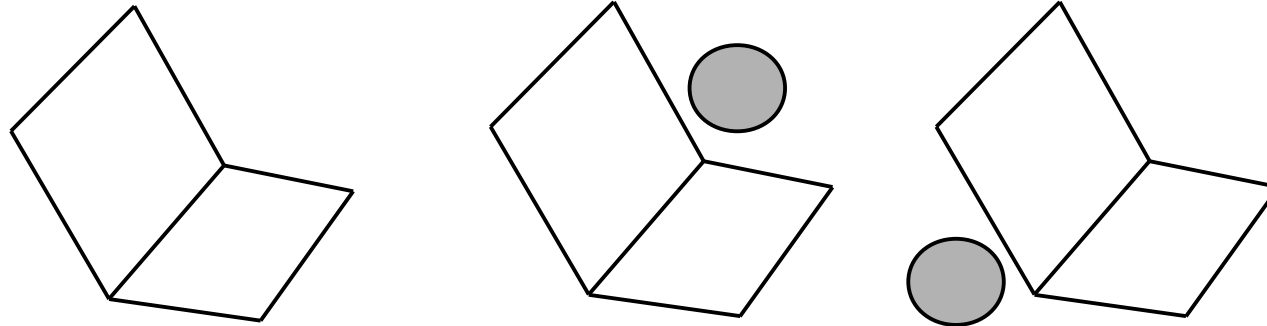


There's **something** about Math

Can you find a child who cannot use a cell phone?

While I share your concerns about education in general, and math education in particular, I'm afraid you'll find me no better informed than the average professor of college mathematics. It sounds like you are hoping for someone with more on-the-ground experience.

There's **something** about Math



What fraction of a year is a month?

What fraction of a year is a week?

What is the total weight of six 8 ounce packages of turkey?

What is the definition of a fraction?

Add times: 2:45 3:51 1:35 1:52

9:23 10:03

What is $0/0$?

Guess Your Number

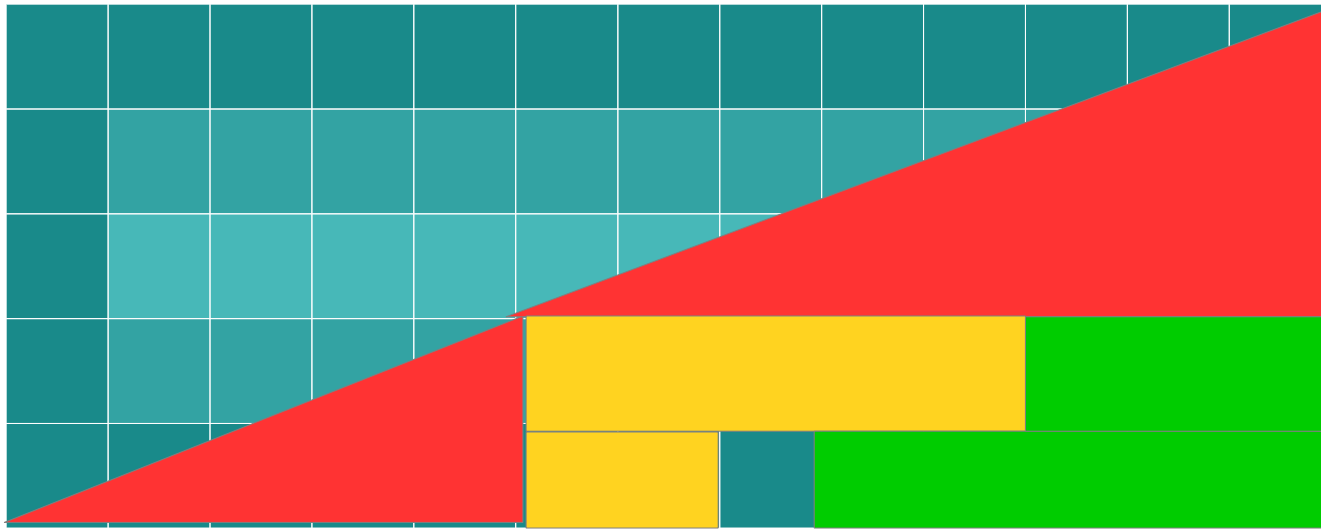
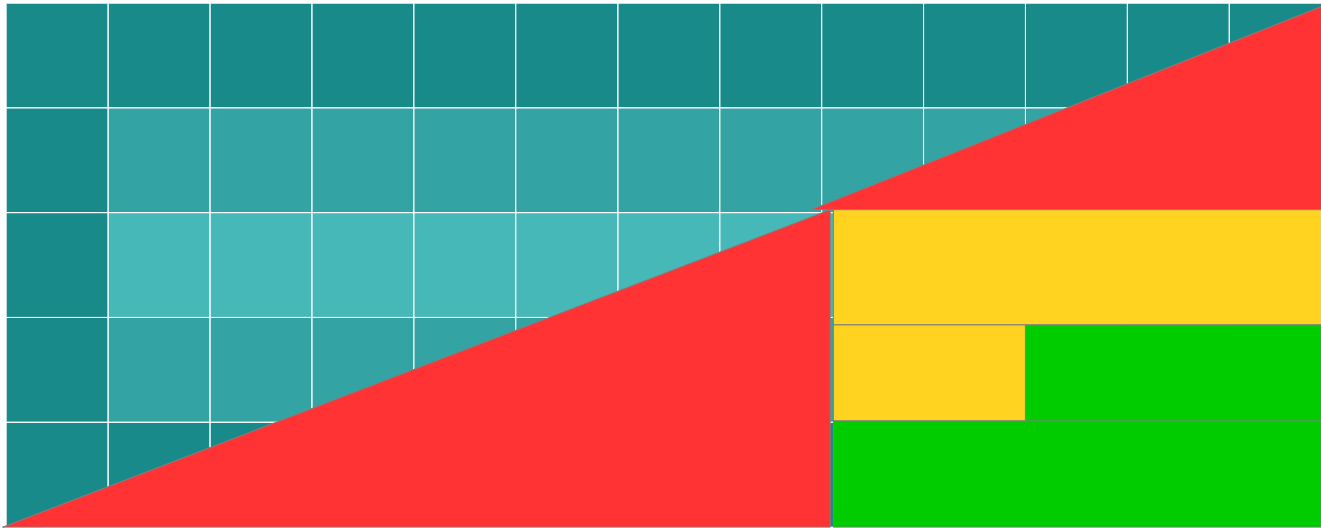
1	3	5	7
9	11	13	15

2	3	6	7
10	11	14	15

4	5	6	7
12	13	14	15

8	9	10	11
12	13	14	15

From whence came the extra square?



