

Exercise 2.1

A. 1. $\boxed{19a}$

2. $\boxed{3m}$

3. $\boxed{-a-10}$

4. $\boxed{-3a-14}$

5. $\boxed{-2x-4y}$

6. $\boxed{3p+q}$

7. $\boxed{14f-4v}$

8. $\boxed{2c-3d}$

9. $\boxed{0.8x}$

10. $\boxed{1.06x}$

11. $\boxed{1.4x}$

12. $\boxed{0.98x}$

13. $\boxed{2.79x}$

14. $\boxed{4.05y}$

15. $\boxed{-x^2-x-8}$

16. $\boxed{-ax+x-2}$

17. $2x-3y-x-4y = \boxed{x-7y}$

18. $-4+5a+2-3a = \boxed{2a-2}$

$$19. \quad 12b + 4c + 9 + 8 - 8b - 2c - 15 = \boxed{4b + 2c + 2}$$

$$20. \quad a^2 - ab + b^2 - 3a^2 - 5ab + 4b^2 = \boxed{-2a^2 - 6ab + 5b^2}$$

$$21. \quad -3m^2 + 4m + 5 - 4 + 2m + 2m^2 = \boxed{-m^2 + 6m + 1}$$

$$22. \quad 6 - 4x + 3y - 1 - 5x - 2y + 9 = \boxed{14 - 9x + y}$$

$$23. \quad 7a - 5b + 3a - 4b - 5b = \boxed{10a - 14b}$$

$$24. \quad 3f - f^2 + fg - f + 3f^2 + 2fg = \boxed{2f + 2f^2 + 3fg}$$

$$25. \quad 4b^4d + 2ac^7 - (-5b^4d) - 3ac \\ = \boxed{9b^4d + 2ac^7 - 3ac}$$

$$26. \quad (8t^2 - 6t - 9) - (7t^2 - 6t + 7) \\ = 8t^2 - 6t - 9 - 7t^2 + 6t - 7 \\ = \boxed{t^2 - 16}$$

$$27. \quad \frac{18y}{2} - \frac{12}{5} + 3\frac{1}{4}y \\ = 9y - 2.4 + 3.25y \\ = \boxed{12.25y - 2.4}$$

$$28. \quad 1.3x + x^2 + \frac{x}{2} - 2x + 4 \\ = x^2 + (1.3 + 0.5 - 2)x + 4 \\ = \boxed{x^2 - 0.2x + 4}$$

$$29. \quad \frac{k}{(1+0.05)} + \frac{k}{(1+0.05)^2} \\ = 0.952381k + 0.907029k \\ = \boxed{1.859410k}$$

$$x\left(1 + 0.052 \times \frac{142}{365}\right) + \frac{x}{\left(1 + 0.052 \times \frac{91}{365}\right)}$$

30.

$$= 1.020230x + 0.987202x$$

$$= \boxed{2.007432x}$$

B. 1.

$$\boxed{-12x}$$

2.

$$\boxed{-56a}$$

3.

$$\boxed{-10ax}$$

4.

$$\boxed{27ab}$$

5.

$$\boxed{-2x^2}$$

6.

$$\boxed{24m^2}$$

7.

$$\boxed{60xy}$$

8.

$$\boxed{-24abc}$$

9.

$$\boxed{-2x + 4y}$$

10.

$$\boxed{10x - 20}$$

11.

$$\boxed{2ax^2 - 3ax - a}$$

12.

$$\boxed{-24x + 12bx + 6b^2x}$$

13.

$$20x - 24 - 6 + 15x = \boxed{35x - 30}$$

14.

$$-24a + 3b + 14a - 18b = \boxed{-10a - 15b}$$

15.

$$-15ax + 3a + 5a - 2ax - 3ax - 3a = \boxed{-20ax + 5a}$$

16.

$$24y - 32 - 4y + 2 - 1 + y = \boxed{21y - 31}$$

17.

$$3x^2 - x + 6x - 2 = \boxed{3x^2 + 5x - 2}$$

$$18. \quad 5m^2 - 2mn - 15mn + 6n^2 = \boxed{5m^2 - 17mn + 6n^2}$$

$$19. \quad x^3 - x^2y + xy^2 + x^2y - xy^2 + y^3 = \boxed{x^3 + y^3}$$

$$20. \quad a^3 - 2a^2 + a - a^2 + 2a - 1 = \boxed{a^3 - 3a^2 + 3a - 1}$$

$$21. \quad 10x^2 - 8x - 5x + 4 - 3x^2 + 21x - 5x + 35 = \boxed{7x^2 + 3x + 39}$$

$$22. \quad \begin{aligned} &2(2a^2 - 2a - 3a + 3) - 3(3a^2 - 2a + 3a - 2) \\ &= 4a^2 - 10a + 6 - 9a^2 - 3a + 6 \\ &= \boxed{-5a^2 - 13a + 12} \end{aligned}$$

$$23. \quad \begin{aligned} &3x^2(x^2 + 2x - 3) - 4x(x^2 + 2x - 3) + (x^2 + 2x - 3) \\ &= 3x^4 + 6x^3 - 9x^2 - 4x^3 - 8x^2 + 12x + x^2 + 2x - 3 \\ &= \boxed{3x^4 + 2x^3 - 16x^2 + 14x - 3} \end{aligned}$$

$$24. \quad \begin{aligned} &(5b^2 + 5b - 5)(b^3 + 4b + 2) \\ &= 5b^2(b^3 + 4b + 2) + 5b(b^3 + 4b + 2) - 5(b^3 + 4b + 2) \\ &= 5b^5 + 20b^3 + 10b^2 + 5b^4 + 20b^2 + 10b - 5b^3 - 20b - 10 \\ &= \boxed{5b^5 + 5b^4 + 15b^3 + 30b^2 - 10b - 10} \end{aligned}$$

$$25. \quad \boxed{4ab}$$

$$26. \quad \boxed{-5y}$$

$$27. \quad \boxed{4x}$$

$$28. \quad \boxed{-6}$$

$$29. \quad \boxed{10m - 4}$$

$$30. \quad \boxed{-2x + 3}$$

$$31. \quad \boxed{-2x^2 + 3x + 6}$$

$$32. \quad \boxed{a^2 + 4a + 3}$$

C. 1. $3x - 2y - 3 = 3(-4) - 2(-5) - 3 = -12 + 10 - 3 = \boxed{-5}$

2. $\frac{1}{2}(3x^2 - x - 1) - \frac{1}{4}(5 - 2x - x^2)$

$$= \frac{1}{2}[3(-3)^2 - (-3) - 1] - \frac{1}{4}[5 - 2(-3) - (-3)^2]$$

$$= \frac{1}{2}(27 + 3 - 1) - \frac{1}{4}(5 + 6 - 9)$$

$$= \frac{1}{2}(29) - \frac{1}{4}(2)$$

$$= 14.5 - 0.5$$

$$= \boxed{14}$$

3. $(pq - vq) - f = (p - v)q - f = (12 - 7)2000 - 4500 = 10\,000 - 4500 = \boxed{5500}$

4. $F/C = 13\,000/0.65 = \boxed{20\,000}$

5. $(1 - d_1)(1 - d_2)(1 - d_3) = (1 - 0.35)(1 - 0.08)(1 - 0.02) = (0.65)(0.92)(0.98) = \boxed{0.58604}$

6. $C + 0.38C = 0.24C = (1 + 0.38 + 0.24)C = 1.62C = 1.62(\$25.00) = \boxed{\$40.50}$

7. $\frac{RP(n+1)}{2N} = \frac{0.21 \times \$1200 \times (77+1)}{2 \times 26} = \boxed{\$378}$

8. $\frac{I}{Pt} = \frac{63}{840 \times \frac{219}{365}} = \frac{63}{840 \times 0.60} = \boxed{0.125}$

9. $\frac{I}{rt} = \frac{\$198}{0.165 \times \frac{146}{365}} = \frac{\$198}{0.165 \times 0.40} = \boxed{\$3000}$

10. $\frac{2NC}{P(n+1)} = \frac{2 \times 52 \times 60}{1800(25+1)} = \frac{2 \times 52 \times 60}{1800 \times 26} = \boxed{0.1\dot{3}}$

11. $P(1 + rt) = \$880 \left(1 + 0.12 \times \frac{76}{365} \right)$

$$= \$880(1 + 0.024986) = \$880(1.024986) = \boxed{\$901.99}$$

12. $FV(1 - rt) = \$1200 \left(1 - 0.175 \times \frac{256}{365} \right)$

$$= \$1200(1 - 0.122740) = \$1200(0.877260) = \boxed{\$1052.71}$$

$$\frac{P}{1 - dt} = \frac{\$1253}{1 - 0.135 \times \frac{284}{365}} = \frac{\$1253}{1 - 0.105041} = \frac{\$1253}{0.894959} = \boxed{\$1400.06}$$

13.

$$\frac{S}{1 + rt} = \frac{\$1752}{1 + 0.152 \times \frac{228}{365}} = \frac{\$1752}{1 + 0.094948} = \frac{\$1752}{1.094948} = \boxed{\$1600.08}$$

14.

$$S \left[1 + r \times \frac{t}{365} \right] \quad \text{for} \quad S = 3240, r = 0.125, t = 290$$

15.

$$= 3240 \left[1 + (0.125) \left(\frac{290}{365} \right) \right]$$

$$= 3240 (1.099315)$$

$$= \boxed{3561.780822}$$

$$(SP \times X) - FC - (VC \times X) \quad \text{for} \quad SP = 13, X = 125, FC = 875, VC = L$$

16.

$$= (13 \times 125) - 875 - (4 \times 125)$$

$$= 1625 - 875 - 500$$

$$= \boxed{250}$$

$$(1 + i)^m - 1 \quad \text{for} \quad i = 0.0275, m = 2$$

17.

$$= (1 + 0.0275)^2 - 1$$

$$= 1.055756 - 1$$

$$= \boxed{0.055756}$$

$$\text{PmT} \left[\frac{(1 + i)^n - 1}{i} \right] \quad \text{for} \quad \text{PmT} = 500, i = 0.025, n = 2$$

18.

$$= 500 \left[\frac{(1 + 0.025)^2 - 1}{0.025} \right]$$

$$= 500 \left[\frac{0.050625}{0.025} \right]$$

$$= 500(2.025)$$

$$= \boxed{1012.50}$$

$$1 - [(1 - d_1)(1 - d_2)] \quad \text{for} \quad d_1 = 0.15, d_2 = 0.04$$

19.

$$= 1 - [(1 - 0.15)(1 - 0.04)]$$

$$= 1 - [(0.85)(0.96)]$$

$$= 1 - (0.816)$$

$$= \boxed{0.184}$$

$$\begin{aligned}
 20. \quad & \left[\frac{(FV)(i)}{(1+i)^n - 1} \right] \quad \text{for } FV = 10\,000, i = 0.0075, n = 20 \\
 &= \left[\frac{(10\,000)(0.0075)}{(1+0.0075)^{20} - 1} \right] \\
 &= \left(\frac{75}{0.161184} \right) \\
 &= \boxed{465.306319}
 \end{aligned}$$

