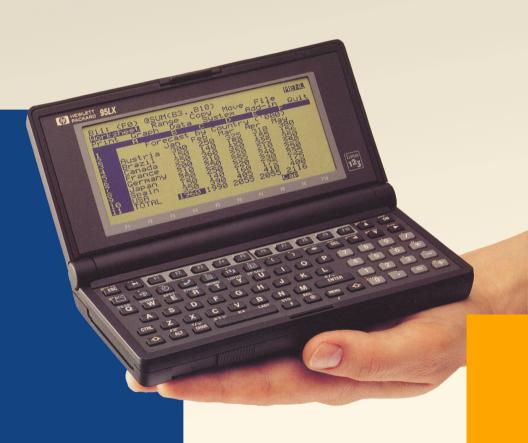


# **HP 95LX**Quick Start Guide





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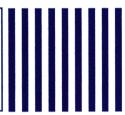
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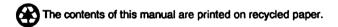
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# **HP 95LX Quick Start Guide**





HP Part No. F1000-90003 Printed in U.S.A. August 1991

**Edition 3** 

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# Ready, Set, ...

This chapter covers the preliminaries—the things you need to do and know before using the HP 95LX. Run through them all—it won't take long. There is nothing to install except the batteries!

#### **About This Manual**

This HP 95LX Quick Start Guide is to get those of you with Lotus® 1-2-3® experience off to a quick start with the HP 95LX. If you do not know 1-2-3, then you should read chapter 2 of the HP 95LX User's Guide, "Using 1-2-3."

It's best if you read this book from cover to cover. It's easy going, and you'll be surprised at how much you'll learn. The features that are introduced here are:

- 1-2-3: for spreadsheets on the HP 95LX.
- The Filer: for file transfer between the HP 95LX and a PC (personal computer).
- The Financial Calculator: for calculations in money matters. If you have used HP financial calculators, this will be very familiar.
- The Appointment Book: for your schedules.
- The Phone Book: for records of names and other data.
- The Memo Editor: for simple text entry.

Remember that all procedures and information appear in the comprehensive HP 95LX User's Guide. Once you have read the Quick Start Guide, the User's Guide can serve you as a reference manual.

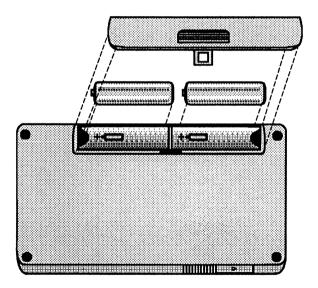
#### The Name Plate

Packaged with the manual is an envelope containing a metal plate, suitable for engraving with your name or identification. You can then adhere the plate to the back of the case of the HP 95LX, as illustrated on the envelope.

# Install the Batteries

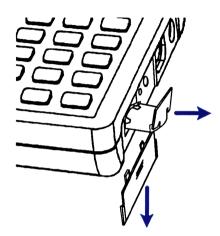
The HP 95LX is shipped without its batteries installed. There should be three batteries in the box: two AA batteries and a back-up coin cell.

1. Remove the battery cover on the underside of the HP 95LX.

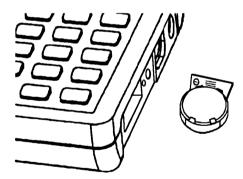


- 2. Insert the two AA batteries, orienting them as shown by the symbols in the battery compartment.
- 3. Replace the bottom battery cover.

4. Remove the battery cover on the right side of the HP 95LX and pull out the backup-battery tray.



5. Insert a fresh, 3-volt CR2032 coin cell. Be sure the + on the battery is facing down in the tray.



6. Insert the battery tray back into the HP 95LX and replace the side battery cover.

#### Turn the HP 95LX On

Press ON (in the upper right corner of the keyboard). If you are the first user, the display you now see is a blank template for entering the time, date, and owner's information (name, title, company). If this is not the display you see, skip to the Note on the next page.

```
Welcome to the 95LX. Please type in the following information. Press ENTER when you finish.

Current date is Thu 02/14/91
Enter new date (mm/dd/yy):

Current time is 0:01:43
Enter new time:

Name:
Title:
Company:
```

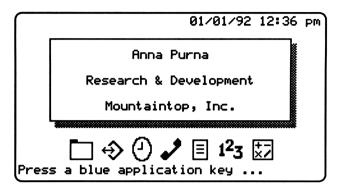
If the HP 95LX does not turn on, go back over the above steps for installing the batteries.

A power-saving feature automatically shuts the HP 95LX off after 3 minutes of no use if the optional ac adaptor is not plugged in. Using an ac adaptor greatly prolongs battery life. The HP 95LX saves all information even when it is off.

# Fill in the Date, Time, and Owner's Information

- 1. Fill in the current date.
- 2. Fill in the current time. Use 24-hour time (15:45) or type pm for an afternoon time (3:45 pm).
- 3. Press ENTER to record the information and move to the next field.
- 4. Fill in each remaining field, ending with ENTER.

Your entries here supply the time and date used throughout the HP 95LX. Your name, title, and company entries are used for the owner's information that appears in the display whenever you quit all applications.



#### Note



To specify a different time format, date format, or language, use the Setup utility (chapter 21 in *The HP 95LX User's Guide*). Also use Setup to change the date, time, or owner's information.

#### **Adjust the Display Contrast**

To adjust the legibility of the display, you can adjust its contrast.

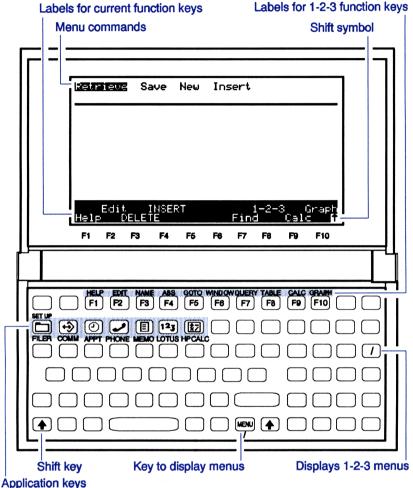
- 1. Press ON++ (ON and + simultaneously) to darken the background.
- 2. Press ON— to lighten the background.

# The Big Picture

#### **What Applications Are**

The HP 95LX applications are like built-in software. They are accessed by the seven blue keys in the second row of the keyboard. Each application is a powerful set of operations for a specific topic, such as 1-2-3 for spreadsheets and the Appointment Book for scheduling.

The operations that you can use within an application appear in one of two places: on function keys or in menus.



Applications, Functions, and Menu Commands

#### **What Function Keys Are**

The top row of the keyboard includes the function keys, F1 through F10. Their definitions depend on the current context of the current application. The current function keys are labeled at the bottom of the screen.

#### 1-2-3 Function Keys

The functions for 1-2-3 are printed on the keyboard above the appropriate function key (HELP above F1), EDIT above F2), etc.), so labels do not appear along the bottom of the display.

#### **Using Function Keys**

When you start most applications, labels appear across the bottom of the display. Each label lines up with a function key. Just press the function key to execute the function: for instance, in the Phone Book, press Insert (F8) to insert an entry. (Press ESC) to cancel the effect of pressing Insert.)

