

PalmarySoft

Qualifications Save Explanations

PalmaryCalc

Original multifunctional calculator

Version 1.0

User's Manual

December 2004

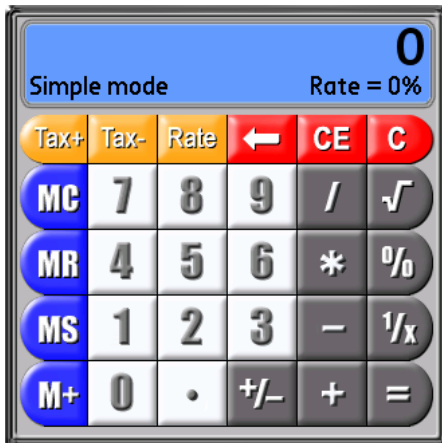
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Thank you for downloading this program!
You can freely use **Palmary**Calc during 21 days.
Please, visit our site www.palmarysoft.com for more info.

Description



PalmaryCalc is a calculator with a user-friendly interface, and like many other calculators, you can start using it without reading a manual. This guide was written to provide a reference for its advanced features, which may work similarly to, but not exactly, the same as, the calculators you have already used. If you come across something that does not make sense, please check this guide to get an understanding of PalmaryCalc.

PalmaryCalc from a simple calculator to a scientific, conversion functions (from cooking to astronomical), credit, base number conversions between binary, octal, decimal, and hexadecimal; 32-bit, 16-bit, and 8-bit integer math calculations and conversions; logical and bit-manipulation operations, currency conversion, or any other calculator configuration that you desire. The variety of input methods (including RPN) enables you to perform almost all operations you need.

PalmaryCalc is easy to use once you have a general idea of how it was designed.

Throughout this guide, examples are often provided in place of explanations, so it is important to work through them. Using the calculator while following the examples may improve your understanding of both the examples and the operation of the calculator.

We will be very glad if you like and use our program.

Downloading

PalmaryCalc program is distributed in archive zip format. You can download the file from www.palmarysoft.com/download. After the download, you should unpack the archive file into any temporary folder. Use the [WinZip](#) program for it.

Installation

To have PalmaryCalc in your Palm-organizer install PRC file into it. To install a file, simply double click on it. Box named Install Tool will appear. Inside this box, you will see a white area, which should contain the name of the file you wish to install. Click the Done button and HotSync your Palm. HotSync will now copy the software across and installation is complete.

Purchase and Registration

Full functional trial version of PalmaryCalc is available for free use during 21 days from the moment of installation. This time seems to us enough to estimate all the advantages of the program and, perhaps, to find its deficiencies. In 21 days, you will have to choose: buy the program or refuse from using it. Each time started, PalmaryCalc, remaining functional, will remember you about registration necessity.

We hope you will use our program. We developed it especially for you.

We appreciate any comments regarding our products and service, your wishes and recommendations are very important for us.

You may purchase our software here www.palmgear.com only using an online method (by credit card).

Registration for our software means purchasing a registration code that will remove all limitations of the trial version. Registration code will be immediately sent to you after purchasing. Enter it exactly as it appears, and the trial software will be converted into a registered version.

