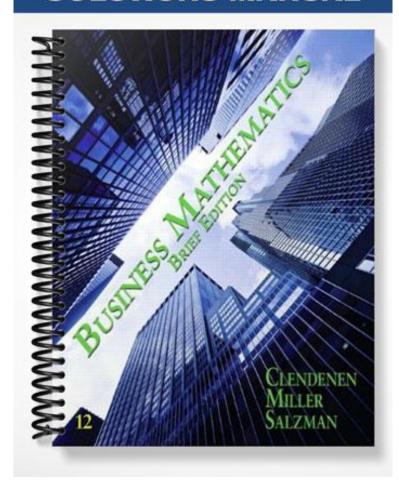
SOLUTIONS MANUAL





BUSINESS MATHEMATICS

TWELTH EDITION

Gary Clendenen Stanley A. Salzman Charles D. Miller

Prepared by
Deana J. Richmond
Dean R. Richmond

Prentice Hall

Boston Columbus Indianapolis New York San Francisco Upper Saddle River

Amsterdam Cape Town Dubai London Madrid Milan Munich Paris Montreal Toronto

Delhi Mexico City Sao Paulo Sydney Hong Kong Seoul Singapore Taipei Tokyo

Editorial Director: Vernon Anthony
Executive Acquisitions Editor: Gary Bauer
Development Editor: Linda Cupp
Editorial Assistant: Tanika Henderson
Director of Marketing: Dave Gesell
Marketing Manager: Stacey Martinez
Marketing Assistant: Les Roberts
Senior Managing Editor: JoEllen Gohr
Project Manager: Christina Taylor

Senior Operations Supervisor: Pat Tonneman Senior Art Director: Diane Ernsberger Cover Art: iStock Printer/Binder: Bind-Rite Graphics / Robbinsville

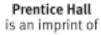
Cover Printer: Lehigh-Phoenix Color/Hagerstown

Text Font: Times New Roman

Copyright © 2012 Pearson Education, Inc., publishing as Prentice Hall, One Lake Street, Upper Saddle River, New Jersey 07458. All rights reserved. Manufactured in the United States of America. This publication is protected by Copyright, and permission should be obtained from the publisher prior to any prohibited reproduction, storage in a retrieval system, or transmission in any form or by any means, electronic, mechanical, photocopying, recording, or likewise. To obtain permission(s) to use material from this work, please submit a written request to Pearson Education, Inc., Permissions Department, One Lake Street, Upper Saddle River, New Jersey 07458.

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

10 9 8 7 6 5 4 3 2 1





WWW.pearsonhighered.com ISBN 10: 0-13-281814-0 ISBN 13: 978-0-13-281814-8

PREFACE

This manual provides complete solutions for the exercises in *Business Mathematics*, Twelvth Edition, by Gary Clendenen, Stanley A. Salzman, and Charles D. Miller. Solutions are provided for all section exercises and for all Case Studies, Case in Point Summary Exercises, Chapter Tests, and Cumulative Review exercises.

The supplement should be used as an aid to mastering the course work. Try to solve the exercises on your own before you refer to the solutions in this manual. Then, if you have difficulty, study the solutions. A conscientious effort has been made to write solutions so as to be consistent with the methods and format used in the textbook examples.

CONTENTS

CHAPTER 1	Whole Numbers and Decimals	3
CHAPTER 2	Fractions	21
CHAPTER 3	Percent	39
CHAPTER 4	Equations and Formulas	61
CHAPTERS 1-4	Cumulative Review	85
CHAPTER 5	Bank Services	91
CHAPTER 6	Payroll	101
CHAPTER 7	Mathematics of Buying	117
CHAPTER 8	Mathematics of Selling	127
Chapters 5-8	Cumulative Review	139
CHAPTER 9	Simple Interest	141
Chapter 10	Compound Interest and Inflation	165
CHAPTERS 9-10	Cumulative Review	175
CHAPTER 11	Annuities, Stocks, and Bonds	177
CHAPTER 12	Business and Consumer Loans	189
CHAPTERS 11-12	Cumulative Review	205
CHAPTER 13	Taxes and Insurance	207
Chapter 14	Depreciation	219
CHAPTER 15	Financial Statements and Ratios	237
CHAPTER 16	Business Statistics	253
APPENDIX A	The Metric System	261
APPENDIX B	Basic Calculators	263
APPENDIX C	Financial Calculators	265

Chapter 1

Whole Numbers and Decimals

1.1 Whole Numbers

- 1. 7040 seven thousand, forty
- **2.** 5310 five thousand, three hundred ten
- **3.** 37,901 thirty-seven thousand, nine hundred one
- **4.** 725,069 seven hundred twenty-five thousand, sixty-nine
- **5.** 4,650,015 four million, six hundred fifty thousand, fifteen
- **6.** 3,765,041,000 three billion, seven hundred sixty-five million, forty-one thousand
- 7. 2065 to the nearest ten is 2070. Draw a line under the tens digit. 2065

Since the digit to the right of that place is 5, increase the tens digit by 1. Change all digits to the right of the tens place to zero.

2065 to the nearest hundred is 2100. Draw a line under the hundreds digit. 2065

Since the digit to the right of that place is 6, increase the hundreds digit by 1. Change all digits to the right of the hundreds place to zero.

2065 to the nearest thousand is 2000. Draw a line under the thousands digit. 2065

Since the digit to the right of that place is 0, do not change the thousands digit. Change all digits to the right of the thousands place to zero.

8. 8385 to the nearest ten is 8390. Draw a line under the tens digit.

8385

Since the digit to the right of that place is 5, increase the tens digit by 1. Change all digits to the right of the tens place to zero.

8385 to the nearest hundred is 8400. Draw a line under the hundreds digit. 8385

Since the digit to the right of that place is 8, increase the hundreds digit by 1. Change all digits to the right of the hundreds place to zero.

8385 to the nearest thousand is 8000. Draw a line under the thousands digit. 8385

Since the digit to the right of that place is 3, do not change the thousands digit. Change all digits to the right of the thousands place to zero.

