

## Instructions

### Financial Calculator

Contains 14 financial formulas. Select function, then enter data into all edit boxes that are active. Use tab key to select edit box. Click OK button, and dialog box will return with results.

### Amortization Schedule Creator

Enter loan amount, interest rate, and term in the dialog box, and macro will create amortization schedule on a new worksheet. If you have the Add-In X-Bar activated, you should un-check the Create New Workbook box. Creating a new workbook conflicts with the X-Bar Add-In. Un-checking the **Create New Workbook** box creates a new worksheet in this workbook. The new worksheet can then be either moved, copied, or deleted by selecting its' name tab with the mouse down and pressing the Shift key, or it can be left in the workbook. If left in the workbook, a new amortization schedule sheet will be created to the right of the existing one.

### Calendar Calculator

Calculates days between two dates and converts them to weeks, months, or years. Also, will find day of week for a particular date.

### Minimum IRA Disbursement

Calculates minimum required disbursement of IRA funds for those over the age of seventy and one half years.

### Currency Converter

Select currency (country), select function (convert to US, convert to foreign), enter amount, then press OK button. See Formulas sheet to change factors or currencies. Simply type in new factors or currencies.

### **Metric Converter**

When dialog box appears, select function, Convert to Metric, or Convert to English. You will then be limited to entering a metric or English number you wish to convert, and then selecting the type of measurement from the scroll list. Press the OK button, and the dialog box will return with the answer.

### **President Information**

When dialog box appears, select president. Press the OK button, and the dialog box will return with the selected president's life dates, party affiliation, place of birth, term dates, and vice president.

### **Play Name the President**

Just follow directions of the dialog box.

### **Check Optimum Weight Factor**

When dialog box appears, enter your weight in pounds and your height in inches. Press the OK button, and the dialog box will return with the good or bad news.

### **States Information**

When dialog box appears, select state. Press the OK button, and the dialog box will return with the selected state's capitol, official two letter abbreviation, and the date it entered the Union.

### **Play Name the Capitol**

Just follow directions of the dialog box.

### **Find the Easter Date**

Just follow directions of the dialog box. To see Easter date for following 15 years of selected date, go to sheet Formulas and click Easter Date button. Formula courtesy of Bob Coffield of Midland, Michigan. E-mail: BOBCOFF.

### **Byte Converter Button**

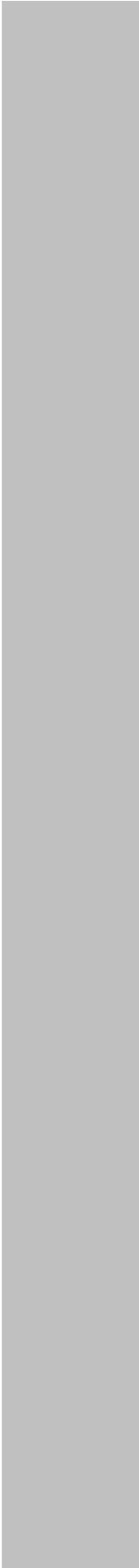
Converts bytes to kilobytes, megabytes, or gigabytes. Converts kilobytes to megabytes, or gigabytes. Converts megabytes to gigabytes.

If you find any errors, or have any suggestions for improvements, or find that it has been of help to you, please contact me.

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See more files at JacMar Freeware web site: <http://www.mindspring.com/~jackkarnes>

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## FINANCIAL FORMULAS

I	Annula Interest Rate	6.00%
CP	Compounding Period per Year	4
Y	Number of Years	1
X	Number of Quarteers	4
M	Number of Months	12
D	Number of Days	365
P	Present Value	\$10,000.00
F	Future Value	\$10,000.00
Q	Payment	\$667.00
IF	Inflation Rate Per Annum	3.00%
L	Life Expectency	16.0
IE	Equivalent Interest Rate	0.50%

