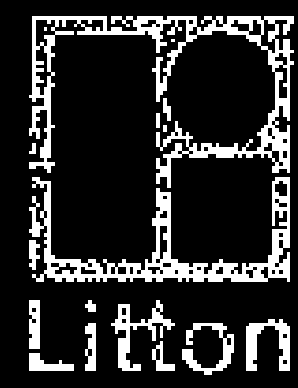
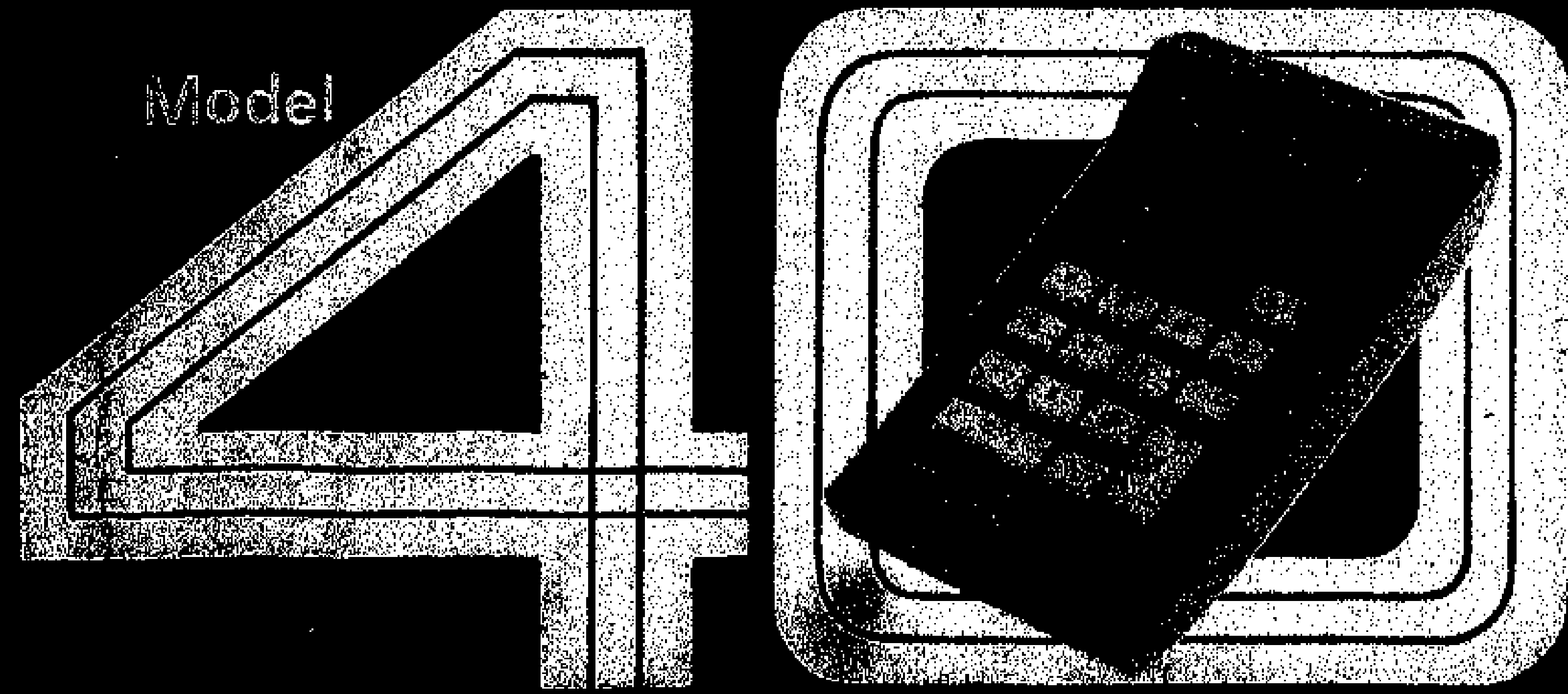


Portable  
Electronic Display Calculator  
with Memory



MONROE

Model



Monroe, The Calculator Company



**MONROE**

Model **40**

**Portable Electronic Display Calculator**

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with Memory

**operating instructions**

**Monroe, The Calculator Company**

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### GENERAL SPECIFICATIONS

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Dimensions: Length 6 in. (15.2 cm); width 3.4 in. (8.6 cm);  
height 1.9 in. (4.8 cm)

