Hint for Problem 98

You might try working out the cases n=2,3,4 and then look for a pattern. Alternately, you could write $a_{n-1} = ba_{n-2} + d$, substitute the right hand side of this expression into $a_n = ba_{n-1} + d$ to get a recurrence involving only a_{n-2} , and then repeat a similar process with a_{n-2} and perhaps a_{n-3} and see a pattern that is developing.