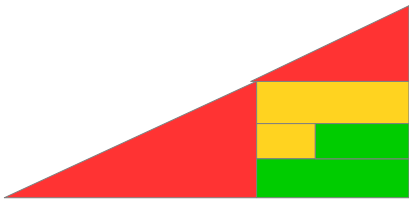
Look Closely

1. Blue triangle Slightly bigger
2. Blue triangle Slightly smaller

Blue Triangle



$$\text{Area} = .5 \times 5 \times 13 = 32.5$$



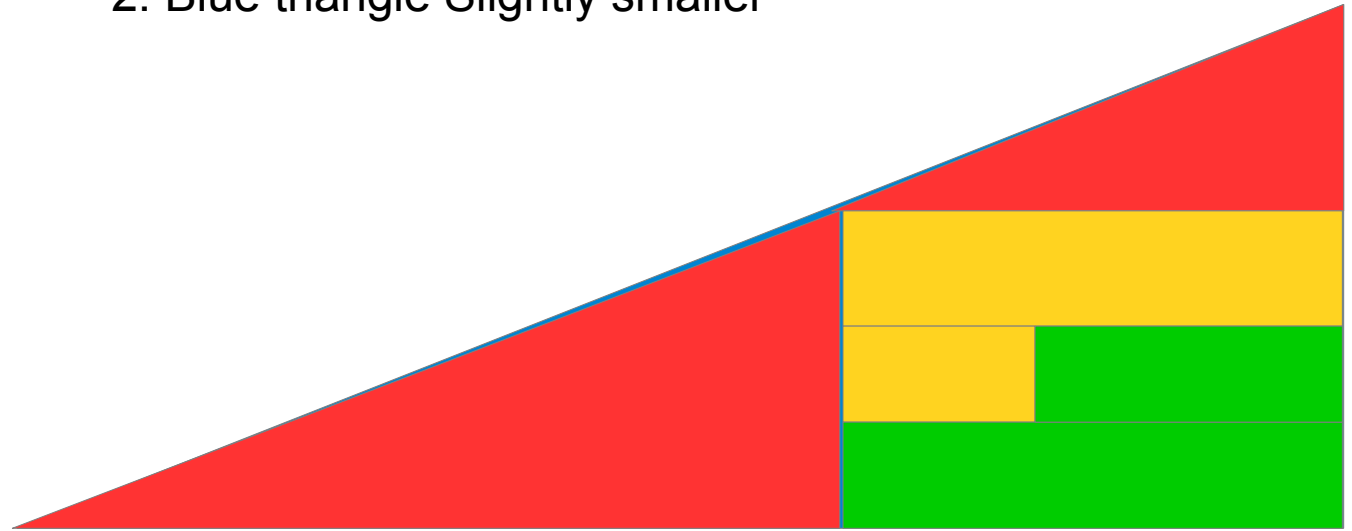
Area =

$$.5 \times 2 \times 5 = 5$$

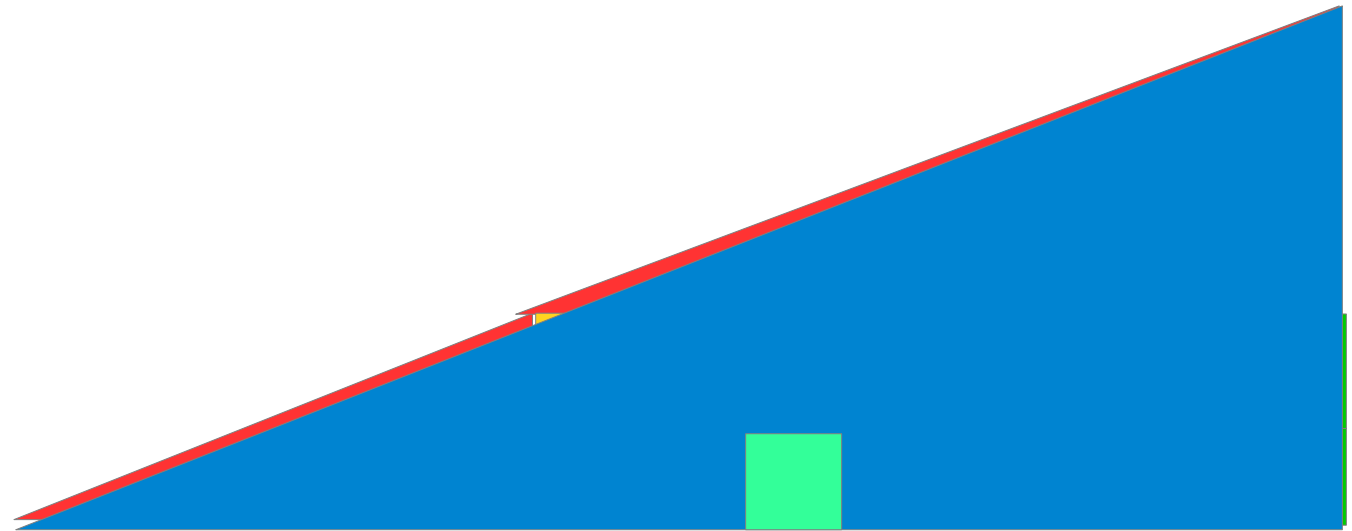
$$.5 \times 3 \times 8 = 12$$

$$3 \times 5 = \underline{15}$$

$$32$$



$$32.5 - 32 = .5$$



$$32 + 1 - 32.5 = .5$$

Magic Squares

A B C D
 C D A B
 D C B A
 B A D C

A B C D
 D C B A
 B A D C
 C D A B

ABCD
 ABDC
 ACBD
 ACDB
 ADBC
 ADCB

A=1 B=2 C=3 D=4 A=0 B=4 C=8 D=12

1 2 3 4		0 4 8 12		1 6 11 16
3 4 1 2	+	12 8 4 0	=	15 12 5 2
4 3 2 1		4 0 12 8		8 3 14 9
2 1 4 3		8 12 0 4		10 13 4 7