9. 46,231 to the nearest ten is 46,230. Draw a line under the tens digit. 46,231

Since the digit to the right of that place is 1, do not change the tens digit. Change all digits to the right of the tens place to zero.

46,231 to the nearest hundred is 46,200. Draw a line under the hundreds digit.

46,231

Since the digit to the right of that place is 3, do not change the hundreds digit. Change all digits to the right of the hundreds place to zero.

46,231 to the nearest thousand is 46,000. Draw a line under the thousands digit.

46,231

Since the digit to the right of that place is 2, do not change the thousands digit. Change all digits to the right of the thousands place to zero.

10. 55,175 to the nearest ten is 55,180. Draw a line under the tens digit.

55,175

Since the digit to the right of that place is 5, increase the tens digit by 1. Change all digits to the right of the tens place to zero.

55,175 to the nearest hundred is 55,200. Draw a line under the hundreds digit.

55,175

Since the digit to the right of that place is 7, increase the hundreds digit by 1. Change all digits to the right of the hundreds place to zero.

55,175 to the nearest thousand is 55,000. Draw a line under the thousands digit.

55,175

Since the digit to the right of that place is 1, do not change the thousands digit. Change all digits to the right of the thousands place to zero.

11. 106,054 to the nearest ten is 106,050. Draw a line under the tens digit.

106,054

Since the digit to the right of that place is 4, do not change the tens digit. Change all digits to the right of the tens place to zero.

106,054 to the nearest hundred is 106,100. Draw a line under the hundreds digit.

106,054

Since the digit to the right of that place is 5, increase the hundreds digit by 1. Change all digits to the right of the hundreds place to zero.

106,054 to the nearest thousand is 106,000. Draw a line under the thousands digit.

106,054

Since the digit to the right of that place is 0, do not change the thousands digit. Change all digits to the right of the thousands place to zero.

12. 359,874 to the nearest ten is 359,870. Draw a line under the tens digit.

359,874

Since the digit to the right of that place is 4, do not change the tens digit. Change all digits to the right of the tens place to zero.

359,874 to the nearest hundred is 359,900. Draw a line under the hundreds digit.

359,874

Since the digit to the right of that place is 7, increase the hundreds digit by 1. Change all digits to the right of the hundreds place to zero.

359,874 to the nearest thousand is 360,000. Draw a line under the thousands digit.

35<u>9</u>,874

Since the digit to the right of that place is 8, increase the thousands digit by 1. 59 increased by 1 is 60. Change all other digits to the right of the thousands place to zero.

- 13. Answers will vary.
- **14.** Answers will vary.
- **15.** 75
 - 63 45
 - +27
 - $\frac{+27}{210}$
- **16.** 57
 - 26
 - 43
 - $\frac{+\,18}{144}$
- **17.** 875
 - 364 171
 - + 776
 - 2186
- **18.** 135
 - 594
 - 415
 - $\frac{+276}{1420}$

22.
$$803,526$$
 $759,991$
 $+ 36,024$
 $1,599,541$

23.
$$896$$
 -228
 $\overline{668}$

24.
$$757$$

$$-286$$

$$471$$

25.
$$3715$$
 -838
 $\overline{2877}$

26. 6215
$$\frac{-767}{5448}$$

27.
$$65,198$$

$$-43,652$$

$$21,546$$

28.
$$445,193$$
 $-62,785$
 $\overline{382,408}$

29.
$$7,025,389$$

$$-936,490$$

$$\overline{6,088,899}$$

30.
$$9,807,943$$

$$-959,489$$

$$\overline{8,848,454}$$

31. Adding across the rows, we get the following.

$$$293,267 + $387,795 + $426,869 + $373,100 = $1,481,031$$

Adding down the columns, we get the following.

32. Adding across the rows, we get the following.

\$29,806	\$92,143
\$31,712	\$86,599
\$40,909	\$97,194
\$32,514	\$72,815
\$18,902	\$89,500
+ \$23,514	+ \$63,754
\$177,357	\$502,005
\$31,802	\$15.746
\$39,515	\$12,986
\$58,192	\$32,325
\$32,544	\$41,983
\$41,920	\$39,814
+ \$48,732	+ \$20,605
\$252,705	\$163,459

177,357 + 502,005 + 252,705 + 163,459= 1,095,526

Adding down the columns, we get the following.

\mathcal{E}	
\$29,806	\$31,712
\$92,143	\$86,599
\$31,802	\$39,515
+ \$15,746	+ \$12,986
\$169,497	\$170,812
\$40,909	\$32,514
\$97,194	\$72,815
\$58,192	\$32,544
+ \$32,325	+ \$41,983
\$228,620	\$179,856
\$18,902	\$23,514
\$89,500	\$63,754
\$41,920	\$48,732
+ \$39,814	+ \$20,605
\$190,136	\$156,605

\$169,497 + \$170,812 + \$228,620 +\$179,856 + \$190,136 + \$156,605 = \$1,095,526

33. 218 $\times 43$ $\overline{654}$ 872 $\overline{9374}$

- 34. 672 $\times 56$ $\overline{4032}$ 3360 $\overline{37,632}$
- 35. 1896 $\times 62$ $\overline{3792}$ $\overline{11376}$ $\overline{117,552}$
- 37. 6452 $\times 263$ 19356 38712 12904 1,696,876

- $\begin{array}{c} \textbf{40.} & 9503 \\ \times & 3411 \\ \hline 9503 \\ 9503 \\ 9503 \\ 38012 \\ \underline{28509} \\ \overline{32,414,733} \end{array}$

41. Estimate Exact
$$8000 \leftarrow 8215$$
 $60 \leftarrow 56$ $700 \leftarrow 729$ $+ 4000 \leftarrow + 3605$ $12,760$ $12,605$

42. Estimate Exact
$$3000 \leftarrow 2685$$
 $70 \leftarrow 73$ $600 \leftarrow 592$ $+ 7000 \leftarrow + 7183$ $10,670$ $10,533$

