

Resumão

especial

MATEMÁTICA FINANCEIRA COM A HP 12C

A CALCULADORA

Escrevida em 1981, a HP 12C (chamada popularmente de HP) é a calculadora mais conhecida e utilizada por quem trabalha 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 do seu aperfeiçoamento do método de notação polonesa, conhecido desde os anos 20. Esse sistema, combinado com outras características da HP, que é o funcionamento com pilhas operacionais, possibilita realizar operações básicas encadeadas, com a inserção de todos os dados de uma única vez, diferentemente do que ocorre com as calculadoras que operam no modo algebrico, em que os cálculos complexos devem ser encadeados etapa a etapa. E por causa desse modo de funcionamento que na HP os cálculos devem ser inseridos antes da operação.

Operação	Método algebrico (calculadora comum)	Método Polonês (calculadora HP12C)
$a+b$	$a+b$	$a b +$
$a-b$	$a-b$	$a b -$
$a \cdot b$	$(a+b)/b$	$a b \cdot$
a/b	$(a \cdot b)-(b \cdot b)/b$	$a b /$

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 [=], sócia que invierte na calculadora HP (ou versão Platinum, a tecla [=] existe, porque nela desse modo não é possível o uso no modo algebrico 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. Usar-se o nome “pilha” porque os registradores são chamados “pilhas” dentro da máquina; os dados apresentados no visor não são os registradores X.

A medida que são inseridos novos dados, elas são sendo “empilhadas” até a realização da operação subsequente. 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 trigonométrica inversa não basta apertar a tecla de uma só vez, aperte a tecla [F1] e, em seguida, a tecla de função.

Para selecionar a função potência, impõe-se na tecla superior da uma tecla, aperte somente a tecla.

Para selecionar a função subtração (impõe-se com a tecla inferior de uma tecla, aperte a tecla [=]) e, em seguida, a tecla de função.



Operação	Programa	Registradores
$X=0$	X	Limpando os registradores
$4 \cdot 4$	$4 \cdot 4$	O número 4 é apresentado no visor
$4 \cdot 4 =$	$4 \cdot 4 =$	O número 4 é “empilhado” com Y, adicionando o número X O número 4 é subtraído a césia travessaria com X
$4 \cdot 4 = 16$	$4 \cdot 4 = 16$	As digitações de operações, os elementos de X e Y são armazenados, e o resultado é mostrado em X

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

Vejamos a seguinte expressão:

$$(7+3) \cdot (15-4)$$

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



Nota que as operações são feitas seguindo a hierarquia algébrica (primeiro, o que está dentro dos parênteses). Assim, a soma entre os parênteses é a última etapa, procedida ape-

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

Nota: a tecla [ENTER] serve para indicar que a inserção das pressões anteriores deve parar, após a segunda inserção, em cada operação, é só apertar a tecla [=] para sair e subtrair. Assim, a calculadora pode identificar que o número “acabou”. Isso só ocorre quando se digitam os primeiros dígitos. Portanto, [ENTER] “informa” a calculadora que o próximo número a ser digitado não é mais usado para formar o elemento da soma e que ela pode armazenar aquele valor já introduzido na pilha operacional.

TESTE SUA CALCULADORA

Para realizar um teste rápido de funcionamento, proceda da seguinte forma: identifique a calculadora. Cosa a HP desligada, aperte a tecla correspondente ao sinal de multiplicação [×]. Mantendo a tecla pressionada, toque [F1] e, em seguida, [=]. A calculadora apresentará o mensageiro “Inverso” (processando) e, na sequência, o visor mostrará todos os dígitos, com o sinal (-) à frente, das matemáticas e todas as funções disponíveis, o que demonstra que sua calculadora está em perfeito funcionamento. Apertando quaisquer tecla, a máquina volta 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 (digitar-se o ponto antes do dígitos do registrador). Por exemplo, para armazenar o número 34 no registrador 3 é o número 34 no registrador 3.



Para recuperar os dados:



Manual Da Hp 12c Platinum

Marcel A. Müller

Manual Da Hp 12c Platinum:

GUIA PRÁTICO DE UTILIZAÇÃO DA CALCULADORA FINANCEIRA HP12C ,2015-03-10 Este guia para o usuário da HP12C foi criado para auxiliar o discente a aproveitar o máximo possível os recursos da calculadora financeira programável HP12C Embora a pessoa que adquirir esta poderosa ferramenta financeira possa lhe fazer colocar este texto de lado e começar a apertar botões imediatamente no longo prazo você ganhará se tiver lido esta guia e experimentado os exemplos apresentados

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Scientific American , 1888 **Mining and Scientific Press** , 1905 **Energy Research Abstracts** , 1977

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web oct 18 2023 the cycle involves developing unrefined data into polished intelligence for the use of policymakers the cycles consists of six steps requirements planning direction collection processing analysis production dissemination and feedback the process is circular in nature but movement between the stages can be fluid

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web the intelligence collection plan worksheet is a valuable aid in planning and directing the collection effort for many requirements particularly those concerned with enemy capabilities and vulnerabilities a written collection worksheet is advisable figure a 2 provides an example of a completed collection plan using sample entries

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development and dissemination of intelligence allow decisions to be made about priorities and tactical options intelligence collection is a continuous process and there may be specific requirements for its recording and use

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web an intelligence collection plan icp is the systematic process used by most modern armed forces and intelligence services to meet intelligence requirements through the tasking of all available resources to gather and provide pertinent information within a required time limit 1 creating a collection plan is part of the intelligence cycle

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web intelligence is information it is data or facts regarding current past or future events or associations intelligence collection can be thought of as a part of the follow up phase of investigation however in many cases intelligence is collected as an ongoing process not after a specific event one reason for collecting intelligence is to

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web dec 4 2016 the intelligence cycle is a process used by analysts to create intelligence the process allows the intelligence analysts to identifying the customers information requirements and develop an intelligence collection plan to collect the information required the raw information is then analyzed to provide meaning and assessments

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web apr 7 2022 a very simple example of the beginnings of an icp once the irs have been added the next stage of creating an icp is to consider the sources required to collect information to answer the irs it is crucial to consider internal sources first we need to know what we already know before looking further

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web intelligence collection management is the process of managing and organizing the collection of intelligence from various sources discipline specialists and resource schedulers select the appropriate collection system and plan the mission taking into account the capabilities and limitations of collection platforms an example is

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web standard collection plan format with sample entries d 2 fm 34 7 determine potential indicators second determine what activities in or characteristics of the operational area will answer

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web consumers and of collection mechanisms in the u s intelligence community i am using the term consumer in the broadest sense in order to avoid shades of distinction among the various stages of processing or intelligence production and the various policy making levels of consumption from the collector s standpoint the rest of us are