A=0 B=4 C=8 D=12 A=1 B=2 C=3 D=4

0 4 8 12		1 2 3 4		1 6 11 16
8 12 0 4	+	4 3 2 1	=	12 15 2 5
12 8 4 0		2 1 4 3		14 9 8 3
4 0 12 8		3 4 1 2		7 4 13 10

Zero and one are identity elements

$$0+a=a$$

$$0 \times a=0$$

$$1 \times a=a$$

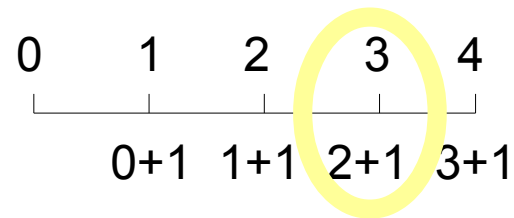
$$1^a=1$$

There is a problem when $a = \infty$.

Is 1 nothing, because when we multiply it by a number we get that number. We resolve the problem by identifying **zero** as the **identity element** for addition and **one** as the **identity element** for multiplication.

Zero is the number before 1

An argument for zero being nothing is that it is a place holder. So what, every number is a place holder. Math is a discovery and validation process.



We create our numbers by adding 1 to the previous number.

$0+1=1$ observed
 $3=1+2$ commutative property (turn around facts)

$3=(0+1)+2$ substitute 0+1 for 1
 $3=0+(1+2)$ associative property (add 1+2 first rather than 0+1)
 $3=0+3$ substitute 3 for 1+2

Not a rigorous proof but it shows us that when we add 0 to a number we get that number as the answer.

Yes, zero is a number.

Discovering and naming the numbers to the left of zero

$$\begin{array}{ccccc} \mathbf{B} & \mathbf{A} & \mathbf{0} & \mathbf{1} & \mathbf{2} \\ & \mathbf{B+1} & \mathbf{A+1} & \mathbf{0+1} & \mathbf{1+1} \end{array}$$

Using the same technique for discovering negative numbers.

$$A+1=0$$

$$A=0-1 \quad \text{subtraction is inverse addition (2+3=5 then 2=5-3)}$$

$$A=-1 \quad \text{notation}$$

since

$$A+1=0$$

$$-1+1=0 \quad \text{substitution}$$

This is the definition of a negative number: **When a negative number is added to its inverse, we get zero.**

Further validation

$$B+1=A \quad \text{how we create our numbers}$$

$$B+1+1=A+1=0 \quad \text{add 1}$$

$$B+2=0 \quad \text{association and substitution}$$

$$B=0-2 \quad \text{subtraction}$$

$$B=-2 \quad \text{notation}$$

$$B+2=0$$

$$-2+2=0 \quad \text{substitution}$$

We could now use the definition of negative numbers to prove the four rules of operation rather than blindly accepting them.

Place holder

4.4 = 04.4 = 4.40 no affect
40.4 > 4.4 > 4.04 bigger and smaller
41.4 > 4.4 < 4.14

4.1 | -1 | 4 = 410 - 10 + 4 = 404

Not needed to build numbers

0 1 2 3 4 5 6 7 8 9 11 12 13 14 15 16 17 18 19 21 base 9 $2 \times 9 + 1 = 19$
0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 base 10

Interpretation

$0 + a = a$ $1 \times a = a$ identity element (not zero=nothing)
 $0 \times a = 0$ $1^a = 1$

Sign of zero

A 0 1 2 3 4
A+1 0+1 1+1 2+1 3+1 building numbers

$$2 = 1 + 1 = (0 + 1) + 1 = 0 + (1 + 1) = 0 + 2$$

A+1=0 0+0=0
A=0-1=-1 notation 0=0-0=-0

-1+1=0 definition neg. no.

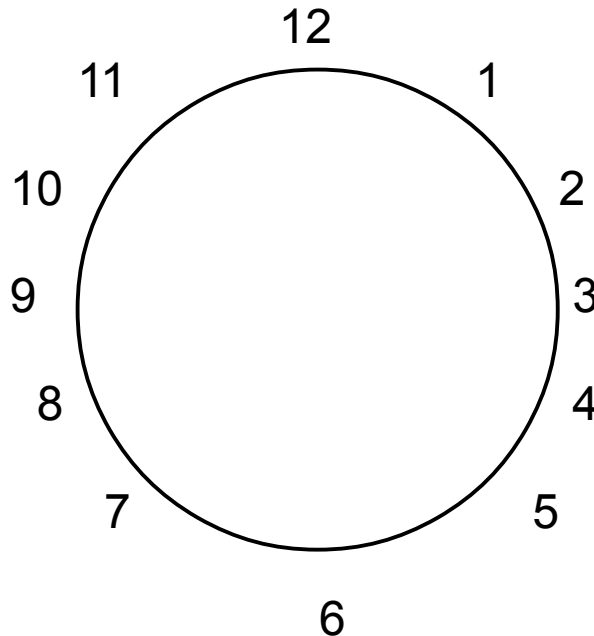
1=0 - -1 rule for subtracting neg nos.

More discovery

$0+0=0$	zero added to a number(zero)
$0=0-0$	subtraction
$0 = -0$	notation.

Zero has a sign but 0 and -0 occupy the same place on the number line. While they may be equivalent, they are not necessarily the same.