#### What Menu Commands Are

Each application has its own menus. Pressing (MENU) displays a menu of commands at the top of the display. The current menu depends on the current context of the current application.

If you are familiar with 1-2-3, then you also are familiar with menu commands. They work the same throughout the HP 95LX, except that all menus are accessed by pressing MENU (instead of (1)). (However, 1-2-3's menus are also accessible by pressing (7) on the number keypad.)

#### **Using Menu Commands**

- Press (MENU) to display the current menu.
- Press (ESC) to cancel the current menu.
- If pressing (MENU) causes a beep, press (ESC) and try again. ((MENU) does not work if another operation is pending.)

#### To select a menu command, either:

- Type the first letter of the command; or
- Highlight the command (move the highlight bar left or right) and press (ENTER).

#### **Using the Shift Key**

Many keys have shifted operations printed above them. Press  $\bigcirc$ , the shift key, before another key to invoke its shifted operation. You do not need to hold down  $\bigcirc$  while pressing the operation key.

The symbol appears in the lower right corner of the display after you press , indicating that the next key pressed will produce a shifted operation. Press , again to cancel it.

# **Need Help?**

The HP 95LX has Help screens that display pertinent information whenever you press [F1]. (In Data Communications, press [CTRL]-[F1].) The Help information varies depending on the current application and situation.

Press F1 now to view a Help screen.



#### A Help Screen

The highlighted words are links to more Help topics. To see more information about function keys, for instance, press (or END) to move the blinking cursor to Function Keys, then press ENTER. To return to the previous Help screen, press (•).

Press ESC to exit the Help system.

# Ready, Set, Go!

#### To start an application, just press its key.

This works even from inside another application—you do not need to exit the current application before starting another one.

Press	To Start
	the Filer
SET UP ( )	the Setup utility
<b>→</b>	Data Communications
<b>@</b>	the Appointment Book
<b>₽</b>	the Phone Book
	the Memo Editor
123	Lotus 1-2-3
<b>(1)</b>	the Financial Calculator

#### To change to a different application, just press its key.

You can do this without exiting (quitting) the current application first. The new application "covers" the old one, which remains available "underneath" the new one.

To exit an application, select (MENU) Quit.

#### To print out the display, press (PRT SC) (( ESC)).

Check the printer configuration settings in the Setup utility. (Select MENU) Printer Config.)

### **Password Security**

You can make your HP 95LX secure by requiring a password for its use. Refer to "Activating Password Protection" in chapter 1 of the HP 95LX User's Guide.

# Introducing 1-2-3 on the HP 95LX

This chapter demonstrates the look and feel of 1-2-3 on the HP 95LX. It is written for those of you already familiar with 1-2-3 on a PC. Rather than teaching 1-2-3, this chapter demonstrates the similarity between 1-2-3 on the HP 95LX and 1-2-3 on the PC.

For more information on any 1-2-3 topic, see part 2 of the HP 95LX User's Guide. There are also good introductory and advanced training materials on 1-2-3 at bookstores that carry books on computers.

# 1-2-3 Compatibility with Release 2.2

The version of 1-2-3 in the HP 95LX is essentially 1-2-3 release 2.2 with limited modifications, mostly due to the smaller screen size of the HP 95LX. 1-2-3 in the HP 95LX is completely compatible with 1-2-3 release 2.2, so worksheets from a PC will work on the HP 95LX and vice-versa. (To transfer files from and to a PC, use the HP Connectivity Pack.)

#### A Quick Look at 1-2-3

If you are not an experienced user of 1-2-3, please read chapter 2 of the HP 95LX User's Guide. The quick look that follows demonstrates the familiarity of 1-2-3 on the HP 95LX to those who already know 1-2-3, but it does not teach it to those who do not.

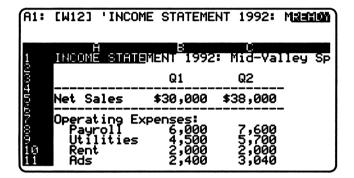
For information on downloading an existing 1-2-3 file from a PC to the HP 95LX, see chapter 3, "Introducing the Filer and File Transfer."

The screens and procedures in this section will show you:

- How a 1-2-3 worksheet looks on the HP 95LX.
- How a graph from a worksheet looks, and how to zoom in on it.
- How to backsolve for a 1-2-3 value using the Calculator.
- How to check the printer settings in Setup.

Press (123) to start 1-2-3.

#### A typical worksheet might look like this:



In the Display

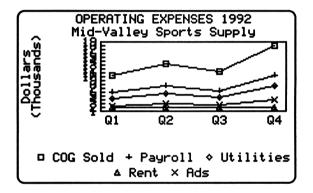
INCOME STATE	MENI 1992	: Mid-val	tey Sport	s supply	
	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>	YTD
Net Sales	\$30,000	\$38,000	\$32,000	\$51,000	\$151,000
Operating Exp	penses:				
Payroll	6,000	7,600	6,400	10,200	30,200
Utilities	4,500	5,700	4,800	7,650	22,650
Rent	2,000	2,000	2,000	2,000	8,000
Ads	2,400	3,040	2,560	4,080	12,080
COG Sold	10,500	13,300	11,200	17,850	52,850
Tot Op Exp	25,400	31,640	26,960	41,780	125,780
Op Income	\$4,600	\$6,360	\$5,040	\$9,220	\$25,220

On Paper

#### To enter, edit, and move around a worksheet:

- You enter the data, labels, formulas, and formats as you would in any version of 1-2-3.
- You edit cells as you would expect, using (\*) (backspace), (DEL) (delete), F2 (EDIT), and F5 (GOTO).
- You move around the worksheet as you would expect, using arrow keys and cursor-movement keys. Note that (PG UP), (PG DN), (HOME), and (END) are shifted keystrokes.

#### A typical graph might look like this:

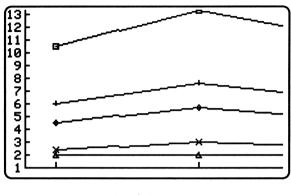


**Graph View** 

Notice that at this size, the numbers marking the Y axis are too small to read. It's time to use graph zooming.

#### To zoom in on a graph:

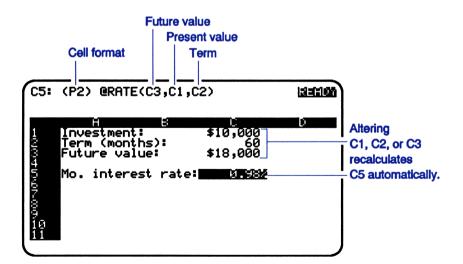
- Press (+) to increase the magnification of the graph by half, up to 4 times the scale of the original. Press the arrow keys, CTRL-, or (CTRL) to shift the displayed screen.
- Press (-) to reduce the magnification again.