1	Amount at Simple Interest=	\$600.00
2	Amount Compounded Daily=	\$2,281,423.81
3	Amount Compounded Monthly=	\$1,956.18
4	Amount Compounded Quarterly=	\$613.64
5	Find Number of Periods (NPER)=	15.62
6	Find Amount of Interest in Payment=	\$50.00
7	ind Length of Monthly Payments from Fixed Amount=	1.30
8	Find Payment=	\$860.66
9	Find Loan Balance=	\$7,749.83
10	Future Value of Single Amount=	\$10,613.64
11	Present Value of Single Amount=	\$9,421.84
12	Future Value of Monthly Payments=	\$8,227.82
13	Present Value of Monthly Payments=	\$7,749.83
14	Future Value in Todays Dollars=	\$9,708.74
15	Required IRA Disbursement for those over 70-1/2=	\$625.00

### FORMULAS:

$P * IE * M$   
 $P * (1 + I/CP)^D - P$   
 $P * (1 + I/CP)^M - P$   
 $P * (1 + I/CP)^X - P$   
 $NPER(IE, -Q, P)$   
 $IPMT(IE, 1, M, P)$   
 $(NPER(IE, -Q, P))/12$   
 $PMT(IE, M, -P)$   
 $Q/IE * (1 - (1 + IE)^{-M})$   
 $P * (1 + I/CP)^{(CP * Y)}$   
 $F / (1 + I/CP)^{(CP * Y)}$   
 $Q/IE * ((1 + IE)^{(12 * Y)} - 1)$   
 $Q/IE * (1 - (1 + IE)^{-(12 * Y)})$   
 $F / (1 + IF)^Y$   
 $P / L$

### ALTERNATE FORMULAS:

$P * ((1 + IE)^M * IE) / ((1 + IE)^M - 1)$   
 $P * IE / (1 - (1 / (1 + IE)^M))$

Easter Date Formula - Courtesy of Bob Coffield, Midland, Michigan, E-mail: BOBCOFF.

1999	1999 and next 15 Years	
4	April 4, 1999	4
19	April 23, 2000	4
99	April 15, 2001	4
4	March 31, 2002	3
3	April 20, 2003	4
1	April 11, 2004	4
6	March 27, 2005	3
10	April 16, 2006	4
24	April 8, 2007	4

## Formulas

	3	March 23, 2008	3
	73	April 12, 2009	4
	3	April 4, 2010	4
	0	April 24, 2011	4
	127	April 8, 2012	4
	4	March 31, 2013	3
	4	April 20, 2014	4

Stat

COUNTRY	FACTOR
Australian Dollar	0.65650
Austrian Schilling	0.07792
Belgian Franc	0.02655
Brazilian Real	0.87773
British Pound	1.67180
Canadian Dollar	0.70096
Chinese (P.R.) Yuan	0.12033
Danish Krone	0.14382
Dutch Guilder	0.48680
European Union Euro	1.08740
Finnish Markka	0.18050
French Franc	0.1637
German Mark	0.54830
Greek Drachma	0.00314
Hong Kong Dollar	0.12904
Indian Rupee	0.02506
Irish Pound	1.38090
Israeli Shekel	3.6029
Italian Lira	0.00055
Japanese Yen	0.00775
Malaysian Ringgit	0.27248
Mexican Peso	0.11781
New Zealand Dollar	0.55360
Norwegian Krone	0.13224
Philippines Pesos	39.04
Portuguese Escudo	0.00535
Singapore Dollar	0.63051
South African Rand	0.19845
South Korean Won	0.00072
Spanish Peseta	0.00646
Sri Lankan Rupee	0.01601
Swedish Krona	0.12696
Swiss Franc	0.65980
Taiwan N.T. Dollar	0.03039
Thai Baht	0.02500
Venezuelan Bolivar	0.00189

Alabama  
Alaska  
Arizona  
Arkansas  
California  
Colorado  
Connecticut  
Delaware  
Florida  
Georgia  
Hawaii  
Idaho  
Illinois  
Indiana  
Iowa  
Kansas  
Kentucky  
Louisiana  
Maine  
Maryland  
Massachusetts  
Michigan  
Minnesota  
Mississippi  
Missouri  
Montana  
Nebraska  
Nevada  
New Hampshire  
New Jersey  
New Mexico  
New York  
North Carolina  
North Dakota  
Ohio  
Oklahoma  
Oregon  
Pennsylvania  
Rhode Island  
South Carolina  
South Dakota  
Tennessee  
Texas  
Utah  
Vermont  
Virginia

