

# 10 Binomial (and other) Facts

Garth Isaak  
Lehigh University

## Recall 'Pascal's Triangle'

which we will call the

## Binomial Triangle

It is convenient to display

left justified (left) rather than the typical way (right)

```
1
1 1
1 2 1
1 3 3 1
1 4 6 4 1
1 5 10 10 5 1
1 6 15 20 15 6 1
1 7 21 35 35 21 7 1
```

```
1
  1 1
  1 2 1
  1 3 3 1
  1 4 6 4 1
  1 5 10 10 5 1
  1 6 15 20 15 6 1
  1 7 21 35 35 21 7 1
```

- 1 Who first discovered Pascal's Triangle?
- 2 The numbers in the binomial triangle count something. What?
- 3 Explain the rule 'each entry is the sum of the two above it'
- 4 You (probably) used the binomial triangle for computing coefficients in  $(x + y)^n$ . Why?
- 5 What are the row sums? Why?
- 6 What are the diagonal sums (up to a given row)?
- 7 What are the antidiagonal sums (look at the left justified triangle)?
- 8 Who first discovered Fibonacci numbers?
- 9 How are Fibonacci numbers related to powers of the golden ratio?
- 10 What is  $\lim_{n \rightarrow \infty} (1 + \frac{1}{n})^n$  and why does your bank care care?

## Who first discovered Pascal's Triangle?

```
1
1 1
1 2 1
1 3 3 1
1 4 6 4 1
1 5 10 10 5 1
1 6 15 20 15 6 1
1 7 21 35 35 21 7 1
```

- Pascal (France around 1650)

## Who first discovered Pascal's Triangle?

```
1
1 1
1 2 1
1 3 3 1
1 4 6 4 1
1 5 10 10 5 1
1 6 15 20 15 6 1
1 7 21 35 35 21 7 1
```

- Tartaglia (Italy around 1550)
- Pascal (France around 1650)

## Who first discovered Pascal's Triangle?

|   |   |    |    |    |    |   |   |  |  |
|---|---|----|----|----|----|---|---|--|--|
| 1 |   |    |    |    |    |   |   |  |  |
| 1 | 1 |    |    |    |    |   |   |  |  |
| 1 | 2 | 1  |    |    |    |   |   |  |  |
| 1 | 3 | 3  | 1  |    |    |   |   |  |  |
| 1 | 4 | 6  | 4  | 1  |    |   |   |  |  |
| 1 | 5 | 10 | 10 | 5  | 1  |   |   |  |  |
| 1 | 6 | 15 | 20 | 15 | 6  | 1 |   |  |  |
| 1 | 7 | 21 | 35 | 35 | 21 | 7 | 1 |  |  |

- China: Yang Hui's Triangle; Yang Hui (around 1350) based on Jia Xian (around 1050)
- Tartaglia (Italy around 1550)
- Pascal (France around 1650)

## Who first discovered Pascal's Triangle?

|   |   |    |    |    |    |   |   |  |  |
|---|---|----|----|----|----|---|---|--|--|
| 1 |   |    |    |    |    |   |   |  |  |
| 1 | 1 |    |    |    |    |   |   |  |  |
| 1 | 2 | 1  |    |    |    |   |   |  |  |
| 1 | 3 | 3  | 1  |    |    |   |   |  |  |
| 1 | 4 | 6  | 4  | 1  |    |   |   |  |  |
| 1 | 5 | 10 | 10 | 5  | 1  |   |   |  |  |
| 1 | 6 | 15 | 20 | 15 | 6  | 1 |   |  |  |
| 1 | 7 | 21 | 35 | 35 | 21 | 7 | 1 |  |  |

- Persia: Kayyam's Triangle; Al-Karaji (around 100) and Kayyam (around 1100)
- China: Yang Hui's Triangle; Yang Hui (around 1350) based on Jia Xian (around 1050)
- Tartaglia (Italy around 1550)
- Pascal (France around 1650)