Weight: 13.3 oz. (377 gm)

Primary Components: MOS/LSI

Operating Temperature: 32°F (0°C) to 104°F (40°C)

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### INTRODUCTION

Congratulations on your discriminating taste in calculators. In buying a Monroe Model 40, you have purchased the end result of meticulous quality workmanship backed by Monroe's 60-plus years of solid experience. Your Model 40 features a ten-digit display capacity; automatic constant multiplication and division, sequential and percent calculations, decimal selection of floating (F), and add-mode (+), and 0 through 6, automatic accumulation, repeat addition and subtraction, separate subtotal and total keys, provide true adding machine operation, zero suppression for longer operating time, overflow, underflow, reverse underflow, and a bright, large, glare-free planar display for maximum readability.

The spacious keyboard and the angle of the display facilitate desk-top as well as hand-held operation.

Once you have worked with Monroe's Model 40, you'll know why we take justifiable pride in this dynamic new product.

## Monroe Model 40

### OPERATING CONTROLS

**CLEAR AND CLEAR ENTRY KEY**  
Clears incorrect entries, a pending multiplication or division operation or an overflow condition.

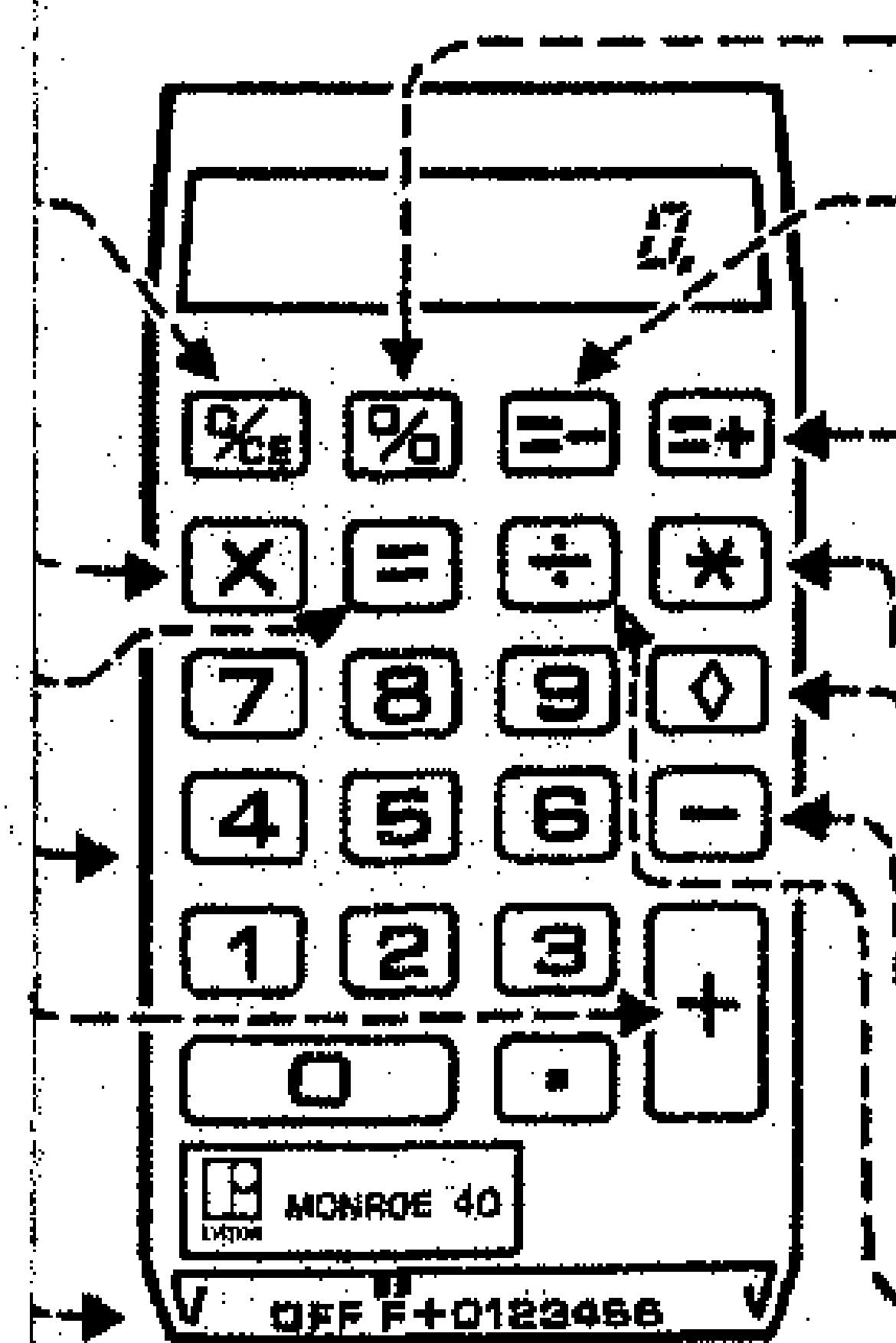
**MULTIPLY KEY**  
Enters number in the display as a multiplicand or completes a calculation and sets up result as a multiplicand.