Exercise 2.2

- A. 1. $\boxed{81}$
2. $\boxed{1}$
3. $\boxed{16}$
4. $\boxed{1}$
5. $\boxed{\frac{16}{81}}$
6. $\boxed{\frac{625}{1296}}$
7. $\boxed{-\frac{1}{64}}$
8. $\boxed{-\frac{8}{27}}$
9. $\boxed{0.25}$
10. $\boxed{113.379904}$
11. $\boxed{-0.001}$
12. $\boxed{-335.544320}$

13. $\boxed{1}$

14. $\boxed{1}$

15. $\boxed{\frac{1}{9}}$

16. $\boxed{512}$

17. $\boxed{-\frac{1}{125}}$

18. $\boxed{\frac{1}{167.9616}}$

19. $\boxed{125}$

20. $\boxed{\frac{81}{16}}$

21. $\boxed{\frac{1}{1.01}}$

22. $\boxed{1}$

23. $\boxed{-11.526683}$

24. $\frac{1}{(1.07)^0} = \frac{1}{1} = \boxed{1}$

25. $\frac{1}{(1+0.025)^{10}} = \frac{1}{1.280085} = \boxed{0.781198}$

26. $100(1+0.0225)^7 = 100(1.168539) = \boxed{116.853901}$

27. $425(1+0.16)^{-4} = 425(0.552291) = \boxed{234.723717}$

28. $\left(\frac{1500}{200}\right)^{0.5} - 1 = 2.738613 - 1 = \boxed{1.738613}$

$$29. \frac{(1+0.03)^{25}}{0.03} = \frac{2.093778}{0.03} = \boxed{69.792598}$$

$$30. \left[\frac{1-(1.01)^{-20}}{0.01} \right] = \frac{1-0.819544}{0.01} = \frac{0.180456}{0.01} = \boxed{18.045553}$$

B. 1. $2^5 \times 2^3 = 2^{5+3} = \boxed{2^8}$

2. $(-4)^3 \times (-4) = (-4)^{3+1} = \boxed{(-4)^4}$

3. $4^7 \div 4^4 = 4^{7-4} = \boxed{4^3}$

4. $(-3)^9 \div (-3)^7 = (-3)^{9-7} = \boxed{(-3)^2}$

5. $(2^3)^5 = 2^{3 \times 5} = \boxed{2^{15}}$

6. $\left[(-4)^3 \right]^6 = (-4)^{3 \times 6} = \boxed{(-4)^{18}}$

7. $a^4 \times a^{10} = a^{4+10} = \boxed{a^{14}}$

8. $m^{12} \div m^7 = m^{12-7} = \boxed{m^5}$

9. $3^4 \times 3^6 \times 3 = 3^{4+6+1} = \boxed{3^{11}}$

10. $(-1)^3 (-1)^7 (-1)^5 = (-1)^{3+7+5} = \boxed{(-1)^{15}}$

11. $\frac{6^7 \times 6^3}{6^9} = 6^{7+3-9} = \boxed{6}$

12. $\frac{(x^4)(x^5)}{x^7} = x^{4+5-7} = \boxed{x^2}$

13. $\left(\frac{3}{5}\right)^4 \left(\frac{3}{5}\right)^7 = \left(\frac{3}{5}\right)^{4+7} = \boxed{\frac{3^{11}}{5^{11}}}$

14. $\left(\frac{1}{6}\right)^5 \div \left(\frac{1}{6}\right)^3 = \left(\frac{1}{6}\right)^{5-3} = \boxed{\frac{1}{6^2}}$

$$15. \left(-\frac{3}{2}\right)\left(-\frac{3}{2}\right)^6\left(-\frac{3}{2}\right)^4 = \left(-\frac{3}{2}\right)^{1+6+4} = \boxed{\frac{(-3)^{11}}{2^{11}}}$$

$$16. \left(-\frac{3}{4}\right)^8 \div \left(-\frac{3}{4}\right)^7 = \left(-\frac{3}{4}\right)^{8-7} = \boxed{-\frac{3}{4}}$$

$$17. (1.025)^{80}(1.025)^{70} = (1.025)^{80+70} = \boxed{1.025^{150}}$$

$$18. 1.005^{240} \div 1.005^{150} = 1.005^{240-150} = \boxed{1.005^{90}}$$

$$19. \left[1.04^{20}\right]^4 = 1.04^{20 \times 4} = \boxed{1.04^{80}}$$

$$20. \left[\left(-\frac{3}{7}\right)^5\right]^3 = \left(-\frac{3}{7}\right)^{5 \times 3} = \boxed{\frac{-3^{15}}{7^{15}}}$$

$$21. (1+i)^{100}(1+i)^{100} = (1+i)^{100+100} = \boxed{(1+i)^{200}}$$

$$22. (1-r)^2(1-r)^2(1-r)^2 = (1-r)^{2+2+2} = \boxed{(1-r)^6}$$

$$23. \left[(1+i)^{80}\right]^2 = (1+i)^{80 \times 2} = \boxed{(1+i)^{160}}$$

$$24. \left[(1-r)^{40}\right]^3 = (1-r)^{40 \times 3} = \boxed{(1-r)^{120}}$$

$$25. (ab)^5 = \boxed{a^5b^5}$$

$$26. (2xy)^4 = \boxed{16x^4y^4}$$

$$27. (m^3n)^8 = \boxed{m^{24}n^8}$$

$$28. \left(\frac{a^3b^2}{x}\right)^4 = \boxed{\frac{a^{12}b^8}{x^4}}$$

$$29. 2^3 \times 2^5 \times 2^{-4} = 2^{3+5-4} = \boxed{2^4}$$

$$30. 5^2 \div 5^{-3} = 5^{2-(-3)} = \boxed{5^5}$$

$$31. \left(\frac{a}{b}\right)^{-8} = \boxed{\frac{b^8}{a^8}}$$

$$32. \left(\frac{1+i}{i}\right)^{-n} = \boxed{\frac{i^n}{(1+i)^n}}$$

Exercise 2.3

A. 1. $\sqrt{5184} = \boxed{72.0000}$

2. $\sqrt{205.9225} = \boxed{14.3500}$

3. $\sqrt[7]{2187} = \boxed{3.0000}$

4. $\sqrt[10]{1.1046221} = \boxed{1.0100}$

5. $\sqrt[20]{4.3184} = 1.075886 = \boxed{1.0759}$

6. $\sqrt[16]{0.00001526} = 0.500002 = \boxed{0.5000}$

7. $\sqrt[6]{1.0825} = \boxed{1.0133}$

8. $\sqrt[12]{1.15} = 1.011715 = \boxed{1.0117}$

B. 1. $3025^{\frac{1}{2}} = \boxed{55}$

2. $2401^{\frac{1}{4}} = \boxed{7}$

3. $525.21875^{\frac{2}{5}} = \boxed{12.25}$

4. $21.6^{\frac{4}{3}} = \boxed{60.154991}$

5. $\sqrt[12]{1.125^7} = \boxed{1.071122}$

6. $\sqrt[6]{1.095} = \boxed{1.015241}$

7. $4^{\left(\frac{1}{3}\right)} = \frac{1}{4^{\frac{1}{3}}} = \frac{1}{1.587401} = \boxed{0.629961}$

$$1.06^{\left(\frac{-1}{12}\right)} = \frac{1}{1.06^{\frac{1}{12}}} = \frac{1}{1.004868} = \boxed{0.995156}$$

8.

$$\frac{1.03^{60} - 1}{0.03} = \frac{5.891603 - 1}{0.03} = \boxed{163.053437}$$

9.

$$\frac{1 - 1.05^{-36}}{0.05} = \frac{1 - 0.172657}{0.05} = \boxed{16.546852}$$

10.

$$\boxed{2.158925}$$

11.

$$\boxed{0.589664}$$

12.

$$26.50(1.043) \left(\frac{3.536138 - 1}{0.043} \right) = 26.50(1.043)(58.979962) = \boxed{1630.176673}$$

13.

$$350.00(1.05) \left(\frac{2.653298 - 1}{0.05} \right) = 350.00(1.05)(33.065954) = \boxed{12\,151.73813}$$

14.

$$133.00 \left(\frac{1 - 0.520035}{0.056} \right) = 133.00(8.570795) = \boxed{1139.915716}$$

15.

$$270.00 \left(\frac{1 - 0.759412}{0.035} \right) = 270.00(6.873956) = \boxed{1855.967995}$$

16.

$$5000.00(0.581251) + 137.50 \left(\frac{1 - 0.581251}{0.0275} \right)$$

17.

$$= 2906.252832 + 137.50(15.227252) = 2906.252832 + 2093.747168 = \boxed{5000.00}$$

$$1000.00(0.623167) + 300.00 \left(\frac{1 - 0.623167}{0.03} \right)$$

18.

$$= 623.166939 + 300.00(12.561102) = 623.166939 + 3768.330608 = \boxed{4391.497547}$$

$$112.55 = 100.00(1+i)^4$$

19.

$$(1+i)^4 = 1.1255$$

$$(1+i) = 1.1255^{0.25}$$

$$(1+i) = 1.029998$$

$$i = \boxed{0.029998}$$

$$20. \quad 380.47 = 300.00(1+i)^{12}$$

$$(1+i)^{12} = 1.268233$$

$$(1+i) = 1.268233^{0.083}$$

$$(1+i) = 1.019999$$

$$i = \boxed{0.019999}$$

$$21. \quad 3036.77 = 2400.00(1+i)^6$$

$$(1+i)^6 = 1.265321$$

$$(1+i) = 1.265321^{0.16}$$

$$(1+i) = 1.04$$

$$i = \boxed{0.04}$$

$$22. \quad 1453.36 = 800.00(1+i)^{60}$$

$$(1+i)^{60} = 1.8167$$

$$(1+i) = 1.8167^{0.016}$$

$$(1+i) = 1.01$$

$$i = \boxed{0.01}$$

Exercise 2.4

$$A. \quad 1. \quad 2^9 = 512$$

$$\boxed{9 = \log_2 512}$$

$$2. \quad 3^7 = 2187$$

$$\boxed{7 = \log_3 2187}$$

$$3. \quad 5^{-3} = \frac{1}{125}$$

$$\boxed{-3 = \log_5 \frac{1}{125}}$$

$$4. \quad 10^{-5} = 0.00001$$

$$\boxed{-5 = \log_{10} 0.00001}$$

$$5. \quad e^{2j} = 18$$

$$2j = \log_e 18$$

$$\text{or } \boxed{2j = \ln 18}$$

$$6. \quad e^{-3x} = 12$$

$$-3x = \log_e 12$$

or $\boxed{-3x = \ln 12}$

B. 1. $\log_2 32 = 5$

$$\boxed{2^5 = 32}$$

$$\log_3 \frac{1}{81} = -4$$

2.

$$\boxed{3^{-4} = \frac{1}{81}}$$

$$\log_{10} 10 = 1$$

3.

$$\boxed{10^1 = 10}$$

$$\ln e^2 = 2$$

4.

$$\boxed{e^2 = e^2}$$

$$\text{C. } 1. \quad \ln 2 = \boxed{0.693147}$$

$$2. \quad \ln 200 = \boxed{5.298317}$$

$$3. \quad \ln 0.105 = \boxed{-2.253795}$$

$$\begin{aligned} 4. \quad \ln [300(1.10^{15})] &= \ln 300 + \ln 1.10^{15} \\ &= \ln 300 + 15(\ln 1.10) \\ &= 5.703782 + 15(0.095310) \\ &= 5.703782 + 1.429653 \\ &= \boxed{7.133435} \end{aligned}$$

$$\begin{aligned} 5. \quad \ln \left[\frac{2000}{1.09^9} \right] &= \ln 2000 - \ln 1.09^9 \\ &= \ln 2000 - 9(\ln 1.09) \\ &= 7.600902 - 9(0.086178) \\ &= 7.600902 - 0.775599 \\ &= \boxed{6.825303} \end{aligned}$$

$$\begin{aligned} 6. \quad \ln 850 \left[\frac{1.01^{-120}}{0.01} \right] &= \ln 850 + \ln 1.01^{-120} - \ln 0.01 \\ &= \ln 850 - 120(\ln 1.01) - \ln 0.01 \\ &= 6.745236 - 120(0.009950) - (-4.605170) \\ &= 6.745236 - 1.194040 + 4.605170 \\ &= \boxed{10.156367} \end{aligned}$$

Business Math News Box

1.

