

*"You are never dedicated to something you have complete confidence in."*

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In class work 14 has questions 1 through 3 with a total of 8 points. Turn in your work at the end of class *on paper*. This assignment is due *Thursday 12 October 13:20*.

- 2 1. When Morwenna graduates from UNK and starts her first job, she expects to earn a starting annual salary of \$42,000. She plans to work for 42 years and she expects to earn a 3% raise each year. Thus, in her  $n^{\text{th}}$  year of work, her salary is  $42,000 \times 1.03^{n-1}$ . During Morwenna's 42 years of labor, how much will she earn?

**Solution:** In this problem it's easy to get tangled up with errors between 41 and 42, and between a sum index that starts at zero or that starts at one. To navigate these problems, I suggest expressing the lifetime amount Morwenna earns as simply as possible; for example<sup>1</sup>

$$42,000 + 42,000 \times 1.03 + 42,000 \times 1.03^2 + \cdots + 42,000 \times 1.03^{41}.$$

Expressed this way, it's most natural to make the lower sum index be zero, not one, I think. And a bonus to using a lower sum index of zero is that way, the sum explicitly matches the geometric sum identity in the QRS.

In summation notation, the lifetime earnings for Morwenna is

$$\sum_{n=0}^{41} 42,000 \times 1.03^n.$$

To express this explicitly as a number, we need to use outativity along with the geometric sum identity; we have

$$\begin{aligned} \sum_{n=0}^{41} 42,000 \times 1.03^n &= 42,000 \sum_{n=0}^{41} 1.03^n, && \text{(outative property)} \\ &= 42,000 \frac{1 - 1.03^{42}}{1 - 1.03}, && \text{(geometric sum identity)} \\ &= 3,444,974.25. && \text{(round to the nearest penny)} \end{aligned}$$

2. Given a formula for a sequence  $b$ , find its limit. Show all of your work.

2

$$(a) \ b_n = \sum_{k=0}^n \left(\frac{2}{3}\right)^k.$$

**Solution:** We don't have any rules for finding the limit of a sequence whose formula is a sum. For us to have any chance of solving this problem, we need to find an alternative formula for the sequence  $b$  that doesn't involve a summation.

Fortunately, the formula for  $b$  is a geometric sum. And we have a nifty way to simplify to summation; we have

$$\sum_{k=0}^n \left(\frac{2}{3}\right)^k = \frac{1 - \left(\frac{2}{3}\right)^{n+1}}{1 - \frac{2}{3}} = 3 \left(1 - \left(\frac{2}{3}\right)^{n+1}\right)$$

I know what you are thinking: The QRS formula tells us that for all positive integers  $n$  and for all  $x \neq 1$ , we have  $\sum_{k=0}^{n-1} x^k = \frac{1-x^n}{1-x}$ , but we need  $\sum_{k=0}^n x^k$ . Are we toast? No way. The upper sum index in  $\sum_{k=0}^{n-1} x^k = \frac{1-x^n}{1-x}$  can be replaced by any positive integer. But we have to remember that the mathematician standard: what we do to the left, we need to do to the right. So we can replace every  $n$  by  $n+1$  in the identity  $\sum_{k=0}^{n-1} x^k = \frac{1-x^n}{1-x}$  to determine that  $\sum_{k=0}^n x^k = \frac{1-x^{n+1}}{1-x}$ .

Finding the limit now is possible; we have

$$\lim_{n \rightarrow \infty} b_n = \lim_{n \rightarrow \infty} 3 \left(1 - \left(\frac{2}{3}\right)^{n+1}\right) = 3. \quad (1)$$

The base of the exponential term  $\left(\frac{2}{3}\right)^{n+1}$  is in the interval  $(-1, 1)$ , so this is a decaying exponential term. And its limit is zero.

2

$$(b) \ b_n = \sum_{k=0}^n \left(\frac{3}{2}\right)^k.$$

**Solution:** The strategy for this problem is much the same as before; we have

$$\lim_{n \rightarrow \infty} b_n = \lim_{n \rightarrow \infty} \frac{1 - \left(\frac{3}{2}\right)^{n+1}}{1 - \frac{3}{2}} = \infty. \quad (2)$$

The base of the exponential term  $\left(\frac{3}{2}\right)^{n+1}$  is outside the interval  $[-1, 1]$ , so this is a growing exponential term. And its limit is infinity.

2

3. The Newton–Raphson method<sup>2</sup> is a way to find an approximate solution to an equation  $F(x) = 0$ . Specifically, the method starts with a guess for the solution, call it  $a_1$ , and then refines the guess with values  $a_2, a_3, \dots$ . This sequence is called a *Newton sequence*. If all goes well, the sequence  $a$  converges to solution to  $F(x) = 0$ . Specifically for  $F(x) = x^2 - 2$  and an initial guess of 1, the Newton sequence is defined recursively by

$$a_{n+1} = \begin{cases} 1 & n = 0 \\ a_n - \frac{a_n^2 - 2}{2a_n} & n > 0 \end{cases}.$$

Assuming that the sequence  $a$  converges to a positive number, find the numerical value of  $\lim_{n \rightarrow \infty} a_n$ . Use the fact that if  $\lim_{n \rightarrow \infty} a_n = L$ , then  $\lim_{n \rightarrow \infty} a_{n+1} = L$ .

Many of you will have the urge to “simplify”  $a_n - \frac{a_n^2 - 2}{2a_n}$  to  $\frac{a_n^2 + 2}{2a_n}$  or possibly to  $\frac{a_n}{2} + \frac{1}{a_n}$ . Doing so is an OK thing to do, but I suggest doing a bit more ‘T’ from GNAT<sup>3</sup> before you give into your urge to simplify.

**Solution:** Equal things have equal limits. So we have

$$\lim_{n \rightarrow \infty} a_{n+1} = \lim_{n \rightarrow \infty} \left( a_n - \frac{a_n^2 - 2}{2a_n} \right).$$

The usual rules of limits tells us that this equation is equivalent to

$$L = L - \frac{L^2 - 2}{2L}$$

<sup>2</sup>Raphson invented the method before Newton. If you didn’t learn the Newton–Raphson method in Calculus I, I should tell the Office of Student Records to expunge your MATH 115 credit.

<sup>3</sup>GNAT = Graphical, Numerical, Algebraic, Think. I possibly invented the acronym, but the concept was invented by Deborah Hughes Hallett.

So assuming the sequence  $a$  converges to a positive number, the sequence  $a$  converges to  $\sqrt{2}$ .

Incidentally: Every term in the sequence  $a$  is a rational number; specifically, the first few terms are

$$1, \frac{3}{2}, \frac{17}{12}, \frac{577}{408}, \frac{665857}{470832}, \frac{886731088897}{627013566048}, \frac{1572584048032918633353217}{1111984844349868137938112}, \dots$$

The fact that sequence whose range is in the set of rational number converges to an irrational number is a deep idea in mathematics. Also rounded to 15 decimal digits, we have

$$\frac{1572584048032918633353217}{1111984844349868137938112} \approx 1.414213562373095$$

And 1.414213562373095 is very close to  $\sqrt{2}$ . We don't have a measure of convergence rate of a sequence, but this is a sequence that we might say converges very quickly.