4  
23  
15  
31  
20  
11  
27  
16  
8

Formulas

23  
12  
4  
24  
8  
31  
20

Washington  
West Virginia  
Wisconsin  
Wyoming

## United States

1819	AL	Montgomery
1959	AK	Juneau
1912	AZ	Phoenix
1836	AR	Little Rock
1850	CA	Sacramento
1876	CO	Denver
1788	CT	Hartford
1787	DE	Dover
1845	FL	Tallahassee
1788	GA	Atlanta
1959	HI	Honolulu
1890	ID	Boise
1818	IL	Springfield
1816	IN	Indianapolis
1846	IA	Des Moines
1861	KS	Topeka
1792	KY	Frankfort
1812	LA	Baton Rouge
1820	ME	Augusta
1788	MD	Annapolis
1788	MA	Boston
1837	MI	Lansing
1858	MN	St. Paul
1817	MS	Jackson
1821	MO	Jefferson City
1889	MT	Helena
1867	NE	Lincoln
1864	NV	Carson City
1788	NH	Concord
1787	NJ	Trenton
1912	NM	Santa Fe
1788	NY	Albany
1789	NC	Raleigh
1889	ND	Bismark
1803	OH	Columbus
1907	OK	Oklahoma City
1859	OR	Salem
1787	PA	Harrisburg
1790	RI	Providence
1788	SC	Columbia
1889	SD	Pierre
1796	TN	Nashville
1845	TX	Austin
1896	UT	Salt Lake City
1791	VT	Montpelier
1788	VA	Richmond

No.	Name	Life Dates
1	George Washington	1732 - 1799
2	John Adams	1735 - 1826
3	Thomas Jefferson	1743 - 1826
4	James Madison	1751 - 1836
5	James Monroe	1758 - 1831
6	John Quincy Adams	1767 - 1848
7	Andrew Jackson	1767 - 1845
8	Martin Van Buren	1782 - 1862
9	William Henry Harrison	1773 - 1841
10	John Tyler	1790 - 1862
11	James Knox Polk	1795 - 1849
12	Zachary Taylor	1784 - 1850
13	Millard Fillmore	1800 - 1874
14	Franklin Pierce	1804 - 1869
15	James Buchanan	1791 - 1868
16	Abraham Lincoln	1809 - 1865
17	Andrew Johnson	1808 - 1875
18	Ulysses Simpson Grant	1822 - 1885
19	Rutherford Birchard Hayes	1822 - 1893
20	James Abram Garfield	1831 - 1881
21	Chester Alan Arthur	1830 - 1886
22	Grover Cleveland	1837 - 1908
23	Benjamin Harrison	1833 - 1901
24	Grover Cleveland	1837 - 1908
25	William McKinley	1843 - 1901
26	Theodore Roosevelt	1858 - 1919
27	William Howard Taft	1857 - 1930
28	Woodrow Wilson	1856 - 1924
29	Warren Gamaliel Harding	1865 - 1923
30	Calvin Coolidge	1872 - 1933
31	Herbert Clark Hoover	1874 - 1964
32	Franklin Delano Roosevelt	1882 - 1945
33	Harry S. Truman	1884 - 1972
34	Dwight David Eisenhower	1890 - 1969
35	John Fitzgerald Kennedy	1917 - 1963
36	Lyndon Baines Johnson	1908 - 1973
37	Richard Milhous Nixon	1913 - 1994
38	Gerald Rudolph Ford	1913 -
39	James Earl Carter Jr.	1924 -
40	Ronald Wilson Reagan	1911 -
41	George Herbert Walker Bush	1924 -
42	William Jefferson Clinton	1946 -