Total amount invested = \$1200

$$\begin{aligned}
 \text{Total number of shares purchased} &= 10 + 10.225 + 9.615 + 10.395 \\
 &\quad + 9.524 + 9.302 + 10.132 + 9.302 \\
 &\quad + 9.009 + 8.696 + 8.849 + 8.888 \\
 &= 113.937
 \end{aligned}$$

$$\text{Average cost per share} = \frac{1200}{113.937} = \boxed{\$10.53}$$

\$10.53 is less than the current \$11.25 cost per share.

2.

Number of shares purchased $\times$ Share price = Amount invested

$$\begin{array}{rclcl}
 \text{(a)} & 10 \text{ shares} & \times & \$17 & = & \$170 \\
 \text{(b)} & 15 \text{ shares} & \times & 16 & = & 240 \\
 \text{(c)} & 20 \text{ shares} & \times & 16.50 & = & 330 \\
 & & & & & \hline
 & & & & & \$740
 \end{array}$$

$$\text{Average cost per share} = \frac{740}{45} = \boxed{\$16.44}$$

3.

Amount invested $\div$ Share price = Number of shares purchased

$$\begin{array}{rclcl}
 \$5000 & \div & \$25 & = & 200 \\
 5000 & \div & 32 & = & 156.25 \\
 5000 & \div & 20 & = & 250 \\
 & & & & \hline
 & & & & 606.25
 \end{array}$$

$$\text{Average cost per share} = \frac{15\,000}{606.25} = \$24.74$$

The first \$5000 allocation purchased 200 shares at \$25 per share. The second \$5000 allocation only bought 156.25 shares because the price rose to \$32 per share in the second month. The third \$5000 allocation bought 250 shares at \$20 per share. After three months, the couple owned 606.25 shares at an average cost of \$24.74. Their investment is worth \$15 156.25. (i.e., 606.25 shares $\times$ \$25 current value).

If they had invested \$15 000 all at once, they would only have 600 shares. At the current share price, their investment would only be worth \$15 000, the same as the original lump sum.

4. Answers will vary. However, markets tend to go up in the long term.

Exercise 2.5

A. 1. $15x = 45$

$$\boxed{x = 3}$$

2. $-7x = 35$

$$\boxed{x = -5}$$

3. $0.9x = 72$

$$\boxed{x = 80}$$

4. $0.02x = 13$

$$\boxed{x = 650}$$

5. $\frac{1}{6}x = 3$

$$\boxed{x = 18}$$

6. $-\frac{1}{8}x = 7$

$$\boxed{x = -56}$$

7. $\frac{3}{5}x = -21$

$$\frac{1}{5}x = -7$$

$$\boxed{x = -35}$$

8. $-\frac{4}{3}x = -32$

$$\frac{1}{3}x = 8$$

$$\boxed{x = 24}$$

9. $x - 3 = -7$

$$\boxed{x = -4}$$

10. $-2x = 7 - 3x$

$$\boxed{x = 7}$$

11. $x + 6 = -2$

$$\boxed{x = -8}$$

12. $3x = 9 + 2x$

$$\boxed{x = 9}$$

13. $4 - x = 9 - 2x$

$$\boxed{x = 5}$$

14. $2x + 7 = x - 5$

$$\boxed{x = -12}$$

15. $x + 0.6x = 32$

$$1.6x = 32$$

$$\boxed{x = 20}$$

16. $x - 0.3x = 210$

$$0.7x = 210$$

$$\boxed{x = 300}$$

17. $x - 0.04x = 192$

$$0.96x = 192$$

$$\boxed{x = 200}$$

18. $x + 0.07x = 64.20$

$$1.07x = 64.20$$

$$\boxed{x = 60}$$

B. 1. $3x + 5 = 7x - 11$

$$-4x = -16$$

$$\boxed{x = 4}$$

LS: $3x + 5 = 3(4) + 5$

$$= 12 + 5$$

$$= 17$$

RS: $7x - 11 = 7(4) - 11$

$$= 28 - 11$$

$$= 17$$

$$2. \quad 5 - 4x = -4 - x$$

$$-3x = -9$$

$$\boxed{x = 3}$$

$$\text{LS: } 5 - 4x = 5 - (4)(3)$$

$$= 5 - 12$$

$$= -7$$

$$\text{RS: } = -4 - x$$

$$= -4 - 3$$

$$= -7$$

3.

$$2 - 3x - 9 = 2x - 7 + 3x$$

$$-3x - 7 = 5x - 7$$

$$-8x = 0$$

$$\boxed{x = 0}$$

$$\text{LS:} = 2 - 3x - 9$$

$$= 2 - 3(0) - 9$$

$$= -7$$

$$\text{RS:} = 2x - 7 + 3x$$

$$= 2(0) - 7 + 3(0)$$

$$= -7$$

4. $4x - 8 - 9x = 10 + 2x - 4$

$$-5x - 8 = 6 + 2x$$

$$-7x = 14$$

$$\boxed{x = -2}$$

$$\text{LS:} = 4x - 8 - 9x$$

$$= 4(-2) - 8 - 9(-2)$$

$$= -8 - 8 + 18 = 2$$

$$\text{RS:} = 10 + 2x - 4$$

$$= 10 + 2(-2) - 4$$

$$= 10 - 4 - 4 = 2$$

5. $3x + 14 = 4x + 9$

$$-x = -5$$

$$\boxed{x = 5}$$

$$\text{LS:} = 3x + 14$$

$$= 3(5) + 14$$

$$= 15 + 14 = 29$$

$$\text{RS:} = 4x + 9$$

$$= 4(5) + 9$$

$$= 20 + 9 = 29$$

6.

$$16x - 12 = 6x - 32$$

$$10x = -20$$

$$\boxed{x = -2}$$

$$\text{LS: } = 16x - 12$$

$$= 16(-2) - 12$$

$$= -32 - 12 = -44$$

$$\text{RS: } = 6x - 32$$

$$= 6(-2) - 32$$

$$= -12 - 32 = -44$$

$$7. \quad 5 + 3 + 4x = 5x + 12 - 25$$

$$+4x - 5x = +12 - 25 - 5 - 3$$

$$-x = -21$$

$$\boxed{x = 21}$$

$$\text{LS: } = 5 + 3 + 4x$$

$$= 8 + 4(21)$$

$$= 8 + 84 = 92$$

$$\text{RS: } = 5x + 12 - 25$$

$$= 5(21) - 13$$

$$= 105 - 13 = 92$$

$$8. \quad -3 + 2x + 5 = 5x - 36 + 14$$

$$+2x - 5x = -36 + 14 + 3 - 5$$

$$-3x = -24$$

$$\boxed{x = 8}$$

$$\text{LS: } = -3 + 2x + 5$$

$$= -3 + 2(8) + 5$$

$$= -3 + 16 + 5$$

$$= 18$$

$$\text{RS: } = 5x - 36 + 14$$

$$= 5(8) - 36 + 14$$

$$= 40 - 36 + 14 = 18$$

$$9.$$

$$x - 50 = 100 + 0.34x + 0.21x$$

$$x - 50 = 100 + 0.55x$$

$$x - 0.55x = 150$$

$$(1 - 0.55)x = 150$$

$$0.45x = 150$$

$$\boxed{x = 333.\dot{3}}$$

CHECK:

L.S.

$$333.\dot{3} - 50$$

$$= 283.\dot{3}$$

R.S.

$$100 + 0.34(333.\dot{3}) + 0.21(333.\dot{3})$$

$$= 100 + 113.\dot{3} + 70$$

$$= 283.\dot{3}$$

$$\frac{x}{1 + 0.25 \times \frac{6}{12}} = \frac{2^3}{3^2} x$$

$$\frac{x}{1.125} = \frac{8}{9} x$$

$$10. \quad 0.\bar{8}x - 0.\bar{8}x = 0$$

$$\boxed{x = \text{all real numbers}}$$

CHECK:

L.S.

$$\frac{1}{1 + 0.25 \times \frac{6}{12}}$$

$$= \frac{1}{1.125}$$

$$= 0.\bar{8}$$

R.S.

$$\frac{2^3}{3^2} (1)$$

$$= \frac{8}{9} (1)$$

$$= 0.\bar{8}$$

Exercise 2.6

$$\text{A. } 1. \quad 12x - 4(9x - 20) = 320$$

$$12x - 36x + 80 = 320$$

$$-24x = 240$$

$$\boxed{x = -10}$$

$$\text{LS} = 12(-10) - 4[9(-10) - 20]$$

$$= -120 - 4[-90 - 20]$$

$$= -120 + 440$$

$$= 320$$

$$\text{RS} = 320$$

$$2. \quad 5(x-4)-3(2-3x)=-54$$

$$5x-20-6+9x=-54$$

$$14x-26=-54$$

$$14x=-28$$

$$\boxed{x=-2}$$

$$\text{LS} = 5[-2-4]-3[2-3(-2)]$$

$$= 5(-6)-3(2+6)$$

$$= -30-24$$

$$= -54$$

$$\text{RS} = -54$$

$$3. \quad 3(2x-5)-2(2x-3)=-15$$

$$6x-15-4x+6=-15$$

$$2x-9=-15$$

$$2x=-6$$

$$\boxed{x=-3}$$

$$\text{LS} = 3[2(-3)-5]-2[2(-3)-3]$$

$$= 3[-6-5]-2[-6-3]$$

$$= 3(-11)-2(-9)$$

$$= -33+18$$

$$= -15$$

$$\text{RS} = -15$$

$$4. \quad 17-3(2x-7)=7x-3(2x-1)$$

$$17-6x+21=7x-6x+3$$

$$-6x+38=x+3$$

$$-7x=-35$$

$$\boxed{x=5}$$

$$\text{LS} = 17-3[2(5)-7]$$

$$= 17-3[10-7]$$

$$= 17-9=8$$

$$\text{RS} = 7(5)-3[2(5)-1]$$

$$= 35-3[10-1]$$

$$= 35-27=8$$

$$5. \quad 4x+2(2x-3)=18$$

$$4x + 4x - 6 = 18$$

$$8x = 24$$

$$\boxed{x = 3}$$

$$\text{LS} = 4(3) + 2[2(3) - 3]$$

$$= 12 + 2[6 - 3]$$

$$= 12 + 6$$

$$= 18$$

$$\text{RS} = 18$$

$$6. \quad -3(1 - 11x) + (8x - 15) = 187$$

$$-3 + 33x + 8x - 15 = 187$$

$$33x + 8x = 187 + 3 + 15$$

$$41x = 205$$

$$\boxed{x = 5}$$

$$\text{LS} = -3[1 - 11(5)] + [8(5) - 15]$$

$$= -3[-54] + 25$$

$$= 162 + 25$$

$$= 187$$

$$\text{RS} = 187$$

$$7. \quad 10x - 4(2x - 1) = 32$$

$$10x - 8x + 4 = 32$$

$$2x = 28$$

$$\boxed{x = 14}$$

$$\text{LS} = 10(14) - 4[2(14) - 1]$$

$$= 140 - 4[27]$$

$$= 140 - 108$$

$$= 32$$

$$\text{RS} = 32$$

$$8. \quad -2(x-4)+12(3-2x)=-8$$

$$-2x+8+36-24x=-8$$

$$-2x-24x=-8-8-36$$

$$-26x=-52$$

$$\boxed{x=2}$$

$$\text{LS} = -2(2-4)+12[3-2(2)]$$

$$= -4+8+36-48$$

$$= -8$$

$$\text{RS} = -8$$

$$x \left(1 + 0.12 \times \frac{65}{365} \right) = 1225.64$$

$$1.021370x = 1225.64$$

$$x = 1199.996245$$

9.

