# HOMEWORK 7: SOLUTIONS - MATH 111 INSTRUCTOR: George Voutsadakis

Problem 1 Find the present value of the future amount \$10,000 compounded semiannually at 6% for 5 years.

#### Solution:

We have  $A = P(1 + \frac{r}{m})^{mt}$ , i.e.,  $P = \frac{A}{(1 + \frac{r}{m})^{mt}}$ , whence  $P = \frac{10000}{(1 + \frac{0.06}{2})^{2.5}}$  and, therefore,  $P = \frac{10000}{1.03^{10}}.$ 

**Problem 2** Find the sum of the first five terms of the geometric sequence with first term a = 3 and common ratio r = 2.

Solution:  

$$S_5 = a \frac{r^n - 1}{r - 1} = 3 \frac{2^5 - 1}{2 - 1} = 3 \cdot 31 = 93$$

**Problem 3** Solve the systems

by the substitution method.

#### Solution:

- (a) We have x = 2y 5, by solving the second equation for x. Now substituting into the first equation, we get 3(2y-5) + 5y = 7, whence 6y - 15 + 5y = 7 and, thus, 11y = 22. Therefore y = 2 and, hence,  $x = 2 \cdot 2 - 5 = -1$ . Thus, we have the solution (x, y) = (-1, 2).
- (b) Solving the first equation for x we have 2x = 3y 1, whence  $x = \frac{3}{2}y \frac{1}{2}$ . Substituting into the second equation, we get  $8(\frac{3}{2}y-\frac{1}{2})-12y=-4$ , i.e., 12y-4-12y=-4, whence 0 = 0. Thus, our system has infinitely many solutions, given by  $(x, y) = (\frac{3}{2}y - \frac{1}{2}, y)$ , y any real number.

**Problem 4** Solve the system  $\begin{cases} x - 2y + z = 11 \\ -x + 2y + z = -3 \\ 2x - 3y + 2z = 20 \end{cases}$  by using allowable opera-

tions on the equations (Gauss elimination

### Solution:

$$\begin{cases} x & -2y + z = 11 \\ & z = 4 \\ & y & = -2 \end{cases} \longrightarrow \begin{cases} x & = 3 \\ & z = 4 \\ & y & = -2 \end{cases}$$

Thus, the solution is (x, y, z) = (3, -2, 4).

method (matrix row operations)

Solution:

$$\begin{bmatrix} 1 & 1 & 1 & | & 4 \\ -1 & -2 & 3 & | & 9 \\ 2 & 1 & -2 & | & -3 \end{bmatrix} \longrightarrow \begin{bmatrix} 1 & 1 & 1 & | & 4 \\ 0 & -1 & 4 & | & 13 \\ 0 & -1 & -4 & | & -11 \end{bmatrix} \longrightarrow \begin{bmatrix} 1 & 1 & 1 & | & 4 \\ 0 & 1 & -4 & | & -13 \\ 0 & -1 & -4 & | & -11 \end{bmatrix} \longrightarrow \begin{bmatrix} 1 & 0 & 5 & | & 17 \\ 0 & 1 & -4 & | & -13 \\ 0 & 0 & -8 & | & -24 \end{bmatrix} \longrightarrow \begin{bmatrix} 1 & 0 & 5 & | & 17 \\ 0 & 1 & -4 & | & -13 \\ 0 & 0 & 1 & | & 3 \end{bmatrix} \longrightarrow \begin{bmatrix} 1 & 0 & 0 & | & 2 \\ 0 & 1 & 0 & | & -1 \\ 0 & 0 & 1 & | & 3 \end{bmatrix}.$$

$$\blacksquare$$
s, the solution is  $(x, y, z) = (2, -1, 3).$ 

Thus, the solution is (x, y, z) = (2, -1, 3).

