         |

## Complex secant

Formula:

$$\sec(a + ib) = \frac{1}{\cos(a + ib)} = u + iv$$

Example:

$$\sec(2 + 3i) = -0.04 + 0.09i$$

| LINE | DATA | OPERATIONS     |     |                |                |                  | DISPLAY | REMARKS |
|------|------|----------------|-----|----------------|----------------|------------------|---------|---------|
| 1    | a    | STO            | 1   |                | RAD            | COS              |         |         |
| 2    | b    | STO            | 2   | e <sup>x</sup> | ↑              | 1/x              |         |         |
| 3    |      | +              | 2   | ÷              | x              | RCL              |         |         |
| 4    |      | 1              | SIN | RCL            | 2              | e <sup>x</sup>   |         |         |
| 5    |      | ↑              | 1/x | -              | 2              | ÷                |         |         |
| 6    |      | x              | STO | 1              | x <sup>2</sup> | x <sup>2</sup> y |         |         |
| 7    |      | x <sup>2</sup> |     | LAST x         | ↑              | R↓               |         |         |
| 8    |      | R↓             | +   | ÷              |                |                  | u       |         |
| 9    |      | RCL            | 1   |                | LAST x         | ÷                | v       |         |

## Complex arc sine

Formula:

$$\sin^{-1}(a + ib) = \sin^{-1} \beta + i \operatorname{sgn}(\beta) \ln(\alpha + \sqrt{\alpha^2 - 1}) = u + iv$$

$$\text{where } \alpha = \frac{1}{2} \sqrt{(a+1)^2 + b^2} + \frac{1}{2} \sqrt{(a-1)^2 + b^2}$$

$$\beta = \frac{1}{2} \sqrt{(a+1)^2 + b^2} - \frac{1}{2} \sqrt{(a-1)^2 + b^2}$$

$$\operatorname{sgn}(\beta) = \begin{cases} 1 & \text{if } \beta \geq 0 \\ -1 & \text{if } \beta < 0 \end{cases}$$

Example:

$$\sin^{-1}(5 + 8i) = 0.56 + 2.94i$$

Note:

Inverse trigonometric and inverse hyperbolic functions are multiple-valued functions, but only one answer is given for each.

| LINE | DATA | OPERATIONS        |                  |                  |     |                | DISPLAY | REMARKS            |
|------|------|-------------------|------------------|------------------|-----|----------------|---------|--------------------|
| 1    | a    | ↑                 | 1                | +                | ↑   | ↑              |         |                    |
| 2    |      | 2                 | -                | x <sup>2</sup>   |     | RAD            |         |                    |
| 3    | b    | x <sup>2</sup>    | +                | x <sup>2</sup> y |     | LAST x         |         |                    |
| 4    |      | x <sup>2</sup> y  | x <sup>2</sup>   | +                |     | √x             |         |                    |
| 5    |      | STO               | 1                | x <sup>2</sup> y |     | √x             |         |                    |
| 6    |      | -                 |                  | LAST x           | RCL | 1              |         |                    |
| 7    |      | +                 | 2                | ÷                | ↑   | x <sup>2</sup> |         |                    |
| 8    |      | 1                 | -                |                  | √x  | +              |         |                    |
| 9    |      | ln                | x <sup>2</sup> y | 2                | ÷   |                |         |                    |
| 10   |      | SIN <sup>-1</sup> |                  |                  |     |                | u       |                    |
| 11   |      | x <sup>2</sup> y  |                  |                  |     |                |         | If b ≥ 0, go to 13 |
| 12   |      | CHS               |                  |                  |     |                |         |                    |
| 13   |      |                   |                  |                  |     |                | v       |                    |



## Complex arc cosine

Formula:

$$\cos^{-1}(a + ib) = \cos^{-1} \beta - i \operatorname{sgn}(b) \ln(\alpha + \sqrt{\alpha^2 - 1})$$

$$\text{where } \alpha = \frac{1}{2} \sqrt{(a+1)^2 + b^2} + \frac{1}{2} \sqrt{(a-1)^2 + b^2}$$

$$\beta = \frac{1}{2} \sqrt{(a+1)^2 + b^2} - \frac{1}{2} \sqrt{(a-1)^2 + b^2}$$

$$\operatorname{sgn}(b) = \begin{cases} 1 & \text{if } b \geq 0 \\ -1 & \text{if } b < 0 \end{cases}$$

Example:

$$\cos^{-1}(5 + 8i) = 1.01 - 2.94i$$

| LINE | DATA | OPERATIONS                           | DISPLAY | REMARKS            |
|------|------|--------------------------------------|---------|--------------------|
| 1    | a    | $\uparrow$ 1 + $\uparrow$ $\uparrow$ |         |                    |
| 2    |      | 2 - $x^2$ RAD                        |         |                    |
| 3    | b    | $x^2$ + $x \div y$ LAST x            |         |                    |
| 4    |      | $x \div y$ $x^2$ + $\sqrt{x}$        |         |                    |
| 5    |      | STO 1 $x \div y$ $\sqrt{x}$          |         |                    |
| 6    |      | - LAST x RCL 1                       |         |                    |
| 7    |      | + 2 $\div$ $\uparrow$ $x^2$          |         |                    |
| 8    |      | 1 - $\sqrt{x}$ +                     |         |                    |
| 9    |      | ln $x \div y$ 2 $\div$               |         |                    |
| 10   |      | $\cos^{-1}$                          | u       |                    |
| 11   |      | $x \div y$                           |         | If b < 0, go to 13 |
| 12   |      | CHS                                  |         |                    |
| 13   |      |                                      | v       |                    |

## Complex arc tangent

Formula:

$$\tan^{-1}(a + ib) = \frac{1}{2} \left[ \pi - \tan^{-1} \left( \frac{1+b}{a} \right) - \tan^{-1} \left( \frac{1-b}{a} \right) \right] + \frac{i}{4} \ln \left[ \frac{a^2 + (1+b)^2}{a^2 + (1-b)^2} \right]$$

$$= u + iv$$

where  $(a + ib)^2 \neq -1$ 

Example:

$$\tan^{-1}(5 + 8i) = 1.51 + 0.09i$$

| LINE | DATA | OPERATIONS                     | DISPLAY | REMARKS |
|------|------|--------------------------------|---------|---------|
| 1    |      | $\pi$ 1 $\uparrow$             |         |         |
| 2    | b    | STO 1 + RAD                    |         |         |
| 3    | a    | STO 2 $\div$ TAN <sup>-1</sup> |         |         |
| 4    |      | - 1 RCL - 1                    |         |         |
| 5    |      | RCL $\div$ 2 TAN <sup>-1</sup> |         |         |
| 6    |      | - 2 $\div$                     | u       |         |
| 7    |      | RCL 1 1 + $x^2$                |         |         |
| 8    |      | RCL 2 $x^2$ +                  |         |         |
| 9    |      | LAST x 1 RCL - 1               |         |         |
| 10   |      | $x^2$ + $\div$ ln 4            |         |         |
| 11   |      | $\div$                         | v       |         |



$$\cot^{-1} (a + ib) = \frac{\pi}{2} - \tan^{-1} (a + ib)$$

$$= \frac{1}{2} \tan^{-1} \left( \frac{1+b}{a} \right) + \frac{1}{2} \tan^{-1} \left( \frac{1-b}{a} \right) - \frac{i}{4} \ln \left[ \frac{a^2 + (1+b)^2}{a^2 + (1-b)^2} \right]$$

*Example:*

$$\cot^{-1} (5 + 8i) = 0.06 - 0.09i$$

| LINE | DATA | OPERATIONS        |                   |                |     |                | DISPLAY | REMARKS |
|------|------|-------------------|-------------------|----------------|-----|----------------|---------|---------|
| 1    | b    | STO               | 1                 | 1              | +   |                |         |         |
| 2    | a    | STO               | 2                 | ÷              |     | RAD            |         |         |
| 3    |      |                   | TAN <sup>-1</sup> | 1              | RCL | -              |         |         |
| 4    |      | 1                 | RCL               | ÷              | 2   |                |         |         |
| 5    |      | TAN <sup>-1</sup> | +                 | 2              | ÷   |                | u       |         |
| 6    |      | RCL               | 1                 | 1              | +   | x <sup>2</sup> |         |         |
| 7    |      | RCL               | 2                 | x <sup>2</sup> | +   |                |         |         |
| 8    |      | LAST x            | 1                 | RCL            | -   | 1              |         |         |
| 9    |      | x <sup>2</sup>    | +                 | ÷              | ln  | 4              |         |         |
| 10   |      | ÷                 | CHS               |                |     |                | v       |         |

$$\csc^{-1}(a + ib) = \sin^{-1}\left(\frac{1}{a + ib}\right) = u + iv$$
$$\csc^{-1}(5 + 8i) = 0.06 - 0.09i$$

$(D = -0.09)$

| LINE | DATA | OPERATIONS               |            |            |                          |                          | DISPLAY                  | REMARKS |
|------|------|--------------------------|------------|------------|--------------------------|--------------------------|--------------------------|---------|
| 1    | b    | CHS                      | STO        | 1          | $x^2$                    |                          |                          |         |
| 2    | a    | $x^2$                    |            | LAST x     | $\uparrow$               | R↓                       |                          |         |
| 3    |      | R↓                       | +          | $\div$     | RCL                      | 1                        |                          |         |
| 4    |      |                          | LAST x     | $\div$     | STO                      | 1                        | D                        |         |
| 5    |      | $x \rightleftharpoons y$ | $\uparrow$ | 1          | +                        | $\uparrow$               |                          |         |
| 6    |      | $\uparrow$               | 2          | -          | $x^2$                    |                          |                          |         |
| 7    |      | RAD                      | RCL        | 1          | $x^2$                    | +                        |                          |         |
| 8    |      | $x \rightleftharpoons y$ |            | LAST x     | $x \rightleftharpoons y$ | $x^2$                    |                          |         |
| 9    |      | +                        |            | $\sqrt{x}$ | STO                      | 1                        |                          |         |
| 10   |      | $x \rightleftharpoons y$ |            | $\sqrt{x}$ | -                        |                          |                          |         |
| 11   |      | LAST x                   | RCL        | 1          | +                        | 2                        |                          |         |
| 12   |      | $\div$                   | $\uparrow$ | $x^2$      | 1                        | -                        |                          |         |
| 13   |      |                          | $\sqrt{x}$ | +          | ln                       | $x \rightleftharpoons y$ |                          |         |
| 14   |      | 2                        | $\div$     |            | $\text{SIN}^{-1}$        |                          | u                        |         |
| 15   |      | $x \rightleftharpoons y$ |            |            |                          |                          | If D $\geq 0$ , go to 17 |         |
|      |      |                          |            |            |                          |                          |                          |         |
| 16   |      | CHS                      |            |            |                          |                          |                          |         |
| 17   |      |                          |            |            |                          |                          | v                        |         |



## Complex arc secant

Formula:

$$\sec^{-1}(a + ib) = \cos^{-1}\left(\frac{1}{a + ib}\right) = u + iv$$

Example:

$$\sec^{-1}(5 + 8i) = 1.51 + 0.09i$$

$$(D = -0.09)$$

| LINE | DATA | OPERATIONS     |        |                |                   |                |   | DISPLAY | REMARKS            |
|------|------|----------------|--------|----------------|-------------------|----------------|---|---------|--------------------|
| 1    | b    | CHS            | STO    | 1              | x <sup>2</sup>    |                |   |         |                    |
| 2    | a    | x <sup>2</sup> |        | LAST x         | ↑                 | R↓             |   |         |                    |
| 3    |      | R↓             | +      | ÷              | RCL               | 1              |   |         |                    |
| 4    |      |                | LAST x | ÷              | STO               | 1              | D |         |                    |
| 5    |      | x↔y            | ↑      | 1              | +                 | ↑              |   |         |                    |
| 6    |      | ↑              | 2      | -              | x <sup>2</sup>    |                |   |         |                    |
| 7    |      | RAD            | RCL    | 1              | x <sup>2</sup>    | +              |   |         |                    |
| 8    |      | x↔y            |        | LAST x         | x↔y               | x <sup>2</sup> |   |         |                    |
| 9    |      | +              |        | √x             | STO               | 1              |   |         |                    |
| 10   |      | x↔y            |        | √x             | -                 |                |   |         |                    |
| 11   |      | LAST x         | RCL    | 1              | +                 | 2              |   |         |                    |
| 12   |      | ÷              | ↑      | x <sup>2</sup> | 1                 | -              |   |         |                    |
| 13   |      |                | √x     | +              | ln                | x↔y            |   |         |                    |
| 14   |      | 2              | ÷      |                | COS <sup>-1</sup> |                | u |         |                    |
| 15   |      | x↔y            |        |                |                   |                |   |         | If D < 0, go to 17 |
| 16   |      | CHS            |        |                |                   |                |   |         |                    |
| 17   |      |                |        |                |                   |                | v |         |                    |

## Compound Interest

See page 132

## Contingency Table

See page 34

## Conversions

## Repetitive use of formulas with two constants

Note:

The technique used here is storing both constants (one in register R<sub>1</sub>, the other in T), after which the formulas can be used repeatedly.

## Centigrade to Fahrenheit

Formula:

$$a^{\circ}\text{C} \rightarrow b^{\circ}\text{F}$$

$$\text{where } b = \frac{9}{5}a + 32$$

Examples:

|   |        |       |       |        |         |
|---|--------|-------|-------|--------|---------|
| a | -30    | 0     | 28    | 100    | 539     |
| b | -22.00 | 32.00 | 82.40 | 212.00 | 1002.20 |

| LINE | DATA | OPERATIONS |     |     |   |   |   | DISPLAY | REMARKS                     |
|------|------|------------|-----|-----|---|---|---|---------|-----------------------------|
| 1    |      | 3          | 2   | STO | 1 | 9 |   |         |                             |
| 2    |      | ↑          | 5   | ÷   | ↑ | ↑ |   |         |                             |
| 3    |      | ↑          |     |     |   |   |   |         |                             |
| 4    |      | CLX        |     |     |   |   |   |         |                             |
| 5    | a    | x          | RCL | 1   | + |   | b |         | Stop. For new case, go to 4 |



## Fahrenheit to centigrade

Formula:

$$b^{\circ}\text{F} \rightarrow a^{\circ}\text{C}$$

$$\text{where } a = \frac{5}{9} (b - 32)$$

Examples:

|   |         |        |
|---|---------|--------|
| b | -460    | -40    |
| a | -273.33 | -40.00 |

| LINE | DATA | OPERATIONS  | DISPLAY | REMARKS             |
|------|------|-------------|---------|---------------------|
| 1    |      | 3 2 STO 1 5 |         |                     |
| 2    |      | ↑ 9 ÷ ↑ ↑   |         |                     |
| 3    |      | ↑           |         |                     |
| 4    |      | CLX         |         |                     |
| 5    | b    | RCL 1 - x   | a       | Stop. For new case, |
|      |      |             |         | go to 4             |

## Feet and inches to centimeters

Formula:

$$1 \text{ foot} = 12 \text{ inches,}$$

$$1 \text{ inch} = 2.54 \text{ cm}$$

Examples:

$$4'8'' = 142.24 \text{ cm}$$

$$5'5'' = 165.10 \text{ cm}$$

$$6'3'' = 190.50 \text{ cm}$$

| LINE | DATA | OPERATIONS | DISPLAY | REMARKS             |
|------|------|------------|---------|---------------------|
| 1    |      | 1 2 ↑ ↑ ↑  |         |                     |
| 2    |      | CLX        |         |                     |
| 3    | Ft   | x          |         |                     |
| 4    | In   | + cm/in x  | Cm      | Stop. For new case, |
|      |      |            |         | go to 2             |

## Centimeters to feet and inches

Examples:

$$164 \text{ cm} = 5'4.57''$$

$$180 \text{ cm} = 5'10.87''$$

| LINE | DATA | OPERATIONS      | DISPLAY | REMARKS                   |
|------|------|-----------------|---------|---------------------------|
| 1    |      | 1 2 STO 1       |         |                           |
| 2    |      | cm/in 1/x ↑ ↑ ↑ |         |                           |
| 3    |      | CLX             |         |                           |
| 4    | Cm   | x RCL 1 ÷       | D       | Let f = integer part of D |
| 5    | f    |                 | Feet    |                           |
| 6    |      | - RCL 1 x       | Inches  | Stop. For new case,       |
|      |      |                 |         | go to 3                   |

## Gallons to liters

Formula:

$$1 \text{ gallon} = 3.785411784 \text{ liters}$$

Notation:

$$\text{gal} = \text{gallons}$$

$$\text{ltr} = \text{liters}$$

Examples:

$$5.3 \text{ gal} = 20.06 \text{ ltr}$$

$$61.55 \text{ gal} = 232.99 \text{ ltr}$$

| LINE | DATA | OPERATIONS    | DISPLAY | REMARKS             |
|------|------|---------------|---------|---------------------|
| 1    |      | ltr/gal ↑ ↑ ↑ |         |                     |
| 2    |      | CLX           |         |                     |
| 3    | gal  | x             | ltr     | Stop. For new case, |
|      |      |               |         | go to 2             |



| LINE | DATA | OPERATIONS       |              |              |              | DISPLAY | REMARKS             |
|------|------|------------------|--------------|--------------|--------------|---------|---------------------|
| 1    |      | <div>kg/lb</div> | <div>↑</div> | <div>↑</div> | <div>↑</div> |         |                     |
| 2    |      | <div>CLX</div>   | <div></div>  | <div></div>  | <div></div>  |         |                     |
| 3    | lb   | <div>x</div>     | <div></div>  | <div></div>  | <div></div>  | kg      | Stop. For new case, |
|      |      | <div></div>      | <div></div>  | <div></div>  | <div></div>  |         | go to 2             |



## Kilograms to pounds

Notation:

lb = pounds

kg = kilograms

Examples:

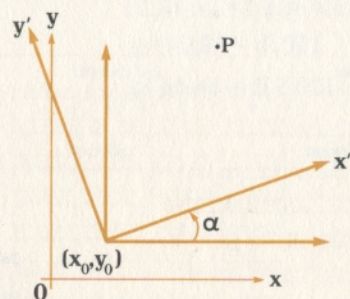
$$60 \text{ kg} = 132.28 \text{ lb}$$

$$51.34 \text{ kg} = 113.19 \text{ lb}$$

| LINE | DATA | OPERATIONS |     |   |   |  | DISPLAY | REMARKS             |
|------|------|------------|-----|---|---|--|---------|---------------------|
| 1    |      | kg/lb      | 1/x | ↑ | ↑ |  |         |                     |
| 2    |      | ↑          |     |   |   |  |         |                     |
| 3    |      | CLX        |     |   |   |  |         |                     |
| 4    | kg   | x          |     |   |   |  | lb      | Stop. For new case, |
|      |      |            |     |   |   |  |         | go to 3             |

## Coordinate Translation and Rotation (Rectangular)

Suppose point P has coordinates  $(x, y)$  with respect to a coordinate system having  $x, y$  axes. After translating the origin to  $(x_0, y_0)$ , rotate the two axes through an angle  $\alpha$ . Find the coordinates  $(x', y')$  of P with respect to the new system having  $x', y'$  axes.



Formulas:

$$x' = (x - x_0) \cos \alpha + (y - y_0) \sin \alpha$$

$$y' = -(x - x_0) \sin \alpha + (y - y_0) \cos \alpha$$

Example:

$$\text{If } (x_0, y_0) = (3, 2), (x, y) = (5, 5), \alpha = 20^\circ$$

$$\text{then } (x', y') = (2.91, 2.14)$$

| LINE | DATA     | OPERATIONS |     |     |     |     | DISPLAY | REMARKS |
|------|----------|------------|-----|-----|-----|-----|---------|---------|
| 1    | x        | ↑          |     |     |     |     |         |         |
| 2    | $x_0$    | -          | STO | 1   |     |     |         |         |
| 3    | $\alpha$ | STO        | 2   | COS | x   |     |         |         |
| 4    | y        | ↑          |     |     |     |     |         |         |
| 5    | $y_0$    | -          | STO | 3   | RCL | 2   |         |         |
| 6    |          | SIN        | x   | +   |     |     | $x'$    |         |
| 7    |          | RCL        | 1   | RCL | 2   | SIN |         |         |
| 8    |          | x          | CHS | RCL | 3   | RCL |         |         |
| 9    |          | 2          | COS | x   | +   |     | $y'$    |         |

## Correlation Coefficient

See page 72

## Cosecant

See page 201

## Cotangent

See page 200



## Covariance and Correlation Coefficient

Formulas:

Covariance

$$S_{xy} = \frac{1}{n-1} \left[ \sum x_i y_i - \frac{1}{n} \sum x_i \sum y_i \right]$$

Correlation coefficient

$$r = \frac{S_{xy}}{S_x S_y}$$

where

$$S_x = \left[ \frac{\sum x_i^2 - \frac{(\sum x_i)^2}{n}}{n-1} \right]^{1/2}$$

$$S_y = \left[ \frac{\sum y_i^2 - \frac{(\sum y_i)^2}{n}}{n-1} \right]^{1/2}$$

$n$  = number of data points

Example:

|       |    |    |    |    |    |    |    |
|-------|----|----|----|----|----|----|----|
| $x_i$ | 26 | 30 | 44 | 50 | 62 | 68 | 74 |
| $y_i$ | 92 | 85 | 78 | 81 | 54 | 51 | 40 |

Answers:

$$S_{xy} = -354.14$$

$$r = -0.96$$

$$(S_x = 18.50, S_y = 20.00)$$

Note:

Also see *t* statistic for correlation coefficient.

| LINE | DATA  | OPERATIONS |             |            |     |       | DISPLAY  | REMARKS                         |
|------|-------|------------|-------------|------------|-----|-------|----------|---------------------------------|
| 1    |       |            | CLEAR       | STO        | 3   | STO   |          |                                 |
| 2    |       | 4          |             |            |     |       |          |                                 |
| 3    | $y_i$ | $x^2$      | STO         | +          | 3   |       |          | Perform 3-6 for $i=1,2,\dots,n$ |
| 4    |       | LAST x     | ↑           | ↑          |     |       |          |                                 |
| 5    | $x_i$ | x          | STO         | +          | 4   | CLX   |          |                                 |
| 6    |       |            | LAST x      | Σ+         |     |       |          |                                 |
| 7    |       |            | $\bar{x},s$ | $x \div y$ | STO | 1     | $S_x$    |                                 |
| 8    |       | RCL        | 4           | RCL        | 7   | RCL   |          |                                 |
| 9    |       | 8          | x           | RCL        | 5   | ÷     |          |                                 |
| 10   |       | -          | RCL         | 5          | 1   | -     |          |                                 |
| 11   |       | ÷          |             |            |     |       | $S_{xy}$ |                                 |
| 12   |       | RCL        | 3           | RCL        | 8   | $x^2$ |          |                                 |
| 13   |       | RCL        | 5           | ÷          | -   | RCL   |          |                                 |
| 14   |       | 5          | 1           | -          | ÷   |       |          |                                 |
| 15   |       | $\sqrt{x}$ |             |            |     |       | $S_y$    |                                 |
| 16   |       | RCL        | 1           | x          | ÷   |       | $r$      |                                 |

Coversine

See page 202

Cross Product (Vector)

See page 211



## Cubic Equation

Formulas:

The general cubic equation

$$x^3 + ax^2 + bx + c = 0 \quad (1)$$

can be reduced to the form

$$y^3 + py + q = 0 \quad (2)$$

by letting

$$x = y - \frac{a}{3}$$

where

$$p = b - \frac{a^2}{3}$$

$$q = 2\left(\frac{a}{3}\right)^3 - \frac{ab}{3} + c.$$

The reduced equation (2) has solutions

$$y_1 = A + B$$

$$y_2 = \frac{-(A+B)}{2} + i \frac{\sqrt{3}(A-B)}{2}$$

$$y_3 = \frac{-(A+B)}{2} - i \frac{\sqrt{3}(A-B)}{2}$$

where

$$A = \sqrt[3]{\frac{-q}{2} + \sqrt{d}}$$

$$B = \sqrt[3]{\frac{-q}{2} - \sqrt{d}}$$

$$d = \frac{q^2}{4} + \frac{p^3}{27}$$

Case 1.  $d > 0$ : there exist one real and two complex roots.Case 2.  $d = 0$ : there exist three real roots of which at least two are equal.Case 3.  $d < 0$ : there exist three real and distinct roots.

Equation (1) has solutions

$$x_i = y_i - \frac{a}{3}, \quad i = 1, 2, 3.$$

Example 1:

Solve  $x^3 + 2x^2 - 5x - 6 = 0$

Answers:

$$x_1 = 2.00$$

$$x_2 = -3.00$$

$$x_3 = -1.00$$

$$(d = -8.33).$$

Example 2:

Solve  $x^3 - 4x^2 + 8x - 8 = 0$

Answers:

$$x_1 = 2.00$$

$$x_2 = 1 + 1.73i$$

$$x_3 = 1 - 1.73i$$

$$(d = 1.78)$$



| LINE | DATA | OPERATIONS                 | DISPLAY        | REMARKS                                                              |
|------|------|----------------------------|----------------|----------------------------------------------------------------------|
| 1    | b    | STO 7                      |                |                                                                      |
| 2    | a    | STO 8                      | ↑ x 3          |                                                                      |
| 3    |      | ÷ - STO 1 RCL              |                |                                                                      |
| 4    |      | 8 3 ÷ ↑ ↑                  |                |                                                                      |
| 5    |      | ↑ x x 2 x                  |                |                                                                      |
| 6    |      | x <sup>2</sup> y RCL 7 x - |                |                                                                      |
| 7    | c    | + STO 2 ↑ x                |                |                                                                      |
| 8    |      | 4 ÷ RCL 1 ↑                |                |                                                                      |
| 9    |      | ↑ x x 2 7                  |                |                                                                      |
| 10   |      | ÷ + STO 3                  |                |                                                                      |
| 11   |      | DEG                        | d              | If d < 0, go to 31.                                                  |
| 12   |      | √x STO 3 RCL               |                |                                                                      |
| 13   |      | 2 CHS 2 ÷ STO              |                |                                                                      |
| 14   |      | 2 +                        | D <sub>1</sub> | If D <sub>1</sub> > 0, go to 16.<br>If D <sub>1</sub> = 0, go to 18. |
| 15   |      | CHS                        |                |                                                                      |
| 16   |      | 3 1/x y*                   |                | If D <sub>1</sub> > 0, go to 18.                                     |
| 17   |      | CHS                        |                |                                                                      |
| 18   |      | STO 4 RCL 2 RCL            |                |                                                                      |
| 19   |      | 3 -                        | D <sub>2</sub> | If D <sub>2</sub> > 0, go to 21.<br>If D <sub>2</sub> = 0, go to 23. |
| 20   |      | CHS                        |                |                                                                      |
| 21   |      | 3 1/x y*                   |                | If D <sub>2</sub> > 0, go to 23.                                     |
| 22   |      | CHS                        |                |                                                                      |
| 23   |      | STO 5 RCL 4 +              |                |                                                                      |
| 24   |      | STO 4 RCL 8 3              |                |                                                                      |
| 25   |      | ÷ STO 8 -                  | x <sub>1</sub> |                                                                      |
| 26   |      | RCL 4 2 ÷ CHS              |                |                                                                      |
| 27   |      | STO 6 RCL 8 -              | u              | If d = 0, x <sub>2</sub> = x <sub>3</sub> = u, stop                  |
| 28   |      | RCL 4 RCL 5 2              |                |                                                                      |
| 29   |      | x - 2 ÷ 3                  |                |                                                                      |
| 30   |      | √x x STO 5                 | v              | x <sub>2</sub> = u + iv,<br>x <sub>3</sub> = u - iv, stop            |
| 31   |      | RCL 2 RCL 1 ↑              |                |                                                                      |
| 32   |      | ↑ x x CHS 2                |                |                                                                      |
| 33   |      | 7 ÷ √x 2                   |                |                                                                      |

| LINE | DATA | OPERATIONS                | DISPLAY        | REMARKS |
|------|------|---------------------------|----------------|---------|
| 34   |      | x ÷ CHS COS <sup>-1</sup> |                |         |
| 35   |      | 3 ÷ STO 2 COS             |                |         |
| 36   |      | RCL 1 3 ÷ x <sup>2</sup>  |                |         |
| 37   |      | √x √x 2                   |                |         |
| 38   |      | x STO 1 x RCL             |                |         |
| 39   |      | 8 3 ÷ STO 8               |                |         |
| 40   |      | -                         | x <sub>1</sub> |         |
| 41   |      | RCL 2 1 2 0               |                |         |
| 42   |      | + COS RCL 1 x             |                |         |
| 43   |      | RCL 8 -                   | x <sub>2</sub> |         |
| 44   |      | RCL 2 2 4 0               |                |         |
| 45   |      | + COS RCL 1 x             |                |         |
| 46   |      | RCL 8 -                   | x <sub>3</sub> |         |

## Curve Fitting

### Linear regression and correlation coefficient

#### Formulas:

This routine fits a straight line

$$y = ax + b$$

to a set of data points

$$\{(x_i, y_i), i = 1, \dots, n\}$$

by the least squares method.

$$a = \frac{\sum x_i y_i - \frac{\sum x_i \sum y_i}{n}}{\sum x_i^2 - \frac{(\sum x_i)^2}{n}}$$

$$b = \bar{y} - a\bar{x}$$

where

$$\bar{x} = \frac{\sum x_i}{n}$$

$$\bar{y} = \frac{\sum y_i}{n}$$



coefficient of determination:

$$r^2 = \frac{\left[ \sum x_i y_i - \frac{\sum x \sum y}{n} \right]^2}{\left[ \sum x_i^2 - \frac{(\sum x_i)^2}{n} \right] \left[ \sum y_i^2 - \frac{(\sum y_i)^2}{n} \right]}$$

$r^2$  can be interpreted as the proportion of total variation about the mean  $\bar{y}$  explained by the regression. In other words,  $r^2$  measures the "goodness of fit" of the regression line. Note that  $0 \leq r^2 \leq 1$ , and if  $r^2 = 1$ , we have a perfect fit.

Correlation coefficient

$$r = \sqrt{r^2}$$

( $r$  takes the sign of  $a$ )

$\sum y_i^2$ ,  $\sum x_i y_i$ ,  $n$ ,  $\sum x_i^2$ ,  $\sum x_i$ ,  $\sum y_i$  are in storage registers  $R_3$  through  $R_8$ .