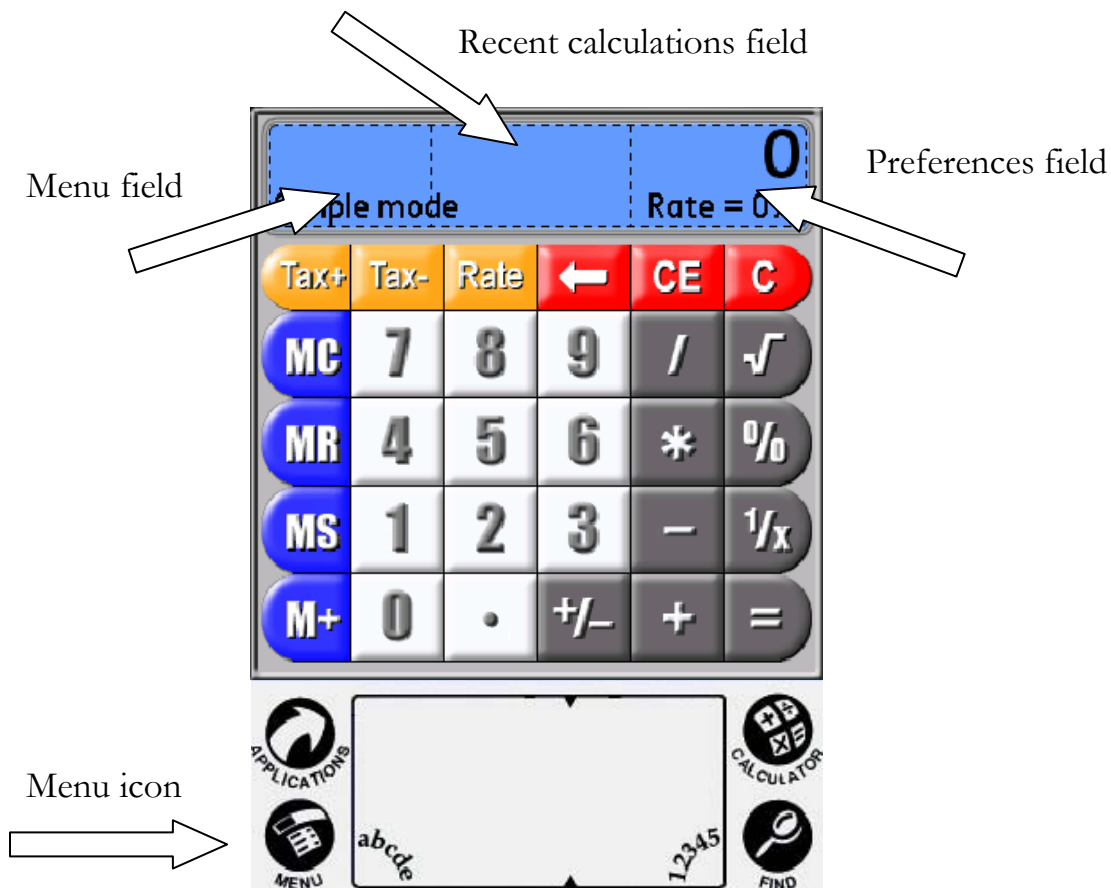
Removal

Removing PalmaryCalc is easy. If you use any of the third party launchers (like Silverscreen, Zlauncher etc.), exit it. Use the Delete command of App Menu to remove the program: select PalmaryCalc in the list of programs installed into your Palm-organizer and tap the Delete button.

PalmaryCalc Quick Reference

PalmaryCalc program has six modes: Simple, Engineering, Base conversion, Currency, Tip, Mortgage. When PalmaryCalc is started for the first time, it runs in the Simple mode. After this, each time started, You can specify the display mode, calculator mode, data input method and calculation sequence to start with at PalmaryCalc Preferences.

PalmaryCalc Menu



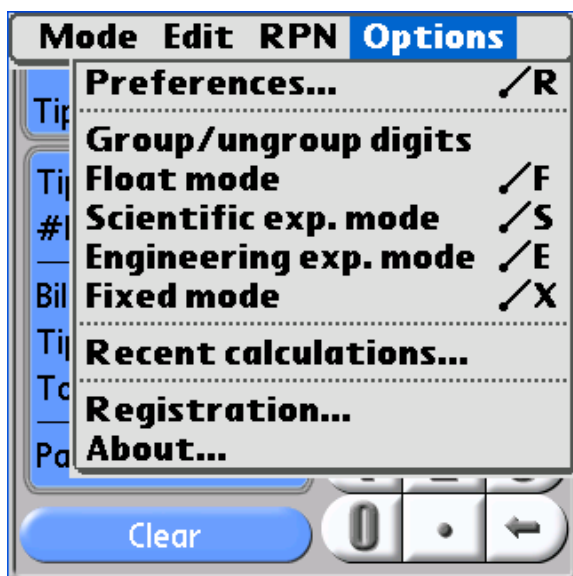
To call PalmaryCalc menu tap either on menu icon or onto the left of PalmaryCalc display area.

Tap to the middle of the display area to call "Recent calculations" (for Simple, Engineering, Tip modes) or onscreen keyboard (for Unit conversion, Currency, Mortgage modes).

Tap to the right side of the display area to call PalmaryCalc Preferences.

You can use "PgUp" и "PgDown" buttons or 5-way Navigator to navigate through all drop-down lists.

Options



Group/ungroup digits – groups the big numbers, for easy viewing. The format of the decimal mark is set in PalmOS menu (Preferences/General/Formats).

Recent calculations – shows the list of the performed operations.

You can refer to the PalmaryCalc Preferences form for more details about the **display modes**.

About... – shows the information about the PalmaryCalc application developers.

Registration Form

Enter into this field your registration code that you will get after the program purchase.

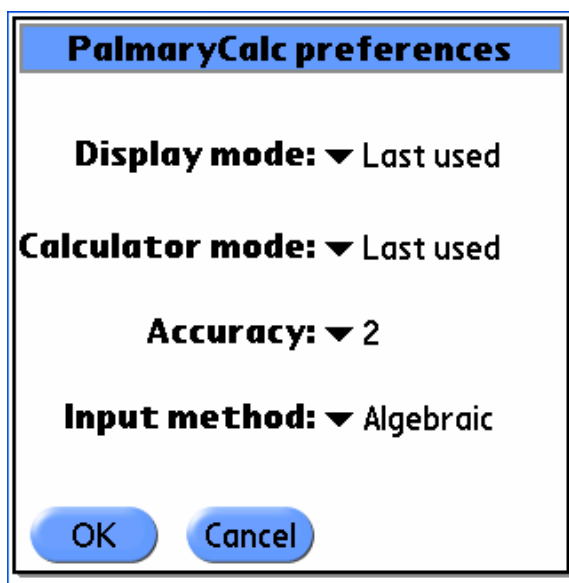


Remember that you can freely use the PalmaryCalc program only during 21 days from the moment of installation.

