

5. [Maximum mark: 14]

John purchases a new bicycle for 880 US dollars (USD) and pays for it with a Canadian credit card. There is a transaction fee of 4.2% charged to John by the credit card company to convert this purchase into Canadian dollars (CAD).

The exchange rate is $1 \text{ USD} = 1.25 \text{ CAD}$.

(a) Calculate, in CAD, the total amount John pays for the bicycle. [3]

John insures his bicycle with a US company. The insurance company produces the following table for the bicycle's value during each year.

Year	Value of the bicycle (USD)
1st	880
2nd	704
3rd	563.20
...	...

The values of the bicycle form a geometric sequence.

(b) Find the value of the bicycle during the 5th year. Give your answer to two decimal places. [3]

(c) Calculate, in years, when the bicycle value will be less than 50 USD. [2]

During the 1st year John pays 120 USD to insure his bicycle. Each year the amount he pays to insure his bicycle is reduced by 3.50 USD.

(d) Find the total amount John has paid to insure his bicycle for the first 5 years. [3]

John purchased the bicycle in 2008.

(e) Justify why John should not insure his bicycle in 2019. [3]

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Table of Contents M14 Matsd Sp2 Eng Tz

1. Understanding the eBook M14 Matsd Sp2 Eng Tz
 - The Rise of Digital Reading M14 Matsd Sp2 Eng Tz
 - Advantages of eBooks Over Traditional Books
2. Identifying M14 Matsd Sp2 Eng Tz
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an M14 Matsd Sp2 Eng Tz
 - User-Friendly Interface
4. Exploring eBook Recommendations from M14 Matsd Sp2 Eng Tz
 - Personalized Recommendations
 - M14 Matsd Sp2 Eng Tz User Reviews and Ratings
 - M14 Matsd Sp2 Eng Tz and Bestseller Lists
5. Accessing M14 Matsd Sp2 Eng Tz Free and Paid eBooks
 - M14 Matsd Sp2 Eng Tz Public Domain eBooks
 - M14 Matsd Sp2 Eng Tz eBook Subscription Services
 - M14 Matsd Sp2 Eng Tz Budget-Friendly Options

6. Navigating M14 Matsd Sp2 Eng Tz eBook Formats
 - ePub, PDF, MOBI, and More
 - M14 Matsd Sp2 Eng Tz Compatibility with Devices
 - M14 Matsd Sp2 Eng Tz Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of M14 Matsd Sp2 Eng Tz
 - Highlighting and Note-Taking M14 Matsd Sp2 Eng Tz
 - Interactive Elements M14 Matsd Sp2 Eng Tz
8. Staying Engaged with M14 Matsd Sp2 Eng Tz
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers M14 Matsd Sp2 Eng Tz
9. Balancing eBooks and Physical Books M14 Matsd Sp2 Eng Tz
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection M14 Matsd Sp2 Eng Tz
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine M14 Matsd Sp2 Eng Tz
 - Setting Reading Goals M14 Matsd Sp2 Eng Tz
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of M14 Matsd Sp2 Eng Tz
 - Fact-Checking eBook Content of M14 Matsd Sp2 Eng Tz
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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