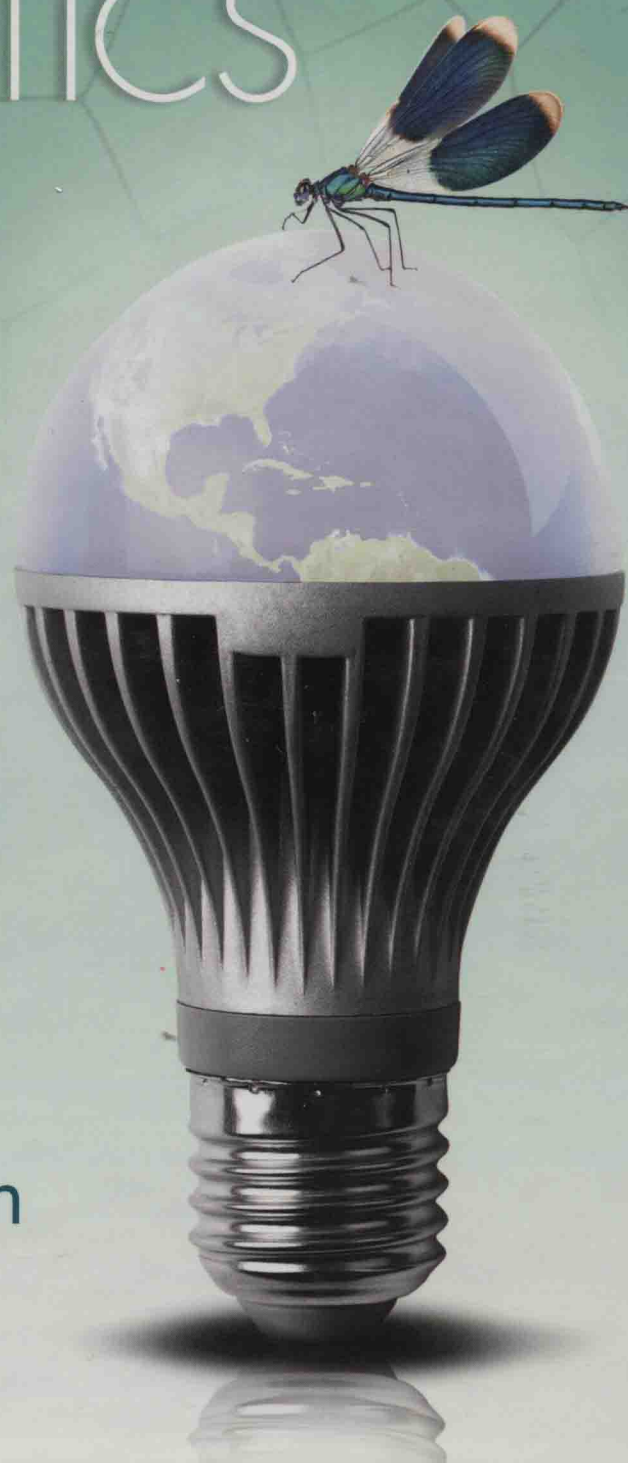


COLLEGE MATHEMATICS

13th Edition

for Business, Economics,
Life Sciences, and
Social Sciences

Barnett Ziegler Byleen



COLLEGE MATHEMATICS

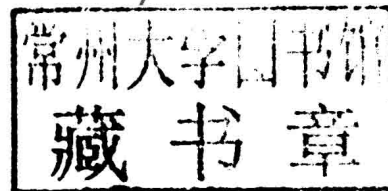
FOR BUSINESS, ECONOMICS,
LIFE SCIENCES, AND SOCIAL SCIENCES

Thirteenth Edition

RAYMOND A. BARNETT Merritt College

MICHAEL R. ZIEGLER Marquette University

KARL E. BYLEEN Marquette University



PEARSON

Boston Columbus Indianapolis New York San Francisco Upper Saddle River
Amsterdam Cape Town Dubai London Madrid Milan Munich Paris Montréal Toronto
Delhi Mexico City São Paulo Sydney Hong Kong Seoul Singapore Taipei Tokyo

Editor in Chief: Deirdre Lynch
Executive Editor: Jennifer Crum
Project Manager: Kerri Consalvo
Editorial Assistant: Joanne Wendelken
Senior Managing Editor: Karen Wernholm
Senior Production Supervisor: Ron Hampton
Interior and Cover Design: Beth Paquin
Executive Manager, Course Production: Peter Silvia
Associate Media Producer: Christina Maestri
Digital Assets Manager: Marianne Groth
Executive Marketing Manager: Jeff Weidenaar
Marketing Assistant: Brooke Smith
Rights and Permissions Advisor: Joseph Croscup
Senior Manufacturing Buyer: Carol Melville
Production Coordination and Composition: Integra

Cover photo: Leigh Prather/Shutterstock; Dmitriy Raykin/Shutterstock;
Peter Waters/Shutterstock; Anna Subbotina/Shutterstock

Photo credits: page 2, iStockphoto/Thinkstock; page 42, Purestock/Thinkstock; page 126, Fuse/Thinkstock; page 173, iStockphoto/Thinkstock; page 255, Glen Gaffney/Shutterstock; page 285, Deusex lupus/Fotolia; page 345, Phil Date/Shutterstock; page 385, Mark Thomas/Alamy; page 447, Sritangphoto/Shutterstock; page 488, Purestock/Thinkstock; page 574, Vario Images/Alamy; page 631, P. Amedzro/Alamy; page 713, Anonymous Donor/Alamy; page 775, Shime/Fotolia; page 818, Aurora Photos/Alamy

Many of the designations used by manufacturers and sellers to distinguish their products are claimed as trademarks. Where those designations appear in this book, and Pearson was aware of a trademark claim, the designations have been printed in initial caps or all caps.