Registration for our software means purchasing a registration code that will remove all limitations of the trial version. Registration code will be immediately sent to you after purchasing. Enter it exactly as it appears, and the trial software will be converted into a registered version.

You may purchase our software only using an online method (by credit card).

PalmaryCalc Preferences



Tap the right side of the display area to call PalmaryCalc Preferences or choose Options/Preferences from the main menu.

Display mode – the choice of the display mode to start with.

Float mode – the number in the range of (1e-15, 1e15) is displayed “as it is” (up to 15 signs). The number that exceeds the limit is displayed in the Scientific exponential mode.

Scientific exp.mode – the number is displayed in the exponential form, (mantissa < 10).

Engineering exp. mode – the number is displayed in the exponential form, (mantissa < 1000), and the exponent is multiplied by 3.

Fixed mode– the fixed number of decimal digits in the mantissa.

Last Used – starts with the mode of the previous session.

Calculator mode – the choice of the mode to start with.

Accuracy – (for the fixed mode) the number of decimal digits in the mantissa.

Entry – system logic – the choice of the data input method and calculation sequence:

Simple – the calculations are performed without any priority of operations.

Algebraic–.the calculations are performed regarding the priority of operations.

RPN (Reverse Polish Notation) – RPN input mode uses a chain of values to perform the computations. This mode utilizes an automatic memory stack, which stores numerical entries. To push a variable, enter the number than press **[ENT]** (**Enter**). Tap the **Stack** button of the engineering calculator or choose RPN item of the main menu to view the stack. See the section on **RPN** for more details.

Operation	Example	Keystroke	Answer
Simple	$1 + 2 * 3$	[1][+][2][*][3][=]	9(1+2=3 *3=9)
Algebraic	$1 + 2 * 3$	[1][+][2][*][3][=]	7(2*3=6 +1=7)
RPN	$1 + 2 * 3$	1[ENT]2[ENT]3[*][+]	7
		[1][ENT][2][+][ENT][3][*]	9

RPN

The RPN input method is based upon working with numbers stored in the automatic memory stack, which consists of the x, y, z, and t registers. The stack lift and drop operations are performed automatically and are key to understanding its use. Imagine the registers stacked on top of each other with t (on the top) above z, which is above y, which is above x. Both the lift and drop operations cause values to be shifted to an adjacent register, but shift in opposite directions. The stack lift operation is performed to make room for a new value in the x register: the value in the t register is thrown away, the t register gets the z value, the z register gets the y value, and the y register gets the x value. This allows the new x value to be stored while preserving the original x value (in the y register). The stack drop operation is performed when an operation requiring two operands is executed: the t register remains unaffected, the z register gets the t value, the y register gets the z value, and the x register gets the y value. The result of the calculation is then stored in the x register, effectively combining (or consuming) the original x and y values. Notice that the value in the t register is propagated downward. This is useful for operations involving multiple uses of a constant value. Calculator operations can be categorized as lifting the stack, dropping the stack, or neither lifting nor dropping the stack. Also, some operations disable stack lift, meaning that if the next operation normally lifts the stack, then the stack will not be lifted. Or, if the next operation lifts the stack twice, the stack will only be lifted once.

Let us look at a simple example to calculate the square of the sum of two numbers (Engineering mode),

1. Enter the number 4. Entering a number is a stack lifting operation, so the previously displayed value is moved into the y register.
2. Press **[ent]** to separate the two numbers. This operation lifts the stack and then disables stack lift. The number 4 is now stored in both the x and y registers.
3. Enter the second number (5). Since stack lift was disabled, 5 is simply stored in the x register.
4. Press **[+]** to add the numbers stored in the x and y registers, drop the stack, and then store the result in the x register. The number that was displayed before we started this example is now stored in the y register.
5. Press **[x²]** to calculate the square of the displayed number. This operation does not lift nor drop the stack; only the value in the x register is modified.

Stack Manipulation

Choose **RPN** from the main menu to get access to the Stack Manipulation functions.

The screenshot shows a window titled "RPN stack". Inside, there are four labels with corresponding values: "Register T:" with "0", "Register Z:" with "0", "Register Y:" with "0", and "Register X:" with "0". At the bottom of the window, there is a row of five buttons: "Done", "R↑", "R↓", "Drop", and "x<>y".

Show Stack – shows the stack.

Done – exits the form.

R↑ – rotate forward the values in the stack registers while preserving all values; the t register gets the z value, the z register gets the y value, and the y register gets the x value, the x register gets the t value.

R↓ – rotate backward the values in the stack registers while preserving all values; the t register gets the x value, the z register gets the t value, and the y register gets the z value, the x register gets the y value.

Pressing either of these buttons four times in a row will result in the register values stored in their original locations.

Drop – performs a stack drop while preserving the value in the t register.

X<>Y – exchanges the values in the x and y registers.

Fill Stack. – copies the value in the x register into all the registers in the stack.

Last X. – recalls the previous value of the register X after any operation.