Example:

|       |    |    |    |    |    |    |    |
|-------|----|----|----|----|----|----|----|
| $x_i$ | 26 | 30 | 44 | 50 | 62 | 68 | 74 |
| $y_i$ | 92 | 85 | 78 | 81 | 54 | 51 | 40 |

Answers:

$$y = -1.03x + 121.04$$

$$r^2 = 0.92$$

$$r = -0.96$$

$$n = 7$$

$$\sum x_i = 354$$

$$\sum x_i^2 = 19956$$

$$\sum y_i = 481$$

$$\sum y_i^2 = 35451$$

$$\sum x_i y_i = 22200$$

| LINE | DATA  | OPERATIONS |            |     |     |       |  | DISPLAY | REMARKS                            |
|------|-------|------------|------------|-----|-----|-------|--|---------|------------------------------------|
| 1    |       |            | CLEAR      | STO | 3   | STO   |  |         |                                    |
| 2    |       | 4          |            |     |     |       |  |         |                                    |
| 3    | $y_i$ | $x^2$      | STO        | +   | 3   |       |  |         | Perform 3–6 for $i=1, 2, \dots, n$ |
| 4    |       | LAST x     | ↑          | ↑   |     |       |  |         |                                    |
| 5    | $x_i$ | x          | STO        | +   | 4   | CLX   |  |         |                                    |
| 6    |       | LAST x     | Σ+         |     |     |       |  |         |                                    |
| 7    |       | RCL        | 4          | RCL | Σ+  | x     |  |         |                                    |
| 8    |       | RCL        | 5          | ÷   | –   | STO   |  |         |                                    |
| 9    |       | 2          | RCL        | 6   | RCL | 7     |  |         |                                    |
| 10   |       | $x^2$      | RCL        | 5   | ÷   | –     |  |         |                                    |
| 11   |       | ÷          | STO        | 1   |     |       |  | a       |                                    |
| 12   |       | RCL        | 7          | x   | RCL | 8     |  |         |                                    |
| 13   |       | $x \div y$ | –          | RCL | 5   | ÷     |  | b       |                                    |
| 14   |       | RCL        | 1          | RCL | 2   | x     |  |         |                                    |
| 15   |       | RCL        | 3          | RCL | 8   | $x^2$ |  |         |                                    |
| 16   |       | RCL        | 5          | ÷   | –   | ÷     |  | $r^2$   |                                    |
| 17   |       |            | $\sqrt{x}$ |     |     |       |  | r       | If $a > 0$ , stop                  |
|      |       |            |            |     |     |       |  |         |                                    |
| 18   |       | CHS        |            |     |     |       |  | r       |                                    |

### Multiple linear regression (three variables)

For the set of data points  $(x_i, y_i, z_i)$ , this key sequence fits a linear equation of the form

$$z = a_0 + a_1 x + a_2 y$$

by the method of least squares.



Formulas:

Regression coefficients  $a_0$ ,  $a_1$ ,  $a_2$  can be found by solving the normal equations:

$$\begin{cases} \Sigma z_i = a_0 n + a_1 \Sigma x_i + a_2 \Sigma y_i \\ \Sigma x_i z_i = a_0 \Sigma x_i + a_1 \Sigma x_i^2 + a_2 \Sigma x_i y_i \\ \Sigma y_i z_i = a_0 \Sigma y_i + a_1 \Sigma x_i y_i + a_2 \Sigma y_i^2 \end{cases}$$

$$i = 1, 2, \dots, n$$

$$a_2 = \frac{A - B}{[n \Sigma x_i^2 - (\Sigma x_i)^2] [n \Sigma y_i^2 - (\Sigma y_i)^2] - [n \Sigma x_i y_i - (\Sigma x_i)(\Sigma y_i)]^2}$$

where  $A = [n \Sigma x_i^2 - (\Sigma x_i)^2] [n \Sigma y_i z_i - (\Sigma y_i)(\Sigma z_i)]$

$$B = [n \Sigma x_i y_i - (\Sigma x_i)(\Sigma y_i)] [n \Sigma x_i z_i - (\Sigma x_i)(\Sigma z_i)]$$

$$a_1 = \frac{[n \Sigma x_i z_i - (\Sigma x_i)(\Sigma z_i)] - a_2 [n \Sigma x_i y_i - (\Sigma x_i)(\Sigma y_i)]}{n \Sigma x_i^2 - (\Sigma x_i)^2}$$

$$a_0 = \frac{1}{n} (\Sigma z_i - a_2 \Sigma y_i - a_1 \Sigma x_i)$$

$\Sigma x_i y_i$ ,  $\Sigma x_i z_i$ ,  $\Sigma y_i z_i$ ,  $\Sigma y_i^2$ ,  $n$ ,  $\Sigma x_i^2$ ,  $\Sigma x_i$ ,  $\Sigma y_i$ ,  $\Sigma z_i$  are in storage registers  $R_1$  through  $R_9$ .

Example:

|   |     |      |     |     |
|---|-----|------|-----|-----|
| x | 1.5 | 0.45 | 1.8 | 2.8 |
| y | 0.7 | 2.3  | 1.6 | 4.5 |
| z | 2.1 | 4.0  | 4.1 | 9.4 |

Answer:

$$z = -0.10 + 0.79x + 1.63y$$

| LINE | DATA  | OPERATIONS    |               |               |               |               | DISPLAY | REMARKS                          |
|------|-------|---------------|---------------|---------------|---------------|---------------|---------|----------------------------------|
| 1    |       | CLEAR         | STO           | 1             | STO           |               |         | Or turn machine off and on       |
| 2    |       | 2             | STO           | 3             | STO           | 4             |         |                                  |
| 3    |       | STO           | 9             |               |               |               |         |                                  |
| 4    | $z_i$ | STO           | +             | 9             |               |               |         | Perform 4–12 for $i=1,2,\dots,n$ |
| 5    | $x_i$ | $\uparrow$    | $R\downarrow$ | $x \div y$    | x             | STO           |         |                                  |
| 6    |       | +             | 2             | CLX           |               | LAST x        |         |                                  |
| 7    | $y_i$ | x             | STO           | +             | 3             | CLX           |         |                                  |
| 8    |       |               | LAST x        | $x^2$         | STO           | +             |         |                                  |
| 9    |       | 4             | CLX           |               | LAST x        | $R\downarrow$ |         |                                  |
| 10   |       | $R\downarrow$ | $R\downarrow$ | $x \div y$    | x             | STO           |         |                                  |
| 11   |       | +             | 1             |               | LAST x        | $R\downarrow$ |         |                                  |
| 12   |       | $R\downarrow$ | $R\downarrow$ | $\Sigma +$    |               |               |         |                                  |
| 13   |       | RCL           | 5             | RCL           | x             | 6             |         |                                  |
| 14   |       | RCL           | 7             | $x^2$         | -             | RCL           |         |                                  |
| 15   |       | 5             | RCL           | x             | 3             | RCL           |         |                                  |
| 16   |       | 8             | RCL           | x             | 9             | -             |         |                                  |
| 17   |       | x             | RCL           | 5             | RCL           | x             |         |                                  |
| 18   |       | 2             | RCL           | 7             | RCL           | x             |         |                                  |
| 19   |       | 9             | -             | RCL           | 5             | RCL           |         |                                  |
| 20   |       | 1             | x             | RCL           | 7             | RCL           |         |                                  |
| 21   |       | x             | 8             | -             | x             | -             |         |                                  |
| 22   |       | RCL           | 5             | RCL           | x             | 6             |         |                                  |
| 23   |       | RCL           | 7             | $x^2$         | -             | RCL           |         |                                  |
| 24   |       | 5             | RCL           | x             | 4             | RCL           |         |                                  |
| 25   |       | 8             | $x^2$         | -             | x             | RCL           |         |                                  |
| 26   |       | 1             | RCL           | 5             | x             | RCL           |         |                                  |
| 27   |       | 7             | RCL           | x             | 8             | -             |         |                                  |
| 28   |       | $x^2$         | -             | $\div$        |               |               | $a_2$   |                                  |
| 29   |       | RCL           | 5             | RCL           | x             | 2             |         |                                  |
| 30   |       | RCL           | 7             | RCL           | x             | 9             |         |                                  |
| 31   |       | -             | RCL           | 5             | RCL           | 1             |         |                                  |
| 32   |       | x             | RCL           | 7             | RCL           | x             |         |                                  |
| 33   |       | 8             | -             | $R\downarrow$ | $R\downarrow$ | $R\downarrow$ |         |                                  |
| 34   |       | x             | -             | RCL           | 5             | RCL           |         |                                  |
| 35   |       | 6             | x             | RCL           | 7             | $x^2$         |         |                                  |
| 36   |       | -             | $\div$        |               |               |               | $a_1$   |                                  |
| 37   |       | RCL           | 9             | RCL           | 8             | $R\downarrow$ |         |                                  |
| 38   |       | $R\downarrow$ | $R\downarrow$ | x             | -             | RCL           |         |                                  |
| 39   |       | 7             | $R\downarrow$ | $R\downarrow$ | $R\downarrow$ | x             |         |                                  |
| 40   |       | -             | RCL           | 5             | $\div$        |               | $a_0$   |                                  |



## Parabola (least squares fit)

Formula:

For a set of data points  $\{(x_i, y_i), i = 1, 2, \dots, n\}$ , this routine fits a parabola

$$y = a_0 + a_1x + a_2x^2$$

which is a special case of the three variable multiple regression model

$$z = a_0 + a_1x + a_2y$$

(if we replace  $y$  by  $x^2$  and  $z$  by  $y$ ).

$\Sigma x_i^3$ ,  $\Sigma x_i y_i$ ,  $\Sigma x_i^2 y_i$ ,  $\Sigma x_i^4$ ,  $n$ ,  $\Sigma x_i^2$ ,  $\Sigma x_i$ ,  $\Sigma y_i$  are in registers  $R_1$  through  $R_8$ .

Example:

|       |     |   |     |       |     |
|-------|-----|---|-----|-------|-----|
| $x_i$ | 0   | 1 | 1.5 | 3     | 5   |
| $y_i$ | 2.1 | 2 | -5  | -24.5 | -80 |

Answer:

$$y = 2.28 + 1.85x - 3.66x^2$$

| LINE | DATA  | OPERATIONS |       |        |            |            | DISPLAY | REMARKS                          |
|------|-------|------------|-------|--------|------------|------------|---------|----------------------------------|
| 1    |       |            | CLEAR | STO    | 1          | STO        |         |                                  |
| 2    |       | 2          | STO   | 3      | STO        | 4          |         |                                  |
| 3    | $x_i$ | ↑          | ↑     | ↑      | $x^2$      | $x$        |         | Perform 3--8 for $i=1,2,\dots,n$ |
| 4    |       | STO        | +     | 1      | $x$        | STO        |         |                                  |
| 5    |       | +          | 4     | R↓     |            |            |         |                                  |
| 6    | $y_i$ | STO        | 9     | $x$    | STO        | +          |         |                                  |
| 7    |       | 2          | $x$   | STO    | +          | 3          |         |                                  |
| 8    |       | CLX        | RCL   | 9      | $x \div y$ | $\Sigma +$ |         |                                  |
| 9    |       | RCL        | 5     | RCL    | $x$        | 6          |         |                                  |
| 10   |       | RCL        | 7     | $x^2$  | -          | STO        |         |                                  |
| 11   |       | 9          | RCL   | 5      | RCL        | $x$        |         |                                  |
| 12   |       | 3          | RCL   | 6      | RCL        | $x$        |         |                                  |
| 13   |       | 8          | -     | $x$    | RCL        | 5          |         |                                  |
| 14   |       | RCL        | $x$   | 2      | RCL        | 7          |         |                                  |
| 15   |       | RCL        | $x$   | 8      | -          | RCL        |         |                                  |
| 16   |       | 5          | RCL   | 1      | $x$        | RCL        |         |                                  |
| 17   |       | 7          | RCL   | $x$    | 6          | -          |         |                                  |
| 18   |       | $x$        | -     | RCL    | 9          | RCL        |         |                                  |
| 19   |       | 5          | RCL   | $x$    | 4          | RCL        |         |                                  |
| 20   |       | 6          | $x^2$ | -      | $x$        | RCL        |         |                                  |
| 21   |       | 1          | RCL   | 5      | $x$        | RCL        |         |                                  |
| 22   |       | 7          | RCL   | $x$    | 6          | -          |         |                                  |
| 23   |       | $x^2$      | -     | $\div$ |            |            | $a_2$   |                                  |
| 24   |       | RCL        | 5     | RCL    | $x$        | 2          |         |                                  |
| 25   |       | RCL        | 7     | RCL    | $x$        | 8          |         |                                  |
| 26   |       | -          | RCL   | 5      | RCL        | 1          |         |                                  |
| 27   |       | $x$        | RCL   | 7      | RCL        | $x$        |         |                                  |
| 28   |       | 6          | -     | R↓     | R↓         | R↓         |         |                                  |
| 29   |       | $x$        | -     | RCL    | 9          | $\div$     | $a_1$   |                                  |
| 30   |       | RCL        | 8     | RCL    | 6          | R↓         |         |                                  |
| 31   |       | R↓         | R↓    | $x$    | -          | RCL        |         |                                  |
| 32   |       | 7          | R↓    | R↓     | R↓         | $x$        |         |                                  |
| 33   |       | -          | RCL   | 5      | $\div$     |            | $a_0$   |                                  |



Least squares regression of  $y = cx^a + dx^b$ 

Formula:

This key sequence determines the coefficients c, d of the equation

$$y = cx^a + dx^b$$

for a set of data points

$$\{(x_i, y_i), i = 1, 2, \dots, n\},$$

where a, b are any given real numbers.

$$d = \frac{(\sum x_i^{2a})(\sum x_i^b y_i) - (\sum x_i^a y_i)(\sum x_i^{a+b})}{(\sum x_i^{2b})(\sum x_i^{2a}) - (\sum x_i^{a+b})^2}$$

$$c = \frac{\sum x_i^a y_i - d \sum x_i^{a+b}}{\sum x_i^{2a}}$$

where  $x_i > 0$  for  $i = 1, 2, \dots, n$ .

Example:

$$a = \frac{1}{2}, b = 3$$

|       |   |     |      |       |
|-------|---|-----|------|-------|
| $x_i$ | 1 | 4   | 9    | 16    |
| $y_i$ | 9 | -44 | -699 | -4056 |

Answer:

$$y = 10x^{1/2} - x^3$$

| LINE | DATA  | OPERATIONS |            |            |            |            |     | DISPLAY | REMARKS                          |
|------|-------|------------|------------|------------|------------|------------|-----|---------|----------------------------------|
| 1    |       |            | CLEAR      | STO        | 4          |            |     |         |                                  |
| 2    | a     |            | STO        | 1          |            |            |     |         |                                  |
| 3    | b     |            | STO        | 2          |            |            |     |         |                                  |
| 4    | $x_i$ |            | STO        | 3          | RCL        | 1          |     |         | Perform 4–13 for $i=1,2,\dots,n$ |
| 5    |       |            | $y^x$      | $\uparrow$ | $\uparrow$ | $\uparrow$ |     |         |                                  |
| 6    | $y_i$ |            | x          | STO        | +          | 6          | CLX |         |                                  |
| 7    |       |            |            | LAST x     | RCL        | 3          | RCL |         |                                  |
| 8    |       |            | 2          |            | $y^x$      | STO        | 9   |         |                                  |
| 9    |       |            | x          | STO        | +          | 4          | CLX |         |                                  |
| 10   |       |            | RCL        | 9          | x          | STO        | +   |         |                                  |
| 11   |       |            | 5          | R↓         | $x^2$      | STO        | +   |         |                                  |
| 12   |       |            | 8          | RCL        | 9          | $x^2$      | STO |         |                                  |
| 13   |       |            | +          | 7          |            |            |     |         |                                  |
| 14   |       |            | RCL        | 8          | RCL        | x          | 4   |         |                                  |
| 15   |       |            | RCL        | 6          | RCL        | x          | 5   |         |                                  |
| 16   |       |            | –          | RCL        | 7          | RCL        | x   |         |                                  |
| 17   |       |            | 8          | RCL        | 5          | $x^2$      | –   |         |                                  |
| 18   |       |            | ÷          |            |            |            |     | d       |                                  |
| 19   |       |            | RCL        | 5          | x          | RCL        | 6   |         |                                  |
| 20   |       |            | $x \div y$ | –          | RCL        | 8          | ÷   | c       |                                  |



## Power curve (least squares fit)

Formula:

For a given set of data points

$$\{(x_i, y_i), i = 1, 2, \dots, n\}$$

fit 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.

Example:

|       |    |    |    |    |    |    |    |
|-------|----|----|----|----|----|----|----|
| $x_i$ | 26 | 30 | 44 | 50 | 62 | 68 | 74 |
| $y_i$ | 92 | 85 | 78 | 81 | 54 | 51 | 40 |

Answers:

$$y = 987.66x^{-0.7}$$

$$r^2 = 0.80$$

Note:

Compare results with those of the example for "Linear regression and correlation coefficient". Since in that case  $r^2 = 0.92 > 0.80$ , we know that the linear regression line

$$y = -1.03x + 121.04$$

fits the data points better than the power curve

$$y = 987.66x^{-0.7}$$

| LINE | DATA  | OPERATIONS |        |           |     |        | DISPLAY | REMARKS                         |
|------|-------|------------|--------|-----------|-----|--------|---------|---------------------------------|
| 1    |       | CLEAR      | STO    | 3         | STO |        |         |                                 |
| 2    | 4     |            |        |           |     |        |         |                                 |
| 3    | $y_i$ | ln         | $x^2$  | STO       | +   | 3      |         | Perform 3–6 for $i=1,2,\dots,n$ |
| 4    |       | LAST x     | ↑      | ↑         |     |        |         |                                 |
| 5    | $x_i$ | ln         | x      | STO       | +   | 4      |         |                                 |
| 6    |       | CLX        | LAST x | $\Sigma+$ |     |        |         |                                 |
| 7    |       | RCL        | 4      | RCL       | 7   | RCL    |         |                                 |
| 8    |       | 8          | x      | RCL       | 5   | $\div$ |         |                                 |
| 9    |       | -          | STO    | 2         | RCL | 6      |         |                                 |
| 10   |       | RCL        | 7      | $x^2$     | RCL | 5      |         |                                 |
| 11   |       | $\div$     | -      | $\div$    | STO | 1      | b       |                                 |
| 12   |       | RCL        | 7      | x         | RCL | 8      |         |                                 |
| 13   |       | $x \div y$ | -      | RCL       | 5   | $\div$ |         |                                 |
| 14   |       | $e^x$      |        |           |     |        | a       |                                 |
| 15   |       | RCL        | 1      | RCL       | 2   | x      |         |                                 |
| 16   |       | RCL        | 3      | RCL       | 8   | $x^2$  |         |                                 |
| 17   |       | RCL        | 5      | $\div$    | -   | $\div$ | $r^2$   |                                 |



## Exponential curve (least squares fit)

Formula:

For a given set of data points

$$\{(x_i, y_i), i = 1, 2, \dots, n\}$$

this algorithm fits an exponential curve of the form

$$y = ae^{bx}$$

$$(a > 0)$$

By writing this equation as

$$\ln y = bx + \ln a$$

the problem can be solved as a linear regression problem ( $y_i$  must be positive for all  $i = 1, 2, \dots, n$ ).

Example:

|       |    |    |    |    |    |    |    |
|-------|----|----|----|----|----|----|----|
| $x_i$ | 26 | 30 | 44 | 50 | 62 | 68 | 74 |
| $y_i$ | 92 | 85 | 78 | 81 | 54 | 51 | 40 |

Answers:

$$y = 149.07e^{-0.02x}$$

$$r^2 = 0.89$$

Note:

Compare results with those of the example for "Linear regression and correlation coefficient". Since in that case  $r^2 = 0.92 > 0.89$ , we know that the linear regression line

$$y = -1.03x + 121.04$$

fits the data points better than the exponential curve

$$y = 149.07e^{-0.02x}$$

| LINE | DATA  | OPERATIONS            |        |           |     |        | DISPLAY | REMARKS                         |
|------|-------|-----------------------|--------|-----------|-----|--------|---------|---------------------------------|
| 1    |       |                       | CLEAR  | STO       | 3   | STO    |         |                                 |
| 2    |       | 4                     |        |           |     |        |         |                                 |
| 3    | $y_i$ | ln                    | $x^2$  | STO       | +   | 3      |         | Perform 3-6 for $i=1,2,\dots,n$ |
| 4    |       |                       | LAST x | ↑         | ↑   |        |         |                                 |
| 5    | $x_i$ | x                     | STO    | +         | 4   | CLX    |         |                                 |
| 6    |       |                       | LAST x | $\Sigma+$ |     |        |         |                                 |
| 7    |       | RCL                   | 4      | RCL       | 7   | RCL    |         |                                 |
| 8    |       | 8                     | x      | RCL       | 5   | $\div$ |         |                                 |
| 9    |       | -                     | STO    | 2         | RCL | 6      |         |                                 |
| 10   |       | RCL                   | 7      | $x^2$     | RCL | 5      |         |                                 |
| 11   |       | $\div$                | -      | $\div$    | STO | 1      | b       |                                 |
| 12   |       | RCL                   | 7      | x         | RCL | 8      |         |                                 |
| 13   |       | $x \leftrightarrow y$ | -      | RCL       | 5   | $\div$ |         |                                 |
| 14   |       | $e^x$                 |        |           |     |        | a       |                                 |
| 15   |       | RCL                   | 1      | RCL       | 2   | x      |         |                                 |
| 16   |       | RCL                   | 3      | RCL       | 8   | $x^2$  |         |                                 |
| 17   |       | RCL                   | 5      | $\div$    | -   | $\div$ | $r^2$   |                                 |

## Declining Balance Depreciation

See page 91



## Depreciation Amortization

### Straight line depreciation

Formulas:

$$D = \frac{PV}{n}$$

$$B_k = PV - kD$$

where PV = original value of asset (less salvage value)

n = lifetime periods of asset

D = each year's depreciation

B<sub>k</sub> = book value at time period k

Example:

A fleet car has a value of \$2100 and a life expectancy of six years. Using the straight line method, what is the amount of depreciation and what is the book value after two years?

Answers:

$$D = \$350.00$$

$$B_2 = \$1400.00$$

| LINE | DATA | OPERATIONS |   |  |  |  | DISPLAY        | REMARKS |
|------|------|------------|---|--|--|--|----------------|---------|
| 1    | PV   | ↑          | ↑ |  |  |  |                |         |
| 2    | n    | ÷          |   |  |  |  | D              |         |
| 3    | k    | x          | - |  |  |  | B <sub>k</sub> |         |

### Variable rate declining balance

Formulas:

$$D_k = PV \cdot \frac{R}{n} \left(1 - \frac{R}{n}\right)^{k-1}$$

$$B_k = PV \left(1 - \frac{R}{n}\right)^k$$

where PV = original value of asset

n = lifetime periods of asset

R = depreciation rate (given by user)

D<sub>k</sub> = depreciation at time period k

B<sub>k</sub> = book value at time period k

Example:

A fleet car has a value of \$2500 and a life expectancy of six years. Use the double declining balance method (R = 2) to find the amount of depreciation and book value after four years.

Answers:

$$B_4 = \$493.83$$

$$D_4 = \$246.91$$

| LINE | DATA | OPERATIONS |                |     |   |     | DISPLAY        | REMARKS |
|------|------|------------|----------------|-----|---|-----|----------------|---------|
| 1    | k    | ↑          | 1              | ↑   |   |     |                |         |
| 2    | R    | ↑          |                |     |   |     |                |         |
| 3    | n    | ÷          | -              | STO | 1 | x↔y |                |         |
| 4    |      |            | y <sup>x</sup> |     |   |     |                |         |
| 5    | PV   | x          |                |     |   |     | B <sub>k</sub> |         |
| 6    |      | RCL        | 1              | ÷   | 1 | RCL |                |         |
| 7    |      | 1          | -              | x   |   |     | D <sub>k</sub> |         |



## Sum of the year's digits depreciation (SOD)

Formula:

$$D_k = \frac{2(n - k + 1)}{n(n + 1)} PV$$

$$B_k = S + (n - k) D_k / 2$$

where PV = original value of asset

n = life time periods of asset

S = salvage value

 $D_k$  = depreciation at time period k $B_k$  = book value at time period k

Example:

A car has a value (less salvage value — \$800) of \$2100 and a life expectancy of 6 years. Using the SOD method, what is the amount of depreciation and what is the book value after 2 years?

Answers:

$$D_2 = \$500.00$$

$$B_2 = \$1800.00$$

| LINE | DATA | OPERATIONS |   |     |     |   |  | DISPLAY | REMARKS |
|------|------|------------|---|-----|-----|---|--|---------|---------|
| 1    | n    | STO        | 1 |     |     |   |  |         |         |
| 2    | k    | STO        | 2 | —   | STO | 3 |  |         |         |
| 3    |      | 1          | + | RCL | 1   | ↑ |  |         |         |
| 4    |      | ↑          | x | +   | ÷   | 2 |  |         |         |
| 5    |      | x          |   |     |     |   |  |         |         |
| 6    | PV   | x          |   |     |     |   |  | $D_k$   |         |
| 7    |      | RCL        | 3 | x   | 2   | ÷ |  |         |         |
| 8    | S    | +          |   |     |     |   |  | $B_k$   |         |

## Diminishing balance depreciation

Formulas:

$$D_k = PV_{k-1} \left[ 1 - \left( \frac{S}{PV_0} \right)^{1/n} \right]$$

$$PV_k = PV_{k-1} - D_k$$

where  $PV_0$  = beginning value of assetS = salvage value ( $> 0$ ) $PV_k$  = book value at time period k ( $k = 1, 2, \dots, n$ ) $D_k$  = depreciation at time period k

Example:

A car has a value of \$2500, a salvage value of \$400, and a life expectancy of six years. Find the amount of depreciation and book value for each of the first three years by using the diminishing balance method.

Answers:

$$D_1 = \$657.98$$

$$PV_1 = \$1842.02$$

$$D_2 = \$484.81$$

$$PV_2 = \$1357.21$$

$$D_3 = \$357.21$$

$$PV_3 = \$1000.00$$

| LINE | DATA   | OPERATIONS |     |       |     |                       |  | DISPLAY | REMARKS                         |
|------|--------|------------|-----|-------|-----|-----------------------|--|---------|---------------------------------|
| 1    | S      | ↑          |     |       |     |                       |  |         |                                 |
| 2    | $PV_0$ | STO        | 1   | ÷     |     |                       |  |         |                                 |
| 3    | n      | $1/x$      |     | $y^x$ | 1   | $x \leftrightarrow y$ |  |         |                                 |
| 4    |        | —          | RCL | 1     | ↑   | ↑                     |  |         |                                 |
| 5    |        | R↓         | R↓  | R↓    | STO | 1                     |  |         |                                 |
| 6    |        | x          |     |       |     |                       |  | $D_1$   |                                 |
| 7    |        | —          |     |       |     |                       |  | $PV_1$  |                                 |
| 8    |        | ↑          | ↑   | RCL   | 1   | x                     |  | $D_1$   | Perform 8–9 for $j=2, \dots, k$ |
| 9    |        | —          |     |       |     |                       |  | $PV_1$  |                                 |



## DETERMINANT OF A 3x3 MATRIX

Formula:

$$D = \begin{vmatrix} a_1 & b_1 & c_1 \\ a_2 & b_2 & c_2 \\ a_3 & b_3 & c_3 \end{vmatrix}$$

$$= a_1(b_2 c_3 - b_3 c_2) - a_2(b_1 c_3 - b_3 c_1) + a_3(b_1 c_2 - b_2 c_1)$$

Example:

$$\begin{vmatrix} 1.3 & -4.5 & 25 \\ 2.9 & 3.3 & -7.8 \\ 2.2 & 4.1 & -2.5 \end{vmatrix} = 191.19$$

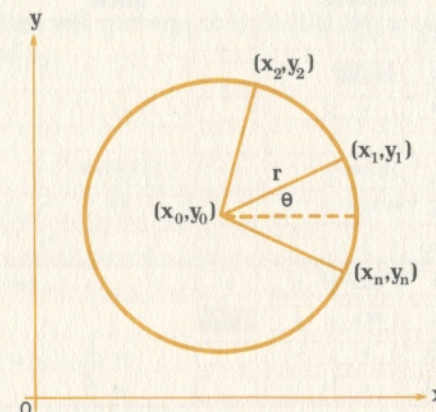
| LINE | DATA           | OPERATIONS |   |     |   |   |  | DISPLAY | REMARKS |
|------|----------------|------------|---|-----|---|---|--|---------|---------|
| 1    | a <sub>1</sub> | STO        | 1 |     |   |   |  |         |         |
| 2    | b <sub>2</sub> | STO        | 2 | x   |   |   |  |         |         |
| 3    | c <sub>3</sub> | STO        | 3 | x   |   |   |  |         |         |
| 4    | b <sub>1</sub> | STO        | 4 |     |   |   |  |         |         |
| 5    | c <sub>2</sub> | STO        | 5 | x   |   |   |  |         |         |
| 6    | a <sub>3</sub> | STO        | 6 | x   | + |   |  |         |         |
| 7    | c <sub>1</sub> | STO        | 7 |     |   |   |  |         |         |
| 8    | a <sub>2</sub> | STO        | 8 | x   |   |   |  |         |         |
| 9    | b <sub>3</sub> | 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   | - |   |  |         |         |

## DOT PRODUCT

See page 212

## EQUALLY SPACED POINTS ON A CIRCLE

Given a circle with radius  $r$  and center  $(x_0, y_0)$ , the routine computes the rectangular coordinates of equally spaced points  $(x_i, y_i)$ ,  $(i = 1, 2, \dots, n)$  on the circle if angle  $\theta$  and number of points  $n$  are known. The position of the first point  $(x_1, y_1)$  on the circle is determined by the angle  $\theta$ .



$$x_{k+1} = x_0 + r \cos \left( \theta + \frac{360}{n} k \right)$$

$$y_{k+1} = y_0 + r \sin \left( \theta + \frac{360}{n} k \right)$$

where  $k = 0, 1, 2, \dots, n-1$ Note:  $\theta$  is in degrees.

Example:

$$(x_0, y_0) = (1, 1)$$

$$\theta = 90^\circ$$

$$r = 1$$

$$n = 4$$



Answers:

$$(x_1, y_1) = (1, 2)$$

$$(x_2, y_2) = (0, 1)$$

$$(x_3, y_3) = (1, 0)$$

$$(x_4, y_4) = (2, 1)$$

| LINE | DATA     | OPERATIONS               |     |     |                 |   | DISPLAY | REMARKS                          |
|------|----------|--------------------------|-----|-----|-----------------|---|---------|----------------------------------|
| 1    | $\theta$ |                          | DEG | STO | 1               |   |         |                                  |
| 2    | r        | STO                      | 2   |     | $\rightarrow R$ |   |         |                                  |
| 3    | $x_0$    | STO                      | 3   | +   |                 |   | $x_1$   |                                  |
| 4    |          | $x \rightleftharpoons y$ |     |     |                 |   |         |                                  |
| 5    | $y_0$    | STO                      | 4   | +   |                 |   | $y_1$   |                                  |
| 6    |          | 3                        | 6   | 0   | $\uparrow$      |   |         |                                  |
| 7    | n        | $\div$                   | STO | 5   |                 |   |         |                                  |
| 8    |          | RCL                      | 1   | RCL | 5               | + |         | Perform 8–11 for $i=2, \dots, n$ |
| 9    |          | STO                      | 1   | RCL | 2               |   |         |                                  |
| 10   |          | $\rightarrow R$          | RCL | 3   | +               |   | $x_i$   |                                  |
| 11   |          | $x \rightleftharpoons y$ | RCL | 4   | +               |   | $y_i$   |                                  |

Example 1: Find  $x$  such that  $x = e^{-x}$ 

Method:

Choose  $x_a = 5$  as an approximation for the solution. Then after 44 iterations, the answer is  $x = 0.567143290$ .

Note:

The algorithm will converge to 0.567143290 in about 50 iterations for any value of  $x_a$ .

| LINE | DATA | OPERATIONS |       |     |   |  | DISPLAY     | REMARKS                     |
|------|------|------------|-------|-----|---|--|-------------|-----------------------------|
| 1    | 5    | CHS        | $e^x$ | FIX | 9 |  | 0.006737947 |                             |
| 2    |      | CHS        | $e^x$ |     |   |  |             | Perform 2 forty-three times |
| 3    |      |            |       |     |   |  | 0.567143290 |                             |

Example 2:  $4 = x - \frac{1}{x}$ 

Method:

Rewrite the equation as

$$x = \frac{1}{x} + 4.$$

Choose an approximate solution for  $x$ , say  $x_a = 4$ .