Library of Congress Cataloging-in-Publication Data

College mathematics for business, economics, life sciences, and social sciences / Raymond A. Barnett ... [et al.].—13th ed.

p. cm.

Includes index.

ISBN-13: 978-0-321-94551-8

ISBN-10: 0-321-94551-4

1. Mathematics. 2. Social sciences—Mathematics. 3. Biomathematics. I. Barnett, Raymond A.
QA37.3.B37 2014
510—dc23

2013023209

Copyright © 2015, 2011, 2008, Pearson Education, Inc. All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of the publisher. Printed in the United States of America. For information on obtaining permission for use of material in this work, please submit a written request to Pearson Education, Inc., Rights and Contracts Department, 501 Boylston Street, Suite 900, Boston, MA 02116.

4 5 6 7 8 9 10—V011—17 16 15

PEARSON

www.pearsonhighered.com

ISBN-10: 0-321-94551-4

ISBN-13: 978-0-321-94551-8

PREFACE

The thirteenth edition of *College Mathematics for Business, Economics, Life Sciences, and Social Sciences* is designed for a two-term (or condensed one-term) course in finite mathematics and calculus for students who have had one to two years of high school algebra or the equivalent. The book's overall approach, refined by the authors' experience with large sections of college freshmen, addresses the challenges of teaching and learning when prerequisite knowledge varies greatly from student to student.

The authors had three main goals when writing this text:

- ▶ To write a text that students can easily comprehend
- ▶ To make connections between what students are learning and how they may apply that knowledge
- ▶ To give flexibility to instructors to tailor a course to the needs of their students.

Many elements play a role in determining a book's effectiveness for students. Not only is it critical that the text be accurate and readable, but also, in order for a book to be effective, aspects such as the page design, the interactive nature of the presentation, and the ability to support and challenge all students have an incredible impact on how easily students comprehend the material. Here are some of the ways this text addresses the needs of students at all levels:

- ▶ Page layout is clean and free of potentially distracting elements.
- ▶ *Matched Problems* that accompany each of the completely worked examples help students gain solid knowledge of the basic topics and assess their own level of understanding before moving on.
- ▶ Review material (Appendix A and Chapters 1 and 2) can be used judiciously to help remedy gaps in prerequisite knowledge.
- ▶ A *Diagnostic Prerequisite Test* prior to Chapter 1 helps students assess their skills, while the *Basic Algebra Review* in Appendix A provides students with the content they need to remediate those skills.
- ▶ *Explore and Discuss* problems lead the discussion into new concepts or build upon a current topic. They help students of all levels gain better insight into the mathematical concepts through thought-provoking questions that are effective in both small and large classroom settings.
- ▶ Instructors are able to easily craft homework assignments that best meet the needs of their students by taking advantage of the variety of types and difficulty levels of the exercises. Exercise sets at the end of each section consist of a *Skills Warm-up* (four to eight problems that review prerequisite knowledge specific to that section) followed by problems divided into categories A, B, and C by level of difficulty, with level-C exercises being the most challenging.
- ▶ The MyMathLab course for this text is designed to help students help themselves and provide instructors with actionable information about their progress. The immediate feedback students receive when doing homework and practice in MyMathLab is invaluable, and the easily accessible e-book enhances student learning in a way that the printed page sometimes cannot.

Most important, all students get substantial experience in modeling and solving real-world problems through application examples and exercises chosen from business and economics, life sciences, and social sciences. Great care has been taken to write a book that is mathematically correct, with its emphasis on computational skills, ideas, and problem solving rather than mathematical theory.

Finally, the choice and independence of topics make the text readily adaptable to a variety of courses (see the chapter dependencies chart on page xiii). This text is one of three books in the authors' college mathematics series. The others are *Finite Mathematics for Business, Economics, Life Sciences, and Social Sciences*, and *Calculus for Business, Economics, Life Sciences, and Social Sciences. Additional Calculus Topics*, a supplement written to accompany the Barnett/Ziegler/Byleen series, can be used in conjunction with any of these books.

New to This Edition

Fundamental to a book's effectiveness is classroom use and feedback. Now in its thirteenth edition, *College Mathematics for Business, Economics, Life Sciences, and Social Sciences* has had the benefit of a substantial amount of both. Improvements in this edition evolved out of the generous response from a large number of users of the last and previous editions as well as survey results from instructors, mathematics departments, course outlines, and college catalogs. In this edition,

- ▶ The Diagnostic Prerequisite Test has been revised to identify the specific deficiencies in prerequisite knowledge that cause students the most difficulty with finite mathematics and calculus.
- ▶ Most exercise sets now begin with a **Skills Warm-up**—four to eight problems that review prerequisite knowledge specific to that section in a just-in-time approach. References to review material are given for the benefit of students who struggle with the warm-up problems and need a refresher.
- ▶ Section 6.1 has been rewritten to better motivate and introduce the simplex method and associated terminology.
- ▶ Section 14.4 has been rewritten to cover the trapezoidal rule and Simpson's rule.
- ▶ Examples and exercises have been given up-to-date contexts and data.
- ▶ Exposition has been simplified and clarified throughout the book.
- ▶ An Annotated Instructor's Edition is now available, providing answers to exercises directly on the page (whenever possible). *Teaching Tips* provide less-experienced instructors with insight on common student pitfalls, suggestions for how to approach a topic, or reminders of which prerequisite skills students will need. Lastly, the difficulty level of exercises is indicated only in the AIE so as not to discourage students from attempting the most challenging "C" level exercises.
- ▶ *MyMathLab* for this text has been enhanced greatly in this revision. Most notably, a "Getting Ready for Chapter X" has been added to each chapter as an optional resource for instructors and students as a way to address the prerequisite skills that students need, and are often missing, for each chapter. Many more improvements have been made. See the detailed description on pages xvii and xviii for more information.