Operation	Example	Keystroke	Answer
Last X (RPN)	(45+ 15)/15:	[c]45[ent] 15 [+] [ent] {Last X} [/]	4

Edit

To access the system clipboard, use **Copy** and **Paste**. This allows numbers to be moved from one application to another. Recall information from the system clipboard by selecting paste from the edit menu.

Mode

PalmaryCalc program has six modes: Simple, Engineering, Base conversion, Currency, Tip, Mortgage.

Entering Numbers

The **Backspace** [←] button allows for editing of numbers as they are entered. Tapping this button erases the rightmost character in the display (i.e., 68.34 becomes 68.3). If the button [←] is pressed while you are not entering a number, it will have the same effect as pressing [CE]. If the button is pressed after a prefix key, the prefix is cancelled.

Tap **Clear Entry** [CE] ([CLX] in RPN mode) button to clear only the currently entered number. For instance, if a number is entered incorrectly, tapping once will clear the number in the view window, allowing for re-entry without disrupting the entire calculation.

Tap **Clear** [C] button to clear the entire calculation.

When entering negative numbers, first enter the digits for the number, then press the [+/-] button. If you press [+/-] first, it will change the sign of the number currently being displayed, not the number you are about to enter. When entering numbers in exponential format, first enter the mantissa, then press [+/-], and then enter the exponent. If the number is negative, press [+/-] before pressing [exp]. If the exponent is negative, press [+/-] after pressing [exp].

Pressing any key to perform an operation will terminate the "entering a number" mode and the display will be formatted using the display settings.

To enter a number in exponential notation enter the mantissa then enter the exponent.

Operation	Example	Keystroke	Answer
entering numbers	925	925	925
decimal point	9.25	9[.] 25	9.25
sign	-9.25	9[.] 25 [+/-]	-9.25
exponential notation	-1.29E-54	1[.] 29[+/-][Exp][-]54	

Memory

PalmaryCalc has 1+9 memory locations, plus the system clipboard.

To access the system clipboard, use **Copy** and **Paste** from the edit menu of PalmaryCalc.

This allows numbers to be moved from one application to another. Recall information from the system clipboard by selecting paste from the edit menu.

To access a memory location, use the **Memory Store [MS]**, **Memory+ [M+]** or **Memory Recall [MR]** buttons. To store to a memory location, enter the number, and tap **[M+]**. **[M+]** will add the value in the view window to the value stored in the memory location. To recall a value, tap **[MR]** Recalling does not clear the contents of the memory location. To clear the contents, tap **Memory Clear [MC]**.

Hold **[MS]**, **[M+]** or **[MR]** to access to the memory locations.

Add to...	
0:	90
1:	0
2:	0
3:	45
4:	0
5:	586
6:	0
7:	0
8:	0
9:	0

OK Clear all Cancel

Highlight the desired location# 1-9 and tap **OK** to store the value.

When You tap **[M+]** the value is stored to the location # 0 and can be cleared by **Memory Clear [MC]** button.

Operation	Comments	Keystroke	Answer
Add 25 to memory location 5(value 100)	hold [MR] , tap location 5 then OK	[c] 25[+] [MR][=]	125
Add 25 to memory location 5(value 100)	hold [MR] , tap location 5 then OK	[c] 25[ent][MR][+]	125

One-Number Functions

Operation	Example	Keystroke	Answer
Reciprocal	1/5	[c] 5 [1/*]	0.20
Square*	8 ²	[c] 8 [*][=]	64
Square (RPN)*	8 ²	[c] 8[ent][*]	64

Square**	8^2	[c] 8 [x^2]	64
Square root	$\sqrt{8}$	[c] 8 [√]	2.83

* - Simple mode

** - Engineering mode

Tax

Example: The local tax rate is 5.5% You have a maximum of \$80 to spend on clothing. What is the maximum amount of clothing you can purchase and still have enough to pay for the tax?

Operation	Example	Keystroke	Answer
Tax	80 -5.5%	5.5[rate]	
		[c] 80[tax -]	75.83

Example: The local tax rate is 5.5% the price is \$80. How much do you have to pay?

Operation	Example	Keystroke	Answer
Tax	80 +5.5%	5.5[rate]	
		[c] 80[tax +]	84.4

Two-Number Functions

Operation	Example	Keystroke	Answer
Addition	25 + 15	[c] 25 [+] 15 [=]	40
Addition (RPN)	25 + 15	[c]25 [ent] 15 [+]	40
Subtraction	50 - 26	[c] 50 [-] 26 [=]	24
Subtraction (RPN)	50 - 26	[c] 50 [ent] 26 [-]	24
Multiplication	7*9	[c] 7 [*] 9 [=]	63
Multiplication (RPN)	7*9	[c]7 [ent] 9 [*]	63
Division	32 / 4	[c] 32 [/] 4 [=]	8
Division (RPN)	32 / 4	[c]32 [ent] 4 [/]	8
Multiple Root	$5.3\sqrt{100}$	[c]100[shift][y√x]5.3	2.348286779
Multiple Root (RPN)	$5.3\sqrt{100}$	[c]100[ent] 5.3[shift][y√x]	2.348286779
Power(RPN)*	8^3	[c] 8[ent][ent][*][*]	512
Power*	8^3	[c] 8[*][=][=]	512