Graph Zoom

## **Backsolving in 1-2-3 Using the Calculator**

Suppose you have a time-value-of-money calculation in a worksheet that uses @RATE to calculate the interest rate yielded by a given investment, given the term of investment and the future value of the money. Finding the periodic interest rate for a \$10,000 bond that matures in 5 years with a maturity value of \$18,000 would look like this:



The interest rate is the only value you can calculate in this worksheet. It is automatically recalculated if you change C1, C2, or C3. However, you can backsolve for the other values (investment, term, or future value) by using Solve 1-2-3 on the Calculator.

#### **Example:** Changing the Interest Rate and Backsolving for the **Future Value.**

Enter the worksheet shown above, then calculate what the maturity value would be if this \$10,000, 5-year bond yielded 12% annual interest (1% monthly interest). Remember to enter a percentage rate as a decimal fraction (that is, 0.01 for 1%).

#### For the worksheet:

- The cell format for C1 and C3 is set by /Range Format Currency 0. The cell format for cell C5 is set by /Range Format Percent 2.
- The formula for cell C5 is @RATE(C3,C1,C2).
- Cell C1 contains the investment value \$10,000 and cell C2 contains the term 60 months.
- Enter a future value of \$18,000 in cell C3, and the monthly interest rate of 0.98% (11.76% annually) is automatically calculated.

#### Change the interest rate and backsolve for the future value:

Description: Keys:

Starts the Calculator. (<del>;</del>;)

(MENU) S 1-2-3 Selects Solve 1-2-3.

Make: Formula cell.	-Solve 1		A1
equal to: Formula value	• • • • • • • • •	VALUE =	0.00
by changing: Solve cell		Solve =	C5
Solve result.	• • • • • • •	=	0.00
			0.00
Help	UNDO	Form VAL	Solve UE

We will make the interest rate (the formula cell) equal to 1% (the formula value) by changing the future value (the solve cell).

Keys:	Description:
Form	Prepares to specify the formula cell in 1-2-3.
Highlight cell C5	Highlights C5, the interest rate, in the 1-2-3 worksheet.
ENTER	In the calculator, specifies the formula cell as C5.
	Formula cellForm = C5
.01 VALUE	Specifies the desired monthly interest rate (C5 value). 1% is 0.01.
	Formula valueVALUE = 0.01

Solve Highlight cell C3 (ENTER)

Highlights and solves for C3, the future value. The calculation takes several seconds and displays two rapidly changing numbers.

```
Solve 1-2-3
 Make:
Formula cell..... Form
                                       C5
equal to:
Formula value..... YALUE =
                                     0.01
                                       C3
               Solve result = 18,166.97
                UNDO
```

Therefore, at 12% annual (1% monthly) interest, the \$10,000 bond would yield \$18,166.97 in 5 years.

#### Leave the Calculator and open a new, blank worksheet:

Keys:	Description:
123	Switches from the Calculator to 1-2-3.
MENU W E	Selects Worksheet Erase, then Yes, to erase
Y	this worksheet without saving it.

#### To leave the 1-2-3 application:

You can either quit 1-2-3 ((MENU) Quit), or simply press another application key.

#### **Configuration Settings**

1-2-3 can specify many configuration settings under /Worksheet Global Default. The Setup utility ((SET UP)) establishes many other settings for the HP 95LX, including for 1-2-3. A few settings appear in both Setup and 1-2-3: date format, time format, punctuation, currency, and printing (interface, baud, and name).

- Setup's time and date formats do not affect 1-2-3 cells, only the printing of headers and footers on paper.
- Setup supplies default (initial) values to 1-2-3 for punctuation and currency, as well as for the printer interface, baud, and name.
- If you make a printer, punctuation, or currency setting in 1-2-3, it overrides the setting in Setup.

Remember that in order for a /Worksheet Global Default setting command to remain in effect after the current session, you must preserve it with the Update command. Otherwise, the settings for the next session will take default values from Setup again.

#### To set the printer configuration:

- 1. Select (SET UP) Printer Config Name.
- 2. Select the name of the printer that is compatible with yours.

A Kodak Diconix printer, for instance, can have its option switches set to be compatible with either the Epson or the IBM. You then select the Name setting in Setup that matches the printer's compatibility.

- 3. Select Interface 1. (There is currently no infrared printer available.)
- 4. Select Baud, then select the specific baud for your printer. (The default is 9600.)
- 5. Select Quit Quit Quit to exit Setup.

For more information, see chapter 21 of the HP 95LX User's Guide.

# Differences Between 1-2-3 on the HP 95LX and 1-2-3 Release 2.2 on the PC

The differences between 1-2-3 on the HP 95LX and on the PC result primarily from the smaller screen size and smaller memory of the HP 95LX.

However, there are also significant enhancements in the HP 95LX version, including zooming to enlarge graphs, backsolving 1-2-3 values using the Calculator, and Clipboard functions to copy material from one location or application to another.

#### Additions to 1-2-3 on the HP 95LX:

- Graph zooming in Graph View ((F10)): press (+) to enlarge the scale of a graph, (-) to reduce it.
- Navigation keys to adjust the display of enlarged (zoomed) graphs: use cursor-movement keys, tab keys, and arrow keys to shift the display of the graph.
- Labels for the CTRL function keys: these appear along the bottom of the screen when you press (CTRL).
- Backsolving 1-2-3 values using the Calculator.
- Clipboard functions for copying material from one location to another: Copy (CTRL)-(F2)) copies a defined range to the Clipboard, and Paste ((CTRL)-(F4)) inserts this material into the current location.

#### Deletions from 1-2-3 on the HP 95LX:

- The PrintGraph program.
- The Translate utility.
- The Access system (to access PrintGraph, Translate, and 1-2-3).
- The Install utility. No installation is necessary. The collating sequence (sorting order) is set by the International Sort command in the Setup utility and the printer driver is set by the Printer Config Name command in Setup.
- The Allways publishing add-in program.
- The tutorial files.
- The Macro Library Manager.

#### Modifications to 1-2-3 for the HP 95LX:

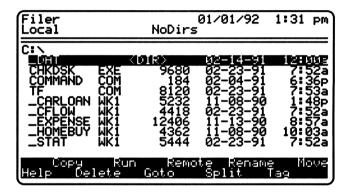
- The 1-2-3 /System command is replaced by the System command in the Filer. For this reason, the macro {SYSTEM} has no effect.
- Write-protected cells appear no different from other cells. The PR protection indicator appears in the control panel when a protected cell is highlighted.
- The macro commands {BIGLEFT}, {BIGRIGHT}, {PGUP}, and {PGDN} can produce different results due to the smaller screen size of the HP 95LX.
- There is no 123.EXE file, so you cannot start 1-2-3 from DOS.
- The Help text is less extensive.
- The default status for the Undo feature is off (disabled) to save memory. Select /Worksheet Global Default Other Undo Enable to turn Undo on.
- Add-ins must be run from RAM. To work, therefore, an add-in must fit in RAM and must work with any size screen in MDA mode.
- Some settings that affect 1-2-3 are made in the Setup utility only: the sorting order, the language, and the keyboard. (See also "Configuration Settings" earlier in this chapter.)

