## 4

## Discrete Mathematics

Discrete mathematics is a branch of mathematics that deals with finite or discontinuous quantities. Usually discrete mathematics is defined in terms of its key topics. These include graphs, certain functions, logic, combinatorics, sequences, iteration, algorithms, recursion, matrices, and induction. Some of these topics have already been introduced in this book. For example, linear functions are continuous, while step functions are discrete. As you work through Unit 4, you will construct models, discover and use algorithms, and examine exciting new concepts as you solve real-world problems.

## Chapter 12 Sequences and Series <br> Chapter 13 Combinatorics and Probability Chapter 14 Statistics and Data Analysis



## Chapter

## Sequences and Series

## CHAPTER OBJECTIVES

- Identify and find $\boldsymbol{n}$ th terms of arithmetic, geometric, and infinite sequences. (Lessons 12-1, 12-2)
Find sums of arithmetic, geometric, and infinite series

Determine whether a series is convergent or divergent.
(Lesson 12-4)

- Use sigma notation. (Lesson 12-5)

Use the Binomial Theorem to expand binomials.
Evaluate expressions using exponential, trigonometric, and iterative series. (Lessons 12-7, 12-8)
Use mathematical induction to prove the validity of mathematical statements. (Lesson 12-9)

## 12-1

## Arithmetic Sequences and Series

## OBJECTIVES

- Find the $n$th term and arithmetic means of an arithmetic sequence.
- Find the sum of $n$ terms of an arithmetic series.


Real estate Ofelia Gonzales sells houses in a new development. She makes a commission of $\$ 3750$ on the sale of her first house. To encourage aggressive selling, Ms. Gonzales' employer promises a $\$ 500$ increase in commission for each additional house sold. Thus, on the sale of her next house, she will earn $\$ 4250$ commission. How many houses will Ms. Gonzales have to sell for her total commission in one year to be at least $\$ 65,000$ ? This problem will be solved in Example 6.

The set of numbers representing the amount of money earned for each house sold is an example of a sequence. A sequence is a function whose domain is the set of natural numbers. The terms of a sequence are the range elements of the function. The first term of a sequence is denoted $a_{1}$, the second term is $a_{2}$, and so on up to the $n$th term $a_{n}$.

| Symbol | $a_{1}$ | $a_{2}$ | $a_{3}$ | $a_{4}$ | $a_{5}$ | $a_{6}$ | $a_{7}$ | $a_{8}$ | $a_{9}$ | $a_{10}$ |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Term | 3 | $2 \frac{1}{2}$ | 2 | $1 \frac{1}{2}$ | 1 | $\frac{1}{2}$ | 0 | $-\frac{1}{2}$ | -1 | $-1 \frac{1}{2}$ |

The sequence given in the table above is an example of an arithmetic sequence. The difference between successive terms of an arithmetic sequence is a constant called the common difference, denoted $d$. In the example above, $d=\frac{1}{2}$.

Arithmetic Sequence

An arithmetic sequence is a sequence in which each term after the first, $a_{1}$, is equal to the sum of the preceding term and the common difference, $d$. The terms of the sequence can be represented as follows.

$$
a_{1}, a_{1}+d, a_{1}+2 d, \ldots
$$

To find the next term in an arithmetic sequence, first find the common difference by subtracting any term from its succeeding term. Then add the common difference to the last term to find the next term in the sequence.

## Example 1 Find the next four terms in the arithmetic sequence $\mathbf{- 5}, \mathbf{- 2}, 1, \ldots$

First, find the common difference.
$a_{2}-a_{1}=-2-(-5)$ or 3 Find the difference between pairs of consecutive
$a_{3}-a_{2}=1-(-2)$ or 3 terms to verify the common difference.
The common difference is 3 .
Add 3 to the third term to get the fourth term, and so on.
$a_{4}=1+3$ or $4 \quad a_{5}=4+3$ or $7 \quad a_{6}=7+3$ or $10 \quad a_{7}=10+3$ or 13
The next four terms are 4, 7, 10, and 13.

By definition, the $n$th term is also equal to $a_{n-1}+d$, where $a_{n-1}$ is the ( $n-1$ )th term. That is, $a_{n}=a_{n-1}+d$. This type of formula is called a recursive formula. This means that each succeeding term is formulated from one or more previous terms.

The $n$th term of an arithmetic sequence can also be found when only the first term and the common difference are known. Consider an arithmetic sequence in which $a=-3.7$ and $d=2.9$. Notice the pattern in the way the terms are formed.

| first term | $a_{1}$ | $a$ | -3.7 |
| :--- | :---: | :--- | :--- |
| second term | $a_{2}$ | $a+d$ | $-3.7+1(2.9)=-0.8$ |
| third term | $a_{3}$ | $a+2 d$ | $-3.7+2(2.9)=2.1$ |
| fourth term | $a_{4}$ | $a+3 d$ | $-3.7+3(2.9)=5.0$ |
| fifth term | $a_{5}$ | $a+4 d$ | $-3.7+4(2.9)=7.9$ |
| $\quad \vdots$ | $\vdots$ | $\vdots$ | $\vdots$ |
| $n$th term | $a_{n}$ | $a+(n-1) d$ | $-3.7+(n-1) 2.9$ |

The nth Term of an Arithmetic Sequence

The $n$th term of an arithmetic sequence with first term $a_{1}$ and common difference $d$ is given by $a_{n}=a_{1}+(n-1) d$.

Notice that the preceding formula has four variables: $a_{n}, a_{1}, n$, and $d$. If any three of these are known, the fourth can be found.

## Examples

2 Find the 47th term in the arithmetic sequence $-4,-1,2,5, \ldots$.
First, find the common difference.

$$
a_{2}-a_{1}=-1-(-4) \text { or } 3 \quad a_{3}-a_{2}=2-(-1) \text { or } 3 \quad a_{4}-a_{3}=5-2 \text { or } 3
$$

The common difference is 3 .
Then use the formula for the $n$th term of an arithmetic sequence.

$$
\begin{aligned}
a_{n} & =a_{1}+(n-1) d \\
a_{47} & =-4+(47-1) 3 \quad n=47, a_{1}=-4, \text { and } d=3 \\
a_{47} & =134
\end{aligned}
$$

3 Find the first term in the arithmetic sequence for which $a_{19}=42$ and $d=-\frac{2}{3}$.

$$
\begin{array}{rlrl}
a_{n} & =a_{1}+(n-1) d \\
a_{19} & =a_{1}+(19-1)\left(-\frac{2}{3}\right) & & n=19 \text { and } d=-\frac{2}{3} \\
42 & =a_{1}+(-12) & & a_{19}=42 \\
a_{1} & =54 & &
\end{array}
$$

Sometimes you may know two terms of an arithmetic sequence that are not in consecutive order. The terms between any two nonconsecutive terms of an arithmetic sequence are called arithmetic means. In the sequence below, 38 and 49 are the arithmetic means between 27 and 60 .

$$
5,16,27,38,49,60
$$

## Example (4) Write an arithmetic sequence that has five arithmetic means between 4.9 and 2.5.

The sequence will have the form $4.9, \ldots, \ldots, \square ?, \quad ?, 2.5$. Note that 2.5 is the 7th term of the sequence or $a_{7}$.

First, find the common difference, using $n=7, a_{7}=2.5$, and $a_{1}=4.9$

$$
\begin{aligned}
a_{n} & =a_{1}+(n-1) d \\
2.5 & =4.9+(7-1) d \\
2.5 & =4.9+6 d \\
d & =-0.4
\end{aligned}
$$ means.

$$
\begin{aligned}
& a_{2}=4.9+(-0.4) \text { or } 4.5 \\
& a_{3}=4.5+(-0.4) \text { or } 4.1 \\
& a_{4}=4.1+(-0.4) \text { or } 3.7 \\
& a_{5}=3.7+(-0.4) \text { or } 3.3 \\
& a_{6}=3.3+(-0.4) \text { or } 2.9
\end{aligned}
$$

The sequence is $4.9,4.5,4.1,3.7,3.3,2.9,2.5$.

An arithmetic series is the indicated sum of the terms of an arithmetic sequence. The lists below show some examples of arithmetic sequences and their corresponding arithmetic series.

$$
\begin{aligned}
& \text { Arithmetic Sequence } \\
& \begin{array}{c}
-9,-3,3,9,15 \\
3, \frac{5}{2}, 2, \frac{3}{2}, 1, \frac{1}{2}
\end{array} \\
& a_{1}, a_{2}, a_{3}, a_{4}, \ldots, a_{n}
\end{aligned}
$$

Arithmetic Series

$$
\begin{gathered}
-9+(-3)+3+9+15 \\
3+\frac{5}{2}+2+\frac{3}{2}+1+\frac{1}{2} \\
a_{1}+a_{2}+a_{3}+a_{4}+\cdots+a_{n}
\end{gathered}
$$

The symbol $S_{n}$, called the $\boldsymbol{n}$ th partial sum, is used to represent the sum of the first $n$ terms of a series. To develop a formula for $S_{n}$ for a finite arithmetic series, a series can be written in two ways and added term by term, as shown below. The second equation for $S_{n}$ given below is obtained by reversing the order of the terms in the series.

$$
\begin{aligned}
S_{n} & =a_{1} \quad+\left(a_{1}+d\right)+\left(a_{1}+2 d\right)+\cdots+\left(a_{n}-2 d\right)+\left(a_{n}-d\right)+a_{n} \\
+S_{n} & =a_{n}+\left(a_{n}-d\right)+\left(a_{n}-2 d\right)+\cdots+\left(a_{1}+2 d\right)+\left(a_{1}+d\right)+a_{1} \\
\hline 2 S_{n} & =\left(a_{1}+a_{n}\right)+\left(a_{1}+a_{n}\right)+\left(a_{1}+a_{n}\right)+\cdots+\left(a_{1}+a_{n}\right)+\left(a_{1}+a_{n}\right)+\left(a_{1}+a_{n}\right) \\
2 S_{n} & =n\left(a_{1}+a_{n}\right) \quad \text { There are } n \text { terms in the series, all of which are }\left(a_{1}+a_{n}\right) .
\end{aligned}
$$

Therefore, $S_{n}=\frac{n}{2}\left(a_{1}+a_{n}\right)$.

The sum of the first $n$ terms of an arithmetic series is given by $S_{n}=\frac{n}{2}\left(a_{1}+a_{n}\right)$.

$$
\begin{aligned}
& \text { Example } 5 \begin{array}{c}
\text { Find the sum of the first } \mathbf{6 0} \text { terms in the arithmetic series } \\
\mathbf{9}+\mathbf{1 4}+\mathbf{1 9}+\cdots+\mathbf{3 0 4} . \\
S_{n}=\frac{n}{2}\left(a_{1}+a_{n}\right) \\
S_{60}=\frac{60}{2}(9+304) \quad n=60, a_{1}=9, a_{60}=304 \\
=9390
\end{array}
\end{aligned}
$$

When the value of the last term, $a_{n}$, is not known, you can still determine the sum of the series. Using the formula for the $n$th term of an arithmetic sequence, you can derive another formula for the sum of a finite arithmetic series.

$$
\begin{aligned}
& S_{n}=\frac{n}{2}\left(a_{1}+a_{n}\right) \\
& S_{n}=\frac{n}{2}\left[a_{1}+\left(a_{1}+(n-1) d\right)\right] \quad a_{n}=a_{1}+(n-1) d \\
& S_{n}=\frac{n}{2}\left[2 a_{1}+(n-1) d\right]
\end{aligned}
$$

## Example 6 REAL ESTATE Refer to the application at the beginning of the lesson. How many houses will Ms. Gonzales have to sell for her total commission in one year to be at least $\mathbf{\$ 6 5 , 0 0 0}$ ?

