
CHAPTER 8:

Discrete Functions: Financial Applications

Note: Answers are given to the same number of decimal points as the numbers in each question.

Getting Started, p. 474

1. a) Each term in the sequence is equal to the previous term plus 4. So the next two terms are 23 and 27:

$$t_4 = 19 + 4 = 23$$

$$t_5 = 23 + 4 = 27$$

The general term, t_n , is $3 + 4n$.

For example,

$$t_1 = 3 + (4 \times 1) = 7$$

$$t_2 = 3 + (4 \times 2) = 11$$

The recursive formula is $t_1 = 7$, $t_n = t_{n-1} + 4$, where $n > 1$.

b) Each term in the sequence is equal to the previous term minus 27. So the next two terms are -50 and -77 :

$$t_4 = -23 - 27 = -50$$

$$t_5 = -50 - 27 = -77$$

The general term, t_n , is $85 - 27n$.

For example,

$$t_1 = 85 - (27 \times 1) = 58$$

$$t_2 = 85 - (27 \times 2) = 31$$

The recursive formula is $t_1 = 58$, $t_n = t_{n-1} - 27$, where $n > 1$.

c) Each term in the sequence is equal to the previous term multiplied by 4. So the next two terms are 1280 and 5120:

$$t_4 = 320 \times 4 = 1280$$

$$t_5 = 1280 \times 4 = 5120$$

The general term, t_n , is $5 \times 4^{n-1}$.

For example,

$$t_1 = 5 \times 4^0 = 5$$

$$t_2 = 5 \times 4^1 = 20$$

The recursive formula is $t_1 = 5$, $t_n = 4t_{n-1}$, where $n > 1$.

d) Each term in the sequence is equal to the previous term multiplied by $-\frac{1}{2}$. So the next

two terms in the series are -125 and $62\frac{1}{2}$:

$$t_4 = 250 \times -\frac{1}{2} = -125$$

$$t_5 = -125 \times -\frac{1}{2} = 62\frac{1}{2}$$

The general term, t_n , is $1000 \times \left(-\frac{1}{2}\right)^{n-1}$. For example,

$$t_1 = 1000 \times \left(-\frac{1}{2}\right)^0$$

$$t_2 = 1000 \times \left(-\frac{1}{2}\right)^1$$

The recursive formula is $t_1 = 1000$,

$$t_n = \left(-\frac{1}{2}\right)t_{n-1}, \text{ where } n > 1.$$

2. a) In an arithmetic sequence, there is a common difference, d , between terms. If $t_4 = 46$ then $t_5 = 46 + d$ and $t_6 = (46 + d) + d$.

Substituting $t_6 = 248$,

$$248 = 46 + 2d$$

$$2d = 202$$

$$d = 101$$

So the fifth term, t_5 , is $46 + 101 = 147$.

b) As determined in a), $d = 101$.

c) Start with t_4 and subtract the common

difference to find the first term, t_1 :

$$t_4 = 46$$

$$t_3 = 46 - d$$

$$t_2 = (46 - d) - d = 46 - 2d$$

$$t_1 = (46 - 2d) - d = 46 - 3d = -257.$$

d) The general term, t_n , is $-358 + 101n$. So the 100th term, t_{100} , is $-358 + (100 \times 101) = 9742$.

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**Merle C. Potter, E. W. Nelson, Charles L.
Best, W. G. McLean**

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The Direct Mail Solution Craig Simpson, Dan S. Kennedy, 2014-01-20 Fact More commerce and wealth is created by direct mail than by any other media true before the internet and true now Direct mail continues to deliver the best ROI for customer acquisition and retention so why do 21st Century marketers ignore it Millionaire maker Dan S Kennedy and direct mail marketing specialist Craig Simpson urge small business owners to take that detour away from the screen and drive the momentum built via social media and other marketing avenues into the mailboxes of their target consumers Unlike other direct mail marketing books on the shelf that specialize in one aspect of preparing a campaign such as copywriting or design this comprehensive solution covers all the organizational technical and creative including designing budgeting tracking and assessing effectiveness Also covered is how direct mail can be used in today's online marketing funnels Benefiting from the authors combined 30 years in direct marketing business owners are given the guidelines for what works and what doesn't illustrated by real life business campaigns that show step by step how to build a results producing promotional campaign

Universal Design Roberta Null, 2013-09-26 As the baby boom generation ages it is crucial that designers understand all they can about bringing this group as well as all others design that will offer function aesthetics and quality of life Full of examples and illustrated with pictures of good design *Universal Design Principles and Models* details how the principles of universal design *The Logic Book* Merrie Bergmann, James Moor, Jack Nelson, 1998 This text presents techniques and concepts for symbolic or formal logic with clear comprehensive explanations and numerous examples This third edition of the book includes a number of new and updated exercises as well as expanded discussions on evaluating arguments *Solution Equilibria* F. R. Hartley, Christopher Burgess, R. M. Alcock, 1980 **Bioregional Assessments** K. Norman Johnson, 1999 In diverse regions around the country impending crises over dwindling natural resources and conflicts over land use have given birth to a new approach to environmental management and policymaking Known as bioregional assessment the approach gives science and scientists a crucial role in the policymaking process bringing together experts on a range of issues to assess existing ecological and social conditions and to provide a base of knowledge from which to develop policy options and management decisions A number of high profile assessments have been conducted and while much has been written on individual projects little has been done to compare assessments or integrate the lessons they provide *Bioregional Assessments* synthesizes the knowledge from many regions by examining the assessment process and detailing a series of case studies from around the country Each case study written by knowledgeable leaders from the region features a detailed description of the project followed by reviews from the perspectives of science management and policy Case studies examined are the Forest Ecosystem Management Assessment Team FEMAT Assessment the Great Lakes St Lawrence River Basin Assessments the Everglades South Florida Assessments the Northern Forest Lands Assessments Southern California Natural Community Conservation Planning NCCP the Interior Columbia Basin Ecosystem Management Project and the Sierra

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