# **Built-In 1-2-3 Templates**

Included in your HP 95LX are several customized 1-2-3 worksheets to solve specific problems, such as cash-flow calculations (\_CFLOW.WK1) and statistical calculations (\_STAT.WK1). These customized 1-2-3 worksheets have file names beginning with "\_" and ending with .WK1. The worksheets themselves include instructions on their use; refer to chapter 16 in the HP 95LX User's Guide for more information.

# Introducing the Filer and File **Transfer**

Press ( to start the Filer. You should see a listing of your root directory (C:\) similar to this:



The Root Directory on C:

For help, press (F1) at anytime. To cancel a menu, press (ESC). If pressing (MENU) causes a beep, press (ESC) and try again. To change applications, just press another application key.

Among its many files, the root directory also lists one subdirectory, \_DAT (marked <DIR>). \_DAT contains many configuration files, such as the file for the printer settings, and will also contain files you create.

The examples in this chapter will show you how to:

- Create a directory for 1-2-3 files.
- Copy and delete files.
- Download a 1-2-3 file from a PC.
- Check the availability of memory on the RAM disk (drive C:).
- Get to the DOS prompt.

# Creating a Directory for 1-2-3 Files

Example: Creating a Subdirectory C:\123.

Keys: Description:

(MENU) D C Selects Directory Create.

123 (ENTER) Names the subdirectory C:\123.

(123) (MENU) W G D D Starts 1-2-3 and selects /Worksheet Global

Default Directory.

123 (ENTER) Specifies the new 123 directory as the default

for new 1-2-3 files.

U Updates the 1-2-3 configuration file so that

C:\123 remains the default directory in future

1-2-3 sessions.

 $Q \square$ Quits the 1-2-3 menu and returns to the Filer.

# Copying and Deleting Files

The Filer is your file manager—it lists directories and the files in those directories. You can use these lists to copy, move, delete, rename, and print files.

#### **Example: Copying and Deleting Files.**

Copy the 1-2-3 templates (built-in worksheets) \_CFLOW.WK1 and \_STAT.WK1 from the root directory to the 123 directory created above. Start with the root directory, C:\, displayed. (If ▶\'ie\ Up\' is displayed, highlight it and press (ENTER).)

Keys: Description:

▼ ... Highlights the file \_CFLOW. Press ▼ as

Highlight \_CFLOW necessary.

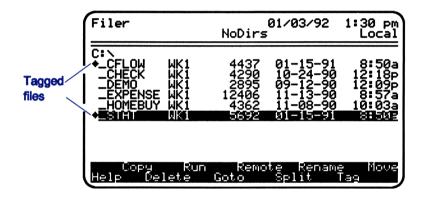
Tags the first file for an operation on more

than one file.

▼ ... Highlights the file \_STAT. Press ▼ as

 $\overline{Highlight}$   $\_STAT$  necessary.

Tags the second file for the copy operation.

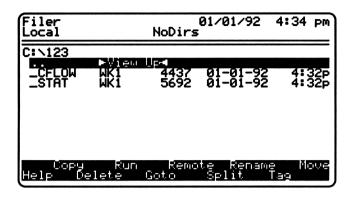


Copy Prompts you for the destination directory.

Copy tagged files to:

123 ENTER Copies the tagged files to the 123 directory.

Goto 123 ENTER Displays the 123 directory.



#### Delete the copied files 123\\_CFLOW and 123\\_STAT:

▼ Tag	Tags the file _CFLOW.WK1.
▼ Tag	Tags the file _STAT.WK1.
Delete Y	Deletes these copies of _CFLOW.WK1 and _STAT.WK1 after you select Yes to confirm.
ENTER	Displays the next higher level of the directory path. Here, that is the root directory, C:\.

# Downloading a 1-2-3 File from a PC

The HP F1001A Connectivity Pack product is important for easy file transfer between a PC and the HP 95LX. If you have 1-2-3 worksheets on your PC, the Connectivity Pack can transfer them to the HP 95LX without modification, and you can pick up working on the HP 95LX where you left off on the PC.

A dual listing of local and remote files in a split screen makes it easy to transfer files between the HP 95LX and a PC via the Connectivity Pack. The split screen can also be used to view simultaneously two directories or two drives.

#### To hook up the cable between the HP 95LX and a PC, follow the instructions included with the Connectivity Pack.

Install the software into the PC as directed. Now start the Filer on the PC. This sets the baud for the PC's Filer to match the default baud for the HP 95LX's Filer.

#### To download (copy) a 1-2-3 file from a linked PC:

Do the following on the HP 95LX keyboard:

- 1. Press Split (F7) in the Filer. This splits the screen to show duplicate root directory listings.
- 2. Press Remote ((F6)) to establish a connection with the PC, putting the PC in Server mode. One screen says Local (the HP 95LX), the other says Remote (the PC), like this:

Remote	NoDirs			Local
=========	=======	=======	====	=====
C:\	II	C:\		
123	<dir>  </dir>	123		<dir></dir>
ARPA_PC	<dir>  </dir>	_DAT		<dir></dir>
BIN	<dir>  </dir>	123	CNF	
COMMS	<dir> </dir>	123	DYN	
DOS	<dir>  </dir>	123	SET	
JAGDEMO	<dir>  </dir>	CHKDSK	EXE	
SETUP	<dir>  </dir>	COMMAND	COM	
	ii	DEBUG	EXE	

- 3. Highlight the source file(s) on the Remote side:
  - If you need to move between split screens, press ( or ).
  - If the desired file is in a subdirectory, first find and display its subdirectory. For instance, if the file is in the subdirectory C:\123, then highlight 123 \displays and press (ENTER).
  - To transfer more than one file at a time, press Tag (F9) to mark each one.
- 4. Press Copy ((F2)).
  - To transfer the PC files to the given directory on the HP 95LX, press (ENTER).
  - To transfer the PC file(s) to C:\123 on the HP 95LX, type 123 ENTER).

The 1-2-3 file copied to the HP 95LX has the same name as the PC file it was copied from (unless you specified otherwise). To open it, press (123) and select /File Retrieve filename.

#### To return to a single-screen display:

- 1. Press ( , if necessary, to highlight the local side of the screen.
- 2. Press Full (F7).
- 3. If the Filer is displaying a subdirectory, display the root directory again (highlight ▶View Up4, press (ENTER)).

#### To disconnect the two Filers:

Press (ALT) (F6) (Discon) on the HP 95LX to disconnect the PC's Filer from the HP 95LX's Filer.

#### To check the memory status of the RAM disk (drive C:):

- 1. Select Directory Status from the menu. Look for the line Butes remaining on disk:
- 2. Press (ESC) to return to the directory listing.

# Gaining Access to DOS Commands

If you want to use MS-DOS commands to interact directly with the operating system, use the Filer's System command. You must quit all other applications before selecting System. Quit the Filer (MENU) Q) so you can see which other applications are active, then guit them. too.

#### **Example: Viewing a Directory Listing from DOS.**

Keys: **Description:** 

Selects the System command to display the MENU S

DOS prompt.

C>

dir (ENTER) Executes the DOS directory command.

Displays files and directories, ending with

nn File(s) nnnnn bytes free

C>

exit (ENTER) (ENTER) Returns to the Filer.

#### To leave the Filer application:

You can either quit the Filer (MENU) Quit), or simply press another application key.

