

(12.2)

14) 3, 6, 9, 13, ...

since $a_2 - a_1 = 6 - 3 = 3$
 $a_4 - a_3 = 13 - 9 = 4$ there is no common difference

NOT ARITHMETIC

16) 2, 4, 6, 8, ...

since $a_2 - a_1 = 4 - 2 = 2$
 $a_4 - a_3 = 8 - 6 = 2$

IS ARITHMETIC
 common difference = 2

44) $a = 3, d = 2, n = 12$

$S_{12} = \frac{12}{2} [2a + (12-1)d] = \frac{12}{2} [2 \cdot 3 + 11 \cdot 2] = 168$

(12.8)

14) 2, 6, 18, 36, ...

$\frac{a_2}{a_1} = \frac{6}{2} = 3$ $\frac{a_4}{a_3} = \frac{36}{18} = 2$ since the ratios are not the same,

NOT GEOMETRIC

18) $e^2, e^4, e^6, e^8, \dots$

$\frac{a_2}{a_1} = \frac{e^4}{e^2} = e^2, \frac{a_3}{a_2} = \frac{e^6}{e^4} = e^2, \frac{a_4}{a_3} = \frac{e^8}{e^6} = e^2$

GEOMETRIC w/
 common ratio e^2

32) $-8, -2, -\frac{1}{2}, -\frac{1}{8}, \dots$

$r = \frac{a_2}{a_1} = \frac{-2}{-8} = \frac{1}{4}$

$a_5 = a_4 \cdot \frac{1}{4} = -\frac{1}{8} \cdot \frac{1}{4} = -\frac{1}{32}$

$a_5 = -\frac{1}{32}$ $a_n = -8\left(\frac{1}{4}\right)^{n-1}$

≈ -0.03125

44) $a = \frac{2}{3}, r = \frac{1}{3}, n = 4$

$S_4 = \left(\frac{2}{3}\right) \frac{1 - \left(\frac{1}{3}\right)^4}{1 - \frac{1}{3}} = \left(\frac{2}{3}\right) \frac{\frac{80}{81}}{\frac{2}{3}} = \frac{80}{81} = S_4 \approx .98765$

46) $a_2 = 0.12, a_5 = 0.00096, n = 4$

$r^3 = \frac{a_5}{a_2} = \frac{0.00096}{0.12} = 0.008$

$r = 0.2$

$a_1 = \frac{a_2}{r} = \frac{0.12}{0.2} = 0.6$ so, $S_4 = (0.6) \left(\frac{1 - (0.2)^4}{1 - (0.2)} \right) = 0.7488 = S_4$

48, 50

(5.1) 16, 18

$$48) 1 - \frac{1}{2} + \frac{1}{4} - \frac{1}{8} + \dots - \frac{1}{512}$$

$$a = 1, r = \frac{a_2}{a_1} = \frac{-\frac{1}{2}}{1} = -\frac{1}{2}$$

$$\text{Last term: } \frac{-1}{512} = a_n = 1 \left(-\frac{1}{2}\right)^{n-1}$$

so $n=10$

$$S_{10} = (1) \left(\frac{1 - \left(-\frac{1}{2}\right)^{10}}{1 - \left(-\frac{1}{2}\right)} \right) = \boxed{\frac{341}{512} = S_{10}} \approx 0.666$$

$$50) \sum_{j=0}^5 7 \left(\frac{3}{2}\right)^j$$

$$a = 7, r = \frac{3}{2}, n = 6$$

$$S_6 = (7) \left(\frac{1 - \left(\frac{3}{2}\right)^6}{1 - \frac{3}{2}} \right) = 7 \left(\frac{1 - \frac{729}{64}}{-\frac{1}{2}} \right) = -14 \left(1 - \frac{729}{64} \right) = \boxed{\frac{4655}{32} = S_6} \approx 145.46$$

(5.1) =

$$16) P = \$42,000, r = 7\frac{3}{4}\%, t = 8 \text{ compound quarterly}$$

$$= 42000 \left(1 + \frac{0.0775}{4} \right)^{8(4)}$$

$$\boxed{\$77613.38}$$

$$18) P = \$180,000, r = 9\%, t = 6\frac{1}{4}, \text{ compounded monthly}$$

$$= 180,000 \left(1 + \frac{0.09}{12} \right)^{6.25(12)}$$

$$\boxed{\$315,247.47}$$