**EQUALS KEY**  
Completes a multiplication or division operation.

**NUMERIC ENTRY KEYS**  
Enter numbers and decimal point exactly as you would write them.

**PLUS KEY**  
Adds entry to the add register. Repetitive depressions cause repeat addition. If depressed after a multiplication percentage operation, it adds the result to the multiplicand.

**ON/OFF DECIMAL SELECTOR SWITCH**  
The Model 40 is turned on by moving the slide to any of the nine positions. Selections are F (full floating), + (add-mode) and 0 through 6.



When the Model 40 is turned on, it is automatically cleared and ready for use.

**PERCENT KEY**  
Calculates percentages. Has add-on and discount capabilities.

**EQUALS MINUS KEY**  
Completes a multiplication or division operation and subtracts result from the add register.

**EQUALS PLUS KEY**  
Completes a multiplication or division operation and adds result to the add register.

**TOTAL KEY**  
Displays contents of add register. Add register is cleared.

**SUBTOTAL KEY**  
Displays contents of add register. Add register is not cleared.

**MINUS KEY**  
Subtracts entry from add register. Repetitive depressions cause repeat subtraction. If depressed after a multiplication percentage operation it subtracts result from the multiplicand.

**DIVIDE KEY**  
Enters number in display as a dividend or completes a calculation and sets up result as a dividend.

## OPERATING CHARACTERISTICS AND TECHNIQUES

### DECIMAL SYSTEM

Entries may contain a maximum of 10 whole or nine decimal digits or any combination of whole or decimal digits up to a total of 10.

#### 0 THROUGH 6

Results will contain the corresponding number of decimal places.

Example: Selector at 2  
 $10.3875 \times 9.2 = 95.57$

#### F (FULL FLOATING)

The decimal point will automatically position itself in results to allow maximum decimal accuracy within the 10-digit display capacity, without the loss of whole number digits.

Examples: Selector at F  
 $1 \div 3 = 0.33333333$   
 $12,345,678 \times 0.12345678 = 1524157.653$

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### + (ADD-MODE)

The last two digits of an entry will automatically be displayed as decimals unless an actual decimal key depression is made in a position other than the second place. If a result is obtained at this setting by depressing the  $\frac{\square}{\square}$ ,  $\frac{\square}{\square}$ ,  $\frac{\square}{\square}$ , or  $\frac{\square}{\square}$  key, it will automatically be rounded to two decimal places. This special setting is designed for convenience when working with monetary values.

Example: Decimal at +  
\$ 13.75  
145.00  
\$158.75

Numbers are set as 1375+, 14500+ and displayed as 13.75, 145.00. If the two zeroes in 14500 are not entered, the displayed number would be 1.45. An alternate method of entering whole dollar amounts such as \$145.00 is to depress the decimal point key instead of entering two zeroes.

### UNIT/PRICE MODE

With the selector at +, a number entered with the multiply or divide key will be considered as a whole number unless an actual decimal entry is made. The last

*continued*

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two digits of the second number will automatically be entered as decimals.  
 This feature is designed for convenience when calculating the total price of a  
 number of items; e.g., in an invoice.

Example: Decimal at +

6 pieces at \$6.47 ea. = \$38.82

8 lbs. at \$1.19 per lb. = \$9.52

Enter	Depress	Display
6	<input type="button" value="x"/>	6.00
647	<input "="" type="button" value="="/>	38.82
8	<input type="button" value="x"/>	8.00
119	<input "="" type="button" value="="/>	9.52

### DECIMAL FLEXIBILITY

The decimal setting may be changed at any time without affecting the accuracy  
 of a number being entered or a number already stored in the calculator.