## Introducing the Financial Calculator

Press (\$\frac{1}{27}\$) to start the Financial Calculator.

For more information about the Calculator, see part 4 of the HP 95LX User's Guide. For a good introduction to HP financial calculators, see An Easy Course in Using the HP-19BII (Grapevine Publications: 1991).

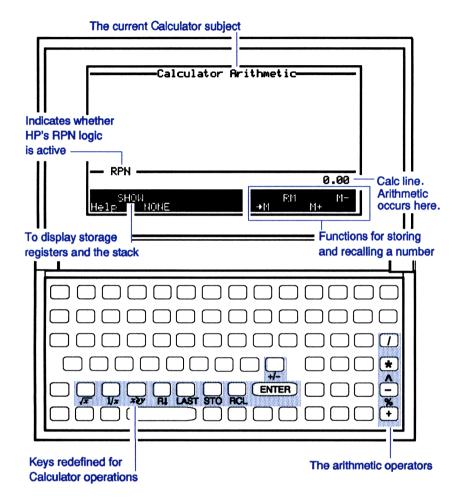
For help, press (F1) at anytime. To cancel a menu, press (ESC). If pressing (MENU) causes a beep, press (ESC) and try again. To change applications, just press another application key.

The examples in this chapter will show you how to:

- Do arithmetic: perform long calculations, enter negative numbers, find percentages, and store a number.
- Convert currencies and other units of measure.
- Solve financial calculations (a mortgage with amortization).
- Solve your own equations.

## **Arithmetic**

If necessary, select (MENU) Arith to display the Arithmetic screen:



## If you are a fan of Reverse Polish Notation:

Select Options Alg/RPN (press MENU O A) to turn on the RPN indicator. This command switches between algebraic and RPN logic.

This selects the RPN calculator logic pioneered by Hewlett-Packard. To solve 2+3 with algebraic logic, you type 2 + 3 =. To solve it with RPN logic, you type 2 ENTER 3 +.

#### Note



All the examples and explanations in this chapter assume that the calculator is set to algebraic logic, not RPN. For information on using RPN, refer to appendix D of the HP 95LX User's Guide.

#### To make corrections:

- Press ( to correct the last digit or operator.
- Press (DEL) to clear the whole calc line to zero.
- Select (MENU) Erase Data to clear all currently displayed data values to zero.

### **Example: Doing Long Calculations.**

Calculate 
$$-534 + \frac{378}{12} - 6^3$$
.

#### Keys:

#### Description:

Note that you make a number negative by  $(12) - 6 \cdot 3 =$  pressing (-) (the (-) key). You can use parentheses to group the calculation as appropriate.

-718.50

## **Example: Computing Percentages.**

Calculate 35% of 2,569. Calculate a 35% decrease from 2,569.

#### Keys:

#### Description:

Calculates 35% of 2,569.

899.15

2569 (-) 35 (%) (=)

Calculates a 35% decrease from 2,569.

1,669.85

### **Example: Storing and Recalling a Number.**

Store the currently displayed number (1,669.85) into memory. Then clear the calc line and recall from memory the stored number.

Keys:	Description:	
→M DEL	Stores 1,669.85 into memory (register 0), then clears the calc line.	
	0.00	
RM	Recalls the number from memory	
	Reg0(M) = 1,669.85	

## **Converting Currencies and Other Units**

Select MENU Conv Currency to display this screen:



# **Example:** Updating the Exchange Rate Between Dollars and Marks.

The current rate shows \$1.00 equal to DM 1.63. Using the editing screen, change the rate so \$1.00 = DM 1.40.

#### 4-4 Introducing the Financial Calculator

Description: Keys:

Edit 1.4 Mark This alters the exchange rate for the mark.

> Dollar..... RATE = 1.00 Pound..... RATE = 0.54 Mark..... RATE = 1.40

Returns to the conversion screen. (ESC)

### **Example: Converting DM 400 into Dollars.**

Keys: Description:

400 Mark Converts all the displayed currencies to

values equal to DM 400 at the rate recorded

on the editing screen.

Dollar = 285.71 Pound = 153.43 Mark 400.00

You can convert units of measure in the same way. Just select Length, Area, Volume, or Mass from the Conv menu.

## **Example: Converting 2 Tons into Metric Tons.**

Description: Keys:

(MENU) C M Selects Conv Mass.

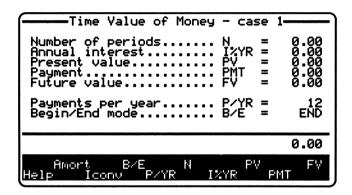
2 TON Calculates all the equivalents for 2 tons,

including 1.81 metric tons.

## Financial Calculations (TVM)

The term time value of money (TVM) describes calculations based on money earning interest over a period of time. TVM calculations are for compounding interest (such as savings accounts and loans), amortization, and interest-rate conversions.

Doing these calculations is easy—just fill out the TVM screen. Select TVM from the menu.



TVM Screen to Fill Out

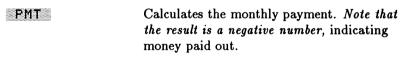
## **Example:** A Home Mortgage and Amortization Schedule.

Calculate the monthly payment on a 15-year, \$95,000 mortgage at 10.5% annual interest. Then find the amount of the first year's payments that is applied toward the principal.

You must provide a value for each of the variables listed on the screen except the one whose result you are seeking. In this case, PMT, the payment, is the variable you are seeking, that is, solving for.

Keys:	Description:
MENU) T	Selects TVM, if necessary.
15 <b>*</b> 12 <b>N</b>	Enters the total number of payments (the number of compounding periods).  Alternative keystrokes: 15
10.5 I%YR	Enters the annual interest rate.
95000 PY	Enters the mortgage amount, the present value.
0 FV	Enters the future value, zero. This is the ultimate value of the loan, that is, when it is paid off.
12 P/YR	Enters the payment (compounding) schedule: 12 payments/year.
	Number of periods       N       =       180.00         Annual interest       I%YR       =       10.50         Present value       PV       =       95,000.00         Payment       PMT       =       0.00         Future value       FV       =       0.00
	Payments per year P/YR = 12 Begin/End mode B/E = END

Note that Begin/End mode should be set to END (the last item in the list). If it is not, then press B/E to change from BEGIN to END mode. This means that payments occur at the end of the compounding period, which is typical for loans and investments.



C:::::::::

Selects the amortization screen.

Calculates the amortization for the first 12 payments (one year): \$2,756.73 have been applied towards the principal.

Pauments 1 - 12 Group 1 Payments per Group: 12

Amort interest rate. IXYR' 10.50 Amort payment..... PMT = -1,050.13Remaining balance... BAL = 92,243.27

Interest..... INT = -9,844.83 Accum. interest.... ACCUM = -9.844.83Principal..... PRIN = -2.756.73

(ESC)

Returns to the TVM screen.

### Calculate a new mortgage amount for a given payment:

Given the same mortgage terms as above, how big a loan could you get if you could pay back \$1,200 per month? Remember to enter money paid out as a negative number.