Power**	8^3	[c] 8[x^y]3	512
Power(RPN)**	8^3	[c] 8[ent]3[x^y]	512

* - Simple mode

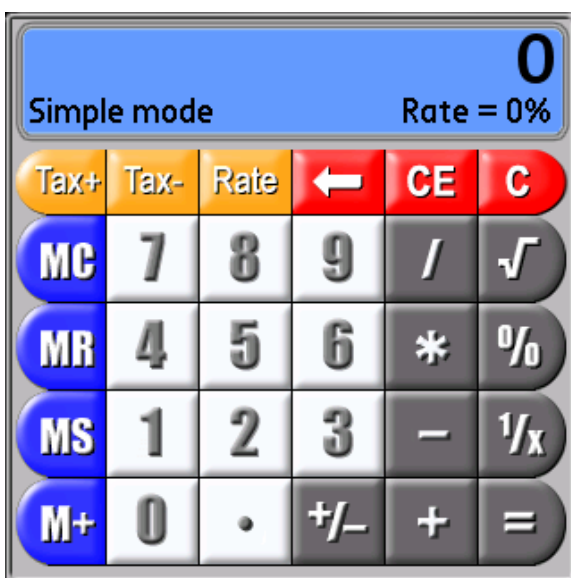
** - Engineering mode

Percentages

Normally, the function returns x divided by 100. However, it does perform a more useful function when the previous operation was addition or subtraction, then the number returned is the specified percentage of y. For example

Operation	Example	Keystroke	Answer
Percent	20% of 200	[c] 200 [*] 20 [%][=]	40
Percent (RPN)	20% of 200	[c] 200 [ent] 20 [%]	40
Percent ratio	12 is what percent of 30	[c] 12 [/] 30[%] [=]	40
Percent ratio (RPN)	12 is what percent of 30	[c] 12 [ent] 30[ent]100[/][/] [=]	40
Percent addition	50 + 30%	[c] 50 [+] 30 [%] [=]	65
Percent addition (RPN)	50 + 30%	[c] 50 [ent] 30 [%] [+]	65
Percent discount	50 – 30 %	[c] 50 [-] 30 [%] [=]	35
Percent discount (RPN)	50 – 30 %	[c] 50 [ent] 30 [%] [-]	35

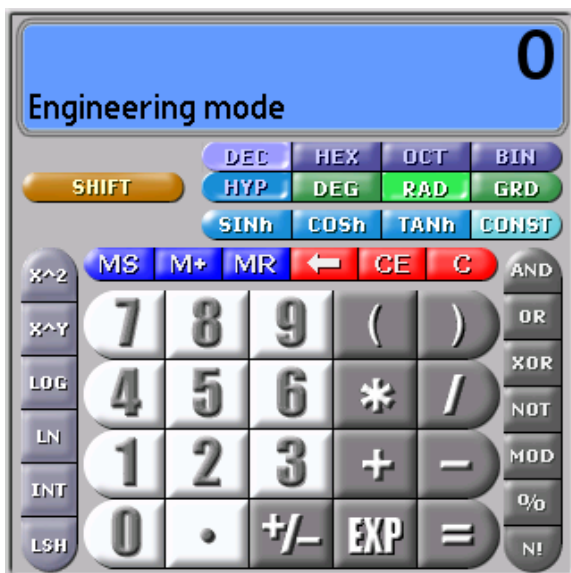
Simple Mode



In a simple mode, only One- and Two-Variable Math Functions are available.

Two-variable math, such as add, subtract, multiply and divide, take two variables to compute. One-variable functions, such as square root and reciprocal, need only one variable to calculate.

Engineering mode



In an engineering mode, all scientific functions are available.

Pressing **[Shift]** accesses the additional functions of the buttons.

Base Conversions

Use these buttons to convert from one base to another:

[Bin] displays the number in binary (base 2) format.

[Oct] displays the number in octal (base 8) format. The [8] and [9] are ignored in the octal mode.

[Dec] displays the number in decimal (base 10) format. This is the default format.

[Hex] displays the number in hexadecimal (base 16) format.

The **[A]** through **[F]** buttons are used for additional digit entry in hexadecimal mode.

Operation	Keystroke	Answer
Binary Addition	[c]10101011[+]1100[=]	10110111
Binary Addition (RPN)	[c]10101011[ent]1100[+]	10110111
Octal Division	[c]621[/]12[=]	50
Octal Division (RPN)	[c]621[ent]12[/]	50

Hexadecimal Multiplication	[c]FEDC[*]A9[=]	A83F3C
Hexadecimal Multiplication (RPN)	[c] FEDC[ent]A9[*]	A83F3C

Calculations combining binary, octal and hexadecimal numbers can also be performed.

Integer Conversions

These buttons are used for converting between different integer types (not available in decimal format).

[8 bit] converts x to an 8-bit integer.

[16 bit] converts x to a 16-bit integer.

[32 bit] converts x to a 32-bit integer.