### UNDERFLOW

In results containing a combination of whole or decimal digits in excess of the  
 display capacity of 10, the decimal will shift to accommodate the 10 most signif-  
 icant digits not to exceed 10 whole numbers.

Example:  $123456.7891 \times 278.01 = 34322221.9377$

Instructions: Decimal at 4

Enter	Depress	Display
123456.7891	<input type="button" value="x"/>	123456.7891
278.01	<input "="" type="button" value="="/>	34322221.94

### REVERSE UNDERFLOW

For small fractional results, an insufficient decimal setting is overridden to show as many significant digits as possible, so the Model 40 will always provide an accurate result.

Example:  $2 \div 625$

Instructions: Decimal at 2

Enter	Depress	Display
2	$\div$	2.00
625	=	0.0032

Without reverse underflow, result would have been displayed as 0.00

### INSIGNIFICANT ZERO SUPPRESSION

Unnecessary zeroes to the left of the most significant displayed digit are not displayed.

### AUTOMATIC 5/4 ROUNDOFF

In all multiplication, division and percent operations, the last digit displayed is increased by one if the following digit would have been five or greater.

Example:  $12.75 \times 2.385 = 30.40875$

Instructions: Decimal at 2

Enter	Depress	Display
12.75	$\times$	12.75
2.385	=	30.41

# Monroe Model 40

## APPLICATIONS

### ADDITION/SUBTRACTION WITH REPETITIVE ENTRIES

EXAMPLE:

1.23  
1.23  
4.56  
-7.89  
-7.89  
-8.76 credit balance

INSTRUCTIONS:

Decimal at +  
Depress **[\*]**

Enter	Depress	Display
123	+	1.23
	+	1.23
456	+	4.56
789	-	7.89
	-	7.89
	*	-8.76

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### ADDITION INTERRUPTED BY MULTIPLICATION

EXAMPLE:

2.25  
3.35  
4.45  
5.55  
15.60

18 x 2.6 = 46.80

↑ interruption

← return to addition

INSTRUCTIONS:

Decimal at +  
Depress **[\*]**

Enter	Depress	Display
225	+	2.25
335	+	3.35
445	+	4.45
18	X	18.00
2.6	=	46.80
555	+	5.55
	*	15.60

NOTE: Both addition and subtraction can be interrupted at any time in order to perform any multiplication or division operation.

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## MULTIPLICATION AND DIVISION

### EXAMPLE:

$$45.67 \times 1234.56 = 56,382.36$$

### INSTRUCTIONS:

Decimal at 2

Enter	Depress	Display
45.67	$\times$	45.67
1234.56	$=$	56,382.36

### EXAMPLE:

$$375 \div 500 = 0.75$$

### INSTRUCTIONS:

Decimal at 2

Enter	Depress	Display
375	$\div$	375.00
500	$=$	0.75

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## CONSTANT MULTIPLICATION AND DIVISION

EXAMPLE:  $1.65 \times 211 = 348.15$   
 $1.65 \times 59 = 97.35$   
 $1.65 \times 67 = 110.55$

### INSTRUCTIONS:

Decimal at 2

Enter	Depress	Display
1.65	$\times$	1.65
211	$=$	348.15
59	$=$	97.35
67	$=$	110.55

EXAMPLE:  $48 \div 3$   
 $12 \div 3$   
 $10 \div 3$

### INSTRUCTIONS:

Decimal at 2

Enter	Depress	Display
48	$\div$	48.00
3	$=$	16.00
12	$=$	4.00
10	$=$	3.33

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## SEQUENTIAL CALCULATIONS

### EXAMPLE:

$$7 \div 2 \div 1.6 \times 5 \times 2 = 21.88$$

### INSTRUCTIONS:

Decimal at 2

Enter	Depress	Display
7	$\div$	7.00
2	$\div$	3.50
1.6	$\times$	2.1875
5	$\times$	10.9375
2	$=$	21.88

## RAISING A NUMBER TO A POWER

### EXAMPLE:

$$3^2 = 9$$
$$3^3 = 27$$
$$3^4 = 81$$

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### INSTRUCTIONS:

Decimal at F

Enter	Depress	Display
3	$\times$	3.
	$=$	9.
	$=$	27.
	$=$	81.