Let $S_{n}=$ the amount of her desired commission, $\$ 65,000$.
Let $a_{1}=$ the first commission, $\$ 3750$.
In this example, $d=500$.
We want to find $n$, the number of houses that Ms. Gonzales has to sell to have a total commission greater than or equal to $\$ 65,000$.

$$
\begin{aligned}
S_{n} & =\frac{n}{2}\left[2 a_{1}+(n-1) d\right] & & \\
65,000 & =\frac{n}{2}[2(3750)+(n-1)(500)] & & S_{n}=65,000, a_{1}=3750 \\
130,000 & =n(7500+500 n-500) & & \text { Multiply each side by } 2 . \\
130,000 & =7000 n+500 n^{2} & & \text { Simplify. } \\
0 & =500 n^{2}+7000 n-130,000 & & \\
0 & =5 n^{2}+70 n-1300 & & \text { Divide each side by } 100 . \\
n & =\frac{-70 \pm \sqrt{70^{2}-4(5)(-1300)}}{2(5)} & & \text { Use the Quadratic Formula. } \\
n & =\frac{-70 \pm \sqrt{30,900}}{10} & & \\
n & \approx 10.58 \text { and }-24.58 & & -24.58 \text { is not a possible answer. }
\end{aligned}
$$

Ms. Gonzales must sell 11 or more houses for her total commission to be at least $\$ 65,000$.

## C HECK FOR UNDERSTANDING

## Communicating

 MathematicsRead and study the lesson to answer each question.

1. Write the first five terms of the sequence defined by $a_{n}=6-4 n$. Is this an arithmetic sequence? Explain.
2. Consider the arithmetic sequence defined by $a_{n}=\frac{5-2 n}{2}$.
a. Graph the first five terms of the sequence. Let $n$ be the $x$-coordinate and $a_{n}$ be the $y$-coordinate, and connect the points.
b. Describe the graph found in part a.
c. Find the common difference of the sequence and determine its relationship to the graph found in part a.

## Guided Practice Find the next four terms in each arithmetic sequence.

6. $6,11,16, \ldots$
7. $-15,-7,1, \ldots$
8. $a-6, a-2, a+2, \ldots$

For Exercises 9-15, assume that each sequence or series is arithmetic.
9. Find the 17 th term in the sequence for which $a_{1}=10$ and $d=-3$.
10. Find $n$ for the sequence for which $a_{n}=37, a_{1}=-13$, and $d=5$.
11. What is the first term in the sequence for which $d=-2$ and $a_{7}=3$ ?
12. Find $d$ for the sequence for which $a_{1}=100$ and $a_{12}=34$.
13. Write a sequence that has two arithmetic means between 9 and 24 .
14. What is the sum of the first 35 terms in the series $7+9+11+\cdots$ ?
15. Find $n$ for a series for which $a_{1}=30, d=-4$, and $S_{n}=-210$.
16. Theater Design The right side of the orchestra section of the Nederlander Theater in New York City has 19 rows, and the last row has 27 seats. The numbers of seats in each row increase by 1 as you move toward the back of the section. How many seats are in this section of the theater?

## EXERCISES

Practice
Find the next four terms in each arithmetic sequence.
17. $5,-1,-7, \ldots$
18. $-18,-7,4, \ldots$
19. $3,4.5,6, \ldots$
20. 5.6, 3.8, 2, ...
21. $b, b+4, b+8, \ldots$
22. $-x, 0, x, \ldots$
23. $5 n,-n,-7 n, \ldots$
24. $5+k, 5,5-k, \ldots$
25. $2 a-5,2 a+2,2 a+9, \ldots$
26. Determine the common difference and find the next three terms of the arithmetic sequence $3+\sqrt{7}, 5,7-\sqrt{7}, \ldots$

For Exercises 27-34, assume that each sequence or series is arithmetic.
27. Find the 25th term in the sequence for which $a_{1}=8$ and $d=3$.
28. Find the 18th term in the sequence for which $a_{1}=1.4$ and $d=0.5$.
29. Find $n$ for the sequence for which $a_{n}=-41, a_{1}=19$, and $d=-5$.

30 . Find $n$ for the sequence for which $a_{n}=138, a_{1}=-2$, and $d=7$.
31. What is the first term in the sequence for which $d=-3$, and $a_{15}=38$ ?
32. What is the first term in the sequence for which $d=\frac{1}{3}$ and $a_{7}=10 \frac{2}{3}$ ?
33. Find $d$ for the sequence in which $a_{1}=6$ and $a_{14}=58$.
34. Find $d$ for the sequence in which $a_{1}=8$ and $a_{11}=26$.

For Exercises 35-49, assume that each sequence or series is arithmetic.
35. What is the eighth term in the sequence $-4+\sqrt{5},-1+\sqrt{5}, 2+\sqrt{5}, \ldots$ ?
36. What is the twelfth term in the sequence $5-\boldsymbol{i}, 6,7+\boldsymbol{i}, \ldots$ ?
37. Find the 33 rd term in the sequence $12.2,10.5,8.8, \ldots$.
38. Find the 79th term in the sequence $-7,-4,-1, \ldots$
39. Write a sequence that has one arithmetic mean between 12 and 21.
40. Write a sequence that has two arithmetic means between -5 and 4 .
41. Write a sequence that has two arithmetic means between $\sqrt{3}$ and 12.
42. Write a sequence that has three arithmetic means between 2 and 5.
43. Find the sum of the first 11 terms in the series $\frac{3}{2}+1+\frac{1}{2}+\ldots$.
44. Find the sum of the first 100 terms in the series $-5-4.8-4.6-\ldots$.
45. Find the sum of the first 26 terms in the series $-19-13-7-\ldots$.
46. Find $n$ for a series for which $a_{1}=-7, d=1.5$, and $S_{n}=-14$.
47. Find $n$ for a series for which $a_{1}=-3, d=2.5$, and $S_{n}=31.5$.
48. Write an expression for the $n$th term of the sequence $5,7,9, \ldots$.
49. Write an expression for the $n$th term of the sequence $6,-2,-10, \ldots$.

Applications and Problem Solving

50. Keyboarding Antonio has found that he can input statistical data into his computer th the rate of 2 data items faster each half hour he works. One Monday, he starts work at 9:00 A.m., inputting at a rate of 3 data items per minute. At what rate will Antonio be inputting data into the computer by lunchtime (noon)?
51. Critical Thinking Show that if $x, y, z$, and $w$ are the first four terms of an arithmetic sequence, then $x+w-y=z$.
52. Construction The Arroyos are planning to build a brick patio that approximates the shape of a trapezoid. The shorter base of the trapezoid needs to start with a row of 5 bricks, and each row must increase by 2 bricks on each side until there are 25 rows. How many bricks do the Arroyos need to buy?

53. Critical Thinking The measures of the angles of a convex polygon form an arithmetic sequence. The least measurement in the sequence is $85^{\circ}$. The greatest measurement is $215^{\circ}$. Find the number of sides in this polygon.
54. Geometry The sum of the interior angles of a triangle is $180^{\circ}$.
a. What are the sums of the interior angles of polygons with $4,5,6$, and 7 sides?
b. Show that these sums (beginning with the triangle) form an arithmetic sequence.
c. Find the sum of the interior angles of a 35 -sided polygon.
55. Critical Thinking Consider the sequence of odd natural numbers.
a. What is $S_{5}$ ?
b. What is $S_{10}$ ?
c. Make a conjecture as to the pattern that emerges concerning the sum. Write an algebraic proof verifying your conjecture.

56. Sports At the 1998 Winter X-Games held in Crested Butte, Colorado, Jennie Waara, from Sweden, won the women's snowboarding slope-style competition. Suppose that in one of the qualifying races, Ms. Waara traveled 5 feet in the first second, and the distance she traveled increased by 7 feet each subsequent second. If Ms. Waara reached the finish line in 15 seconds, how far did she travel?
57. Entertainment A radio station advertises a contest with ten cash prizes totaling $\$ 5510$. There is to be a $\$ 100$ difference between each successive prize. Find the amounts of the least and greatest prizes the radio station will award.
58. Critical Thinking Some sequences involve a pattern but are not arithmetic. Find the sum of the first 72 terms in the sequence $6,8,2, \ldots$, where $a_{n}=a_{n-1}-a_{n-2}$.

Mixed Review

59. Personal Finance If Parker Hamilton invests $\$ 100$ at $7 \%$ compounded continuously, how much will he have at the end of 15 years? (Lesson 11-3)
60. Find the coordinates of the center, foci, and vertices of the ellipse whose equation is $4 x^{2}+25 y^{2}+250 y+525=0$. Then graph the equation. (Lesson 10-3)
61. Find $6\left(\cos \frac{5 \pi}{8}+\boldsymbol{i} \sin \frac{5 \pi}{8}\right) \div 12\left(\cos \frac{\pi}{2}+\boldsymbol{i} \sin \frac{\pi}{2}\right)$. Then express the quotient in rectangular form. (Lesson 9-7)
62. Find the inner product of $\stackrel{\rightharpoonup}{\mathbf{u}}$ and $\stackrel{\rightharpoonup}{\mathbf{v}}$ if $\stackrel{\rightharpoonup}{\mathbf{u}}=\langle 2,-1,3\rangle$ and $\stackrel{\rightharpoonup}{\mathbf{v}}=\langle 5,3,0\rangle$. (Lesson 8-4)
63. Write the standard form of the equation of a line for which the length of the normal is 5 units and the normal makes an angle of $30^{\circ}$ with the positive $x$-axis. (Lesson 7-6)
64. Graph $y=\sec 2 \theta-3$. (Lesson 6-7)
65. Solve triangle $A B C$ if $B=19^{\circ} 32^{\prime}$ and $c=4.5$. Round angle measures to the nearest minute and side measures to the nearest tenth. (Lesson 5-5)
66. Find the discriminant of $4 p^{2}-3 p+2=0$. Describe the nature of its roots. (Lesson 4-2)

67. Determine the slant asymptote of $f(x)=\frac{x^{2}-4 x+2}{x-3}$. (Lesson 3-7)
68. Triangle $A B C$ is represented by the matrix $\left[\begin{array}{rrr}-2 & 0 & 1 \\ 1 & 3 & -4\end{array}\right]$. Find the image of the triangle after a rotation of $270^{\circ}$ counterclockwise about the origin. (Lesson 2-4)
69. SAT/ACT Practice If $a-4 b=15$ and $4 a-b=15$, then $a-b=$ ?
A 3
B 4
C 6
D 15
E 30

## Geometric Sequences and Series

## OBJECTIVES

- Find the $n$th term and geometric means of a geometric sequence.
- Find the sum of $n$ terms of a geometric series.


ACCOUNTING Bertha Blackwell is an accountant for a small company. On January 1, 1996, the company purchased \$50,000 worth of office copiers. Since this equipment is a company asset, Ms. Blackwell needs to determine how much the copiers are presently worth. She estimates that copiers depreciate at a rate of $45 \%$ per year. What value should Ms. Blackwell assign the copiers on her 2001 year-end accounting report? This problem will be solved in Example 3.

The following sequence is an example of a geometric sequence.

$$
10,2,0.4,0.08,0.016, \ldots \quad \text { Can you find the next term? }
$$

The ratio of successive terms in a geometric sequence is a constant called the common ratio, denoted $r$.

A geometric sequence is a sequence in which each term after the first,
Geometric Sequence $a_{1}$, is the product of the preceding term and the common ratio, $r$.
The terms of the sequence can be represented as follows, where $a_{1}$ is nonzero and $r$ is not equal to 1 or 0 .

$$
a_{1}, a_{1} r, a_{1} r^{2}, \ldots
$$

You can find the next term in a geometric sequence as follows.

- First divide any term by the preceding term to find the common ratio.
- Then multiply the last term by the common ratio to find the next term in the sequence.