Trusted Features

Emphasis and Style

As was stated earlier, this text is written for student comprehension. To that end, the focus has been on making the book both mathematically correct and accessible to students. Most derivations and proofs are omitted, except where their inclusion adds significant insight into a particular concept as the emphasis is on computational skills, ideas, and problem solving rather than mathematical theory. General concepts and results are typically presented only after particular cases have been discussed.

Design

One of the hallmark features of this text is the **clean, straightforward design** of its pages. Navigation is made simple with an obvious hierarchy of key topics and a judicious use of call-outs and pedagogical features. We made the decision to maintain a two-color design to

help students stay focused on the mathematics and applications. Whether students start in the chapter opener or in the exercise sets, they can easily reference the content, examples, and *Conceptual Insights* they need to understand the topic at hand. Finally, a functional use of color improves the clarity of many illustrations, graphs, and explanations, and guides students through critical steps (see pages 61, 108, and 402).

Examples and Matched Problems

More than 490 completely worked examples are used to introduce concepts and to demonstrate problem-solving techniques. Many examples have multiple parts, significantly increasing the total number of worked examples. The examples are annotated using blue text to the right of each step, and the problem-solving steps are clearly identified. **To give students extra help** in working through examples, dashed boxes are used to enclose steps that are usually performed mentally and rarely mentioned in other books (see Example 2 on page 4). Though some students may not need these additional steps, many will appreciate the fact that the authors do not assume too much in the way of prior knowledge.

EXAMPLE 9

Solving Exponential Equations Solve for x to four decimal places:

(A) $10^x = 2$

(B) $e^x = 3$

(C) $3^x = 4$

SOLUTION

(A) $10^x = 2$

Take common logarithms of both sides.

$\log 10^x = \log 2$ Property 3

$x = \log 2$ Use a calculator.

$= 0.3010$ To four decimal places

(B) $e^x = 3$

Take natural logarithms of both sides.

$\ln e^x = \ln 3$ Property 3

$x = \ln 3$ Use a calculator.

$= 1.0986$ To four decimal places

(C) $3^x = 4$

Take either natural or common logarithms of both sides. (We choose common logarithms.)

$\log 3^x = \log 4$ Property 7

$x \log 3 = \log 4$ Solve for x .

$x = \frac{\log 4}{\log 3}$ Use a calculator.

$= 1.2619$ To four decimal places

Matched Problem 9 Solve for x to four decimal places:

(A) $10^x = 7$

(B) $e^x = 6$

(C) $4^x = 5$

Each example is followed by a similar *Matched Problem* for the student to work while reading the material. This actively involves the student in the learning process. The answers to these matched problems are included at the end of each section for easy reference.


Explore and Discuss

Most every section contains *Explore and Discuss* problems at appropriate places to encourage students to think about a relationship or process before a result is stated or to investigate additional consequences of a development in the text. This serves to foster critical thinking and communication skills. The Explore and Discuss material can be used for in-class discussions or out-of-class group activities and is effective in both small and large class settings.

Explore and Discuss 2 How many x intercepts can the graph of a quadratic function have? How many y intercepts? Explain your reasoning.

New to this edition, annotations in the instructor's edition provide tips for less-experienced instructors on how to engage students in these Explore and Discuss activities, expand on the topic, or simply guide student responses.

Exercise Sets

The book contains over 6,500 carefully selected and graded exercises. Many problems have multiple parts, significantly increasing the total number of exercises. Exercises are paired so that consecutive odd- and even-numbered exercises are of the same type and difficulty level. Each exercise set is designed to allow instructors to craft just the right assignment for students. Exercise sets are categorized as Skills Warm-up (review of prerequisite knowledge), and within the Annotated Instructor's Edition only, as A (routine easy mechanics), B (more difficult mechanics), and C (difficult mechanics and some theory) to make it easy for instructors to create assignments that are appropriate for their classes. The *writing exercises*, indicated by the icon , provide students with an opportunity to express their understanding of the topic in writing. Answers to all odd-numbered problems are in the back of the book. Answers to application problems in linear programming include both the mathematical model and the numeric answer.


Applications

A major objective of this book is to give the student substantial experience in modeling and solving real-world problems. Enough applications are included to convince even the most skeptical student that mathematics is really useful (see the Index of Applications at the back of the book). Almost every exercise set contains application problems, including applications from business and economics, life sciences, and social sciences. An instructor with students from all three disciplines can let them choose applications from their own field of interest; if most students are from one of the three areas, then special emphasis can be placed there. Most of the applications are simplified versions of actual real-world problems inspired by professional journals and books. No specialized experience is required to solve any of the application problems.

Additional Pedagogical Features

The following features, while helpful to any student, are particularly helpful to students enrolled in a large classroom setting where access to the instructor is more challenging or just less frequent. These features provide much-needed guidance for students as they tackle difficult concepts.

- **Call-out boxes** highlight important definitions, results, and step-by-step processes (see pages 90, 96–97).
- **Caution statements** appear throughout the text where student errors often occur (see pages 138, 143, and 176).

 **CAUTION** Note that in Example 11 we let $x = 0$ represent 1900. If we let $x = 0$ represent 1940, for example, we would obtain a different logarithmic regression equation, but the prediction for 2015 would be the same. We would *not* let $x = 0$ represent 1950 (the first year in Table 1) or any later year, because logarithmic functions are undefined at 0. ▲



- **Conceptual Insights**, appearing in nearly every section, often make explicit connections to previous knowledge, but sometimes encourage students to think beyond the particular skill they are working on and see a more enlightened view of the concepts at hand (see pages 59, 140, 216).