$$\boxed{x = 1200.00}$$

CHECK:

<u>L.S.</u>	<u>R.S.</u>
$1200 \left(1 + 0.12 \times \frac{65}{365} \right)$	1225.64
$= 1200(1.021370)$	
$= 1225.643836$	

10.

$$x + \frac{x}{1.25} + \frac{x}{(1.25)^2} = 3148 + \frac{1000}{(1.25)^3}$$

$$x + 0.80x + 0.64x = 3148 + 512$$

$$2.44x = 3660$$

$$\boxed{x = 1500}$$

CHECK:

<u>L.S.</u>	<u>R.S.</u>
$1500 + \frac{1500}{1.25} + \frac{1500}{(1.25)^2}$	3660
$= 1500 + 1200 + 960$	
$= 3660$	

$$x - \frac{1}{4}x = 15$$

B. 1.

$$4x - x = 60$$

$$3x = 60$$

$$\boxed{x = 20}$$

$$x + \frac{5}{8}x = 26$$

2.

$$8x + 5x = 208$$

$$13x = 208$$

$$\boxed{x = 16}$$

3.

$$\frac{2}{3}x - \frac{1}{4} = -\frac{7}{4} - \frac{5}{6}x$$

$$8x - 3 = -21 - 10x$$

$$18x = -18$$

$$\boxed{x = -1}$$

$$4. \quad \frac{5}{3} - \frac{2}{5}x = \frac{1}{6}x - \frac{1}{30}$$

$$50 - 12x = 5x - 1$$

$$-17x = -51$$

$$\boxed{x = 3}$$

$$5. \quad \frac{3}{4}x + 4 = \frac{113}{24} - \frac{2}{3}x$$

$$18x + 96 = 113 - 16x$$

$$34x = 17$$

$$\boxed{x = \frac{1}{2}}$$

$$6. \quad 2 - \frac{3}{2}x = \frac{2}{3}x + \frac{31}{9}$$

$$36 - 27x = 12x + 62$$

$$-39x = 26$$

$$\boxed{x = -\frac{2}{3}}$$

$$1 - \frac{1}{3}x = 15 + \frac{2}{3}x$$

$$3\left[1 - \frac{1}{3}x\right] = 3\left[15 + \frac{2}{3}x\right]$$

$$3 - x = 45 + 2x$$

$$7. \quad -42 = 3x$$

$$\boxed{x = -14}$$

$$\frac{3x-2}{5} = \frac{2x-1}{3}$$

$$3(3x-2) = 5(2x-1)$$

$$8. \quad 9x - 6 = 10x - 5$$

$$\boxed{x = -1}$$

$$\frac{21}{8} - \frac{2}{5}x = \frac{11}{4}x - \frac{1}{10}$$

$$40\left[\frac{21}{8} - \frac{2}{5}x\right] = 40\left[\frac{11}{4}x - \frac{1}{10}\right]$$

$$105 - 16x = 110x - 4$$

$$109 = 126x$$

9.

$$\boxed{x = \frac{109}{126}}$$

$$-\frac{2}{3}x - \frac{1}{12}x = \frac{3}{4} + \frac{1}{24}x$$

$$24\left[-\frac{2}{3}x - \frac{1}{12}x\right] = 24\left[\frac{3}{4} + \frac{1}{24}x\right]$$

$$-16x - 2x = 18 + x$$

$$-18x = 18 + x$$

$$-18 = 19x$$

10.

$$\boxed{x = \frac{-18}{19}}$$

$$\frac{3}{4}(2x - 1) - \frac{1}{3}(5 - 2x) = -\frac{55}{12}$$

C. 1.

$$9(2x - 1) - 4(5 - 2x) = -55$$

$$18x - 9 - 20 + 8x = -55$$

$$26x - 29 = -55$$

$$26x = -26$$

$$\boxed{x = -1}$$

$$\frac{4}{5}(4 - 3x) + \frac{53}{40} = \frac{3}{10}x - \frac{7}{8}(2x - 3)$$

2.

$$32(4 - 3x) + 53 = 12x - 35(2x - 3)$$

$$128 - 96x + 53 = 12x - 70x + 105$$

$$-96x + 181 = -58x + 105$$

$$-38x = -76$$

$$\boxed{x = 2}$$

3.

$$\frac{2}{3}(2x-1) - \frac{3}{4}(3-2x) = 2x - \frac{20}{9}$$

$$24(2x-1) - 27(3-2x) = 72x - 80$$

$$48x - 24 - 81 + 54x = 72x - 80$$

$$102x - 105 = 72x - 80$$

$$30x = 25$$

$$\boxed{x = \frac{5}{6}}$$

$$4. \quad \frac{4}{3}(3x-2) - \frac{3}{5}(4x-3) = \frac{11}{60} + 3x$$

$$80(3x-2) - 36(4x-3) = 11 + 180x$$

$$240x - 160 - 144x + 108 = 11 + 180x$$

$$96x - 52 = 11 + 180x$$

$$-84x = 63$$

$$\boxed{x = -\frac{3}{4}}$$

$$\frac{2}{3}(5x-1) = -\frac{3}{5}(x+2)$$

$$15\left[\frac{2}{3}(5x-1)\right] = 15\left[-\frac{3}{5}(x+2)\right]$$

$$10(5x-1) = -9(x+2)$$

$$50x - 10 = -9x - 18$$

$$59x = -8$$

5.

$$\boxed{x = \frac{-8}{59}}$$

D. 1. $y = mx + b$

$$y - b = mx$$

$$\boxed{x = \frac{y-b}{m}}$$

2. $r = \frac{M}{S}$

$$Sr = M$$

$$S = \frac{M}{r}$$

$$3. \quad PV = \frac{PMT}{i}$$

$$\boxed{PMT = PVi}$$

$$4. \quad I = Prt$$

$$\boxed{t = \frac{I}{Pr}}$$

$$5. \quad S = P(1 + rt)$$

$$\frac{S}{P} = 1 + rt$$

$$\frac{S}{P} - 1 = rt$$

$$r = \frac{\frac{S}{P} - 1}{t}$$

$$r = \frac{\frac{S - P}{P}}{t}$$

$$\boxed{r = \frac{S - P}{Pt}}$$

$$6. \quad PV = FV(1 + i)^{-n}$$

$$\frac{PV}{FV} = (1 + i)^{-n}$$

$$\left[\frac{PV}{FV} \right]^{\frac{1}{n}} = 1 + i$$

$$\left[\frac{FV}{PV} \right]^{\frac{1}{n}} = 1 + i$$

$$\boxed{i = \left[\frac{FV}{PV} \right]^{\frac{1}{n}} - 1}$$

$$7. \quad P = \frac{S}{(1 + rt)} \quad \text{for } t$$

$$P(1 + rt) = S$$

$$P + Prt = S$$

$$Prt = S - P$$

$$\boxed{t = \frac{S - P}{Pr}}$$

$$N = L(1 - d) \quad \text{for } d$$

$$N = L - dL$$

$$8. \quad dL = L - N$$

$$\boxed{d = \frac{L - N}{L}}$$

$$f = (1 + i)^m - 1 \quad \text{for } i$$

$$(1 + f) = (1 + i)^m$$

$$(1 + f)^{\frac{1}{m}} = ((1 + i)^m)^{\frac{1}{m}}$$

$$9. \quad (1 + f)^{\frac{1}{m}} = 1 + i$$

$$\boxed{i = (1 + f)^{\frac{1}{m}} - 1}$$

$$FV = PV(1 + i)^n \quad \text{for } n$$

$$\frac{FV}{PV} = (1 + i)^n$$

$$10. \quad \ln\left(\frac{FV}{PV}\right) = n \ln(1 + i)$$

$$\boxed{n = \frac{\ln\left(\frac{FV}{PV}\right)}{\ln(1 + i)}}$$

Exercise 2.7

1. Let the cost be \$x.

$$= \$\left(x + \frac{3}{4}x\right)$$

Selling price

$$\therefore x + \frac{3}{4}x = 49.49$$

$$4x + 3x = 197.96$$

$$7x = 197.96$$

$$x = 28.28$$

The cost was $\boxed{\$28.28.}$

2. Let the regular selling price be \$ x .

$$= \$\left(x - \frac{1}{3}x\right)$$

Sale price

$$\therefore x - \frac{1}{3}x = 576$$

$$3x - x = 1728$$

$$2x = 1728$$

$$x = 864$$

The regular selling price was \$864.

3. Let the price be \$ x .

$$\text{Total} = \$x + 0.05x$$

$$\therefore x + 0.05x = \$36.75$$

$$1.05x = \$36.75$$

$$x = 35.00$$

The price was \$35.00.

4. Let the regular price be \$ x .

$$\text{Sale price} = \$(x - 0.40x)$$

$$\therefore x - 0.40x = 11.34$$

$$0.60x = 11.34$$

$$x = 18.90$$

The regular selling price was \$18.90.

5. Let the last month's index be x .

$$\text{This month's index} = x - \frac{1}{12}x$$

$$\therefore x - \frac{1}{12}x = 176$$

$$12x - x = 2112$$

$$11x = 2112$$

$$x = 192$$

Last month the index was 192.

6. Let the original hourly wage be \$x.

$$= \$ \left(x + \frac{1}{8}x \right)$$

New hourly wage

$$\therefore x + \frac{1}{8}x = 15.75$$

$$8x + x = 126.00$$

$$9x = 126.00$$

$$x = 14.00$$

\$14.00.