## Who first discovered Pascal's Triangle?

|   |   |    |    |    |    |   |   |  |  |
|---|---|----|----|----|----|---|---|--|--|
| 1 |   |    |    |    |    |   |   |  |  |
| 1 | 1 |    |    |    |    |   |   |  |  |
| 1 | 2 | 1  |    |    |    |   |   |  |  |
| 1 | 3 | 3  | 1  |    |    |   |   |  |  |
| 1 | 4 | 6  | 4  | 1  |    |   |   |  |  |
| 1 | 5 | 10 | 10 | 5  | 1  |   |   |  |  |
| 1 | 6 | 15 | 20 | 15 | 6  | 1 |   |  |  |
| 1 | 7 | 21 | 35 | 35 | 21 | 7 | 1 |  |  |

- India: Hayluda Bhattotpala around 1000; commentary on Pingali 200 B.C.E. work on Sanskrit prosody
- Persia: Kayyam's Triangle; Al-Karaji (around 100) and Kayyam (around 1100)
- China: Yang Hui's Triangle; Yang Hui (around 1350) based on Jia Xian (around 1050)
- Tartaglia (Italy around 1550)
- Pascal (France around 1650)



The numbers in the binomial triangle count something.

|   |   |    |    |    |    |   |   |
|---|---|----|----|----|----|---|---|
| 1 |   |    |    |    |    |   |   |
| 1 | 1 |    |    |    |    |   |   |
| 1 | 2 | 1  |    |    |    |   |   |
| 1 | 3 | 3  | 1  |    |    |   |   |
| 1 | 4 | 6  | 4  | 1  |    |   |   |
| 1 | 5 | 10 | 10 | 5  | 1  |   |   |
| 1 | 6 | 15 | 20 | 15 | 6  | 1 |   |
| 1 | 7 | 21 | 35 | 35 | 21 | 7 | 1 |

Row 7 column 3 entry  $35 = \binom{7}{3}$  read '7 choose 3'  
number of 3 element subsets of a 7 element set

Row  $n$  column  $k$  entry  $\binom{n}{k}$  read 'n choose k'  
number of  $k$  elements subsets of  $\{1, 2, \dots, n\}$

There is a simple numerical formula  $\binom{n}{k} = \frac{n!}{k!(n-k)!}$   
but we do not need it today

Explain the rule 'each entry is the sum of the two above it'

Binomial identity:  $\binom{7}{3} = \binom{6}{2} + \binom{6}{3}$

|   |   |    |    |    |    |   |   |  |  |
|---|---|----|----|----|----|---|---|--|--|
| 1 |   |    |    |    |    |   |   |  |  |
| 1 | 1 |    |    |    |    |   |   |  |  |
| 1 | 2 | 1  |    |    |    |   |   |  |  |
| 1 | 3 | 3  | 1  |    |    |   |   |  |  |
| 1 | 4 | 6  | 4  | 1  |    |   |   |  |  |
| 1 | 5 | 10 | 10 | 5  | 1  |   |   |  |  |
| 1 | 6 | 15 | 20 | 15 | 6  | 1 |   |  |  |
| 1 | 7 | 21 | 35 | 35 | 21 | 7 | 1 |  |  |

"Proof":

The  $\binom{7}{3}=35$  size 3 subsets of  $\{A, B, C, D, E, F, G\}$

=

The  $\binom{6}{2} = 15$  subsets including A + The  $\binom{6}{3} = 20$  subsets  
avoiding A

Binomial identity:  $\binom{n}{k} = \binom{n-1}{k-1} + \binom{n-1}{k}$

You (probably) used the binomial triangle for computing coefficients in  $(x + y)^n$ . Why?

$$\begin{aligned}(x + y)^2 &= (x + y)(x + y) \\ &= xx + xy + yx + yy \\ &= x^2 + 2xy + y^2\end{aligned}$$

$$\begin{aligned}(x + y)^3 &= (x + y)(x + y)(x + y) \\ &= xxx + xxy + xyx + xyy + yxx + yxy + yyx + yyy \\ &= x^3 + 3x^2y + 3xy^2 + y^3\end{aligned}$$

$$\begin{aligned}(x + y)^4 &= (x + y)(x + y)(x + y)(x + y) \\ &= \dots + xxyy + xyxy + yxxy + xyyx + yxyx + yyxx + \dots \\ &= \dots + 6x^2y^2 + \dots\end{aligned}$$