Answer:

4.236067978

| LINE | DATA | OPERATIONS |   |   |     |   | DISPLAY     | REMARKS               |
|------|------|------------|---|---|-----|---|-------------|-----------------------|
| 1    | 4    | $1/x$      | 4 | + | FIX | 9 |             |                       |
| 2    |      | $1/x$      | 4 | + |     |   |             | Perform 2 seven times |
| 3    |      |            |   |   |     |   | 4.236067978 |                       |

## Equation Solving (Iterative Techniques)

Note:

We will deal here with equations of the form

$$x = f(x)$$

for cases where it is difficult to separate all  $x$ 's to one side of the equal sign. The iterative approach is illustrated through the solution of selected equations.



**Example 3:**  $x^x = 1000$ *Method:*

Rewrite the equation in the form

$$x = \ln 1000 / \ln x.$$

Pick an approximation  $x_a$  for  $x$ , say  $x_a = 4$ . If we use the following algorithm, convergence is from both sides, and takes a long time.

| LINE | DATA | OPERATIONS                      | DISPLAY     | REMARKS |
|------|------|---------------------------------|-------------|---------|
| 1    | 1000 | In $\uparrow \uparrow \uparrow$ |             |         |
| 2    | 4    | In $\div$ FIX 9                 | 4.982892143 |         |
| 3    |      | In $\div$                       | 4.301189432 |         |
| 4    |      | In $\div$                       | 4.734933900 |         |
| 5    |      | In $\div$                       | 4.442378437 |         |
| 6    |      | In $\div$                       | 4.632377942 |         |
| 7    |      | In $\div$                       | 4.505830645 |         |
| 8    |      | In $\div$                       | 4.588735608 |         |
| 9    |      | In $\div$                       | 4.533824354 |         |
| 10   |      | In $\div$                       | 4.569933525 | etc.    |

To hasten convergence, modify the loop and use the average of the last two approximations as the new approximation.

| LINE | DATA | OPERATIONS                      | DISPLAY     | REMARKS                  |
|------|------|---------------------------------|-------------|--------------------------|
| 1    | 1000 | In $\uparrow \uparrow \uparrow$ |             |                          |
| 2    | 4    | STO 1 In $\div$ RCL             |             |                          |
| 3    |      | 1 + 2 $\div$ STO                |             |                          |
| 4    |      | 1                               | 4.491446072 |                          |
| 5    |      | In $\div$ RCL + 1               |             | Perform 5–6 twelve times |
| 6    |      | 2 $\div$ STO 1                  |             |                          |
| 7    |      |                                 | 4.55535705  |                          |

**Example 4:** Largest  $x^{x^x}$ 

What is the largest value of  $x$  such that  $x^{x^x}$  does not overflow in the HP-45 (i.e.,  $x^{x^x} < 9.999999999 \times 10^{99}$ )?

*Method:*

Since  $9.999999999 \times 10^{99}$  is only slightly less than a *googol* ( $10^{100}$ ), let us call this constant  $G$ .

$$\text{Then } x^{x^x} = G$$

$$x^x \ln x = \ln G$$

$$x^x = \ln G / \ln x$$

$$x \ln x = \ln (\ln G / \ln x)$$

$$x = [\ln (\ln G / \ln x)] / \ln x$$

Use 3 as an initial approximation for the solution. The loop in the following algorithm eventually alternates between the last two answers, 3.830482865 and 3.830482864. Upon substitution of both values in  $x^{x^x}$ , 3.830482865 gives an overflow. Thus the answer is 3.830482864.

| LINE | DATA | OPERATIONS |                |                |     |   |                | DISPLAY        | REMARKS |
|------|------|------------|----------------|----------------|-----|---|----------------|----------------|---------|
| 1    |      | 9          | e <sup>x</sup> | e <sup>x</sup> | ln  | ↑ |                |                |         |
| 2    |      | ↑          | ↑              | FIX            | 9   |   | 2.302585093 02 | ← ln G         |         |
| 3    |      | 3          | ln             | ÷              | ln  | 3 |                |                |         |
| 4    |      | ln         | ÷              | STO            | 1   |   | 4.865369574    |                |         |
| 5    |      | ln         | ÷              | ln             | RCL | 1 |                |                |         |
| 6    |      | ln         | ÷              | RCL            | 1   | + |                |                |         |
| 7    |      | 2          | ÷              | STO            | 1   |   | 4.006633409    |                |         |
| 8    |      | ln         | ÷              | ln             | RCL | 1 |                |                |         |
| 9    |      | ln         | ÷              | RCL            | 1   | + |                |                |         |
| 10   |      | 2          | ÷              | STO            | 1   |   | 3.844654250    |                |         |
|      | ↑    |            |                |                |     |   | ↑              | } 6 iterations |         |
|      |      |            |                |                |     |   |                |                |         |
|      | ↓    |            |                |                |     |   |                |                |         |
| 29   |      | ln         | ÷              | ln             | RCL | 1 |                |                |         |
| 30   |      | ln         | ÷              | RCL            | 1   | + |                |                |         |
| 31   |      | 2          | ÷              | STO            | 1   |   | 3.830482865    |                |         |
| 32   |      | ln         | ÷              | ln             | RCL | 1 |                |                |         |
| 33   |      | ln         | ÷              | RCL            | 1   | + |                |                |         |
| 34   |      | 2          | ÷              | STO            | 1   |   | 3.830482864    | etc.           |         |



**Example 5:** Solve  $x^2 + 4 \sin x = 0$ *Method:*

Rewrite the equation as

$$x = \pm \sqrt{-4 \sin x} \quad (x \text{ is in radians})$$

upon plotting this curve, we see that there is a root near  $-2$ , so take  $x_a = -2$  as an approximation of the solution, and substitute in

$$x = -\sqrt{-4 \sin x}.$$

*Note:*

Since this algorithm converges from both sides, we modified our loop to average two approximations to hasten convergence. It is only necessary to do the loop 5 times to get 4 digits of accuracy.

| LINE | DATA | OPERATIONS |     |     |   |     | DISPLAY      | REMARKS                     |
|------|------|------------|-----|-----|---|-----|--------------|-----------------------------|
| 1    | 2    | CHS        | STO | 1   |   | RAD |              |                             |
| 2    |      | FIX        | 9   |     |   |     |              |                             |
| 3    |      | SIN        | CHS | 4   | x |     |              | Perform 3–5 seventeen times |
| 4    |      | $\sqrt{x}$ | RCL | 1   | – | 2   |              |                             |
| 5    |      | $\div$     | CHS | STO | 1 |     |              |                             |
| 6    |      |            |     |     |   |     | -1.933753764 |                             |

**A method for faster convergence**

Some equations  $f(x) = 0$  converge very slowly by the above methods, however, the following method gives faster convergence.

*Formula:*

$$x_{i+1} = x_i - \frac{E_i (x_i - x_{i-1})}{E_i - E_{i-1}}$$

where  $i = 1, 2, 3, \dots$

$x_i$  = current trial value

$x_{i+1}$  = next trial value

$x_{i-1}$  = previous trial value

$E_i$  = current error =  $f(x_i)$

$E_{i-1}$  = last error =  $f(x_{i-1})$

$L$  = lower bound for the solution

$U$  = upper bound for the solution

**Example 6:** Solve  $x^3 = 3^x$  where  $1 < x < e$ *Method:*

Rewrite equation in the form

$$x^3 - 3^x = 0$$

Replace  $f(x)$  in the program by

“  $\uparrow \uparrow 3 \text{ } \boxed{y^x} \boxed{x \div y} 3 \boxed{x \div y} \text{ } \boxed{y^x} \boxed{-}$  ”

Let  $L = 1$ ,  
 $U = e$ .

*Answer:*

2.478052679

( $E_0 = -2.000000001$ ,  $E_1 = 0.272546170$ ,  $E_2 = 0.056084610$ ,  
 $E_3 = -0.033421420$ ,  $E_4 = 0.001191760$ ,  $E_5 = 0.000022540$ ,  
 $E_6 = E_7 = -1 \times 10^{-8}$ )

**Example 7:** Find a root of a polynomial

$$f(x) = x^4 - 4x^3 + 8x^2 + 20x - 65.$$

*Method:*Replace  $f(x)$  in the program by

“  $\uparrow \uparrow \uparrow 4 \boxed{-} \boxed{\times} 8 \boxed{+} \boxed{\times} 20 \boxed{+} \boxed{\times} 65 \boxed{-}$  ”.

Note that  $f(2) = -9 < 0$ ,  $f(3) = 40 > 0$ , so there is a root between 2 and 3.

Let  $L = 2$   
 $U = 3$ .



Answer:

$$2.236067977 \text{ (or } \sqrt{5} \text{)}$$

$$(x_0 = 2, x_1 = 3, x_2 = 2.183673469, x_3 = 2.224244398,$$

$$x_4 = 2.236236914, x_5 = 2.236067428, x_6 = x_7 = 2.236067977)$$

| LINE | DATA | OPERATIONS |     |     |     |                  |  | DISPLAY          | REMARKS                                |
|------|------|------------|-----|-----|-----|------------------|--|------------------|----------------------------------------|
| 1    | L    | STO        | 1   | FIX | 9   |                  |  |                  |                                        |
| 2    |      | f(x)       | STO | 2   |     |                  |  | E <sub>0</sub>   | Replace f(x) by proper<br>keystroke(s) |
| 3    | U    | STO        | 3   |     |     |                  |  |                  |                                        |
| 4    |      | f(x)       | STO | 4   |     |                  |  | E <sub>i</sub>   | Perform 4–11 for i=1,2,...             |
| 5    |      | RCL        | 3   | RCL | –   | 1                |  |                  | until either the last two              |
| 6    |      | x          | RCL | 4   | RCL | 2                |  |                  | trial values are the same              |
| 7    |      | –          | ÷   | RCL | 3   | x <sup>2</sup> y |  |                  | or the last two errors                 |
| 8    |      | –          |     |     |     |                  |  | x <sub>i+1</sub> | are the same                           |
| 9    |      | RCL        | 3   | STO | 1   | RCL              |  |                  |                                        |
| 10   |      | 4          | STO | 2   | R↓  | R↓               |  |                  |                                        |
| 11   |      | STO        | 3   |     |     |                  |  |                  |                                        |

## Error Function

Formula:

$$\operatorname{erf} x = \frac{2}{\sqrt{\pi}} \int_0^x e^{-u^2} du \quad (x \geq 0)$$

$$\operatorname{erf} x \cong 1 - (a_1 t + a_2 t^2 + a_3 t^3 + a_4 t^4 + a_5 t^5) e^{-x^2}$$

$$\text{where } t = \frac{1}{1 + px}$$

$$p = 0.3275911$$

$$a_1 = 0.254829592$$

$$a_2 = -0.284496736$$

$$a_3 = 1.421413741$$

$$a_4 = -1.453152027$$

$$a_5 = 1.061405429$$

Example:

$$\operatorname{erf} 1.34 = 0.9419138$$

Note:

$$\operatorname{erf}(-x) = -\operatorname{erf} x$$

| LINE | DATA           | OPERATIONS |     |                  |     |                |  | DISPLAY | REMARKS                        |
|------|----------------|------------|-----|------------------|-----|----------------|--|---------|--------------------------------|
| 1    | a <sub>1</sub> | STO        | 1   | FIX              | 7   |                |  |         |                                |
| 2    | a <sub>2</sub> | STO        | 2   |                  |     |                |  |         |                                |
| 3    | a <sub>3</sub> | STO        | 3   |                  |     |                |  |         |                                |
| 4    | a <sub>4</sub> | STO        | 4   |                  |     |                |  |         |                                |
| 5    | a <sub>5</sub> | STO        | 5   |                  |     |                |  |         |                                |
| 6    | p              | STO        | 6   |                  |     |                |  |         |                                |
| 7    | x              | STO        | 7   | RCL              | 6   | x              |  |         |                                |
| 8    |                | 1          | +   | 1/x              | ↑   | ↑              |  |         |                                |
| 9    |                | ↑          | RCL | 5                | x   | RCL            |  |         |                                |
| 10   |                | 4          | +   | x                | RCL | 3              |  |         |                                |
| 11   |                | +          | x   | RCL              | 2   | +              |  |         |                                |
| 12   |                | x          | RCL | 1                | +   | x              |  |         |                                |
| 13   |                | RCL        | 7   | x <sup>2</sup>   | CHS | e <sup>x</sup> |  |         |                                |
| 14   |                | x          | 1   | x <sup>2</sup> y | –   |                |  |         | Stop; for new case,<br>go to 7 |



## Euler Numbers

### Compute the $n^{\text{th}}$ Euler number

*Note:*

The Euler numbers are 1, 5, 61, 1385, 50521, ...

*Formula:*

The Euler numbers  $E_1, E_2, E_3, \dots$  are defined by

$$E_n = \frac{2^{2n+2} (2n)!}{\pi^{2n+1}} \left[ 1 - \frac{1}{3^{2n+1}} + \frac{1}{5^{2n+1}} - \frac{1}{7^{2n+1}} + \dots \right]$$

*Example:*

The 5<sup>th</sup> Euler number = 50521.

| LINE | DATA | OPERATIONS |                   |                   |                   |            | DISPLAY | REMARKS |
|------|------|------------|-------------------|-------------------|-------------------|------------|---------|---------|
| 1    | n    | $\uparrow$ | 2                 | x                 | $\uparrow$        | $\uparrow$ |         |         |
| 2    |      | $\uparrow$ |                   | n!                | $x \rightarrow y$ | 2          |         |         |
| 3    |      | +          | 2                 | $x \rightarrow y$ |                   | $y^x$      |         |         |
| 4    |      | x          | $x \rightarrow y$ | 1                 | +                 |            |         |         |
| 5    |      | $\pi$      | $x \rightarrow y$ |                   | $y^x$             | $\div$     |         |         |
| 6    |      | FIX        | 0                 |                   |                   |            |         |         |

### Exponential Curve (Least Squares Fit)

See page 88

## Exponentiation

### Multiple successive power operations

As written, these terms must be executed from right to left. For example,

$$e^{x^{1.5}}$$

means

$$e^{(x^{1.5})}, \text{ not } (e^x)^{1.5},$$

$a^b c$

means

$a^{(b^c)}$ , not  $(a^b)^c$ .

*Example:*

Evaluate  $S = t^{t^t}$  where  $t = e^{\frac{1}{e}}$ .

*Answer:*

1.99

| LINE | DATA | OPERATIONS     |                |                |                |   | DISPLAY | REMARKS |
|------|------|----------------|----------------|----------------|----------------|---|---------|---------|
| 1    |      | 1              | e <sup>x</sup> | 1/x            | e <sup>x</sup> | ↑ | 1.44    | ← t     |
| 2    |      | ↑              | ↑              |                | y <sup>x</sup> |   |         |         |
| 3    |      | y <sup>x</sup> |                | y <sup>x</sup> |                |   | 1.99    |         |

*Example:*

Find the limit of  $s^{s^{s^{\dots}}}$  where  $s = \sqrt{3}$ .

*Answer:*

$$\infty \text{ (Display = 9.999999999 99)}$$

| LINE | DATA | OPERATIONS |            |            |            |            |  | DISPLAY             | REMARKS |
|------|------|------------|------------|------------|------------|------------|--|---------------------|---------|
| 1    | 3    |            | $\sqrt{x}$ | $\uparrow$ | $\uparrow$ | $\uparrow$ |  |                     |         |
| 2    |      |            | $y^x$      |            |            |            |  | Perform 2 six times |         |

*Example:*

Find the limit of  $s^{s^{s^{\dots}}}$ , where  $s = \sqrt{2}$ .

*Answer:*

2 (rounded)

[illegible]



$e^x$  for large positive  $x$  ( $x > 230$ )

Formula:

Suppose  $e^x = a \times 10^b$

where  $a < 10$ Find  $a, b$  for a given  $x$ .

Example:

$$e^{300} = 1.942426525 \times 10^{130}$$

| LINE | DATA | OPERATIONS     |     |     |     |     | DISPLAY | REMARKS |
|------|------|----------------|-----|-----|-----|-----|---------|---------|
| 1    |      | FIX            | 9   |     |     |     |         |         |
| 2    | x    | ↑              | 1   | 0   | In  | STO |         |         |
| 3    |      | 1              | ÷   | ↑   | ↑   | ↑   |         |         |
| 4    |      | .              | 5   | -   | EEX | 9   |         |         |
| 5    |      | +              | EEX | 9   | -   | ↑   |         |         |
| 6    |      | R↓             | -   | RCL | 1   | x   |         |         |
| 7    |      | e <sup>x</sup> |     |     |     |     | a       |         |
| 8    |      | R↓             | R↓  |     |     |     | b       |         |

 $y^x$  for large  $x$  and/or  $y$  ( $x \ln y > 230$ )

Formula:

Suppose  $y^x = a \times 10^b$

where  $a < 10$ Find  $a, b$  for given  $x, y$ .

Example:

$$75^{100} = 3.207202635 \times 10^{187}$$

| LINE | DATA | OPERATIONS |                |     |     |     | DISPLAY | REMARKS |
|------|------|------------|----------------|-----|-----|-----|---------|---------|
| 1    |      | FIX        | 9              |     |     |     |         |         |
| 2    | x    | ↑          |                |     |     |     |         |         |
| 3    | y    | In         | x              | 1   | 0   | In  |         |         |
| 4    |      | STO        | 1              | ÷   | ↑   | ↑   |         |         |
| 5    |      | ↑          | .              | 5   | -   | EEX |         |         |
| 6    |      | 9          | +              | EEX | 9   | -   |         |         |
| 7    |      | ↑          | R↓             | -   | RCL | 1   |         |         |
| 8    |      | x          | e <sup>x</sup> |     |     |     | a       |         |
| 9    |      | R↓         | R↓             |     |     |     | b       |         |

Example:

The largest number that can be written with three digits and no other symbol is  $9^{99}$ . How big is this number?

Answer:

$$9^{99} = 3.981071706 \times 10^{369693099}$$

(Due to machine accuracy limitations, this is only an approximate answer.)

| LINE | DATA | OPERATIONS |                |     |     |     | DISPLAY        | REMARKS |
|------|------|------------|----------------|-----|-----|-----|----------------|---------|
| 1    |      | FIX        | 9              | 9   | ↑   | ↑   |                |         |
| 2    |      | ↑          | x              | x   | x   | x   |                |         |
| 3    |      | x          | x              | x   | x   | 9   |                |         |
| 4    |      | In         | x              | 1   | 0   | In  |                |         |
| 5    |      | STO        | 1              | ÷   | ↑   | ↑   |                |         |
| 6    |      | ↑          | .              | 5   | -   | EEX |                |         |
| 7    |      | 9          | +              | EEX | 9   | -   |                |         |
| 8    |      | ↑          | R↓             | -   | RCL | 1   |                |         |
| 9    |      | x          | e <sup>x</sup> |     |     |     | 3.981071706    |         |
| 10   |      | R↓         | R↓             |     |     |     | 3.696930990 08 |         |

Converging  $u^{u^{u^{\dots}}}$ 

Formula:

If  $0 < x < e$ , and  $u = x^{\frac{1}{x}}$ , then  $u^{u^{u^{\dots}}}$  will converge at  $x$ .

Example:

Let  $x = 1.5$ , and  $u = x^{\frac{1}{x}}$ , find  $u^{u^{u^{\dots}}}$ .

Answer:

$u^{u^{u^{\dots}}}$  converges at 1.5 in 21 iterations (display shows 1.499999999).

| LINE | DATA | OPERATIONS |                |  |                |   | DISPLAY | REMARKS                                                  |
|------|------|------------|----------------|--|----------------|---|---------|----------------------------------------------------------|
| 1    |      | FIX        | 9              |  |                |   |         |                                                          |
| 2    | x    | ↑          | 1/x            |  | y <sup>x</sup> | ↑ |         |                                                          |
| 3    |      | ↑          | ↑              |  |                |   |         |                                                          |
| 4    |      |            | y <sup>x</sup> |  |                |   |         | Perform 4 as many times as necessary to see convergence. |



Diverging  $u^{u^{\cdot^{\cdot^{\cdot}}}}$ 

Formula:

If  $u > e^{\frac{1}{e}}$  ( $= 1.444667861$ ),  $u^{u^{\cdot^{\cdot^{\cdot}}}}$  will diverge.

Example:

If  $u = 1.45$  then  $u^{u^{\cdot^{\cdot^{\cdot}}}}$  diverges  
(overflows after 43 iterations).

| LINE | DATA | OPERATIONS |       |   |  |  |  | DISPLAY | REMARKS                 |
|------|------|------------|-------|---|--|--|--|---------|-------------------------|
| 1    | u    | ↑          | ↑     | ↑ |  |  |  |         |                         |
| 2    |      |            | $y^x$ |   |  |  |  |         | Perform 2 as many times |
|      |      |            |       |   |  |  |  |         | as necessary to see     |
|      |      |            |       |   |  |  |  |         | divergence.             |

Calculator limits for  $y^x$ 

1. For a positive value of  $y$ , how big can  $x$  be so that  $y^x$  will not overflow in HP-45?

Example:

If  $y = 50$ , then  $x$  can be as large as around 58 ( $50^{59}$  will overflow).

Note: The following gives an approximate, not exact answer.

| LINE | DATA | OPERATIONS |   |   |   |  |  | DISPLAY | REMARKS               |
|------|------|------------|---|---|---|--|--|---------|-----------------------|
| 1    |      | 2          | 3 | 0 | ↑ |  |  |         |                       |
| 2    | y    | ln         | ÷ |   |   |  |  | D       | Answer is the largest |
|      |      |            |   |   |   |  |  |         | integer $\leq$ D      |

2. For a positive value of  $x$ , how big can  $y$  be without causing  $y^x$  to overflow?

Example:

If  $x = 50$ , then we can take  $y$  as large as around 99 ( $100^{50}$  will overflow).

Note: The following gives an approximate, not exact answer.

| LINE | DATA | OPERATIONS |       |   |   |  |  | DISPLAY | REMARKS               |
|------|------|------------|-------|---|---|--|--|---------|-----------------------|
| 1    |      | 2          | 3     | 0 | ↑ |  |  |         |                       |
| 2    | x    | ÷          | $e^x$ |   |   |  |  | D       | Answer is the largest |
|      |      |            |       |   |   |  |  |         | integer $\leq$ D.     |

## Factorial and Gamma Function

Stirling's approximation

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 |       |       |            |     |  | DISPLAY | REMARKS               |
|------|------|------------|-------|-------|------------|-----|--|---------|-----------------------|
| 1    |      | 5          | 7     | 1     | ↑          | 2   |  |         |                       |
| 2    |      | 4          | 8     | 8     | 3          | 2   |  |         |                       |
| 3    |      | 0          | ÷     | CHS   | STO        | 1   |  |         |                       |
| 4    |      | 1          | 3     | 9     | ↑          | 5   |  |         |                       |
| 5    |      | 1          | 8     | 4     | 0          | ÷   |  |         |                       |
| 6    |      | CHS        | STO   | 2     | 2          | 8   |  |         |                       |
| 7    |      | 8          | 1/x   | STO   | 3          | 1   |  |         |                       |
| 8    |      | 2          | 1/x   | STO   | 4          |     |  |         |                       |
| 9    | x    | STO        | 5     | 2     | x          |     |  |         |                       |
| 10   |      | $\pi$      | x     |       | $\sqrt{x}$ | RCL |  |         |                       |
| 11   |      | 5          | RCL   | 5     | 2          | ÷   |  |         |                       |
| 12   |      |            | $y^x$ | STO   | 6          | x   |  |         |                       |
| 13   |      | RCL        | 5     | $e^x$ | 1/x        | x   |  |         |                       |
| 14   |      | STO        | x     | 6     | RCL        | 5   |  |         |                       |
| 15   |      | 1/x        | ↑     | ↑     | ↑          | RCL |  |         |                       |
| 16   |      | 1          | x     | RCL   | 2          | +   |  |         |                       |
| 17   |      | x          | RCL   | 3     | +          | x   |  |         |                       |
| 18   |      | RCL        | 4     | +     | x          | 1   |  |         |                       |
| 19   |      | +          | RCL   | 6     | x          |     |  |         | For new case, go to 9 |



## Polynomial approximation

Notes:

This approximation can be used for positive  $x < 69$ .

This is a more accurate method (to 6 or 7 decimal places), but longer than Stirling's approximation.

Formula:  $x! \cong 1 + b_1x + b_2x^2 + \dots + b_8x^8$

for  $0 \leq x \leq 1$

where  $b_1 = -.577191652$ ,  $b_2 = .988205891$

$b_3 = -.897056937$ ,  $b_4 = .918206857$

$b_5 = -.756704078$ ,  $b_6 = .482199394$

$b_7 = -.193527818$ ,  $b_8 = .035868343$

Example:  $4.25! \cong 35.2116196$

| LINE | DATA  | OPERATIONS |     |     |            |     |  | DISPLAY | REMARKS               |
|------|-------|------------|-----|-----|------------|-----|--|---------|-----------------------|
| 1    | $b_8$ | STO        | 1   | FIX | 7          |     |  |         |                       |
| 2    | $b_7$ | STO        | 2   |     |            |     |  |         |                       |
| 3    | $b_6$ | STO        | 3   |     |            |     |  |         |                       |
| 4    | $b_5$ | STO        | 4   |     |            |     |  |         |                       |
| 5    | $b_4$ | STO        | 5   |     |            |     |  |         |                       |
| 6    | $b_3$ | STO        | 6   |     |            |     |  |         |                       |
| 7    | $b_2$ | STO        | 7   |     |            |     |  |         |                       |
| 8    | $b_1$ | STO        | 8   |     |            |     |  |         |                       |
| 9    | x     | ↑          |     |     |            |     |  |         | If $x > 1$ , go to 11 |
|      |       |            |     |     |            |     |  |         |                       |
| 10   |       | 1          | STO | 9   | R↓         |     |  |         | Go to 17              |
| 11   |       |            |     |     |            |     |  |         | If $x > 2$ , go to 13 |
| 12   |       | STO        | 9   | 1   | -          |     |  |         | Go to 17              |
|      |       |            |     |     |            |     |  |         |                       |
| 13   |       | ↑          | 1   | -   |            |     |  |         |                       |
| 14   |       | STO        | 9   | x   | RCL        | 9   |  |         |                       |
| 15   |       | 1          | -   |     |            |     |  | D       | If $D > 1$ , go to 14 |
|      |       |            |     |     |            |     |  |         |                       |
| 16   |       | $x \div y$ | STO | 9   | $x \div y$ |     |  |         |                       |
| 17   |       | ↑          | ↑   | ↑   | RCL        | 1   |  |         |                       |
| 18   |       | x          | RCL | 2   | +          | x   |  |         |                       |
| 19   |       | RCL        | 3   | +   | x          | RCL |  |         |                       |
| 20   |       | 4          | +   | x   | RCL        | 5   |  |         |                       |
| 21   |       | +          | x   | RCL | 6          | +   |  |         |                       |
| 22   |       | x          | RCL | 7   | +          | x   |  |         |                       |
| 23   |       | RCL        | 8   | +   | x          | 1   |  |         |                       |
| 24   |       | +          | RCL | 9   | x          |     |  |         | For new case, go to 9 |

## Factoring Integers and Determining Primes

## Prime Numbers under 100

|    |    |    |    |    |
|----|----|----|----|----|
| 2  | 13 | 31 | 53 | 73 |
| 3  | 17 | 37 | 59 | 79 |
| 5  | 19 | 41 | 61 | 83 |
| 7  | 23 | 43 | 67 | 89 |
| 11 | 29 | 47 | 71 | 97 |

With the list memorized or in sight, it is easy to factor any integer  $x$  less than 10000 (and many other integers even greater). In the following program, omit the numbers 2 and 5 from the list of primes if the integer ends in 1, 3, 7 or 9.

| LINE | DATA | OPERATIONS |   |   |  |            |  | DISPLAY | REMARKS                       |
|------|------|------------|---|---|--|------------|--|---------|-------------------------------|
| 1    | x    | FIX        | 5 |   |  |            |  |         | If $x$ is even, let $P=2$ ;   |
|      |      |            |   |   |  |            |  |         | otherwise $P=3$               |
| 2    |      | ↑          | ↑ | ↑ |  | $\sqrt{x}$ |  | Max     |                               |
| 3    |      |            |   |   |  |            |  |         | If $P \geq \text{Max}$ , stop |
| 4    |      | R↓         |   |   |  |            |  |         |                               |
| 5    | P    | ÷          |   |   |  |            |  | Q       | Read note                     |

Note: If  $Q$  is not an integer, let  $P$  = next prime number, go to 3. If  $Q$  is a prime, then both  $P$  and  $Q$  are factors, stop. Otherwise  $P$  is a factor, let  $P$  = current prime, go to 2.



Example:

Factor 4807.

Answer:

$$4807 = 11 \times 19 \times 23$$

| LINE | DATA | OPERATIONS |            |   |            |   |  | DISPLAY    | REMARKS                   |
|------|------|------------|------------|---|------------|---|--|------------|---------------------------|
| 1    | 4807 | FIX        | 5          | ↑ | ↑          | ↑ |  |            |                           |
| 2    |      |            | $\sqrt{x}$ |   |            |   |  | 69.33253   | ←MAX, P = 3               |
| 3    |      | R↓         | 3          | ÷ |            |   |  | 1602.33333 | P = 7                     |
| 4    |      | R↓         | 7          | ÷ |            |   |  | 686.71429  | P = 11                    |
| 5    |      | R↓         | 1          | 1 | ÷          |   |  | 437.00000  | ←Q is an integer,         |
|      |      |            |            |   |            |   |  |            | so 11 is a factor         |
| 6    |      | ↑          | ↑          | ↑ | $\sqrt{x}$ |   |  | 20.90454   | P = 11                    |
| 7    |      | R↓         | 1          | 1 | ÷          |   |  | 39.72727   | P = 13                    |
| 8    |      | R↓         | 1          | 3 | ÷          |   |  | 33.61538   | P = 17                    |
| 9    |      | R↓         | 1          | 7 | ÷          |   |  | 25.70588   | P = 19                    |
| 10   |      | R↓         | 1          | 9 | ÷          |   |  | 23.00000   | Q = 23 is a prime, 19 and |
|      |      |            |            |   |            |   |  |            | 23 are factors, stop      |

Example:

Factor 2909.

Answer:

2909 is a prime.

## Fibonacci Numbers

Formula:

In a Fibonacci sequence, each term is the sum of the two preceding terms.

$$f_i = f_{i-1} + f_{i-2}$$

$f_i$  represents the  $i^{\text{th}}$  term in the sequence.

Example:

Develop the Fibonacci sequence with  $f_1 = 1$ ,  $f_2 = 1$ .

Answer:

1, 1, 2, 3, 5, 8, 13, 21, ...

| LINE | DATA  | OPERATIONS |   |    |    |   |  | DISPLAY | REMARKS                     |
|------|-------|------------|---|----|----|---|--|---------|-----------------------------|
| 1    | $f_1$ | ↑          |   |    |    |   |  |         |                             |
| 2    | $f_2$ |            |   |    |    |   |  |         |                             |
| 3    |       | ↑          | ↑ | R↓ | R↓ | + |  | $f_i$   | Perform 3 for $i=3,4,\dots$ |

## Finding the $n^{\text{th}}$ Fibonacci number

Example:

Find the 12<sup>th</sup> Fibonacci number in the sequence 1, 1, 2, 3, 5, 8...