The hourly wage before the increase was

7. Let Vera's sales be \$x.

$$= \$(3x - 140)$$

Tai's sales

$$= \$(x + 3x - 140)$$

Total sales

$$\therefore x + 3x - 140 = 940$$

$$4x = 1080$$

$$x = 270$$

$$= 3(270) - 140 = \boxed{\$670.}$$

Tai's sales

8. Let the shorter piece be
- x
- cm.

$$\text{Length of longer piece} = (2x + 15) \text{ cm.}$$

$$\text{Total length} = (x + 2x + 15) \text{ cm}$$

$$\therefore x + 2x + 15 = 90$$

$$3x = 75$$

$$x = 25$$

$$\text{The longer piece is } 2(25) \text{ cm} + 15 \text{ cm} = \boxed{65 \text{ cm.}}$$

9. Let the cost of a ticket be \$x.

$$\text{Total} = \$(x + 18.40) \times 1.05 \times 2$$

$$\therefore (x + 18.40) \times 1.05 \times 2 = 345.24$$

$$(x + 18.40) \times 2.10 = 345.24$$

$$(x + 18.40) = 164.40$$

$$x = 146.00$$

The cost per ticket is \$146.00.

10. Let Ken's investment be \$ x .

$$= \$ \left(\frac{2}{3}x + 2500 \right)$$

Martina's investment

$$= \$ \left(x + \frac{2}{3}x + 2500 \right)$$

Total investment

$$\therefore x + \frac{2}{3}x + 2500 = 55\,000$$

$$\frac{5x}{3} = 52\,500$$

$$x = 31\,500$$

$$\frac{2}{3} \times 31\,500 + 2500 = \boxed{\$23\,500.}$$

Martina's investment is

11. Let the number of chairs produced by the first shift be x .

$$= \frac{4}{3}x - 60.$$

Number of chairs produced by the second shift

$$= x + \frac{4}{3}x - 60 = 2320.$$

Total production

$$\therefore x + \frac{4}{3}x - 60 = 2320$$

$$\frac{7}{3}x = 2380$$

$$x = 1020$$

$$\frac{4}{3} \times 1020 - 60 = \boxed{1300.}$$

Production by the second shift is

12. Let the number of type A lights be x .

Number of type B lights $= 60 - x$.

Value of type A lights $= \$40x$.

Value of type B lights $= \$(60 - x)50$.

$$\therefore 40x + 50(60 - x) = 2580$$

$$40x + 3000 - 50x = 2580$$

$$-10x = -420$$

$$x = 42$$

The number of type B lights is 18.

13. Let the number of units of Product A be x ;

then the number of units of Product B is $60 - x$.

The number of hours for Product A is $4x$;

The number of hours for Product B is $3(60 - x)$.

$$\therefore 4x + 3(60 - x) = 200$$

$$4x + 180 - 3x = 200$$

$$x = 20$$

Production of Product A is 20 units.

14. Let the number of dimes be x .

Number of nickels $= 3x - 4$

$$= \frac{3}{4}x + 1$$

Number of quarters

Value of the dimes $= 10x$ cents

Value of nickels $= 5(3x - 4)$ cents

$$= 25\left(\frac{3}{4}x + 1\right)$$

Value of quarters $\quad \quad \quad$ cents

$$\therefore 10x + 5(3x - 4) + 25\left(\frac{3}{4}x + 1\right) = 880$$

$$10x + 15x - 20 + \frac{75}{4}x + 25 = 880$$

$$25x + \frac{75}{4}x = 875$$

$$175x = 3500$$

$$x = 20$$

Alick has 20 dimes, 56 nickels, and 16 quarters.

15. Let the number of \$12 tickets be x .

$$\text{Number of \$8 tickets} = 3x + 10$$

$$\text{Number of \$15 tickets} = \frac{4}{5}x - 3$$

$$\text{Value of the \$12 tickets} = \$12x$$

$$\text{Value of the \$8 tickets} = \$8(3x + 10)$$

$$\text{Value of the \$15 tickets} = \$15\left(\frac{4}{5}x - 3\right)$$

$$\therefore 12x + 8(3x + 10) + 15\left(\frac{4}{5}x - 3\right) = 1475$$

$$12x + 24x + 80 + 12x - 45 = 1475$$

$$48x = 1440$$

$$x = 30$$

30	\$12 tickets,
100	\$ 8 tickets,
and 21	\$15 tickets.

Sales were

16. Let the number of medium pizzas be x .

$$\text{Number of large pizzas} = 3x - 1$$

$$\text{Number of small pizzas} = 2x + 1$$

$$\text{Value of medium pizzas} = \$15x$$

$$\text{Value of large pizzas} = \$18(3x - 1)$$

$$\text{Value of small pizzas} = \$11(2x + 1)$$

$$\therefore 15x + 18(3x - 1) + 11(2x + 1) = 539$$

$$15x + 54x - 18 + 22x + 11 = 539$$

$$91x = 546$$

$$x = 6$$

6	medium pizzas,
17	large pizzas,
and 13	small pizzas.

Sales were

17. Let the taxable income (in dollars) be x .

Then $x - 44\,701$ is the amount by which his income exceeds \$44 701.

$$6705.15 + 0.22(x - 44701) = 7162.53$$

$$6705.15 + 0.22x - 9834.22 = 7162.53$$

$$0.22x = 10\,291.60$$

$$x = \boxed{\$46\,780}$$

His taxable income is \$46 780.

18. Let the amount invested at 3% be \$ x .

Then the amount invested at 4.5% is $(3000 - x)$.

$$0.03x + 0.045(3000 - x) = 128.25$$

$$0.03x + 135 - 0.045x = 128.25$$

$$-0.015x = \boxed{-6.75}$$

$$x = \boxed{\$450 \text{ at } 3\%}$$

$$3000 - 450 = \boxed{\$2550 \text{ at } 4.5\%}$$

19. Let x be the number on the second shift.

Then $2x$ is the number on the second shift.

And $x - 12$ is the number on the third shift.

$$x + 2x + (x - 12) = 196$$

$$4x - 12 = 196$$

$$4x = 208$$

$$x = \boxed{52} \text{ on the second shift}$$

$$2x = 2(52) = \boxed{104} \text{ on the first shift}$$

$$x - 12 = 52 - 12 = \boxed{40} \text{ on the third shift}$$

20. Let x be the number of options received by each employee.

Then $1.5x$ is the number received by each team leader.

And $3x$ is the number received by each senior manager.

$$421x + 22(1.5x) + 7(3x) =$$

$$421x + 33x + 21x =$$

$$475x = 171\,000$$

$$x = 360 \text{ options for each employee}$$

$$1.5x = 1.5(360) = 540 \text{ options for each team leader}$$

$$(2)(540) = 1080 \text{ options for each senior manager}$$

$$\text{Check: } 421(360) + 22(540) + 7(1080) = \boxed{171\,000}$$

21. Let the amount of money spent on recreational players be $\$x$.

If twice as much money was spent on rep players, then the amount spent on recreational players can be determined by

$$\$x + \$2x = \$4320$$

$$\$3x = \$4320$$

$$\$x = \$1440$$

And therefore, the amount spent on rep players was $\$4320 - \$1440 = \$2880$.

Let the number of Youth Large shirts purchased for recreational players be y .

$$\$10y + \$8(50) + \$8(50) = \$1440$$

$$\$10y + \$400 + \$400 = \$1440$$

$$\$10y = \$640$$

$$y = 64$$

64 Youth Large shirts were purchased for recreational players.

Let the number of Adult Small and Adult Medium shirts be z .

For rep players, the cost of shirts is given by

$$\$8(50 - 10) + \$10(3 \times 64) + \$16z + \$16z = \$2880$$

Therefore, the number of shirts of each Adult size ordered can be calculated as

$$\$320 + \$1920 + \$16(2z) = \$2880$$

$$\$2240 + \$16(2z) = \$2880$$

$$\$16(2z) = \$640$$

$$2z = 40$$

$$z = 20$$

20 Adult Small and 20 Adult Medium shirts were purchased for rep players.

$$(50 + 50 + 64) + (40 + 192 + 20 + 20) = \boxed{436}$$

There are a total of 436 players in the organization.

Review Exercise

1. (a) $3x - 4y - 3y - 5x = \boxed{-2x - 7y}$
- (b) $2x - 0.03x = \boxed{1.97x}$
- (c) $(5a - 4) - (3 - a) = 5a - 4 - 3 + a = \boxed{6a - 7}$
- (d) $-(2x - 3y) - (-4x + y) + (y - x) = -2x + 3y + 4x - y + y - x = \boxed{x + 3y}$
- (e) $(5a^2 - 2b - c) - (3c + 2b - 4a^2)$
 $= 5a^2 - 2b - c - 3c - 2b + 4a^2 = \boxed{9a^2 - 4b - 4c}$
- (f) $-(2x - 3) - (x^2 - 5x + 2) = -2x + 3 - x^2 + 5x - 2 = \boxed{-x^2 + 3x + 1}$
2. (a) $3(-5a) = \boxed{-15a}$
- (b) $-7m(-4x) = \boxed{28mx}$
- (c) $14m \div (-2m) = \boxed{-7}$
- (d) $(-15a^2b) \div (5a) = \boxed{-3ab}$
- (e) $-6(-3x)(2y) = \boxed{36xy}$
- (f) $4(-3a)(b)(-2c) = \boxed{24abc}$
- (g) $-4(3x - 5y - 1) = \boxed{-12x + 20y + 4}$
- (h) $x(1 - 2x - x^2) = \boxed{x - 2x^2 - x^3}$
- (i) $(24x - 16) \div (-4) = \boxed{-6x + 4}$
- (j) $(21a^2 - 12a) \div 3a = \boxed{7a - 4}$
- (k) $4(2a - 5) - 3(3 - 6a)$
 $= 8a - 20 - 9 + 18a$
 $= \boxed{26a - 29}$

$$\begin{aligned} \text{(l)} \quad & 2a(x-a) - a(3x+2) - 3a(-5x-4) \\ &= 2ax - 2a^2 - 3ax - 2a + 15ax + 12a \\ &= \boxed{14ax - 2a^2 + 10a} \end{aligned}$$

$$\begin{aligned} \text{(m)} \quad & (m-1)(2m-5) \\ &= 2m^2 - 2m - 5m + 5 \\ &= \boxed{2m^2 - 7m + 5} \end{aligned}$$

$$\begin{aligned}
 & (3a-2)(a^2-2a-3) \\
 \text{(n)} \quad & = 3a^3 - 2a^2 - 6a^2 + 4a - 9a + 6 \\
 & = \boxed{3a^3 - 8a^2 - 5a + 6}
 \end{aligned}$$

$$\begin{aligned}
 & 3(2x-4)(x-1) - 4(x-3)(5x+2) \\
 \text{(o)} \quad & = 3(2x^2 - 4x - 2x + 4) - 4(5x^2 - 15x + 2x - 6) \\
 & = 6x^2 - 18x + 12 - 20x^2 + 52x + 24 \\
 & = \boxed{-14x^2 + 34x + 36}
 \end{aligned}$$

$$\begin{aligned}
 & -2a(3m-1)(m-4) - 5a(2m+3)(2m-3) \\
 \text{(p)} \quad & = -2a(3m^2 - m - 12m + 4) - 5a(4m^2 + 6m - 6m - 9) \\
 & = -6am^2 + 26am - 8a - 20am^2 + 45a \\
 & = \boxed{-26am^2 + 26am + 37a}
 \end{aligned}$$