You (probably) used the binomial triangle for computing coefficients in  $(x + y)^n$ . Why?

$$\begin{aligned}(x + y)^2 &= (x + y)(x + y) \\ &= xx + xy + yx + yy \\ &= x^2 + 2xy + y^2\end{aligned}$$

$$\begin{aligned}(x + y)^3 &= (x + y)(x + y)(x + y) \\ &= xxx + xxy + xyx + xyy + yxx + yxy + yyx + yyy \\ &= x^3 + 3x^2y + 3xy^2 + y^3\end{aligned}$$

$$\begin{aligned}(x + y)^4 &= (x + y)(x + y)(x + y)(x + y) \\ &= \dots + xxyy + xyxy + yxxy + xyyx + yxyx + yyxx + \dots \\ &= \dots + 6x^2y^2 + \dots\end{aligned}$$

- $(x + y)^n$  expands into length strings of  $x$  and  $y$
- coefficient of  $x^k y^{n-k}$  is number of choices  $\binom{n}{k}$  for the  $x$ 's

What are the row sums?

1  
1 1  
1 2 1  
8 = 1 3 3 1  
1 4 6 4 1  
1 5 10 10 5 1  
1 6 15 20 15 6 1  
1 7 21 35 35 21 7 1

What are the row sums?

|      |   |   |    |    |    |    |   |   |  |
|------|---|---|----|----|----|----|---|---|--|
|      | 1 |   |    |    |    |    |   |   |  |
|      | 1 | 1 |    |    |    |    |   |   |  |
|      | 1 | 2 | 1  |    |    |    |   |   |  |
| 8 =  | 1 | 3 | 3  | 1  |    |    |   |   |  |
| 16 = | 1 | 4 | 6  | 4  | 1  |    |   |   |  |
|      | 1 | 5 | 10 | 10 | 5  | 1  |   |   |  |
|      | 1 | 6 | 15 | 20 | 15 | 6  | 1 |   |  |
|      | 1 | 7 | 21 | 35 | 35 | 21 | 7 | 1 |  |

What are the row sums?

|      |   |   |    |    |    |    |   |   |  |
|------|---|---|----|----|----|----|---|---|--|
|      | 1 |   |    |    |    |    |   |   |  |
|      | 1 | 1 |    |    |    |    |   |   |  |
|      | 1 | 2 | 1  |    |    |    |   |   |  |
| 8 =  | 1 | 3 | 3  | 1  |    |    |   |   |  |
| 16 = | 1 | 4 | 6  | 4  | 1  |    |   |   |  |
| 32 = | 1 | 5 | 10 | 10 | 5  | 1  |   |   |  |
|      | 1 | 6 | 15 | 20 | 15 | 6  | 1 |   |  |
|      | 1 | 7 | 21 | 35 | 35 | 21 | 7 | 1 |  |

What are the row sums?

1 = 1  
2 = 1 1  
4 = 1 2 1  
8 = 1 3 3 1  
16 = 1 4 6 4 1  
32 = 1 5 10 10 5 1  
64 = 1 6 15 20 15 6 1  
128 = 1 7 21 35 35 21 7 1



What are the row sums?

$$\begin{aligned} 1 &= 1 \\ 2 &= 1 \ 1 \\ 4 &= 1 \ 2 \ 1 \\ 8 &= 1 \ 3 \ 3 \ 1 \\ 16 &= 1 \ 4 \ 6 \ 4 \ 1 \\ 32 &= 1 \ 5 \ 10 \ 10 \ 5 \ 1 \\ 64 &= 1 \ 6 \ 15 \ 20 \ 15 \ 6 \ 1 \\ 128 &= 1 \ 7 \ 21 \ 35 \ 35 \ 21 \ 7 \ 1 \end{aligned}$$

Row sums are powers of 2

What are the row sums?

