



TERMINOLOGY

Rational numbers	Ratios of integers: $3/4$, $-8/5$, $127/16$, $-3/1 = -3$
Irrational numbers	Numbers that cannot be expressed as ratios of integers: $\sqrt{2}$, $-\frac{1}{3\sqrt{3}}$, π, e
Algebraic expressions	Combinations of numbers and letters: $5a - 6b^2$, $2xy$, $\frac{50c + d}{2a^3 - 6}$
Terms of an algebraic expression	Products or quotients of numbers and letters: $\frac{5x^2y^3}{2c}$, $\frac{1ab}{2c}$ but $5x^2y^3 - \frac{1ab}{2c}$ is an algebraic expression, not a term
Monomial	Algebraic expressions consisting of one term
Binomial	Algebraic expressions consisting of two terms
Multinomial	Algebraic expressions consisting of more than two terms: $\frac{6x}{y} + \frac{3x}{2a} + \sqrt{2}xyz$
Polynomial	Algebraic expressions consisting of several terms that are integral and rational in the lettered terms: $5x^4 - 6x^3 + x^2 - 2x + 1$ but $3/x + y$, $4\sqrt{x} + 3$ are not polynomial
Degree of monomial	Sum of exponents of lettered symbols: $4x^2y^2z^3$ is of degree 10
Degree of polynomial	Exponent of the term of the highest degree: $5x^4 - 6x^3 + x^2 - x + 1$ has a degree of 4
a, b, c, u, v, w = real constants	A, B, C, D, E = algebraic expressions $f(x), g(x)$ = functions of x

INTEREST

SIMPLE INTEREST

P	= principal
I	= accumulated interest
A	= principal + interest
R	= interest rate per year
N	= number of years
$I = P \times R \times N$	
$A = P(1 + RN)$	

Example

- Interest to be paid on \$4,000 borrowed at 10% for 5 years.
- $I = PRN = 4000 \times 0.10 \times 5 = \$2,000$
- Principal to be invested at 7% that will yield \$10,000 in 5 years.

$$P = \frac{A}{1 + RN} = \frac{10,000}{1 + 0.07 \times 5} = \$7,407.41$$

COMPOUND INTEREST

P	= principal
I	= compound interest
A	= compound amount
R	= interest rate per period
N	= number of interest periods
$I = A - P$	
$A = P(1 + i)^N$	

Example

- Compound amount A received and compound interest I earned on principal of \$5,000 compounded semi-annually at 5% over 2 years.

$$\begin{aligned} i &= 0.05/2 = 0.025 \\ N &= 4 \\ P &= \$5,000 \\ A &= P(1 + i)^N = 5000(1 + 0.025)^4 = \$5,519.06 \\ I &= A - P = \$519.06 - 5000 = \$19.06 \end{aligned}$$

DEALING WITH FRACTIONS

RULES

Rule 1
The numerator/denominator can be multiplied/divided by the same factor

EXAMPLE

$$\frac{x}{y} = \frac{-x}{-y} = \frac{3x}{3y} = \frac{x/\sqrt{x}}{y/\sqrt{x}}$$

Rule 2
To add/subtract fractions, write each fraction in terms of a common denominator, preferably the lowest common denominator (LCD)

$$\begin{aligned} \frac{7}{x} - \frac{2}{x-1} &= \frac{3}{x^2} \quad \text{LCD} = x^2(x-1) \\ &= \frac{7x(x-1) - 2x^2}{x^2(x-1)} \\ &= \frac{9x^2 - 4x - 3}{x^2(x-1)} \end{aligned}$$

Rule 3
To multiply fractions, multiply the numerators and denominators separately

$$\frac{2a}{3b} \times \frac{6b}{a^2} = \frac{12ab}{3a^2b} = \frac{4}{a}$$

Rule 4
To divide by a fraction, invert the fraction and multiply

$$\begin{aligned} \frac{a+2ab}{3a^2} \div \frac{2b+1}{6a} &= \frac{6a(a+2ab)}{(2b+1)3a^2} \\ &= \frac{2(1+2b)}{2b+1} = 2 \end{aligned}$$

Rule 5
To divide sums or differences of fractions, reduce the numerator and denominator to single fractions using LCDs, and then divide the result

$$\begin{aligned} \frac{a+1}{a-1} \div \frac{a-1}{a+1} &= \frac{(a+1)^2 - (a-1)^2}{(a-1)(a+1)} \\ &= \frac{a^2 + 2a + 1 - a^2 + 2a - 1}{2a} = 2 \end{aligned}$$

QUADRATIC EQUATIONS

- Every quadratic equation ($ax^2 + bx + c = 0$) in one unknown has exactly two roots (x_1 and x_2) that can be real, equal, or complex.