Answer:

144

| LINE | DATA | OPERATIONS |            |            |     |   |  | DISPLAY | REMARKS |
|------|------|------------|------------|------------|-----|---|--|---------|---------|
| 1    | n    | ↑          | 5          | $\sqrt{x}$ | STO |   |  |         |         |
| 2    |      | 1          | (↑)        | 1          | +   | 2 |  |         |         |
| 3    |      | ÷          | $x \div y$ | $y^*$      | RCL |   |  |         |         |
| 4    |      | 1          | ÷          | FIX        | 0   |   |  |         |         |



## F Statistic

### Testing two population variances

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) 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 (d.f. = 9 and 7)

| LINE | DATA  | OPERATIONS                        | DISPLAY | REMARKS                            |
|------|-------|-----------------------------------|---------|------------------------------------|
| 1    |       | CLEAR                             |         |                                    |
| 2    | $x_i$ | $\Sigma+$                         |         | Perform 2 for $i=1, 2, \dots, n_x$ |
| 3    |       | $\bar{x}, s$ $x \div y$ STO 1     |         |                                    |
| 4    |       | CLEAR                             |         |                                    |
| 5    | $y_i$ | $\Sigma+$                         |         | Perform 5 for $i=1, 2, \dots, n_y$ |
| 6    |       | $\bar{y}, s$ $x \div y$ $x^2$ RCL |         |                                    |
| 7    |       | 1 $x^2$ $x \div y$ $\div$         |         |                                    |

## Future Value

See pages 135, 139

## Gamma Function

See page 109

## Gaussian Probability Function

Formula:

$$\varphi(x) = \frac{1}{\sqrt{2\pi}} e^{-\frac{x^2}{2}}$$

$$\Phi(x) = \frac{1}{\sqrt{2\pi}} \int_{-\infty}^x e^{-\frac{t^2}{2}} dt$$

where  $x \geq 0$

$$\Phi(x) \cong 1 - \varphi(x) (a_1 t + a_2 t^2 + a_3 t^3 + a_4 t^4 + a_5 t^5)$$

$$\text{where } t = \frac{1}{1 + px}$$

$$p = 0.2316419$$

$$a_1 = 0.31938153$$

$$a_2 = -0.356563782$$

$$a_3 = 1.781477937$$

$$a_4 = -1.821255978$$

$$a_5 = 1.330274429$$



Example:

$$\varphi(2.22) = 0.033940763$$

$$\Phi(2.22) = 0.9867907$$

Note:

$$\varphi(-x) = \varphi(x), \Phi(-x) = 1 - \Phi(x)$$

| LINE | DATA           | OPERATIONS |                |                |     |     | DISPLAY | REMARKS               |
|------|----------------|------------|----------------|----------------|-----|-----|---------|-----------------------|
| 1    | p              | STO        | 3              |                |     |     |         |                       |
| 2    | a <sub>5</sub> | STO        | 4              |                |     |     |         |                       |
| 3    | a <sub>4</sub> | STO        | 5              |                |     |     |         |                       |
| 4    | a <sub>3</sub> | STO        | 6              |                |     |     |         |                       |
| 5    | a <sub>2</sub> | STO        | 7              |                |     |     |         |                       |
| 6    | a <sub>1</sub> | STO        | 8              |                |     |     |         |                       |
| 7    | x              | STO        | 1              | x <sup>2</sup> | 2   | ÷   |         |                       |
| 8    |                | CHS        | e <sup>x</sup> |                | π   | 2   |         |                       |
| 9    |                | x          |                | √x             | ÷   | STO |         |                       |
| 10   |                | 2          | FIX            | 9              |     |     | φ(x)    |                       |
| 11   |                | 1          | ↑              | RCL            | 1   | RCL |         |                       |
| 12   |                | 3          | x              | +              | 1/x | ↑   |         |                       |
| 13   |                | ↑          | ↑              | RCL            | 4   | x   |         |                       |
| 14   |                | RCL        | 5              | +              | x   | RCL |         |                       |
| 15   |                | 6          | +              | x              | RCL | 7   |         |                       |
| 16   |                | +          | x              | RCL            | 8   | +   |         |                       |
| 17   |                | x          | RCL            | 2              | x   | 1   |         |                       |
| 18   |                | x↔y        | —              | FIX            | 7   |     | Φ(x)    | For new case, go to 7 |

## Gaussian Quadratures

Gaussian quadrature for  $\int_a^b f(x) dx$  or  $\int_a^\infty f(x) dx$

Formula:

We estimate the value

$$I_1 = \int_a^b f(x) dx$$

or

$$I_2 = \int_a^\infty f(x) dx$$

by the six point Gauss-Legendre quadrature formula,

$$\int_a^b f(x) dx \cong \frac{b-a}{2} \sum_{i=1}^6 w_i f\left(\frac{z_i(b-a) + b+a}{2}\right)$$

$$\text{or } \int_a^\infty f(x) dx \cong \frac{1}{2} \sum_{i=1}^6 \frac{4 w_i}{(1+z_i)^2} f\left(\frac{2}{1+z_i} + a - 1\right)$$

| where | i | z <sub>i</sub> | w <sub>i</sub> |
|-------|---|----------------|----------------|
|       | 1 | .2386191861    | .4679139346    |
|       | 2 | -.2386191861   | .4679139346    |
|       | 3 | .6612093865    | .360761573     |
|       | 4 | -.6612093865   | .360761573     |
|       | 5 | .9324695142    | .1713244924    |
|       | 6 | -.9324695142   | .1713244924    |

f(x) is any single-valued function and a, b are finite.

Example:

$$\text{Evaluate } \ln 10 = \int_1^{10} \frac{dx}{x}$$

Answer:

2.30 (replace f(x) by “1/x”)

Example:

$$\text{Evaluate } \int_e^{e^2} \frac{dx}{x(\ln x)^3}$$

Answer:

0.37 (replace f(x) by “1/x”)



Example:

$$\text{Evaluate } \Gamma(1.8) = \int_0^{\infty} e^{-x} x^{0.8} dx.$$

Answer:

0.92

(replace  $f(x)$  by "CHS  $e^x$  [LAST x] CHS 0.8 [y<sup>x</sup>] ×")

| LINE | DATA  | OPERATIONS               | DISPLAY | REMARKS                                |
|------|-------|--------------------------|---------|----------------------------------------|
| 1    | $z_3$ | STO 2                    |         |                                        |
| 2    | $z_5$ | STO 3                    |         |                                        |
| 3    | $w_1$ | STO 4                    |         |                                        |
| 4    | $w_3$ | STO 5                    |         |                                        |
| 5    | $w_5$ | STO 6                    |         | If $b = \infty$ , go to 31             |
| 6    | b     | ↑ ↑                      |         |                                        |
| 7    | a     | + STO 7 x <sup>2</sup> y |         |                                        |
| 8    |       | LAST x - STO 8           |         |                                        |
| 9    | $z_1$ | x + 2 ÷                  |         |                                        |
| 10   |       | f(x)                     |         | Replace f(x) by proper<br>keystroke(s) |
| 11   |       | RCL 4 x STO 1            |         |                                        |
| 12   |       | RCL 8 RCL                |         | Perform 12–17 for i=2,3                |
| 13   | i     | x RCL 7 + 2              |         |                                        |
| 14   |       | ÷                        |         |                                        |
| 15   |       | f(x)                     |         |                                        |
| 16   |       | RCL                      |         |                                        |
| 17   | i+3   | x STO + 1                |         |                                        |
| 18   | $z_1$ | RCL 8 x CHS RCL          |         |                                        |
| 19   |       | 7 + 2 ÷                  |         |                                        |
| 20   |       | f(x)                     |         |                                        |
| 21   |       | RCL 4 x STO +            |         |                                        |
| 22   |       | 1                        |         |                                        |
| 23   |       | RCL 8 RCL                |         | Perform 23–28 for i=2,3                |
| 24   | i     | x CHS RCL 7 +            |         |                                        |
| 25   |       | 2 ÷                      |         |                                        |
| 26   |       | f(x)                     |         |                                        |
| 27   |       | RCL                      |         |                                        |
| 28   | i+3   | x STO + 1                |         |                                        |

| LINE | DATA  | OPERATIONS               | DISPLAY | REMARKS                                    |
|------|-------|--------------------------|---------|--------------------------------------------|
| 29   |       | RCL 1 RCL 8 2            |         |                                            |
| 30   |       | ÷ x                      |         | $I_1$ Stop, for new case, go to<br>6 or 31 |
| 31   | a     | ↑ 1 - STO 7              |         |                                            |
| 32   | $z_1$ | STO 1 0 STO 8            |         |                                            |
| 33   |       | 2 RCL                    |         | Perform 33–48 for i=1,2,3                  |
| 34   | i     | 1 + ÷ RCL 7              |         |                                            |
| 35   |       | +                        |         |                                            |
| 36   |       | f(x)                     |         |                                            |
| 37   |       | 2 RCL                    |         |                                            |
| 38   | i     | 1 + ÷ x <sup>2</sup> x   |         |                                            |
| 39   |       | RCL                      |         |                                            |
| 40   | i+3   | x STO + 8 2              |         |                                            |
| 41   |       | RCL                      |         |                                            |
| 42   | i     | CHS 1 + ÷ RCL            |         |                                            |
| 43   |       | 7 +                      |         |                                            |
| 44   |       | f(x)                     |         |                                            |
| 45   |       | 2 RCL                    |         |                                            |
| 46   | i     | CHS 1 + ÷ x <sup>2</sup> |         |                                            |
| 47   |       | x RCL                    |         |                                            |
| 48   | i+3   | x STO + 8                |         |                                            |
| 49   |       | RCL 8 2 ÷                |         | $I_2$ Stop, for new case,<br>go to 6 or 31 |

Gaussian quadrature for  $\int_a^{\infty} e^{-x} f(x) dx$

We estimate the value

$$I = \int_a^{\infty} e^{-x} f(x) dx$$

by the three-point Gauss-Laguerre quadrature formula:

$$\int_a^{\infty} e^{-x} f(x) dx \cong e^{-a} \sum_{i=1}^3 w_i f(z_i + a)$$

where

| i | $z_i$       | $w_i$       |
|---|-------------|-------------|
| 1 | .4157745568 | .7110930099 |
| 2 | 2.29428036  | .2785177336 |
| 3 | 6.289945083 | .0103892565 |



Example:

Approximate the Gamma function

$$I = \Gamma(\alpha) = \int_0^{\infty} e^{-x} x^{\alpha-1} dx \quad \text{for } \alpha = 5.25.$$

Answer:

35.27

| LINE | DATA  | OPERATIONS |     |     |     |       |  | DISPLAY | REMARKS                           |
|------|-------|------------|-----|-----|-----|-------|--|---------|-----------------------------------|
| 1    | $z_1$ | STO        | 1   |     |     |       |  |         |                                   |
| 2    | $z_2$ | STO        | 2   |     |     |       |  |         |                                   |
| 3    | $z_3$ | STO        | 3   |     |     |       |  |         |                                   |
| 4    | $w_1$ | STO        | 4   |     |     |       |  |         |                                   |
| 5    | $w_2$ | STO        | 5   |     |     |       |  |         |                                   |
| 6    | $w_3$ | STO        | 6   |     |     |       |  |         |                                   |
| 7    | a     | STO        | 7   | RCL | 1   | +     |  |         |                                   |
| 8    |       | f(x)       |     |     |     |       |  |         | Replace f(x) by proper keystrokes |
| 9    |       | RCL        | 4   | x   | STO | 8     |  |         |                                   |
| 10   |       | RCL        | 7   | RCL | 2   | +     |  |         |                                   |
| 11   |       | f(x)       |     |     |     |       |  |         |                                   |
| 12   |       | RCL        | 5   | x   | STO | +     |  |         |                                   |
| 13   |       | 8          | RCL | 3   | RCL | 7     |  |         |                                   |
| 14   |       | +          |     |     |     |       |  |         |                                   |
| 15   |       | f(x)       |     |     |     |       |  |         |                                   |
| 16   |       | RCL        | 6   | x   | RCL | 8     |  |         |                                   |
| 17   |       | +          | RCL | 7   | CHS | $e^x$ |  |         |                                   |
| 18   |       | x          |     |     |     |       |  |         | Stop, for new case, go to 7       |

**Geometric Mean**

See page 148

**Geometric Progressions**

See page 157

**Goodness of Fit**

See page 33

**Harmonic Mean**

See page 149

**Harmonic Numbers**

Formula:

The Harmonic numbers  $H_i$  ( $i = 1, 2, \dots$ ) are

$$1, 1 + \frac{1}{2}, 1 + \frac{1}{2} + \frac{1}{3}, 1 + \frac{1}{2} + \frac{1}{3} + \frac{1}{4}, \dots$$

OR

$$1, \frac{3}{2}, \frac{11}{6}, \frac{25}{12}, \dots$$

Example:

Display the sequence in decimal form.

Answer:

1.00, 1.50, 1.83, 2.08, ...

| LINE | DATA | OPERATIONS |   |            |       |     |  | DISPLAY | REMARKS                       |
|------|------|------------|---|------------|-------|-----|--|---------|-------------------------------|
| 1    |      |            |   |            |       |     |  |         |                               |
| 2    |      | CLEAR      |   |            |       |     |  |         | Perform 2-4 for $i=1,2,\dots$ |
| 3    |      | 1          | + | $\uparrow$ | $1/x$ | RCL |  |         |                               |
| 4    |      | 8          | + | STO        | 8     |     |  | $H_i$   |                               |

 **$n^{\text{th}}$  Harmonic number**

Example:

Find the 7<sup>th</sup> Harmonic number.

Answer:

2.59

Note:  $E = .5772156649$  is Euler's constant.

| LINE | DATA | OPERATIONS |     |       |            |            |  | DISPLAY | REMARKS |
|------|------|------------|-----|-------|------------|------------|--|---------|---------|
| 1    | n    | STO        | 1   | $1/x$ | $\uparrow$ | $\uparrow$ |  |         |         |
| 2    |      | $\uparrow$ | 1   | 2     | 0          | $1/x$      |  |         |         |
| 3    |      | x          | x   | 1     | 2          | $1/x$      |  |         |         |
| 4    |      | -          | x   | 2     | $1/x$      | +          |  |         |         |
| 5    |      | x          |     |       |            |            |  |         |         |
| 6    | E    | +          | RCL | 1     | ln         | +          |  |         |         |



## Harmonic Progressions

See page 157

## Haversine

See page 203

## Highest Common Factor

## Definition:

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 HCF(a, b).

## Example:

$$\text{HCF}(51, 119) = 17.00$$

| LINE | DATA | OPERATIONS      | DISPLAY   | REMARKS                          |
|------|------|-----------------|-----------|----------------------------------|
| 1    | a    | STO 1           |           |                                  |
| 2    | b    |                 |           |                                  |
| 3    |      | ↑ ↑ RCL 1 ÷     | D         | Let f be the largest integer ≤ D |
| 4    | f    | x↔y CLX RCL 1 x |           |                                  |
| 5    |      | —               | E         | If E = 0, go to 8                |
| 6    |      | RCL 1 x↔y STO 1 |           |                                  |
| 7    |      | CLX +           |           | Go to 3                          |
| 8    |      | RCL 1           | HCF(a, b) |                                  |

## Hyperbolic Functions

## Hyperbolic sine

## Formula:

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

## Example:

$$\sinh 3.2 = 12.25$$

| LINE | DATA | OPERATIONS               | DISPLAY | REMARKS |
|------|------|--------------------------|---------|---------|
| 1    | x    | e <sup>x</sup> ↑ 1/x — 2 |         |         |
| 2    |      | ÷                        |         |         |

## Hyperbolic cosine

## Formula:

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

## Example:

$$\cosh 3.2 = 12.29$$

| LINE | DATA | OPERATIONS               | DISPLAY | REMARKS |
|------|------|--------------------------|---------|---------|
| 1    | x    | e <sup>x</sup> ↑ 1/x + 2 |         |         |
| 2    |      | ÷                        |         |         |

## Hyperbolic tangent

## Formula:

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

## Example:

$$\tanh 3.2 = 1.00$$

| LINE | DATA | OPERATIONS                 | DISPLAY | REMARKS |
|------|------|----------------------------|---------|---------|
| 1    | x    | e <sup>x</sup> STO 1 ↑ 1/x |         |         |
| 2    |      | — RCL 1 LAST x             |         |         |
| 3    |      | + ÷                        |         |         |



## Hyperbolic cotangent

Formula:

$$\coth x = \frac{1}{\tanh x}$$

Example:

$$\coth 3.2 = 1.00$$

| LINE | DATA | OPERATIONS                 | DISPLAY | REMARKS |
|------|------|----------------------------|---------|---------|
| 1    | x    | e <sup>x</sup> STO 1 ↑ 1/x |         |         |
| 2    |      | - RCL 1 LAST x             |         |         |
| 3    |      | + ÷ 1/x                    |         |         |

## Hyperbolic cosecant

Formula:

$$\operatorname{csch} x = \frac{1}{\sinh x}$$

Example:

$$\operatorname{csch} 3.2 = 0.08$$

| LINE | DATA | OPERATIONS               | DISPLAY | REMARKS |
|------|------|--------------------------|---------|---------|
| 1    | x    | e <sup>x</sup> ↑ 1/x - 2 |         |         |
| 2    |      | ÷ 1/x                    |         |         |

## Hyperbolic secant

Formula:

$$\operatorname{sech} x = \frac{1}{\cosh x}$$

Example:

$$\operatorname{sech} 3.2 = 0.08$$

| LINE | DATA | OPERATIONS               | DISPLAY | REMARKS |
|------|------|--------------------------|---------|---------|
| 1    | x    | e <sup>x</sup> ↑ 1/x + 2 |         |         |
| 2    |      | ÷ 1/x                    |         |         |

## Inverse hyperbolic sine

Formula:

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

Example:

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

| LINE | DATA | OPERATIONS | DISPLAY | REMARKS |
|------|------|------------|---------|---------|
| 1    | x    | ↑ ↑ ↑ x 1  |         |         |
| 2    |      | + √x + ln  |         |         |

## Inverse hyperbolic cosine

Formula:

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

Example:

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

| LINE | DATA | OPERATIONS           | DISPLAY | REMARKS |
|------|------|----------------------|---------|---------|
| 1    | x    | ↑ x <sup>2</sup> 1 - |         |         |
| 2    |      | √x + ln              |         |         |

## Inverse hyperbolic tangent

Formula:

$$\tanh^{-1} x = \frac{1}{2} \ln \frac{1+x}{1-x} \quad (-1 < x < 1)$$

Example:

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

| LINE | DATA | OPERATIONS   | DISPLAY | REMARKS |
|------|------|--------------|---------|---------|
| 1    |      | 1 ↑ -        |         |         |
| 2    | x    | + 1 LAST x - |         |         |
| 3    |      | ÷ ln 2 ÷     |         |         |



## Inverse hyperbolic secant

Formula:

$$\operatorname{sech}^{-1} x = \cosh^{-1} \frac{1}{x}$$

$$(0 < x < 1)$$

Example:

$$\operatorname{sech}^{-1} 0.777 = 0.74$$

| LINE | DATA | OPERATIONS |   |                |   |   |  | DISPLAY | REMARKS |
|------|------|------------|---|----------------|---|---|--|---------|---------|
| 1    | x    | 1/x        | ↑ | x <sup>2</sup> | 1 | — |  |         |         |
| 2    |      | √x         | + | ln             |   |   |  |         |         |

## Inverse hyperbolic cotangent

Formula:

$$\operatorname{coth}^{-1} x = \tanh^{-1} \frac{1}{x}$$

$$(x^2 > 1)$$

Example:

$$\operatorname{coth}^{-1} 51.777 = 0.02$$

| LINE | DATA | OPERATIONS |   |    |   |        |  | DISPLAY | REMARKS |
|------|------|------------|---|----|---|--------|--|---------|---------|
| 1    |      | 1          | ↑ |    |   |        |  |         |         |
| 2    | x    | 1/x        | + | 1  |   | LAST x |  |         |         |
| 3    |      | —          | ÷ | ln | 2 | ÷      |  |         |         |

## Inverse hyperbolic cosecant

Formula:

$$\operatorname{csch}^{-1} x = \sinh^{-1} \frac{1}{x}$$

Example:

$$\operatorname{csch}^{-1} 0.777 = 1.07$$

| LINE | DATA | OPERATIONS |   |                |   |   |  | DISPLAY | REMARKS |
|------|------|------------|---|----------------|---|---|--|---------|---------|
| 1    | x    | 1/x        | ↑ | x <sup>2</sup> | 1 | + |  |         |         |
| 2    |      | √x         | + | ln             |   |   |  |         |         |

## Hypergeometric Distribution

Formula:

$$f(x) = \frac{\binom{k}{x} \binom{N-k}{n-x}}{\binom{N}{n}}$$

$$x = 0, 1, 2, \dots, h$$

where  $h = \min(n, k)$ .

If a population consists of  $k$  elements of one kind and  $N-k$  elements of another kind, then  $f(x)$  represents the probability of getting exactly  $x$  elements of the first kind in a random sample of size  $n$ .

Restriction:  $N < 69$ 

Example:

If  $k = 2$ ,  $n = 3$ ,  $N = 5$  then

$$f(0) = 0.10$$

$$f(1) = 0.60$$

$$f(2) = 0.30$$

| LINE | DATA | OPERATIONS |     |            |     |     |      | DISPLAY | REMARKS                           |
|------|------|------------|-----|------------|-----|-----|------|---------|-----------------------------------|
| 1    | k    | STO        | 1   |            | n!  |     |      |         |                                   |
| 2    | N    | STO        | 2   |            |     |     |      |         |                                   |
| 3    | n    | STO        | 3   | —          |     | n!  |      |         |                                   |
| 4    |      | x          | RCL | 3          |     | n!  |      |         |                                   |
| 5    |      | x          | RCL | 2          | RCL | 1   |      |         |                                   |
| 6    |      | —          | STO | 4          |     | n!  |      |         |                                   |
| 7    |      | x          | RCL | 2          |     | n!  |      |         |                                   |
| 8    |      | ÷          | STO | 5          |     |     |      |         |                                   |
| 9    | x    | STO        | 6   |            | n!  | RCL |      |         |                                   |
| 10   |      | 1          | RCL | 6          | —   |     |      |         |                                   |
| 11   |      | n!         | x   | RCL        | 3   | RCL |      |         |                                   |
| 12   |      | 6          | —   | STO        | 7   |     |      |         |                                   |
| 13   |      | n!         | x   | RCL        | 4   | RCL |      |         |                                   |
| 14   |      | 7          | —   |            | n!  | x   |      |         |                                   |
| 15   |      | RCL        | 5   | x $\div$ y | ÷   |     | f(x) |         | Stop; for new value of x, go to 9 |



## Interpolation

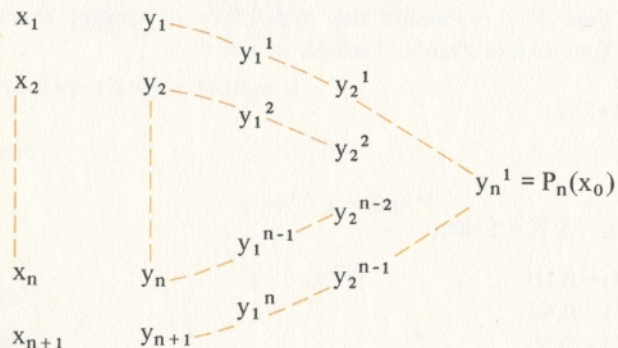
## Aiken's formula

Given a set of  $n + 1$  data points

$$\{(x_i, y_i), i = 1, 2, \dots, n + 1\}$$

where the  $x_i$  are distinct, a unique polynomial  $P_n(x)$  of degree  $n$  exists which passes through those points.

We generate a table (using Aiken's formula) to evaluate  $P_n(x)$  at a given point  $x_0$ .



where

$$y_1^k = [y_k \cdot (x_0 - x_{k+1}) - y_{k+1} \cdot (x_0 - x_k)] / (x_k - x_{k+1})$$

$$k = 1, 2, \dots, n$$

$$y_m^k = [y_{m-1}^k \cdot (x_0 - x_{k+m}) - y_{m-1}^{k+1} \cdot (x_0 - x_k)] / (x_k - x_{k+m})$$

$$m = 2, \dots, n, \text{ and } k = 1, 2, \dots, n+1-m$$

*Superscripts* of  $y_m^k$  denote the index value of the left hand data point used in an interpolation, *subscripts* indicate the degree of the iterated interpolating polynomial at the current stage of the procedure.

*Example:*

Use Aiken's formula to approximate  $P_4(0.25)$  if five data points  $(0, 1)$ ,  $(0.1, 1.105171)$ ,  $(0.2, 1.221403)$ ,  $(0.3, 1.349859)$ ,  $(0.4, 1.491825)$  are given.

Answer:

$$x_1 = 0 \quad y_1 = 1$$

$$y_1^1 = 1.262928$$

$$x_2 = 0.1 \quad y_2 = 1.105171 \quad y_2^1 = 1.283667$$

$$y_1^2 = 1.279519 \quad y_3^1 = 1.284030$$

$$x_3 = 0.2 \quad y_3 = 1.221403 \quad y_2^2 = 1.284103 \quad y_4^1 = 1.284026 = P_4(0.25)$$

$$y_1^3 = 1.285631 \quad y_3^2 = 1.284023$$

$$x_4 = 0.3 \quad y_4 = 1.349859 \quad y_2^3 = 1.283942$$

$$y_1^4 = 1.278876$$

$$x_5 = 0.4 \quad y_5 = 1.491825$$

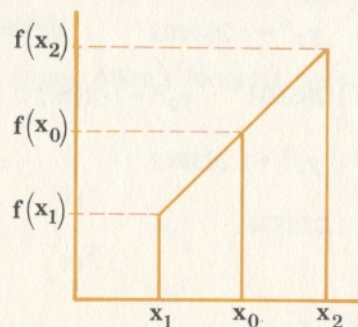
| LINE | DATA            | OPERATIONS |     |     |   |     | DISPLAY | REMARKS                                  |
|------|-----------------|------------|-----|-----|---|-----|---------|------------------------------------------|
| 1    | $x_0$           | STO        | 1   | FIX | 6 |     |         |                                          |
| 2    | $x_1$           | STO        | 2   |     |   |     |         |                                          |
| 3    | $y_1$           | STO        | 4   |     |   |     |         |                                          |
| 4    |                 | RCL        | 4   | RCL | 1 |     |         | Perform 4-9 for $k=1, 2, \dots, n$       |
| 5    | $x_{k+1}$       | STO        | 3   | -   | x |     |         |                                          |
| 6    | $y_{k+1}$       | STO        | 4   | RCL | 1 | RCL |         |                                          |
| 7    |                 | 2          | -   | x   | - | RCL |         |                                          |
| 8    |                 | 2          | RCL | 3   | - | ÷   | $y_1^k$ |                                          |
| 9    |                 | RCL        | 3   | STO | 2 |     |         |                                          |
| 10   | $y_{m-1}^k$     | STO        | 4   |     |   |     |         | Perform 10-16 for $m=2, \dots, n$        |
| 11   |                 | RCL        | 4   | RCL | 1 |     |         | Perform. 11-16 for $k = 1, \dots, n+1-m$ |
| 12   | $x_{k+m}$       | STO        | 2   | -   | x |     |         |                                          |
| 13   | $y_{m-1}^{k+1}$ | STO        | 4   | RCL | 1 |     |         |                                          |
| 14   | $x_k$           | STO        | 3   | -   | x | -   |         |                                          |
| 15   |                 | RCL        | 3   | RCL | 2 | -   |         |                                          |
| 16   |                 | ÷          |     |     |   |     | $y_m^k$ | $P_n(x_0) = y_n^1$                       |



## Linear interpolation

Assume  $f(x)$  is a function of  $x$ , for given  $x_1, x_2, f(x_1), f(x_2)$  and  $x_1 < x_0 < x_2$ , we can approximate  $f(x_0)$  by

$$f(x_0) = \frac{(x_2 - x_0) f(x_1) + (x_0 - x_1) f(x_2)}{x_2 - x_1}$$



*Example:*

Suppose a table shows

| x   | f(x)    |
|-----|---------|
| 1.2 | 0.30119 |
| 1.3 | 0.27253 |

Interpolate  $f$  to 5 decimal places for  $x = 1.27$ .

*Answer:*

0.28113

| LINE | DATA     | OPERATIONS    | DISPLAY | REMARKS |
|------|----------|---------------|---------|---------|
| 1    | $x_2$    | STO 1         |         |         |
| 2    | $x_0$    | STO 2         |         |         |
| 3    | $f(x_1)$ | x RCL 2       |         |         |
| 4    | $x_1$    | STO 3         |         |         |
| 5    | $f(x_2)$ | x + RCL 1 RCL |         |         |
| 6    |          | 3 - ÷         |         |         |

## Intersections of Straight Line and Conic

*Formula:*

Find the intersections  $(x_1, y_1), (x_2, y_2)$  of the equations

$$ax + by + c = 0 \quad (1)$$

$$Ax^2 + Bxy + Cy^2 + Dx + Ey + F = 0 \quad (2)$$

if there are any real intersections.

We can solve equation (1) for  $x$  (if  $a \neq 0$ ), then substitute in equation (2) and solve the new quadratic equation in  $y$  (this program does not work if the new equation in  $y$  is linear or constant, in that case display will show flashing zeros).

*Example:*

Find intersections of

$$2x - y - 2 = 0$$

and

$$4x^2 + 16y^2 - 8x - 32y - 44 = 0$$

*Answers:*

$$(x_1, y_1) = (2.43, 2.87), (x_2, y_2) = (0.51, -0.98) \quad (Q = 3.71)$$

| LINE | DATA | OPERATIONS      | DISPLAY | REMARKS |
|------|------|-----------------|---------|---------|
| 1    | A    | STO 1           |         |         |
| 2    | b    | STO 2           | $x^2$ x |         |
| 3    | a    | STO 3           | $x^2$ ÷ |         |
| 4    | B    | STO 4           | RCL 3 ÷ |         |
| 5    |      | RCL 2 x -       |         |         |
| 6    | C    | + ↑ + STO 5     |         |         |
| 7    |      | RCL 1 2 x RCL   |         |         |
| 8    |      | 2 x RCL 3 $x^2$ |         |         |
| 9    |      | ÷               |         |         |
| 10   | c    | STO 6           | x RCL 4 |         |
| 11   |      | RCL 6 x RCL 3   |         |         |
| 12   |      | ÷ -             |         |         |
| 13   | D    | STO 7           | RCL 2 x |         |
| 14   |      | RCL 3 ÷ -       |         |         |



| LINE | DATA | OPERATIONS     |                |                  |     |     |  | DISPLAY        | REMARKS                                             |
|------|------|----------------|----------------|------------------|-----|-----|--|----------------|-----------------------------------------------------|
| 15   | E    | +              | STO            | 8                | RCL | 1   |  |                |                                                     |
| 16   |      | RCL            | 6              | x <sup>2</sup>   | x   | RCL |  |                |                                                     |
| 17   |      | 3              | x <sup>2</sup> | ÷                | RCL | 7   |  |                |                                                     |
| 18   |      | RCL            | 6              | x                | RCL | 3   |  |                |                                                     |
| 19   |      | ÷              | -              |                  |     |     |  |                |                                                     |
| 20   | F    | +              | STO            | 1                | RCL | 8   |  |                |                                                     |
| 21   |      | RCL            | 5              | ÷                | CHS | ↑   |  |                |                                                     |
| 22   |      | x <sup>2</sup> | RCL            | 1                | ↑   | +   |  |                |                                                     |
| 23   |      | RCL            | 5              | ÷                | -   |     |  | Q              | If Q < 0, there are no<br>real intersections, stop. |
| 24   |      | √x             | STO            | 1                | +   |     |  | y <sub>1</sub> |                                                     |
| 25   |      | STO            | 4              | x <sup>2</sup> y | RCL | 1   |  |                |                                                     |
| 26   |      | -              |                |                  |     |     |  | y <sub>2</sub> |                                                     |
| 27   |      | RCL            | 2              | x                | RCL | 6   |  |                |                                                     |
| 28   |      | +              | RCL            | 3                | ÷   | CHS |  | x <sub>2</sub> |                                                     |
| 29   |      | RCL            | 4              | RCL              | 2   | x   |  |                |                                                     |
| 30   |      | RCL            | 6              | +                | RCL | 3   |  |                |                                                     |
| 31   |      | ÷              | CHS            |                  |     |     |  | x <sub>1</sub> |                                                     |

## Interest (Compound)

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

## Interest amount

Formula:

$$I = PV [(1 + i)^n - 1]$$

Example:

Find the compound interest on \$1500 for 5 years if interest at 6% is compounded annually.