$$\begin{aligned}1 &= 1 \\2 &= 1 \ 1 \\4 &= 1 \ 2 \ 1 \\8 &= 1 \ 3 \ 3 \ 1 \\16 &= 1 \ 4 \ 6 \ 4 \ 1 \\32 &= 1 \ 5 \ 10 \ 10 \ 5 \ 1 \\64 &= 1 \ 6 \ 15 \ 20 \ 15 \ 6 \ 1 \\128 &= 1 \ 7 \ 21 \ 35 \ 35 \ 21 \ 7 \ 1\end{aligned}$$

Row sums are powers of 2

"Proof":  $128 = 2^7$ , number of subsets of  $\{1, 2, \dots, 7\}$   
row sums over choices of subset size

What are the diagonal sums (up to a given row)

|   |   |    |    |    |    |   |   |  |  |
|---|---|----|----|----|----|---|---|--|--|
| 1 |   |    |    |    |    |   |   |  |  |
| 1 | 1 |    |    |    |    |   |   |  |  |
| 1 | 2 | 1  |    |    |    |   |   |  |  |
| 1 | 3 | 3  | 1  |    |    |   |   |  |  |
| 1 | 4 | 6  | 4  | 1  |    |   |   |  |  |
| 1 | 5 | 10 | 10 | 5  | 1  |   |   |  |  |
| 1 | 6 | 15 | 20 | 15 | 6  | 1 |   |  |  |
| 1 | 7 | 21 | 35 | 35 | 21 | 7 | 1 |  |  |

What are the diagonal sums (up to a given row)

|   |   |    |    |    |    |   |   |  |  |
|---|---|----|----|----|----|---|---|--|--|
| 1 |   |    |    |    |    |   |   |  |  |
| 1 | 1 |    |    |    |    |   |   |  |  |
| 1 | 2 | 1  |    |    |    |   |   |  |  |
| 1 | 3 | 3  | 1  |    |    |   |   |  |  |
| 1 | 4 | 6  | 4  | 1  |    |   |   |  |  |
| 1 | 5 | 10 | 10 | 5  | 1  |   |   |  |  |
| 1 | 6 | 15 | 20 | 15 | 6  | 1 |   |  |  |
| 1 | 7 | 21 | 35 | 35 | 21 | 7 | 1 |  |  |

What are the diagonal sums (up to a given row)

|   |   |    |    |    |    |   |   |  |  |
|---|---|----|----|----|----|---|---|--|--|
| 1 |   |    |    |    |    |   |   |  |  |
| 1 | 1 |    |    |    |    |   |   |  |  |
| 1 | 2 | 1  |    |    |    |   |   |  |  |
| 1 | 3 | 3  | 1  |    |    |   |   |  |  |
| 1 | 4 | 6  | 4  | 1  |    |   |   |  |  |
| 1 | 5 | 10 | 10 | 5  | 1  |   |   |  |  |
| 1 | 6 | 15 | 20 | 15 | 6  | 1 |   |  |  |
| 1 | 7 | 21 | 35 | 35 | 21 | 7 | 1 |  |  |

Diagonal sums are binomial coefficients:

$$1 + 3 + 6 + 10 + 15 = 35$$

## Diagonal sums are binomial coefficients:

"Proof":

|   |   |    |    |    |    |   |   |  |  |
|---|---|----|----|----|----|---|---|--|--|
| 1 |   |    |    |    |    |   |   |  |  |
| 1 | 1 |    |    |    |    |   |   |  |  |
| 1 | 2 | 1  |    |    |    |   |   |  |  |
| 1 | 3 | 3  | 1  |    |    |   |   |  |  |
| 1 | 4 | 6  | 4  | 1  |    |   |   |  |  |
| 1 | 5 | 10 | 10 | 5  | 1  |   |   |  |  |
| 1 | 6 | 15 | 20 | 15 | 6  | 1 |   |  |  |
| 1 | 7 | 21 | 35 | 35 | 21 | 7 | 1 |  |  |