Another approach to illustrating zero is nothing as misleading



$12+1= 12$	$0+1=1$
$12 \times 5=12$	$0 \times 5=0$

$12-1=11$	$0-1=-1$
$5+11=5-1=4$	$5+-1=4$

$11 \times 11=121=1$	$-1 \times -1=1$
----------------------	------------------

At 12: -24, -12	0	12	24
At 11: -13	-1	11	23 35

Making decisions

$$3^0=1 \quad 0^3=0 \quad (-0)^3=-0$$

$$2^0=1 \quad 0^2=0 \quad (-0)^2=0$$

$$1^0=1 \quad 0^1=0$$

$$\mathbf{0^0=1 ?} \quad \mathbf{0^0=0}$$

$$-1^0=1 \quad 0^{-1}=\infty$$

$$.1^0=1 \quad 0^{.1}=0$$

$$-.1^0=1 \quad 0^{-.1}=\infty$$

$$\mathbf{0/0=0 \times 1/0=0 \times \infty}$$

0 divide by **anything** is 0

0 multiplied by **anything** is 0

Anything divided by itself is 1

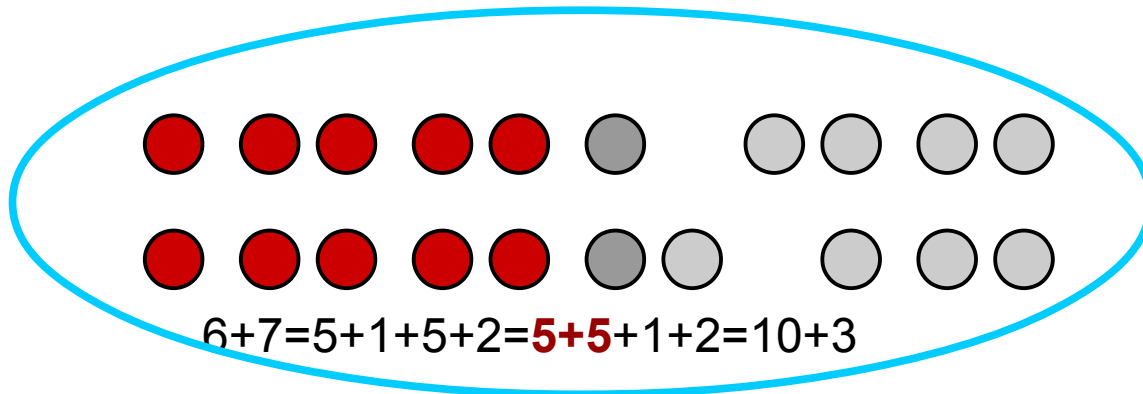
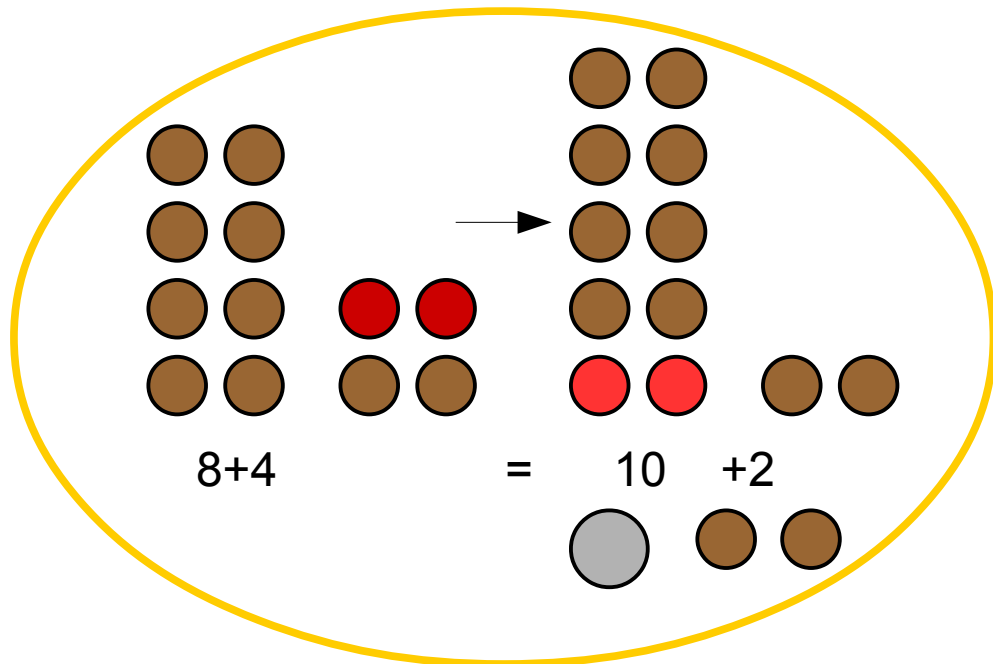
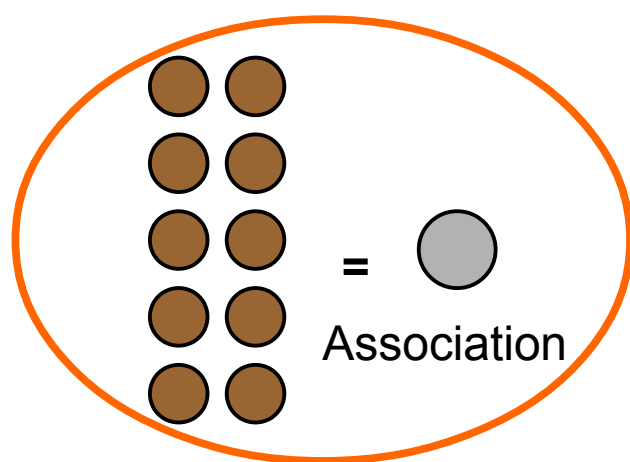
$$0^0=1 \quad 0^{-0}=\infty$$

There is more!