43. Estimate Exact
$$800 \leftarrow 783$$

$$-200 \leftarrow -238$$

$$-600 \leftarrow 545$$

44. Estimate Exact
$$900 \leftarrow 942$$
 $-300 \leftarrow -286$ 600 -266

45. Estimate Exact
$$\begin{array}{cccc}
600 & \longleftarrow & 638 \\
\times & 50 & \longleftarrow & \times & 47 \\
\hline
30,000 & & 29,986
\end{array}$$

46. Estimate Exact
$$900 \leftarrow 864$$
 $\times 70 \leftarrow \times 74$ $63,000 \leftarrow 63,936$

47.
$$\begin{array}{r}
370 \\
\times 180
\end{array}$$
 $\begin{array}{r}
37 \\
\times 18 \\
\hline
666 + 2 \text{ zeros}
\end{array}$

48.
$$520$$
 $\times 400$ 52 $\times 4$ $208 + 3 zeros$

208,000

49.
$$\begin{array}{rrr}
3760 & 376 \\
\times 6000 & \times 6 \\
\hline
22,560,000
\end{array}$$

50.
$$7200$$
 72 $\times 1300$ $\times 13$ $936 + 4 zeros$

51.
$$4)\overline{4965}^{\frac{1241}{4}}$$
 $\frac{4}{09}$
 $\frac{8}{16}$
 $\frac{16}{05}$
 4

9,360,000

52.
$$7)\overline{13,214}^{\frac{1887}{7}}$$

$$\begin{array}{r} \frac{7}{62} \\ \underline{56} \\ 61 \\ \underline{56} \\ 54 \\ \underline{49} \\ 5 \end{array}$$

53.
$$43)19,715$$

$$\frac{172}{251}$$

$$\frac{215}{365}$$

$$\frac{344}{21}$$

- **55.** Answers will vary.
- **56.** Answers will vary.

59.
$$1300)75,800$$
 $13)758$ $\frac{58}{13}$ $\frac{4}{13}$ $\frac{65}{108}$ $\frac{104}{4}$

60.
$$1600)253,100$$

$$\begin{array}{r}
158\frac{3}{16} \\
16)2531
\end{array}$$

$$\begin{array}{r}
16893 \\
80 \\
131 \\
128 \\
3
\end{array}$$

61. 24,375,300 twenty-four million, three hundred seventy-five thousand, three hundred

62. 8,534,350 eight million, five hundred thirty-four thousand, three hundred fifty

63. 3,200,000 three million, two hundred thousand

64. 14,243,600,000,000 fourteen trillion, two hundred forty-three billion, six hundred million

- **67.** fifty-five million, five hundred seventy-two thousand, six hundred thirty-three meals 55,572,633 meals
- **68.** six hundred forty-eight million gallons 648,000,000 gallons

69.
$$5000$$
 5 $\times 40$ $\times 4$ $\times 4$ zeros

There are 200,000 chips in 40 pounds.

70.
$$33,000,000$$
 33 \times 30 \times 30 \times 30 \times 30 \times 30 \times 4 \times 4

990,000,000 Hershey kisses can be produced in 30 days.

71.
$$900 + 400 + 500 + 200 = 2000$$

 $2000 \div 4 = 500$

Jim restocks 500 items per hour.

72.
$$1801 + 927 + 2088 + 580 + 1049 = 6445$$

 $6445 \div 5 = 1289$

There is an average of 1289 sold per day.

73. A total of 6+15+10+5=36 rafts were rented.

$$6 \times \$50 = \$300$$

 $15 \times \$72 = \1080
 $10 \times \$128 = \1280
 $5 \times \$143 = \715
 $36 \times \$3 = \108

$$\$300 + \$1080 + \$1280 + \$715 + \$108$$

= $\$3483$

Total receipts were \$3483.

74. A total of 38+73+58+46=215 rafts were rented.

$$38 \times \$50 = \$1900$$

 $73 \times \$72 = \5256
 $58 \times \$128 = \7424
 $46 \times \$143 = \6578
 $215 \times \$3 = \645

$$$1900 + $5256 + $7424 + $6578 + $645$$

= \$21,803

Total receipts were \$21,803.

- **75.** 3433 + 2060 + 1040 = 6533 Combined milk production was 6533 million pounds or 6,533,000,000 pounds.
- **76.** 3000 + 2000 + 1000 + 1000 + 900 +800 + 800 + 700 + 700 + 500 = 11,400 The total amount of milk produced was 11,400 million pounds or 11,400,000,000 pounds.
- 77. 3433 662 = 2771
 2771 million pounds or 2,771,000,000
 pounds more milk were produced in
 California than in Michigan.
- 78. (2060+753)-(778+687) 2813-1465=1348 1348 million pounds or 1,348,000,000 pounds more milk were produced in Wisconsin and Minnesota combined than in Texas and New Mexico combined.
- **79.** $6.5 \times 1000 = 6500$ There are 6500 Family Dollar retail stores.
- **80.** $8 \times 1000 = 8000$ There are 8000 7-Eleven stores.
- 81. $8.5 \times 1000 = 8500$ Dollar General has the greatest number of retail stores.
- **82.** $5 \times 1000 = 5000$ Rite-Aid has the fewest retail stores.
- 83. $8.5 \times 1000 = 8500$ Dollar General stores $6 \times 1000 = 6000$ Walgreens stores 8500 6000 = 2500

Dollar General has 2500 more retail stores than Walgreens.

 $6 \times 1000 = 6000$ Walgreens stores 7000 - 6000 = 1000CVS has 1000 more retail stores than Walgreens.