Answer:

\$507.34 (Note: i = 0.06)

| LINE | DATA | OPERATIONS     |   |   |  |  |  | DISPLAY | REMARKS |
|------|------|----------------|---|---|--|--|--|---------|---------|
| 1    | i    | ↑              | 1 | + |  |  |  |         |         |
| 2    | n    | y <sup>x</sup> | 1 | - |  |  |  |         |         |
| 3    | PV   | x              |   |   |  |  |  |         |         |

## Number of time periods

Formula:

$$n = \frac{\ln\left(\frac{FV}{PV}\right)}{\ln(1 + i)}$$

Example:

How long does it take to yield \$2007.34 at 6% compounded annually if the principal is \$1500?

Answer:

5 years (Note: i = 0.06)

| LINE | DATA | OPERATIONS |    |   |   |  |  | DISPLAY | REMARKS |
|------|------|------------|----|---|---|--|--|---------|---------|
| 1    | FV   | ↑          |    |   |   |  |  |         |         |
| 2    | PV   | ÷          | ln | 1 | ↑ |  |  |         |         |
| 3    | i    | +          | ln | ÷ |   |  |  |         |         |



## Rate of return

Formula:

$$i = \left( \frac{FV}{PV} \right)^{1/n} - 1$$

Example:

Find the rate of return if \$1500 invested today compounded annually will amount to \$2007.34 in 5 years?

Answer:

0.06 (6%)

| LINE | DATA | OPERATIONS                                                                                                                      | DISPLAY | REMARKS |
|------|------|---------------------------------------------------------------------------------------------------------------------------------|---------|---------|
| 1    | FV   | <input type="text" value="↑"/> <input type="text" value=""/>                                                                    |         |         |
| 2    | PV   | <input type="text" value="÷"/> <input type="text" value=""/>                                                                    |         |         |
| 3    | n    | <input type="text" value="1/x"/> <input type="text" value="y^x"/> <input type="text" value="1"/> <input type="text" value="-"/> |         |         |

## Present value

Formula:

$$PV = \frac{FV}{(1 + i)^n}$$

Example:

What sum invested today at 6% compounded annually will amount to \$2007.34 in 5 years?

Answer:

\$1500.00 (Note: i = 0.06)

| LINE | DATA | OPERATIONS                                                                                                                 | DISPLAY | REMARKS |
|------|------|----------------------------------------------------------------------------------------------------------------------------|---------|---------|
| 1    | FV   | <input type="text" value="↑"/> <input type="text" value=""/>                                                               |         |         |
| 2    | i    | <input type="text" value="↑"/> <input type="text" value="1"/> <input type="text" value="+"/> <input type="text" value=""/> |         |         |
| 3    | n    | <input type="text" value="y^x"/> <input type="text" value="÷"/> <input type="text" value=""/>                              |         |         |

## Future value

Formula:

$$FV = PV (1 + i)^n$$

Example:

Find the future amount of \$1500 invested at 6% compounded annually for 5 years.

Answer:

\$2007.34 (Note: i = 0.06)

| LINE | DATA | OPERATIONS                                                                                                                 | DISPLAY | REMARKS |
|------|------|----------------------------------------------------------------------------------------------------------------------------|---------|---------|
| 1    | i    | <input type="text" value="↑"/> <input type="text" value="1"/> <input type="text" value="+"/> <input type="text" value=""/> |         |         |
| 2    | n    | <input type="text" value="y^x"/> <input type="text" value=""/>                                                             |         |         |
| 3    | PV   | <input type="text" value="x"/> <input type="text" value=""/>                                                               |         |         |

## Compound continuously

Formula:

$$FV = PV \cdot e^{in}$$

Example:

Determine the value of \$50 deposited at 6% for 5 years, compounded continuously?

Answer:

\$67.49 (Note: i = 0.06)

| LINE | DATA | OPERATIONS                                                                                    | DISPLAY | REMARKS |
|------|------|-----------------------------------------------------------------------------------------------|---------|---------|
| 1    | i    | <input type="text" value="↑"/> <input type="text" value=""/>                                  |         |         |
| 2    | n    | <input type="text" value="x"/> <input type="text" value="e^x"/> <input type="text" value=""/> |         |         |
| 3    | PV   | <input type="text" value="x"/> <input type="text" value=""/>                                  |         |         |



## Nominal rate converted to effective annual rate

Formula:

$$\text{Effective rate} = (1 + i)^n - 1$$

Example:

What is the effective annual rate of interest if the nominal (annual) rate of 12% is compounded quarterly? ( $n = 4$ ,  $i = 0.12/4$ ).

Answer:

0.1255 (12.55%)

| LINE | DATA | OPERATIONS |                |   |     |   |  | DISPLAY | REMARKS |
|------|------|------------|----------------|---|-----|---|--|---------|---------|
| 1    | i    | ↑          | 1              | + | FIX | 4 |  |         |         |
| 2    | n    |            | y <sup>x</sup> | 1 | -   |   |  |         |         |

## Add-on rate converted to true annual percentage rate (APR)

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 exact answer.

Example:

What is the true rate of interest (APR) on an 18-month, 5% add-on loan?

Answer:

9.27 (%)

| LINE | DATA | OPERATIONS |     |                  |     |     |  | DISPLAY | REMARKS |
|------|------|------------|-----|------------------|-----|-----|--|---------|---------|
| 1    | i    | ↑          | STO | 1                |     |     |  |         |         |
| 2    | n    | STO        | 2   | x                | RCL | 2   |  |         |         |
| 3    |      | 1          | -   | x                |     |     |  |         |         |
| 4    | m    | ÷          | RCL | 2                | 1   | +   |  |         |         |
| 5    |      | 3          | x   | +                | 6   | 0   |  |         |         |
| 6    |      | 0          | RCL | 2                | x   | RCL |  |         |         |
| 7    |      | 1          | x   | x <sup>2</sup> y | ÷   |     |  |         |         |

## Interest (Simple)

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

## Interest amount

Formula:

$$I = PV \cdot n \cdot i$$

Example:

Find the interest payment due of \$1500 on a 360-day basis at 6% simple interest for 200 days.

Answer:

\$50.00 (Note:  $i = 0.06/360$ )

| LINE | DATA | OPERATIONS |  |  |  |  |  | DISPLAY | REMARKS |
|------|------|------------|--|--|--|--|--|---------|---------|
| 1    | i    | ↑          |  |  |  |  |  |         |         |
| 2    | n    | x          |  |  |  |  |  |         |         |
| 3    | PV   | x          |  |  |  |  |  |         |         |



## Number of time periods

Formula:

$$n = \frac{FV - PV}{PV \cdot i}$$

Example:

How long does it take to yield \$1950 at 6% simple interest if the present value is \$1500?

Answer:

5 years (Note:  $i = 0.06$ )

| LINE | DATA | OPERATIONS                                                                                                                    | DISPLAY | REMARKS |
|------|------|-------------------------------------------------------------------------------------------------------------------------------|---------|---------|
| 1    | FV   | <input type="text" value="↑"/>                                                                                                |         |         |
| 2    | PV   | <input type="text" value="STO"/> <input type="text" value="1"/> <input type="text" value="−"/>                                |         |         |
| 3    | i    | <input type="text" value="RCL"/> <input type="text" value="1"/> <input type="text" value="x"/> <input type="text" value="÷"/> |         |         |

## Interest rate

Formula:

$$i = \frac{FV - PV}{PV \cdot n}$$

Example:

Find the simple interest rate if \$1500 invested today will amount to \$1950 in 5 years.

Answer:

0.06 (6%)

| LINE | DATA | OPERATIONS                                                                                                                    | DISPLAY | REMARKS |
|------|------|-------------------------------------------------------------------------------------------------------------------------------|---------|---------|
| 1    | FV   | <input type="text" value="↑"/>                                                                                                |         |         |
| 2    | PV   | <input type="text" value="STO"/> <input type="text" value="1"/> <input type="text" value="−"/>                                |         |         |
| 3    | n    | <input type="text" value="RCL"/> <input type="text" value="1"/> <input type="text" value="x"/> <input type="text" value="÷"/> |         |         |

## Present value

Formula:

$$PV = \frac{FV}{1 + ni}$$

Example:

What sum invested today at 6% simple interest will amount to \$1950 in 5 years?

Answer:

\$1500 (Note:  $i = 0.06$ )

| LINE | DATA | OPERATIONS                                                                                                                  | DISPLAY | REMARKS |
|------|------|-----------------------------------------------------------------------------------------------------------------------------|---------|---------|
| 1    | FV   | <input type="text" value="↑"/>                                                                                              |         |         |
| 2    | n    | <input type="text" value="↑"/>                                                                                              |         |         |
| 3    | i    | <input type="text" value="x"/> <input type="text" value="1"/> <input type="text" value="+"/> <input type="text" value="÷"/> |         |         |

## Future value

Formula:

$$FV = PV (1 + ni)$$

Example:

Find the future value of \$1500 invested at 6% simple interest for 5 years.

Answer:

\$1950.00 (Note:  $i = 0.06$ )

| LINE | DATA | OPERATIONS                                                                                   | DISPLAY | REMARKS |
|------|------|----------------------------------------------------------------------------------------------|---------|---------|
| 1    | i    | <input type="text" value="↑"/>                                                               |         |         |
| 2    | n    | <input type="text" value="x"/> <input type="text" value="1"/> <input type="text" value="+"/> |         |         |
| 3    | PV   | <input type="text" value="x"/>                                                               |         |         |

## Interest Rebate (Rule of 78's)

See page 145

## Inverse Hyperbolic Functions

See page 125



## Iterative Solution of Equations

See page 96

## Least Common Multiple

## Formula:

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       |     |                  |     |                  | DISPLAY   | REMARKS                          |
|------|------|------------------|-----|------------------|-----|------------------|-----------|----------------------------------|
| 1    | a    | STO              | 1   | STO              | 3   |                  |           |                                  |
| 2    | b    | STO              | 2   |                  |     |                  |           |                                  |
| 3    |      | ↑                | ↑   | RCL              | 1   | ÷                | D         | Let f be the largest integer ≤ D |
| 4    | f    | x <sup>2</sup> y | CLX | RCL              | 1   | x                |           |                                  |
| 5    |      | —                |     |                  |     |                  | E         | If E = 0, go to 8                |
| 6    |      | RCL              | 1   | x <sup>2</sup> y | STO | 1                |           |                                  |
| 7    |      | CLX              | +   |                  |     |                  |           | Go to 3                          |
| 8    |      | RCL              | 1   | ↑                | RCL | 3                |           |                                  |
| 9    |      | ↑                | RCL | 2                | x   | x <sup>2</sup> y |           |                                  |
| 10   |      | ÷                |     |                  |     |                  | LCM(a, b) |                                  |

## Least Squares Regression

See page 77

## Linear Regression

See page 77

## Loan Repayments

## Notations:

n = number of payments

i = periodic interest rate expressed as a decimal

PMT = payment

PV = present value or principal

## Number of time periods

## Formula:

$$n = \log_{1+i} \left( \frac{1}{1 - \frac{PV \cdot i}{PMT}} \right)$$

## Example:

How many payments does it take to pay off a loan of \$4000 at 9.5% annual rate, with payments close to \$150 per month?

## Answer:

30.07 payments (Note: i = 0.095/12)

| LINE | DATA | OPERATIONS |     |                  |   |     | DISPLAY | REMARKS |
|------|------|------------|-----|------------------|---|-----|---------|---------|
| 1    | i    | STO        | 1   |                  |   |     |         |         |
| 2    | PV   | x          |     |                  |   |     |         |         |
| 3    | PMT  | ÷          | 1   | x <sup>2</sup> y | — | 1/x |         |         |
| 4    |      | ln         | RCL | 1                | 1 | +   |         |         |
| 5    |      | ln         | ÷   |                  |   |     |         |         |



## Interest rate

Formula:

$$\text{Monthly interest rate } i = \frac{\text{PMT} \left[ 1 - \left( \frac{1}{1+i} \right)^n \right]}{\text{PV}}$$

Annual interest rate = monthly rate  $\times 12$ 

Example:

If  $n = 360$ , monthly payment  $\text{PMT} = 179.86$ ,  $\text{PV} = 30000$ , find the annual interest rate.

Answer:

6.00% (8 iterations)

| LINE | DATA | OPERATIONS                                                                           | DISPLAY | REMARKS                       |
|------|------|--------------------------------------------------------------------------------------|---------|-------------------------------|
| 1    | n    | $\uparrow$ $\uparrow$ <input type="text"/> <input type="text"/> <input type="text"/> |         |                               |
| 2    | PMT  | $\uparrow$ FIX 9 <input type="text"/> <input type="text"/>                           |         |                               |
| 3    | PV   | $\div$ STO 1 CLX $\rightarrow$                                                       |         |                               |
| 4    |      | 1 + $\frac{1}{x}$ $\times \rightarrow y$ <input type="text"/>                        |         | Perform 4–6 for $k=1,2,\dots$ |
| 5    |      | $y^x$ 1 $\times \rightarrow y$ $\leftarrow$ RCL                                      |         | until $D_k$ converges (to     |
| 6    |      | 1 $\times$ <input type="text"/> <input type="text"/> <input type="text"/>            | $D_k$   | desired decimal place)        |
| 7    |      | EEX 2 $\times$ 1 2                                                                   |         |                               |
| 8    |      | $\times$ FIX 2 <input type="text"/> <input type="text"/>                             |         | Answer is in %                |

## Payment amount

Formula:

$$\text{PMT} = \frac{\text{PV} \cdot i}{1 - (1+i)^{-n}}$$

Example:

To pay off a loan of \$4000 at 9.5% interest in 30 months, what monthly payment is required?

Answer:

\$150.32 (Note:  $i = 0.095/12$ )

| LINE | DATA | OPERATIONS                                                                         | DISPLAY | REMARKS |
|------|------|------------------------------------------------------------------------------------|---------|---------|
| 1    | i    | STO 1 <input type="text"/> <input type="text"/> <input type="text"/>               |         |         |
| 2    | PV   | $\times$ RCL 1 1 $+$                                                               |         |         |
| 3    | n    | $y^x$ $\frac{1}{x}$ 1 $\times \rightarrow y$                                       |         |         |
| 4    |      | $\leftarrow$ $\div$ <input type="text"/> <input type="text"/> <input type="text"/> |         |         |

## Present value

Formula:

$$\text{PV} = \text{PMT} \left[ \frac{1 - (1+i)^{-n}}{i} \right]$$

Example:

A person is willing to pay \$150 per month for 30 months for a loan at 9.5%, how much can be borrowed?

Answer:

\$3991.55 (Note:  $i = 0.095/12$ )

| LINE | DATA | OPERATIONS                                                              | DISPLAY | REMARKS |
|------|------|-------------------------------------------------------------------------|---------|---------|
| 1    | i    | STO 1 1 $+$ <input type="text"/>                                        |         |         |
| 2    | n    | $y^x$ $\frac{1}{x}$ 1 $\times \rightarrow y$                            |         |         |
| 3    |      | $\leftarrow$ RCL 1 $\div$ <input type="text"/>                          |         |         |
| 4    | PMT  | $\times$ <input type="text"/> <input type="text"/> <input type="text"/> |         |         |

## Accumulated interest

Formula:

The interest paid from payment  $j$  to payment  $k$  is

$$I_{j-k} = \text{PMT} \left[ k-j - \frac{(1+i)^{k-n}}{i} (1 - (1+i)^{j-k}) \right]$$

Compute the monthly payment, PMT, by the formula given above under "Payment Amount."



Example:

Consider a house costing \$30,000 with a mortgage life of 30 years at 8% yearly interest. Find the interest paid on the first 36 monthly payments ( $i = 0.08/12$ ,  $j = 0$ ,  $k = 36$ ,  $n = 360$ ).

Answer:

$$\text{PMT} = \$220.13$$

$$I_{0-36} = \$7108.72$$

| LINE | DATA | OPERATIONS |            |       |     |            |  | DISPLAY | REMARKS |
|------|------|------------|------------|-------|-----|------------|--|---------|---------|
| 1    | i    | STO        | 1          | 1     | +   |            |  |         |         |
| 2    | j    | STO        | 2          |       |     |            |  |         |         |
| 3    | k    | STO        | 3          | -     |     | $y^x$      |  |         |         |
| 4    |      | 1          | $x \div y$ | -     | RCL | 1          |  |         |         |
| 5    |      | $\div$     | 1          | RCL   | 1   | +          |  |         |         |
| 6    |      | RCL        | 3          |       |     |            |  |         |         |
| 7    | n    | -          |            | $y^x$ | x   | RCL        |  |         |         |
| 8    |      | 2          | +          | RCL   | 3   | $x \div y$ |  |         |         |
| 9    |      | -          |            |       |     |            |  |         |         |
| 10   | PMT  | x          |            |       |     |            |  |         |         |

### Remaining balance

Formula:

The remaining balance at payment  $k$  ( $k = 1, 2, 3, \dots, n$ ) is

$$PV_k = \frac{\text{PMT}}{i} [1 - (1 + i)^{k-n}]$$

Example:

Using the previous example, find the remaining balance at payment 36.

Answer:

$$\$29184.13$$

| LINE | DATA | OPERATIONS |     |       |        |            |  | DISPLAY | REMARKS |
|------|------|------------|-----|-------|--------|------------|--|---------|---------|
| 1    | i    | STO        | 1   | 1     | +      |            |  |         |         |
| 2    | k    | $\uparrow$ |     |       |        |            |  |         |         |
| 3    | n    | -          |     | $y^x$ | 1      | $x \div y$ |  |         |         |
| 4    |      | -          |     |       |        |            |  |         |         |
| 5    | PMT  | x          | RCL | 1     | $\div$ |            |  |         |         |

### Interest rebate (Rule of 78's)

Formula:

$F$  = finance charge

$$I_k = \text{interest charged at month } k = \frac{2(n - k + 1)}{n(n + 1)} F$$

$$\text{rebate} = \frac{(n - k) I_k}{2}$$

Example:

A 30-month, \$1000 loan having a finance charge of \$180.00 is being repaid at \$39.33 per month. What is the interest portion of the 25<sup>th</sup> payment? What is the interest rebate at that point?

Answers:

Interest portion of the 25<sup>th</sup> payment = \$2.32

Rebate = \$5.81

| LINE | DATA | OPERATIONS |   |     |     |        |       | DISPLAY | REMARKS |
|------|------|------------|---|-----|-----|--------|-------|---------|---------|
| 1    | n    | STO        | 1 |     |     |        |       |         |         |
| 2    | k    | STO        | 2 | -   | STO | 3      |       |         |         |
| 3    |      | 1          | + | RCL | 1   | $\div$ |       |         |         |
| 4    |      | RCL        | 1 | 1   | +   | $\div$ |       |         |         |
| 5    |      | 2          | x |     |     |        |       |         |         |
| 6    | F    | x          |   |     |     |        | $I_k$ |         |         |
| 7    |      | RCL        | 3 | x   | 2   | $\div$ |       |         |         |



## Logarithms

Logarithm of a to base b ( $\log_b a$ )

Formula:

$$\log_b a = \frac{\ln a}{\ln b}$$

Example:

$$\log_7 5 = 0.83$$

| LINE | DATA | OPERATIONS | DISPLAY | REMARKS |
|------|------|------------|---------|---------|
| 1    | a    | ln         |         |         |
| 2    | b    | ln         | ÷       |         |

## Means

Mean, standard deviation and sums of grouped data

Formulas:

Given a set of data points

$$x_1, x_2, \dots, x_n$$

with respective frequencies

$$f_1, f_2, \dots, f_n$$

$$\text{Let } k = \sum_{i=1}^n f_i.$$

Then

$$\bar{x} = \frac{\sum_{i=1}^n f_i x_i}{\sum_{i=1}^n f_i}$$

$$s = \sqrt{\frac{\sum_{i=1}^n f_i x_i^2 - \frac{\left(\sum_{i=1}^n f_i x_i\right)^2}{k}}{k - 1}}$$

$$Sx = \sum_{i=1}^n f_i x_i$$

$$SSx = \sum_{i=1}^n f_i x_i^2.$$

Example:

|       |    |    |   |    |   |
|-------|----|----|---|----|---|
| $f_i$ | 30 | 13 | 4 | 22 | 7 |
| $x_i$ | 1  | 2  | 3 | 4  | 5 |

Answers:  $\bar{x} = 2.51$

$$s = 1.48$$

$$Sx = 191.00$$

$$SSx = 645.00$$

| LINE | DATA  | OPERATIONS       | DISPLAY   | REMARKS                         |
|------|-------|------------------|-----------|---------------------------------|
| 1    |       | CLEAR            |           |                                 |
| 2    | $f_i$ | STO + 5          |           | Perform 2-4 for $i=1,2,\dots,n$ |
| 3    | $x_i$ | x STO + 7        |           |                                 |
| 4    |       | LAST x x STO + 6 |           |                                 |
| 5    |       | $\bar{x}, s$     | $\bar{x}$ |                                 |
| 6    |       | $s$              | $s$       |                                 |
| 7    |       | RCL 7            | $Sx$      |                                 |
| 8    |       | RCL 6            | $SSx$     |                                 |



## Arithmetic mean

Formula:

The arithmetic mean (average) of a set of numbers

$$\{a_1, a_2, \dots, a_n\}$$

is

$$A = \frac{1}{n} \sum_{i=1}^n a_i$$

Example:

Compute the arithmetic mean of

2, 3.4, 3.41, 7, 11, 23

Answer:

8.30

| LINE | DATA  | OPERATIONS | DISPLAY | REMARKS                       |
|------|-------|------------|---------|-------------------------------|
| 1    | $a_1$ | $\uparrow$ |         |                               |
| 2    | $a_i$ | $+$        |         | Perform 2 for $i=2, \dots, n$ |
| 3    | $n$   | $\div$     |         |                               |

## Geometric mean

Formula:

The geometric mean of a set of numbers

$$\{a_1, a_2, \dots, a_n\}$$

is

$$G = \sqrt[n]{a_1 \cdot a_2 \cdot \dots \cdot a_n}$$

Example:

Compute the geometric mean of

2, 3.4, 3.41, 7, 11, 23

Answer:

5.87

| LINE | DATA  | OPERATIONS | DISPLAY | REMARKS                       |
|------|-------|------------|---------|-------------------------------|
| 1    | $a_1$ | $\uparrow$ |         |                               |
| 2    | $a_i$ | $\times$   |         | Perform 2 for $i=2, \dots, n$ |
| 3    | $n$   | $1/x$      | $y^x$   |                               |

## Harmonic mean

Formula:

The harmonic mean of a set of numbers

$$\{a_1, a_2, \dots, a_n\}$$

is

$$H = \frac{n}{\sum_{i=1}^n \frac{1}{a_i}}$$

Example:

Find the harmonic mean of

2, 3.4, 3.41, 7, 11, 23

Answer:

4.40

| LINE | DATA  | OPERATIONS | DISPLAY | REMARKS                       |
|------|-------|------------|---------|-------------------------------|
| 1    | $n$   | $\uparrow$ |         |                               |
| 2    | $a_1$ | $1/x$      |         |                               |
| 3    | $a_i$ | $1/x$      | $+$     | Perform 3 for $i=2, \dots, n$ |
| 4    |       | $\div$     |         |                               |

## Mils to Degrees

See page 19

## Multiple Linear Regression

See page 79

## Navigation

See page 186



## Negative Binomial Distribution

Formula:

$$f(x) = \binom{r+x-1}{x} p^r (1-p)^x = \binom{r+x-1}{x} p^r (1-p)^x$$

where  $x = 0, 1, 2, \dots$

$r = 1, 2, \dots$

$0 \leq p \leq 1$

Example:

If  $r = 4, p = 0.9$  then

$$f(0) = 0.66$$

$$f(1) = 0.26$$

$$f(2) = 0.07$$

| LINE | DATA | OPERATIONS    | DISPLAY | REMARKS                              |
|------|------|---------------|---------|--------------------------------------|
| 1    | r    | STO 1 1 ↑     |         |                                      |
| 2    | p    | STO 2 - STO 3 |         |                                      |
| 3    | x    | STO 4 RCL 1 + |         |                                      |
| 4    |      | 1 - n! RCL    |         |                                      |
| 5    |      | 4 n! ÷ RCL    |         |                                      |
| 6    |      | 1 1 - n!      |         |                                      |
| 7    |      | ÷ RCL 2 RCL 1 |         |                                      |
| 8    |      | y* x RCL 3    |         |                                      |
| 9    |      | RCL 4 y* x    |         | Stop; for new value of x,<br>go to 3 |

## Normal Distribution

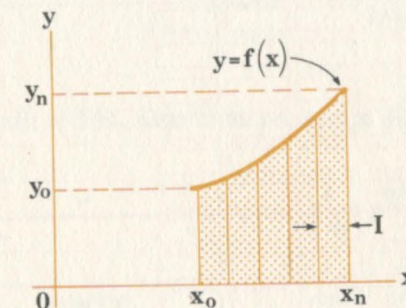
See page 115

## Numerical Integration

Method:

To approximate the area A under a curve, sum the areas of the constituent trapezoids of width I. Each trapezoid has the area

$$I \times \frac{y_i + y_{i-1}}{2}$$



Example:

Find the area bounded by

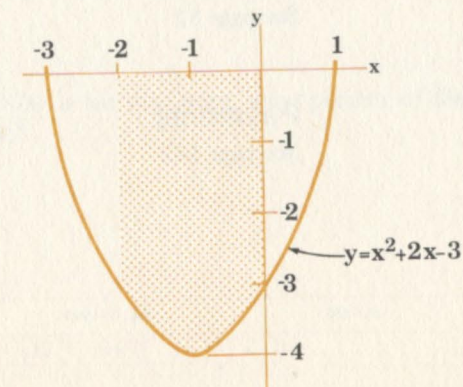
$$y = x^2 + 2x - 3,$$

$$x = -2,$$

$$x = 0 \text{ (the y axis)}$$

and

$$y = 0 \text{ (the x axis).}$$





In this case

$$x_0 = -2, x_n = 0, n = 4, I = 0.5$$

Replace  $f(x)$  by “ $\uparrow$   $\uparrow$   $\uparrow$  2  $+$   $\times$  3  $-$ ”

Answer:

7.25

| LINE | DATA  | OPERATIONS |           |     |       |          | DISPLAY | REMARKS                          |
|------|-------|------------|-----------|-----|-------|----------|---------|----------------------------------|
| 1    |       | CLEAR      |           |     |       |          |         |                                  |
| 2    | $x_n$ | $\uparrow$ |           |     |       |          |         |                                  |
| 3    | $x_0$ | STO        | 1         | -   |       |          |         |                                  |
| 4    | $n$   | $\div$     | STO       | 2   |       |          | I       |                                  |
| 5    |       | RCL        | 1         |     |       |          |         |                                  |
| 6    |       | f(x)       | STO       | 3   |       |          | $y_0$   |                                  |
| 7    |       | RCL        | 1         | RCL | +     | 2        |         | Perform 7-12 for $i=1,2,\dots,n$ |
| 8    |       | STO        | 1         |     |       |          |         |                                  |
| 9    |       | f(x)       | STO       | 4   |       |          | $y_i$   |                                  |
| 10   |       | RCL        | 3         | +   | $x^2$ |          |         |                                  |
| 11   |       | $\sqrt{x}$ | $\Sigma+$ | RCL | 4     | STO      |         |                                  |
| 12   |       | 3          |           |     |       |          |         |                                  |
| 13   |       | RCL        | 7         | RCL | 2     | $\times$ |         |                                  |
| 14   |       | 2          | $\div$    |     |       |          |         |                                  |

### Parabola (Least Squares Fit)

See page 82

### Payments

See page 142

## Percent

### Markup percent

Formula:

To make a gross profit of  $G\%$ , add  $A\%$  to the cost price. To find  $A$  for a given  $G$ .

$$A = \frac{100G}{100 - G}$$

Example:

To make a profit of  $30\%$ , what is the percentage of markup?

Answer:

42.86%

| LINE | DATA | OPERATIONS |     |     |   |   | DISPLAY | REMARKS |
|------|------|------------|-----|-----|---|---|---------|---------|
| 1    | G    | $1/x$      | EEX | CHS | 2 | - |         |         |
| 2    |      | $1/x$      |     |     |   |   |         |         |

### Gross % profit

Formula:

If  $A\%$  is added to the cost price, the profit will be  $G\%$  of the selling price.

$$G = \frac{100A}{A + 100}$$

Example:

If we add  $30\%$  to our cost price, what percent of the selling price will be the profit?

Answer:

23.08%

| LINE | DATA | OPERATIONS |     |     |   |   | DISPLAY | REMARKS |
|------|------|------------|-----|-----|---|---|---------|---------|
| 1    | A    | $1/x$      | EEX | CHS | 2 | + |         |         |
| 2    |      | $1/x$      |     |     |   |   |         |         |



## Permutations

Permutations of  $a$  objects taken  $b$  at a time

Formula:

$${}_aP_b = P(a, b) = \frac{a!}{(a-b)!}$$

Example:

$${}_7P_5 = 2520.00$$

Notes:

$${}_aP_0 = 1,$$

$${}_aP_1 = a,$$

$${}_aP_a = a!$$

Program requires  $a \leq 69$ .

| LINE | DATA | OPERATIONS                                                                                    | DISPLAY | REMARKS |
|------|------|-----------------------------------------------------------------------------------------------|---------|---------|
| 1    | a    | <input type="text"/> <input type="text"/> n! <input type="text"/> LAST x <input type="text"/> |         |         |
| 2    | b    | <input type="text"/> - <input type="text"/> n! <input type="text"/> ÷ <input type="text"/>    |         |         |

## Plotting Curves

Objective:

The following routines give values of  $y = f(x)$  in increments of  $I$  for values of  $x$  between  $x_0 = a$ , and  $x = b$  where  $b > a$ .  $f(x)$  should be replaced by appropriate sequence of keystrokes.  $I$  is saved in register  $R_1$ , so  $f(x)$  cannot use that register.

Examples of  $f(x)$ : (assuming  $x$  is in the X register)

| For                       | Replace $f(x)$ by                                                                                                                                                                                                                                                                                                                               |
|---------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| $y = x^2$                 | <input type="text"/> <input type="text"/> <input type="text"/>                                                                                                                                                                                                                                                                                  |
| $y = \ln \sin x$          | <input type="text"/> SIN <input type="text"/> ln <input type="text"/>                                                                                                                                                                                                                                                                           |
| $y = 3 \sqrt{x}$          | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>                                                                                                                                                                                                                   |
| $y = x^4 - 2x^2 + 3x - 7$ | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |

| LINE | DATA   | OPERATIONS           | DISPLAY | REMARKS                                              |
|------|--------|----------------------|---------|------------------------------------------------------|
| 1    | 1      | STO 1                |         |                                                      |
| 2    | $x_0$  | <input type="text"/> |         |                                                      |
| 3    | $f(x)$ | <input type="text"/> | $y_0$   |                                                      |
| 4    |        | CLX + RCL + 1        | $x_i$   | Perform 4-6 for $i=1,2,\dots,k$ ,<br>until $x_k = b$ |
| 5    |        | <input type="text"/> |         |                                                      |
| 6    | $f(x)$ | <input type="text"/> | $y_i$   |                                                      |

Example:

$$\text{Plot } y = \sqrt{\ln \frac{x}{2}}$$

from  $x = 3$  to  $x = 5$  at intervals of 0.5.

