

Precalc 12.2

Find the  $n$ th term and geometric means of a sequence  $r =$

Find the sum of  $n$  terms of a geometric series

geometric sequence

common ratio ( $r$ )

geometric means

geometric series

$a_1$  — — —  $a_n$

$S_{12}$

**Geometric Sequence**

A geometric sequence is a sequence in which each term after the first,  $a_1$ , 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.

$$a_1, a_1r, a_1r^2, \dots$$

10. Write a sequence that has two geometric means between 4 and 256.

$$\begin{array}{cccc} 4 & \underline{16} & \underline{64} & 256 \\ a_1 & & & a_4 = a_1 r^3 \\ & & & 256 = 4 r^3 \\ & & & 64 = r^3 \\ & & & r = 4 \end{array}$$

(34)

if  $r = \frac{3}{4}$

$$256 \quad \boxed{192 \quad 144 \quad 108} \quad 81 \quad \equiv$$

if  $r = \frac{3}{4}$   $\boxed{-192 \quad 144 \quad -108}$   $a_5 = a_1 r^4$

$$81 = 256 r^4$$

$$\frac{81}{256} = \frac{256}{256} r^4$$

$$\sqrt[4]{\frac{81}{256}} = \sqrt[4]{r^4}$$

$$\pm 192, 144, \pm 108$$

$\frac{1}{r}$

11. What is the sum of the first six terms of the series  $3 + 9 + 27 + \dots$ ?

$$\begin{aligned} S_6 &= \frac{a_1(1-r^n)}{1-r} = \frac{3(1-3^6)}{-2} \\ &= \frac{3(1-729)}{-2} = \frac{3(-728)}{-2} \\ &= 1092 \end{aligned}$$



**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.*

55%

1-45

$n=6$

1996 Jan 1 50,000

$$50,000 (0.55)^{n-1}$$

~~2001~~

2002 Jan 1 ?

$$50,000 (.55)^5$$

2516

**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.

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.

$$\left(\frac{0.02}{4}\right)^4$$

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

$$a \cdot \left(1 + r \frac{n}{12}\right)^{nt}$$

||  
—

\* The number of quarters that the money is in the account earning interest.

**6 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.

$$500 \left( 1 + \frac{.06}{4} \right)^{4 \cdot t}$$



WB 12.2