Logical Operations

It is also called Boolean algebra. The variables in the logical calculation have only two values of truth and false. The results are also given by either truth and false. Truth is expressed as "1" and false "0", which corresponds to the binary expression. In the octal or hexadecimal calculations, the values are converted to the octal or hexadecimal.

[And] Product of propositions. It produces 1 when all input values are 1.

[Or] Sum of propositions. It produces 1 when one or more input values are 1.

[Xor] Exclusive sum of propositions. It produces 0 when all input values are 1 either 0. Other cases are same as **OR**.

[Not] Negation. It produces the opposite values of the input.

[Lsh] Digit Left Shift button

[Rsh] Digit Right Shift button

Operation	Keystroke	Answer
Binary And	[c]101010[And]111000[=]	101000
Binary And (RPN)	[c]101010[ent]111000 [And]	101000
Octal Or	[c]123456[Or]765432[=]	767476
Octal Or (RPN)	[c] 123456[ent]765432[Or]	767476
Hexadecimal Not	[c]147258[=]789ABC[Not]	FFFF876543
Hexadecimal Not (RPN)	[c] 147258[ent]789ABC[Not]	FFFF876543
Digit Left Shift(RPN)*	[c] 1024 [ent]1[Lsh]	2048
Digit Right Shift(RPN)**	[c] 1000 [ent]1[Shift][Rsh]	100

Digit Left Shift*	[c] 1024 [Lsh]1[=]	2048
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* - decimal format

** - binary format

Trigonometry

The angular modes buttons ([**Deg**], [**Rad**] and [**Grd**]) specify whether angles are measured in degrees, radians, or grads.

[**Sin**] calculates the sine of x.

[**Cos**] calculates the cosine of x.

[**Tan**] calculates the tangent of x.

Pressing [**Hyp**] before any of the above functions accesses the hyperbolic functions.

[**Asin**] calculates the arc sine of x.

[**Acos**] calculates the arc cosine of x.

[**Atan**] calculates the arc tangent of x.

Operation	Keystroke	Answer
Trigonometric functions(Deg)	[c][Deg] 53[Sin]	0.79863551
Trigonometric functions(Grd)	[c][Grd] 65[Tan]	1.63185168
Hyperbolic functions	[c]34[HYP][Cosh]	2.917308713e14

Trigonometry Conversions

Press [**Shift**] to access the Trigonometry Conversions.

[**Deg►**] converts an angle measured in degrees.

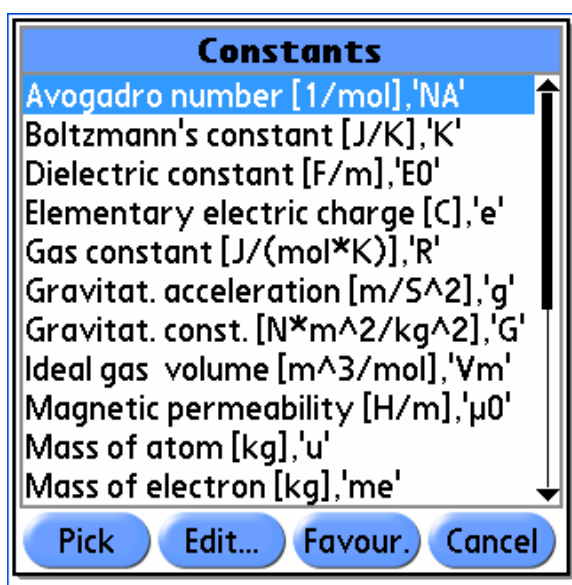
[**Rad►**] converts an angle measured in radians.

[**Grd►**] converts an angle measured in gradients.

Operation	Keystroke	Answer
Degree-Radian Conversion	[c]60[Deg][Shift][Rad►]	1.047197551

Constants (const)

Tap [**const**] to call the list of the built-in constants.



Choose the desired constant and tap **Pick** to assign the value to the X register.

Choose empty constant at the end of the list and tap **Edit...** to enter a new constant (a name and a value).

Choose the desired constant and tap **Favour.** To assign it to the **[Fav.]** (Favourite) button.

Operation	Keystroke	Answer
Assign constant	Pi [Favour.] [Done]	
Favourite constant	[Shift] [Fav.]	3.14159265359

Tap **Done** to exit the form.

Parentheses

Parentheses are used in standard input mode to establish order of precedence. Any operations enclosed in parentheses are calculated before the operations outside of parentheses. If the equation ends in a series of parentheses, use the equals [=] button to compute the final amount. To view intermediate results, tap the right parenthesis. The Parenthesis Indicator in the middle bottom of the screen shows how many left parentheses are currently in use.

Operation	Example	Keystroke	Answer
parentheses	$6 * ((2 + 1) + 1)$	[c]6[*][([[(2+1)]][+])1)][=]	24

Statistics Function

The input for this calculation is restricted to nonnegative integers.

Operation	Example	Keystroke	Answer
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factorial	10	[c] 10[n!]	3628800
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Logarithms

The following functions modify the number in the x register:

[Ln] calculates the natural log of x.