## Example 1 Determine the common ratio and find the next three terms in each sequence.

a. $1,-\frac{1}{2}, \frac{1}{4}, \ldots$

First, find the common ratio.
$a_{2} \div a_{1}=-\frac{1}{2} \div 1$ or $-\frac{1}{2}$

$$
a_{3} \div a_{2}=\frac{1}{4} \div\left(-\frac{1}{2}\right) \text { or }-\frac{1}{2}
$$

The common ratio is $-\frac{1}{2}$.
Multiply the third term by $-\frac{1}{2}$ to get the fourth term, and so on.
$a_{4}=\frac{1}{4} \cdot\left(-\frac{1}{2}\right)$ or $-\frac{1}{8} \quad a_{5}=-\frac{1}{8} \cdot\left(-\frac{1}{2}\right)$ or $\frac{1}{16} \quad a_{6}=\frac{1}{16} \cdot\left(-\frac{1}{2}\right)$ or $-\frac{1}{32}$
The next three terms are $-\frac{1}{8}, \frac{1}{16}$, and $-\frac{1}{32}$.
b. $r-1,-3 r+3,9 r-9, \ldots$.

First, find the common ratio.

| $a_{2} \div a_{1}=\frac{-3 r+3}{r-1}$ |  | $a_{3} \div a_{2}=\frac{9 r-9}{-3 r+3}$ |  |
| :--- | :--- | :--- | :--- |
| $a_{2} \div a_{1}=\frac{-3(r-1)}{r-1}$ | Factor. | $a_{3} \div a_{2}=\frac{9(r-1)}{-3(r-1)}$ Factor.  <br> $a_{2} \div a_{1}=-3$ Simplify. $a_{3} \div a_{2}=-3$$\quad$ Simplify. |  |

The common ratio is -3 .
Multiply the third term by -3 to get the fourth term, and so on.
$\begin{aligned} & a_{4}=-3(9 r-9) \text { or }-27 r+27 \\ & a_{6}=-3(81 r-81) \text { or }-243 r+243\end{aligned} \quad a_{5}=-3(-27 r+27)$ or $81 r-81$
The next three terms are $-27 r+27,81 r-81$, and $-243 r+243$.

As with arithmetic sequences, geometric sequences can also be defined recursively. By definition, the $n$th term is also equal to $a_{n-1} r$, where $a_{n-1}$ is the ( $n-1$ )th term. That is, $a_{n}=a_{n-1} r$.

Since successive terms of a geometric sequence can be expressed as the product of the common ratio and the previous term, it follows that each term can be expressed as the product of $a_{1}$ and a power of $r$. The terms of a geometric sequence for which $a_{1}=-5$ and $r=7$ can be represented as follows.

| first term | $a_{1}$ | $a_{1}$ | -5 |
| :--- | :---: | :--- | :--- |
| second term | $a_{2}$ | $a_{1} r$ | $-5 \cdot 7^{1}=-35$ |
| third term | $a_{3}$ | $a_{1} r^{2}$ | $-5 \cdot 7^{2}=-245$ |
| fourth term | $a_{4}$ | $a_{1} r^{3}$ | $-5 \cdot 7^{3}=-1715$ |
| fifth term | $a_{5}$ | $a_{1} r^{4}$ | $-5 \cdot 7^{4}=-12,005$ |
| $\quad \vdots$ | $\vdots$ | $\vdots$ | $\vdots$ |
| $n$th term | $a_{n}$ | $a r^{n-1}$ | $-5 \cdot 7^{n-1}$ |

The nth Term of a Geometric Sequence

The $n$th term of a geometric sequence with first term $a_{1}$ and common ratio $r$ is given by $a_{n}=a_{1} r^{n-1}$.

## Example 2 Find an approximation for the 23 rd term in the sequence 256, $-179.2,125.44, \ldots$

First, find the common ratio.
$a_{2} \div a_{1}=-179.2 \div 256$ or $-0.7 \quad a_{3} \div a_{2}=125.44 \div(-179.2)$ or -0.7
The common ratio is -0.7 .
Then, use the formula for the $n$th term of a geometric sequence.
$a_{n}=a_{1} r^{n-1}$
$a_{23}=256(-0.7)^{23-1} \quad n=23, a_{1}=256, r=-0.7$
$a_{23} \approx 0.1000914188$ Use a calculator.
The 23 rd term is about 0.1 .

Geometric sequences can represent growth or decay.

- For a common ratio greater than 1 , a sequence may model growth. Applications include compound interest, appreciation of property, and population growth.
- For a positive common ratio less than 1, a sequence may model decay. Applications include some radioactive behavior and depreciation.


## Example 3 ACCOUNTING Refer to the application at the

 beginning of the lesson. Compute the value of the copiers at the end of the year 2001.Since the copiers were purchased at the beginning of the first year, the original purchase price of the copiers represents $a_{1}$. If the copiers depreciate at a rate of $45 \%$ per year, then they retain $100-45$ or $55 \%$ of their value each year.

Use the formula for the $n$th term of a geometric sequence to find the value of the copiers six years later or $a_{7}$.

$a_{n}=a_{1} r^{n-1}$
$a_{7}=50,000 \cdot(0.55)^{7-1} \quad a_{1}=50,000, r=0.55, n=7$
$a_{7} \approx 1384.032031 \quad$ Use a calculator.
Ms. Blackwell should list the value of the copiers on her report as $\$ 1384.03$.

The terms between any two nonconsecutive terms of a geometric sequence are called geometric means.

## Example 4 Write a sequence that has two geometric means between 48 and -750.

This sequence will have the form $48, \ldots, \ldots,-750$.
First, find the common ratio.

$$
\begin{aligned}
a_{n} & =a_{1} r^{n-1} & & \\
a_{4} & =a_{1} r^{3} & & \text { Since there will be four terms in the sequence, } n=4 . \\
-750 & =48 r^{3} & & a_{4}=-750 \text { and } a_{1}=48 \\
\frac{-125}{8} & =r^{3} & & \text { Divide each side by } 48 \text { and simplify. } \\
\sqrt[3]{-\frac{125}{8}} & =r & & \text { Take the cube root of each side. } \\
-2.5 & =r & &
\end{aligned}
$$

Then, determine the geometric sequence.
$a_{2}=48(-2.5)$ or $-120 \quad a_{3}=-120(-2.5)$ or 300
The sequence is $48,-120,300,-750$.

A geometric series is the indicated sum of the terms of a geometric sequence. The lists below show some examples of geometric sequences and their corresponding series.

## Geometric Sequence

3, 9, 27, 81, 243
$16,4,1, \frac{1}{4}, \frac{1}{16}$
$a_{1}, a_{2}, a_{3}, a_{4}, \ldots, a_{n}$

Geometric Series
$3+9+27+81+243$
$16+4+1+\frac{1}{4}+\frac{1}{16}$
$a_{1}+a_{2}+a_{3}+a_{4}+\cdots+a_{n}$

To develop a formula for the sum of a finite geometric sequence, $S_{n}$, write an expression for $S_{n}$ and for $r S_{n}$, as shown below. Then subtract $r S_{n}$ from $S_{n}$ and solve for $S_{n}$.

$$
\begin{aligned}
S_{n} & =a_{1}+a_{1} r+a_{1} r^{2}+\cdots+a_{1} r^{n-2}+a_{1} r^{n-1} \\
r S_{n} & =\quad a_{1} r+a_{1} r^{2}+\cdots+a_{1} r^{n-2}+a_{1} r^{n-1}+a_{1} r^{n} \\
\hline S_{n}-r S_{n} & =a_{1}-a_{1} r^{n} \quad \text { Subtract. } \\
S_{n}(1-r) & =a_{1}-a_{1} r^{n} \quad \text { Factor. } \\
S_{n} & =\frac{a_{1}-a_{1} r^{n}}{1-r} \quad \text { Divide each side by } 1-r, r \neq 1 .
\end{aligned}
$$

## Sum of a Finite <br> Geometric <br> Series

The sum of the first $n$ terms of a finite geometric series is given by $S_{n}=\frac{a_{1}-a_{1} r^{n}}{1-r}$.

## Example 5 Find the sum of the first ten terms of the geometric series

$16-48+144-432+\cdots$.
The formula for the sum of a geometric series can also be written as
$S_{n}=a_{1} \frac{1-r^{n}}{1-r}$
First, find the common ratio.
$a_{2} \div a_{1}=-48 \div 16$ or -3
$a_{4} \div a_{3}=-432 \div 144$ or -3
The common ratio is -3 .
$S_{n}=\frac{a_{1}-a_{1} r^{n}}{1-r}$
$S_{10}=\frac{16-16(-3)^{10}}{1-(-3)} \quad n=10, a_{1}=16, r=-3$.
$S_{10}=-236,192 \quad$ Use a calculator.
The sum of the first ten terms of the series is $-236,192$.

Banks and other financial institutions use compound interest to determine earnings in accounts or how much to charge for loans. The formula for compound interest is $A=P\left(1+\frac{r}{n}\right)^{t n}$, where
$A=$ the account balance,
$P=$ the initial deposit or amount of money borrowed,
$r=$ the annual percentage rate (APR),
$n=$ the number of compounding periods per year, and
$t=$ the time in years.

Suppose at the beginning of each quarter you deposit $\$ 25$ in a savings account that pays an APR of $2 \%$ compounded quarterly. Most banks post the interest for each quarter on the last day of the quarter. The chart below lists the additions to the account balance as a result of each successive deposit through the rest of the year. Note that $1+\frac{r}{n}=1+\frac{0.02}{4}$ or 1.005 .

| Date of <br> Deposit | $\mathbf{A}=\boldsymbol{P}\left(\mathbf{1}+\frac{\boldsymbol{r}}{\mathbf{n}}\right)^{\boldsymbol{t n}}$ | 1st Year Additions <br> (to the nearest penny) |
| :--- | :---: | :---: |
| January 1 | $\$ 25(1.005)^{4}$ | $\$ 25.50$ |
| April 1 | $\$ 25(1.005)^{3}$ | $\$ 25.38$ |
| July 1 | $\$ 25(1.005)^{2}$ | $\$ 25.25$ |
| October 1 | $\$ 25(1.005)^{1}$ | $\$ 25.13$ |
| Account balance at <br> the end of one year |  | $\$ 101.26$ |

The chart shows that the first deposit will gain interest through all four compounding periods while the second will earn interest through only three compounding periods. The third and last deposits will earn interest through two and one compounding periods, respectively. The sum of these amounts, $\$ 101.26$, is the balance of the account at the end of one year. This sum also represents a finite geometric series where $a_{1}=25.13, r=1.005$, and $n=4$.

$$
25.13+25.13(1.005)+25.13(1.005)^{2}+25.13(1.005)^{3}
$$



INVESTMENTS Hiroshi wants to begin saving money for college. He decides to deposit $\$ 500$ at the beginning of each quarter (January 1, April 1, July 1, and October 1) in a savings account that pays an APR of $6 \%$ compounded quarterly. The interest for each quarter is posted on the last day of the quarter. Determine Hiroshi's account balance at the end of one year.
The interest is compounded each quarter. So $n=4$ and the interest rate per period is $6 \% \div 4$ or $1.5 \%$. The common ratio $r$ for the geometric series is then $1+0.015$, or 1.015 .

The first term $a_{1}$ in this series is the account balance at the end of the first quarter. Thus, $a_{1}=500(1.015)$ or 507.5 .

Apply the formula for the sum of a geometric series.
$S_{n}=\frac{a_{1}-a_{1} r^{n}}{1-r}$
$S_{4}=\frac{507.5-507.5(1.015)^{4}}{1-1.015} \quad n=4, r=1.015$
$S_{4} \approx 2076.13$
Hiroshi's account balance at the end of one year is $\$ 2076.13$.

## CHECK FOR UNDERSTANDING

## Communicating

 MathematicsGuided Practice Determine the common ratio and find the next three terms of each geometric sequence.
7. $\frac{2}{3}, 4,24, \ldots$
8. $2,3, \frac{9}{2}, \ldots$
9. $1.8,-7.2,28.8, \ldots$

For Exercises 10-14, assume that each sequence or series is geometric.
10. Find the seventh term of the sequence $7,2.1,0.63, \ldots$.
11. If $r=2$ and $a_{5}=24$, find the first term of the sequence.
12. Find the first three terms of the sequence for which $a_{4}=2.5$ and $r=2$.
13. Write a sequence that has two geometric means between 1 and 27 .
14. Find the sum of the first nine terms of the series $0.5-1+2-\cdots$.
15. Investment Mika Rockwell invests in classic cars. He recently bought a 1978 convertible valued at $\$ 20,000$. The value of the car is predicted to appreciate at a rate of $3.5 \%$ per year. Find the value of the car after 10,20 , and 40 years, assuming that the rate of appreciation remains constant.

