```
dx = \Delta x = -0.03, dy = \Delta y = -0.05, z = x^2 - xy + 9y^2, z_x = 2x - y, z_y = 18y - x. Thus when x = 1 and y = -1, dz = (3)(-0.03) + (-19)(-0.05) = 0.86 while \Delta z = (0.97)^2 - (0.97)(-1.05) + 9(-1.05)^2 - (1 + 1 + 9) \approx 0.8819.
```