Kevs:

#### Description:

1200 (+/-) PMT

Enters a \$1,200 payment into the same TVM form. Do not clear the data.

Calculates the appropriate mortgage amount (present value): \$108,558.09.

Number of periods... 180.00 И = Annual interest.... I%YR = 10.50 Present value..... P۷ = 108,558.09 Paument..... PMT = -1,200.00 Future value..... F۷ 0.00 =

Payments per year... P/YR = 12 Begin/End mode..... B/E END

## **Solving Your Own Equations**

The Solver creates screens like the TVM screen to help you solve your own equations. It is ideal for problems that you solve over and over.

### Example: A Solver Equation for the Most Economic Ordering Quantity.

The following equation defines the economic ordering quantity—the optimum order size based on annual sales, purchase price, carrying costs, and the cost of making the order itself:

FOQ=SQRT(2\*FIXCST\*SALES/(CARRY%/100\*PRICE))

The economic ordering quantity. EOQ

FIXCST The fixed costs of placing and receiving an order.

SALES The annual unit sales.

CARRY% The carrying costs as a percentage of inventory.

PRICE The purchase price per unit of inventory.

### Enter this equation into the Solver:

Keys: Description:

(MENU) S Selects Solve and displays the current catalog

of equations, which is probably empty.

Moves the highlight to the left-hand field for **(** 

the name.

Ec Order Qty (ENTER) Enters a name for the equation.

Highlights the right-hand field for the 

equation.

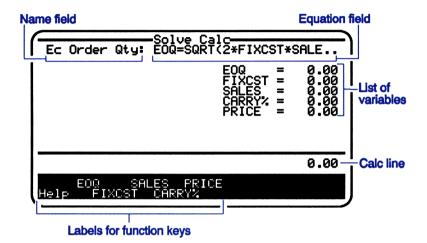
Enters the equation. (The editor screen EOQ=SQRT(2\*

FIXCST\*SALES/ automatically appears.) (CARRY%/100\*

PRICE))

Checks the equation, then displays the named

equation and its variables.



## Calculate the economic ordering quantity:

Given are: fixed costs, \$35; annual sales, 10,000; carrying costs, 20% of inventory value; and purchase price, \$4.73.

Keys:	Description:		
35 FIXCST	Enters the fixed costs.		
10000 SALES	Enters the annual sales.		
20 CARRYX	Enters the carrying costs as a percentage of inventory value.		
4.73 PRICE	Enters the price per item.		
EOQ	Calculates the economic ordering quantity (860.21, which you would round to 860).		

EOQ = 860.21 FIXCST = 35.00 SALES = 10,000.00 CARRY% = 20.00 PRICE = 4.73

### Backsolve for SALES if you know the EOQ:

What would the annual sales need to be to support an economic ordering quantity of 1,000 items?

Keys: Description:

1000 EDQ Enters hypothetical ordering quantity. Backsolves for SALES: what is needed to SALES

support the given EOQ.

SALES = 13,514.29

### Delete the EOQ equation:

Keys: Description:

(ESC) Displays the Solver catalog.

Highlight the EOQ

equation

DELETE BOTH Deletes the equation and the variables.

**■** DELETE Deletes the name of the equation.

## To leave the Financial Calculator application:

You can either quit the Calculator (MENU) Quit), or simply press another application key.

## Introducing the Appointment Book

Press (1) to start the Appointment Book. If you have not yet set the current date and time, do so using the Date Current and Time Current commands in the Setup utility.

For help, press (F1) at anytime. To cancel a menu, press (ESC). If pressing (MENU) causes a beep, press (ESC) and try again. To change applications, just press another application key.

The examples in this chapter will show you how to:

- Display the built-in calendar.
- Record appointments, including repeating appointments, with alarms and notes.
- Record tasks (to-do items).
- Check the time around the world.

## The Built-In Calendar

The calendar runs from 1900 through 2099. Dates with appointments appear underlined in the calendar.

#### View the calendar:

- 1. Select (MENU) View Calendar (press (MENU) V C).
- 2. Press (PG UP) and (PG DN) to display earlier and later months.
- 3. Press Goto date (ENTER) to change the calendar. Enter date according to the current format.
- 4. Press Day to display the curent schedule again. Or, press (ENTER) to display the schedule for the highlighted date.
- 5. Pressing (ESC) from many screens also displays the Calendar.

## **Making Appointments**

### **Example:** Setting an Appointment on the Hour with an Alarm.

Enter a dinner appointment for today at 8:00 p.m. Set an alarm to go off a half-hour beforehand.

Keys:	Description:
-------	--------------

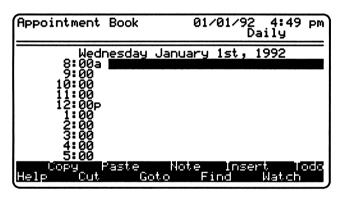
(MENU) V D Selects View Daily for the daily schedule (or

just press Day ).

If the displayed date is not the desired date, Goto (ENTER)

use Goto. (Goto uses today's date

unless you change it.)



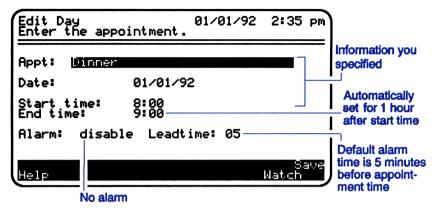
#### The Daily Schedule

**▼ ▼** ... Moves the highlight to 8:00 p.m.

Dinner (ENTER) Sets an 8:00 p.m. appointment labeled

Dinner.

(ENTER) Displays the settings for this appointment.



**Information Fields for Appointment** 

Keys: Description:

Highlights the alarm field.

Turns the alarm on. (Spacebar)

> Alarm: enable Leadtime: 05

Sets the alarm to go off 30 minutes **(▼)** 30

beforehand.

Done Saves the changes to the appointment.

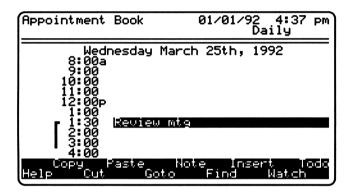
The musical note next to the appointment entry indicates that an alarm is set. The heavy bracket indicates the duration of the appointment.

To display tomorrow's schedule, press (PG DN). For yesterday, press (PG UP).

**Example:** Setting (Inserting) an Appointment That's Not on the Hour.

Enter an appointment for a two-hour review meeting at 1:30 p.m. on March 25, 1992. Since 1:30 is not a time already shown on the schedule, you need to insert 1:30 p.m. into the schedule.

Keys:	Description:
Goto 3/25/92 ENTER	Displays the day's schedule for March 25, 1992.
Insert	Displays information fields.
Review mtg 🔻	Enters an appointment label.
▼ 1:30p ▼ 3:30	Skips the date field, enters starting and ending times.
Done	Enters the appointment; displays the daily schedule for March 25.



Goto ENTER Displays today's schedule again.

## To save a note with your appointment:

- 1. In the daily schedule, highlight the desired appointment and press Note.
- 2. Type in the note.
- 3. Press Done. The rectangle next to the entry indicates that this appointment has a note.

