

$$\left(\frac{h-g}{f}\right) = \frac{h(x)-g(x)}{f(x)} = \frac{12x^3+6x^2+20-(-12x^2+6x+20)}{6x}$$

$$= \frac{12x^3+6x^2+20+12x^2-6x-20}{6x} = \frac{12x^3+6x^2+12x^2-6x+20-20}{6x}$$

$$= \frac{12x^3+18x^2-6x}{6x} = \frac{6x(2x^2+3x-1)}{6x} = 2x^2 + 3x - 1$$