Replace  $f(x)$  in the program by

2  ÷  ln

| LINE | DATA | OPERATIONS                                                                                                      | DISPLAY | REMARKS             |
|------|------|-----------------------------------------------------------------------------------------------------------------|---------|---------------------|
| 1    | 0.5  | STO 1                                                                                                           |         |                     |
| 2    | 3    | <input type="text"/>                                                                                            | 3.00    | $\leftarrow x_0$    |
| 3    |      | <input type="text"/> 2 <input type="text"/> ÷ <input type="text"/> ln <input type="text"/>                      |         |                     |
| 4    |      | <input type="text"/> <input type="text"/>                                                                       | 0.64    | $\leftarrow f(x_0)$ |
| 5    |      | CLX + RCL + 1                                                                                                   | 3.50    | $\leftarrow x_1$    |
| 6    |      | <input type="text"/> <input type="text"/> 2 <input type="text"/> ÷ <input type="text"/> ln <input type="text"/> |         |                     |
| 7    |      | <input type="text"/> <input type="text"/>                                                                       | 0.75    | $\leftarrow f(x_1)$ |
| 8    |      | CLX + RCL + 1                                                                                                   | 4.00    | $\leftarrow x_2$    |
| 9    |      | <input type="text"/> <input type="text"/> 2 <input type="text"/> ÷ <input type="text"/> ln <input type="text"/> |         |                     |
| 10   |      | <input type="text"/> <input type="text"/>                                                                       | 0.83    | $\leftarrow f(x_2)$ |
| 11   |      | CLX + RCL + 1                                                                                                   | 4.50    | $\leftarrow x_3$    |
| 12   |      | <input type="text"/> <input type="text"/> 2 <input type="text"/> ÷ <input type="text"/> ln <input type="text"/> |         |                     |
| 13   |      | <input type="text"/> <input type="text"/>                                                                       | 0.90    | $\leftarrow f(x_3)$ |
| 14   |      | CLX + RCL + 1                                                                                                   | 5.00    | $\leftarrow x_4$    |
| 15   |      | <input type="text"/> <input type="text"/> 2 <input type="text"/> ÷ <input type="text"/> ln <input type="text"/> |         |                     |
| 16   |      | <input type="text"/> <input type="text"/>                                                                       | 0.96    | $\leftarrow f(x_4)$ |



## Poisson Distribution

Formula:

$$f(x) = \frac{e^{-\lambda} \lambda^x}{x!}$$

where  $x$  is a positive integer and  $\lambda > 0$ .

Example:

Suppose  $\lambda = 2.8$ ;  $f(7) = 0.016279878$

| LINE | DATA      | OPERATIONS |        |     |        |     |  | DISPLAY | REMARKS |
|------|-----------|------------|--------|-----|--------|-----|--|---------|---------|
| 1    | $\lambda$ | CHS        | $e^x$  |     | LAST x | CHS |  |         |         |
| 2    | $x$       |            | $y^x$  |     | LAST x |     |  |         |         |
| 3    |           | $n!$       | $\div$ | $x$ | FIX    | 9   |  |         |         |

## Polynomial Evaluation

Formulas:

$$f(x) = c_0 x^n + c_1 x^{n-1} + \dots + c_{n-1} x + c_n$$

write

$$f(x_0) = ( \dots ( ((c_0 x_0 + c_1) x_0 + c_2) x_0 + c_3) x_0 + \dots ) x_0 + c_n$$

Example:

If  $f(x) = x^5 + 5x^4 - 3x^2 - 7x + 11$ , find  $f(2.5)$ .

Answer:

267.72

| LINE | DATA  | OPERATIONS |            |            |  |  |  | DISPLAY | REMARKS                         |
|------|-------|------------|------------|------------|--|--|--|---------|---------------------------------|
| 1    | $x_0$ | $\uparrow$ | $\uparrow$ | $\uparrow$ |  |  |  |         |                                 |
| 2    | $c_0$ |            |            |            |  |  |  |         |                                 |
| 3    |       | $x$        |            |            |  |  |  |         | Perform 3-4 for $i=1,2,\dots,n$ |
| 4    | $c_i$ | $+$        |            |            |  |  |  |         |                                 |

## Power Curve (Least Squares Fit)

See page 86

## Present Value

See pages, 134, 139

## Primes

See page 111

## Progressions

Formulas:

### Arithmetic Progression

$$a, a + d, a + 2d, \dots, a + (n - 1)d$$

### Geometric Progression

$$a, ar, ar^2, \dots, ar^{n-1}$$

### Harmonic Progression

$$\frac{a}{b}, \frac{a}{b+c}, \frac{a}{b+2c}, \dots, \frac{a}{b+(n-1)c}$$

$n$  = number of terms

$a$  = first term in arithmetic and geometric progressions

$l$  = last term

$d$  = difference between two successive terms in an arithmetic progression

$r$  = ratio between two successive terms in a geometric progression

$S$  = sum of a progression



## Step through an arithmetic progression

Formula:

$$a, a + d, a + 2d, \dots, a + (n - 1)d$$

Example:

Display the progression with  $a = 0$ ,  $d = 17$ .

Answer:

0.00, 17.00, 34.00, 51.00, 68.00, 85.00, 102.00, 119.00, ...

| LINE | DATA | OPERATIONS | DISPLAY | REMARKS                 |
|------|------|------------|---------|-------------------------|
| 1    | d    | ↑ ↑ ↑      |         |                         |
| 2    | a    |            |         |                         |
| 3    |      | +          |         | Perform 3 as many times |
|      |      |            |         | as desired              |

## Step through a geometric progression

Formula:

$$a, ar, ar^2, \dots, ar^{n-1}$$

Example:

Step through the powers of 8.

Answers:

8.00, 64.00, 512.00, 4096.00, 32768.00, ...

| LINE | DATA | OPERATIONS | DISPLAY | REMARKS                 |
|------|------|------------|---------|-------------------------|
| 1    | r    | ↑ ↑ ↑      |         |                         |
| 2    | a    |            |         |                         |
| 3    |      | x          |         | Perform 3 as many times |
|      |      |            |         | as desired              |

## Step through a harmonic progression

Formula:

$$\frac{a}{b}, \frac{a}{b+c}, \frac{a}{b+2c}, \dots, \frac{a}{b+(n-1)c}$$

Note: A harmonic progression can be obtained by multiplying the constant  $a$  by the reciprocals of the terms of the arithmetic progression  $b, b + c, b + 2c, \dots, b + (n - 1)c$ . In the following algorithm,  $x_i$  ( $i = 1, 2, \dots$ ) represents the  $i^{\text{th}}$  term of the progression.

Example:

Step through the harmonic progression where  $a = 1$ ,  $b = 2$ , and  $c = 3$ .

Answers:

0.50, 0.20, 0.13, 0.09, ...

| LINE | DATA | OPERATIONS              | DISPLAY | REMARKS                       |
|------|------|-------------------------|---------|-------------------------------|
| 1    | a    | STO 1                   |         |                               |
| 2    | c    | ↑ ↑ ↑                   |         |                               |
| 3    | b    | ↑ $\frac{1}{x}$ RCL 1 x | $x_1$   |                               |
| 4    |      | CLX + + ↑ $\frac{1}{x}$ |         | Perform 4–5 for $i=2,3,\dots$ |
| 5    |      | RCL 1 x                 | $x_i$   |                               |

 $n^{\text{th}}$  term of an arithmetic progression

Formula:

Given the number of terms, the last term of an arithmetic progression is given by

$$n^{\text{th}} \text{ term} = a + (n - 1)d$$

Example:

Find the 25<sup>th</sup> term of the arithmetic progression with  $a = 2$ ,  $d = 3.14$ .

Answer:

77.36

| LINE | DATA | OPERATIONS | DISPLAY | REMARKS |
|------|------|------------|---------|---------|
| 1    | n    | ↑ 1 −      |         |         |
| 2    | d    | x          |         |         |
| 3    | a    | +          |         |         |



$n^{\text{th}}$  term of a geometric progression*Formula:*

Given the number of terms, the last term of a geometric progression is given by

$$n^{\text{th}} \text{ term} = ar^{n-1}$$

*Example:*

Find the 14<sup>th</sup> term of the geometric progression with  $a = 2$ ,  $r = 3.14$ .

*Answer:*

5769197.69

| LINE | DATA | OPERATIONS                      | DISPLAY | REMARKS                  |
|------|------|---------------------------------|---------|--------------------------|
| 1    | r    | ↑                               |         |                          |
| 2    | n    | ↑ 1 −                           |         | If $r > 0$ , go to 4     |
|      |      |                                 |         |                          |
| 3    |      | $x \div y$ CHS $x \div y$ $y^x$ |         | If $n$ is even, go to 5. |
|      |      |                                 |         | Otherwise, go to 6       |
| 4    |      | $y^x$                           |         | Go to 6                  |
|      |      |                                 |         |                          |
| 5    |      | CHS                             |         |                          |
| 6    | a    | x                               |         |                          |

## Arithmetic progression sum (given the last term)

*Formula:*

Given the last term, the sum of an arithmetic progression to  $n$  terms is

$$S = \frac{n}{2} (a + l)$$

*Example:*

If  $a = 3.5$ ,  $l = 25$ , and  $n = 11$ , find the sum.

*Answer:*

S = 156.75

| LINE | DATA | OPERATIONS | DISPLAY | REMARKS |
|------|------|------------|---------|---------|
| 1    | a    | ↑          |         |         |
| 2    | l    | +          |         |         |
| 3    | n    | x 2 ÷      |         |         |

## Arithmetic progression sum (given the difference)

*Formula:*

Given the first term and the difference between two successive terms, the sum of an arithmetic progression to  $n$  terms is:

$$S = na + \frac{n(n-1)d}{2}$$

*Example:*

If  $a = 3.5$ ,  $n = 11$ , and  $d = 2.15$ , find the sum of 11 terms.

*Answer:*

S = 156.75

| LINE | DATA | OPERATIONS | DISPLAY | REMARKS |
|------|------|------------|---------|---------|
| 1    | n    | ↑ ↑ 1 −    |         |         |
| 2    | d    | x          |         |         |
| 3    | a    | ↑ 2 x + x  |         |         |
| 4    |      | 2 ÷        |         |         |

Sum of a geometric progression ( $r < 1$ )*Formula:*

The sum of a geometric progression to  $n$  terms with  $r < 1$  is

$$S = \frac{a(1-r^n)}{1-r}$$



Example:

If  $a = 1$ ,  $r = -2.1$ , and  $n = 6$ , find the sum of 6 terms.

Answer:

$$S = -27.34$$

| LINE | DATA | OPERATIONS                | DISPLAY | REMARKS                                       |
|------|------|---------------------------|---------|-----------------------------------------------|
| 1    | a    | ↑ ↑                       |         |                                               |
| 2    | n    | ↑                         |         |                                               |
| 3    | r    | STO 1                     |         | If $r > 0$ , go to 5                          |
|      |      |                           |         |                                               |
| 4    |      | CHS $\times \div y$ $y^x$ |         | If $n$ is odd, go to 6;<br>Otherwise, go to 7 |
| 5    |      | $\times \div y$ $y^x$     |         | Go to 7                                       |
|      |      |                           |         |                                               |
| 6    |      | CHS                       |         |                                               |
| 7    |      | $\times - 1$ RCL 1        |         |                                               |
| 8    |      | $- \div$                  |         |                                               |

### Sum of a geometric progression ( $r > 1$ )

Formula:

The sum of geometric progression to  $n$  terms with  $r > 1$  is

$$S = \frac{a(r^n - 1)}{r - 1}$$

Example:

If  $a = 1$ ,  $r = 2.1$ ,  $n = 6$ , find the sum.

Answer:

$$S = 77.06$$

| LINE | DATA | OPERATIONS                         | DISPLAY | REMARKS |
|------|------|------------------------------------|---------|---------|
| 1    | a    | ↑ ↑                                |         |         |
| 2    | r    | ↑ STO 1                            |         |         |
| 3    | n    | $y^x$ $\times$ $\times \div y$ $-$ |         |         |
| 4    |      | RCL 1 1 $- \div$                   |         |         |

### Sum of an infinite geometric progression ( $-1 < r < 1$ )

Formula:

$$S = \frac{a}{1 - r}$$

Example:

If  $a = 2$  and  $r = .5$ , find the sum.

Answer:

$$S = 4.00$$

| LINE | DATA | OPERATIONS | DISPLAY | REMARKS |
|------|------|------------|---------|---------|
| 1    | a    | ↑ 1 ↑      |         |         |
| 2    | r    | $- \div$   |         |         |



## Quadratic Equation

Formula:

The roots of  
are

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

$$\frac{-B \pm \sqrt{B^2 - 4AC}}{2A}$$

If  $D = (B^2 - 4AC)/4A^2$

is positive, the roots are real. The root with larger absolute value  $x_1$  is computed first to obtain better significance. The second real root  $x_2$  is found by

$$x_2 = \frac{C}{Ax_1}$$

If  $D$  is negative, roots are complex (one root is the complex conjugate of the other), being

$$u \pm iv = \frac{-B}{2A} \pm \frac{\sqrt{4AC - B^2}}{2A} i$$

Example 1:

Solve  $3.142958x^2 - 6.987122x + 1.001976 = 0$

Answers:  $x_1 = 2.07, x_2 = 0.15$

$$\left( D = 0.92, \frac{-B}{2A} = 1.11 \right)$$

Example 2:

Solve  $-7.23x^2 + 2.67x - 3.17 = 0$

Answers:  $u \pm iv = 0.18 \pm 0.64i$

$$(D = -0.40)$$

| LINE | DATA | OPERATIONS                              | DISPLAY        | REMARKS                |
|------|------|-----------------------------------------|----------------|------------------------|
| 1    | A    | STO 1 ↑ +                               |                |                        |
| 2    | B    | x <sup>2</sup> y ÷ CHS ↑ x <sup>2</sup> |                |                        |
| 3    | C    | STO 2 RCL 1 ÷                           |                |                        |
| 4    |      | -                                       | D              | If D < 0, go to 10.    |
| 5    |      | √x x <sup>2</sup> y                     | -B/2A          | If -B/2A < 0, go to 7. |
| 6    |      | + -                                     | x <sub>1</sub> | Go to 8.               |
| 7    |      | - CHS                                   | x <sub>1</sub> |                        |
| 8    |      | RCL 1 x RCL 2                           |                |                        |
| 9    |      | x <sup>2</sup> y ÷                      | x <sub>2</sub> | Stop                   |
| 10   |      | CHS √x x <sup>2</sup> y                 | u              |                        |
| 11   |      | x <sup>2</sup> y                        | v              |                        |

## Radians to Degrees

See page 19

## Random Numbers

Objective:

This routine will use a "seed"  $S$  to generate a sequence of pseudo random numbers  $R_i$  in either of two ranges  $-1$  to  $0$  (if  $S < 0$ ) or  $0$  to  $1$  (if  $S > 0$ ). For best results, the seed must be a ten digit decimal fraction containing all digits  $0$  through  $9$  in an arbitrary order.

Example:

If  $S = .2510637948$ , generate a random series.

Answers:

0.28, 0.14, 0.19, 0.65, 0.90, 0.20, 0.85, etc.

| LINE | DATA           | OPERATIONS | DISPLAY        | REMARKS                                             |
|------|----------------|------------|----------------|-----------------------------------------------------|
| 1    |                | 2 9 ↑ ↑ ↑  |                |                                                     |
| 2    | s              |            |                |                                                     |
| 3    |                | x          | D <sub>i</sub> | Perform 3-4 for i=1,2,3,...                         |
| 4    | f <sub>i</sub> | -          | R <sub>i</sub> | Let f <sub>i</sub> = integer part of D <sub>i</sub> |

## Rank Correlation (Spearman's Coefficient)

Formula:

$$r_s = 1 - \frac{6 \sum_{i=1}^n D_i^2}{n(n^2 - 1)}$$

where  $n$  = number of paired observations ( $x_i, y_i$ )

$$D_i = \text{rank}(x_i) - \text{rank}(y_i) = R_i - S_i$$



## 166 Rank Correlation (Spearman's Coefficient)

If the X and Y random variables from which these n pairs of observations are derived are independent, then  $r_s$  has a mean of zero and a variance

$$\frac{1}{n-1}$$

An approximate test for the null hypothesis

$H_0$ : X, Y are independent

is

$$Z = r_s \sqrt{n-1}$$

which is approximately a standardized normal variable (for large n, say  $n \geq 10$ ).

If the null hypothesis of independence is not rejected, we can infer that the population correlation coefficient  $\rho(x, y) = 0$ , but dependence between the variables does not necessarily imply that  $\rho(x, y) \neq 0$ .

Note:  $-1 \leq r_s \leq 1$

## Rank Correlation (Spearman's Coefficient) 167

Example:

| Student | X<br>Math Grade | Y<br>Stat Grade | R<br>Rank of X | S<br>Rank of Y |
|---------|-----------------|-----------------|----------------|----------------|
| 1       | 82              | 81              | 6              | 7              |
| 2       | 67              | 75              | 14             | 11             |
| 3       | 91              | 85              | 3              | 4              |
| 4       | 98              | 90              | 1              | 2              |
| 5       | 74              | 80              | 11             | 8              |
| 6       | 52              | 60              | 15             | 15             |
| 7       | 86              | 94              | 4              | 1              |
| 8       | 95              | 78              | 2              | 9              |
| 9       | 79              | 83              | 9              | 6              |
| 10      | 78              | 76              | 10             | 10             |
| 11      | 84              | 84              | 5              | 5              |
| 12      | 80              | 69              | 8              | 13             |
| 13      | 69              | 72              | 13             | 12             |
| 14      | 81              | 88              | 7              | 3              |
| 15      | 73              | 61              | 12             | 14             |

Answers:

$$r_s = 0.76$$

$$Z = 2.85$$

| LINE | DATA  | OPERATIONS |           |       |            |     | DISPLAY | REMARKS                         |
|------|-------|------------|-----------|-------|------------|-----|---------|---------------------------------|
| 1    |       | CLEAR      |           |       |            |     |         |                                 |
| 2    | $R_i$ | ↑          |           |       |            |     |         | Perform 2-3 for $i=1,2,\dots,n$ |
| 3    | $S_i$ | —          | $\Sigma+$ |       |            |     |         |                                 |
| 4    |       | RCL        | 6         | 6     | x          | RCL |         |                                 |
| 5    |       | 5          | ↑         | $x^2$ | 1          | —   |         |                                 |
| 6    |       | x          | ÷         | 1     | $x \div y$ | —   | $r_s$   |                                 |
| 7    |       | RCL        | 5         | 1     | —          |     |         |                                 |
| 8    |       | $\sqrt{x}$ | x         |       |            |     | Z       |                                 |

Rate of Return

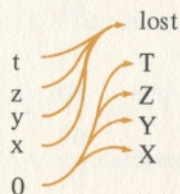
See page 134



## Register Operations

In the following eighteen routines,  $x$ ,  $y$ ,  $z$ ,  $t$  and  $r_k$  denote the contents of registers  $X$ ,  $Y$ ,  $Z$ ,  $T$  and  $R_k$ , respectively. ( $k = 1, 2, \dots, 9$ )

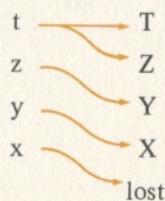
### 1. Clear stack; retain all storage registers



| LINE | DATA | OPERATIONS          | DISPLAY | REMARKS |
|------|------|---------------------|---------|---------|
| 1    |      | CLX   ↑   ↑   ↑   □ |         |         |

### 2. Delete x

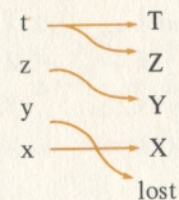
(Lower the stack.)



| LINE | DATA | OPERATIONS          | DISPLAY | REMARKS |
|------|------|---------------------|---------|---------|
| 1    |      | CLX   +   □   □   □ |         |         |

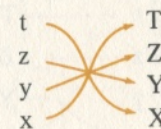
### 3. Delete y

(Lower that part of the stack above X.)



| LINE | DATA | OPERATIONS                 | DISPLAY | REMARKS |
|------|------|----------------------------|---------|---------|
| 1    |      | $x \div y$ CLX   +   □   □ |         |         |

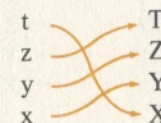
### 4. Reverse the stack



| LINE | DATA | OPERATIONS                      | DISPLAY | REMARKS |
|------|------|---------------------------------|---------|---------|
| 1    |      | $x \div y$ R↓   R↓ $x \div y$ □ |         |         |

### 5. Fetch t or roll up

(Bring t to X, keeping the other operands in the same order.)

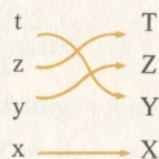


| LINE | DATA | OPERATIONS           | DISPLAY | REMARKS |
|------|------|----------------------|---------|---------|
| 1    |      | R↓   R↓   R↓   □   □ |         |         |



## 6. Fetch t to Y

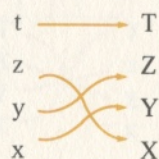
(Bring t to Y, keeping the other operands in the same order).



| LINE | DATA | OPERATIONS   | DISPLAY | REMARKS |
|------|------|--------------|---------|---------|
| 1    |      | R↓ R↓ R↓ x↔y |         |         |

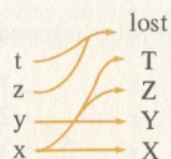
## 7. Fetch z

(Bring z to X, keeping the other operands in the same order).



| LINE | DATA | OPERATIONS   | DISPLAY | REMARKS |
|------|------|--------------|---------|---------|
| 1    |      | R↓ R↓ x↔y R↓ |         |         |

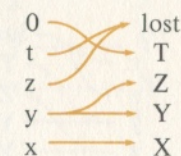
## 8. Copy x into Z and T



| LINE | DATA | OPERATIONS | DISPLAY | REMARKS |
|------|------|------------|---------|---------|
| 1    |      | ↑ ↑ R↓ R↓  |         |         |

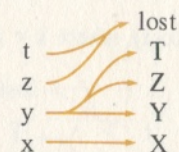
## 9. Copy y into Z

(T is cleared).



| LINE | DATA | OPERATIONS | DISPLAY | REMARKS |
|------|------|------------|---------|---------|
| 1    |      | ↑ ↑ - R↓   |         |         |

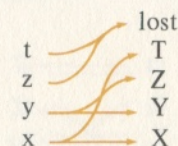
## 10. Copy y into Z and T



| LINE | DATA | OPERATIONS    | DISPLAY | REMARKS |
|------|------|---------------|---------|---------|
| 1    |      | x↔y ↑ ↑ R↓ R↓ |         |         |
| 2    |      | R↓            |         |         |

## 11. Copy y and x into Z and T, respectively

(Copy x and y in reverse stack order, but this is the shortest way to save both x and y in the stack)

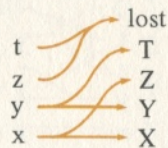


| LINE | DATA | OPERATIONS   | DISPLAY | REMARKS |
|------|------|--------------|---------|---------|
| 1    |      | ↑ ↑ CLX + R↓ |         |         |

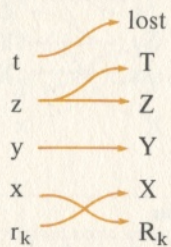


## 12. Copy y and x into T and Z, respectively

(Copy x and y in the same stack order to Z and T).

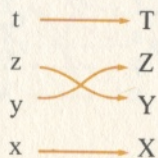


| LINE | DATA | OPERATIONS                                                                                          | DISPLAY | REMARKS |
|------|------|-----------------------------------------------------------------------------------------------------|---------|---------|
| 1    |      | x $\leftrightarrow$ y $\uparrow$ $\uparrow$ CLX   +                                                 |         |         |
| 2    |      | R $\downarrow$ x $\leftrightarrow$ y <input type="text"/> <input type="text"/> <input type="text"/> |         |         |

13. Swap x and  $r_k$ (Exchange x and  $r_k$ , t is lost), where  $k = 1, 2, \dots, 9$ .

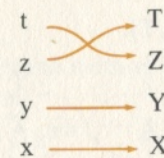
| LINE | DATA | OPERATIONS                                                                                 | DISPLAY | REMARKS             |
|------|------|--------------------------------------------------------------------------------------------|---------|---------------------|
| 1    |      | RCL <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>    |         | k is an integer and |
| 2    | k    | x $\leftrightarrow$ y   STO <input type="text"/> <input type="text"/> <input type="text"/> |         | $1 \leq k \leq 9$   |
| 3    | k    | CLX   + <input type="text"/> <input type="text"/> <input type="text"/>                     |         |                     |

## 14. Swap y and z



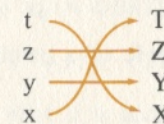
| LINE | DATA | OPERATIONS                                                                          | DISPLAY | REMARKS |
|------|------|-------------------------------------------------------------------------------------|---------|---------|
| 1    |      | R $\downarrow$ x $\leftrightarrow$ y   R $\downarrow$ R $\downarrow$ R $\downarrow$ |         |         |

## 15. Swap z and t



| LINE | DATA | OPERATIONS                                                                          | DISPLAY | REMARKS |
|------|------|-------------------------------------------------------------------------------------|---------|---------|
| 1    |      | R $\downarrow$ R $\downarrow$ x $\leftrightarrow$ y   R $\downarrow$ R $\downarrow$ |         |         |

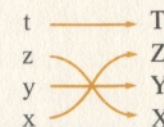
## 16. Swap x and t



| LINE | DATA | OPERATIONS                                                                          | DISPLAY | REMARKS |
|------|------|-------------------------------------------------------------------------------------|---------|---------|
| 1    |      | R $\downarrow$ R $\downarrow$ R $\downarrow$ x $\leftrightarrow$ y   R $\downarrow$ |         |         |

## 17. Swap x and z

(Reverse contents of X, Y, Z)

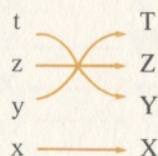


| LINE | DATA | OPERATIONS                                                                                   | DISPLAY | REMARKS |
|------|------|----------------------------------------------------------------------------------------------|---------|---------|
| 1    |      | x $\leftrightarrow$ y   R $\downarrow$ R $\downarrow$ x $\leftrightarrow$ y   R $\downarrow$ |         |         |



## 18. Swap y and t

(Reverse contents of Y, Z, T).



| LINE | DATA | OPERATIONS       | DISPLAY | REMARKS |
|------|------|------------------|---------|---------|
| 1    |      | R↓ x↔y R↓ R↓ x↔y |         |         |

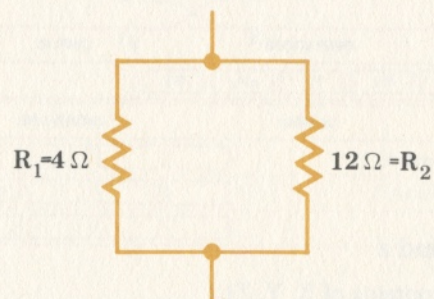
## Resistance

Formula:

The equivalent resistance  $R$  of a parallel combination of resistors is

$$R = \frac{1}{\frac{1}{R_1} + \frac{1}{R_2} + \dots + \frac{1}{R_n}}$$

Example:

Find  $R$ .

Answer:

$$R = 3.00$$

| LINE | DATA  | OPERATIONS | DISPLAY | REMARKS                       |
|------|-------|------------|---------|-------------------------------|
| 1    | $R_1$ | $1/x$      |         |                               |
| 2    | $R_1$ | $1/x$ +    |         | Perform 2 for $i=2, \dots, n$ |
| 3    |       | $1/x$      |         |                               |

## Roots of a Polynomial

Formula:

The Newton-Raphson iterative method can be used to compute a root of the polynomial equation

$$f(x) \equiv a_0 x^n + a_1 x^{n-1} + \dots + a_{n-1} x + a_n = 0$$

by using

$$x_{i+1} = x_i - \frac{f(x_i)}{f'(x_i)}$$

where  $f'$  is the derivative of  $f$ .Due to storage limitations, the following key sequence is limited to handling polynomials with  $n \leq 9$ . The routine can be modified (to record intermediate results instead of storing them) to solve polynomials with  $n > 9$ .

Example:

Given an initial estimate  $x_0 = 0.6875$  of a zero of the polynomial

$$f(x) = x^3 - 11x^2 + 32x - 22$$

improve the estimate so that it is accurate to the 5<sup>th</sup> decimal place.