$$3. \quad \text{(a) for } x = -2, y = 5,$$

$$3xy - 4x - 5y = 3(-2)(5) - 4(-2) - 5(5) = -30 + 8 - 25 = \boxed{-47}$$

$$a = -\frac{1}{4}, b = \frac{2}{3},$$

(b) for

$$\begin{aligned}
 & -5(2a-3b) - 2(a+5b) \\
 & = -10a + 15b - 2a - 10b \\
 & = -12a + 5b \\
 & = -12\left(-\frac{1}{4}\right) + 5\left(\frac{2}{3}\right) = 3 + 3\frac{1}{3} = \boxed{6\frac{1}{3}}
 \end{aligned}$$

$$\text{(c) for } N = 12, C = 432, P = 1800, n = 35,$$

$$\frac{2NC}{P(n+1)} = \frac{\overset{1}{2} \times 12 \times \overset{48}{432}}{\underset{\substack{900 \\ 100}}{1800} \times (35+1)} = \frac{\overset{1}{12} \times \overset{16}{48}}{\underset{\substack{3 \\ 1}}{100} \times 36} = \frac{16}{100} = \boxed{0.16}$$

$$\text{(d) for } I = 600, r = 0.15, P = 7300,$$

$$\frac{365 I}{rP} = \frac{\overset{1}{365} \times \overset{\frac{2}{30}}{600}}{\underset{\substack{15 \\ 1}}{0.15} \times \underset{0.01}{7300}} = \frac{2}{0.01} = \boxed{200}$$

$$A = \$720, d = 0.135, t = \frac{280}{365},$$

(e) for

$$A(1 - dt) = \$720 \left(1 - 0.135 \times \frac{280}{365} \right) = \$720(1 - 0.103562) = 645.435616 = \boxed{\$645.44}$$

$$S = 2755, r = 0.17, t = \frac{219}{365},$$

(f) for

$$\frac{S}{1 + rt} = \frac{2755}{1 + 0.17 \times \frac{219}{365}} = \frac{2755}{1 + 0.1034 \times 3} = \frac{2755}{1 + 0.102} = \boxed{2500}$$

4. (a) $(-3)^5 = \boxed{-243}$

(b) $\left(\frac{2}{3}\right)^4 = \boxed{\frac{16}{81}}$

(c) $(-5)^0 = \boxed{1}$

(d) $(-3)^{-1} = \boxed{-\frac{1}{3}}$

(e) $\left(\frac{2}{5}\right)^{-4} = \left(\frac{5}{2}\right)^4 = \boxed{\frac{625}{16}}$

(f) $(1.01)^0 = \boxed{1}$

(g) $(-3)^5(-3)^4 = (-3)^9 = \boxed{-19\,683}$

(h) $4^7 \div 4^2 = 4^5 = \boxed{1024}$

(i) $\left[(-3)^2\right]^5 = (-3)^{10} = \boxed{59\,049}$

(j) $(m^3)^4 = \boxed{m^{12}}$

(k) $\left(\frac{2}{3}\right)^3 \left(\frac{2}{3}\right)^7 \left(\frac{2}{3}\right)^{-6} = \left(\frac{2}{3}\right)^4 = \boxed{\frac{16}{81}}$

(l) $\left(-\frac{5}{4}\right)^5 \div \left(-\frac{5}{4}\right)^3 = \left(-\frac{5}{4}\right)^2 = \boxed{\frac{25}{16}}$

$$(m) \quad (1.03^{50})(1.03^{100}) = \boxed{1.03^{150}}$$

$$(n) \quad (1+i)^{180} \div (1+i)^{100} = \boxed{(1+i)^{80}}$$

$$(o) \quad \left[(1.05)^{30} \right]^5 = \boxed{1.05^{150}}$$

$$(p) \quad (-2xy)^4 = \boxed{16x^4y^4}$$

$$(q) \quad \left(\frac{a^2b}{3} \right)^{-4} = \left(\frac{3}{a^2b} \right)^4 = \boxed{\frac{81}{a^8b^4}}$$

$$(r) \quad (1+i)^{-n} = \boxed{\frac{1}{(1+i)^n}}$$

$$5. (a) \quad \sqrt{0.9216} = \boxed{0.96}$$

$$(b) \quad \sqrt[6]{1.075} = \boxed{1.012126}$$

$$(c) \quad 14.974458^{1/40} = \boxed{1.07}$$

$$(d) \quad 1.08^{-5/12} = \frac{1}{1.08^{5/12}} = \boxed{0.968442}$$

$$(e) \quad \ln 3 = \boxed{1.098612}$$

$$(f) \quad \ln 0.05 = \boxed{-2.995732}$$

$$(g) \quad \begin{aligned} & \ln(5.1) / \ln(1.015) \\ &= 1.629241 / 0.014889 \\ &= \boxed{109.428635} \end{aligned}$$

$$(h) \quad \begin{aligned} \ln \left(\frac{5500}{1.10^{16}} \right) &= \ln 5500 - \ln 1.10^{16} \\ &= \ln 5500 - 16 \ln 1.10 \\ &= 8.612503 - 16(0.095310) \\ &= 8.612503 - 1.524963 \\ &= \boxed{7.087540} \end{aligned}$$

$$\begin{aligned}
 \text{(i)} \quad \ln \left[375(1.01) \left(\frac{1 - 1.01^{-72}}{0.01} \right) \right] &= \ln 375 + \ln 1.01 + \ln (1 - 1.01^{-72}) - \ln 0.01 \\
 &= \ln 375 + \ln 1.01 + \ln (1 - 0.488496) - \ln 0.01 \\
 &= \ln 375 + \ln 1.01 + \ln 0.511504 - \ln 0.01 \\
 &= 5.926926 + 0.009950 - 0.670400 - (-4.605170) \\
 &= \boxed{9.871647}
 \end{aligned}$$

6. (a) $9x = -63$

$$\boxed{x = -7}$$

(b) $0.05x = 44$

$$5x = 4400$$

$$\boxed{x = 880}$$

(c) $-\frac{1}{7}x = 3$

$$-x = 21$$

$$\boxed{x = -21}$$

(d) $\frac{5}{6}x = -15$

$$\frac{1}{6}x = -3$$

$$\boxed{x = -18}$$

(e) $x - 8 = -5$

$$x - 8 + 8 = -5 + 8$$

$$\boxed{x = 3}$$

(f) $x + 9 = -2$

$$x + 9 - 9 = -2 - 9$$

$$\boxed{x = -11}$$

(g) $x + 0.02x = 255$

$$1.02x = 255$$

$$\boxed{x = 250}$$

(h) $x - 0.1x = 36$

$$0.9x = 36$$

$$9x = 360$$

$$\boxed{x = 40}$$

(i) $4x - 3 = 9x + 2$

$$-5x = 5$$

$$\boxed{x = -1}$$

$$(j) \quad 9x - 6 - 3x = 15 + 4x - 7$$

$$6x - 6 = 8 + 4x$$

$$2x = 14$$

$$\boxed{x = 7}$$

$$(k) \quad x - \frac{1}{3}x = 26$$

$$\frac{2}{3}x = 26$$

$$\frac{1}{3}x = 13$$

$$\boxed{x = 39}$$

$$(l) \quad x + \frac{3}{8}x = 77$$

$$\frac{11}{8}x = 77$$

$$\frac{1}{8}x = 7$$

$$\boxed{x = 56}$$

$$7. (a) \quad -9(3x - 8) - 8(9 - 7x) = 5 + 4(9x + 11)$$

$$-27x + 72 - 72 + 56x = 5 + 36x + 44$$

$$29x = 49 + 36x$$

$$-7x = 49$$

$$\boxed{x = -7}$$

$$\text{Check LS} = -9[3(-7) - 8] - 8[9 - 7(-7)] = -9(-29) - 8(58) = -203$$

$$\text{RS} = 5 + 4[9(-7) + 11] = 5 + 4(-52) = 5 - 208 = -203$$

$$(b) \quad 21x - 4 - 7(5x - 6) = 8x - 4(5x - 7)$$

$$21x - 4 - 35x + 42 = 8x - 20x + 28$$

$$-14x + 38 = -12x + 28$$

$$-2x = -10$$

$$\boxed{x = 5}$$

$$\begin{aligned} &= 21(5) - 4 - 7[5(5) - 6] = 105 - 4 - 7(19) = 101 - 133 = -32 \\ \text{Check LS} & \\ &= 8(5) - 4[5(5) - 7] = 40 - 4(18) = 40 - 72 = -32 \\ \text{RS} & \end{aligned}$$

$$\frac{5}{7}x + \frac{1}{2} = \frac{5}{14} + \frac{2}{3}x$$

(c)

$$42\left(\frac{5}{7}x\right) + 42\left(\frac{1}{2}\right) = 42\left(\frac{5}{14}\right) + 42\left(\frac{2}{3}x\right)$$

$$6(5x) + 21(1) = 3(5) + 14(2x)$$

$$30x + 21 = 15 + 28x$$

$$2x = -6$$

$$\boxed{x = -3}$$

$$\text{Check LS} = \frac{5}{7}(-3) + \frac{1}{2} = \frac{-30 + 7}{14} = -\frac{23}{14}$$

$$\text{RS} = \frac{5}{14} + \frac{2}{3}(-3) = \frac{5}{14} - 2 = -\frac{23}{14}$$

$$\frac{4x}{3} + 2 = \frac{9}{8} - \frac{x}{6}$$

(d)

$$8(4x) + 24(2) = 3(9) - 4(x)$$

$$32x + 48 = 27 - 4x$$

$$36x = -21$$

$$\boxed{x = -\frac{7}{12}}$$

$$\text{Check LS} = \frac{4}{3}\left(-\frac{7}{12}\right) + 2 = -\frac{28}{36} + 2 = -\frac{7}{9} + \frac{18}{9} = \frac{11}{9}$$

$$\text{RS} = \frac{9}{8} - \frac{1}{6}\left(-\frac{7}{12}\right) = \frac{9}{8} + \frac{7}{72} = \frac{81 + 7}{72} = \frac{88}{72} = \frac{11}{9}$$

$$\frac{7}{5}(6x - 7) - \frac{3}{8}(7x + 15) = 25$$

(e)

$$56(6x - 7) - 15(7x + 15) = 40(25)$$

$$336x - 392 - 105x - 225 = 1000$$

$$231x - 617 = 1617$$

$$\boxed{x = 7}$$

$$\text{Check LS} = \frac{7}{5}[6(7) - 7] - \frac{3}{8}[7(7) + 15]$$

$$= \frac{7}{5}(35) - \frac{3}{8}(64) = 7(7) - 24 = 49 - 24 = 25$$

$$\text{RS} = 25$$

$$(f) \quad \frac{5}{9}(7-6x) - \frac{3}{4}(3-15x) = \frac{1}{12}(3x-5) - \frac{1}{2}$$