## Formulas

1889	WA	Olympia
1863	WV	Charleston
1848	WI	Madison
1890	WY	Cheyenne

## tates Presidents

Politics	Place of Birth	Term Dates	Vice Presidents	
Federalist	Virginia	1789 - 1797	John Adams	William Clinton
Federalist	Massachusetts	1797 - 1801	Thomas Jefferson	Richard Nixon
Dem. - Rep.	Virginia	1801 - 1809	Aaron Burr-George Clinton	James Carter
Dem. - Rep.	Virginia	1809 - 1817	George Clinton-Elbridge Gerry	Ronald Reagan
Dem. - Rep.	Virginia	1817 - 1825	Daniel D. Tompkins	Herbert Hoover
Dem. - Rep.	Massachusetts	1825 - 1829	John C. Calhoun	Abraham Lincoln
Democrat	South Carolina	1829 - 1837	John C. Calhoun-Martin Van Buren	John Adams
Democrat	New York	1837 - 1841	Richard M. Johnson	John Adams
Whig	Virginia	1841 - 1841	John Tyler	John Kennedy
Democrat	Virginia	1841 - 1845		George Bush
Democrat	North Carolina	1845 - 1849	George M. Dallas	Harry Truman
Whig	Virginia	1849 - 1850	Millard Fillmore	Gerald Ford
Whig	New York	1850 - 1853		Franklin Pierce
Democrat	New Hampshire	1853 - 1857	William R. King	Grover Cleveland
Democrat	Pennsylvania	1857 - 1861	John Breckinridge	Grover Cleveland
Republican	Kentucky	1861 - 1865	Hannibal Hamlin-Andrew Johnson	Martin Van Buren
National Union	North Carolina	1865 - 1869		Millard Fillmore
Republican	Ohio	1869 - 1877	Schuyler Colfax-Henry Wilson	Theodore Roosevelt
Republican	Ohio	1877 - 1881	William Wheeler	Franklin Roosevelt
Republican	Ohio	1881 - 1881	Chester A. Arthur	James Polk
Republican	Vermont	1881 - 1885		Andrew Johnson
Democrat	New Jersey	1885 - 1889	Thomas Hendricks	Ulysses Grant
Republican	Ohio	1889 - 1893	Levi P. Morton	Rutherford Hayes
Democrat	New Jersey	1893 - 1897	Adlai E. Stevenson	James Garfield
Republican	Ohio	1897 - 1901	Garret Hobart-Theodore Roosevelt	Benjamin Harrison
Republican	New York	1901 - 1909	Charles Fairbanks	William McKinley
Republican	Ohio	1909 - 1913	James Sherman	William Taft
Democrat	Virginia	1913 - 1921	Thomas Marshall	Warren Harding
Republican	Ohio	1921 - 1923	Calvin Coolidge	James Buchanan
Republican	Vermont	1923 - 1929	Charles Dawes	Andrew Jackson
Republican	Iowa	1929 - 1933	Charles Curtis	Dwight Eisenhower
Democrat	New York	1933 - 1945	John Garner-Henry Wallace-Harry Truman	Lyndon Johnson
Democrat	Missouri	1945 - 1953	Alben Barkley	Chester Arthur
Republican	Texas	1953 - 1961	Richard Nixon	Calvin Coolidge
Democrat	Massachusetts	1961 - 1963	Lyndon Johnson	George Washington
Democrat	Texas	1963 - 1969	Hubert H. Humphrey	Thomas Jefferson
Republican	California	1969 - 1974	Spiro Agnew-Gerald Ford	James Madison
Republican	Nebraska	1974 - 1977	Nelson Rockefeller	James Monroe
Democrat	Georgia	1977 - 1981	Walter Mondale	William Harrison
Republican	Illinois	1981 - 1989	George Bush	Zachary Taylor
Republican	Massachusetts	1989 - 1993	J. Danforth Quayle	John Tyler
Democrat	Arkansas	1993 -2001	Albert Gore, Jr.	Woodrow Wilson

Bill Clinton	Clinton
Dick Nixon	Nixon
Jimmy Carter	Carter
Ronnie Reagan	Reagan
	Hoover
Abe Lincoln	Lincoln
	Adams
	Adams
Jack Kennedy	Kennedy
	Bush
	Truman
Jerry Ford	Ford
	Pierce
	Cleveland
	Cleveland
	Van Buren
	Fillmore
Teddy Roosevelt	Roosevelt
	Roosevelt
	Polk
	Johnson
	Grant
	Hayes
	Garfield
	Harrison
	McKinley
	Taft
	Harding
	Buchanan
	Jackson
Ike Eisenhower	Eisenhower
	Johnson
	Arthur
	Coolidge
	Washington
	Jefferson
	Madison
	Monroe
	Harrison
	Taylor
	John Tyler
	Wilson