## EXERCISES

Practice Determine the common ratio and find the next three terms of each geometric sequence.
16. $10,2,0.4, \ldots$
17. $8,-20,50, \ldots$
18. $\frac{2}{9}, \frac{2}{3}, 2, \ldots$
19. $\frac{3}{4}, \frac{3}{10}, \frac{3}{25}, \ldots$
20. $-7,3.5,-1.75, \ldots$
21. $3 \sqrt{2}, 6,6 \sqrt{2}, \ldots$
22. $9,3 \sqrt{3}, 3, \ldots$
23. $\boldsymbol{i},-1,-\boldsymbol{i}, \ldots$
24. $t^{8}, t^{5}, t^{2}, \ldots$
25. The first term of a geometric sequence is $\frac{a}{b^{2}}$, and the common ratio is $\frac{b}{a^{2}}$. Find the next five terms of the geometric sequence.

For Exercises 26-40, assume that each sequence or series is geometric.
26. Find the fifth term of a sequence whose first term is 8 and common ratio is $\frac{3}{2}$.
27. Find the sixth term of the sequence $\frac{1}{2},-\frac{3}{8}, \frac{9}{32}, \ldots$.

28 . Find the seventh term of the sequence $40,0.4,0.004, \ldots$.
29. Find the ninth term of the sequence $\sqrt{5}, \sqrt{10}, 2 \sqrt{5}, \ldots$
30. If $r=4$ and $a_{6}=192$, what is the first term of the sequence?
31. If $r=-\sqrt{2}$ and $a_{5}=32 \sqrt{2}$, what is the first term of the sequence?
32. Find the first three terms of the sequence for which $a_{5}=-6$ and $r=-\frac{1}{3}$.
33. Find the first three terms of the sequence for which $a_{5}=0.32$ and $r=0.2$.
34. Write a sequence that has three geometric means between 256 and 81 .
35. Write a sequence that has two geometric means between -2 and 54 .
36. Write a sequence that has one geometric mean between $\frac{4}{7}$ and 7 .
37. What is the sum of the first five terms of the series $\frac{5}{3}+5+15+\cdots$ ?
38. What is the sum of the first six terms of the series $65+13+2.6+\cdots$ ?
39. Find the sum of the first ten terms of the series $1-\frac{3}{2}+\frac{9}{4}-\cdots$.
40. Find the sum of the first eight terms of the series $2+2 \sqrt{3}+6+\cdots$.

Applications and Problem Solving

41. Biology A cholera bacterium divides every half-hour to produce two complete cholera bacteria.
a. If an initial colony contains a population of $b_{0}$ bacteria, write an equation that will determine the number of bacteria present after $t$ hours.
b. Suppose a petri dish contains 30 cholera bacteria. Use the equation from part a to determine the number of bacteria present 5 hours later.
c. What assumptions are made in using the formula found in part $\mathbf{a}$ ?
42. Critical Thinking Consider the geometric sequence with $a_{4}=4$ and $a_{7}=12$.
a. Find the common ratio and the first term of the sequence.
b. Find the 28 th term of the sequence.
43. Consumerism High Tech Electronics advertises a weekly installment plan for the purchase of a popular brand of big screen TV. The buyer pays $\$ 5$ at the end of the first week, $\$ 5.50$ at the end of the second week, $\$ 6.05$ at the end of the third week, and so on for one year.
a. What will the payments be at the end of the 10th, 20th, and 40th weeks?
b. Find the total cost of the TV.
c. Why is the cost found in part $\mathbf{b}$ not entirely accurate?
44. Statistics A number $x$ is said to be the harmonic mean of $y$ and $z$ if $\frac{1}{x}$ is the average of $\frac{1}{y}$ and $\frac{1}{z}$.
a. Find the harmonic mean of 5 and 8 .
b. 8 is the harmonic mean of 20 and another number. What is the number?
45. Critical Thinking In a geometric sequence, $a_{1}=-2$ and every subsequent term is defined by $a_{n}=-3 a_{n-1}$, where $n>1$. Find the $n$th term in the sequence in terms of $n$.

46. Genealogy Wei-Ling discovers through a research of her Chinese ancestry that one of her fifteenth-generation ancestors was a famous military leader. How many descendants does this ancestor have in the fifteenth-generation, assuming each descendent had an average of 2.5 children?
47. Personal Finance Tonisha is about to begin her junior year in high school and is looking ahead to her college career. She estimates that by the time she is ready to enter a university she will need at least $\$ 750$ to purchase a computer system that will meet her needs. To avoid purchasing the computer on credit, she opens a savings account earning an APR of $2.4 \%$, compounded monthly, and deposits $\$ 25$ at the beginning of each month.
a. Find the balance of the account at the end of the first month.
b. If Tonisha continues this deposit schedule for the next two years, will she have enough money in her account to buy the computer system? Explain.
c. Find the least amount of money Tonisha can deposit each month and still have enough money to purchase the computer.
48. Critical Thinking Use algebraic methods to determine which term 6561 is of the geometric sequence $\frac{1}{81}, \frac{1}{27}, \frac{1}{9}, \ldots$.

## Mixed Review

49. Banking Gloria Castaneda has $\$ 650$ in her checking account. She is closing out the account by writing one check for cash against it each week. The first check is for $\$ 20$, the second is for $\$ 25$, and so on. Each check exceeds the previous one by $\$ 5$. In how many weeks will the balance in Ms. Castaneda account be $\$ 0$ if there is no service charge? (Lesson 12-1)
50. Find the value of $\log _{11} 265$ using the change of base formula. (Lesson 11-5)
51. Graph the system $x y \geq 2$ and $x-3 y=2$. (Lesson 10-8)
52. Write $3 x-5 y+5=0$ in polar form. (Lesson 9-4)
53. Write parametric equations of the line $3 x+4 y=5$. (Lesson 8-6)
54. If $\csc \theta=3$ and $0^{\circ} \leq \theta \leq 90^{\circ}$, find $\sin \theta$. (Lesson 7-1)
55. Weather The maximum normal daily temperatures in each season for Lincoln, Nebraska, are given below. Write a sinusoidal function that models the temperatures, using $t=1$ to represent winter. (Lesson 6-6)

## Normal Daily Temperatures for Lincoln, Nebraska

| Winter | Spring | Summer | Fall |
| :---: | :---: | :---: | :---: |
| $36^{\circ}$ | $61^{\circ}$ | $86^{\circ}$ | $65^{\circ}$ |

Source: Rand McNally \& Company
56. Given $A=43^{\circ}, b=20$, and $a=11$, do these measurements determine one triangle, two triangles, or no triangle? (Lesson 5-7)
57. SAT Practice Grid-In If $n$ and $m$ are integers, and $-\left(n^{2}\right) \leq-\sqrt{49}$ and $m=n+1$, what is the least possible value of $m n$ ?

## Infinite Sequences and Series

## OBJECTIVES

- Find the limit of the terms of an infinite sequence.
- Find the sum of an infinite geometric series.


ECONOMICS On January 28, 1999, Florida governor Jeb Bush proposed a tax cut that would allow the average family to keep an additional $\$ 96$. The marginal propensity to consume (MPC) is defined as the percentage of a dollar by which consumption increases when income rises by a dollar. Suppose the MPC for households and businesses in 1999 was $75 \%$. What would be the total amount of money spent in the economy as a result of just one family's tax savings? This problem


Governor Jeb Bush will be solved in Example 5.

| Transaction | Expenditure | Terms of Sequence |
| :---: | :---: | :---: |
| 1 | $96(0.75)^{1}$ | 72 |
| 2 | $96(0.75)^{2}$ | 54 |
| 3 | $96(0.75)^{3}$ | 40.50 |
| 4 | $96(0.75)^{4}$ | 30.76 |
| 5 | $96(0.75)^{5}$ | 22.78 |
| $\vdots$ | $\vdots$ | $\vdots$ |
| 10 | $96(0.75)^{10}$ | 5.41 |
| $\vdots$ | $\vdots$ | $\vdots$ |
| 100 | $96(0.75)^{100}$ | $3.08 \times 10^{-11}$ |
| $\vdots$ | $\vdots$ | $\vdots$ |
| 500 | $96(0.75)^{500}$ | $3.26 \times 10^{-61}$ |
| $\vdots$ | $\vdots$ | $\vdots$ |
| $n$ | $96(0.75)^{n}$ | $a r^{n}$ |

Study the table at the left. Transaction 1 represents the initial expenditure of $\$ 96(0.75)$ or $\$ 72$ by a family. The businesses receiving this money, Transaction 2, would in turn spend $75 \%$, and so on. We can write a geometric sequence to model this situation with $a_{1}=72$ and $r=0.75$. Thus, the geometric sequence representing this situation is $72,54,40.50,30.76,22.78, \ldots$.

In theory, the sequence above can have infinitely many terms. Thus, it is called an infinite sequence. As $n$ increases, the terms of the sequence decrease and get closer and closer to zero. The terms of the modeling sequence will never actually become zero; however, the terms approach zero as $n$ increases without bound.

Consider the infinite sequence $1, \frac{1}{2}, \frac{1}{3}, \frac{1}{4}, \frac{1}{5}, \ldots$, whose $n$th term, $a_{n}$, is $\frac{1}{n}$. Several terms of this sequence are graphed at the right.

Notice that the terms approach a value of 0 as $n$ increases. Zero is called the limit of the terms in this sequence.


This limit can be expressed as follows.

$$
\lim _{n \rightarrow \infty} \frac{1}{n}=0 \quad \infty \text { is the symbol for infinity. }
$$

This is read "the limit of 1 over $n$, as $n$ approaches infinity, equals zero."

In fact, when any positive power of $n$ appears only in the denominator of a fraction and $n$ approaches infinity, the limit equals zero.

$$
\lim _{n \rightarrow \infty} \frac{1}{n^{r}}=0, \text { for } r>0
$$

If a general expression for the $n$th term of a sequence is known, the limit can usually be found by substituting large values for $n$. Consider the following infinite geometric sequence.

$$
7, \frac{7}{4}, \frac{7}{16}, \frac{7}{64}, \frac{7}{256}, \ldots
$$

This sequence can be defined by the general expression $a_{n}=7\left(\frac{1}{4}\right)^{n-1}$.

$$
\begin{aligned}
& a_{10}=7\left(\frac{1}{4}\right)^{10-1} \approx 2.67 \times 10^{-5} \\
& a_{50}=7\left(\frac{1}{4}\right)^{50-1} \approx 2.21 \times 10^{-25} \\
& a_{100}=7\left(\frac{1}{4}\right)^{100-1} \approx 4.36 \times 10^{-60}
\end{aligned}
$$

Notice that as the value of $n$ increases, the value for $a_{n}$ appears to approach 0 , suggesting $\lim _{n \rightarrow \infty} 7\left(\frac{1}{4}\right)^{n-1}=0$.

## Example 1 Estimate the limit of $\frac{9}{5}, \frac{16}{4}, \frac{65}{27}, \ldots, \frac{7 n^{2}+2}{2 n^{2}+3 n}, \ldots$.

The 50th term is $\frac{7(50)^{2}+2}{2(50)^{2}+3(50)}$, or about 3.398447 .
The 100th term is $\frac{7(100)^{2}+2}{2(100)^{2}+3(100)}$, or about 3.448374.
The 500th term is $7 \frac{(500)^{2}+2}{2(500)^{2}+3(500)}$, or about 3.489535 .
The 1000th term is $\frac{7(1000)^{2}+2}{2(1000)^{2}+3(1000)}$, or 3.494759 .
Notice that as $n \rightarrow \infty$, the values appear to approach 3.5, suggesting $\lim _{n \rightarrow \infty} \frac{7 n^{2}+2}{2 n^{2}+3 n}=3.5$.

