

Resumão

especial

MATEMÁTICA FINANCEIRA COM A HP 12C

A CALCULADORA

Lançada em 1981, a HP 12C (chamada popularmente de HP) é a calculadora mais conhecida e utilizada por quem necessita trabalhar com cálculos financeiros.

Avançada — trabalha com muitas funções e memórias — e **programável** — possui funções para edição de programas, número ampliado de memórias, etc. —, utiliza o método RPN (sigla em inglês de *Reverse Polish Notation*, ou notação polonesa reversa), criado pelo cientista australiano Charles Hamblin nos anos 50 a partir de um aprimoramento do método de notação polonesa, conhecido desde os anos 20. Esse sistema, combinado com outras características da HP, que é o funcionamento com **pilha operacional**, possibilita realizar operações lógicas encadeadas, com a inserção de todos os dados de uma única vez, diferentemente do que ocorre com as calculadoras que operam no modo algébrico, em que os cálculos complexos devem ser executados etapa a etapa. É por conta desse modo de funcionamento que na HP os elementos devem ser inseridos antes da operação.

Operação	Notação algébrica (calculadoras comuns)	Notação polonesa reversa (HP 12C)
$a+b$	$a+b$	$a+b$
$a+b \times c$	$(a+b) \times c$	$a+b \times c$
$\frac{a-b \times c}{d \div e}$	$((a-b) \times c) \div (d \div e)$	$a-b \times c \div d \div e$

Assim, para realizar a operação $4+6$ na HP, procede-se da seguinte forma:



Ou seja, digitam-se primeiro os elementos da operação e, por último, a operação (no caso, soma), sem a necessidade de digitar [=], tecla que existe na calculadora HP (no versão Platinum, a tecla [=] existe, porque um dos diferenciais desse modelo é permitir o uso no modo algébrico de cálculo).

A PILHA OPERACIONAL

A HP utiliza um processo de armazenamento de dados denominado **pilha operacional**, que nada mais é do que um arquivo com quatro registradores (X, Y, Z e T) nos quais são "guardados" os valores necessários à realização das operações. Usa-se o nome "pilha" porque os registros vão sendo "empilhados" dentro da máquina; os dados apresentados no visor são os relativos ao registrador X.

A medida que são inseridos novos dados, eles vão sendo "empilhados" até a realização de operações subsequentes. Utilizando o exemplo anterior, é possível compreender, pela figura a seguir, como funciona a pilha operacional da HP.

USO DO TECLADO

Para selecionar a função secundária localizada na parte superior de uma tecla, aperte a tecla [F] e, em seguida, a tecla de função.

Para selecionar a função primária impressa na face superior de uma tecla, aperte somente a tecla.



Para selecionar a função secundária impressa na face inferior de uma tecla, aperte a tecla [C] e, em seguida, a tecla de função.



Tecla	Registrador	Acção
[F]	T	Limpa os registros
[1/x]	X	O número 4 aparece no visor
[+]	Y	O número 4 é "empilhado" em Y, colocando cópia provisória em X
[6]	Z	O número 6 substitui a cópia provisória em X
[=]	T	Após digitar a operação, os conteúdos de X e Y são somados, e o resultado é mostrado em X

Como dito, é a combinação do sistema RPN e do funcionamento com pilha operacional que permite otimizar as operações na HP em relação às calculadoras convencionais.

Vejamus a seguinte expressão:

$$(7+3) \times (5-4)$$

Enquanto em uma calculadora algébrica (comum) é necessário realizar cada operação colocada entre parênteses de uma vez e anotar o resultado, na HP é possível realizar todas as operações simultaneamente:



Note que as operações são feitas seguindo a hierarquia algébrica (primeira, a que está dentro dos parênteses). Assim, a soma entre os parênteses é a última etapa, precedida ape-

nas depois que a calculadora já armazenou na pilha operacional o resultado da operação de cada um deles.

Nota: a tecla ENTER somente é utilizada para a introdução dos primeiros números. Isso porque, após o segundo número, em cada operação, é dado um comando (somar e subtrair). Assim, a calculadora pode identificar que o número "armazenado" não é o primeiro quando se introduz o primeiro valor. Portanto, ENTER "informa" à calculadora que o próximo número a ser digitado não constitui mais o primeiro elemento da conta e que ele pode armazenar aquele valor já introduzido na pilha operacional.

TESTE SUA CALCULADORA

Para realizar um teste rápido de funcionamento, proceda da seguinte forma: desligue a calculadora. Com a HP desligada, aperte a tecla correspondente ao sinal de multiplicação [x]. Mantendo a tecla pressionada, tecla [=] e, em seguida, tecla [x]. A calculadora apresentará a mensagem "running" (processando) e, na sequência, o visor mostrará todos os bits ligados, com o sinal (-) à frente, dez números e todas as funções parciais, o que demonstra que sua calculadora está em perfeito funcionamento. Apertando qualquer tecla, a máquina voltará ao modo normal.

MEMÓRIA

A memória da HP é constante, ou seja, conserva os dados armazenados mesmo quando a calculadora é desligada. Há 20 memórias, que são armazenadas em registradores numerados de 0 a 9 e de 0 a 9 (coloca-se o ponto antes do número do registrador).

Por exemplo, para armazenar o número 15 no registrador 3 e o número 71 no registrador 1:



Para recuperar os dados:



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web a substance may be assigned to one our four conceivable categories it may be an acid or a base but in addition it may be both an acid and a base or it may be neither an acid nor

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web to detect the presence of acids and bases micheal adds a few drops of phenolphthalein indicator to two colorless solutions a and b he observes the following changes in the

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web nov 5 2023 most of the acids are solid it has a sour taste they produce hydrogen after reacting with active metals like zinc magnesium aluminium or iron acids have a low ph

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web section 2 ph of strong acids number of protons released monoprotic acid acid that releases one h⁺ ion per molecule e.g hcl hydrochloric acid hno₃ nitric acid ch

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web jan 10 2021 s14.3.21 strong electrolytes are 100% ionized and as long as the component ions are neither weak acids nor weak bases the ionic species present result

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web problem 1 which of the following are not acids CH_3COOH CO_2 HNO_2 HCOOH CCl_4 CH_3COOH CO_2 HNO_2 HCOOH CCl_4

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web in grade 11 learners were introduced to a lot of the concepts that are expanded on in this chapter these include acid and base models and definitions conjugate acid base

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web which is the conjugate base in the following reaction multiple choice question 13 which of the following compounds is the strongest acid multiple choice question 14 which

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web 0 0 change x x x

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web 2 at what pH or range of pH values is a solution considered strongly acidic mildly acidic neutral mildly basic and strongly basic provide a brief explanation

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web 11 why is HCl a strong acid and HClO a weak acid 12 why are HCl and HClO 4 both strong acids 13 for each of the reactions below classify the reactants as an acid or a

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web answer i lemon and orange ii tomatoes and guava iii sour milk curd iv tamarind question 18 a student detected the pH of four unknown solution a b c and d as