CONCEPTUAL INSIGHT

The notation $(2, 7)$ has two common mathematical interpretations: the ordered pair with first coordinate 2 and second coordinate 7, and the open interval consisting of all real numbers between 2 and 7. The choice of interpretation is usually determined by the context in which the notation is used. The notation $(2, -7)$ could be interpreted as an ordered pair but not as an interval. In interval notation, the left endpoint is always written first. So, $(-7, 2)$ is correct interval notation, but $(2, -7)$ is not.

- The newly revised **Diagnostic Prerequisite Test**, located at the front of the book, provides students with a tool to assess their prerequisite skills prior to taking the course. The **Basic Algebra Review**, in Appendix A, provides students with seven sections of content to help them remediate in specific areas of need. Answers to the Diagnostic Prerequisite Test are at the back of the book and reference specific sections in the Basic Algebra Review or Chapter 1 for students to use for remediation.

Graphing Calculator and Spreadsheet Technology

Although access to a graphing calculator or spreadsheets is not assumed, it is likely that many students will want to make use of this technology. To assist these students, optional graphing calculator and spreadsheet activities are included in appropriate places. These include brief discussions in the text, examples or portions of examples solved on a graphing calculator or spreadsheet, and exercises for the student to solve. For example, linear regression is introduced in Section 1.3, and regression techniques on a graphing calculator are used at appropriate points to illustrate mathematical modeling with real data. All the optional graphing calculator material is clearly identified with the icon  and can be omitted without loss of continuity, if desired. Optional spreadsheet material is identified with the icon . Graphing calculator screens displayed in the text are actual output from the TI-84 Plus graphing calculator.

Chapter Reviews

Often it is during the preparation for a chapter exam that concepts gel for students, making the chapter review material particularly important. The chapter review sections in this text include a comprehensive summary of important terms, symbols, and concepts, keyed to completely worked examples, followed by a comprehensive set of Review Exercises. Answers to Review Exercises are included at the back of the book; *each answer contains a reference to the section in which that type of problem is discussed* so students can remediate any deficiencies in their skills on their own.

Content

The text begins with the development of a library of elementary functions in **Chapters 1 and 2**, including their properties and applications. Many students will be familiar with most, if not all, of the material in these introductory chapters. Depending on students'

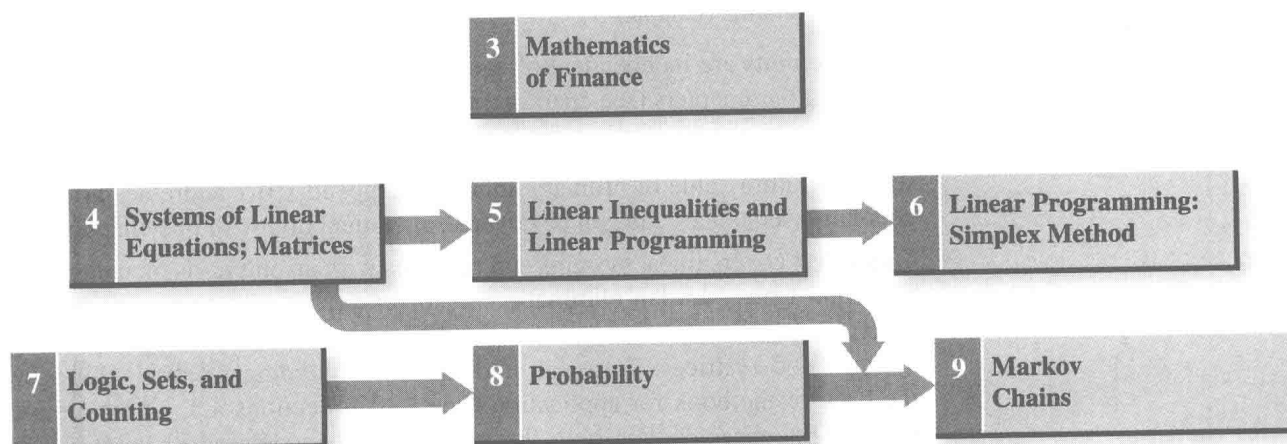
Chapter Dependencies

**Diagnostic
Prerequisite Test**

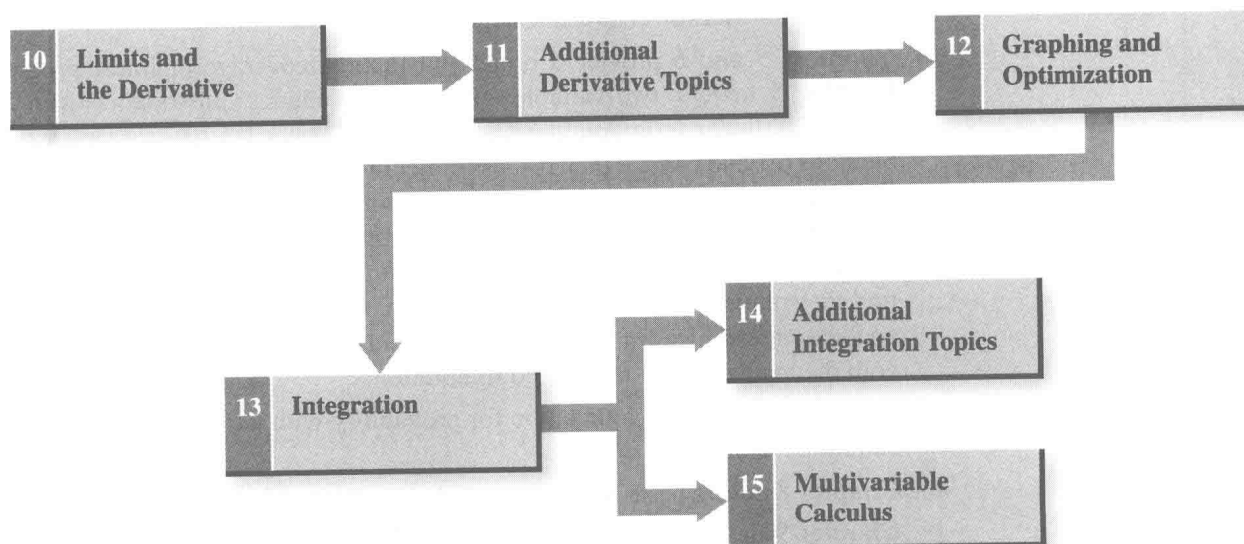
PART ONE: A LIBRARY OF ELEMENTARY FUNCTIONS*