$$20(7-6x) - 27(3-15x) = 3(3x-5) - 18$$

$$140 - 120x - 81 + 405x = 9x - 15 - 18$$

$$285x + 59 = 9x - 33$$

$$276x = -92$$

$$\boxed{x = -\frac{1}{3}}$$

$$\text{Check LS} = \frac{5}{9}\left[7 - 6\left(-\frac{1}{3}\right)\right] - \frac{3}{4}\left[3 - 15\left(-\frac{1}{3}\right)\right]$$

$$= \frac{5}{9}(7+2) - \frac{3}{4}(3+5)$$

$$= 5 - 6 = -1$$

$$\text{RS} = \frac{1}{12}\left[3\left(-\frac{1}{3}\right) - 5\right] - \frac{1}{2}$$

$$= \frac{1}{12}(-6) - \frac{1}{2}$$

$$= -\frac{1}{2} - \frac{1}{2} = -1$$

$$(g) \quad \frac{5}{6}(4x-3) - \frac{2}{5}(3x+4) = 5x - \frac{16}{15}(1-3x)$$

$$25(4x-3) - 12(3x+4) = 150x - 32(1-3x)$$

$$100x - 75 - 36x - 48 = 150x - 32 + 96x$$

$$64x - 123 = 246x - 32$$

$$-182x = 91$$

$$\boxed{x = -\frac{1}{2}}$$

$$\begin{aligned}
 \text{Check LS} &= \frac{5}{6} \left[4 \left(-\frac{1}{2} \right) - 3 \right] - \frac{2}{5} \left[3 \left(-\frac{1}{2} \right) + 4 \right] \\
 &= \frac{5}{6} (-2 - 3) - \frac{2}{5} \left[-\frac{3}{2} + 4 \right] \\
 &= \frac{5}{6} (-5) - \frac{2}{5} \left(\frac{5}{2} \right) = -\frac{25}{6} - 1 = -\frac{31}{6} \\
 \text{RS} &= 5 \left(-\frac{1}{2} \right) - \frac{16}{15} \left[1 - 3 \left(-\frac{1}{2} \right) \right] \\
 &= -\frac{5}{2} - \frac{16}{15} \left(1 + \frac{3}{2} \right) = -\frac{5}{2} - \frac{16}{15} \left(\frac{5}{2} \right) \\
 &= -\frac{5}{2} - \frac{8}{3} = \frac{-15 - 16}{6} = -\frac{31}{6}
 \end{aligned}$$

8. (a) $I = Prt$

$$r = \frac{I}{Pt}$$

(b) $S = P(1 + rt)$

$$\frac{S}{P} = 1 + rt$$

$$\frac{S}{P} - 1 = rt$$

$$t = \frac{\frac{S}{P} - 1}{r}$$

$$t = \frac{\frac{S - P}{P}}{r}$$

$$t = \frac{S - P}{Pr}$$

$$D = rL$$

$$r = \frac{D}{L}$$

(c)

$$FV = PMT \frac{(1 + p)^n - 1}{p}$$

$$PMT = \frac{FVp}{(1 + p)^n - 1}$$

(d)

9. Let the size of the workforce be x .

$$\text{Number laid off} = \frac{1}{6}x$$

$$\text{Number after the layoff} = x - \frac{1}{6}x$$

$$\therefore x - \frac{1}{6}x = 690$$

$$\frac{5}{6}x = 690$$

$$5x = 4140$$

$$x = 828$$

$$\therefore \frac{1}{6} \times 828 = \boxed{138.}$$

$\therefore$ the number laid off is

10. Let last year's average property value be \$ x .

$$\text{Current average value} = \$\left(x + \frac{2}{7}x\right)$$

$$\therefore x + \frac{2}{7}x = 346\,162.50$$

$$\frac{9}{7}x = 346\,162.50$$

$$\frac{1}{7}x = 38\,462.50$$

$$x = 269\,237.50$$

$$\therefore \text{Last year's average value was } \boxed{\$269\,237.50.}$$

11. Let the quoted price be \$ x .

$$\therefore x + \frac{1}{20}x = 2457$$

$$\frac{21}{20}x = 2457$$

$$\frac{1}{20}x = 117$$

$$x = 2340$$

$$\therefore \text{The gratuities} = \frac{1}{20} \text{ of } 2340 = \boxed{\$117.}$$

12. Let the value of the building be \$ x .

$$= \$\frac{1}{3}x - 2000$$

Value of the land

$$= \$x + \frac{1}{3}x - 2000$$

Total value of the property

$$\therefore x + \frac{1}{3}x - 2000 = 790\,000$$

$$\frac{4}{3}x = 792\,000$$

$$\frac{1}{3}x = 198\,000$$

$$x = 594\,000$$

$$\$ (790\,000 - 594\,000) = \boxed{\$196\,000.}$$

The value assigned to land is

13. Let the cost of power be \$ x .

$$= \$\left(\frac{3}{4}x + 22\right)$$

Cost of heat

$$= \$\left(\frac{1}{3}x - 11\right)$$

Cost of water

$$= x + \frac{3}{4}x + 22 + \frac{1}{3}x - 11 = 2010 + 10\% \text{ of } 2010.$$

Total cost

$$12x + 9x + 4x = 12(2010 + 201 - 11)$$

$$25x = 26\,400$$

$$x = 1056$$

$$= \frac{3}{4} \times 1056 + 22 = \boxed{\$814}$$

Cost of heat

$$= \boxed{\$1056}$$

Cost of power

$$= \frac{1}{3} \times 1056 - 11 = \boxed{\$341}$$

Cost of water

14. Let the amount allocated to newspaper advertising be \$ x .

$$\begin{aligned}\text{Amount allocated to TV advertising} &= \$(3x + 1000) \\ &= \frac{3}{4}[x + 3x + 1000]\end{aligned}$$

Amount allocated to direct selling

$$\begin{aligned}\therefore x + 3x + 1000 + \frac{3}{4}[4x + 1000] &= 87\,500 \\ 4x + \frac{3}{4}[4x + 1000] &= 86\,500 \\ 16x + 12x + 3000 &= 346\,000 \\ 28x &= 343\,000 \\ x &= 12\,250\end{aligned}$$

The amount allocated to newspaper advertising is \$12 250; the amount allocated to TV advertising is \$37 750; the amount allocated to direct selling is \$37 500.

15. Let the number of minutes on Machine B be x .

$$\begin{aligned}\text{Time on Machine A} &= \frac{4}{5}x - 3 \quad \text{minutes} \\ \text{Time on Machine C} &= \frac{5}{6}\left(x + \frac{4}{5}x - 3\right) \quad \text{minutes} \\ \text{Total time} &= x + \frac{4}{5}x - 3 + \frac{5}{6}\left(x + \frac{4}{5}x - 3\right) \quad \text{minutes} \\ \therefore x + \frac{4}{5}x - 3 + \frac{5}{6}\left(x + \frac{4}{5}x - 3\right) &= 77 \\ 30x + 24x - 90 + 25\left(x + \frac{4}{5}x - 3\right) &= 30(77) \\ 54x - 90 + 25x + 20x - 75 &= 2310 \\ 99x - 165 &= 2310 \\ 99x &= 2475 \\ x &= 25\end{aligned}$$

Time on Machine B is 25 minutes; time on Machine A is $\frac{4}{5}(25) - 3 = 17$ minutes; time on Machine C is $\frac{5}{6}(25 + 17) = \boxed{35 \text{ minutes.}}$

16. Let the number of pairs of superlight poles be x .

Number of pairs of ordinary poles $= 72 - x$

Value of superlight poles $= \$130x$

Value of ordinary poles $= \$56(72 - x)$

Total value of all poles $= \$130x + 56(72 - x)$

$$130x + 56(72 - x) = \$6030$$

$$130x + 4032 - 56x = 6030$$

$$74x = 1998$$

$$x = 27$$

The number of pairs of superlight poles is 27; the number of pairs of ordinary poles is 45.

17. Let the number of \$2 coins be x .

Number of \$1 coins $= \frac{3}{5}x + 1$

$$= 4 \left(x + \frac{3}{5}x + 1 \right)$$

Number of quarters

Value of the \$2 coins $= \$2x$

$$= \$ \left[\frac{3}{5}x + 1 \right]$$

Value of the \$1 coins

$$= \$ \frac{1}{4} (4) \left(x + \frac{3}{5}x + 1 \right) = x + \frac{3}{5}x + 1$$

Value of the quarters

$$\text{Total value} = 2x + \frac{3}{5}x + 1 + x + \frac{3}{5}x + 1 = 107$$

$$10x + 3x + 5 + 5x + 3x + 5 = 535$$

$$21x + 10 = 535$$

$$21x = 525$$

$$x = 25$$

The number of \$2 coins is 25; the number of \$1 coins is $\left(\frac{3}{5} \times 25 + 1 \right) = 16$; the number of quarters is $4(25 + 16) = \boxed{164}$.

18. Let $\$x$ represent Jaime's monthly savings.

Jaime has \$975 after paying for school and transportation.

$$0.30(975) + 600 + x = 975$$

$$892.50 + x = 975$$

$$x = 82.50$$

Jamie saves \$82.50 per month.

19. Let x represent the total valuation of Baldwin Industries.

Then Inspire Inc.'s stake is $0.49x$ and Crown Company's stake is $0.24x$.

$$0.80(0.49x) = \$19\,600\,000$$

$$0.392x = \$19\,600\,000$$

$$x = \$50\,000\,000$$

$$0.24(50\,000\,000) = \boxed{\$12\,000\,000}$$

Crown Company's stake in Baldwin Industries is worth \$12 Million.

Self-Test

1. (a) $4 - 3x - 6 - 5x = \boxed{-2 - 8x}$

(b) $(5x - 4) - (7x + 5) = 5x - 4 - 7x - 5 = \boxed{-2x - 9}$

(c) $-2(3a - 4) - 5(2a + 3)$
 $= -6a + 8 - 10a - 15$
 $= \boxed{-16a - 7}$

(d) $-6(x - 2)(x + 1)$
 $= -6(x^2 - 2x + x - 2)$
 $= -6(x^2 - x - 2)$
 $= \boxed{-6x^2 + 6x + 12}$

2. (a) For $x = -3, y = 5$

$$2x^2 - 5xy - 4y^2$$

$$= 2(-3)^2 - 5(-3)(5) - 4(5)^2$$

$$= 18 + 75 - 100$$

$$= \boxed{-7}$$

(b) For $a = \frac{2}{3}, b = -\frac{3}{4}$

$$\begin{aligned}& 3(7a - 4b) - 4(5a + 3b) \\&= 21a - 12b - 20a - 12b \\&= a - 24b \\&= \frac{2}{3} - 24\left(-\frac{3}{4}\right) \\&= \frac{2}{3} + 18 \\&= \boxed{18\frac{2}{3}}\end{aligned}$$

(c) For $N = 12$, $C = 400$, $P = 2000$, $n = 24$

$$\frac{2NC}{P(n+1)} = \frac{(2)(12)(400)}{2000(24+1)} = \frac{2(12)(400)}{2000(25)} = \boxed{0.192}$$