### To edit (alter) an appointment:

- 1. In the daily schedule, highlight the appointment, then press (ENTER) to display its settings.
- 2. Make the changes, then press Done. (Or press (ESC) to cancel the changes.)

### **Example: Setting Repeating Appointments.**

Enter an appointment for a staff luncheon at 11:30 p.m. the first Wednesday of every month. This is called a repeating appointment. Repeating appointments can be set by the week, by the month (by date or position), or by the year. This appointment is set by its position in a month.

Keys:	Description:		
MENU) V M P	Selects View Monthly-Repeat Position because the interval is based on the appointment's position in a month.		
Insert	Displays all information fields.		
Staff lunch 🔻	Enters the appointment label.		
Spacebar ▼	Selects the first week of the month.		
Week:	: 1st		
Spacebar ▼	Selects the day of the week.		
Weeko	day: Wednesday		

11:30a 🔻 🔽 Sets the starting time. The ending time will

automatically be set for 1 hour later.

Enters today's date for the starting date. The

ending date is set automatically for 1 year

later.

Sets an alarm for 5 minutes ahead.

Done Saves the appointment. The display shows

you all existing monthly-by-position

repeating appointments.

Day Displays the daily schedule. If this is the

same day of the month as the repeating appointment, then the schedule will show the repeating appointment, marked to the left

with a small square.

### To edit (alter) a repeating appointment:

- 1. Select MENU View, then select the repeat cycle to display the appropriate list of repeating appointments.
- 2. Highlight the appointment, then press ENTER to display the settings.
- 3. Make the changes, then press Done. (Or press ESC) to cancel the changes.)

To stop a repeating appointment, edit its ending date.

## **Deleting Appointments**

Appointments remain in the Appointment Book even when the date is past. To clean up the Appointment Book and regain memory, delete old appointments.

## To delete all old appointments and to-do lists:

- 1. Select MENU Remove.
- 2. Type in today's date. (This targets entries dated before today.)
- 3. Press ENTER, then type Y for yes.

## 5-6 Introducing the Appointment Book

### To delete or reschedule a single appointment:

- 1. In the daily schedule, highlight the appointment and press Cut (F3).
- 2. To reschedule the appointment, highlight the new time on the correct date and press Paste.

## Making To-Do Lists

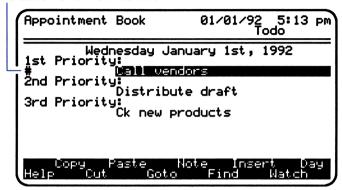
#### To create a list of items or tasks:

- 1. Press Todo from the daily schedule. (If Todo is not available, press Day first.)
- Press Insert.
- 3. Fill in all fields (press ( to move to the next field):
  - A description of the item.
  - Its priority (1st-9th); press (Spacebar) to select the priority.
  - Carry forward: press (Spacebar) to select whether an item that's not checked off should be carried forward to the next day.
  - Date.
- 4. Press Done to save the item and display the to-do list, or press Insert to add another item. The to-do list for one day includes all items carried forward from previous days.
- 5. Press Day to display the daily schedule.

## To display a to-do list:

- 1. Press Todo from the daily schedule.
- 2. To display the list for a different date, press Goto date (ENTER).

#### Indicates the item is checked off



A To-Do List

#### To check off a to-do item:

- 1. Highlight the item you want to check off in the to-do list.
- 2. Press (Spacebar) to check off the item with a # mark. (Pressing (Spacebar) again removes the #.)
- 3. Press Day to display the daily schedule again.

The checked off items will not be carried forward to the next day.

## To edit (alter) a to-do list:

- 1. Highlight the item in the to-do list.
- 2. Press (ENTER) to display its information.
- 3. Make the changes, then press Done. (Or press (ESC) to cancel the changes.)

## Viewing the Time in Cities Around the World

### **Example: Checking the Time in Another City.**

Suppose you live in Winnipeg (the local city) and you want to know the time in Geneva (the world city). Assume that Winnipeg is currently on daylight savings time.

Keys: Description:

Watch (V) (V) Displays the watch and highlights the

local-city field.

Displays the list of cities. Citu

Displays that portion of the city list

beginning with W.

Warsaw Poland 01:00

i (ENTER) Highlights Winnipeg, then ends the city

search.

Sets DST. The offset from GMT means that DST

Winnepeg's daylight savings time is 5 hours

later than Greenwich Mean Time.

Canada Winnepeg -05:00 DST

Selects Winnipeg as the local city. If (ENTER)

> appropriate, a message asks whether to automatically change the current time and

date to match the new city.

Highlights the world-city field and displays (V) City

the city list.

Highlights Geneva. ge

> Geneva Switzerland 01:00

Ends the city search and selects Geneva as (ENTER) (ENTER)

the world city. Its current date and time

appear.

ApptBk Returns to the previous display in the

Appointment Book.

### Display a new, blank appointment book:

MENU F N Selects File New, then No, to clear the

current appointments and display a new, empty appointment book. This appointment

book is now ready for you to fill.

## **Leaving the Appointment Book Application**

When you switch to another application, all the appointments are maintained in the Appointment Book, but not in a file. If you quit the Appointment Book instead ((MENU) Quit), you will be asked whether to save the appointments and, if yes, in which file.

## Introducing the Phone Book

Press ( to start the Phone Book.

For help, press (F1) at anytime. To cancel a menu, press (ESC). If pressing (MENU) causes a beep, press (ESC) and try again. To change applications, just press another application key.

The examples in this chapter will show you how to:

- Add an entry (a name, number, and address).
- Delete an entry.
- Open a phone book file.
- Search for a specific name.
- Search for specific text anywhere in any entry.

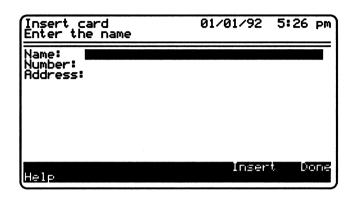
## **Example:** Making an Entry in the Phone Book.

Enter the Water Lily Corp. into the Phone Book. Use the telephone number (617) 555-5555 and the address 123 Nelumbo Road, Flowers, MA.

Display the index if Index is not already displayed in the second line of the display (press Index on (F10)). If entries are already present, first select (MENU) File New.

Keys: Description:

Insert Displays the card for recording an entry.



#### The Card View

Water Lily Corp. Enters the name and highlights the next field.

(ENTER)

(617) 555-5555 Enters the number and highlights the next

(ENTER) field.

123 Nelumbo Rd Enters the address.

(ENTER) Flowers, MA

Name: Water Lily Corp. Number: (617) 555–5555

Address:

123 Nelumbo Rd Flowers, MA

Done Ends the entry and displays the index.

Water Lily Corp. (617) 555-5555

## Delete the entry for the Water Lily Corp.:

**Keys:** Description:

Deletes the highlighted entry from the index.

### Retrieve the built-in phone book file \_1.PBK:

This file lists several countries, their telephone country codes (for direct international dialing to those countries), and their telephone prefixes for direct international dialing out of those countries. This phone book file is stored in the subdirectory C:\\_DAT and is used here for examples.

Description: Keys:

(MENU) F O Selects File Open.