PART TWO: FINITE MATHEMATICS



PART THREE: CALCULUS



APPENDIXES



*Selected topics from Part One may be referred to as needed in Parts Two or Three or reviewed systematically before starting Part Two.

preparation and the course syllabus, an instructor has several options for using the first two chapters, including the following:

- (i) Skip Chapters 1 and 2 and refer to them only as necessary later in the course;
- (ii) Cover Chapter 1 quickly in the first week of the course, emphasizing price–demand equations, price–supply equations, and linear regression, but skip Chapter 2;
- (iii) Cover Chapters 1 and 2 systematically before moving on to other chapters.

The material in Part Two (Finite Mathematics) can be thought of as four units:

1. Mathematics of finance (Chapter 3)
2. Linear algebra, including matrices, linear systems, and linear programming (Chapters 4, 5, and 6)
3. Probability and statistics (Chapters 7 and 8)
4. Applications of linear algebra and probability to Markov chains (Chapter 9)

The first three units are independent of each other, while the fourth unit is dependent on some of the earlier chapters (see chart on previous page).

- **Chapter 3** presents a thorough treatment of simple and compound interest and present and future value of ordinary annuities. Appendix B.1 addresses arithmetic and geometric sequences and can be covered in conjunction with this chapter, if desired.
- **Chapter 4** covers linear systems and matrices with an emphasis on using row operations and Gauss–Jordan elimination to solve systems and to find matrix inverses. This chapter also contains numerous applications of mathematical modeling using systems and matrices. To assist students in formulating solutions, all answers at the back of the book for application exercises in Sections 4.3, 4.5, and the chapter Review Exercises contain both the mathematical model and its solution. The row operations discussed in Sections 4.2 and 4.3 are required for the simplex method in Chapter 6. Matrix multiplication, matrix inverses, and systems of equations are required for Markov chains in Chapter 9.
- **Chapters 5 and 6** provide a broad and flexible coverage of linear programming. Chapter 5 covers two-variable graphing techniques. Instructors who wish to emphasize linear programming techniques can cover the basic simplex method in Sections 6.1 and 6.2 and then discuss either or both of the following: the dual method (Section 6.3) and the big M method (Section 6.4). Those who want to emphasize modeling can discuss the formation of the mathematical model for any of the application examples in Sections 6.2–6.4, and either omit the solution or use software to find the solution. To facilitate this approach, all answers at the back of the book for application exercises in Sections 6.2–6.4 and the chapter Review Exercises contain both the mathematical model and its solution.
- **Chapter 7** provides a foundation for probability with a treatment of logic, sets, and counting techniques.
- **Chapter 8** covers basic probability, including Bayes’ formula and random variables.
- **Chapter 9** ties together concepts developed in earlier chapters and applies them to Markov chains. This provides an excellent unifying conclusion to a finite mathematics course.

The material in Part Three (Calculus) consists of differential calculus (Chapters 10–12), integral calculus (Chapters 13 and 14), multivariable calculus (Chapter 15). In general, Chapters 10–12 must be covered in sequence; however, certain sections can be omitted or given brief treatments, as pointed out in the discussion that follows (see the Chapter Dependencies chart on page xiii).

- **Chapter 10** introduces the derivative. The first three sections cover limits (including infinite limits and limits at infinity), continuity, and the limit properties that are essential to understanding the definition of the derivative in Section 10.4. The remaining sections of the chapter cover basic rules of differentiation, differentials, and applications of derivatives in business and economics. The interplay between graphical, numerical, and algebraic concepts is emphasized here and throughout the text.
- In **Chapter 11** the derivatives of exponential and logarithmic functions are obtained before the product rule, quotient rule, and chain rule are introduced. Implicit differentiation is introduced in Section 11.5 and applied to related rates problems in Section 11.6. Elasticity of demand is introduced in Section 11.7. The topics in these last three sections of Chapter 11 are not referred to elsewhere in the text and can be omitted.
- **Chapter 12** focuses on graphing and optimization. The first two sections cover first-derivative and second-derivative graph properties. L'Hôpital's rule is discussed in Section 12.3. A graphing strategy is presented and illustrated in Section 12.4. Optimization is covered in Sections 12.5 and 12.6, including examples and problems involving end-point solutions.
- **Chapter 13** introduces integration. The first two sections cover antidifferentiation techniques essential to the remainder of the text. Section 13.3 discusses some applications involving differential equations that can be omitted. The definite integral is defined in terms of Riemann sums in Section 13.4 and the fundamental theorem of calculus is discussed in Section 13.5. As before, the interplay between graphical, numerical, and algebraic properties is emphasized. These two sections are also required for the remaining chapters in the text.
- **Chapter 14** covers additional integration topics and is organized to provide maximum flexibility for the instructor. The first section extends the area concepts introduced in Chapter 14 to the area between two curves and related applications. Section 14.2 covers three more applications of integration, and Sections 14.3 and 14.4 deal with additional methods of integration, including integration by parts, the trapezoidal rule, and Simpson's rule. Any or all of the topics in Chapter 14 can be omitted.
- **Chapter 15** deals with multivariable calculus. The first five sections can be covered any time after Section 12.6 has been completed. Sections 15.6 and 15.7 require the integration concepts discussed in Chapter 13.
- **Appendix A** contains a concise review of basic algebra that may be covered as part of the course or referenced as needed. As mentioned previously, **Appendix B** contains additional topics that can be covered in conjunction with certain sections in the text, if desired.