## REVERSE UNDERFLOW

### EXAMPLE:

$$2 \div 625 = 0.0032$$

### INSTRUCTIONS:

Decimal at 2

Enter	Depress	Display
2	$\div$	2.00
625	$=$	0.0032

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## PERCENT CALCULATIONS

EXAMPLE: What is 16% of 150?

### INSTRUCTIONS:

Decimal at 2

Enter	Depress	Display
150	$\times$	150.00
16	$\%$	24.00

EXAMPLE: What % of 150 is 60?

### INSTRUCTIONS:

Decimal at 2

Enter	Depress	Display
60	$\div$	60.00
150	$\%$	40.00

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EXAMPLE: What is the amount of discount and the cost of an article marked \$30.45 less 12.5%?

### INSTRUCTIONS:

Decimal at 2

Enter	Depress	Display
30.45	$\times$	30.45
12.5	$\%$	3.81 (discount)
	$-$	26.64 (cost)

EXAMPLE: What is the tax and the total cost of an article costing \$25.20? Tax is 4%.

### INSTRUCTIONS:

Decimal at 2

Enter	Depress	Display
25.20	$\times$	25.20
4	$\%$	1.01 (tax)
	$+$	26.21 (total cost)

NOTE: Deposition of + or - after a percent calculation does not affect the contents of the add register.

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**PERCENTAGE DISTRIBUTION WITH 100% PROOF**

EXAMPLE:

	Sales in Thousands	Percent of Total Sales
Detroit	\$ 123	9%
Boston	456	33
New York	789	58
	<u>\$1368</u>	<u>100%</u>

INSTRUCTIONS:

Decimal at 4

Depress  \*

Enter	Depress	Display
123	<input type="checkbox"/> +	123.0000
456	<input type="checkbox"/> +	456.0000
789	<input type="checkbox"/> +	789.0000
	<input type="checkbox"/> ÷	789.0000
	<input type="checkbox"/> *	1368.0000
456	<input type="checkbox"/> =+	0.5768
123	<input type="checkbox"/> =+	0.3333
	<input type="checkbox"/> =+	0.0899
	<input type="checkbox"/> *	1.0000

**PERCENTAGE DISTRIBUTION WITH 100% PROOF UTILIZING % KEY**

EXAMPLE:

Use same figures from previous problem

INSTRUCTIONS:

Decimal at 2

Depress  \*

Enter	Depress	Display
123	<input type="checkbox"/> +	123.00
456	<input type="checkbox"/> +	456.00
789	<input type="checkbox"/> +	789.00
	<input type="checkbox"/> ÷	789.00
	<input type="checkbox"/> *	1368.00
	<input type="checkbox"/> %	57.68
	<input type="checkbox"/> +	57.68
456	<input type="checkbox"/> %	33.33
	<input type="checkbox"/> +	33.33
123	<input type="checkbox"/> %	8.99
	<input type="checkbox"/> +	8.99
	<input type="checkbox"/> *	100.00

## CALCULATING SIMPLE INTEREST ON SAVINGS ACCOUNT

**EXAMPLE:**

Calculate the simple interest on an account of \$1500 at an interest rate of 7.5% for 160 days using a 360-day year.

**INSTRUCTIONS:**

Decimal at 2

Enter	Depress	Display
160	$\frac{\square}{\square}$	160.00
360	X	0.4444444444
1500	X	666.66666667
7.5	%	50.00

## COMPOUND INTEREST

**EXAMPLE:**

Decimal at F

If \$1000 is invested for 2½ years at 7% compounded quarterly, find the compound interest.

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Formula:  $S = P(1 + i)^n - P$   
 where: S = compound interest  
 P = principle (\$1000)  
 i = quarterly interest rate  $\frac{0.07}{4}$   
 n = 4 quarters x 2.5 years = 10

**INSTRUCTIONS:**

Decimal at F

Enter	Depress	Display
.07	$\frac{\square}{\square}$	0.07
4	=+	0.0175
1	+	1.
	*	1.0175
	X	1.0175
	=	1.03530625
	=	1.053424109
	=	1.071859031
	=	1.090616564
	=	1.109702354
	=	1.129122145
	=	1.14881783
	=	1.168987214
	=	1.189444449 (10th power)
	X	1.189444449
1000	-	1000.
	=+	1189.444449
	*	189.4444899 (compound interest)

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## MARK UP

Mark up is a percentage of profit and is usually figured on the selling price. If the selling price is \$15.00 and the cost is \$12.00, what is the percentage of mark up?