## Diagonal sums are binomial coefficients:

"Proof":

$$\begin{array}{cccccccc} 1 & & & & & & & & \\ 1 & 1 & & & & & & & \\ 1 & 2 & 1 & & & & & & \\ 1 & 3 & 3 & 1 & & & & & \\ 1 & 4 & 6 & 4 & 1 & & & & \\ 1 & 5 & 10 & 10 & 5 & 1 & & & \\ 1 & 6 & 15 & 20 & 15 & 6 & 1 & & \\ 1 & 7 & 21 & 35 & 35 & 21 & 7 & 1 & \end{array} = \begin{array}{cccccccc} 1 & & & & & & & & \\ 1 & 1 & & & & & & & \\ 1 & 2 & 1 & & & & & & \\ 1 & 3 & 3 & 1 & & & & & \\ 1 & 4 & 6 & 4 & 1 & & & & \\ 1 & 5 & 10 & 10 & 5 & 1 & & & \\ 1 & 6 & 15 & 20 & 15 & 6 & 1 & & \\ 1 & 7 & 21 & 35 & 35 & 21 & 7 & 1 & \end{array}$$

## Diagonal sums are binomial coefficients:

"Proof":

$$\begin{array}{cccccccc} & 1 & & & & & & & \\ & 1 & 1 & & & & & & \\ 1 & 2 & 1 & & & & & & \\ 1 & 3 & 3 & 1 & & & & & \\ 1 & 4 & 6 & 4 & 1 & & & & \\ 1 & 5 & 10 & 10 & 5 & 1 & & & \\ 1 & 6 & 15 & 20 & 15 & 6 & 1 & & \\ 1 & 7 & 21 & 35 & 35 & 21 & 7 & 1 & \end{array} = \begin{array}{cccccccc} & 1 & & & & & & & \\ & 1 & 1 & & & & & & \\ 1 & 2 & 1 & & & & & & \\ 1 & 3 & 3 & 1 & & & & & \\ 1 & 4 & 6 & 4 & 1 & & & & \\ 1 & 5 & 10 & 10 & 5 & 1 & & & \\ 1 & 6 & 15 & 20 & 15 & 6 & 1 & & \\ 1 & 7 & 21 & 35 & 35 & 21 & 7 & 1 & \end{array}$$
  
$$= \begin{array}{cccccccc} & 1 & & & & & & & \\ & 1 & 1 & & & & & & \\ 1 & 2 & 1 & & & & & & \\ 1 & 3 & 3 & 1 & & & & & \\ 1 & 4 & 6 & 4 & 1 & & & & \\ 1 & 5 & 10 & 10 & 5 & 1 & & & \\ 1 & 6 & 15 & 20 & 15 & 6 & 1 & & \\ 1 & 7 & 21 & 35 & 35 & 21 & 7 & 1 & \end{array}$$



## Diagonal sums are binomial coefficients:

"Proof":

$$\begin{array}{cccccccc} 1 & & & & & & & & \\ 1 & 1 & & & & & & & \\ 1 & 2 & 1 & & & & & & \\ 1 & 3 & 3 & 1 & & & & & \\ 1 & 4 & 6 & 4 & 1 & & & & \\ 1 & 5 & 10 & 10 & 5 & 1 & & & \\ 1 & 6 & 15 & 20 & 15 & 6 & 1 & & \\ 1 & 7 & 21 & 35 & 35 & 21 & 7 & 1 & \end{array} = \begin{array}{cccccccc} 1 & & & & & & & & \\ 1 & 1 & & & & & & & \\ 1 & 2 & 1 & & & & & & \\ 1 & 3 & 3 & 1 & & & & & \\ 1 & 4 & 6 & 4 & 1 & & & & \\ 1 & 5 & 10 & 10 & 5 & 1 & & & \\ 1 & 6 & 15 & 20 & 15 & 6 & 1 & & \\ 1 & 7 & 21 & 35 & 35 & 21 & 7 & 1 & \end{array}$$

$$= \begin{array}{cccccccc} 1 & & & & & & & & \\ 1 & 1 & & & & & & & \\ 1 & 2 & 1 & & & & & & \\ 1 & 3 & 3 & 1 & & & & & \\ 1 & 4 & 6 & 4 & 1 & & & & \\ 1 & 5 & 10 & 10 & 5 & 1 & & & \\ 1 & 6 & 15 & 20 & 15 & 6 & 1 & & \\ 1 & 7 & 21 & 35 & 35 & 21 & 7 & 1 & \end{array}$$