For sequences with more complicated general forms, applications of the following limit theorems, which we will present without proof, can make the limit easier to find.

Theorems for Limits

If the $\lim _{n \rightarrow \infty} a_{n}$ exists, $\lim _{n \rightarrow \infty} b_{n}$ exists, and $c$ is a constant, then the following theorems are true.

Limit of a Sum $\quad \lim _{n \rightarrow \infty}\left[a_{n}+b_{n}\right]=\lim _{n \rightarrow \infty} a_{n}+\lim _{n \rightarrow \infty} b_{n}$
Limit of a Difference $\lim _{n \rightarrow \infty}\left(a_{n}-b_{n}\right)=\lim _{n \rightarrow \infty} a_{n}-\lim _{n \rightarrow \infty} b_{n}$
Limit of a Product $\quad \lim _{n \rightarrow \infty} a_{n} \cdot b_{n}=\lim _{n \rightarrow \infty} a_{n} \cdot \lim _{n \rightarrow \infty} b_{n}$
Limit of a Quotient $\quad \lim _{n \rightarrow \infty} \frac{a_{n}}{b_{n}}=\frac{\lim _{n \rightarrow \infty} a_{n}}{\lim _{n \rightarrow \infty} b_{n}}$, where $\lim _{n \rightarrow \infty} b_{n} \neq 0$
Limit of a Constant $\quad \lim _{n \rightarrow \infty} c_{n}=c$, where $c_{n}=c$ for each $n$

The form of the expression for the $n$th term of a sequence can often be altered to make the limit easier to find.

## Example 2 Find each limit.

Note that the Limit of a Sum theorem only applies here because $\lim _{n \rightarrow \infty} \frac{1}{n^{2}}$ and $\lim _{n \rightarrow \infty} 3$ each exist. $n \rightarrow \infty$
a. $\lim _{n \rightarrow \infty} \frac{\left(1+3 n^{2}\right)}{n^{2}}$

$$
\begin{array}{rlrl}
\lim _{n \rightarrow \infty} \frac{\left(1+3 n^{2}\right)}{n^{2}} & =\lim _{n \rightarrow \infty}\left(\frac{1}{n^{2}}+3\right) & & \begin{array}{l}
\text { Rewrite as the sum of two fractions } \\
\text { and simplify. }
\end{array} \\
& =\lim _{n \rightarrow \infty} \frac{1}{n^{2}}+\lim _{n \rightarrow \infty} 3 & & \text { Limit of a Sum } \\
& =0+3 \text { or } 3 & \lim _{n \rightarrow \infty} \frac{1}{n^{2}}=0 \text { and } \lim _{n \rightarrow \infty} 3=3
\end{array}
$$

Thus, the limit is 3 .
b. $\lim _{n \rightarrow \infty} \frac{5 n^{2}+n-4}{n^{2}+1}$

The highest power of $n$ in the expression is $n^{2}$. Divide each term in the numerator and the denominator by $n^{2}$. Why does doing this produce an equivalent expression?

$$
\begin{aligned}
\lim _{n \rightarrow \infty} \frac{5 n^{2}+n-4}{n^{2}+1} & =\lim _{n \rightarrow \infty} \frac{\frac{5 n^{2}}{n^{2}}+\frac{n}{n^{2}}-\frac{4}{n^{2}}}{\frac{n^{2}}{n^{2}}+\frac{1}{n^{2}}} \\
& =\lim _{n \rightarrow \infty} \frac{5+\frac{1}{n}-\frac{4}{n^{2}}}{1+\frac{1}{n^{2}}} \quad \text { Simplify. }
\end{aligned}
$$

$$
\begin{array}{ll}
=\frac{\lim _{n \rightarrow \infty} 5+\lim _{n \rightarrow \infty} \frac{1}{n}-\lim _{n \rightarrow \infty} 4 \cdot \lim _{n \rightarrow \infty} \frac{1}{n^{2}}}{\lim _{n \rightarrow \infty} 1+\lim _{n \rightarrow \infty} \frac{1}{n^{2}}} & \text { Apply limit theorems. } \\
=\frac{5+0-4 \cdot 0}{1+0} \text { or } 5 & \begin{array}{ll}
\lim _{n \rightarrow \infty} 5=5, \lim _{n \rightarrow \infty} \frac{1}{n}=0, \\
\lim _{n \rightarrow \infty} 4=4, \lim _{n \rightarrow \infty} 1=1, \text { and } \\
\lim _{n \rightarrow \infty} \frac{1}{n^{2}}=0 a
\end{array}
\end{array}
$$

Thus, the limit is 5.

Limits do not exist for all infinite sequences. If the absolute value of the terms of a sequence becomes arbitrarily great or if the terms do not approach a value, the sequence has no limit. Example 3 illustrates both of these cases.

## Example 3 Find each limit.

a. $\lim _{n \rightarrow \infty} \frac{2+5 n+4 n^{2}}{2 n}$
$\lim _{n \rightarrow \infty} \frac{2+5 n+4 n^{2}}{2 n}=\lim _{n \rightarrow \infty}\left(\frac{1}{n}+\frac{5}{2}+2 n\right) \quad$ Simplify.
Note that $\lim _{n \rightarrow \infty} \frac{1}{n}=0$ and $\lim _{n \rightarrow \infty} \frac{5}{2}=\frac{5}{2}$, but $2 n$ becomes increasingly large as $n$ approaches infinity. Therefore, the sequence has no limit.
b. $\lim _{n \rightarrow \infty} \frac{(-1)^{n} n}{8 n+1}$

Begin by rewriting $\frac{(-1)^{n} n}{8 n+1}$ as $(-1)^{n} \cdot \frac{n}{8 n+1}$. Now find $\lim _{n \rightarrow \infty} \frac{n}{8 n+1}$.

$$
\begin{array}{rlr}
\lim _{n \rightarrow \infty} \frac{n}{8 n+1} & =\lim _{n \rightarrow \infty} \frac{\frac{n}{n}}{\frac{8 n}{n}+\frac{1}{n}} & \text { Divide the numerator and denominator by } n . \\
& =\lim _{n \rightarrow \infty} \frac{1}{8+\frac{1}{n}} & \text { Simplify. } \\
& =\frac{\lim _{n \rightarrow \infty} 1}{\lim _{n \rightarrow \infty} 8+\lim _{n \rightarrow \infty} \frac{1}{n}} & \text { Apply limit theorems. } \\
& =\frac{1}{8} & \lim _{n \rightarrow \infty} 1=1, \lim _{n \rightarrow \infty} 8=8, \text { and } \lim _{n \rightarrow \infty} \frac{1}{n}=0
\end{array}
$$

When $n$ is even, $(-1)^{n}=1$. When $n$ is odd, $(-1)^{n}=-1$. Thus, the oddnumbered terms of the sequence described by $\frac{(-1)^{n} n}{8 n+1}$ approach $-\frac{1}{8}$, and the even-numbered terms approach $+\frac{1}{8}$. Therefore, the sequence has no limit.

An infinite series is the indicated sum of the terms of an infinite sequence. Consider the series $\frac{1}{5}+\frac{1}{25}+\frac{1}{125}+\cdots$. Since this is a geometric series, you can find the sum of the first 100 terms by using the formula $S_{n}=\frac{a_{1}-a_{1} r^{n}}{1-r}$, where $r=\frac{1}{5}$.

$$
\begin{aligned}
S_{100} & =\frac{\frac{1}{5}-\frac{1}{5}\left(\frac{1}{5}\right)^{100}}{1-\frac{1}{5}} \\
& =\frac{\frac{1}{5}-\frac{1}{5}\left(\frac{1}{5}\right)^{100}}{\frac{4}{5}} \\
& =\frac{5}{4}\left[\frac{1}{5}-\frac{1}{5}\left(\frac{1}{5}\right)^{100}\right] \text { or } \frac{1}{4}-\frac{1}{4}\left(\frac{1}{5}\right)^{100}
\end{aligned}
$$

Since $\left(\frac{1}{5}\right)^{100}$ is very close to $0, S_{100}$ is nearly equal to $\frac{1}{4}$. No matter how many terms are added, the sum of the infinite series will never exceed $\frac{1}{4}$, and the difference from $\frac{1}{4}$ gets smaller as $n \rightarrow \infty$. Thus, $\frac{1}{4}$ is the sum of the infinite series.

Sum of an Infinite Series

If $S_{n}$ is the sum of the first $n$ terms of a series, and $S$ is a number such that $S-S_{n}$ approaches zero as $n$ increases without bound, then the sum of the infinite series is $S$.

$$
\lim _{n \rightarrow \infty} S_{n}=S
$$

If the sequence of partial sums $S_{n}$ has a limit, then the corresponding infinite series has a sum, and the $n$th term $a_{n}$ of the series approaches 0 as $n \rightarrow \infty$. If $\lim _{n \rightarrow \infty} a_{n} \neq 0$, the series has no sum. If $\lim _{n \rightarrow \infty} a_{n}=0$, the series may or may not have a sum.

The formula for the sum of the first $n$ terms of a geometric series can be written as follows.

$$
S_{n}=a_{1} \frac{\left(1-r^{n}\right)}{1-r}, r \neq 1
$$

Suppose $n \rightarrow \infty$; that is, the number of terms increases without limit. If $|r|>1$, $r^{n}$ increases without limit as $n \rightarrow \infty$. However, when $|r|<1, r^{n}$ approaches 0 as $n \rightarrow \infty$. Under this condition, the above formula for $S_{n}$ approaches a value of $\frac{a_{1}}{1-r}$.

Sum of an Infinite Geometric Series

The sum $S$ of an infinite geometric series for which $|r|<1$ is given by

$$
S=\frac{a_{1}}{1-r} .
$$

## Example 4 Find the sum of the series $21-3+\frac{3}{7}-\cdots$.

In the series, $a_{1}=21$ and $r=-\frac{1}{7}$. Since $|r|<1, S=\frac{a_{1}}{1-r}$.
$S=\frac{a_{1}}{1-r}$

$$
\begin{aligned}
& =\frac{21}{1-\left(-\frac{1}{7}\right)} \quad a_{1}=21, r=-\frac{1}{7} \\
& =\frac{147}{8} \text { or } 18 \frac{3}{8}
\end{aligned}
$$

The sum of the series is $18 \frac{3}{8}$.

In economics, finding the sum of an infinite series is useful in determining the overall effect of economic trends.

Example 5 ECONOMICS Refer to the application at the beginning of the lesson. What would be the total amount of money spent in the economy as a result of just one family's tax savings?

For the geometric series modeling this situation, $a_{1}=72$ and $r=0.75$.
Since $|r|<1$, the sum of the series is equal to $\frac{a_{1}}{1-r}$.

$$
\begin{aligned}
S & =\frac{a_{1}}{1-r} \\
& =\frac{72}{1-0.75} \text { or } 288
\end{aligned}
$$

Therefore, the total amount of money spent is $\$ 288$.

You can use what you know about infinite series to write repeating decimals as fractions. The first step is to write the repeating decimal as an infinite geometric series.

## Example 6 Write $\mathbf{0 . 7 6 2}$ as a fraction.

$0 . \overline{762}=\frac{762}{1000}+\frac{762}{1,000,000}+\frac{762}{1,000,000,000}+\cdots$
In this series, $a_{1}=\frac{762}{1000}$ and $r=\frac{1}{1000}$.

$$
\begin{aligned}
S & =\frac{a_{1}}{1-r} \\
& =\frac{\frac{762}{1000}}{1-\frac{1}{1000}} \\
& =\frac{762}{999} \text { or } \frac{254}{333}
\end{aligned}
$$

Thus, $0.762762 \cdots=\frac{254}{333}$. Check this with a calculator.

## CHECK FOR UNDERSTANDING

## Communicating

 MathematicsRead and study the lesson to answer each question.