[ex] calculates the natural antilogarithm of x.

[Log] calculates the common log of x.

[10x] calculates the common antilogarithm of x.

Operation	Example	Keystroke	Answer
natural log	Ln123	[c]123[Ln]	4.812184355
natural antilogarithm	e^{22}	[c]22[Shift][ex]	3584912846
common log	Log123	[c]123[Log]	2.089905111
common antilogarithm	$10^{2.3}$	[c]2[.] 3[Shift][10x]	199.5262315

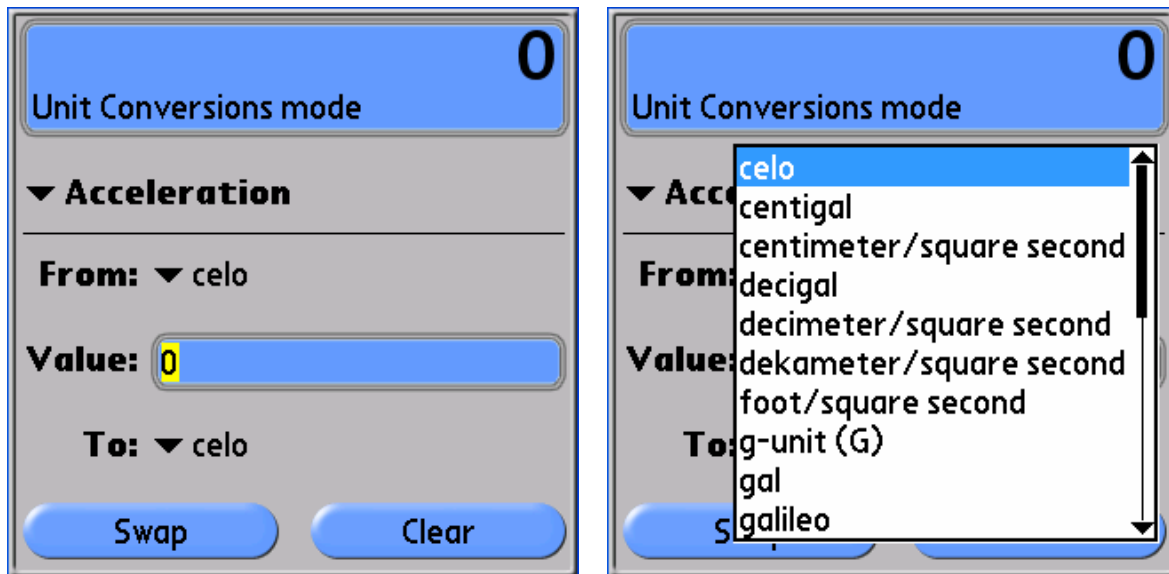
Fractions

[Int] Omits the fractional part of the value and display only the integer portion.

[Fra] Omits the integer portion of the value and displays only the fractional portion.

Operation	Example	Keystroke	Answer
Integer Display	12.3456789	[c]12[.] 3456789[Int]	12
Fraction Display	12.3456789	[c]12[.] 3456789[Shift][Fra]	0.3456789

Unit Conversion



The conversions are divided into 22 types: acceleration, angle, area, astronomical, capacitance, computer storage, cooking, density, energy, force, frequency, illuminance, length, power, pressure, sl decimal number, prefixes, speed, temperature, time conversion, volume and weight. Simply choose the desired type, units and enter the value.

Tap **Swap** to change the conversion direction.

Tap **Clear** to reset the value to zero.

Currency

The image displays two screenshots of a currency conversion application. The left screenshot shows the main interface with a large display of '0.00'. Below it, the 'Currency mode' is set to 'From: Euro' and 'To: U.S. Dollar'. The 'Value' field is '0.00' and the 'Rate' field is '0.88'. The 'Comm' field is '0.0%'. At the bottom are 'Edit currency' and 'Swap' buttons. The right screenshot shows the 'Edit' screen with a list of currencies: Australian Dollar, Austrian Schilling, Brazilian Real, British Pound, Canadian Dollar, Chinese Yuan, Colombian Peso, Euro, Hong Kong Dollar, Iceland Krona, and Israeli Shekel. At the bottom of this screen are 'Done', 'New...', 'Rename...', and 'Delete' buttons.

Currency
Australian Dollar
Austrian Schilling
Brazilian Real
British Pound
Canadian Dollar
Chinese Yuan
Colombian Peso
Euro
Hong Kong Dollar
Iceland Krona
Israeli Shekel

The special type of unit conversions is currency conversion.

Choose the initial and the resulting units, and enter the value and the rate.

If the desired currency is absent in the list, Tap on the **Edit currency** button to enter the Edit currency form.