By Mathematical Induction



What are the antidiagonal sums?

|     |   |   |    |    |    |    |   |   |  |
|-----|---|---|----|----|----|----|---|---|--|
|     | 1 |   |    |    |    |    |   |   |  |
|     | 1 | 1 |    |    |    |    |   |   |  |
|     | 1 | 2 | 1  |    |    |    |   |   |  |
| 3 = | 1 | 3 | 3  | 1  |    |    |   |   |  |
| 5 = | 1 | 4 | 6  | 4  | 1  |    |   |   |  |
|     | 1 | 5 | 10 | 10 | 5  | 1  |   |   |  |
|     | 1 | 6 | 15 | 20 | 15 | 6  | 1 |   |  |
|     | 1 | 7 | 21 | 35 | 35 | 21 | 7 | 1 |  |







What are the antidiagonal sums?

|    |   |   |   |    |    |    |    |    |   |   |
|----|---|---|---|----|----|----|----|----|---|---|
| 1  | = | 1 |   |    |    |    |    |    |   |   |
| 1  | = | 1 | 1 |    |    |    |    |    |   |   |
| 2  | = | 1 | 2 | 1  |    |    |    |    |   |   |
| 3  | = | 1 | 3 | 3  | 1  |    |    |    |   |   |
| 5  | = | 1 | 4 | 6  | 4  | 1  |    |    |   |   |
| 8  | = | 1 | 5 | 10 | 10 | 5  | 1  |    |   |   |
| 13 | = | 1 | 6 | 15 | 20 | 15 | 6  | 1  |   |   |
| 21 | = | 1 | 7 | 21 | 35 | 35 | 21 | 7  | 1 |   |
| 34 | = | 1 | 8 | 28 | 56 | 70 | 56 | 28 | 8 | 1 |

## What are the antidiagonal sums?

1 = 1  
1 = 1 1  
2 = 1 2 1  
3 = 1 3 3 1  
5 = 1 4 6 4 1  
8 = 1 5 10 10 5 1  
13 = 1 6 15 20 15 6 1  
21 = 1 7 21 35 35 21 7 1  
34 = 1 8 28 56 70 56 28 8 1

Anti-diagonal sums are Fibonacci numbers



What are the antidiagonal sums?

1 = 1  
1 = 1 1  
2 = 1 2 1  
3 = 1 3 3 1  
5 = 1 4 6 4 1  
8 = 1 5 10 10 5 1  
13 = 1 6 15 20 15 6 1  
21 = 1 7 21 35 35 21 7 1  
34 = 1 8 28 56 70 56 28 8 1

Anti-diagonal sums are Fibonacci numbers

$$F_n = \frac{1}{\sqrt{5}} \left( \frac{1 + \sqrt{5}}{2} \right)^n + \frac{-1}{\sqrt{5}} \left( \frac{1 - \sqrt{5}}{2} \right)^n.$$

What are the antidiagonal sums?

1 = 1  
1 = 1 1  
2 = 1 2 1  
3 = 1 3 3 1  
5 = 1 4 6 4 1  
8 = 1 5 10 10 5 1  
13 = 1 6 15 20 15 6 1  
21 = 1 7 21 35 35 21 7 1  
34 = 1 8 28 56 70 56 28 8 1

Anti-diagonal sums are Fibonacci numbers

$$F_n = \frac{1}{\sqrt{5}} \left( \frac{1 + \sqrt{5}}{2} \right)^n + \frac{-1}{\sqrt{5}} \left( \frac{1 - \sqrt{5}}{2} \right)^n.$$

$$F_n = F_{n-1} + F_{n-2} \text{ for } n \geq 2 \text{ with } F_0 = 0, F_1 = 1.$$