Addition

+	1	2	3	4	5	6	7	8	9
1	2								
2	3	4							
3	4	5	6						
4	5	6	7	8					
5	6	7	8	9	10				
6	7	8	9	10	11	12			
7	8	9	10	11	12	13	14		
8	9	10	11	12	13	14	15	16	
9	10	11	12	13	14	15	16	17	18

1	2	3	4	5
<u>9</u>	<u>8</u>	<u>7</u>	<u>6</u>	<u>5</u>
10	10	10	10	10



Making Tens

Nine rule

Add ten count back 1

Eight rule

Add ten count back 2

Nickel rule

$7=5+2$, $6=5+1$, $4=5-1$, $3=5-2$

Others

$6+3=10-1$, $7+4=10+1$,

$4+3=7$ $4+4=7+1$ $3+3=7-1$

Multiplication

x	1	2	3	4	5	6	7	8	9
1	1								
2	2	4							
3	3	6	9						
4	4	8	12	16					
5	5	10	15	20	25				
6	6	12	18	24	30	36			
7	7	14	21	28	35	42	49		
8	8	16	24	32	40	48	56	64	
9	9	18	27	36	45	54	63	72	81

Double Trouble

$$4 \times 7 = (2 \times 2) \times 7 = 2 \times (2 \times 7) = (2 \times 7) + (2 \times 7) = 14 + 14 = 28$$

Half a loaf is better than nothing


$$8 \times 5 = (4 \times 2) \times 5 = 4 \times (2 \times 5) = 4 \times 10 = 40$$

Half a loaf followed by a loaf

$$8 \times 6 = 8 \times (5 + 1) = 8 \times 5 + 8 \times 1 = 40 + 8 = 48$$

One less followed by takeaway from 10

$$8 \times 9 = 8 \times (10 - 1) = (7 + 1) \times 10 - 8 = 7 \times 10 + (10 - 8)$$

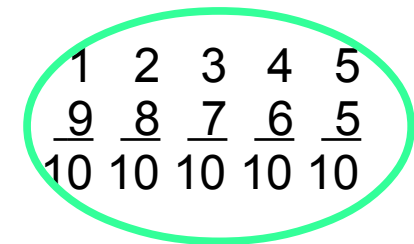


$$2 \times 3 = 2 + 2 + 2 = 0 + 2 + 2 + 2$$

Definition of Multiplication



2 nickels = 1 dime



Distributive property

$$8 \times (5 + 1) = 8 \times 5 + 8 \times 1$$

Associative property

$$(2 \times 2) \times 7 = 2 \times (2 \times 7)$$

Commutative Property

$$8 \times 5 = 5 \times 8$$

Is zero a place holder?

We can construct our numbers without using a zero, even though zero does exist in that number system.

In base 9; $121 = 1 \times 9^2 + 2 \times 9^1 + 1 = 81 + 18 + 1 = 100_{10}$

However, we find it more difficult to perform, long addition and multiplication. If we use the zero, we get an ambiguous representation of number: $20 = 2 \times 9 + 0 = 18$ $19 = 1 \times 9 + 9 = 18$

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 base 10
 1 2 3 4 5 6 7 8 9 11 12 13 14 15 16 17 18 19 21 22 base 9

+	1	2	3	4	5	6	7	8	9	x	1	2	3	4	5	6	7	8	9
1	2									1	1								
2	3	4								2	2	4							
3	4	5	6							3	3	6	9						
4	5	6	7	8						4	4	8	13	17					
5	6	7	8	9	11					5	5	11	16	22	27				
6	7	8	9	11	12	13				6	6	13	19	26	33	39			
7	8	9	11	12	13	14	15			7	7	15	23	31	38	46	54		
8	9	11	12	13	14	15	16	17		8	8	17	26	35	44	53	62	71	
9	11	12	13	14	15	16	17	18	19	9	9	19	29	39	49	59	69	79	89

Some Computations

$$1.9 = 1 + 9/9 = 2 \quad 1.9 \times 9 = 18.9 = 19$$

$$1.99 = 1 + 9/9 + 9/9 \times 9 = 1 + 1 + 1/9 = 2.1$$

$$1.89 = 1 + 8/9 + 9/9 \times 9 = 1 + 8/9 + 1/9 = 2$$

123 ₉	81+18+3= 102	Check work	
<u>45</u> ₉	36+5 =	5656	
626	102	5x729 =	3645
<u>493</u>	<u>408</u>	6x81 =	486
5656 ₉	4182	5x9 =	45
	Notice zero was not used	6x1 =	<u>6</u>
			4182

$$.1_{10} = .080808..._9 = .1|-1|1|-1|1|-1....._9$$

$$4.1|-1|4 = 410 - 10 + 4 = 404$$

By the way, any number can be a placeholder

Patterns

Redefining multiplication and exponentiation

We must know rules for adding and subtracting negative numbers

$3 \times 2 = 6$	$3x-2 = -6$		
$3-1=1$	$2 \times 2 = 4$	$4-6=-2$	$2-3=-1$
$2-1=1$	$1 \times 2 = 2$	$2-4=-2$	$1-2=-1$
$0 \times 2 = 0$	$0x-2 = 0$		
$-1 \times 2 = -2$	$-1x-2 = 2$		
$-2 \times 2 = -4$	$-2x-2 = 4$		
	$-3x-2 = 6$		

Definition of multiplication

$$3 \times 3 = 3 + 3 + 3$$

$$3 \times 2 = 3 + 3 \text{ drop } +3$$

$$3 \times 1 = 3 \text{ drop } 3$$

$$3 \times 0 = 0$$

$$3 \times 3 = 0 + 3 + 3 + 3$$

$$3 \times 2 = 0 + 3 + 3 \text{ drop } +3$$

$$3 \times 1 = 0 + 3 \text{ drop } +3$$

$$3 \times 0 = 0$$

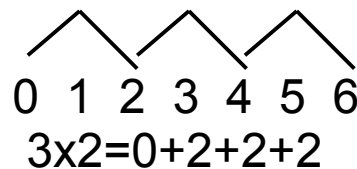
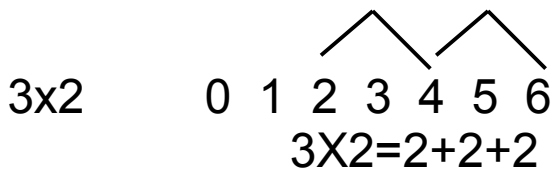
Definition Of exponentiation

