

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 M10 5 Matsd Sp2 Eng Tz1 Xx

1. Understanding the eBook M10 5 Matsd Sp2 Eng Tz1 Xx
 - The Rise of Digital Reading M10 5 Matsd Sp2 Eng Tz1 Xx
 - Advantages of eBooks Over Traditional Books
2. Identifying M10 5 Matsd Sp2 Eng Tz1 Xx
 - 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 M10 5 Matsd Sp2 Eng Tz1 Xx
 - User-Friendly Interface
4. Exploring eBook Recommendations from M10 5 Matsd Sp2 Eng Tz1 Xx
 - Personalized Recommendations
 - M10 5 Matsd Sp2 Eng Tz1 Xx User Reviews and Ratings
 - M10 5 Matsd Sp2 Eng Tz1 Xx and Bestseller Lists
5. Accessing M10 5 Matsd Sp2 Eng Tz1 Xx Free and Paid eBooks
 - M10 5 Matsd Sp2 Eng Tz1 Xx Public Domain eBooks
 - M10 5 Matsd Sp2 Eng Tz1 Xx eBook Subscription Services

- M10 5 Matsd Sp2 Eng Tz1 Xx Budget-Friendly Options
- 6. Navigating M10 5 Matsd Sp2 Eng Tz1 Xx eBook Formats
 - ePub, PDF, MOBI, and More
 - M10 5 Matsd Sp2 Eng Tz1 Xx Compatibility with Devices
 - M10 5 Matsd Sp2 Eng Tz1 Xx Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of M10 5 Matsd Sp2 Eng Tz1 Xx
 - Highlighting and Note-Taking M10 5 Matsd Sp2 Eng Tz1 Xx
 - Interactive Elements M10 5 Matsd Sp2 Eng Tz1 Xx
- 8. Staying Engaged with M10 5 Matsd Sp2 Eng Tz1 Xx
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers M10 5 Matsd Sp2 Eng Tz1 Xx
- 9. Balancing eBooks and Physical Books M10 5 Matsd Sp2 Eng Tz1 Xx
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection M10 5 Matsd Sp2 Eng Tz1 Xx
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine M10 5 Matsd Sp2 Eng Tz1 Xx
 - Setting Reading Goals M10 5 Matsd Sp2 Eng Tz1 Xx
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of M10 5 Matsd Sp2 Eng Tz1 Xx
 - Fact-Checking eBook Content of M10 5 Matsd Sp2 Eng Tz1 Xx
 - 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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