Answer:

$$x_1 = 0.95396, x_2 = 0.99875, x_3 = x_4 = 1.00000$$

| LINE | DATA  | OPERATIONS  | DISPLAY   | REMARKS                           |
|------|-------|-------------|-----------|-----------------------------------|
| 1    | $x_0$ | ↑ ↑ ↑       |           |                                   |
| 2    | $a_0$ | x           |           | Perform 2–13 for $i=1, 2, \dots$  |
| 3    | $a_1$ | + STO       |           | Perform 3–4 for $j=1, \dots, n-1$ |
| 4    | $j$   | x           |           |                                   |
| 5    | $a_n$ | + STO       |           |                                   |
| 6    | $n$   | x↔y ↑ ↑ ↑   |           |                                   |
| 7    | $a_0$ | x           |           |                                   |
| 8    |       | RCL         |           | Perform 8–9 for $k=1, \dots, n-2$ |
| 9    | $k$   | + x         |           |                                   |
| 10   |       | RCL         |           |                                   |
| 11   | $n-1$ | + RCL       |           |                                   |
| 12   | $n$   | x↔y ÷ − ↑ ↑ |           |                                   |
| 13   |       | ↑           | $x_{i+1}$ |                                   |



**Secant**  
See page 201

**Simple Interest**  
See page 137

## Simultaneous Linear Equations

### Two unknowns

*Formula:*

Solve for x and y

$$\begin{cases} ax + by = e \\ cx + dy = f \end{cases}$$

Determinant solutions are:

$$x = \frac{\begin{vmatrix} e & b \\ f & d \end{vmatrix}}{D}$$

$$y = \frac{\begin{vmatrix} a & e \\ c & f \end{vmatrix}}{D}$$

where

$$D = \begin{vmatrix} a & b \\ c & d \end{vmatrix} \neq 0.$$

*Example:*

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

*Answers:*

$$\begin{aligned} x &= 0.14 \\ y &= -0.24 \\ (D &= 163.74) \end{aligned}$$

| LINE | DATA | OPERATIONS |     |     |   |   |  | DISPLAY | 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   |   |   |  | D       |         |
| 8    |      | ÷          |     |     |   |   |  | x       |         |
| 9    |      | RCL        | 5   | RCL | 4 | x |  |         |         |
| 10   |      | RCL        | 1   | RCL | 6 | x |  |         |         |
| 11   |      | -          | RCL | 7   | ÷ |   |  | y       |         |

### Three unknowns

*Formulas:*

$$\begin{cases} a_1x + b_1y + c_1z = d_1 \\ a_2x + b_2y + c_2z = d_2 \\ a_3x + b_3y + c_3z = d_3 \end{cases}$$

Determinant solution to these simultaneous equations:

$$x = \frac{\begin{vmatrix} d_1 & b_1 & c_1 \\ d_2 & b_2 & c_2 \\ d_3 & b_3 & c_3 \end{vmatrix}}{D}$$

$$y = \frac{\begin{vmatrix} a_1 & d_1 & c_1 \\ a_2 & d_2 & c_2 \\ a_3 & d_3 & c_3 \end{vmatrix}}{D}$$

$$z = \frac{d_1 - b_1y - a_1x}{c_1}$$

where

$$D = \begin{vmatrix} a_1 & b_1 & c_1 \\ a_2 & b_2 & c_2 \\ a_3 & b_3 & c_3 \end{vmatrix} \neq 0$$



Example:

Solve

$$\begin{cases} 3.14x + 10.02y - 7z = 1 \\ 0.25x + 30.3y - 9.1z = 2 \\ -3.5x + 27.4y + 8z = 3 \end{cases}$$

Answers:

$$x = 0.29$$

$$y = 0.11$$

$$z = 0.14$$

$$(D = 1052.86)$$

| LINE | DATA           | OPERATIONS |     |     |     |     |  | DISPLAY | REMARKS |
|------|----------------|------------|-----|-----|-----|-----|--|---------|---------|
| 1    | a <sub>1</sub> | ↑          |     |     |     |     |  |         |         |
| 2    | b <sub>2</sub> | STO        | 5   | x   |     |     |  |         |         |
| 3    | c <sub>3</sub> | STO        | 9   | x   |     |     |  |         |         |
| 4    | b <sub>1</sub> | STO        | 4   |     |     |     |  |         |         |
| 5    | c <sub>2</sub> | STO        | 8   | x   |     |     |  |         |         |
| 6    | a <sub>3</sub> | x          | +   |     |     |     |  |         |         |
| 7    | c <sub>1</sub> | STO        | 7   |     |     |     |  |         |         |
| 8    | a <sub>2</sub> | x          |     |     |     |     |  |         |         |
| 9    | b <sub>3</sub> | STO        | 6   | x   | +   |     |  |         |         |
| 10   | a <sub>3</sub> | RCL        | 5   | x   | RCL | 7   |  |         |         |
| 11   |                | x          | -   | RCL | 6   | RCL |  |         |         |
| 12   |                | 8          | x   |     |     |     |  |         |         |
| 13   | a <sub>1</sub> | x          | -   | RCL | 9   |     |  |         |         |
| 14   | a <sub>2</sub> | x          | RCL | 4   | x   | -   |  | D       |         |
| 15   |                | ↑          | ↑   | ↑   |     |     |  |         |         |
| 16   | d <sub>1</sub> | STO        | 1   | RCL | 5   | x   |  |         |         |
| 17   |                | RCL        | 9   | x   | RCL | 4   |  |         |         |
| 18   |                | RCL        | 8   | x   |     |     |  |         |         |
| 19   | d <sub>3</sub> | STO        | 3   | x   | +   | RCL |  |         |         |
| 20   |                | 7          | RCL | 6   | x   |     |  |         |         |
| 21   | d <sub>2</sub> | STO        | 2   | x   | +   | RCL |  |         |         |
| 22   |                | 3          | RCL | 5   | x   | RCL |  |         |         |
| 23   |                | 7          | x   | -   | RCL | 6   |  |         |         |
| 24   |                | RCL        | 8   | x   | RCL | 1   |  |         |         |
| 25   |                | x          | -   | RCL | 9   | RCL |  |         |         |

| LINE | DATA           | OPERATIONS       |                  |     |     |     |  | DISPLAY | REMARKS |
|------|----------------|------------------|------------------|-----|-----|-----|--|---------|---------|
| 26   |                | 2                | x                | RCL | 4   | x   |  |         |         |
| 27   |                | -                | x <sup>2</sup> y | ÷   | STO | 5   |  | x       |         |
| 28   |                | CLX              |                  |     |     |     |  |         |         |
| 29   | a <sub>1</sub> | STO              | 6                | RCL | 2   | x   |  |         |         |
| 30   |                | RCL              | 9                | x   | RCL | 1   |  |         |         |
| 31   |                | RCL              | 8                | x   |     |     |  |         |         |
| 32   | a <sub>3</sub> | x                | +                | RCL | 7   |     |  |         |         |
| 33   | a <sub>2</sub> | x                | RCL              | 3   | x   | +   |  |         |         |
| 34   | a <sub>3</sub> | RCL              | 2                | x   | RCL | 7   |  |         |         |
| 35   |                | x                | -                | RCL | 3   | RCL |  |         |         |
| 36   |                | 8                | x                | RCL | 6   | x   |  |         |         |
| 37   |                | -                | RCL              | 9   |     |     |  |         |         |
| 38   | a <sub>2</sub> | x                | RCL              | 1   | x   | -   |  |         |         |
| 39   |                | x <sup>2</sup> y | ÷                |     |     |     |  | y       |         |
| 40   |                | RCL              | 4                | x   | CHS | RCL |  |         |         |
| 41   |                | 1                | +                | RCL | 6   | RCL |  |         |         |
| 42   |                | 5                | x                | -   | RCL | 7   |  |         |         |
| 43   |                | ÷                |                  |     |     |     |  | z       |         |

## Sinking Fund

Notation:

n = number of time periods

i = periodic interest rate, expressed as a decimal

PMT = payment

FV = future value

Number of periods

Formula:

$$n = \frac{\ln\left(\frac{i \cdot FV}{PMT} + 1\right)}{\ln(1 + i)}$$



Example:

If you put \$100 into a savings account every month, how long does it take to save \$5000, if interest is earned at 5% compounded monthly?

Answer:

45.51 months (Note:  $i = 0.05/12$ )

| LINE | DATA | OPERATIONS |   |   |    |   |  | DISPLAY | REMARKS |
|------|------|------------|---|---|----|---|--|---------|---------|
| 1    | i    | STO        | 1 |   |    |   |  |         |         |
| 2    | FV   | x          |   |   |    |   |  |         |         |
| 3    | PMT  | ÷          | 1 | + | ln | 1 |  |         |         |
| 4    |      | RCL        | 1 | + | ln | ÷ |  |         |         |

### Payment amount

Formula:

$$PMT = \frac{FV \cdot i}{(1+i)^n - 1}$$

Example:

To save \$5000 in 45 months in a savings account paying 5%, compounded monthly, how much should you deposit each month?

Answer:

\$101.25 (Note:  $i = 0.05/12$ )

| LINE | DATA | OPERATIONS |                |     |   |   |  | DISPLAY | REMARKS |
|------|------|------------|----------------|-----|---|---|--|---------|---------|
| 1    | i    | STO        | 1              |     |   |   |  |         |         |
| 2    | FV   | x          | 1              | RCL | 1 | + |  |         |         |
| 3    | n    |            | y <sup>x</sup> | 1   | - | ÷ |  |         |         |

### Future value

Formula:

$$FV = PMT \left[ \frac{(1+i)^n - 1}{i} \right]$$

Example:

If you deposit \$100 every month in a savings account at 5% compounded monthly, how much will you accumulate after 45 months?

Answer:

\$4938.25 (Note:  $i = 0.05/12$ )

| LINE | DATA | OPERATIONS |                |   |   |     |  | DISPLAY | REMARKS |
|------|------|------------|----------------|---|---|-----|--|---------|---------|
| 1    | i    | STO        | 1              | 1 | + |     |  |         |         |
| 2    | n    |            | y <sup>x</sup> | 1 | - | RCL |  |         |         |
| 3    |      | 1          | ÷              |   |   |     |  |         |         |
| 4    | PMT  | x          |                |   |   |     |  |         |         |

## Skewness and Kurtosis

(for grouped or ungrouped data)

Formulas:

mean:

$$\bar{x} = \frac{1}{n} \sum x_i$$

2<sup>nd</sup> moment:

$$m_2 = \frac{1}{n} \sum x_i^2 - \bar{x}^2$$

3<sup>rd</sup> moment:

$$m_3 = \frac{1}{n} \sum x_i^3 - \frac{3}{n} \bar{x} \sum x_i^2 + 2\bar{x}^3$$

4<sup>th</sup> moment:

$$m_4 = \frac{1}{n} \sum x_i^4 - \frac{4}{n} \bar{x} \sum x_i^3 + \frac{6}{n} \bar{x}^2 \sum x_i^2 - 3\bar{x}^4$$

Skewness:

$$\gamma_1 = \frac{m_3}{m_2^{3/2}}$$



## 182 Skewness and Kurtosis

Kurtosis (excess):

$$\gamma_2 = \frac{m_4}{m_2^2} - 3$$

Example 1: Ungrouped data

| i     | 1   | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   |
|-------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| $x_i$ | 2.1 | 3.5 | 4.2 | 6.5 | 4.1 | 3.6 | 5.3 | 3.7 | 4.9 |

Answers:

$$\gamma_1 = 0.24, \gamma_2 = -0.16$$

$$(m_2 = 1.39, m_3 = 0.39, m_4 = 5.49)$$

Example 2: Grouped data

| $x_i$ | 3 | 2 | 4 | 6 | 1 |
|-------|---|---|---|---|---|
| $f_i$ | 4 | 5 | 3 | 2 | 1 |

Answers:

$$\gamma_1 = 0.77, \gamma_2 = -0.19$$

$$(m_2 = 1.98, m_3 = 2.14, m_4 = 11.05)$$

| LINE | DATA  | OPERATIONS           | DISPLAY | REMARKS                          |
|------|-------|----------------------|---------|----------------------------------|
| 1    |       | CLEAR STO 4          |         | For grouped data, go to 7        |
| 2    | $x_i$ | ↑ ↑ 4                | $y^x$   | Perform 2–5 for $i=1,2,\dots,n$  |
| 3    |       | STO + 4 $x \div y$ ↑ |         |                                  |
| 4    |       | ↑ 3 $y^x$ $x \div y$ |         |                                  |
| 5    |       | $\Sigma+$            |         |                                  |
| 6    |       |                      |         | Go to 16                         |
| 7    | $x_i$ | ↑ ↑ 4                | $y^x$   | Perform 7–15 for $i=1,2,\dots,n$ |
| 8    | $f_i$ | STO 1 x STO +        |         | $f_i$ is the frequency of $x_i$  |
| 9    |       | 4 $x \div y$ ↑ ↑ 3   |         |                                  |
| 10   |       | $y^x$ RCL 1 x        |         |                                  |
| 11   |       | STO + 8 $x \div y$ ↑ |         |                                  |
| 12   |       | $x^2$ RCL 1 x STO    |         |                                  |
| 13   |       | + 6 $x \div y$ RCL 1 |         |                                  |
| 14   |       | x STO + 7 RCL        |         |                                  |
| 15   |       | 1 STO + 5            |         |                                  |

## Speedometer/Odometer Adjustments 183

| LINE | DATA   | OPERATIONS              | DISPLAY    | REMARKS |
|------|--------|-------------------------|------------|---------|
| 16   |        | $\bar{x},s$ STO 1 RCL   |            |         |
| 17   | 6      | RCL 5 $\div$ $x \div y$ |            |         |
| 18   | $x^2$  | —                       | $m_2$      |         |
| 19   |        | $\sqrt{x}$ STO 2 RCL    |            |         |
| 20   | 8      | RCL 1 RCL 6             |            |         |
| 21   | x      | 3 x — RCL               |            |         |
| 22   | 5      | $\div$ 2 RCL 1          |            |         |
| 23   | 3      | $y^x$ x + $m_3$         |            |         |
| 24   | RCL    | 2 3 $y^x$               |            |         |
| 25   | $\div$ |                         | $\gamma_1$ |         |
| 26   | RCL    | 4 RCL 1 RCL             |            |         |
| 27   | 8      | x 4 x —                 |            |         |
| 28   | RCL    | 1 $x^2$ 6 x             |            |         |
| 29   | RCL    | 6 x + RCL               |            |         |
| 30   | 5      | $\div$ RCL 1 $x^2$      |            |         |
| 31   | $x^2$  | 3 x — $m_4$             |            |         |
| 32   | RCL    | 2 4 $y^x$               |            |         |
| 33   | $\div$ | 3 — $\gamma_2$          |            |         |

## SOD Depreciation

See page 92

## Speedometer/Odometer Adjustments

Objective:

Assume that you are an automobile passenger approaching a speedometer test section with an HP-45 in your hand. You want to calculate

TS — true speed of the car

RS — what your speedometer will register at a posted speed

DS — distance traveled after a trip

RO — the reading of the odometer after a specific distance  $d$



Notation:

$a_1$  = mileage read at beginning of trip

$a_2$  = mileage read at end of trip

$b_1$  = mileage read at beginning of test section (to nearest 20<sup>th</sup> of a mile, if possible)

$b_2$  = mileage read at end of test section

$L$  = length of test section

$s$  = speedometer value

$p$  = posted speed

$q$  = present milage

| LINE | DATA  | OPERATIONS |     |   |   |  |  | DISPLAY | REMARKS         |
|------|-------|------------|-----|---|---|--|--|---------|-----------------|
| 1    | $b_1$ | CHS        | ↑   |   |   |  |  |         |                 |
| 2    | $b_2$ | +          |     |   |   |  |  |         |                 |
| 3    | $L$   | ÷          | STO | 1 |   |  |  |         |                 |
| 4    |       |            |     |   |   |  |  |         | For TS, go to 5 |
|      |       |            |     |   |   |  |  |         | For RS, go to 6 |
|      |       |            |     |   |   |  |  |         | For DS, go to 7 |
|      |       |            |     |   |   |  |  |         | For RD, go to 9 |
| 5    | $s$   | RCL        | 1   | ÷ |   |  |  | TS      | Go to 4         |
|      |       |            |     |   |   |  |  |         |                 |
| 6    | $p$   | RCL        | 1   | x |   |  |  | RS      | Go to 4         |
|      |       |            |     |   |   |  |  |         |                 |
| 7    | $a_2$ | ↑          |     |   |   |  |  |         |                 |
| 8    | $a_1$ | −          | RCL | 1 | ÷ |  |  | DS      | Go to 4         |
|      |       |            |     |   |   |  |  |         |                 |
| 9    | $d$   | RCL        | 1   | x |   |  |  |         |                 |
| 10   | $q$   | +          |     |   |   |  |  | RD      | Go to 4         |

Example:

Assume the following:

$a_1$  = 2185.2 Mileage at start of trip

$b_1$  = 2219.4 Mileage at start of test section

$b_2$  = 2224.15 Mileage at end of test section

$L$  = 5 miles Length of test section

- How fast is the car actually traveling when the speedometer registers (a) 50 mph? (b) 70 mph? (c) 30 mph?
- What will the speedometer register if the true speed is (a) 65 mph? (b) 55 mph?
- When the odometer reads 2236.3, how many miles have you traveled since the start of your trip?
- You see a sign saying "DOEVILLE 48". If your odometer now reads 2241.5, what will it register when you arrive at DOEVILLE?

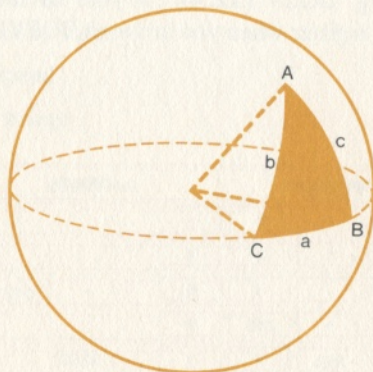
| LINE | DATA | OPERATIONS |     |     |     |     |         | DISPLAY | REMARKS         |
|------|------|------------|-----|-----|-----|-----|---------|---------|-----------------|
| 1    |      | 2          | 2   | 1   | 9   | .   |         |         |                 |
| 2    |      | 4          | CHS | ↑   | 2   | 2   |         |         |                 |
| 3    |      | 2          | 4   | .   | 1   | 5   |         |         |                 |
| 4    |      | +          | 5   | ÷   | STO | 1   |         |         |                 |
| 5    |      | 5          | 0   | RCL | 1   | ÷   | 52.63   |         | Answer for 1(a) |
| 6    |      | 7          | 0   | RCL | 1   | ÷   | 73.68   |         | Answer for 1(b) |
| 7    |      | 3          | 0   | RCL | 1   | ÷   | 31.58   |         | Answer for 1(c) |
| 8    |      | 6          | 5   | RCL | 1   | x   | 61.75   |         | Answer for 2(a) |
| 9    |      | 5          | 5   | RCL | 1   | x   | 52.25   |         | Answer for 2(b) |
| 10   |      | 2          | 2   | 3   | 6   | .   |         |         |                 |
| 11   |      | 3          | ↑   | 2   | 1   | 8   |         |         |                 |
| 12   |      | 5          | .   | 2   | −   | RCL |         |         |                 |
| 13   |      | 1          | ÷   |     |     |     | 53.79   |         | Answer for 3    |
| 14   |      | 4          | 8   | RCL | 1   | x   |         |         |                 |
| 15   |      | 2          | 2   | 4   | 1   | .   |         |         |                 |
| 16   |      | 5          | +   |     |     |     | 2287.10 |         | Answer for 4    |



## Spherical Triangle

### Formulas:

Suppose A, B, C are the three angles of a spherical triangle and a, b, c are the opposite sides.



If A, b, c are given, then

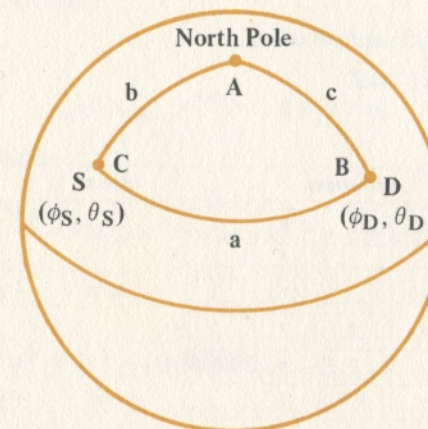
$$a = \cos^{-1} [\cos b \cos c + \sin b \sin c \cos A]$$

$$C = \cos^{-1} \left[ \frac{\cos c - \cos a \cos b}{\sin a \sin b} \right]$$

| LINE | DATA | OPERATIONS |     |                   |     |                   | DISPLAY | REMARKS |
|------|------|------------|-----|-------------------|-----|-------------------|---------|---------|
| 1    | b    | STO        | 1   | COS               |     |                   |         |         |
| 2    | c    | STO        | 2   | COS               | x   | RCL               |         |         |
| 3    |      | 1          | SIN | RCL               | 2   | SIN               |         |         |
| 4    |      | x          |     |                   |     |                   |         |         |
| 5    | A    | COS        | x   | +                 |     | COS <sup>-1</sup> | a       |         |
| 6    |      | STO        | 3   | RCL               | 2   | COS               |         |         |
| 7    |      | RCL        | 3   | COS               | RCL | 1                 |         |         |
| 8    |      | COS        | x   | -                 | RCL | 3                 |         |         |
| 9    |      | SIN        | RCL | 1                 | SIN | x                 |         |         |
| 10   |      | ÷          |     | COS <sup>-1</sup> |     |                   | C       |         |

### Navigational course

The above routine can be used to find the great circle route a and the true course C if the coordinates of the source ( $\phi_s, \theta_s$ ) and destination ( $\phi_D, \theta_D$ ) are known.



S = Source

D = Destination

### Notes:

1.  $A = \theta_s - \theta_D$ ,  $b = 90^\circ - \phi_s$ ,  $c = 90^\circ - \phi_D$
2. Northern hemisphere latitudes and Western hemisphere longitudes are indicated as positive numbers, Southern and Eastern coordinates are indicated as negative numbers.
3.  $1^\circ$  (spherical coordinate) = 60 nautical miles
4. True course =  $360^\circ - C$  if  $\sin A < 0$  (i.e., going west).



Example:

Find the great circle distance and true course from San Francisco (37° 37' N, 122° 23' W) to Monterey (36° 35' N, 121° 51' W).

Answers:

Distance = 67.05 nautical miles

True course = 157.46°

| LINE | DATA | OPERATIONS        |     |     |     |                   | DISPLAY | REMARKS                  |
|------|------|-------------------|-----|-----|-----|-------------------|---------|--------------------------|
| 1    |      | DEG               | 9   | 0   | ↑   |                   |         |                          |
| 2    |      | 3                 | 7   | .   | 3   | 7                 |         |                          |
| 3    |      | D.MS→             | —   | STO | 1   |                   | 52.38   | ← b                      |
| 4    |      | COS               | 9   | 0   | ↑   | 3                 |         |                          |
| 5    |      | 6                 | .   | 3   | 5   |                   |         |                          |
| 6    |      | D.MS→             | —   | STO | 2   |                   | 53.42   | ← c                      |
| 7    |      | COS               | x   | RCL | 1   | SIN               |         |                          |
| 8    |      | RCL               | 2   | SIN | x   | 1                 |         |                          |
| 9    |      | 2                 | 2   | .   | 2   | 3                 |         |                          |
| 10   |      | D.MS→             | 1   | 2   | 1   |                   |         |                          |
| 11   |      | .                 | 5   | 1   |     | D.MS→             |         |                          |
| 12   |      | —                 |     |     |     |                   | 0.53    | ← A                      |
| 13   |      | COS               | x   | +   |     | COS <sup>-1</sup> | 1.12    | ← a (in decimal degrees) |
| 14   |      | STO               | 3   | 6   | 0   | x                 | 67.05   | ← a (in nautical miles)  |
| 15   |      | RCL               | 2   | COS | RCL | 3                 |         |                          |
| 16   |      | COS               | RCL | 1   | COS | x                 |         |                          |
| 17   |      | —                 | RCL | 3   | SIN | RCL               |         |                          |
| 18   |      | 1                 | SIN | x   | ÷   |                   |         |                          |
| 19   |      | COS <sup>-1</sup> |     |     |     |                   | 157.46  | ← C (in decimal degrees) |

## Stack Operations

See page 168

## Stirling's Approximation

See page 109

## Synthetic Division

Formula:

This program performs synthetic division on a polynomial of degree n (with real coefficients)

$$a_n x^n + a_{n-1} x^{n-1} + \dots + a_1 x + a_0$$

by  $x - x_0$  so that

$$\frac{a_n x^n + \dots + a_1 x + a_0}{x - x_0} = b_{n-1} x^{n-1} + b_{n-2} x^{n-2} + \dots + b_1 x + b_0 + \frac{R}{x - x_0}$$

Example:

Divide  $x^5 - 4x^4 + 7x^3 - 10x^2 + 8$  by  $x - 2$ .

Answer:

$$(x^4 - 2x^3 + 3x^2 - 4x - 8) + \frac{(-8)}{x - 2}$$

| LINE | DATA  | OPERATIONS |   |   |  |  | DISPLAY   | REMARKS                  |
|------|-------|------------|---|---|--|--|-----------|--------------------------|
| 1    | $x_0$ | ↑          | ↑ | ↑ |  |  |           |                          |
| 2    | $a_n$ |            |   |   |  |  | $b_{n-1}$ |                          |
| 3    |       | x          |   |   |  |  |           | Perform 3-4 for $i=n-1,$ |
|      |       |            |   |   |  |  |           | $n-2, \dots, 1$          |
| 4    | $a_i$ | +          |   |   |  |  | $b_{i-1}$ |                          |
| 5    |       | x          |   |   |  |  |           |                          |
| 6    | $a_0$ | +          |   |   |  |  | R         |                          |



## Triangles (Oblique)

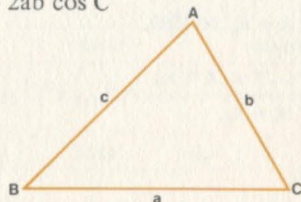
The basic formulas used to solve a triangle are:

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 angular mode. 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  $b = 224$   
 $C = 28^\circ 40'$   
 $a = 132$

Find c, A, B

(*Note:* C must be converted to decimal degrees before calculation.)

*Answer:*

$c = 125.35$   
 $A = 30.34^\circ$   
 $B = 120.99^\circ$

| LINE | DATA | OPERATIONS |                   |     |     |     |  | DISPLAY | REMARKS |
|------|------|------------|-------------------|-----|-----|-----|--|---------|---------|
| 1    | b    | STO        | 1                 |     |     |     |  |         |         |
| 2    | C    | STO        | 2                 |     |     |     |  |         |         |
| 3    | a    |            | →R                | RCL | 1   | x↔y |  |         |         |
| 4    |      | -          | →P                |     |     |     |  | c       |         |
| 5    |      | x↔y        |                   |     |     |     |  | A       |         |
| 6    |      | RCL        | 2                 | +   | COS | CHS |  |         |         |
| 7    |      |            | COS <sup>-1</sup> |     |     |     |  | B       |         |

**Given a, b, c; find A, B, C**

*Formulas:*

$$A = 2 \cos^{-1} \left( \sqrt{\frac{S(S-a)}{bc}} \right)$$

$$\text{where } S = (a + b + c)/2$$

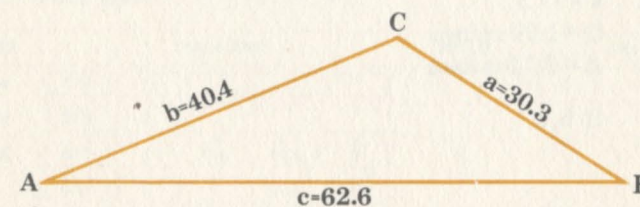
$$B = \tan^{-1} \left( \frac{b \sin A}{c - b \cos A} \right)$$

$$C = \cos^{-1} [-\cos (A + B)]$$

*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                | DISPLAY | REMARKS |
|------|------|---------------------------|---------|---------|
| 1    | a    | STO 1                     |         |         |
| 2    | b    | STO 2                     |         |         |
| 3    | c    | STO 3 + + 2               |         |         |
| 4    |      | ÷ ↑ ↑ RCL 1               |         |         |
| 5    |      | - x RCL 2 ÷               |         |         |
| 6    |      | RCL 3 ÷ √x                |         |         |
| 7    |      | COS <sup>-1</sup> 2 x STO |         |         |
| 8    |      | 1                         | A       |         |
| 9    |      | RCL 2 →R RCL              |         |         |
| 10   |      | 3 x↔y - →P x↔y            | B       |         |
| 11   |      | RCL 1 + COS CHS           |         |         |
| 12   |      | COS <sup>-1</sup>         | 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, b, c.

Answer:

b = 25.78  
c = 23.53  
B = 1.33 radians

| LINE | DATA | OPERATIONS      | DISPLAY | 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 x↔y →R    |         |         |
| 7    |      | RCL 1 x↔y - →P  | c       |         |
| 8    |      | x↔y             | 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 = 39.26 grads  
C = 76.11 grads

Find A, b, c.

Answer:

c = 24.15  
b = 15.01  
A = 84.63 grads

| LINE | DATA | OPERATIONS            | DISPLAY | REMARKS |
|------|------|-----------------------|---------|---------|
| 1    | a    | STO 1                 |         |         |
| 2    | B    | STO 2                 |         |         |
| 3    | C    | STO 3 SIN RCL 2       |         |         |
| 4    |      | RCL 3 + SIN ÷         |         |         |
| 5    |      | RCL 1 x STO 3         | c       |         |
| 6    |      | RCL 2 RCL 3           |         |         |
| 7    |      | →R RCL 1 x↔y -        |         |         |
| 8    |      | →P                    | b       |         |
| 9    |      | x↔y RCL 2 + COS       |         |         |
| 10   |      | 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  $b = 31.5$   
 $c = 51.8$   
 $B = 33.67^\circ$

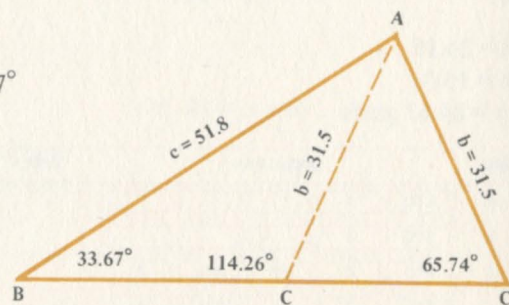
Find a, A, C.

Answer:

$a = 56.05$   
 $A = 80.59^\circ$   
 $C = 65.74^\circ$

Alternate answer:

$a = 30.17$   
 $A = 32.07^\circ$   
 $C = 114.26^\circ$



| LINE | DATA | OPERATIONS            |                   |                       |                   |     |  | DISPLAY        | 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 $\leftrightarrow$ y | ÷                 | RCL |  |                |                                |
| 8    |      | 2                     | x                 |                       |                   |     |  | a              |                                |
| 9    |      | RCL                   | 3                 | x $\leftrightarrow$ y |                   | →R  |  |                |                                |
| 10   |      | RCL                   | 2                 | x $\leftrightarrow$ y | -                 | →P  |  |                |                                |
| 11   |      | x $\leftrightarrow$ y |                   |                       |                   |     |  | A              |                                |
| 12   |      | RCL                   | 3                 | +                     | COS               | CHS |  |                |                                |
| 13   |      |                       | COS <sup>-1</sup> |                       |                   |     |  | C              | If b ≥ c, stop                 |
| 14   |      | RCL                   | 4                 | CHS                   | STO               | 4   |  |                | Go to 6 for alternate solution |

Given a, b, c; find area

Formula:

$$\text{area} = \sqrt{S(S-a)(S-b)(S-c)}$$

where

$$S = \frac{1}{2} (a + b + c).$$



Example:

$$\begin{aligned}a &= 5.317361553 \\b &= 7.089815404 \\c &= 8.862269255\end{aligned}$$

Answer:

$$\text{area} = 18.85$$

$$(S = 10.63).$$

| LINE | DATA | OPERATIONS                 | DISPLAY | REMARKS |
|------|------|----------------------------|---------|---------|
| 1    | a    | STO 1                      |         |         |
| 2    | b    | STO 2 +                    |         |         |
| 3    | c    | STO 3 + 2 ÷                | S       |         |
| 4    |      | ↑ ↑ ↑ RCL 1                |         |         |
| 5    |      | - x x <sup>2</sup> y RCL 2 |         |         |
| 6    |      | - x x <sup>2</sup> y RCL 3 |         |         |
| 7    |      | - x √x                     | area    |         |

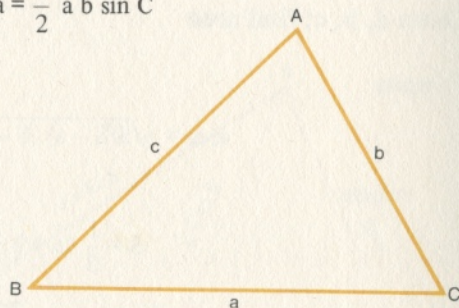
Given a, b, C; find area

Formula:

$$\text{area} = \frac{1}{2} a b \sin C$$

Example:

$$\begin{aligned}\text{If } a &= 5.3174, \\b &= 7.0898 \\C &= \frac{\pi}{4}\end{aligned}$$



Answer:

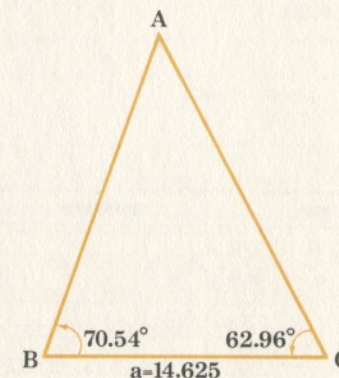
$$\text{area} = 13.33$$

| LINE | DATA | OPERATIONS | DISPLAY | REMARKS                    |
|------|------|------------|---------|----------------------------|
| 1    | a    | ↑          |         | Set machine to any desired |
| 2    | b    | x 2 ÷      |         | mode (DEG, RAD, or GRD).   |
| 3    | C    | SIN x      |         |                            |

Given a, B, C; find area

Formula:

$$\text{area} = \frac{a^2}{2} \frac{\sin B \sin C}{\sin (B + C)}$$



Example:

$$\begin{aligned}\text{If } B &= 70^\circ 32' 12'' \\C &= 62^\circ 57' 28'' \\a &= 14.625\end{aligned}$$

Answer:

$$\text{area} = 123.80$$

Note:

In this example, convert angles to decimal degrees before using trigonometric function keys.

| LINE | DATA | OPERATIONS     | DISPLAY | REMARKS                    |
|------|------|----------------|---------|----------------------------|
| 1    | a    | x <sup>2</sup> |         | Set machine to any desired |
| 2    | B    | STO 1 SIN x    |         | mode (DEG, RAD, or GRD).   |
| 3    | C    | STO + 1 SIN x  |         |                            |
| 4    |      | RCL 1 SIN 2 x  |         |                            |
| 5    |      | ÷              |         |                            |

Given vertices; find area

Formula:

Given the three vertices  $(x_1, y_1)$ ,  $(x_2, y_2)$ ,  $(x_3, y_3)$  of a triangle

$$\begin{aligned}\text{area} &= \frac{1}{2} \begin{vmatrix} x_1 & y_1 & 1 \\ x_2 & y_2 & 1 \\ x_3 & y_3 & 1 \end{vmatrix} \\&= \frac{1}{2} [x_1 (y_2 - y_3) + x_2 (y_3 - y_1) + x_3 (y_1 - y_2)]\end{aligned}$$



Example:

Compute the area of the triangle with vertices (0,0), (4,0), (4,3).