Formula:  $\frac{15 - 12}{15}$

### INSTRUCTIONS:

Decimal at 2

Enter	Depress	Display
15	+	15.00
	-	15.00
	=	1.00
12	-	12.00
	*	3.00
	%	20.00

## INVOICING

### EXAMPLE:

12 items @ \$1.25  
 5 items @ \$5.25  
 6 items @ \$5.55

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Discount rate = 15%

Tax = 5%

Freight charge = \$6.33

Find: extensions  
 discount amount  
 net  
 tax amount  
 gross billing  
 grand total

### INSTRUCTIONS:

Decimal at +

Depress  \*

Enter	Depress	Display
12	X	12.00
125	=+	15.00
5	X	5.00
525	=+	26.25
6	X	6.00
555	=+	33.30
	*	74.55 (total of extensions)
	X	74.55
15	%	11.18 (discount amount)
	-	63.37 (net)
	X	63.37
5	%	3.17 (tax amount)
	+	66.54 (gross billing)
	+	66.54
633	+	6.33 (freight charge)
	*	72.87 (grand total)

## GENERAL INFORMATION

### Accessories

- Four 1.5 v. size AA alkaline batteries
- Converter/Charger for operation on household AC current
- Nickel Cadmium rechargeable batteries
- Auxiliary battery charge receptacle
- Soft contoured zippered cover

### Battery Life

Alkaline batteries: average operating time 20 hours depending on batteries used\*  
Nickel Cadmium rechargeable batteries: operating time 9 hours on a full charge

### Battery Discharge

When the Model 40 is approaching discharge, the display will flicker and then blank. No erroneous calculation will result when the batteries approach discharge. However, this is your signal to replace or recharge the batteries.

\*For longer battery life, replacement batteries such as Mallory MN1500 or Eveready E91 should be used.