$$3^3 = 3 \times 3 \times 3 \quad \mathbf{3^3 = 1 \times 3 \times 3 \times 3}$$

$$3^2 = 3 \times 3 \quad 3^2 = 1 \times 3 \times 3$$

$$3^1 = 3 \quad 3^1 = 1 \times 3$$

$$3^0 = 0 \quad 3^0 = 3$$



$$3^0 = 3^{1-1} = 3/3 = 1 \text{ validation}$$

$$0 \times 2 = 0 + 0 \times 2$$

$$0 \times 2 - 0 \times 2 = 0$$

$$0 \times (2 - 2) = 0$$

$$0 \times 2 + -2 \times 0 = 0$$

$$-2 \times 0 = 0 - 0 \times 2$$

$$-2 \times 0 = 0 - 0$$

$$-2 \times 0 = -0 \text{ but } 0 = -0$$

$$-3 \times 0 = 0$$

$$-3 \times (2 + -2) = 0$$

$$-3 \times 2 + -3 \times -2 = 0$$

$$\mathbf{-3 \times -2 = 0 - (-3 \times 2) = 3 \times 2}$$

Different ways to multiply Distributive property

$$\begin{array}{r} 4 \\ 18 \\ \hline \times 16 \\ \hline 108 \\ 18 \\ \hline 288 \end{array}$$

$$\begin{array}{r} 4 \\ 18 \\ \hline \times 16 \\ \hline 288 \\ 18 \\ \hline 28 \end{array}$$

$$\begin{array}{r} 20-2 \\ \hline \times 16 \\ \hline 320 \\ -32 \\ \hline 288 \end{array}$$

$$\begin{array}{r} 17 -1 \\ \hline \times 17+1 \\ \hline 289 \\ -1 \\ \hline 288 \end{array}$$

$$18 \times 16 = 2 \times 2 \times 8 \times 9 = 4 \times 72 = 288$$

Very Long Multgtiplication

For the final example, we want to illustrate dramatically, why the current approach to teaching long multiplication has to be modified.

$\begin{array}{r} 12 \\ \times 12 \\ \hline 144 \end{array}$	$\begin{array}{r} 120 + 3 \\ \times 120 + 3 \\ \hline 14400 \\ 360 \\ 360 \\ \underline{\quad 9} \\ 15129 \end{array}$	$\begin{array}{l} 12 \times 12 \times 100 \\ 12 \times 3 \times 10 \\ 12 \times 3 \times 10 \\ 3 \times 3 \end{array}$	$\begin{array}{r} 1230 + 4 \\ \times 1230 + 4 \\ \hline 1512900 \\ 4920 \\ 4920 \\ \underline{\quad 16} \\ 1522756 \end{array}$	<p>making use of previous work</p> <p>copied line above</p>
	we are using the distributive property			

$\begin{array}{r} 12340 + 5 \\ \times 12340 + 5 \\ \hline 152275600 \\ 61700 \\ 61700 \\ \underline{\quad 25} \\ 152399025 \end{array}$	$\begin{array}{r} 123450 + 6 \\ \times 123450 + 6 \\ \hline 15239902500 \\ 740700 \\ 740700 \\ \underline{\quad 36} \\ 15241383936 \end{array}$	$\begin{array}{r} 123456123456123456 \\ \times 123456123456123456 \\ \hline 15241383936 \\ 15241383936 \\ 15241383936 \\ \hline 15241399177399177383936 \\ 15241399177399177383936 \\ \hline 15241399177399177383936 \\ 15241414418813596182290783113383936 \end{array}$	$\begin{array}{l} 123456x(10^{12} + 10^6 + 1) \\ 123456x123456x1 \\ 123456x123456x10^6 \\ 123456x123456x10^{12} \\ 123456x123456123456123456 \\ 123456x10^6x123456123456123456 \\ 123456x10^6x123456123456123456 \end{array}$	<p>This is showing your work</p>
---	---	--	---	---

Zero is not a place holder base 10

$$404 = 4|0|4 = \mathbf{4.1|-1|4} = 4.1 \times 100 - 1 \times 10 + 4 = 410 - 10 + 4 = 404$$

$$.001 = \mathbf{1|-9|-9} = 1/10 - 9/10 - 9/100 = (100 - 90 - 9)/1000 = 1/1000 = .001$$

$$\begin{array}{r} 1|-9|-9 \\ \underline{\quad \times 2} \\ -18 \\ -18 \\ \underline{\quad 2} \\ 1|-9|-8 = (100 - 90 - 8)/1000 = 2/1000 = .002 \end{array}$$

Yes, we can avoid using zero as a place holder. Fortunately, we used negative numbers and fractions to achieve this goal. **We use the zero because it makes it easier to perform calculations and to order our numbers.**

404 = 4.1|-1|4 = 4.2|-2|4 Is the third number the biggest?

Using a different base (base 3)

0	1	2	3	4	5	6	7	8	9	10
000	001	0 1 -1	0 1 0	0 1 1	1 -1 -1	1 -1 0	1 -1 1	1 0 -1	1 0 0	1 0 1
		Zero leads				1 leads				

An overwhelming problem showing that $1/7 \times 1/7 = 1/49$ in decimals (Superiority of man over machine)

```

142857142857142857142857142857142857142857142857142857
x142857142857142857142857142857142857142857142857142857
-----
20408122449
 20408122449
-----
20408142857122449
 20408142857122449
-----
20408163265265306122449
 20408163265265306122449
-----
20408163265285714285714265306122449
 20408163265285714285714265306122449
-----
20408163265306122448979551020408163265306122449
 20408163265306122448979571428571428571428571428551020408163265306122449
-----
91836734693877551020408122448979591836734693877551020408163265306122449
204081632653061224489795

```

$1/49 = 0.02040816326530612244897959183673$ best we can do with calculator

Standard 2304

other 512 save 56 digits or 1792

Binary 456

Rules for Fractions

$$1 = 1/3 + 1/3 + 1/3 = 3 \times 1/3 \text{ definition of a fraction}$$

$$1/3 = 1 / 3$$

A fraction results from a division

$2 \times 1 = 2$	identity	$3 \times 1 = 3$
$2 \times 1/3 = 2 / 3$	division	$3 \times 1/3 = 3$
$2 \times (1/3) = 2/3$	association	$3 \times 1/3 = 3/3 = 1$