84. $7 \times 1000 = 7000$ CVS stores

1.2 Application Problems

- 1. 602 + 935 + 1328 + 757 + 1586 = 5208Subway sold 5208 sandwiches.
- 2. 80+75+135+40+52=382Rob rode 382 miles.
- 3. 3020 2920 = 100100 billion fewer miles were driven.
- **4.** 81,465-70,449=11,016 11,016 more Ford Explorers were sold.
- 5. $1050 \times 365 = 383,250$ 383,250 World War II veterans are projected to die in the next year.
- **6.** $6 \times 2,933,310 = 17,599,860 \approx 17,600,000$ There were approximately 17,600,000 World War II veterans.
- 7. 8375-762=7613 7613+976=8589The weight of the boat is 8589 pounds.
- 8. \$2324 \$734 + \$568 = \$2158The balance in the account is \$2158.
- 9. \$499 \$435 = \$64The decrease in price was \$64.
- 10. 21,375 9250 = 12,125The weight of the firewood is 12,125 pounds.
- 11. $43,560 \times 140 = 6,098,400$ There are 6,098,400 square feet in 140 acres.
- **12.** 40 million × 365 = 14,600 million 14,600 million or 14,600,000,000 checks are processed in a year.
- 13. \$99 \$45 = \$54 $7 \times $54 = 378 The amount saved is \$378.
- 14. \$645 \$74 = \$571 $4 \times \$571 = \2284 The amount saved is \$2284.
- 15. $6 \times $1256 = $7,536$ $15 \times $895 = $13,425$ Total = \$20,961The total cost is \$20,961.

16. $32 \times $1538 = $49,216$ $28 \times $887 = $24,836$ Total = \$74,052

The total cost is \$74,052.

17. \$7588 - \$838 = \$6750 \$6750 was raised.

 $$6750 \div 18 = 375 Each team received \$375.

- 18. 3545 + 2575 = 6120 6120 eggs were collected. $6120 \div 30 = 204$ 204 flats are needed for packing.
- 19. $30 \times 25 = 750$ 1250 - 750 = 500There are 500 balcony seats $500 \div 25 = 20$ There must be 20 seats in each row.
- **20.** $82 \times 40 \times 5 \times 50 = 820,000$ There are 820,000 calls per year. $820,000 \div 17,000 = 48 \text{ R4000}$, which rounds to 49. 49 call center operators are needed.

1.3 Basics of Decimals

- 1. .38 thirty-eight hundredths
- **2.** .91 ninety-one hundredths
- **3.** 5.61 five and sixty-one hundredths
- **4.** 6.53 six and fifty-three hundredths
- **5.** 7.408 seven and four hundred eight thousandths
- **6.** 1.254 one and two hundred fifty-four thousandths
- **7.** 37.593 thirty-seven and five hundred ninety-three thousandths
- **8.** 20.903 twenty and nine hundred three thousandths

- **9.** 4.0062 four and sixty-two ten-thousandths
- **10.** 9.0201 nine and two hundred one ten-thousandths
- 11. Answers will vary.
- 12. Answers will vary.
- **13.** four hundred thirty-eight and four tenths 438.4
- **14.** six hundred five and seven tenths 605.7
- **15.** ninety-seven and sixty-two hundredths 97.62
- **16.** seventy-one and thirty-three hundredths 71.33
- **17.** one and five hundred seventy-three tenthousandths 1.0573
- **18.** nine and three hundred eight ten-thousandths 9.0308
- **19.** three and five thousand eight hundred twenty-seven ten-thousandths 3.5827
- **20.** two thousand seventy-four ten-thousandths .2074
- **21.** $$11.99 \div 2 = $5.995 \approx 6.00 Zagorin pays \$6.00 for one pie.
- **22.** $$11.90 \div 4 = $2.975 \approx 2.98 Zagorin pays \$2.98 for one 12-pack.
- 23. $\$1.75 \div 3 \approx \$.58333 \approx \$.58$ Zagorin pays \$.58 for one package.
- **24.** $$2.99 \div 6 \approx $.4983 \approx $.50$ Zagorin pays \$.50 for one candy bar.
- **25.** $\$3.50 \div 3 \approx \$1.1666 \approx \$1.17$ Zagorin pays \$1.17 for one bottle.
- **26.** $$18.73 \div 5 \approx $3.746 \approx 3.75 Zagorin pays \$3.75 for one pizza.

27. 3.5218 to the nearest tenth is 3.5. Locate the tenths digit and draw a line. 3.5|218

Since the digit to the right of the line is 2, leave the tenths digit alone.

3.5218 to the nearest hundredth is 3.52. Locate the hundredths digit and draw a line. 3.52|18

Since the digit to the right of the line is 1, leave the hundredths digit alone.

3.5218 to the nearest thousandth is 3.522. Locate the hundredths digit and draw a line. 3.512|8

Since the digit to the right of the line is 8, increase the thousandths digit by 1.

28. 4.836 to the nearest tenth is 4.8. Locate the tenths digit and draw a line. 4.8|36

Since the digit to the right of the line is 3, leave the tenths digit alone.

4.836 to the nearest hundredth is 4.84. Locate the hundredths digit and draw a line. 4.83|6

Since the digit to the right of the line is 6, increase the hundredths digit by 1.

4.836 to the nearest thousandth is 4.836. Locate the hundredths digit and draw a line. 4.836|0

Since the digit to the right of the line is 0, leave the thousandths digit alone.

29. 2.54836 to the nearest tenth is 2.5. Locate the tenths digit and draw a line. 2.5|4836

Since the digit to the right of the line is 4, leave the tenths digit alone.

2.54836 to the nearest hundredth is 2.55. Locate the hundredths digit and draw a line. 2.54|836

Since the digit to the right of the line is 8, increase the hundredths digit by 1.

2.54836 to the nearest thousandth is 2.548. Locate the thousandths digit and draw a line. 2.548|36

Since the digit to the right of the line is 3, leave the thousandths digit alone.

30. 7.44652 to the nearest tenth is 7.4. Locate the tenths digit and draw a line. 7.4|4652

Since the digit to the right of the line is 4, leave the tenths digit alone.

7.44652 to the nearest hundredth is 7.45. Locate the hundredths digit and draw a line. 7.44|652

Since the digit to the right of the line is 6, increase the hundredths digit by 1.

7.44652 to the nearest thousandth is 7.447. Locate the thousandths digit and draw a line. 7.446|52

Since the digit to the right of the line is 5, increase the thousandths digit by 1.