Tip

The tip calculator interface consists of a top display area showing '0.00'. Below this is a 'Tip mode' section. To the left of the mode section are dropdown menus for 'Tip:' (set to 15%) and '#Persons:' (set to 1). To the right are 'Tax:' dropdown menus (set to 0%) and radio buttons for 'Pre' and 'Post' (with 'Post' selected). Below these are input fields for 'Bill:\$', 'Tip:\$', 'Total:\$', and 'Pay:\$', all showing '0.00'. A numeric keypad with buttons for 7, 8, 9, 4, 5, 6, 1, 2, 3, 0, a decimal point, and a back arrow is located to the right of the input fields. A 'Clear' button is at the bottom left. The right screenshot shows the 'Tip:' and 'Tax:' dropdown menus open, displaying a list of percentages. The 'Tip:' list ranges from 11% to 20%, with 15% selected. The 'Tax:' list ranges from 1% to 9%, with 0% selected.

The tip calculator computes tip, total bills, and performs bill-splitting functions.

Bill – the bill, amount before tip.

Tip – the tip percentage chosen from the pop-up list.

Tip Amount: – the tip amount.

Total – the total amount including the tip.

Num. Persons – the number of people paying for the meal.

Total – the total per person, split evenly among them people paying for the meal.

Example – At a team business lunch, your 5-person team (including you) goes to lunch: The total bill is \$45. With a 15% tip, what should each person contribute?

Enter the bill, choose the tip (15) and number of persons (**#Prs :**)-(5)

Mortgage

The screenshot shows a mortgage calculator interface. At the top, a blue box displays the monthly payment amount: **87.92**. Below this, the text "Mortgage mode" is visible. The calculator has several input fields: "Loan amount:" with a value of 1000.00, "Loan term:" with a value of 1.00 and radio buttons for "Years" (selected) and "Months", "Interest rate:" with a value of 10.00 and the label "%per year", "Annual tax:" with a value of 0.00, and "Annual insur.:" with a value of 0.00.

This mode is useful for compound interest calculations involving regular, uniform payments such as loans, mortgages, leases, and annuities.

Example: Let us consider a car loan. What would the payments be for a three-year loan of \$16,500 with an interest rate of 9.5 percent per year?

Enter the **Loan amount** of the money (\$16,500), **Loan term** - The number of years or months you have to pay the loan (3 years), **Interest rate** (9.5%) and you will get \$528.54 as the monthly payment amount.

You may also enter **Annual tax** (real estate tax). This tax is paid to the local taxing authority or municipality. And **Annual insurance** (property insurance), the owner's insurance that protects the owner from damages, as well as potential liability from events that occur on the property.

System requirements

PalmOS version	4.0 and later
Colors	16bit color 8bit color 4bit gray 2bit gray 1bit gray
Display	160x160 LoRes 320x320 HiRes
Landscape mode	Support
Processor type	Motorola 68K or ARM compatible
Memory	Need 300Kb free memory
Supported devices	Any Palm OS 4.0 or later compatible devices

Revision History

Version 1.0

- Initial creation.

Appendix - Functions & Operators

8-bit integer **[8 bit]**

16-bit integer **[16 bit]**

32-bit integer **[32 bit]**

Addition **[+]**

Additional digit entry in **[Hex]** mode **[A]**, **[B]**, **[C]**, **[D]**, **[E]**, **[F]**

Angle conversion **[Deg►]**, **[Rad►]**, **[Grd►]**

Arc cosine **[Acos]**

Arc sine **[Asin]**

Arc tangent **[Atan]**

Backspace **[←]**

Binary format **[Bin]**

Clear **[C]**

Clear Entry **[CE]** (**[CLX]**)

Common antilogarithm **[10x]**

Common log **[Log]**

Constants **[const]**, **[Fav.]**

Cosine **[Cos]**

Decimal format **[Dec]**

Decimal point **[.]**

Degrees angular mode **[Deg]**

Digit Left Shift **[Lsh]**

Digit Right Shift **[Rsh]**

Division **[/]**

Exclusive sum of propositions **[Xor]**

Exponential notation **[Exp]**

Factorial **[n!]**

Fraction **[Int]**, **[Fra]**

Grads angular mode **[Grd]**

Hexadecimal format [**Hex**]
Hyperbolic functions [**Hyp**]
Memory Clear [**MC**]
Memory Recall [**MR**]
Memory Store [**MS**]
Memory+ [**M+**]
Multiple Root [$y^{\sqrt{x}}$]
Multiplication [*****]
Natural antilogarithm [**ex**]
Natural log [**Ln**]
Negation [**Not**]
Octal format [**Oct**]
Parentheses [(], [)]
Percent [%]
Power [x^y]
Product of propositions [**And**]
Radians angular mode [**Rad**]
Reciprocal [$1/*$]
Shift [**Shift**]
Sign [+/-]
Sine [**Sin**]
Stack Manipulation functions [**R↓**], [**X<>Y**], [**Stack**]
Square [x^2]
Square root [$\sqrt{}$]
Subtraction [**-**]
Sum of propositions [**Or**]
Tangent [**Tan**]
Tax [**rate**], [**tax +**], [**tax -**]

Contacts

If you would like to contact us, please send your message to one of the addresses below. We are ready to answer all your questions and provide the best service possible.

If your question is about our software use, visit the Support page first. In case you will not find the answer, send your question to support@palmarysoft.com

Other questions e-mail to: contact@palmarysoft.com



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