Identity

$$2 \times 1 = 2$$

$$1 = 2/2, \text{ and}$$

$$2 = 2/1$$

Rule 1

$$(3 \times 1/3) \times (5 \times 1/5) = 1 \times 1 = 1 \text{ definition}$$

$$3 \times 5 \times 1/3 \times 1/5 = 1 \text{ commutative}$$

$$(3 \times 5) \times (1/3 \times 1/5) = 1 \text{ association}$$

$$1/3 \times 1/5 = 1 / (3 \times 5) \text{ division}$$

$$1/3 \times 1/5 = 1 / (3 \times 5) \text{ transitive}$$

When multiplying fractions,
multiply denominators

Rule 2

$$(3 \times 1/3) \times (5 \times 1/5) = 1 \times 1 = 1$$

$$3 \times 1/5 \times 5 \times 1/3 = 1$$

$$(3/5) \times (5/3) = 1$$

$$3/5 = 1 / 5/3$$

When dividing fractions
invert and multiply

Rule 3

$$1/7 + 2/7 + 3/7 = (1 + 2 + 3) \times 1/7 = 6 \times 1/7 = 6/7$$

Distributive property

When adding fractions with like denominators, add the numerators.

Rules for Decimals

$$23.45 = 2 \times 10^1 + 3 \times 10^0 + 4/10^1 + 5/10^2$$

Adding Decimals

$$.4 = 4/10 \quad .05 = 5/100 \quad 4/10 + 5/100 = 4/10 \times 10/10 + 5/100 = 40/100 + 5/100 = 45/100$$

Multiplying decimals

$$22.5 \times 12.43 = 22 + 5/10 \times 12 + 43/100 = 22 + 5/10 \times 12 + 43/100 = 225/10 \times 1243/100 \\ = 225 \times 1243 / 100$$

$$\begin{array}{r} 22.5 \\ \underline{12.43} \\ 675 \\ 900 \\ 450 \\ \underline{225} \\ 279.675 \end{array}$$

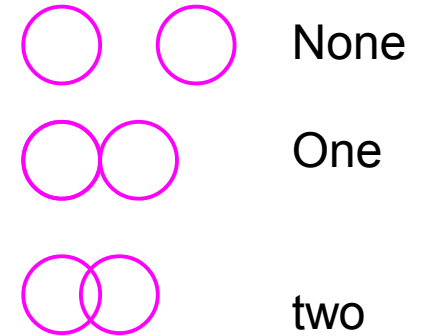
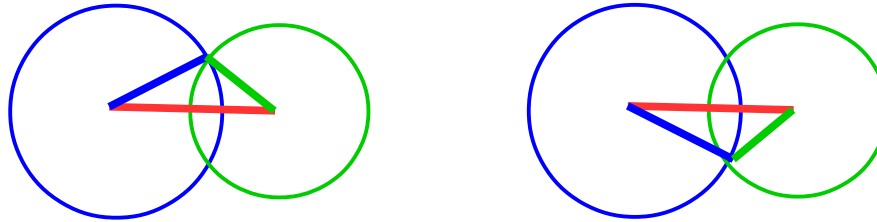
Percents

$$100\% = 1 \quad \% = 1/100$$

$$25\% = 25 \times 1/100 = .25 = .25 \times 1 = .25 \times 100\% = 25\%$$

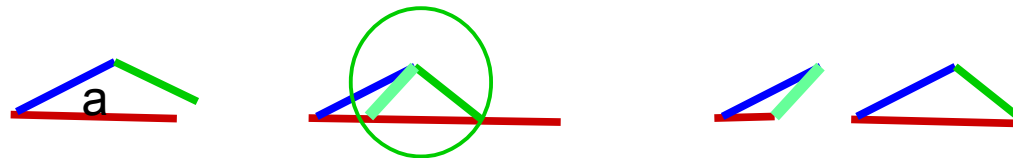
Congruent Triangles

Three sides (SSS)



When we copy the sides we get two possible triangles (circles intersect twice). We cut the triangles out and put them on top of each other. They coincide (the second one had to be flipped)

Two sides and an angle

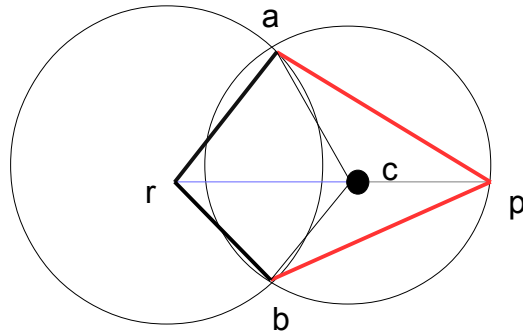


When we copy, we get two triangles which obviously will not coincide. There is one case in which we will.



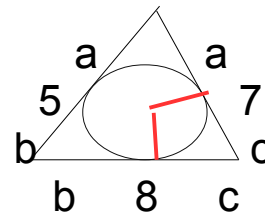
Congruency statements are postulates because they are based on observation and generalization—not by proof.

Inscribing a circle in a triangle

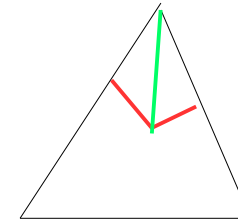


$ra=rb$ radii circle r
 $ca=cb$ radii circle c
 $rc=rc$ self
 $\Delta rab \approx \Delta rbc$ SSS

$rp=rp$ self
 $arc= brc$ congruent triangles
 $ra=rb$ radii circle r
 $\Delta pra \approx \Delta prb$ SAS
 $pa=pb$ sides of congruent triangle



$$\begin{aligned}
 a+b &= 5 \\
 a+c &= 7 \\
 b+c &= 8 \\
 (a+b)+(a+c)-(b+c) &= 5+7-8=4 \\
 2a &= 4 \quad a=2, b=3, c=5
 \end{aligned}$$