31. 27.32451 to the nearest tenth is 27.3. Locate the tenths digit and draw a line. 27.3 2451

Since the digit to the right of the line is 2, leave the tenths digit alone.

27.32451 to the nearest hundredth is 27.32. Locate the hundredths digit and draw a line. 27.32|451

Since the digit to the right of the line is 4, leave the hundredths digit alone.

27.32451 to the nearest thousandths is 27.325.

Locate the thousandths digit and draw a line. 27.324|51

Since the digit to the right of the line is 5, increase the thousandths digit by 1.

32. 89.53796 to the nearest tenth is 89.5. Locate the tenths digit and draw a line. 89.5|3796

Since the digit to the right of the line is 3, leave the tenths digit alone.

89.53796 to the nearest hundredth is 89.54. Locate the hundredths digit and draw a line. 89.53|796

Since the digit to the right of the line is 7, increase the hundredths digit by 1.

89.53796 to the nearest thousandths is 89.538.

Locate the thousandths digit and draw a line. 89.537|96

Since the digit to the right of the line is 9, increase the thousandths digit by 1.

33. 36.47249 to the nearest tenth is 36.5. Locate the tenths digit and draw a line.

Since the digit to the right of the line is 7, increase the tenths digit by 1.

36.47249 to the nearest hundredth is 36.47. Locate the hundredths digit and draw a line.

Since the digit to the right of the line is 2, leave the hundredths digit alone.

36.47249 to the nearest thousandths is 36.472.

Locate the thousandths digit and draw a line.

Since the digit to the right of the line is 4, leave the thousandths digit alone.

34. 58.95651 to the nearest tenth is 59.0. Locate the tenths digit and draw a line.

Since the digit to the right of the line is 5, increase the tenths digit by 1. 58.9 increased by .1 is 59.0.

58.95651 to the nearest hundredth is 58.96. Locate the hundredths digit and draw a line.

Since the digit to the right of the line is 6, increase the hundredths digit by 1.

58.95651 to the nearest thousandths is 58.957.

Locate the thousandths digit and draw a line. 58.956|51

Since the digit to the right of the line is 5, increase the thousandths digit by 1.

35. .0562 to the nearest tenth is .1.

Locate the tenths digit and draw a line.

Since the digit to the right of the line is 5, increase the tenths digit by 1.

.0562 to the nearest hundredth is .06.
Locate the hundredths digit and draw a line.

Since the digit to the right of the line is 6, increase the hundredths digit by 1.

.0562 to the nearest thousandths is .056. Locate the thousandths digit and draw a line.

Since the digit to the right of the line is 2, leave the thousandths digit alone.

36. .0789 to the nearest tenth is .1.

Locate the tenths digit and draw a line.

Since the digit to the right of the line is 7, increase the tenths digit by 1.

.0789 to the nearest hundredth is .08.

Locate the hundredths digit and draw a line.

Since the digit to the right of the line is 8, increase the hundredths digit by 1.

.0789 to the nearest thousandths is .079.

Locate the thousandths digit and draw a line.

Since the digit to the right of the line is 9, increase the thousandths digit by 1.

37. $$5.056 \approx 5.06

Locate the digit representing the cent and draw a vertical line.

Since the digit to the right of the line is 6, increase the cent digit by 1.

38. $$16.519 \approx 16.52

Locate the digit representing the cent and draw a vertical line.

Since the digit to the right of the line is 9, increase the cent digit by 1.

39. $\$32.493 \approx \32.49

Locate the digit representing the cent and draw a vertical line.

Since the digit to the right of the line is 3, leave the cent digit alone.

40. $\$375.003 \approx \375.00

Locate the digit representing the cent and draw a vertical line.

Since the digit to the right of the line is 3, leave the cent digit alone.

41. \$382.005 ≈ \$382.01

Locate the digit representing the cent and draw a vertical line.

Since the digit to the right of the line is 5, increase the cent digit by 1.

42. \$12,802.965 \approx \$12,802.97

Locate the digit representing the cent and draw a vertical line.

Since the digit to the right of the line is 5, increase the cent digit by 1.

43. $\$42.137 \approx \42.14

Locate the digit representing the cent and draw a vertical line.

Since the digit to the right of the line is 7, increase the cent digit by 1.

44. $\$.846 \approx \$.85$

Locate the digit representing the cent and draw a vertical line.

Since the digit to the right of the line is 6, increase the cent digit by 1.

45. $\$.0015 \approx \$.00$

Locate the digit representing the cent and draw a vertical line.

Since the digit to the right of the line is 1, leave the cent digit alone.

46. $\$.008 \approx \$.01$

Locate the digit representing the cent and draw a vertical line.

Since the digit to the right of the line is 8, increase the cent digit by 1.

47. $$1.5002 \approx 1.50

Locate the digit representing the cent and draw a vertical line.

Since the digit to the right of the line is 0, leave the cent digit alone.

48. $\$7.6009 \approx \7.60

Locate the digit representing the cent and draw a vertical line.

Since the digit to the right of the line is 0, leave the cent digit alone.

49. $\$1.995 \approx \2.00

Locate the digit representing the cent and draw a vertical line.

Since the digit to the right of the line is 5, increase the cent digit by 1.

50. $$28.994 \approx 28.99

Locate the digit representing the cent and draw a vertical line.

Since the digit to the right of the line is 4, leave the cent digit alone.

51. $\$752.798 \approx \752.80

Locate the digit representing the cent and draw a vertical line.

Since the digit to the right of the line is 8, increase the cent digit by 1.

52. $\$8.58 \approx \9

Locate the digit representing the dollar and draw a vertical line.

Since the digit to the right of the line is 5, increase the dollar digit by 1.

53. \$26.49 ≈ \$26

Locate the digit representing the dollar and draw a vertical line.

Since the digit to the right of the line is 4, leave the dollar digit alone.

54. \$.57 ≈ \$1

Locate the digit representing the dollar and draw a vertical line.

