

READ THIS FIRST

Enclosed:

- *FREE TIPS!* Make your HP 12C *easier* to use, starting right now! ▶
- *VALUABLE OFFER!* Save time and \$\$ in learning to use your HP 12C! ▶

For books that are
really different

SAVE THESE TIPS!

Keep the enclosed tips handy always! Fold this flyer on the dotted line and keep it right in the case with your HP 12C!

SAVE THIS VALUABLE COUPON!

If you liked the tips, you'll love the books! After you try everything else, *these are the books that really explain the HP 12C:*

- **Plain English + Lots of Examples**
= **Quick Learning!**
- ***NO RISK.*** Our money-back guarantee lets you order with confidence—and *save when you order*—see inside. ▶

To order, call **800-338-4331** for *books that are truly different.*

SAVE THESE TIPS!

Keep the enclosed tips handy always! Fold this flyer on the dotted line and keep it right in the case with your HP 12C!

SAVE THIS VALUABLE COUPON!

If you liked the tips, you'll love the books! After you try everything else, *these are the books that really explain the HP 12C:*

- **Plain English + Lots of Examples**
= **Quick Learning!**
- ***NO RISK.*** Our money-back guarantee lets you order with confidence—and *save when you order*—see inside. ▶

To order, call **800-338-4331** for *books that are truly different.*

Save yourself time and trouble! Use these valuable tips from the bestselling book, *An Easy Course in Using the HP 12C*. These are the tools you'll need most often when using your HP 12C.

1. Clearing the display & doing arithmetic:

To clear the display, just press [CLX]. Then, when doing arithmetic, keep in mind that the *operation* ([+], [-], [X], [\div]) comes *last*.

For example, on most other calculators, to sum the numbers 2 and 3, you press [2] [+] [3] [=]. But on the HP 12C, you press [2] [ENTER] [3] [+].

"The book really does let you BREEZE through! The language is the key: simple clear explanations show you how easy the machine really is—once you know how to talk to it. Everyone I know who has an HP 12C has wanted something like this!"

— Dean Flinn, Real Estate Math Instructor

2. Adjusting the displayed decimal places.

To see 4 decimal places, just press [f] [4]. Likewise, to see all 9 places, press [f] [9]. Or, for dollars & cents (2 decimal places), press [f] [2].

If the decimal point is showing as a *comma* (European notation), you can easily change it back to a period: Turn off the machine, then *press and hold down* the [.] key, turn on the machine, then release the [.] key.

3. The 5 finance keys: **n i PV PMT FV**
In any financial calculation with these keys, you always *key in* 4 known values and then *solve* for the 5th value—your unknown.

For example, to key in a *known* value 100,000 as the **PV** (Present Value), you press 100000 [PV]).

To *solve* for **PV** as your *unknown*, you key in the other 4 values (your knowns) first, then press [PV] by itself.

"It's the best, most informative book on the market. I've read almost every book available for the HP 12C, and none of the others makes it as clear and easy. It's terrific." — Thomas Heineman, D.R.E.I.

Heineman Ed. Systems

4. **BEGIN vs. END mode:**
Most leases and savings plans are *annuity in advance* (BEGIN mode), where the payment comes at the beginning of the payment period. To set the HP 12C for this mode, press [g] [7]. A little BEGIN sign will appear in the display.

However, most mortgages and notes are *annuity in arrears* (END mode)—the payment comes at the end of the payment period. This is the more common situation, and for this you *don't* want the BEGIN sign in the display. Press [g] [8] to turn it off.

"This presentation is superb!"

— Technical Review of Stocks and Commodities

See
inside for
samples

ORDER FORM: Fill out form, enclose payment, and mail to address below. To expedite your order call 800-338-4331

___ copy(s) of **An Easy Course in Using the HP 12C**.....@ \$19.95 = \$ _____

___ copy(s) of **The HP 12C Pocket Guide**.....@ \$ 6.95 = \$ _____

SAVE when you order both books together:

___ set(s) of: **An Easy Course in Using the HP 12C and
The HP 12C Pocket Guide....@ Special package price \$25.90 = \$ _____**

PLEASE ADD SHIPPING/HANDLING:

U.S. 1st Class Mail (allow 10 working days)..... \$ 4⁰⁰

International Mail (Canada/Mexico \$5; other \$10): \$ _____ > (ENTER ONE)----> \$ _____

Date of calculator purchase: _____ **TOTAL ENCLOSED ---> \$ _____**

Payable to *Grapevine Publications, Inc.* Prices shown are U.S. prices only. Foreign orders must be in \$US and drawn on a U.S. bank.

Check VISA/MC# _____ Exp. _____ Signature _____

Name (please print) _____ Phone () _____

Address _____

City _____ State _____ Zip _____ Country _____

Mail to: **Grapevine Publications, Inc.** P.O. Box 2449 Corvallis, OR 97339-2449

Or call: **1-800-338-4331** (or 541-754-0583) Fax: 541-754-6508

5/96

Our Guarantee: Take 10 days to examine our books. Return them for a full refund of the purchase price if not satisfied.

Order this best-selling team of books today... to GET FAST, EASY SOLUTIONS with your HP 12C!

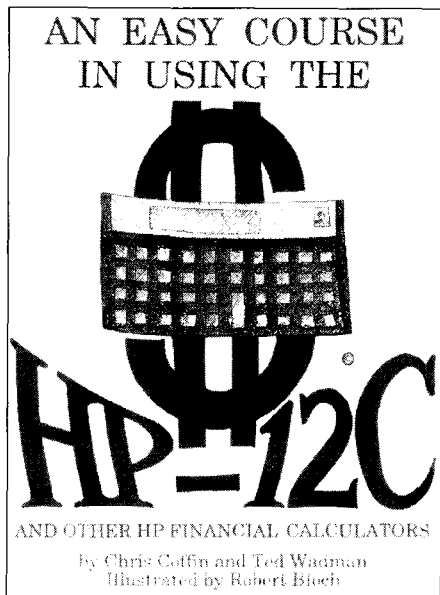
The HP 12C—your power tool.
It's the industry standard—first choice of professionals for complex financial calculations.

But how to master that power?

With the right explanation ▶

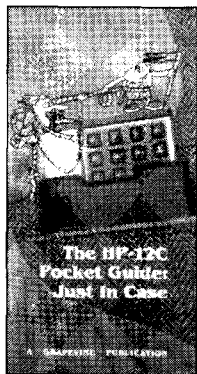
In plain English, with clear explanations and lots of examples, the *Easy Course* book guides you step-by-step through the HP 12C.

Once you learn to “speak the machine’s language,” problem-solving is a snap—you’ll unleash the power of your HP 12C!



(250 easy-to-read pages).....\$19.95

- Mortgages
- Discounting
- Annuities
- Cash-flow analysis
- Prepaid points
- IRR/MIRR
- Investments
- Interest conversions
- Balloons
- NPV/NFV
- Savings
- And more!



(50 pages of quick keystrokes).....\$6.95

Never be without help again! Learn with the *Easy Course*, then use its portable companion! The handy Pocket Guide goes right in your HP 12C calculator case. Its convenient, no-nonsense format gives you “quick look-up,” key-stroke examples of the calculations you need most. Wherever you go, you’re an HP 12C expert with The HP 12C Pocket Guide!