1. Consider the sequence given by the general expression $a_{n}=\frac{n-1}{n}$.
a. Graph the first ten terms of the sequence with the term number on the $x$-axis and the value of the term on the $y$-axis.
b. Describe what happens to the value of $a_{n}$ as $n$ increases.
c. Make a conjecture based on your observation in part a as to the limit of the sequence as $n$ approaches infinity.
d. Apply the techniques presented in the lesson to evaluate $\lim _{n \rightarrow \infty} \frac{n-1}{n}$. How does your answer compare to your conjecture made in part $\mathbf{c}$ ?
2. Consider the infinite geometric sequence given by the general expression $r^{n}$.
a. Determine the limit of the sequence for $r=\frac{1}{2}, r=\frac{1}{4}, r=1, r=2$, and $r=5$.
b. Write a general rule for the limit of the sequence, placing restrictions on the value of $r$.
3. Give an example of an infinite geometric series having no sum.
4. You Decide Tyree and Zonta disagree on whether the infinite sequence described by the general expression $2 n-3$ has a limit. Tyree says that after dividing by the highest-powered term, the expression simplifies to $2-\frac{3}{n}$, which has a limit of 2 as $n$ approaches infinity. Zonta says that the sequence has no limit. Who is correct? Explain.

Guided Practice
Find each limit, or state that the limit does not exist and explain your reasoning.
5. $\lim _{n \rightarrow \infty} \frac{1}{5^{n}}$
6. $\lim _{n \rightarrow \infty} \frac{5-n^{2}}{2 n}$
7. $\lim _{n \rightarrow \infty} \frac{3 n-6}{7 n}$

Write each repeating decimal as a fraction.
8. $0 . \overline{7}$
9. $5 . \overline{126}$

Find the sum of each infinite series, or state that the sum does not exist and explain your reasoning.
10. $-6+3-\frac{3}{2}+\cdots$
11. $\frac{3}{4}+\frac{1}{4}+\frac{1}{12}+\cdots$
12. $\sqrt{3}+3+\sqrt{27}+\cdots$

13. Entertainment Pete's Pirate Ride operates like the bob of a pendulum. On its longest swing, the ship travels through an arc 75 meters long. Each successive swing is two-fifths the length of the preceding swing. If the ride is allowed to continue without intervention, what is the total distance the ship will travel before coming to rest?


## EXERCISES

Practice
Find each limit, or state that the limit does not exist and explain your reasoning.
14. $\lim _{n \rightarrow \infty} \frac{7-2 n}{5 n}$
15. $\lim _{n \rightarrow \infty} \frac{n^{3}-2}{n^{2}}$
16. $\lim _{n \rightarrow \infty} \frac{6 n^{2}+5}{3 n^{2}}$
17. $\lim _{n \rightarrow \infty} \frac{9 n^{3}+5 n-2}{2 n^{3}}$
18. $\lim _{n \rightarrow \infty} \frac{(3 n+4)(1-n)}{n^{2}}$
19. $\lim _{n \rightarrow \infty} \frac{8 n^{2}+5 n+2}{3+2 n}$
20. $\lim _{n \rightarrow \infty} \frac{4-3 n+n^{2}}{2 n^{3}-3 n^{2}+5}$
21. $\lim _{n \rightarrow \infty} \frac{n}{3^{n}}$
22. $\lim _{n \rightarrow \infty} \frac{(-2)^{n} n}{4+n}$
23. Find the limit of the sequence described by the general expression $\frac{5 n+(-1)^{n}}{n^{2}}$, or state that the limit does not exist. Explain your reasoning.

Write each repeating decimal as a fraction.
24. 0. $\overline{4}$
25. $0 . \overline{51}$
26. $0 . \overline{370}$
27. $6 . \overline{259}$
28. $0 . \overline{15}$
29. $0.2 \overline{63}$
30. Explain why the sum of the series $0.2+0.02+0.002+\cdots$ exists. Then find the sum.

Find the sum of each series, or state that the sum does not exist and explain your reasoning.
31. $16+12+9+\cdots$
32. $5+7.5+11.25+\cdots$
33. $10+5+2.5+\cdots$
34. $6+5+4+\cdots$
35. $\frac{1}{8}+\frac{1}{4}+\frac{1}{2}+\cdots$
36. $-\frac{2}{3}+\frac{1}{9}-\frac{1}{54}+\cdots$
37. $\frac{6}{5}+\frac{4}{5}+\frac{8}{15}+\cdots$
38. $\sqrt{5}+1+\frac{\sqrt{5}}{5}+\cdots$
39. $8-4 \sqrt{3}+6-\cdots$

Applications and Problem Solving
40. Physics A basketball is dropped from a height of 35 meters and bounces $\frac{2}{5}$ of the distance after each fall.
a. Find the first five terms of the infinite series representing the vertical distance traveled by the ball.
b. What is the total vertical distance the ball travels before coming to rest? (Hint: Rewrite the series found in part $\mathbf{a}$ as the sum of two infinite geometric series.)
41. Critical Thinking Consider the sequence whose $n$th term is described by $\frac{n^{2}}{2 n+1}-\frac{n^{2}}{2 n-1}$.
a. Explain why $\lim _{n \rightarrow \infty}\left(\frac{n^{2}}{2 n+1}-\frac{n^{2}}{2 n-1}\right) \neq \lim _{n \rightarrow \infty} \frac{n^{2}}{2 n+1}-\lim _{n \rightarrow \infty} \frac{n^{2}}{2 n-1}$.
b. Find $\lim _{n \rightarrow \infty}\left(\frac{n^{2}}{2 n+1}-\frac{n^{2}}{2 n-1}\right)$.
42. Engineering Francisco designs a toy with a rotary flywheel that rotates at a maximum speed of 170 revolutions per minute. Suppose the flywheel is operating at its maximum speed for one minute and then the power supply to the toy is turned off. Each subsequent minute thereafter, the flywheel rotates two-fifths as many times as in the preceding minute. How many complete revolutions will the flywheel make before coming to a stop?
43. Critical Thinking Does $\lim _{n \rightarrow \infty} \cos \frac{n \pi}{2}$ exist? Explain.
44. Medicine A certain drug developed to fight cancer has a half-life of about 2 hours in the bloodstream. The drug is formulated to be administered in doses of $D$ milligrams every 6 hours. The amount of each dose has yet to be determined.
a. What fraction of the first dose will be left in the bloodstream before the second dose is administered?
b. Write a general expression for the geometric series that models the number of milligrams of drug left in the bloodstream after the $n$th dose.
c. About what amount of medicine is present in the bloodstream for large values of $n$ ?
d. A level of more than 350 milligrams of this drug in the bloodstream is considered toxic. Find the largest possible dose that can be given repeatedly over a long period of time without harming the patient.
45. Geometry If the midpoints of a square are joined by straight lines, the new figure will also be a square.
a. If the original square has a perimeter of 20 feet, find the
 perimeter of the new square. (Hint: Use the Pythagorean Theorem.)
b. If this process is continued to form a sequence of "nested" squares, what will be the sum of the perimeters of all the squares?

46. Technology Since the mid-1980s, the number of computers in schools has steadily increased. The graph below shows the corresponding decline in the student-computer ratio.


Another publication states that the average number of students per computer in U.S. public schools can be estimated by the sequence model $a_{n}=35.812791(0.864605)^{n}$, for $n=1,2,3, \ldots$, with the 1987-1988 school year corresponding to $n=1$.
a. Find the first ten terms of the model. Round your answers to the nearest tenth.
b. Use the model to estimate the average number of students having to share a computer during the 1995-1996 school year. How does this estimate compare to the actual data given in the graph?
c. Make a prediction as to the average number of students per computer for the 2000-2001 school year.
d. Does this sequence approach a limit? If so, what is the limit?
e. Realistically, will the student computer ratio ever reach this limit? Explain.

Mixed Review
47. The first term of a geometric sequence is -3 , and the common ratio is $\frac{2}{3}$. Find the next four terms of the sequence. (Lesson 12-2)
48. Find the 16 th term of the arithmetic sequence for which $a_{1}=1.5$ and $d=0.5$. (Lesson 12-1)
49. Name the coordinates of the center, foci, and vertices, and the equation of the asymptotes of the hyperbola that has the equation $x^{2}-4 y^{2}-12 x-16 y=-16$. (Lesson 10-4)
50. Graph $r=6 \cos 3 \theta$. (Lesson 9-2)
51. Navigation A ship leaving port sails for 125 miles in a direction $20^{\circ}$ north of due east. Find the magnitude of the vertical and horizontal components. (Lesson 8-1)
52. Use a half-angle identity to find the exact value of $\cos 112.5^{\circ}$. (Lesson 7-4)
53. Graph $y=\cos x$ on the interval $-180^{\circ} \leq x \leq 360^{\circ}$. (Lesson 6-3)
54. List all possible rational zeros of the function $f(x)=8 x^{3}+3 x-2$. (Lesson 4-4)
55. SAT/ACT Practice If $a=4 b+26$, and $b$ is a positive integer, then $a$ could be divisible by all of the following EXCEPT
A 2
B 4
C 5
D 6
E 7

## GRAPHING CALCULATOR EXPLORATION

## 12-3B Continued Fractions

An Extension of Lesson 12-3

## OBJECTIVE

- Explore sequences generated by continued fractions.

The golden ratio is closely related to the Fibonnaci sequence, which you will learn about in Lesson 12-7.


An expression of the following form is called a continued fraction.

$$
a_{1}+\frac{b_{1}}{a_{2}+\frac{b_{2}}{a_{3}+\frac{b_{3}}{a_{4}+\cdots}}}
$$

By using only a finite number of "decks" and values of $a_{n}$ and $b_{n}$ that follow regular patterns, you can often obtain a sequence of terms that approaches a limit, which can be represented by a simple expression. For example, if all of the numbers $a_{n}$ and $b_{n}$ are equal to 1 , then the continued fraction gives rise to the following sequence.

$$
1,1+\frac{1}{1}, 1+\frac{1}{1+\frac{1}{1}}, 1+\frac{1}{1+\frac{1}{1+\frac{1}{1}}}, \ldots
$$

It can be shown that the terms of this sequence approach the limit $\frac{1+\sqrt{5}}{2}$. This number is often called the golden ratio.

Now consider the following more general sequence.

$$
A, A+\frac{1}{A}, A+\frac{1}{A+\frac{1}{A}}, A+\frac{1}{A+\frac{1}{A+\frac{1}{A}}}, \ldots
$$

To help you visualize what this sequence represents, suppose $A=5$. The sequence becomes $5,5+\frac{1}{5}, 5+\frac{1}{5+\frac{1}{5}}, 5+\frac{1}{5+\frac{1}{5+\frac{1}{5}}}, \ldots$ or $5, \frac{26}{5}, \frac{135}{26}, \frac{701}{135}, \ldots$.
A calculator approximation of this sequence is 5, 5.2, 5.192307692, 5,192592593, ... .

Each term of the sequence is the sum of $A$ and the reciprocal of the previous term. The program at the right calculates the value of the $n$th term of the above sequence for $n \geq 3$ and a specified value of $A$.