Since the digit to the right of the line is 5, increase the dollar digit by 1.

55. \$.49 ≈ \$0

Locate the digit representing the dollar and draw a vertical line.

Since the digit to the right of the line is 4, leave the dollar digit alone.

56. $$299.76 \approx 300

Locate the digit representing the dollar and draw a vertical line.

Since the digit to the right of the line is 7, increase the dollar digit by 1. \$299 increased by 1 is \$300.

57. $$12,836.38 \approx $12,836$

Locate the digit representing the dollar and draw a vertical line.

Since the digit to the right of the line is 3, leave the dollar digit alone.

58. $$268.72 \approx 269

Locate the digit representing the dollar and draw a vertical line.

Since the digit to the right of the line is 7, increase the dollar digit by 1.

59. $\$395.18 \approx \395

Locate the digit representing the dollar and draw a vertical line.

Since the digit to the right of the line is 1, leave the dollar digit alone.

60. $\$666.66 \approx \667

Locate the digit representing the dollar and draw a vertical line.

Since the digit to the right of the line is 6, increase the dollar digit by 1.

61. $$4699.62 \approx 4700

Locate the digit representing the dollar and draw a vertical line.

Since the digit to the right of the line is 6, increase the dollar digit by 1. \$4699 increased by 1 is \$4700.

62. $$11,285.13 \approx $11,285$

Locate the digit representing the dollar and draw a vertical line.

Since the digit to the right of the line is 1, leave the dollar digit alone.

63. $$378.59 \approx 379

Locate the digit representing the dollar and draw a vertical line.

Since the digit to the right of the line is 5, increase the dollar digit by 1.

64. $$233.86 \approx 234

Locate the digit representing the dollar and draw a vertical line.

Since the digit to the right of the line is 8, increase the dollar digit by 1.

65. $\$722.38 \approx \722

Locate the digit representing the dollar and draw a vertical line.

Since the digit to the right of the line is 3, leave the dollar digit alone.

66. $\$8263.47 \approx \8263

Locate the digit representing the dollar and draw a vertical line.

Since the digit to the right of the line is 3, leave the dollar digit alone.

- **67.** Answers will vary.
- 68. Answers will vary.

1.4 Addition and Subtraction of Decimals

1. Estimate Exact
$$40 \leftarrow 43.36$$
 $20 \leftarrow 15.8$
 $+ 9 \leftarrow + 9.3$
 $69 \leftarrow 68.46$

2. Estimate Exact
$$\begin{array}{rcccc}
600 & \longleftarrow & 623.15 \\
700 & \longleftarrow & 734.29 \\
+700 & \longleftarrow & +686.26 \\
\hline
2000 & & 2043.70
\end{array}$$

- 5. Estimate Exact $2000 \leftarrow 2156.38$ $5 \leftarrow 5.26$ $3 \leftarrow 2.791$ $+ 7 \leftarrow + 6.983$ 2171.414
- 6. Estimate Exact $2000 \leftarrow 1889.76$ $20 \leftarrow 21.42$ $20 \leftarrow 19.35$ $+ 8 \leftarrow + 8.1$ 2048 1938.63
- 7. Estimate Exact $6000 \leftarrow 6133.78$ $500 \leftarrow 506.124$ $20 \leftarrow 18.63$ $+ 8 \leftarrow + 7.527$ 6528 6666.061
- 8. Estimate Exact

 700 \leftarrow 743.1

 4000 \leftarrow 3817.65

 3 \leftarrow 2.908

 4000 \leftarrow 4123.76 + 20 \leftarrow + 21.98

 8723 8709.398
- 9. Estimate
 Exact

 $2000 \leftarrow$ 1798.419

 $70 \leftarrow$ 68.32

 $500 \leftarrow$ 512.807

 $600 \leftarrow$ 643.9

 + 400
 \leftarrow + 428.

 3570 $\frac{1}{3451.446}$

- 11. 12.15 6.83 61.75 19.218 + 73.325 173.273
- 12. 197.4 83.72 17.43 25.63 + 1.4 325.58
- 27.653 18.7142 9.7496 + 3.21 59.3268
- 14. 73.618 19.18 371.82 +355.125 819.743
- **15.** Answers will vary.
- **16.** Answers will vary.
- **17.** \$1815.79 + \$2367.34 + \$1976.22 + \$2155.81 + \$1698.14 + 2885.26 + \$2239.63 = \$15,138.19

The total weekly sales are \$15,138.19.

18. \$85.25 + \$114.60 + \$129.40 = \$329.25The total is \$329.25.

19. 6.71-1.39=5.32The price of T-bone steak is 5.32 per pound more than turkey.

- **20.** 30.50 27.75 = 2.752.75 hours more time is spent by infants than by four-year-olds.
- 21. Estimate Problem $\begin{array}{ccc}
 20 & \longleftarrow & 19.74 \\
 -7 & \longleftarrow & -6.58 \\
 \hline
 13 & & 13.16
 \end{array}$

23. Estimate Problem
$$\begin{array}{ccc}
50 & \longleftarrow & 51.215 \\
-20 & \longleftarrow & -19.708 \\
\hline
30 & & 31.507
\end{array}$$

24. Estimate Problem
$$\begin{array}{ccc}
30 &\longleftarrow & 27.613 \\
-20 &\longleftarrow & -18.942 \\
\hline
10 & & 8.671
\end{array}$$

25. Estimate Problem
$$300 \leftarrow --- 325.053$$
 $-90 \leftarrow --- -85.019$ $--- 240.034$

26. Estimate Problem
$$\begin{array}{rrrr}
4000 & & & 3974.61 \\
 & -900 & & & -892.59 \\
\hline
 & & & & 3082.02
\end{array}$$

27. Estimate Problem
$$\begin{array}{ccc}
8 & \longleftarrow & 7.8 \\
\underline{-3} & \longleftarrow & \underline{-2.952} \\
\underline{-4.848}
\end{array}$$

28. Estimate Problem
$$30 \leftarrow -27.8$$
 $-10 \leftarrow -13.582$ 14.218

29. Estimate Problem
$$\begin{array}{cccc}
5 & \longleftarrow & 5 \\
-\frac{2}{3} & \longleftarrow & -\frac{1.9802}{3.0198}
\end{array}$$

Fernando deposited \$63,731.53 in March.

