Recall that
$$\underset{k=0}{\overset{n}{\leq}} ar^{k} = \underbrace{\alpha(1-r^{n+1})}_{1-r}$$
 (assuming $r \neq 1$)

Since
$$\sum_{j=1}^{13} 7^j$$
 begins at $j=1$, we resindex.

$$\frac{13}{5} = \frac{12}{5} = \frac{12}{5} = \frac{7}{5} = \frac{7}{6} =$$