You must show your work to get full credit.

1. Let

$$S = a + ar + ar^2 \dots + ar^n$$

Derive a formula for this sum when $r \neq 1$.

S =

2. Use that $11 \equiv -1 \pmod{10}$ to show that the number with decimal *abcd* is divisible by 11 if and only if d - x + b - a is divisible by 11.

3. Find the sum of

$$1+3+3^2+3^3+\cdots+3^{20}$$
.

The sum is _____