Notes

- If one is complex, then the 2nd is its conjugate: $A \pm Bi$
- The sum of the roots is given by: $x_1 + x_2 = -b/a$
- The product of the roots is given by: $x_1x_2 = c/a$

QUADRATIC FORMULA

- The roots of a quadratic equation are given directly by the relation:

$$x_{1,2} = \frac{-b \pm \sqrt{b^2 - 4ac}}{2a}$$

Example

Given: $3x^2 + 8x + 5 = 0$
Substitute in:

$$\begin{aligned} x_{1,2} &= \frac{-8 \pm \sqrt{64 - 4 \times 3 \times 5}}{2 \times 3} \\ \therefore x_1 &= -1 \text{ and } x_2 = -5/3 \end{aligned}$$

THE ROOTS

Nature of the Roots

The Discriminant, $D = b^2 - 4ac$

$$D = b^2 - 4ac > 0 \quad \text{Roots are real and unequal}$$

$$D = b^2 - 4ac = 0 \quad \text{Roots are real and equal}$$

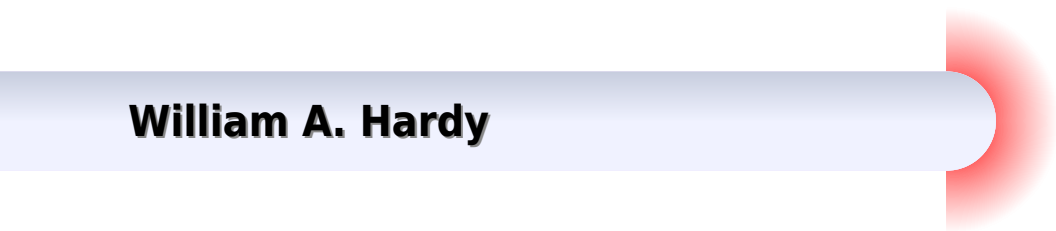
$$D = b^2 - 4ac < 0 \quad \text{Roots are complex conjugates}$$

$$D = -4ac < 0 \quad \text{Roots are pure imaginary}$$

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Polynomials

William A. Hardy



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Polynomial Resolution Theory William A. Hardy, 2005 This book is the definitive work on polynomial solution theory Starting with the simplest linear equations with complex coefficients this book proceeds in a step by step logical manner to outline the method for solving equations of arbitrarily high degree Polynomial Resolution Theory is an invaluable book because of its unique perspective on the age old problem of solving polynomial equations of arbitrarily high degree First of all Hardy insists upon pursuing the subject by using general complex coefficients rather than restricting himself to real coefficients Complex numbers are used in ordered pair $x + yi$ form rather than the more traditional $x + iy$ or $x + jy$ notation As Hardy comments The Fundamental Theorem of Algebra makes the treatments of polynomials with complex coefficients mandatory We must not allow applications to direct the way mathematics is presented but must permit the mathematical results themselves determine how to present the subject Although practical real world applications are important they must not be allowed to dictate the way in which a subject is treated Thus although there are at present no practical applications which employ polynomials with complex coefficients we must present this subject with complex rather than restrictive real coefficients This book then proceeds to recast familiar results in a more consistent notation for later progress Two methods of solution to the general cubic equation with complex coefficients are presented Then Ferrari's solution to the general complex bicubic fourth degree polynomial equation is presented After this Hardy seamlessly presents the first extension of Ferrari's work to resolving the general bicubic sixth degree equation with complex coefficients into two component cubic equations Eight special cases of this equation which are solvable in closed form are developed with detailed examples Next the resolution of the octal eighth degree polynomial equation is developed along with twelve special cases which are solvable in closed form This book is appropriate for students at the advanced college algebra level who have an understanding of the basic arithmetic of the complex numbers and know how to use a calculator which handles complex numbers directly Hardy continues to develop the theory of polynomial resolution to equations of degree forty eight An extensive set of appendices is useful for verifying derived results and for rigging various special case equations This is the 3rd edition of Hardy's book

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