## ALGEBRAIC EXTENSIONS OF COMMUTATIVE BANACH ALGEBRAS

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Introduction. Let A denote a commutative normed algebra 1. with multiplicative unit and norm  $|| \cdot ||$ . In [2], Arens and Hoffman showed that it is possible to norm  $A[x]/(\alpha(x))$ , where  $\alpha(x) = \sum_{i=0}^{n} \alpha_i x^i$ is a monic polynomial over A, in such a way that the canonical mapping of A into  $A[x]/(\alpha(x))$  is an isometry as well as an isomorphism; in fact, they give a family of norms on  $A[x]/(\alpha())$ , all of which are equivalent. Specifically, let t be a positive number which satisfies  $t^n \geq t^n$  $\|\alpha_0\| + \|\alpha_1\| t + \dots + \|\alpha_{n-1}\| t^{n-1}$ . Let  $\sum_{i=0}^{n-1} a_i x^i + (\alpha(x))$  be any coset in  $A[x]/(\alpha(x))$ . As is well known,  $\sum_{i=0}^{n-1} a_i x^i$  is the unique representative of this coset of lowest degree. Thus,  $\|\sum_{i=0}^{n-1} a_i x^i + (\alpha(x))\| = \sum_{i=0}^{n-1} \|a_i\| t^i$ is well defined and makes  $A[x]/(\alpha(x))$  into a normed algebra. Clearly,  $a \rightarrow a + (\alpha(x)), a \in A$ , is an isometry of A into  $A[x]/(\alpha(x))$ . (Unless otherwise stated, we assume without loss of generality that t = 1.) From the form of the norm we see that  $A[x]/(\alpha(x))$  is a Banach algebra under this norm precisely when A is a Banach algebra under  $\|\cdot\|$ . In the present paper, we deal mainly with the case where A is a Banach algebra. In section nine we deal with, at some length, more general algebras.

In this paper we are mainly interested in the algebraic aspects of the extension  $B = A[x]/(\alpha(x))$ . However, we also present results which are Banach algebraic in nature. For example in section three we give a complete description of the Šilov boundary of B. Section four is devoted to the study of the inheritance by B of the Banach algebra properties of regularity and self-adjointness. In particular, we show that if A is regular then B is also regular. Self-adjointness is not always inherited as Example 4.3 shows. A sufficient condition (which is satisfied, for example, when the discriminant of  $\alpha(x)$  is invertible) is given under which this property is inherited. (This condition states that the set  $S(\alpha(x), A)$  of singular points of  $\alpha(x)$  is empty. This means that the natural mapping of the carrier space of B onto the carrier space of A is a local homeomorphism with respect to the weak\* topologies. See section two for a complete discussion of this concept.)

In section five we once again make use of the condition that  $\alpha(x)$  has no singular points. Theorem 5.2 states that if A is semi-simple

Received January 17, 1962, and in revised form October 23, 1963.

This paper is based on portions of the author's Doctoral dissertation which was prepared under the guidance of Professor B. R. Gelbaum, University of Minnesota. The author was supported, in part, by the Office of Ordnance Research, under contract SAR G DA ORD 12, while at Yale University.