**Solution for Problem 4**

**(a) solution**

> q <- "Label"

> r <- 1:30

> paste(q,r, sep= " ")

b)s olution

> s<- "FN"

> paste(s,r,sep="")

**Solution for Problem 5**

n<- 1:15

sapply(n, function(x){1000\*(1+.115)\*x})

**Solution for Problem 6**

cbind(1:5, 101:105, 201:205, 301:305)

**Solution for Problem 7**

(a) apply(gmat, 1, function(x){sum(x>4)})

(b) which(apply(gmat,1,function(x){sum(x==7)==2}) )

(c) cgma <- colSums(gmat)