

CHAPTER 1

The growth of money

(1.8) Accumulation and annuity functions

(1) In order to determine A , use the annuity $A_1(1) = A \cdot 10$ from $A_1(1) = \frac{1000}{1.02} = 980.39$ or $A = 98.039$. Therefore, $a(1) = A_1(1) = 980.39$ or 98 .

(2) Firstly, observe that $a(1) = 98$ from $A = 98$. Secondly, $a(2) = a(1) + 1 + 1.02 \cdot 98 = 98^2 + 98(1) + 1 = 98 + 98$, and so on. Therefore, $a(1) = 98^2 + 98(1) + 1$, and $a_2 = \frac{98^2 + 98(1) + 1}{1.02} = 98(98 + 1) = 9702$.

(3) The amount of interest accumulated from 0 to n is the sum of the interest of interest earned in the time n time periods, namely

$$1 + 2 + \dots + n = \frac{1}{2}n(n + 1)$$

which usually only be obtained by integrating

$$\begin{aligned} 1 + 2 + \dots + n &= \frac{1}{2}(1 + 1 + 1 + \dots + 1) + 1 + 2 + \dots + (n - 1) + n \\ &= \frac{1}{2}(1 + 2 + \dots + n) + (1 + 2 + \dots + (n - 1)) + n \\ &= \frac{1}{2}(1 + 2 + 3 + \dots + (n - 1) + n + \dots + (n - 1) + (n - 2) + (n - 1) + n) \\ &= \frac{1}{2}(1 + 1 + 2 + 2 + 3 + 3 + \dots + (n - 1) + (n - 1) + n) = \frac{1}{2}n(n + 1). \end{aligned}$$

(4) Knowing $A_1(1) = 98 = \frac{100}{1.02} + 98$ and $A_1(2) = 98^2 + 98(1) + 1 = 98^2 + 98 + 1 = 9702$ or $98^2 + 98 + 1 = 9702$, therefore

$$\begin{aligned} A_1(2) - A_1(1) &= 98^2 + 98 + 1 - 98 = 98^2 + 98 + 1 - 98 = 98^2 + 98 + 1 \\ A_1(1) &= 98 \\ A_1(2) - A_1(1) &= 98^2 + 98 + 1 - 98 = 98^2 + 98 + 1 \\ A_1(1) &= 98 \\ A_1(2) - A_1(1) &= 98^2 + 98 + 1 - 98 = 98^2 + 98 + 1 \end{aligned}$$

If you are not sure, you can also calculate the sum $1 + 2 + \dots + n$ by dividing the final value function $f(n) = \frac{1}{2}n(n + 1)$ by the derivative $f'(n) = n + \frac{1}{2}$, thus

$$\begin{aligned} f'(n) &= \frac{1}{2}n(n + 1) = \frac{1}{2}(n^2 + n) = \frac{1}{2}n^2 + \frac{1}{2}n \\ f'(n) &= \frac{1}{2}n^2 + \frac{1}{2}n = \frac{1}{2}n^2 + \frac{1}{2}n \\ f'(n) &= \frac{1}{2}n^2 + \frac{1}{2}n = \frac{1}{2}n^2 + \frac{1}{2}n \\ f'(n) &= \frac{1}{2}n^2 + \frac{1}{2}n = \frac{1}{2}n^2 + \frac{1}{2}n \\ f'(n) &= \frac{1}{2}n^2 + \frac{1}{2}n = \frac{1}{2}n^2 + \frac{1}{2}n \end{aligned}$$

Theory Of Interest Solution Manual

Albert A Gayle



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