**Problem 6** Solve the system  $\left\{\begin{array}{rrrrr} x + 2y - z = 1\\ -3x - y + z = -13\\ 2x + 4y - 2z = 2\end{array}\right\}$  by using the Gauss-Jordan method (matrix row operations)

Solution:

$$\begin{bmatrix} 1 & 2 & -1 & | & 1 \\ -3 & -1 & 1 & | & -13 \\ 2 & 4 & -2 & | & 2 \end{bmatrix} \longrightarrow \begin{bmatrix} 1 & 2 & -1 & | & 1 \\ 0 & 5 & -2 & | & -10 \\ 0 & 0 & 0 & | & 0 \end{bmatrix} \longrightarrow \begin{bmatrix} 1 & 2 & -1 & | & 1 \\ 0 & 1 & -\frac{2}{5} & | & -2 \\ 0 & 0 & 0 & | & 0 \end{bmatrix} \longrightarrow \begin{bmatrix} 1 & 0 & -\frac{1}{5} & | & 5 \\ 0 & 1 & -\frac{2}{5} & | & -2 \\ 0 & 0 & 0 & | & 0 \end{bmatrix}.$$

Thus, we have infinitely many solutions given by  $(x, y, z) = (5 + \frac{1}{5}z, -2 + \frac{2}{5}z, z)$ , with z any real number. 

**Problem 7** Let  $A = \begin{bmatrix} -1 & -2 \\ 5 & -1 \end{bmatrix}$  and  $B = \begin{bmatrix} 3 & -7 \\ -8 & 2 \end{bmatrix}$ . Compute A + B, A - B and 3A - 2B.

## Solution:

We have

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$$A + B = \begin{bmatrix} -1 & -2 \\ 5 & -1 \end{bmatrix} + \begin{bmatrix} 3 & -7 \\ -8 & 2 \end{bmatrix} = \begin{bmatrix} 2 & -9 \\ -3 & 1 \end{bmatrix}.$$

$$A - B = \begin{bmatrix} -1 & -2 \\ 5 & -1 \end{bmatrix} - \begin{bmatrix} 3 & -7 \\ -8 & 2 \end{bmatrix} = \begin{bmatrix} -4 & 5 \\ 13 & -3 \end{bmatrix}.$$

$$3A - 2B = 3\begin{bmatrix} -1 & -2 \\ 5 & -1 \end{bmatrix} - 2\begin{bmatrix} 3 & -7 \\ -8 & 2 \end{bmatrix} = \begin{bmatrix} -3 & -6 \\ 15 & -3 \end{bmatrix} - \begin{bmatrix} 6 & -14 \\ -16 & 4 \end{bmatrix} = \begin{bmatrix} -9 & 8 \\ 31 & -7 \end{bmatrix}.$$

Problem 8 Let  $A = \begin{bmatrix} 1 & 0 & 3 \\ -1 & -3 & 7 \end{bmatrix}$  and  $B = \begin{bmatrix} -1 & 2 & -7 \\ 3 & 2 & 10 \end{bmatrix}$ . Compute A - B and -2A + 5B.

Solution:

$$A - B = \begin{bmatrix} 1 & 0 & 3 \\ -1 & -3 & 7 \end{bmatrix} - \begin{bmatrix} -1 & 2 & -7 \\ 3 & 2 & 10 \end{bmatrix} = \begin{bmatrix} 2 & -2 & 10 \\ -4 & -5 & -3 \end{bmatrix}.$$
$$-2A + 5B = -2\begin{bmatrix} 1 & 0 & 3 \\ -1 & -3 & 7 \end{bmatrix} + 5\begin{bmatrix} -1 & 2 & -7 \\ 3 & 2 & 10 \end{bmatrix} =$$
$$\begin{bmatrix} -2 & 0 & -6 \\ 2 & 6 & -14 \end{bmatrix} + \begin{bmatrix} -5 & 10 & -35 \\ 15 & 10 & 50 \end{bmatrix} = \begin{bmatrix} -7 & 10 & -41 \\ 17 & 16 & 36 \end{bmatrix}.$$