Replace file without saving ? (Y/N)

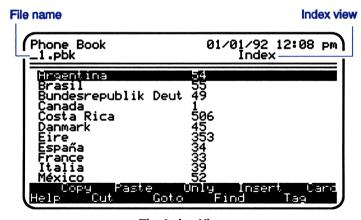
Y Do not save the current (empty) phone book

file.

Highlight the file

 $_{-1.PBK}$ 

Opens the highlighted file \_1.PBK. (ENTER)



The Index View

### Look at the card entry for "Brasil":

**Keys:** Description:

Highlights Brazil with its country code.

Brasil 55

Card Opens the card entry, showing all information

for Brazil (00 is the international dialing-out

prefix).

Name: Brasil Number: 55 Address:

00

Index Displays the index again.

### Search for the entry for Japan ("Nippon"):

The Goto (F5) function searches just the name field of each entry. This function works even without pressing Goto.

Keys: Description:

n The search for an initial "n" starts as soon as

you press N. It highlights the first N-name.

(Notice Got o in the display.)

Nederland 31

i Highlights the only name beginning with

"Ni".

Nippon 81

(ENTER) Ends the search.

### Search for the text "Ost" to find information on eastern Germany:

The Find (F7) function searches all fields of text in an entry.

Find ost (ENTER)

Highlights the name and country code of the entry containing the text "Ost".

Bundesrepublik Deut 49

Card

Displays the card entry containing the sought text. Ost: gives the code for eastern Germany (37) and its international dialing-out prefix (06).

Bundesrepublik Deutschland Name:

Number: 49 Address:

ЙΩ

Ost: 37

06

Index

Closes the card.

## Display a new, blank phone book:

(MENU) F N

Selects File New, then No, to clear the current entries and display a new, empty phone book. This phone book is now ready for you to fill with your own entries.

## **Leaving the Phone Book Application**

When you switch to another application, the current entries are maintained in the Phone Book, but not saved in a file. If you quit the Phone Book instead (MENU) Quit), you will be asked whether to save the entries and, if yes, in which file.

## **Introducing the Memo Editor**

Press (a) to start the Memo Editor.

For help, press (F1) at any time. To cancel a menu, press (ESC). If pressing (MENU) causes a beep, press (ESC) and try again. To change applications, just press another application key.

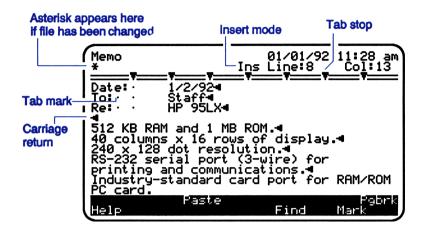
The examples in this chapter will show you how to:

- Create a memo.
- Search for specific text within a memo.
- Edit text, including moving and copying text ("cut and paste").
- Change the line length on the screen (wrap).
- Save, delete, and retrieve memos.

## **Example: Creating a Simple Memo.**

Enter the short memo shown in the screen below. Use tab spaces (press ()) where shown to align text, and use (ENTER) for the carriage returns shown. The backspace key (for deletions) is (4).

If a memo is already present, first select (MENU) File New.



### Search for the text "MB" and change it to "megabytes":

Keys: Description:

PG UP Moves the cursor to the beginning of the

memo.

Find mb (ENTER) Cursor moves to the "M" in "MB".

512 KB RAM and 1 MB ROM.◀

Check that Insert mode is on (Ins appears below the date). If Overwrite mode is on (Our), press (INS) (( (DEL)) to change it.

DEL DEL megabyte Enters new text.

512 KB RAM and 1 megabyte ROM.◀

## Move line 1 after line 2 using the Clipboard:

The Clipboard functions used here are Mark (F9), Cut (F3), and Paste (F4). The fourth Clipboard function, Copy (F2), is not used in this example.

Description: Keys:

(HOME) Moves cursor to the beginning of the line,

under the 5.

512 KB RAM and 1 megabute ROM.◀ 40 columns x 16 rows of display.◀

Mark (END) Highlights the whole line that we want to

move.

Cut Deletes the line, but saves it in the Clipboard

buffer.

**▼** Paste Inserts the deleted line after the current line.

> 40 columns x 16 rows of display.◀ 512 KB RAM and 1 megabyte ROM.◀

### Increase the line length (wrap) to 80 characters:

Change line wrapping from 40 characters to 80 characters to fill a full PC screen. To view lines longer than 40 characters on the HP 95LX screen, keep moving the cursor to the far right.

escription:

(MENU) S W 80 Selects Settings Wrap, specifies wrapping at (ENTER) Q 80 characters, and quits the menu. The last

> two lines are now too long for the 40-character HP 95LX screen.

RS-232 serial port (3-wire) for printing Industry-standard card port for RAM/ROM

This moves the cursor to the very end of the PG DN last line, so you can read to the end of the

last line.

ial port (3-wire) for printing and commu tandard card port for RAM/ROM PC card.

### Display a new, blank memo:

Keys: Description:

(MENU) F N Selects File New, then No, to clear the

previous memo without saving it.

### **Leaving the Memo Editor Application**

When you switch to another application, the current memo is maintained in the Memo Editor, but not saved in a file. If you quit the Memo Editor instead (MENU) Quit), you will be asked whether to save any changes and, if yes, under what file name.

#### To save a memo:

Select (MENU) File Save, then type file name (ENTER). (This automatically saves the memo in the subdirectory \_DAT. To save it somewhere else, use (\*) to erase C:\\_DAT\.)

Note that Filer operations use files as they have been saved to the RAM disk. Therefore, if you do not save a changed memo before switching to another application, the displayed version won't match the previously saved file. A memo that has never been saved in a file won't appear in the Filer at all.

#### To delete a memo:

You must use the Filer. Press ( ), then highlight the file name, and press Delete. (If the file is in a subdirectory, you will need to display that subdirectory to find the file name you want.)

#### To retrieve a memo:

Select (MENU) File Open, then highlight the file name, and press (ENTER).

## **Contacting Hewlett-Packard**

For Information About Using this Product. If you have questions about general use of this product, or if you'd like to find out about Applications Notes and other product information, call our Automated Information Service:

Hewlett-Packard
Customer Support—Automated Information Service
(800) 443-1254
6:00 a.m. to 5:00 p.m. Pacific time
Monday through Friday

For technical consulting with our Product Support Representatives:

Hewlett-Packard
Customer Support
1000 N.E. Circle Blvd.
Corvallis, OR 97330, U.S.A.
(900) 288-0025 (first minute free)
8:00 a.m. to 3:00 p.m. Pacific time
Monday through Friday

For Service. If your HP 95LX doesn't seem to work properly, see appendix A of the HP 95LX User's Guide for diagnostic instructions and information on obtaining service. If you are in the United States and your HP 95LX requires service, mail it to the Corvallis Service Center:

Hewlett-Packard Corvallis Service Center 1030 N.E. Circle Blvd. Corvallis, OR 97330, U.S.A. (503) 757-2002

If you are outside the United States, see appendix A of the *User's Guide* for information on locating the nearest service center.

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