Accuracy Check

Because of the careful checking and proofing by a number of mathematics instructors (acting independently), the authors and publisher believe this book to be substantially error free. If an error should be found, the authors would be grateful if notification were sent to Karl E. Byleen, 9322 W. Garden Court, Hales Corners, WI 53130; or by e-mail to kbyleen@wi.rr.com.

Student Supplements

Student's Solutions Manual

- ▶ By Garret J. Etgen, University of Houston
- ▶ This manual contains detailed, carefully worked-out solutions to all odd-numbered section exercises and all Chapter Review exercises. Each section begins with Things to Remember, a list of key material for review.
- ▶ ISBN-13: 978-0-321-94677-5

Additional Calculus Topics to Accompany Calculus, 13e, and College Mathematics, 13e

- ▶ This separate book contains three unique chapters: Differential Equations, Taylor Polynomials and Infinite Series, and Probability and Calculus.
- ▶ ISBN 13: 978-0-321-93169-6; ISBN 10: 0-321-931696

Graphing Calculator Manual for Applied Math

- ▶ By Victoria Baker, Nicholls State University
- ▶ This manual contains detailed instructions for using the TI-83/TI-83 Plus/TI-84 Plus C calculators with this textbook. Instructions are organized by mathematical topics.
- ▶ Available in MyMathLab.

Excel Spreadsheet Manual for Applied Math

- ▶ By Stela Pudar-Hozo, Indiana University–Northwest
- ▶ This manual includes detailed instructions for using Excel spreadsheets with this textbook. Instructions are organized by mathematical topics.
- ▶ Available in MyMathLab.

Guided Lecture Notes

- ▶ By Salvatore Sciandra, Niagara County Community College
- ▶ These worksheets for students contain unique examples to enforce what is taught in the lecture and/or material covered in the text. Instructor worksheets are also available and include answers.
- ▶ Available in MyMathLab or through Pearson Custom Publishing.

Videos with Optional Captioning

- ▶ The video lectures with optional captioning for this text make it easy and convenient for students to watch videos from a computer at home or on campus. The complete set is ideal for distance learning or supplemental instruction.
- ▶ Every example in the text is represented by a video.
- ▶ Available in MyMathLab.

Instructor Supplements

New! Annotated Instructor's Edition

- ▶ This book contains answers to all exercises in the text on the same page as the exercises whenever possible. In addition, Teaching Tips are provided for less-experienced instructors. Exercises are coded by level of difficulty only in the AIE so students are not dissuaded from trying more challenging exercises.
- ▶ ISBN-13: 978-0-321-94616-4

Online Instructor's Solutions Manual (downloadable)

- ▶ By Garret J. Etgen, University of Houston
- ▶ This manual contains detailed solutions to all even-numbered section problems.
- ▶ Available in MyMathLab or through <http://www.pearsonhighered.com/educator>.

Mini Lectures (downloadable)

- ▶ By Salvatore Sciandra, Niagara County Community College
- ▶ Mini Lectures are provided for the teaching assistant, adjunct, part-time or even full-time instructor for lecture preparation by providing learning objectives, examples (and answers) not found in the text, and teaching notes.
- ▶ Available in MyMathLab or through <http://www.pearsonhighered.com/educator>.

PowerPoint® Lecture Slides

- ▶ These slides present key concepts and definitions from the text. They are available in MyMathLab or at <http://www.pearsonhighered.com/educator>.

Technology Resources

MyMathLab® Online Course (access code required)

MyMathLab delivers **proven results** in helping individual students succeed.

- ▶ MyMathLab has a consistently positive impact on the quality of learning in higher education math instruction. MyMathLab can be successfully implemented in any environment—lab based, hybrid, fully online, traditional—and demonstrates the quantifiable difference that integrated usage has on student retention, subsequent success, and overall achievement.
- ▶ MyMathLab's comprehensive online gradebook automatically tracks your students' results on tests, quizzes, homework, and in the study plan. You can use the gradebook to quickly intervene if your students have trouble or to provide positive feedback on a job well done. The data within MyMathLab is easily exported to a variety of spreadsheet programs, such as Microsoft Excel. You can determine which points of data you want to export and then analyze the results to determine success.

MyMathLab provides **engaging experiences** that personalize, stimulate, and measure learning for each student.

- ▶ **Personalized Learning:** MyMathLab offers two important features that support adaptive learning—personalized homework and the adaptive study plan. These features allow your students to work on what they need to learn when it makes the most sense, maximizing their potential for understanding and success.
- ▶ **Exercises:** The homework and practice exercises in MyMathLab are correlated to the exercises in the textbook, and they regenerate algorithmically to give students unlimited opportunity for practice and mastery. The software offers immediate, helpful feedback when students enter incorrect answers.
- ▶ **Chapter-Level, Just-in-Time Remediation:** The MyMathLab course for these texts includes a short diagnostic, called Getting Ready, prior to each chapter to assess students' prerequisite knowledge. This diagnostic can then be tied to personalized homework so that each student receives a homework assignment specific to his or her prerequisite skill needs.
- ▶ **Multimedia Learning Aids:** Exercises include guided solutions, sample problems, animations, videos, and eText access for extra help at the point of use.

And, MyMathLab comes from an **experienced partner** with educational expertise and an eye on the future.

- ▶ Knowing that you are using a Pearson product means that you are using quality content. That means that our eTexts are accurate and our assessment tools work. It means we are committed to making MyMathLab as accessible as possible. MyMathLab is compatible with the JAWS 12/13 screen reader, and enables multiple-choice and free-response problem types to be read and interacted with via keyboard controls and math notation input. More information on this functionality is available at <http://mymathlab.com/accessibility>.
- ▶ Whether you are just getting started with MyMathLab or you have a question along the way, we're here to help you learn about our technologies and how to incorporate them into your course.
- ▶ To learn more about how MyMathLab combines proven learning applications with powerful assessment and continuously adaptive capabilities, visit www.mymathlab.com or contact your Pearson representative.