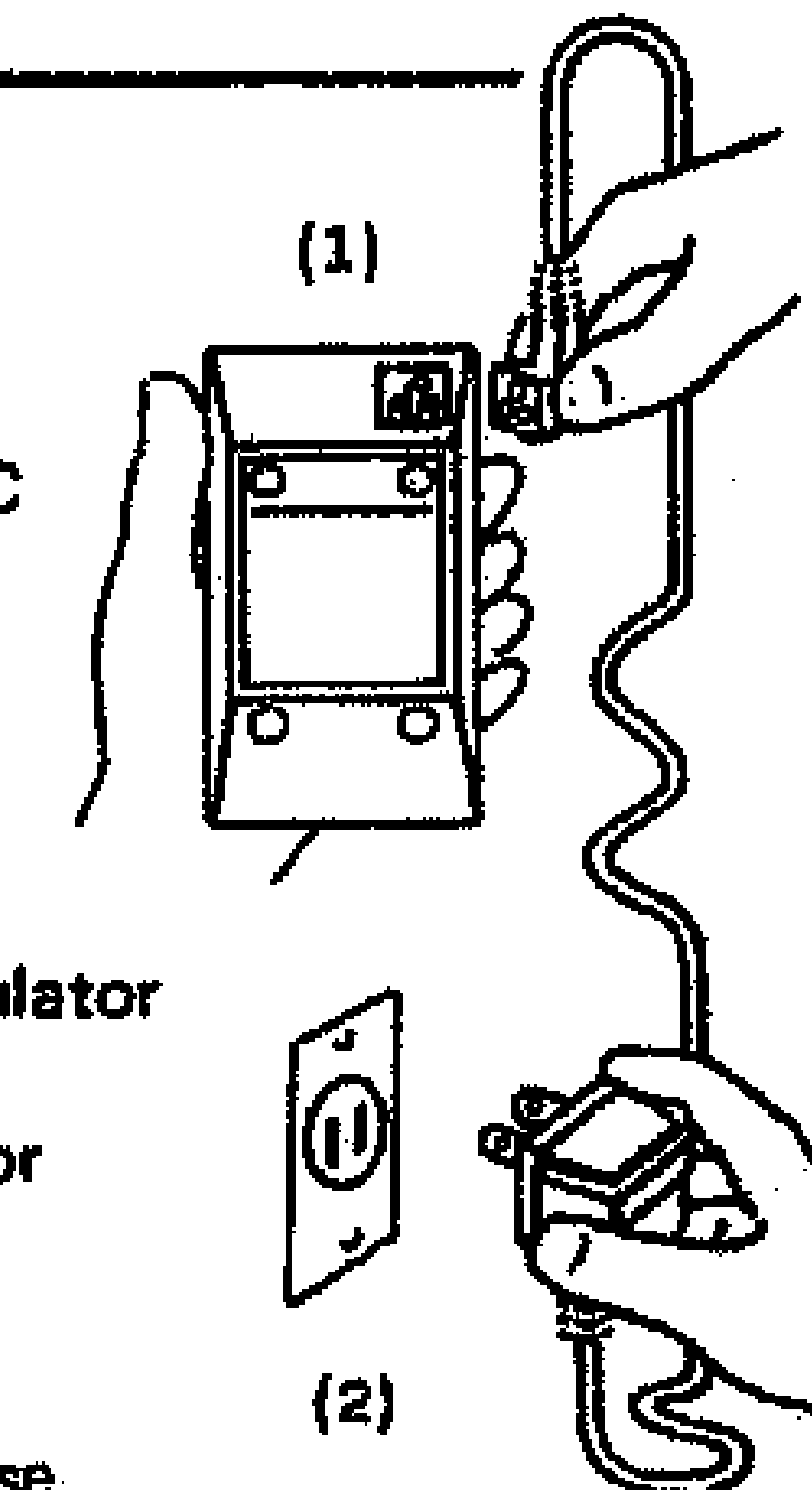
### AC Operation with Converter/Charger

Connect the Converter/Charger to your Model 40 making sure the three holes in the plug align with the three prongs in the calculator (illus.1). Then connect Converter to an appropriate AC outlet (illus.2). Operation on AC current can take place with or without batteries in place.

### Charging the Model 40

Connect the Converter/Charger to your Model 40 making sure the three holes in the plug align with the three prongs in the calculator (illus.1). Then connect Converter to an appropriate AC outlet (illus.2). Charging time ranges from 12 to 14 hours. The calculator can be used while being recharged.

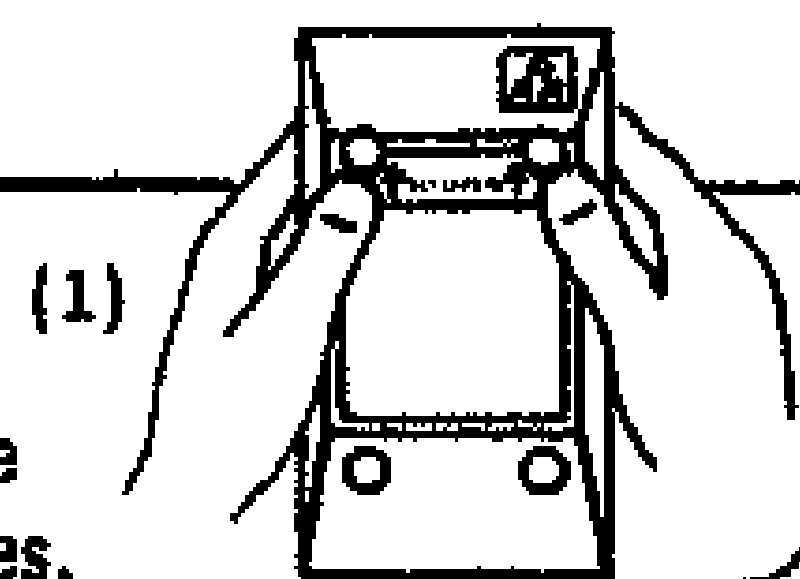
**Warning:** Never leave the Converter/Charger connected to the calculator when not connected to an AC outlet since this will cause battery discharge.