Edwards paid out \$43,815.81.

Her final balance was \$25,297.84.

1.5 Multiplication and Division of Decimals

1. Estimate Problem
$$\begin{array}{ccc}
100 & \longleftarrow & 96.8 \\
\times & 4 & \longleftarrow & \times & 4.2 \\
\hline
400 & & 406.56
\end{array}$$

2. Estimate Problem
$$\begin{array}{ccc}
20 &\longleftarrow & 16.6 \\
\times & 4 &\longleftarrow & \times & 4.2 \\
\hline
& 80 & & 69.72
\end{array}$$

3. Estimate Problem
$$30 \longleftarrow 34.1$$

$$\times 7 \longleftarrow \times 6.8$$

$$210 \longrightarrow 231.88$$

4. Estimate Problem
$$\begin{array}{ccc}
70 &\longleftarrow & 70.35 \\
\times & 8 &\longleftarrow & \times & 8.06 \\
\hline
& 560 & 567.021
\end{array}$$

5. Estimate Problem
$$\begin{array}{ccc}
40 &\longleftarrow & 43.8 \\
\times & 2 &\longleftarrow & \times & 2.04 \\
\hline
& 80 & & 89.352
\end{array}$$

6. Estimate Problem
$$\begin{array}{ccc}
70 &\longleftarrow & 69.3 \\
\times & 3 &\longleftarrow & \times 2.81 \\
\hline
210 & & 194.733
\end{array}$$

7.
$$.532 \leftarrow 3 \text{ decimals}$$
 $\times 3.6 \leftarrow 1 \text{ decimal}$
 $1.596 \leftarrow 1.9152 \leftarrow 4 \text{ decimals}$

9.
$$21.7 \leftarrow$$
 1 decimal $\times .431 \leftarrow$ 3 decimals $651 \times .488 = 9.3527 \leftarrow$ 4 decimals

10.
$$76.9 \leftarrow$$
 1 decimal $\times .903 \leftarrow$ 3 decimals $\overline{2307}$ 0 $\overline{6921}$ 4 decimals

11.
$$.0408 \leftarrow --- 4 \text{ decimal}$$

$$\times .06 \leftarrow --- 2 \text{ decimals}$$

$$0$$

$$\hline .002448 \leftarrow --- 6 \text{ decimals}$$

12.
$$2481.9 \leftarrow$$
 1 decimal $\times .003 \leftarrow$ 3 decimals $0 \leftarrow$ 0 $0 \leftarrow$ 4 decimals

13.
$$18.5 \times \$8.25 = \$152.63$$

14.
$$36.6 \times \$9.85 = \$360.51$$

15.
$$27.9 \times \$11.42 = \$318.62$$

 $6.8 \times \$14.63 = \frac{\$99.48}{\$418.10}$

16.
$$11.4 \times \$8.59 = \$97.93$$

 $23.9 \times \$10.06 = \frac{\$240.43}{\$338.36}$

17.
$$6)48.450$$

$$48
04
0
45
42
30
30
0
0$$

20.
$$2.43\overline{{9.6153}}$$
 3.9569
 $= 3.957 \text{ (rounded)}$ 729
 2325
 2187
 1383
 1215
 1680
 1458
 2220
 2187
 33

21.
$$.65)37.6852$$
 57.9772

$$= 57.977 \text{ (rounded)}$$

$$= 57.977 \text{ (rounded)}$$

$$\frac{325}{518}$$

$$\frac{455}{635}$$

$$\frac{585}{502}$$

$$\frac{455}{470}$$

$$\frac{455}{150}$$

$$\frac{130}{20}$$

22.
$$.28)15.62$$
 $28)15.62$ $28)1562.0000$

$$= 55.786 \text{ (rounded)}$$

$$\frac{140}{162}$$

$$\frac{140}{220}$$

$$\frac{196}{240}$$

$$\frac{224}{200}$$

$$\frac{140}{200}$$

- 23. Answers will vary.
- 24. Answers will vary.
- 25. $$246,500 \times .06 = $14,790$ The amount of the commission was \$14,790.
- **26.** $9.5 \times \$5.68 = \53.96 Her total cost was \$53.96.
- 27. $519 \div 10.2 = 50.9$ The Prius got 50.9 mpg.
- **28.** (a) $48 \times 4.3 = 206.4$ 206.4 hours are worked each month.
 - (b) $$2528 \times 206.4 = 12.25 The hourly earnings are \$12.25.
- **29.** $$2872.26 \div $106.38 = 27$ It will take 27 months to pay off the balance.
- **30.** $57.13 \div 1.62 = 35$ 35 doses can be made.
- 31. (a) $.0043 \times 100 = .43$ The pile is .43 inch high.
 - (**b**) $.0043 \times 1000 = 4.3$ The pile is 4.3 inches high.
- 32. (a) $43 \div .0043 = 10,000$ There are 10,000 bills.
 - **(b)** $10,000 \times $20,000 = $200,000$ You would have \$200,000.

33. A total of 4+2=6 shirts were ordered.

$$4 \times $18.95 = $75.80$$

 $2 \times $16.75 = 33.50
 $6 \times $2 = 12

\$75.80 + \$33.50 + \$12 = \$121.30 total price

Total price + shipping = \$121.30 + \$7.95 = \$129.25 The total cost is \$129.95.

34. $5 \times $18.95 = 94.75 $3 \times $21.95 = 65.85

\$94.75 + \$65.85 = \$160.60 total price

Total price + shipping = \$160.60 + \$9.95 + \$4.25 = \$174.80The total cost is \$174.80.

35. (a) Add to find the total for the shirts, monograms, and gift box.

$$3 \times $14.75 = $44.25$$

 $$44.25 + $4.95 + $4.95 + $4.95 + 5
 $= 64.10

Total price + shipping = \$64.10 + \$5.95 = \$70.05The total cost is \$70.05.