When you run the program it will ask you to input values for $A$ and $N$.

```
PROGRAM: CFRAC
: Prompt A
: Disp "INPUT TERM"
: Disp "NUMBER N, N \geq 3"
: Prompt N
: 1 -> K
:A + 1/A }->\textrm{C
: Lbl 1
:A + 1/C }->\textrm{C
:K + 1 -> K
: If K<N-1
: Then: Goto 1
: Else: Disp C
```

1. What output is given when the program is executed for $A=1$ and $N=10$ ?
2. With $A=1$, determine the least value of $N$ necessary to obtain an output that agrees with the calculator's nine decimal approximation of $\frac{1+\sqrt{5}}{2}$.
3. Use algebra to show that the continued fraction $1+\frac{1}{1+\frac{1}{1+\cdots}}$ has a value of $\frac{1+\sqrt{5}}{2}$. (Hint: If $x=1+\frac{1}{1+\frac{1}{1+\cdots}}$, then $x=1+\frac{1}{x}$. Solve this last equation for $x$.)
4. Find the exact value of $3+\frac{1}{3+\frac{1}{3+\cdots}}$.
5. Execute the program with $A=3$ and $N=40$. How does this output compare to the decimal approximation of the expression found in Exercise 4?
6. Find a radical expression for $A+\frac{1}{A+\frac{1}{A+\cdots}}$.
7. Write a modified version of the program that calculates the $n$th term of the following sequence for $n \geq 3$.

$$
A, A+\frac{B}{2 A}, A+\frac{B}{2 A+\frac{B}{2 A}}, A+\frac{B}{2 A+\frac{B}{2 A+\frac{B}{2 A}}}, \ldots
$$

8. Choose several positive integer values for $A$ and $B$ and compare the program output with the decimal approximation of $\sqrt{A^{2}+B}$ for several values of $n$, for $n \geq 3$. Describe your observations.
9. Use algebra to show that for $A>0$ and $B>0, A+\frac{B}{2 A+\frac{B}{2 A+\cdots}}$ has a value of $\sqrt{A^{2}+B}$.

$$
\left(\text { Hint: If } x=A+\frac{B}{2 A+\frac{B}{2 A+\cdots}} \text {, then } x+A=2 A+\frac{B}{2 A+\frac{B}{2 A+\cdots}} .\right)
$$

WHAT DO YOU THINK?
10. If you execute the original program for $A=1$ and $N=20$ and then execute it for $A=-1$ and $N=20$, how will the two outputs compare?
11. What values can you use for $A$ and $B$ in the program for Exercise 7 in order to approximate $\sqrt{15}$ ?

## Convergent and Divergent Series

## OBJECTIVE

- Determine whether a series is convergent or divergent.


HISTORY The Greek philosopher Zeno of Elea (c. 490-430 в.c.) proposed several perplexing riddles, or paradoxes. One of Zeno's paradoxes involves a race on a 100-meter track between the mythological Achilles and a tortoise. Zeno claims that even though Achilles can run twice as fast as the tortoise, if the tortoise is given a 10 -meter head start, Achilles will never catch him. Suppose Achilles runs 10 meters per second and the tortoise a remarkable 5 meters per second. By the time Achilles has reached the 10-meter mark, the tortoise will be at 15 meters. By the time Achilles reaches the 15 -meter mark, the tortoise will be at 17.5 meters, and so on. Thus, Achilles is always behind the tortoise and never catches up.


Is Zeno correct? Let us look at the distance between Achilles and the tortoise after specified amounts of time have passed. Notice that the distance between the two contestants will be zero as $n$ approaches infinity since $\lim _{n \rightarrow \infty} \frac{10}{2^{n}}=0$.

To disprove Zeno's conclusion that Achilles will never catch up to the tortoise, we must show that there is a time value for which this 0 difference can be achieved. In other words, we need to show that the infinite series $1+\frac{1}{2}+\frac{1}{4}+\frac{1}{8}+\cdots$ has a sum, or limit. This problem will be solved in Example 5.

Starting with a time of 1 second, the partial sums of the time series form the sequence $1, \frac{3}{2}, \frac{7}{4}, \frac{15}{18}, \ldots$. As the number of terms used for the partial sums increases, the value of the partial sums also increases. If this sequence of partial sums approaches a limit, the related infinite series is said to converge. If this sequence of partial sums does not have a limit, then the related infinite series is said to diverge.

Convergent and Divergent Series

If an infinite series has a sum, or limit, the series is convergent. If a series is not convergent, it is divergent.

Example 1 Determine whether each arithmetic or geometric series is convergent or divergent.
a. $-\frac{1}{2}+\frac{1}{4}-\frac{1}{8}+\frac{1}{16}-\cdots$

This is a geometric series with $r=-\frac{1}{2}$. Since $|r|<1$, the series has a limit. Therefore, the series is convergent.
b. $\mathbf{2}+\mathbf{4 + 8} \mathbf{+ 1 6 + \cdots}$

This is a geometric series with $r=2$. Since $|r|>1$, the series has no limit. Therefore, the series is divergent.
c. $10+8.5+7+5.5+\cdots$

This is an arithmetic series with $d=-1.5$. Arithmetic series do not have limits. Therefore, the series is divergent.

When a series is neither arithmetic nor geometric, it is more difficult to determine whether the series is convergent or divergent. Several different techniques can be used. One test for convergence is the ratio test. This test can only be used when all terms of a series are positive. The test depends upon the ratio of consecutive terms of a series, which must be expressed in general form.

Ratio Test

Let $a_{n}$ and $a_{n+1}$ represent two consecutive terms of a series of positive terms. Suppose $\lim _{n \rightarrow \infty} \frac{a_{n+1}}{a_{n}}$ exists and that $r=\lim _{n \rightarrow \infty} \frac{a_{n+1}}{a_{n}}$. The series is convergent if $r<1$ and divergent if $r>1$. If $r=1$, the test provides no information.

The ratio test is especially useful when the general form for the terms of a series contains powers.

## Example 2 Use the ratio test to determine whether each series is convergent or divergent.

a. $\frac{1}{2}+\frac{2}{4}+\frac{3}{8}+\frac{4}{16}+\cdots$

First, find $a_{n}$ and $a_{n+1} . \quad a_{n}=\frac{n}{2^{n}} \quad$ and $\quad a_{n+1}=\frac{n+1}{2^{n+1}}$
Then use the ratio test. $\quad r=\lim _{n \rightarrow \infty} \frac{\frac{n+1}{2^{n+1}}}{\frac{n}{2^{n}}}$

The ratio test is also useful when the general form of the terms of a series contains products of consecutive integers.

## Example 3 Use the ratio test to determine whether the series

$$
1+\frac{1}{1 \cdot 2}+\frac{1}{1 \cdot 2 \cdot 3}+\frac{1}{1 \cdot 2 \cdot 3 \cdot 4}+\cdots \text { is convergent or divergent. }
$$

First find the $n$th term and $(n+1)$ th term. Then, use the ratio test.

$$
a_{n}=\frac{1}{1 \cdot 2 \cdot \cdots \cdot n} \quad \text { and } \quad a_{n+1}=\frac{1}{1 \cdot 2 \cdots \cdot(n+1)}
$$

$$
r=\lim _{n \rightarrow \infty} \frac{\frac{1}{1 \cdot 2 \cdot \cdots \cdot(n+1)}}{\frac{1}{1 \cdot 2 \cdot \cdots \cdot n}}
$$

$$
r=\lim _{n \rightarrow \infty} \frac{1 \cdot 2 \cdot \cdots \cdot n}{1 \cdot 2 \cdot \cdots \cdot(n+1)} \quad \text { Note that } 1 \cdot 2 \cdots \cdot(n+1)=1 \cdot 2 \cdot \cdots \cdot n \cdot(n+1) \text {. }
$$

$$
r=\lim _{n \rightarrow \infty} \frac{1}{n+1} \text { or } 0 \quad \text { Simplify and apply limit theorems. }
$$

Since $r<1$, the series is convergent.

$$
\begin{aligned}
& r=\lim _{n \rightarrow \infty} \frac{n+1}{2^{n+1}} \cdot \frac{2^{n}}{n} \quad \text { Multiply by the reciprocal of the divisor. } \\
& r=\lim _{n \rightarrow \infty} \frac{1}{2} \cdot \frac{n+1}{n} \quad \frac{2^{n}}{2^{n+1}}=\frac{1}{2} \\
& r=\lim _{n \rightarrow \infty} \frac{1}{2} \cdot \lim _{n \rightarrow \infty} \frac{n+1}{n} \quad \text { Limit of a Product } \\
& r=\frac{1}{2} \lim _{n \rightarrow \infty} \frac{1+\frac{1}{n}}{1} \quad \begin{array}{l}
\text { Divide by the highest power of } n \text { and } \\
\text { then apply limit theorems. }
\end{array} \\
& r=\frac{1}{2} \cdot \frac{1+0}{1} \text { or } \frac{1}{2} \quad \text { Since } r<1 \text {, the series is convergent. } \\
& \text { b. } \frac{1}{2}+\frac{2}{3}+\frac{3}{4}+\frac{4}{5}+\cdots \\
& a_{n}=\frac{n}{n+1} \quad \text { and } \quad a_{n+1}=\frac{n+1}{(n+1)+1} \text { or } \frac{n+1}{n+2} \\
& r=\lim _{n \rightarrow \infty} \frac{\frac{n+1}{n+2}}{\frac{n}{n+1}} \\
& r=\lim _{n \rightarrow \infty} \frac{n^{2}+2 n+1}{n^{2}+2 n} \quad \frac{n+1}{n+2} \cdot \frac{n+1}{n}=\frac{n^{2}+2 n+1}{n^{2}+2 n} \\
& r=\lim _{n \rightarrow \infty} \frac{1+\frac{2}{n}+\frac{1}{n^{2}}}{1+\frac{2}{n}} \quad \begin{array}{l}
\text { Divide by the highest power of } n \text { and } \\
\text { apply limit theorems. }
\end{array} \\
& r=\frac{1+0+0}{1+0} \text { or } 1 \quad \text { Since } r=1 \text {, the test provides no information. }
\end{aligned}
$$

When the ratio test does not determine if a series is convergent or divergent, other methods must be used.

Example (4) Determine whether the series $1+\frac{1}{2}+\frac{1}{3}+\frac{1}{4}+\frac{1}{5}+\cdots$ is convergent or divergent.
Suppose the terms are grouped as follows. Beginning after the second term, the number of terms in each successive group is doubled.
(1) $+\left(\frac{1}{2}\right)+\left(\frac{1}{3}+\frac{1}{4}\right)+\left(\frac{1}{5}+\frac{1}{6}+\frac{1}{7}+\frac{1}{8}\right)+\left(\frac{1}{9}+\cdots+\frac{1}{16}\right)+\cdots$

Notice that the first enclosed expression is greater than $\frac{1}{2}$, and the second is equal to $\frac{1}{2}$. Beginning with the third expression, each sum of enclosed terms is greater than $\frac{1}{2}$. Since there are an unlimited number of such expressions, the sum of the series is unlimited. Thus, the series is divergent.

A series can be compared to other series that are known to be convergent or divergent. The following list of series can be used for reference.

Summary of Series for Reference

1. Convergent: $a_{1}+a_{1} r+a_{1} r^{2}+\cdots+a_{1} r^{n-1}+\cdots,|r|<1$
2. Divergent: $a_{1}+a_{1} r+a_{1} r^{2}+\cdots+a_{1} r^{n-1}+\cdots,|r|>1$
3. Divergent: $a_{1}+\left(a_{1}+d\right)+\left(a_{1}+2 d\right)+\left(a_{1}+3 d\right)+\cdots$
4. Divergent: $1+\frac{1}{2}+\frac{1}{3}+\frac{1}{4}+\frac{1}{5}+\cdots+\frac{1}{n}+\cdots$ This series is known as
5. Convergent: $1+\frac{1}{2^{p}}+\frac{1}{3^{p}}+\cdots+\frac{1}{n^{p}}+\cdots, p>1$

If a series has all positive terms, the comparison test can be used to determine whether the series is convergent or divergent.

- A series of positive terms is convergent if, for $n>1$, each term of the series is equal to or less than the value of the corresponding term of
Comparison some convergent series of positive terms.
Test
- A series of positive terms is divergent if, for $n>1$, each term of the series is equal to or greater than the value of the corresponding term of some divergent series of positive terms.