Answer:

6.00

| LINE | DATA  | OPERATIONS    | DISPLAY | 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 ÷       |         |         |

## Trigonometric Functions

Let  $p$  = principal value

$q$  = secondary value.

We set the calculator to DEG, RAD, or GRD mode, as desired.

### Secondary value of arc sin $x$

Example:

$x = -0.77$ , find secondary value of arc sin  $x$ .

Answer:

$q = 230.35^\circ = 4.02$  radians = 255.95 grads.

| LINE | DATA | OPERATIONS         | DISPLAY | REMARKS                 |
|------|------|--------------------|---------|-------------------------|
| 1    | $x$  |                    |         | If in RAD mode, go to 4 |
|      |      |                    |         | If in GRD mode, go to 6 |
| 2    |      | SIN <sup>-1</sup>  | $p$     |                         |
| 3    |      | 1 8 0 $x \div y$ — | $q$     | Stop                    |
| 4    |      | SIN <sup>-1</sup>  | $p$     |                         |
| 5    |      | $\pi$ $x \div y$ — | $q$     | Stop                    |
| 6    |      | SIN <sup>-1</sup>  | $p$     |                         |
| 7    |      | 2 0 0 $x \div y$ — | $q$     |                         |

### Secondary value of arc cos $x$

Example:

$x = 0.76$ , find secondary value of arc cos  $x$ .

Answer:

$q = 319.46^\circ = 5.58$  radians = 354.96 grads.

| LINE | DATA | OPERATIONS         | DISPLAY | REMARKS                 |
|------|------|--------------------|---------|-------------------------|
| 1    | $x$  |                    |         | If in RAD mode, go to 4 |
|      |      |                    |         | If in GRD mode, go to 6 |
| 2    |      | COS <sup>-1</sup>  | $p$     |                         |
| 3    |      | 3 6 0 $x \div y$ — | $q$     | Stop                    |
| 4    |      | COS <sup>-1</sup>  | $p$     |                         |
| 5    |      | $\pi$ 2 $x$ ÷      | $q$     | Stop                    |
| 6    |      | COS <sup>-1</sup>  | $p$     |                         |
| 7    |      | 4 0 0 $x \div y$ — | $q$     |                         |



## Secondary value of arc tan x

Example:

x = 2, find secondary value of arc tan x.

Answer:

q = 243.43° = 4.25 radians = 270.48 grads.

| LINE | DATA | OPERATIONS |                   |   |   |  | DISPLAY | REMARKS                 |
|------|------|------------|-------------------|---|---|--|---------|-------------------------|
| 1    | x    |            |                   |   |   |  |         | If in RAD mode, go to 4 |
|      |      |            |                   |   |   |  |         | If in GRD mode, go to 6 |
| 2    |      |            | TAN <sup>-1</sup> |   |   |  | p       |                         |
| 3    |      | 1          | 8                 | 0 | + |  | q       | Stop                    |
|      |      |            |                   |   |   |  |         |                         |
| 4    |      |            | TAN <sup>-1</sup> |   |   |  | p       |                         |
| 5    |      |            | π                 | + |   |  | q       | Stop                    |
|      |      |            |                   |   |   |  |         |                         |
| 6    |      |            | TAN <sup>-1</sup> |   |   |  | p       |                         |
| 7    |      | 2          | 0                 | 0 | + |  | q       |                         |

## Cotangent

Formula:

$$\cot x = \frac{1}{\tan x}$$

Example:

x = 37

Answer:

cot x = 1.33 (in DEG mode) or  
 -1.19 (in RAD mode) or  
 1.52 (in GRD mode).

| LINE | DATA | OPERATIONS |     |  |  |  | DISPLAY | REMARKS |
|------|------|------------|-----|--|--|--|---------|---------|
| 1    | x    | TAN        | 1/x |  |  |  |         |         |

## Cosecant

Formula:

$$\csc x = \frac{1}{\sin x}$$

Example:

x = 30

Answer:

csc x = 2.00 (in DEG mode) or  
 -1.01 (in RAD mode) or  
 2.20 (in GRD mode).

| LINE | DATA | OPERATIONS |     |  |  |  | DISPLAY | REMARKS |
|------|------|------------|-----|--|--|--|---------|---------|
| 1    | x    | SIN        | 1/x |  |  |  |         |         |

## Secant

Formula:

$$\sec x = \frac{1}{\cos x}$$

Example:

x = 45

Answer:

sec x = 1.41 (in DEG mode) or  
 1.90 (in RAD mode) or  
 1.32 (in GRD mode).

| LINE | DATA | OPERATIONS |     |  |  |  | DISPLAY | REMARKS |
|------|------|------------|-----|--|--|--|---------|---------|
| 1    | x    | COS        | 1/x |  |  |  |         |         |



## Versine

Formula:

$$\text{vers } x = 1 - \cos x$$

Example:

$$x = 38$$

Answer:

vers  $x = 0.21$  (in DEG mode) or

0.04 (in RAD mode) or

0.17 (in GRD mode).

| LINE | DATA | OPERATIONS |   |                 |   |  | DISPLAY | REMARKS |
|------|------|------------|---|-----------------|---|--|---------|---------|
| 1    | x    | COS        | 1 | $\times \div y$ | - |  |         |         |

## Coversine

Formula:

$$\text{covers } x = 1 - \sin x$$

Example:

$$x = 38$$

Answer:

covers  $x = 0.38$  (in DEG mode) or

0.70 (in RAD mode) or

0.44 (in GRD mode).

| LINE | DATA | OPERATIONS |   |                 |   |  | DISPLAY | REMARKS |
|------|------|------------|---|-----------------|---|--|---------|---------|
| 1    | x    | SIN        | 1 | $\times \div y$ | - |  |         |         |

## Haversine

Formula:

$$\text{hav } x = \frac{1 - \cos x}{2}$$

Example:

$$x = 42.3$$

Answer:

hav  $x = 0.13$  (in DEG mode) or

0.56 (in RAD mode) or

0.11 (in GRD mode).

| LINE | DATA | OPERATIONS |   |                 |   |   | DISPLAY | REMARKS |
|------|------|------------|---|-----------------|---|---|---------|---------|
| 1    | x    | COS        | 1 | $\times \div y$ | - | 2 |         |         |
| 2    |      | $\div$     |   |                 |   |   |         |         |

## Arc cotangent

Formula:

$$\cot^{-1} x = \tan^{-1} \frac{1}{x}$$

Example:

$$x = 0.35$$

Answer:

 $\cot^{-1} x = 70.71^\circ$  or 1.23 radians or 78.57 grads.

| LINE | DATA | OPERATIONS |  |                   |  |  | DISPLAY | REMARKS |
|------|------|------------|--|-------------------|--|--|---------|---------|
| 1    | x    | $1/x$      |  | TAN <sup>-1</sup> |  |  |         |         |



## Arc cosecant

Formula:

$$\csc^{-1} x = \sin^{-1} \frac{1}{x}$$

Example:

$$x = 3.45$$

Answer:

$$\csc^{-1} x = 16.85^\circ \text{ or } 0.29 \text{ radians or } 18.72 \text{ grads.}$$

| LINE | DATA | OPERATIONS                | DISPLAY | REMARKS |
|------|------|---------------------------|---------|---------|
| 1    | x    | $\frac{1}{x}$ $\sin^{-1}$ |         |         |

## Arc secant

Formula:

$$\sec^{-1} x = \cos^{-1} \frac{1}{x}$$

Example:

$$x = 1.1547$$

Answer:

$$\sec^{-1} x = 30^\circ \text{ or } 0.52 \text{ radians or } 33.33 \text{ grads.}$$

| LINE | DATA | OPERATIONS                | DISPLAY | REMARKS |
|------|------|---------------------------|---------|---------|
| 1    | x    | $\frac{1}{x}$ $\cos^{-1}$ |         |         |

## T Statistics

t for paired observations

Formulas:

Given a set of paired observations:

|       |       |       |       |     |       |
|-------|-------|-------|-------|-----|-------|
| $x_i$ | $x_1$ | $x_2$ | $x_3$ | ... | $x_n$ |
| $y_i$ | $y_1$ | $y_2$ | $y_3$ | ... | $y_n$ |

let

$$D_i = x_i - y_i$$

$$\bar{D} = \frac{1}{n} \sum_{i=1}^n D_i$$

$$S_D = \sqrt{\frac{\sum D_i^2 - \frac{(\sum D_i)^2}{n}}{n-1}}$$

$$S_{\bar{D}} = \frac{S_D}{\sqrt{n}}$$

test statistic

$$t = \frac{\bar{D}}{S_{\bar{D}}}$$

Example:

Compute t for the following:

|       |    |      |      |      |      |
|-------|----|------|------|------|------|
| $x_i$ | 14 | 17.5 | 17   | 17.5 | 15.4 |
| $y_i$ | 17 | 20.7 | 21.6 | 20.9 | 17.2 |

Answer:

$$t = -7.16$$

| LINE | DATA  | OPERATIONS                                   | DISPLAY | REMARKS                         |
|------|-------|----------------------------------------------|---------|---------------------------------|
| 1    |       | CLEAR                                        |         |                                 |
| 2    | $x_i$ | $\uparrow$                                   |         | Perform 2-3 for $i=1,2,\dots,n$ |
| 3    | $y_i$ | $-$ $\Sigma+$                                |         |                                 |
| 4    |       | $\bar{x}$ $s$ $x \div y$ $\div$ $\text{RCL}$ |         |                                 |
| 5    | 5     | $\sqrt{x}$ $x$                               |         |                                 |



## t for population mean

Formula:

Suppose  $\{x_1 \dots x_n\}$  is a random sample from a normal population (mean  $\mu$  and variance are unknown).

$$\bar{x} = \frac{1}{n} \sum x_i$$

$$S_x = \left( \frac{\sum x_i^2 - n\bar{x}^2}{n-1} \right)^{1/2}$$

$$t = \frac{\bar{x} - \mu_0}{S_x}$$

Degrees of freedom =  $n - 1$

We can use this t statistic to test the null hypothesis  $H_0: \mu = \mu_0$ .

Example:

Compute t from the sample:

$$\{2.1, 0.5, -3.1, 1.4, -0.92, -1.35, 1.2\}$$

for testing  $H_0: \mu = 0.2$ .

Answer:

$$t = -0.12$$

(6 degrees of freedom)

| LINE | DATA    | OPERATIONS                                                           | DISPLAY | REMARKS                       |
|------|---------|----------------------------------------------------------------------|---------|-------------------------------|
| 1    |         | <input type="button" value="CLEAR"/>                                 |         |                               |
| 2    | $x_i$   | <input type="button" value="Σ+"/>                                    |         | Perform 2 for $i=1,2,\dots,n$ |
| 3    |         | <input type="button" value="x̄,s"/>                                  |         |                               |
| 4    | $\mu_0$ | <input type="button" value="−"/> <input type="button" value="x̄±y"/> |         |                               |

## t for correlation coefficient

Formula:

$$t = \frac{r \sqrt{n-2}}{\sqrt{1-r^2}}$$

where  $n$  = sample size

$r$  = estimate of the correlation coefficient.

This t statistic has  $n - 2$  degrees of freedom and can be used to test the null hypothesis that the correlation coefficient  $\rho$  is zero.

$$H_0: \rho = 0$$

Example:

|       |    |    |    |    |    |    |    |
|-------|----|----|----|----|----|----|----|
| $x_i$ | 26 | 30 | 44 | 50 | 62 | 68 | 74 |
| $y_i$ | 92 | 85 | 78 | 81 | 54 | 51 | 40 |

$$n = 7$$

$$r = -0.96 \text{ (See Covariance and Correlation Coefficient)}$$

Answer:

$$t = -7.67$$

(Degrees of freedom = 5)

| LINE | DATA | OPERATIONS                                                                                                                                                              | DISPLAY                           | REMARKS |
|------|------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|---------|
| 1    | $r$  | <input type="button" value="STO"/> <input type="button" value="1"/>                                                                                                     |                                   |         |
| 2    | $n$  | <input type="button" value="↑"/> <input type="button" value="2"/> <input type="button" value="−"/>                                                                      | <input type="button" value="√x"/> |         |
| 3    |      | <input type="button" value="x"/> <input type="button" value="1"/> <input type="button" value="RCL"/> <input type="button" value="1"/> <input type="button" value="x²"/> |                                   |         |
| 4    |      | <input type="button" value="−"/> <input type="button" value="√x"/> <input type="button" value="÷"/>                                                                     | $t$                               |         |



## t for two sample means

Formula:

Suppose  $x_1, x_2, \dots, x_{n_1}$  and  $y_1, y_2, \dots, y_{n_2}$  are samples from normal populations with means  $\mu_1$  and  $\mu_2$ , both with variance  $\sigma^2$  (unknown).

$$t = \frac{\bar{x} - \bar{y} - d}{\sqrt{\frac{1}{n_1} + \frac{1}{n_2}} \sqrt{\frac{\sum x_i^2 - n_1 \bar{x}^2 + \sum y_i^2 - n_2 \bar{y}^2}{n_1 + n_2 - 2}}}$$

where

$$\bar{x} = \frac{1}{n_1} \sum x_i \quad \bar{y} = \frac{1}{n_2} \sum y_i$$

We can use this t to test the null hypothesis

$$H_0: \mu_1 - \mu_2 = d$$

t has  $n_1 + n_2 - 2$  degrees of freedom.

Example:

x: 79, 84, 108, 114, 120, 103, 122, 120 ( $n_1 = 8$ )y: 91, 103, 90, 113, 108, 87, 100, 80, 99, 54 ( $n_2 = 10$ )

Answer:

If  $d = 0$ , then  $t \approx 1.73$ 

degrees of freedom = 16

| LINE | DATA  | OPERATIONS  |            |       |     |                          | DISPLAY | REMARKS                         |
|------|-------|-------------|------------|-------|-----|--------------------------|---------|---------------------------------|
| 1    |       |             | CLEAR      |       |     |                          |         |                                 |
| 2    | $x_i$ | $\Sigma+$   |            |       |     |                          |         | Perform 2 for $i=1,2,\dots,n_1$ |
| 3    |       | $\bar{x},s$ | STO        | 1     |     | $x \rightleftharpoons y$ |         |                                 |
| 4    |       | STO         | 2          | RCL   | 5   | STO                      |         |                                 |
| 5    |       | 3           |            | CLEAR |     |                          |         |                                 |
| 6    | $y_i$ | $\Sigma+$   |            |       |     |                          |         | Perform 6 for $i=1,2,\dots,n_2$ |
| 7    |       | $\bar{x},s$ | CHS        | RCL   | 1   |                          |         |                                 |
| 8    |       | +           |            |       |     |                          |         |                                 |
| 9    | d     | -           | STO        | 1     |     | $x \rightleftharpoons y$ | $x^2$   |                                 |
| 10   |       | RCL         | 5          | 1     | -   | x                        |         |                                 |
| 11   |       | RCL         | 2          | $x^2$ | RCL | 3                        |         |                                 |
| 12   |       | 1           | -          | x     | +   | RCL                      |         |                                 |
| 13   |       | 3           | RCL        | 5     | +   | 2                        |         |                                 |
| 14   |       | -           | $\div$     | RCL   | 3   | $1/x$                    |         |                                 |
| 15   |       | RCL         | 5          | $1/x$ | +   | x                        |         |                                 |
| 16   |       |             | $\sqrt{x}$ | RCL   | 1   | $x \rightleftharpoons y$ |         |                                 |
| 17   |       | $\div$      |            |       |     |                          | t       |                                 |

## Variance, Analysis of

See page 15

## Vector Operations

## Vector addition

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

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

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               |                 |           |  |  | DISPLAY | REMARKS                         |
|------|------------|--------------------------|-----------------|-----------|--|--|---------|---------------------------------|
| 1    |            |                          | CLEAR           |           |  |  |         |                                 |
| 2    | $\theta_k$ | $\uparrow$               |                 |           |  |  |         | Perform 2-3 for $k=1,2,\dots,n$ |
| 3    | $m_k$      |                          | $\rightarrow R$ | $\Sigma+$ |  |  |         |                                 |
| 4    |            | RCL                      | $\Sigma+$       |           |  |  | x       |                                 |
| 5    |            | $x \rightleftharpoons y$ |                 |           |  |  | 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:

$$\theta = 84.28 \text{ degrees} = 1.47 \text{ radians} = 93.64 \text{ grads.}$$

| LINE | DATA  | OPERATIONS                 | DISPLAY | REMARKS                   |
|------|-------|----------------------------|---------|---------------------------|
| 1    |       | CLEAR                      |         |                           |
| 2    | $x_i$ | $\uparrow$ $x^2$ STO $+$ 5 |         | Perform 2-5 for $i=1,2,3$ |
| 3    |       | R $\downarrow$             |         |                           |
| 4    | $y_i$ | $\uparrow$ $x^2$ STO $+$ 6 |         |                           |
| 5    |       | R $\downarrow$ $x$ $+$     |         |                           |
| 6    |       | RCL 5 $\sqrt{x}$ RCL       |         |                           |
| 7    |       | 6 $\sqrt{x}$ $x$ $\div$    |         |                           |
| 8    |       | COS $^{-1}$                |         |                           |

## 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 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      | DISPLAY | 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 $x$ 3 |         |         |
| 6    | $x_1$ | STO 6 RCL $x$ 2 |         |         |
| 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

$$\vec{x} \cdot \vec{y} = x_1 y_1 + x_2 y_2 + \dots + x_n y_n$$

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                     |                                |                      |                      |                      | DISPLAY | REMARKS                         |
|------|-------|--------------------------------|--------------------------------|----------------------|----------------------|----------------------|---------|---------------------------------|
| 1    | $x_i$ | <input type="text" value="↑"/> | <input type="text"/>           | <input type="text"/> | <input type="text"/> | <input type="text"/> |         |                                 |
| 2    | $y_i$ | <input type="text" value="x"/> | <input type="text"/>           | <input type="text"/> | <input type="text"/> | <input type="text"/> |         |                                 |
| 3    | $x_i$ | <input type="text" value="↑"/> | <input type="text"/>           | <input type="text"/> | <input type="text"/> | <input type="text"/> |         | Perform 3-4 for $i=2,3,\dots,n$ |
| 4    | $y_i$ | <input type="text" value="x"/> | <input type="text" value="+"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |         |                                 |

Versine

See page 202

## Weekday

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)

$$\text{Weekday} = [d + n_1 + n_2 - n_3 + n_4](\text{mod } 7)$$

where  $n_1 = \text{Int}\left(\frac{13}{5}(m+1)\right)$

$$n_2 = \text{Int}\left(\frac{5}{4}y\right)$$

$$n_3 = \text{Int}\left(\frac{y}{100}\right)$$

$$n_4 = \text{Int}\left(\frac{y}{400}\right)$$

 $\text{Int}$  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                   | DISPLAY        | REMARKS                                             |
|------|----------------|------------------------------|----------------|-----------------------------------------------------|
| 1    | d              | ↑                            |                |                                                     |
| 2    | m              | ↑                            |                |                                                     |
| 3    | y              | STO 1 R↓ 1 +                 |                |                                                     |
| 4    |                | 1 3 x 5 ÷                    | E <sub>1</sub> | Let e <sub>1</sub> = integer part of E <sub>1</sub> |
| 5    |                | CLX                          |                |                                                     |
| 6    | e <sub>1</sub> | + RCL 1 x <sup>z</sup> y STO |                |                                                     |
| 7    |                | 1 x <sup>z</sup> y ↑ ↑ ↑     |                |                                                     |
| 8    |                | 5 x 4 ÷                      | E <sub>2</sub> | Let e <sub>2</sub> = integer part of E <sub>2</sub> |
| 9    |                | CLX                          |                |                                                     |
| 10   | e <sub>2</sub> | RCL 1 +                      |                | For 20 <sup>th</sup> century date,<br>go to 18      |
| 11   |                | STO 1 R↓ EEX 2               |                |                                                     |
| 12   |                | ÷                            | E <sub>3</sub> | Let e <sub>3</sub> = integer part of E <sub>3</sub> |
| 13   |                | CLX                          |                |                                                     |
| 14   | e <sub>3</sub> | CHS STO + 1 R↓               |                |                                                     |
| 15   |                | 4 0 0 ÷                      | E <sub>4</sub> | Let e <sub>4</sub> = integer part of E <sub>4</sub> |
| 16   |                | CLX                          |                |                                                     |
| 17   | e <sub>4</sub> | RCL 1 +                      |                | Go to 19                                            |
| 18   |                | 6 +                          |                |                                                     |
| 19   |                | ↑ ↑ 7 ÷                      | E <sub>5</sub> | Let e <sub>5</sub> = integer part of E <sub>5</sub> |
| 20   |                | CLX                          |                |                                                     |
| 21   | e <sub>5</sub> | ↑ 7 x -                      |                |                                                     |

## Appendix

Questions you may have wanted answered about your HP-45.

1. **Question:** What are the maximum and minimum light displays on the HP-45?

**Answer:** Maximum:  $\mp 8.888888888 \mp 88$  after all decimal points light up on low battery power.

Minimum: •

2. **Question:** A googol is  $10^{100}$ . We can key this in as  $10 \times 10^{99}$  on the HP-45, right? Its reciprocal can be keyed in as  $.1 \times 10^{-99}$ , right?

**Answer:** Wrong.  $10 \text{ [EEX] } 99 \rightarrow 9.999999999 \text{ } 99$   
 $.1 \text{ [EEX] [CHS] } 99 \rightarrow 0.00$

3. **Question:** The display is blanked out during computation. Is the keyboard also locked out?

**Answer:** Yes

4. **Question:** What calculation takes the longest response on the HP-45?

**Answer:** 99! It's about 2 seconds.

**SIN** or **COS** of 9.999999999 99. It's about 2 seconds.

5. **Question:** Do  $1 \text{ [↑] } 2 \text{ [↑] } 3 \text{ [↑] [CLX]}$ . Now if we press  $\text{[÷]}$  or  $\text{[x<sup>z</sup>y]}$   $\text{[y<sup>x</sup>]}$  (that is  $\frac{3}{0}$  or  $0^3$ ) which will result in flashing zeros, will the stack be dropped?

**Answer:** Yes for  $\frac{3}{0}$ :  $\text{[R↓]} \rightarrow 2.00 \text{ [R↓]} \rightarrow 1.00 \text{ [R↓]} \rightarrow 1.00$

No for  $0^3$ :  $\text{[R↓]} \rightarrow 3.00 \text{ [R↓]} \rightarrow 2.00 \text{ [R↓]} \rightarrow 1.00$



6. **Question:** Suppose we pressed the gold key by mistake. Which key will cancel it, causing no other operations?

**Answer:** Any one of **1**, **2**, **3**, **4**, **5**, **6**.

7. **Question:** Do: 6 **EEX** 16. How can we make the whole number negative?

**Answer:** **x<sub>z</sub>y** **x<sub>z</sub>y** **CHS**

8. **Question:** How can three successive **TAN** presses be used to calculate the tangent of 30° (accurate to about 7 decimal places)?

**Answer:** 30 **DEG** **TAN** **TAN** **TAN** → 0.58

9. **Question:** When may it be desirable to press **CLX** if the display is already zero?

**Answer:** When we get zero as the result of an operation, but don't want to raise it in the stack upon entering data.

10. **Question:** When may it be desirable to enter 0 if x is already zero?

**Answer:** If an algorithm requires the integer part of a number (already in the X register) such as 0.41, we would do: **CLX** 0, which would insure that this zero would be raised in the stack, if the algorithm requires it.

11. **Question:** Enter any three digits in the form d.dd × 10<sup>-7</sup>:  
d.dd **EEX** **CHS** 7.

How do you add 1 to this number with one keystroke? Your number now has the form 1.000000ddd, how do you subtract 1 from it with one keystroke?

**Answer:** **e<sup>x</sup>** and **ln** (All this means is that ln(1 + A) approaches A as A approaches 0.)

12. **Question:** What numbers will the HP-45 not give reciprocals to?

**Answer:** 0 and any number with an exponent of +99 having a value other than ±1.

13. **Question:** How many decimal points light up on low battery power?

**Answer:** Only 14; the point following the true decimal point does not come on!

14. **Question:** To divide x by 2: **÷** 2 **÷**. What other keystrokes will do the same?

**Answer:** **e<sup>x</sup>** **√x** **ln** for |x| ≤ 227.

15. **Question:** 9 **↑** 8 **÷** **CHS** **EEX** 97 **×** **1/x** **SCI** 9  
→ -8.888888889-98

Change this number to -8.888888888-98 in a shorter number of keystrokes than keying in the new value. (Note: we must add 1 × 10<sup>-107</sup> to the number in the display. If we try to add .000000001 × 10<sup>-98</sup>, we also get into trouble.)

**Answer:** **EEX** 98 **↑** **EEX** 89 **-** **1/x** **+** **EEX** **CHS** 98 **-**

16. **Question:** How would you display the number e(2.718281828):

(a) in the shortest number of keystrokes? ( 2 keystrokes)

(b) as the limit of  $\left(1 + \frac{1}{n}\right)^n$  as n gets large? ( 9 keystrokes)

(c) as the function of a digit? ( 6 keystrokes)

(d) using the **π** key, but not **e<sup>x</sup>**  
or **y<sup>x</sup>**? (14 keystrokes)

(e) as a continued fraction? (21 keystrokes)

(Press **FIX** **9** to see the whole number.)



## 16. Cont'd

Answer: (a) 1  $e^x$ (b) EEX 6  $\uparrow$   $\sqrt{x}$  1  $+$   $x \div y$   $y^x$ (c) 5  $e^x$  5  $\sqrt{x}$   $y^x$ (d)  $\pi$   $\uparrow$   $\ln$   $\div$   $\uparrow$   $\ln$   $\div$   $\uparrow$   $\ln$   $\div$   
 $\uparrow$   $\ln$   $\div$ (e) 18  $\sqrt{x}$  14  $+$   $\sqrt{x}$  10  $+$   $\sqrt{x}$  6  $+$   $\sqrt{x}$   
1  $+$   $\sqrt{x}$  2  $\times$  1  $+$ 

17 Question: Can you display all ten L.E. D. digits in an orderly sequence?

Answer: 80  $\uparrow$  81  $\div$  FIX 9  $\rightarrow$  0.98765432118. Question: Determine the Golden Ratio  $\phi$  to 11 significant digits, given

$$\phi = \left( \sqrt{5} + 1 \right) / 2 \text{ and } \phi - \frac{1}{\phi} = 1.$$

Answer: 5  $\sqrt{x}$  1  $+$  2  $\div$  SCI 9  $\rightarrow$  1.618033989 $\uparrow$   $\sqrt{x}$   $\rightarrow$  6.180339887-01 $-$  FIX 2  $\rightarrow$  1.00

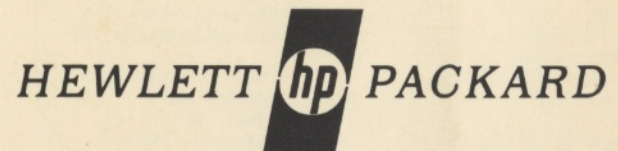
$$\phi = 1.6180339887$$



# INDEX

- Amortization 90
- Analysis of Variance 15
- Angle Conversions 17
- Angles of Triangles 190
- Appendix 215
- Arithmetic Mean 148
- Arithmetic Progressions 157
- Bartlett's Chi-Square 36
- Base Conversions 21
- Bernoulli Numbers 26
- Bessel Function of First Kind 27
- Binomial Distribution 28
- Bivariate Normal Distribution 29
- Bonds 30
- Cash Flow Analysis (discounted) 32
- Chi-Square Statistics 33
- Circle 95
- Combinations 38
- Complex Hyperbolic Functions 39
- Complex Number Operations 47
- Complex Trigonometric Functions 56
- Compound Interest 132
- Conversions 65
- Coordinate Translation and Rotation 70
- Correlation Coefficient 72
- Cosecant 201
- Cotangent 200
- Covariance and Correlation Coefficient 72
- Coversine 202
- Cross Product (Vector) 211
- Cubic Equation 74
- Curve Fitting 77
- Declining Balance Depreciation 91
- Depreciation Amortization 90
- Determinant of a 3 x 3 Matrix 94
- Dot Product 212
- Equally Spaced Points on a Circle 95
- Equation Solving (Iterative Techniques) 96
- Error Function 103
- Euler Numbers 104
- Exponential Curve (Least Squares Fit) 88
- Exponentiation 104
- Factorial and Gamma Function 109
- Factoring Integers and Determining Primes 111
- Fibonacci Numbers 113
- F Statistic 114
- Future Value 135, 139
- Gamma Function 109
- Gaussian Probability Function 115
- Gaussian Quadratures 116
- Geometric Mean 148
- Geometric Progressions 157
- Harmonic Mean 149
- Harmonic Numbers 121
- Harmonic Progressions 157
- Haversine 203
- Highest Common Factor 122
- Hyperbolic Functions 123
- Hypergeometric Distribution 127
- Interpolation 128
- Intersections of Straight Line and Conic 131
- Interest 132, 137
- Inverse Hyperbolic Functions 125
- Iterative Solution of Equations 96
- Least Common Multiple 140
- Least Squares Regression 77
- Loan Repayments 141
- Logarithms 146
- Means 146
- Navigation 186
- Negative Binomial Distribution 150
- Normal Distribution 115
- Numerical Integration 151
- Parabola (Least Squares Fit) 82
- Payments 142
- Percent 153
- Permutations 154
- Plotting Curves 154
- Poisson Distribution 156
- Polynomial Evaluation 156
- Power Curve (Least Squares Fit) 86
- Present Value 134, 139
- Primes 111
- Progressions 157
- Quadratic Equation 164
- Random Numbers 165
- Rank Correlation (Spearman's Coefficient) 165
- Register Operations 168
- Resistance 174
- Roots of a Polynomial 175
- Secant 201
- Simple Interest 137
- Simultaneous Linear Equations 176
- Sinking Fund 179
- Skewness and Kurtosis 181
- SOD Depreciation 92
- Speedometer/Odometer Adjustments 183
- Spherical Triangle 186
- Stack Operations 168
- Stirling's Approximation 109
- Synthetic Division 189
- Triangles (Oblique) 190
- Trigonometric Functions 198
- T Statistics 205
- Variance, Analysis of 15
- Vector Operations 209
- Versine 202
- Weekday 213





Sales and service from 172 offices in 65 countries.  
19310 Pruneridge Avenue, Cupertino, California 95014