## What are the antidiagonal sums?

$$\begin{array}{r} 1 = 1 \\ 1 = 1 \ 1 \\ 2 = 1 \ 2 \ 1 \\ 3 = 1 \ 3 \ 3 \ 1 \\ 5 = 1 \ 4 \ 6 \ 4 \ 1 \\ 8 = 1 \ 5 \ 10 \ 10 \ 5 \ 1 \\ 13 = 1 \ 6 \ 15 \ 20 \ 15 \ 6 \ 1 \\ 21 = 1 \ 7 \ 21 \ 35 \ 35 \ 21 \ 7 \ 1 \\ 34 = 1 \ 8 \ 28 \ 56 \ 70 \ 56 \ 28 \ 8 \ 1 \end{array}$$

### Anti-diagonal sums are Fibonacci numbers

"Proof": Use binomial identity  $\binom{n}{k} = \binom{n-1}{k-1} + \binom{n-1}{k}$   
Each anti-diagonal is sum of previous two, satisfies same recurrence

# Who first discovered Fibonacci numbers?

Pingali 200 BCE in Sanskrit prosody

Fibonacci numbers count the number of 1,2 strings with sum  $n$   
(long and short beats)

- (1) sum 1: 1
- (2) sum 2: 2,11
- (3) sum 3: 12,21,111
- (5) sum 4: 22,112,121,211,1111
- (8) sum 5: 122,212,1112,221,1121,1211,2111,11111
- (13) sum 6: 222,1122,1212,2112,11112,  
1221,2121,11121,2211,11211,12111,21111,111111

Recall the Fibonacci numbers 0, 1, 1, 2, 3, 5, 8, 13, 21, 34, 55, ... and the golden ratio  $(1 + \sqrt{5})/2$ . How are Fibonacci numbers related to powers of the golden ratio?

- $F_n = F_{n-1} + F_{n-2}$
- If  $F_n = x^n$  Then  
 $x^n = x^{n-1} + x^{n-2} \Rightarrow x^2 - x - 1 = 0$

Recall the Fibonacci numbers 0, 1, 1, 2, 3, 5, 8, 13, 21, 34, 55, ... and the golden ratio  $(1 + \sqrt{5})/2$ . How are Fibonacci numbers related to powers of the golden ratio?

- $F_n = F_{n-1} + F_{n-2}$

- If  $F_n = x^n$  Then  
 $x^n = x^{n-1} + x^{n-2} \Rightarrow x^2 - x - 1 = 0$

- Roots are  $\frac{1+\sqrt{5}}{2}$  and  $\frac{1-\sqrt{5}}{2}$

- $F_n = \frac{1}{\sqrt{5}} \left( \frac{1+\sqrt{5}}{2} \right)^n + \frac{-1}{\sqrt{5}} \left( \frac{1-\sqrt{5}}{2} \right)^n$ .

Recall the Fibonacci numbers 0, 1, 1, 2, 3, 5, 8, 13, 21, 34, 55, ... and the golden ratio  $(1 + \sqrt{5})/2$ . How are Fibonacci numbers related to powers of the golden ratio?

- $F_n = F_{n-1} + F_{n-2}$

- If  $F_n = x^n$  Then  
 $x^n = x^{n-1} + x^{n-2} \Rightarrow x^2 - x - 1 = 0$

- Roots are  $\frac{1+\sqrt{5}}{2}$  and  $\frac{1-\sqrt{5}}{2}$

- $F_n = \frac{1}{\sqrt{5}} \left( \frac{1+\sqrt{5}}{2} \right)^n + \frac{-1}{\sqrt{5}} \left( \frac{1-\sqrt{5}}{2} \right)^n$ .

- $F_n$  is closest integer to  $\frac{1}{\sqrt{5}} \left( \frac{1+\sqrt{5}}{2} \right)^n$

What is  $\lim_{n \rightarrow \infty} (1 + \frac{1}{n})^n$  and why does your bank care care?

$$\lim_{n \rightarrow \infty} (1 + \frac{1}{n})^n = e \approx 2.718 \dots$$

100% interest compounded annually yields  $(1 + 1)^1$

100% interest compounded monthly yields  $(1 + \frac{1}{12})^{12}$

100% interest compounded daily yields  $(1 + \frac{1}{365})^{365}$

100% interest compounded continuously yields

$$\lim_{n \rightarrow \infty} (1 + \frac{1}{n})^n = e \approx 2.718 \dots$$