## Example 5 Use the comparison test to determine whether the following series are convergent or divergent.

a. $\frac{4}{5}+\frac{4}{7}+\frac{4}{9}+\frac{4}{11}+\cdots$

The general term of this series is $\frac{4}{2 n+3}$. The general term of the divergent series $1+\frac{1}{2}+\frac{1}{3}+\frac{1}{4}+\frac{1}{5}+\cdots$ is $\frac{1}{n}$. Since for all $n>1, \frac{4}{2 n+3}>\frac{1}{n}$, the series $\frac{4}{5}+\frac{4}{7}+\frac{4}{9}+\frac{4}{11}+\cdots$ is also divergent.
b. $\frac{1}{1^{2}}+\frac{1}{3^{2}}+\frac{1}{5^{2}}+\frac{1}{7^{2}}+\cdots$

The general term of the series is $\frac{1}{(2 n-1)^{2}}$. The general term of the convergent series $1+\frac{1}{2^{2}}+\frac{1}{3^{2}}+\frac{1}{4^{2}}+\cdots$ is $\frac{1}{n^{2}}$. Since $\frac{1}{(2 n-1)^{2}} \leq \frac{1}{n^{2}}$ for all $n$, the series $\frac{1}{1^{2}}+\frac{1}{3^{2}}+\frac{1}{5^{2}}+\frac{1}{7^{2}}+\cdots$ is also convergent.

With a better understanding of convergent and divergent infinite series, we are now ready to tackle Zeno's paradox.

## Example



HISTORY Refer to the application at the beginning of the lesson. To disprove Zeno's conclusion that Achilles will never catch up to the tortoise, we must show that the infinite time series $1+0.5+0.25+\cdots$ has a limit.

To show that the series $1+0.5+0.25+\cdots$ has a limit, we need to show that the series is convergent.
The general term of this series is $\frac{1}{2^{n}}$. Try using the ratio test for convergence of a series.
$a_{n}=\frac{1}{2^{n}} \quad$ and $\quad a_{n+1}=\frac{1}{2^{n+1}}$

$$
r=\frac{\frac{1}{2^{n+1}}}{\frac{1}{2^{n}}}
$$

$$
=\frac{1}{2} \quad \frac{1}{2^{n+1}} \cdot \frac{2^{n}}{1}=\frac{1}{2}
$$

Since $r<1$, the series converges and therefore has a sum. Thus, there is a time value for which the distance between Achilles and the tortoise will be zero. You will determine how long it takes him to do so in Exercise 34.

## CHECK FOR UNDERSTANDING

## Communicating

 MathematicsRead and study the lesson to answer each question.

1. a. Write an example, of an infinite geometric series in which $|r|>1$.
b. Determine the 25th, 50th, and 100th terms of your series.
c. Identify the sum of the first 25,50 , and 100 terms of your series.
d. Explain why this type of infinite geometric series does not converge.
2. Estimate the sum $S_{n}$ of the series whose partial sums are graphed at the right.

3. Consider the infinite series $\frac{1}{3}+\frac{2^{2}}{3^{2}}+\frac{3^{2}}{3^{3}}+\frac{4^{2}}{3^{4}}+\cdots$.
a. Sketch a graph of the first eight partial sums of this series.
b. Make a conjecture based on the graph found in part a as to whether the series is convergent or divergent.
c. Determine a general term for this series.
d. Write a convincing argument using the general term found in part $\mathbf{c}$ to support the conjecture you made in part $\mathbf{b}$.
4. Math Journal Make a list of the methods presented in this lesson and in the previous lesson for determining convergence or divergence of an infinite series. Be sure to indicate any restrictions on a method's use. Then number your list as to the order in which these methods should be applied.

## Guided Practice

Use the ratio test to determine whether each series is convergent or divergent.
5. $\frac{1}{2}+\frac{2}{2^{2}}+\frac{3}{2^{3}}+\cdots$
6. $\frac{3}{4}+\frac{7}{8}+\frac{11}{12}+\frac{15}{16}+\cdots$
7. Use the comparison test to determine whether the series $\frac{2}{1}+\frac{3}{2}+\frac{4}{3}+\cdots$ is convergent or divergent.

Determine whether each series is convergent or divergent.
8. $\frac{1}{4}+\frac{5}{16}+\frac{3}{8}+\frac{7}{16}+\cdots$
9. $\frac{1}{2+1^{2}}+\frac{1}{2+2^{2}}+\frac{1}{2+3^{2}}+\cdots$
10. $\frac{1}{1 \cdot 2}+\frac{1}{2 \cdot 2^{2}}+\frac{1}{3 \cdot 2^{3}}+\cdots$
11. $4+3+\frac{9}{4}+\cdots$
12. Ecology An underground storage container is leaking a toxic chemical. One year after the leak began, the chemical had spread 1500 meters from its source. After two years, the chemical had spread 900 meters more, and by the end of the third year, it had reached an additional 540 meters.
a. If this pattern continues, how far will the spill have spread from its source after 10 years?
b. Will the spill ever reach the grounds of a school located 4000 meters away from the source? Explain.

## EXERCISES

Practice
Use the ratio test to determine whether each series is convergent or divergent.
13. $\frac{4}{3}+\frac{4}{9}+\frac{4}{27}+\frac{4}{81}+\cdots$
14. $\frac{2}{5}+\frac{4}{10}+\frac{8}{15}+\cdots$
15. $2+\frac{4}{2^{2}}+\frac{8}{3^{2}}+\frac{16}{4^{2}}+\cdots$
16. $\frac{2}{2 \cdot 3}+\frac{2}{3 \cdot 4}+\frac{2}{4 \cdot 5}+\cdots$
$17.1+\frac{3}{1 \cdot 2 \cdot 3}+\frac{5}{1 \cdot 2 \cdot 3 \cdot 4 \cdot 5}+\cdots$
18. $5+\frac{5^{2}}{1 \cdot 2}+\frac{5^{3}}{1 \cdot 2 \cdot 3}+\cdots$
19. Use the ratio test to determine whether the series $\frac{2 \cdot 4}{2}+\frac{4 \cdot 6}{4}+\frac{6 \cdot 8}{8}+$ $\frac{8 \cdot 10}{16}+\cdots$ is convergent or divergent.

Use the comparison test to determine whether each series is convergent or divergent.
20. $\frac{1}{2^{2}}+\frac{1}{4^{2}}+\frac{1}{6^{2}}+\cdots$
21. $\frac{1}{2}+\frac{1}{9}+\frac{1}{28}+\frac{1}{65}+\cdots$
22. $\frac{1}{2}+\frac{2}{3}+\frac{3}{4}+\cdots$
23. $\frac{5}{3}+\frac{5}{4}+1+\frac{5}{6}+\cdots$
24. Use the comparison test to determine whether the series $\frac{1}{3}+\frac{1}{5}+\frac{1}{9}+\frac{1}{17} \cdots$ is convergent or divergent.

Determine whether each series is convergent or divergent.
25. $\frac{1}{2}-\frac{3}{8}+\frac{9}{32}-\cdots$
26. $3+\frac{5}{3}+\frac{7}{5}+\cdots$
27. $\frac{1}{5+1^{2}}+\frac{1}{5+2^{2}}+\frac{1}{5+3^{2}}+\cdots$
28. $1+\frac{1}{\sqrt{2}}+\frac{1}{\sqrt{3}}+\frac{1}{\sqrt{4}}+\cdots$
29. $\frac{4 \pi}{3}+\frac{5 \pi}{6}+\frac{\pi}{3}+\cdots$
30. $\frac{1}{4}+\frac{3}{8}+\frac{5}{16}+\frac{7}{32}+\cdots$

Applications and Problem Solving

31. Economics The MagicSoft software company has a proposal to the city council of Alva, Florida, to relocate there. The proposal claims that the company will generate $\$ 3.3$ million for the local economy by the $\$ 1$ million in salaries that will be paid. The city council estimates that $70 \%$ of the salaries will be spent in the local community, and $70 \%$ of that money will again be spent in the community, and so on.
a. According to the city council's estimates, is the claim made by MagicSoft accurate? Explain.
b. What is the correct estimate of the amount generated to the local economy?
32. Critical Thinking Give an example of a series $a_{1}+a_{2}+a_{3}+\cdots+a_{n}+\cdots$ that diverges, but when its terms are squared, the resulting series $a_{1}{ }^{2}+a_{2}{ }^{2}+a_{3}{ }^{2}$ $+\cdots+a_{n}{ }^{2}+\cdots$ converges.
33. Cellular Growth Leticia Cox is a biochemist. She is testing two different types of drugs that induce cell growth. She has selected two cultures of 1000 cells each. To culture A, she administers a drug that raises the number of cells by 200 each day and every day thereafter. Culture $B$ gets a drug that increases cell growth by $8 \%$ each day and everyday thereafter.
a. Assuming no cells die, how many cells will have grown in each culture by the end of the seventh day?
b. At the end of one month's time, which drug will prove to be more effective in promoting cell growth? Explain.
34. Critical Thinking Refer to Example 6 of this lesson. The sequence of partial sums, $S_{1}, S_{2}, S_{3}, \ldots, S_{n}, \ldots$, for the time series is $1, \frac{3}{2}, \frac{7}{4}, \frac{15}{8}, \ldots$.
a. Find a general expression for the $n$th term of this sequence.
b. To determine how long it takes for Achilles to catch-up to the tortoise, find the sum of the infinite time series. (Hint: Recall from the definition of the sum $S$ of an infinite series that $\lim _{n \rightarrow \infty} S_{n}=S$.)

## Mixed Review

35. Clocks The hour and minute hands of a clock travel around its face at different speeds, but at certain times of the day, the two hands coincide. In addition to noon and midnight, the hands also coincide at times occurring between the hours. According the figure at the right, it is 4:00.

a. When the minute hand points to 4 , what fraction of the distance between 4 and 5 will the hour hand have traveled?
b. When the minute hand reaches the hour hand's new position, what additional fraction will the hour hand have traveled?
c. List the next two terms of this series representing the distance traveled by the hour hand as the minute hand "chases" its position.
d. At what time between the hours of 4 and 5 o'clock will the two hands coincide?
36. Evaluate $\lim _{n \rightarrow \infty} \frac{4 n^{2}+5}{3 n^{2}-2 n}$. (Lesson 12-3)
37. Find the ninth term of the geometric sequence $\sqrt{2}, 2,2 \sqrt{2}, \ldots$ (Lesson 12-2)
38. Form an arithmetic sequence that has five arithmetic means between -11 and 19. (Lesson 12-1)
39. Solve $45.9=e^{0.075 t}$ (Lesson 11-6)
40. Navigation A submarine sonar is tracking a ship. The path of the ship is recorded as $6=12 r \cos \left(\theta-30^{\circ}\right)$. Find the linear equation of the path of the ship. (Lesson 9-4)
41. Find an ordered pair that represents $\widehat{A B}$ for $A(8,-3)$ and $B(5,-1)$. (Lesson 8-2)
42. SAT/ACT Practice How many numbers from 1 to 200 inclusive are equal to the cube of an integer?
A one
B two
C three
D four
E five

## MID-CHAPTER QUIZ

1. Find the 19th term in the sequence for which $a_{1}=11$ and $d=-2$. (Lesson 12-1)
2. Find $S_{20}$ for the arithmetic series for which $a_{1}=-14$ and $d=6$. (Lesson 12-1)
3. Form a sequence that has two geometric means between 56 and 189. (Lesson 12-2)
4. Find the sum of the first eight terms of the series $3-6+12-\cdots$. (Lesson 12-2)
5. Find $\lim _{n \rightarrow \infty} \frac{n^{2}+2 n-5}{n^{2}-1}$ or explain why the limit does not exist. (Lesson 12-3)
6. Recreation A bungee jumper rebounds $55 \%$ of the height jumped. If a bungee jump is made using a cord that stretches 250 feet, find the total distance traveled by the jumper before coming to rest. (Lesson 12-3)
7. Find the sum of the following series. $\frac{1}{25}+\frac{1}{250}+\frac{1}{2500}+\cdots$. (Lesson 12-3)

Determine whether each series is convergent or divergent. (Lesson 12-4)
8. $\frac{1}{10}+\frac{2}{100}+\frac{6}{1000}+\frac{24}{10,000}+\cdots$
9. $\frac{6}{5}+\frac{2}{5}+\frac{2}{15}+\cdots$
10. Finance Ms. Fuentes invests $\$ 500$ quarterly (January 1, April 1, July 1, and October 1) in a retirement account that pays an APR of $12 \%$ compounded quarterly. Interest for each quarter is posted on the last day of the quarter. Determine the value of her investment at the end of the year.
(Lesson 12-2)