## BATTERY REPLACEMENT

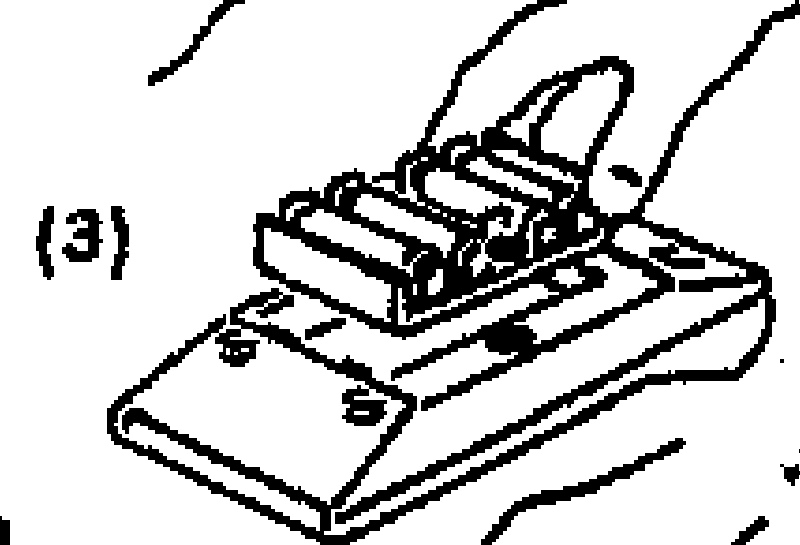
### Opening the Calculator

Open the back of the calculator by sliding the two round feet in the direction of the arrows (illus.1). Remove bottom panel and batteries.



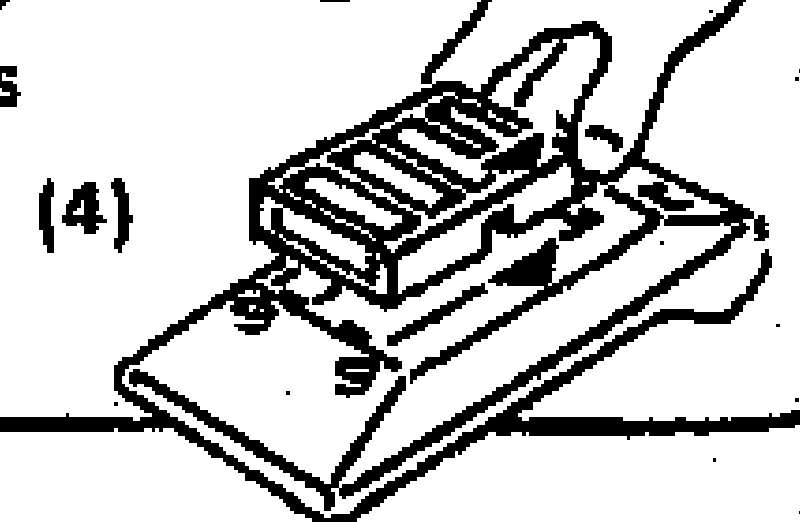
### Alkaline Battery Replacement

Remove old batteries and insert new batteries in the battery cartridge making sure that the positive (+) and negative (-) symbols on the batteries correspond to the symbols on the cartridge (illus.2). Insert battery cartridge in calculator making sure that the ● symbol on the cartridge aligns with the ● symbol on the Model 40 case (illus.3).



### Rechargeable Battery Replacement

To replace the rechargeable batteries, place the sealed cartridge into the Model 40 making sure that the ► symbol on the cartridge aligns with the ► symbol on the Model 40 case (illus.4).



## CARE OF CALCULATOR

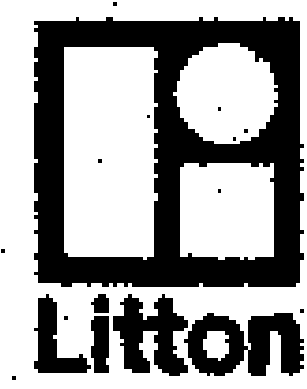
The soft zippered cover protects the keyboard and electronic components from dirt and dust when the calculator is not in use. Always be sure the calculator is off before putting it in its cover.

## SERVICE

With the 1600 factory-trained service personnel in the United States and Canada, Monroe enjoys a well-deserved reputation for prompt and expert service. Technical service, should the need arise, is available through your local Monroe branch office.



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**MONROE**

Monroe, The Calculator Company  
Orange, New Jersey, U.S.A. • Toronto, Canada • Zurich, Switzerland  
***Sales and Service Throughout the World***

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