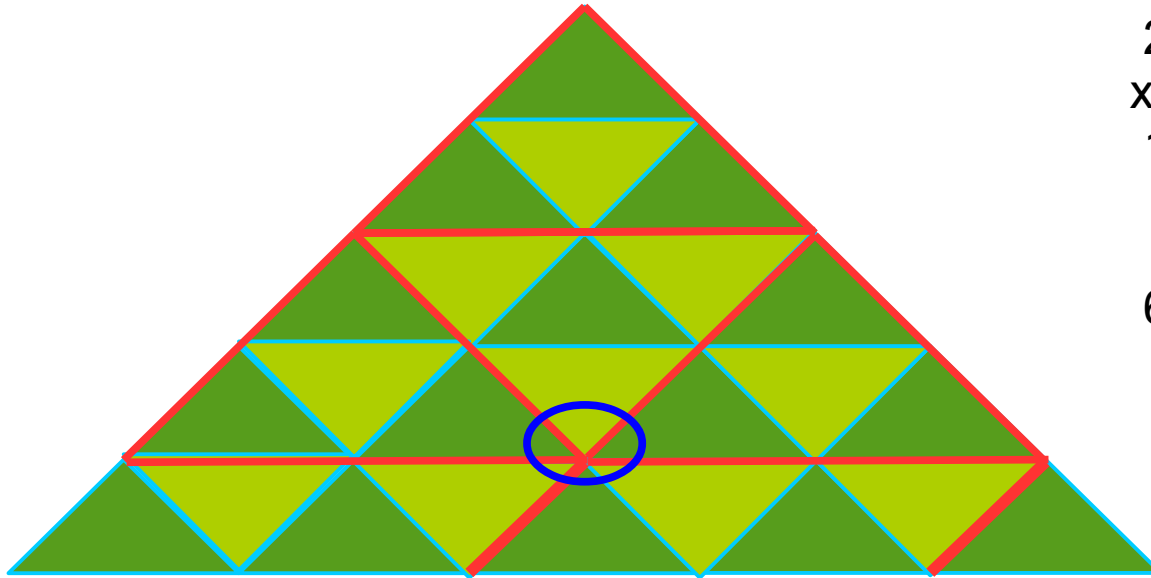


green line bisects angle
 red line rt. angle
 AAS making red lines equal
 and other side

We do not have to bisect angles, and construct perpendiculars.

It would be difficult to bisect angles and construct perpendiculars, but the proof gives us insight into an easier way to draw an inscribed circle.

Bringing it Altogether



$$1+1+1+1 + 4 \times 1/4 \quad 4 \times 1/4 \quad +1/4 = 6 \ 1/4$$

$$\begin{array}{r} 2.5 \\ \times 2.5 \\ \hline 125 \\ 50 \\ \hline 6.25 = \\ 6 \ 25/100 = 6 \ 1/4 \end{array}$$

$$\begin{array}{r} 2 + 1/2 \\ \times 2 + 1/2 \\ \hline 2/2 + 1/2 \times 1/2 \\ 4 + 2/2 \\ \hline 4 + 1 + 1 + 1/4 = 6 \ 1/4 \end{array}$$

Topics

Straight lines
 Similar triangles
 Decimals
 Fractions
 Distributive property

Sides of red twice as long as sides of green triangles
 Area of green triangle $\frac{1}{4}$ that of the red triangle.

Sides of big triangle are 2.5 size of red triangles
 There are $1+3+5+7+9=25$ green triangles
 Area of big triangle = $25/4=6 \ 1/4$ the area of the red triangles

Combining what we learned

$$ax^2+bx+c=0$$

$$ax^2+bx+0+c*1=0$$

$$x^2+(b/a)x+0+(c/a)*1=0$$

$$x^2+(b/a)x+(b/2a)^2-(b/2a)^2+(4a/4a)xc/a=0$$

$$(x+b/2a)^2=b^2/4a^2-4ac/4a^2$$

$$x+b/2a=\pm (b^2-4ac)^{1/2}/2a$$

$$x=(-b\pm (b^2-4ac)^{1/2})/2a$$

$$e^{ix}=\cos(x)+isin(x)$$

$$e^{i\pi}=\cos(\pi)+isin(\pi)=-1$$

$25^x+5^x=20$

$$(5^x)^2+5^x=20$$

$$y=5^x$$

$$y^2+y-20=0$$

$$Y=(-1\pm(1+80)^{1/2})/2$$

$$=(-1\pm 9)/2=4,-5$$

$$y=5^x=4$$

$$x\log(5)=\log(4)$$

$$x=2\log(2)/\log(5)$$

$$=2*.301/.699$$

$$=.861$$

$$25^{.861}+5^{.861}=$$

$$15.98+3.99=19.97$$

$$y=5^x=-5$$

$$x\ln(5)=i\pi+\ln(5)$$

$$x=1+i\pi/\ln(5)$$

$$5^{(1+i\pi/\ln(5))}=5xe^{(\ln(5)i\pi/\ln(5))}$$

$$=5xe^{i\pi}=-5$$

$$-5x-5+-5=22-5=20$$

The Pyramid

Ponzi Scheme

people	you	next	next	last
1				
3	3			
9	9	3		
27	27	9	3	
81	81	<u>27</u>	9	
121	\$120	39-1=\$38	12-2=\$10	-\$4

You contact 3, they contact 9, they contact 27, etc.

Each person sends a dollar back to the last 4 senders.

You receive \$3 from the first level, \$9 from the next, etc,

Receiving from four levels, you get \$120.

The last level cannot find anymore people.

Your net out each level is what you receive minus the amount

You sent up the pyramid,

Check that the sum of all the money received is equal to that sent.

Borrowing money at 10%

Pay \$110 in onw payment at end of 10 months

		Missed Payment(fee \$0)		Missed payment (fee \$2)		
Paid	Owed	Paid	Owed	Paid	owed	
	100		100		100	borrowed
1	11	90	11.00	90	11.00	90
2	10.90	80	0	90	0	90
3	10.80	70	21.80	70	23.80	70
4	10.70	60	0	70	0	70
5	10.60	50	21.40	50	23.40	50
6	10.50	40	0	50	0	50
7	10.40	30	21.00	30	24.00	30
8	10.30	20	0	30	0	30
9	10.20	10	20.60	10	22.60	10
10	<u>10.10</u>	0	<u>10.10</u>	0	<u>10.10</u>	0
	104.50		105.90		112.90	
					142.90 if he paid \$10 penalty	

We did not charge interest on interest for late penalty.

In the last case you could pay nearly 43% because of a management fee.