- (b) Monogram + gift box + shipping = \$4.95 + \$4.95 + \$4.95 + \$5.95 = \$25.80 The monogram, gift box, and shipping added \$25.80 to the cost.
- **36.** (a) Add to find the total for your shirts, with monograms on the solid-color shirts.

Add to find the total for your father's Size-XXL shirts, in a gift box. $3 \times $21.95 = 65.85

\$65.85 + \$2 + \$2 + \$2 + \$5 = \$76.85

Total price = \$82.30 + \$76.85 = \$159.15

Total price + shipping = \$159.15 + \$9.95 + \$4.25 = \$173.35The total cost is \$173.35.

(b) \$82.30 - \$76.85 = \$5.45The difference in total cost is \$5.45.

Case Study

1. \$14,067 + \$3662 + \$2587 + \$2507 +\$2051 + \$1955 + \$1113 + \$946 +\$871 + \$407 = \$30,166

The total is \$30,166.

- \$30,166 \$24,168 = \$5988
 A wedding in 2010 is \$5988 more expensive than a wedding in 2005.
- 3. $$6000 \div $37 \approx 162$ You can invite 162 guests.

$$37 \times 162 = 5994$$

$$\$6000 - \$5994 = \$6$$

\$6 of your budgeted amount will be left over.

- **4.** $$11,000 \div 150 \approx $73.333 \approx 73.33 \$73.33 can be spent per person.
- 5. $(5 \times \$36.25) + (5 \times \$7.50) = \$218.75$ \$863 - \$218.75 = \$644.25\$644.25 remains to be spent for other floral arrangements.

Case in Point Summary Exercise

1. \$486.12 + \$1236.14 + \$364.76 + \$103.75 = \$2190.77

The total is \$2190.77.

- 2. 3.5+4.5+6+\$5.5=19.5The total number of hours worked is 19.5. 19.5+\$8.65=\$168.68The pay for the week is \$168.68.
- 3. \$2065.48 \$1864.92 = \$200.56The difference between the two is \$200.56. $$200.56 \div $.94 \approx 213$ There are approximately 213 additional customers.
- 4. $$168.32 \times 4 = 673.28 The amount spent on advertising is \$673.28. $$10,984.76 \times 1.3 = $14,280.19$ The revenue is approximately \$14,280.19.

Chapter 1 Test

1. 844 to the nearest ten is 840. Draw a line under the tens digit.

844

Since the digit to the right of that place is 4, do not change the tens digit. Change all digits to the right of the tens place to zero.

2. 21,958 to the nearest hundred is 22,000. Draw a line under the hundreds digit. 21,958

Since the digit to the right of that place is 5, increase the hundreds digit by 1, which increases the thousands digit by 1. Change all digits to the right of the thousands place to zero.

3. 671,529 to the nearest thousand is 672,000. Draw a line under the thousands digit. 671,529

Since the digit to the right of that place is 5, increase the thousands digit by 1. Change all digits to the right of the thousands place to zero.

- **4.** $50,987 \approx 50,000$ Round the first digit and change all other digits to zero.
- 5. $851,004 \approx 900,000$ Round the first digit and change all other digits to zero.
- **6.** \$124 + \$88 + \$62 + \$137 + \$195 = \$606Katie's total amount of commissions is \$606.
- 7. $(3 \times \$1540) + (5 \times \$695) + (8 \times \$38)$ = \$4620 + \$3475 + \$304 = \$8399

The total cost of the equipment is \$8399.

8. \$21.0568 ≈ \$21.06 Locate the digit representing the cent and draw a vertical line.

\$21.05 | 68

Since the digit to the right of the line is 6, increase the cent digit by 1.

9. $$364.345 \approx 364.35

Locate the digit representing the cent and draw a vertical line.

\$364.34 5

Since the digit to the right of the line is 5, increase the cent digit by 1.

10. $$7246.49 \approx 7246

Locate the digit representing the dollar and draw a vertical line.

Since the digit to the right of the line is 4, leave the dollar digit alone.

- **11.** 9.6 + 8.42 + 3.715 + 159.8 = 181.535
- 2.715 32.78 426.3 + 37 498.795
- $\begin{array}{r}
 341.4 \\
 -207.8 \\
 \hline
 133.6
 \end{array}$
- 14. 3.8 -.0053 $\overline{3.7947}$
- 15. $21.98 \leftarrow$ 2 decimals $\times .72 \leftarrow$ 2 decimals $\overline{4396}$ 15386 $15.8256 \leftarrow$ 4 decimals
- 16. 218.6 \leftarrow 1 decimal \times .037 \leftarrow 3 decimals $\frac{\times .037}{15302}$ \leftarrow 6558 $0.0882 \leftarrow$ 4 decimals

- 18. 2.41)57.358 241.)5735.8 9 482

 915

 723

 1928

 1928

 0
- 19. 18.62)79.135

 1862.)7913.50

 7448
 4655
 3724
 9310
 9310
 0
- **20.** $(24.8 \times \$1.89) + (38.2 \times \$2.05)$ = $\$125.182 \approx \125.18

The total cost is \$125.18.

- **21.** \$84.52 + \$55.75 + \$9.65 = \$149.92The cost per square is \$149.92. $\$149.92 \times 26.3 = \$3942.896 \approx \$3942.90$ The total cost is \$3942.90.
- 22. 3.4-1.6=1.81.8 gallons are saved per flush. $1.8\times22\times365=14,454$ 14,454 gallons are saved in one year.
- 23. $(135.5 \times \$.86) + (12 \times \$2.18) = \$142.69$ The total cost was \$142.69. $(8 \times \$20) - \$142.69 = \$17.31$ Steve received \$17.31 change.
- **24.** $$1.74 \div 2.2 = $.7909 \approx $.79$ The price of bananas is \$.79 per pound.
- **25.** $14.674 \div .058 = 253$ 253 seedlings can be fertilized.