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## I Made It Through With Calculators

By **Analese Burnabaker**

I was never one of those students for whom schooling came easily. On the contrary, there were

several significant factors to which I owe deep gratitude for getting me through high school and then my years at university. The first and most significant factor that contributed to and I'd even say caused my eventual success in academia was undoubtedly my mother. She was a constant source of encouragement and confidence for me. Another source of inspiration for my studies came from my teachers. One math teacher in particular believed in me like no one else had. He would allow me to stay after school for an hour each evening and he would go back over the lesson from the day in order to ensure that I knew it well. He introduced to calculators to me and even purchased one for me because he knew I'd never own one on my own.

Calculators literally transformed my abilities to get through school. Before my math teacher, Mr. Jonness, got me a calculator and taught me to use it, my lack of natural talent and practice in mathematics brought me to tears almost each afternoon after school. I would head home and begin right away trying to do my math lessons for the next day. Hour and after I would sit in our dining room and struggle over problem after problem. My struggles in mathematics were enough to make me hate everything about school and the prospect of continuing my education.

Thankfully Mr. Jonness and his calculators entered my life just in time and I was able to learn the benefits of calculators and begin to make significant progress in math. Within a year of being introduced to Mr. Jonness and to the magic of calculators, my mathematics abilities had improved enough to wear I didn't dread going to school each morning. I was never at the top of my class in math, but I was able to pass each class with hard with but few tears.

I think my childhood struggles with math, while they were terrible and heartbreaking at the time, served a great purpose in my life. I learned that hard work really does pay off and I saw how something as small as calculators could make all the difference. Mr. Jonness likened my life to a calculator and mathematics to the world. He said that in the same way that calculators had made math easier for me, so my one small life could make the world easier and better for others.

Analeese Burnabaker is an author and professor of English at a local college. She loves to tell the story of how calculators changed her life and of how her life is changing the world. See

<http://www.calculatorshelp.info>

for more.

### **Mortgage Calculators – Simple But Effective**

**By Tyson J Stevenson**

The Oxford Dictionary defines mortgage as "the method of conveyance of property as security for debt until money is repaid". The word mortgage is a French loan word, literally meaning dead pledge, but commonly used to refer to the legal device used in securing be property. A calculator on the other hand is an electronic device used for making calculations. Owning a home or moving into a larger one is the part of any person's dream. However dreams come with the price tag and so at times, to attain what we want, we need a little financial help at times, which we refer to as loans.

A mortgage calculator is a simple way to determine how much the monthly payments would be, thereby providing a base leading to the fulfillment of dreams. However, there is a word of caution here. Mortgage calculators follow the standard ratio of debt to income; which means that debt can be taken only upto 28 percent of the income. This poses as a major problem, especially in markets like Southern California where this warning is overlooked by many lenders. Thus in a country where the average income is less than sixty four thousand dollars, one is expected to earn over 128,000 dollars to afford a home that is moderately priced at 5,00,000 dollars. Also, there are a variety of mortgage calculators available. Basic mortgage calculators determine how much your payment will be. In such calculators, a number is received by inputting the amount of the loan, the term and the interest rate. Mortgage calculators can also calculate how much you can afford for a home. In return for supplying data of your income and any other additional payments that you may have to incur, the mortgage calculator helps you ascertain the amount of money you need to take out. However, this type of mortgage calculator does not take into account the amount of down payment that is being made. Mortgage calculators of higher utility take into consideration the amount of earning needed, and allows the input of all that information in addition to the amount of savings being made for the down payment.

The mortgage calculator has its own advantages. For one, the confused customer is assured that even if he responds to the lucrative and yet myriadly mazed policies of the banks, he will not be cheated. Also, since a major chunk of the business of mortgage calculators are carried on through the net, the economy of the country receives a positive kick. Mortgage calculators also motivate the banks to strive for betterment of their policies thereby enhancing national growth.

In most jurisdictions, mortgages are strongly associated with loans secured on real estate rather than on other property such as ships, gold etc. There are also cases where only land may be mortgaged. Contriving a mortgage is often seen as the standard method by which individuals or businesses can purchase residential or commercial real estate without paying the full value immediately. Mortgage calculator sees it's boon in countries like Great Britain, Spain and the US.

Tyson J Stevenson is a prolific writer of useful articles on a variety of topics. Related resources are:

<http://easymortgagecalculator.info>

<http://ez-mortgage-calculator.info>

<http://simplemortgagecalculator.info>

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