(d) For $I = 324$, $P = 5400$, $r = 0.15$

$$\frac{I}{Pr} = \frac{324}{5400 \times 0.15} = \boxed{0.4}$$

(e) For $S = 1606$, $d = 0.125$, $t = \frac{240}{365}$

$$\begin{aligned} S(1-dt) &= 1606 \left(1 - 0.125 \times \frac{240}{365} \right) \\ &= 1606(1 - 0.082192) \\ &= 1606(0.917808) \\ &= \boxed{1474} \end{aligned}$$

(f) For $S = 1566$, $r = 0.10$, $t = \frac{292}{365}$

$$\begin{aligned} \frac{S}{1+rt} &= \frac{1566}{1 + 0.10 \times \frac{292}{365}} \\ &= \frac{1566}{1 + 0.08} \\ &= \boxed{1450} \end{aligned}$$

3. (a) $(-2)^3 = \boxed{-8}$

$$\left(-\frac{2}{3}\right)^2 = \boxed{\frac{4}{9}}$$

(b)

$$(4)^0 = \boxed{1}$$

(c)

$$(3)^2(3)^5 = (3)^7 = \boxed{2187}$$

(d)

$$\left(\frac{4}{3}\right)^{-2} = \frac{1}{\left(\frac{4}{3}\right)^2} = \frac{1}{\frac{16}{9}} = \boxed{\frac{9}{16}}$$

(e)

$$(-x^3)^5 = \boxed{-x^{15}}$$

(f)

$$4. \quad (a) \quad \sqrt[10]{1.35} = 1.35^{\frac{1}{10}} = 1.35^{0.10} = \boxed{1.030465}$$

$$(b) \quad \frac{1 - 1.03^{-40}}{0.03} = \frac{1 - 0.306557}{0.03} = \frac{0.693443}{0.03} = \boxed{23.114772}$$

$$(c) \quad \ln 1.025 = \boxed{0.024693}$$

$$(d) \quad \begin{aligned} \ln(3.00e^{-0.2}) \\ &= \ln 3.00 + \ln e^{-0.2} \\ &= \ln 3.00 - 0.2 \ln e \\ &= 1.098612 - 0.2 \\ &= \boxed{0.898612} \end{aligned}$$

$$(e) \quad \begin{aligned} \ln\left(\frac{600}{1.06^{11}}\right) \\ &= \ln 600 - \ln 1.06^{11} \\ &= \ln 600 - 11 \ln 1.06 \\ &= 6.396930 - 11(0.058269) \\ &= 6.396930 - 0.640958 \\ &= \boxed{5.755972} \end{aligned}$$

$$(f) \quad \begin{aligned} \ln\left[250\left(\frac{1.07^5 - 1}{0.07}\right)\right] \\ &= \ln 250 + \ln(1.07^5 - 1) - \ln 0.07 \\ &= \ln 250 + \ln 0.402552 - \ln 0.07 \\ &= 5.521461 - 0.909932 - (-2.659260) \\ &= 5.521461 - 0.909932 + 2.659260 \\ &= \boxed{7.270789} \end{aligned}$$

$$5. \quad (a) \quad \frac{1}{81} = \left(\frac{1}{3}\right)^{n-2}$$

$$\frac{1}{3^4} = \left(\frac{1}{3}\right)^{n-2}$$

$$\left(\frac{1}{3}\right)^4 = \left(\frac{1}{3}\right)^{n-2}$$

Since the bases are common

$$4 = n - 2$$

$$\boxed{n = 6}$$

$$(b) \quad \frac{5}{2} = 40 \left(\frac{1}{2} \right)^{n-1}$$

$$\frac{1}{2} = 8 \left(\frac{1}{2} \right)^{n-1}$$

$$\frac{1}{16} = \left(\frac{1}{2} \right)^{n-1}$$

$$\left(\frac{1}{2} \right)^4 = \left(\frac{1}{2} \right)^{n-1}$$

$$4 = n - 1$$

$$\boxed{n = 5}$$

$$6. \quad (a) \quad -\frac{2}{3}x = 24$$

$$x = 24 \left(-\frac{3}{2} \right)$$

$$\boxed{x = -36}$$

$$(b) \quad x - 0.06x = 8.46$$

$$0.94x = 8.46$$

$$\boxed{x = 9}$$

$$(c) \quad 0.2x - 4 = 6 - 0.3x$$

$$0.5x = 10$$

$$\boxed{x = 20}$$

$$(d) \quad (3 - 5x) - (8x - 1) = 43$$

$$3 - 5x - 8x + 1 = 43$$

$$-13x = 39$$

$$\boxed{x = -3}$$

$$(e) \quad 4(8x - 2) - 5(3x + 5) = 18$$

$$32x - 8 - 15x - 25 = 18$$

$$17x - 33 = 18$$

$$17x = 51$$

$$\boxed{x = 3}$$

$$(f) \quad x + \frac{3}{10}x + \frac{1}{2} + x + \frac{3}{5}x + 1 = 103$$

$$2x + \frac{3}{10}x + \frac{3}{5}x + \frac{3}{2} = 103$$

$$20x + 3x + 6x + 15 = 1030$$

$$29x = 1015$$

$$\boxed{x = 35}$$

$$(g) \quad x + \frac{4}{5}x - 3 + \frac{5}{6}\left(x + \frac{4}{5}x - 3\right) = 77$$

$$30x + 24x - 90 + 25\left(x + \frac{4}{5}x - 3\right) = 30(77)$$

$$54x - 90 + 25x + 20x - 75 = 2310$$

$$99x - 165 = 2310$$

$$99x = 2475$$

$$\boxed{x = 25}$$

$$(h) \quad \frac{2}{3}(3x - 1) - \frac{3}{4}(5x - 3) = \frac{9}{8}x - \frac{5}{6}(7x - 9)$$

$$16(3x - 1) - 18(5x - 3) = 27x - 20(7x - 9)$$

$$48x - 16 - 90x + 54 = 27x - 140x + 180$$

$$-42x + 38 = -113x + 180$$

$$71x = 142$$

$$\boxed{x = 2}$$

$$7. (a) \quad I = Prt$$

$$\boxed{P = \frac{I}{rt}}$$

$$(b) \quad S = \frac{P}{1 - dt}$$

$$\frac{S}{P} = \frac{1}{1 - dt}$$

$$\frac{P}{S} = 1 - dt$$

$$dt = 1 - \frac{P}{S}$$

$$d = \frac{1 - \frac{P}{S}}{t}$$

$$d = \frac{\frac{S - P}{S}}{t}$$

$$\boxed{d = \frac{S - P}{St}}$$

8. Let the regular selling price be \$x\$.

$$= \$\frac{1}{5}x$$

Reduction in price

$$\therefore x - \frac{1}{5}x = 192$$

$$\frac{4}{5}x = 192$$

$$x = 240$$

The regular selling price is $\boxed{\$240}$.

9. Let the floor space occupied by shipping be x .

Floor space occupied by weaving $= 2x + 400$

Total floor space $= x + 2x + 400$

$$\therefore x + 2x + 400 = 6700$$

$$3x = 6300$$

$$x = 2100$$

The floor space occupied by weaving is $2(2100) + 400 = \boxed{4600 \text{ square metres.}}$

10. Let the number of units of Product A be x .

$$\text{Number of units of Product B} = 95 - x$$

$$\text{Number of hours for Product A} = 3x$$

$$\text{Number of hours for Product B} = 5(95 - x)$$

$$\therefore 3x + 5(95 - x) = 395$$

$$3x + 475 - 5x = 395$$

$$-2x = -80$$

$$x = 40$$

11. The number of units of Product B is $95 - 40 = \boxed{55}$.

Let the sum of money invested in the bank be $\$x$.

$$= \$\frac{2}{3}x + 500$$

Sum of money invested in the credit union

$$= \$\frac{1}{12}x$$

Yield on the bank investment

$$= \$\frac{1}{9}\left(\frac{2}{3}x + 500\right)$$

Yield on the credit union investment

$$\therefore \frac{1}{12}x + \frac{1}{9}\left(\frac{2}{3}x + 500\right) = 1000$$

$$3x + 4\left(\frac{2}{3}x + 500\right) = 36\,000$$

$$3x + \frac{8}{3}x + 2000 = 36\,000$$

$$\frac{17x}{3} = 34\,000$$

$$17x = 102\,000$$

$$x = 6000$$

The sum of money invested in the credit union certificate is

$$\$ \left(\frac{2}{3} \times 6000 + 500 \right) = \boxed{\$4500}$$

Challenge Problems

1. Counting a nickel as a quarter overstates the total by \$0.20; for x nickels, the total must be reduced by $\$0.20x$.

Counting a toonie as a loonie understates the total by \$1.00; for x toonies, the total must be increased by $\$1.00x$.

The total adjustment $= -0.20x + 1.00x = -\$0.80x$

The clerk must increase the total by $\$0.80x$.

2. There are 5 tires, so each tire is idle at some point. Therefore, the number of rotations is 5.

$$= \frac{4000}{5} = 800$$

The distance per rotation $\frac{4000}{5}$ km;

each tire will be used for four rotations for a total distance of $\boxed{3200 \text{ km}}$. (See table below.)

Rotation	Tire A	Tire B	Tire C	Tire D	Tire E	Distance travelled
1	800	800	800	800	—	800
2	800	800	800	—	800	800
3	800	800	—	800	800	800
4	800	—	800	800	800	800
5	—	800	800	800	800	800
Total	3200	3200	3200	3200	3200	4000

3. The lowest possible two-digit number is 10;

the highest possible two-digit number is 99.

For a difference in value of \$17.82, the two-digit numbers must differ by 18, such as 10 and 28, 11 and 29, etc.

The lowest possible correct value of the cheque is \$10.28;

the largest possible correct value of the cheque is \$81.99.

In either case the difference between is \$17.82.

(a) FALSE In the possible correct cheque value \$81.99, the x -value 81 is greater than 70.

(b) TRUE In the possible correct cheque value \$18.36, the y -value 36 equals $2x$.

(c) TRUE A cheque cannot have zero cents.

(d) FALSE Let the correct amount be $\$A$;
then the incorrect amount is $\$2A$;
the difference is $\$A$;

$$A = 17.82$$

For the correct value \$17.82, the incorrect cheque value \$82.17 is unequal to $2(\$17.82)$.

(e) FALSE In the possible correct amount \$10.28, the sum of the digits is $1 + 0 + 2 + 8 = 11$, which is not divisible by 9.

Case Study

1. $\$73\,566 - \$49\,355 = \$24\,211$
2. The contributions continue until the 65th year. Therefore, total contributions $(65 - 45) \times 12$ months per year $\times \$250 = \$60\,000$.
3. The contributions continue until the 65th year.
 - a. Total contributions $(65 - 45) \times 12$ months per year $\times \$100 = \$24\,000$. Total value of TFSA = \$29 529. Therefore, interest earned is $\$29\,529 - 24\,000 = \5529 .
 - b. Total contributions $(65 - 45) \times 12$ months per year $\times \$250 = \$60\,000$. Total value of TFSA = \$73 566. Therefore, interest earned is $\$73\,566 - 60\,000 = \$13\,566$.
4. Annual salary of $\$48\,000/12$ months = \$4000.00 per month.
 - a. $\$150/\$4000 = 0.0375$ or 3.75% of salary
 - b. $\$250/\$4000 = 0.0625 = 6.25\%$ of salary