MyMathLab® Ready-to-Go Course (access code required)

These new Ready-to-Go courses provide students with all the same great MyMathLab features but make it easier for instructors to get started. Each course includes preassigned homework and quizzes to make creating a course even simpler. In addition, these prebuilt courses include a course-level Getting Ready diagnostic that helps pinpoint student weaknesses in prerequisite skills. Ask your Pearson representative about the details for this particular course or to see a copy of this course.

MyLabsPlus®

MyLabsPlus combines proven results and engaging experiences from MyMathLab® and MyStatLab™ with convenient management tools and a dedicated services team. Designed to support growing math and statistics programs, it includes additional features such as

- ▶ **Batch Enrollment:** Your school can create the login name and password for every student and instructor, so everyone can be ready to start class on the first day. Automation of this process is also possible through integration with your school's Student Information System.
- ▶ **Login from your campus portal:** You and your students can link directly from your campus portal into your MyLabsPlus courses. A Pearson service team works with your institution to create a single sign-on experience for instructors and students.

- **Advanced Reporting:** MyLabsPlus advanced reporting allows instructors to review and analyze students' strengths and weaknesses by tracking their performance on tests, assignments, and tutorials. Administrators can review grades and assignments across all courses on your MyLabsPlus campus for a broad overview of program performance.
- **24/7 Support:** Students and instructors receive 24/7 support, 365 days a year, by email or online chat.

MyLabsPlus is available to qualified adopters. For more information, visit our website at www.mylabsplus.com or contact your Pearson representative.

MathXL® Online Course (access code required)

MathXL is the homework and assessment engine that runs MyMathLab. (MyMathLab is MathXL plus a learning-management system.)

With MathXL, instructors can

- Create, edit, and assign online homework and tests using algorithmically generated exercises correlated at the objective level to the textbook.
- Create and assign their own online exercises and import TestGen tests for added flexibility.
- Maintain records of all student work tracked in MathXL's online gradebook.

Acknowledgments

In addition to the authors many others are involved in the successful publication of a book. We wish to thank the following reviewers:

Mark Barsamian, *Ohio University*
 Britt Cain, *Austin Community College*
 Florence Chambers, *Southern Maine Community College*
 Kathleen Coskey, *Boise State University*
 Tim Doyle, *DePaul University*
 J. Robson Eby, *Blinn College—Bryan Campus*
 Irina Franke, *Bowling Green State University*
 Jerome Goddard II, *Auburn University—Montgomery*
 Andrew J. Hetzel, *Tennessee Tech University*
 Fred Katiraie, *Montgomery College*
 Timothy Kohl, *Boston University*

With MathXL, students can

- Take chapter tests in MathXL and receive personalized study plans and/or personalized homework assignments based on their test results.
- Use the study plan and/or the homework to link directly to tutorial exercises for the objectives they need to study.
- Access supplemental animations and video clips directly from selected exercises.

MathXL is available to qualified adopters. For more information, visit our website at www.mathxl.com or contact your Pearson representative.

TestGen®

TestGen (www.pearsoned.com/testgen) enables instructors to build, edit, print, and administer tests using a computerized bank of questions developed to cover all the objectives of the text. TestGen is algorithmically based, allowing instructors to create multiple, but equivalent, versions of the same question or test with the click of a button. Instructors can also modify test bank questions or add new questions. The software and test bank are available for download from Pearson Education's online catalog.

Dan Krulewich, *University of Missouri, Kansas City*
 Rebecca Leefers, *Michigan State University*
 Scott Lewis, *Utah Valley University*
 Bishnu Naraine, *St. Cloud State University*
 Kevin Palmowski, *Iowa State University*
 Saliha Shah, *Ventura College*
 Alexander Stanoyevitch,
California State University—Dominguez Hills
 Mary Ann Teel, *University of North Texas*
 Jerimi Ann Walker, *Moraine Valley Community College*
 Hong Zhang, *University of Wisconsin, Oshkosh*

We also express our thanks to

Damon Demas, Mark Barsamian, Theresa Schille, J. Robson Eby, John Samons, and Gary Williams for providing a careful and thorough accuracy check of the text, problems, and answers.

Garret Etgen, Salvatore Sciandra, Victoria Baker, and Stela Pudar-Hozo for developing the supplemental materials so important to the success of a text.

All the people at Pearson Education who contributed their efforts to the production of this book.

Diagnostic Prerequisite Test

Work all of the problems in this self-test without using a calculator. Then check your work by consulting the answers in the back of the book. Where weaknesses show up, use the reference that follows each answer to find the section in the text that provides the necessary review.

1. Replace each question mark with an appropriate expression that will illustrate the use of the indicated real number property:

- (A) Commutative (\cdot): $x(y + z) = ?$
 (B) Associative ($+$): $2 + (x + y) = ?$
 (C) Distributive: $(2 + 3)x = ?$

Problems 2–6 refer to the following polynomials:

- (A) $3x - 4$ (B) $x + 2$
 (C) $2 - 3x^2$ (D) $x^3 + 8$

2. Add all four.
 3. Subtract the sum of (A) and (C) from the sum of (B) and (D).
 4. Multiply (C) and (D).
 5. What is the degree of each polynomial?
 6. What is the leading coefficient of each polynomial?

In Problems 7 and 8, perform the indicated operations and simplify.

7. $5x^2 - 3x[4 - 3(x - 2)]$
 8. $(2x + y)(3x - 4y)$

In Problems 9 and 10, factor completely.

9. $x^2 + 7x + 10$
 10. $x^3 - 2x^2 - 15x$
 11. Write 0.35 as a fraction reduced to lowest terms.
 12. Write $\frac{7}{8}$ in decimal form.
 13. Write in scientific notation:
 (A) 4,065,000,000,000 (B) 0.0073
 14. Write in standard decimal form:
 (A) 2.55×10^8 (B) 4.06×10^{-4}
 15. Indicate true (T) or false (F):
 (A) A natural number is a rational number.
 (B) A number with a repeating decimal expansion is an irrational number.
 16. Give an example of an integer that is not a natural number.

In Problems 17–24, simplify and write answers using positive exponents only. All variables represent positive real numbers.

17. $6(xy^3)^5$ 18. $\frac{9u^8v^6}{3u^4v^8}$

19. $(2 \times 10^5)(3 \times 10^{-3})$ 20. $(x^{-3}y^2)^{-2}$
 21. $u^{5/3}u^{2/3}$ 22. $(9a^4b^{-2})^{1/2}$
 23. $\frac{5^0}{3^2} + \frac{3^{-2}}{2^{-2}}$ 24. $(x^{1/2} + y^{1/2})^2$

In Problems 25–30, perform the indicated operation and write the answer as a simple fraction reduced to lowest terms. All variables represent positive real numbers.

25. $\frac{a}{b} + \frac{b}{a}$ 26. $\frac{a}{bc} - \frac{c}{ab}$
 27. $\frac{x^2}{y} \cdot \frac{y^6}{x^3}$ 28. $\frac{x}{y^3} \div \frac{x^2}{y}$
 29. $\frac{\frac{1}{7+h} - \frac{1}{7}}{h}$ 30. $\frac{x^{-1} + y^{-1}}{x^{-2} - y^{-2}}$

31. Each statement illustrates the use of one of the following real number properties or definitions. Indicate which one.

Commutative ($+$, \cdot)	Associative ($+$, \cdot)	Distributive
Identity ($+$, \cdot)	Inverse ($+$, \cdot)	Subtraction
Division	Negatives	Zero

- (A) $(-7) - (-5) = (-7) + [-(-5)]$
 (B) $5u + (3v + 2) = (3v + 2) + 5u$
 (C) $(5m - 2)(2m + 3) = (5m - 2)2m + (5m - 2)3$
 (D) $9 \cdot (4y) = (9 \cdot 4)y$
 (E) $\frac{u}{-(v - w)} = \frac{u}{w - v}$
 (F) $(x - y) + 0 = (x - y)$

32. Round to the nearest integer:

- (A) $\frac{17}{3}$ (B) $-\frac{5}{19}$

33. Multiplying a number x by 4 gives the same result as subtracting 4 from x . Express as an equation, and solve for x .
 34. Find the slope of the line that contains the points $(3, -5)$ and $(-4, 10)$.
 35. Find the x and y coordinates of the point at which the graph of $y = 7x - 4$ intersects the x axis.
 36. Find the x and y coordinates of the point at which the graph of $y = 7x - 4$ intersects the y axis.

In Problems 37 and 38, factor completely.

37. $x^2 - 3xy - 10y^2$
 38. $6x^2 - 17xy + 5y^2$

In Problems 39–42, write in the form $ax^p + by^q$ where a , b , p , and q are rational numbers.

39. $\frac{3}{x} + 4\sqrt{y}$

40. $\frac{8}{x^2} - \frac{5}{y^4}$

41. $\frac{2}{5x^{3/4}} - \frac{7}{6y^{2/3}}$

42. $\frac{1}{3\sqrt{x}} + \frac{9}{\sqrt[3]{y}}$

In Problems 43 and 44, write in the form $a + b\sqrt{c}$ where a , b , and c are rational numbers.

43. $\frac{1}{4 - \sqrt{2}}$

44. $\frac{5 - \sqrt{3}}{5 + \sqrt{3}}$

In Problems 45–50, solve for x .

45. $x^2 = 5x$

46. $3x^2 - 21 = 0$

47. $x^2 - x - 20 = 0$

48. $-6x^2 + 7x - 1 = 0$

49. $x^2 + 2x - 1 = 0$

50. $x^4 - 6x^2 + 5 = 0$

CONTENTS

Preface	viii
Diagnostic Prerequisite Test.	xix

PART 1

A LIBRARY OF ELEMENTARY FUNCTIONS

Chapter 1	Linear Equations and Graphs.	2
	1.1 Linear Equations and Inequalities	3
	1.2 Graphs and Lines.	12
	1.3 Linear Regression	26
	Chapter 1 Summary and Review	38
	Review Exercises	39
Chapter 2	Functions and Graphs	42
	2.1 Functions.	43
	2.2 Elementary Functions: Graphs and Transformations	57
	2.3 Quadratic Functions	69
	2.4 Polynomial and Rational Functions	84
	2.5 Exponential Functions	95
	2.6 Logarithmic Functions	106
	Chapter 2 Summary and Review	117
	Review Exercises	120

PART 2

FINITE MATHEMATICS

Chapter 3	Mathematics of Finance	126
	3.1 Simple Interest	127
	3.2 Compound and Continuous Compound Interest	134
	3.3 Future Value of an Annuity; Sinking Funds	147
	3.4 Present Value of an Annuity; Amortization	155
	Chapter 3 Summary and Review	167
	Review Exercises	169
Chapter 4	Systems of Linear Equations; Matrices.	173
	4.1 Review: Systems of Linear Equations in Two Variables	174
	4.2 Systems of Linear Equations and Augmented Matrices	187
	4.3 Gauss–Jordan Elimination	196
	4.4 Matrices: Basic Operations	210
	4.5 Inverse of a Square Matrix	222
	4.6 Matrix Equations and Systems of Linear Equations.	234
	4.7 Leontief Input–Output Analysis	242
	Chapter 4 Summary and Review	250
	Review Exercises	251