

# LIBRARY BULLETIN

AND UNIFORM COMPLIANCE GUIDELINES  
ISSUED BY STATE BOARD OF ACCOUNTS

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December 2022

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## STATE BOARD OF ACCOUNTS CONTACT INFORMATION

**SBOA Homepage:** [www.in.gov/sboa](http://www.in.gov/sboa)

*(for information specific to a library, select Political Subdivisions and then select library)*

**Directors of Audit Services for Libraries:** Mike Crowley and Mitch Wilson

Email Address: [libraries@sboa.in.gov](mailto:libraries@sboa.in.gov)

Telephone Number: (317) 232-2513

**Gateway Help Desk:** [gateway@sboa.in.gov](mailto:gateway@sboa.in.gov)

**SBOA Communications:** [communications@sboa.in.gov](mailto:communications@sboa.in.gov)

## SBOA COMMUNICATIONS

The State Board of Accounts uses a subscriber-based service to periodically send out mass emails to all libraries. This service allows anyone to subscribe and receive the most up-to-date guidance from our agency.

If you have not done so already, please sign up to receive our email communications on our home page ([www.in.gov/sboa](http://www.in.gov/sboa)) or by using this link <https://www.in.gov/sboa/7130.htm>.

When you receive mass emailed communications, the “from” addresses will appear as “libraries@subscriptions.in.gov” or “indiana@subscriptions.in.gov”. Please make sure your email software will accept communications from these addresses and won’t send them to “junk” or “spam” folders.

These communications will be “no-reply” emails, however, information will be included on where you can direct questions. As always, you can still contact Mike Crowley or Mitch Wilson at [libraries@sboa.in.gov](mailto:libraries@sboa.in.gov).

### **RECORDING OF AUDIT COSTS**

Inquiries have questioned the correct procedure for accounting for library audit costs.

Indiana Code 5-11-4-3(b) guides this process and states, in part:

“... Immediately upon receipt of the certified statement, the county auditor shall issue a warrant on the county treasurer payable to the treasurer of state out of the general fund of the county for the amount stated in the certificate. The county auditor shall reimburse the county general fund, except for the expense of examination and investigation of county office, out of the money due the taxing units at the next semiannual settlement of the collection of taxes.”

Therefore, counties shall continue to forward Examination of Records (audit costs) payments to the Treasurer of State for library audits when billed by the State Board of Accounts. The county general fund shall then be reimbursed from property tax collections of the library at the next semiannual settlement.

To properly account for the library’s audit costs the full amount of property and excise taxes (before audit costs) are to be receipted to the appropriate library funds. A disbursement for the Examination of Records is to be posted to library funds.

The Statement of Engagement Costs should be compared to the amount withheld for the Examination of Records to ensure the amounts agree. IC 5-11-4-4 provides that all disbursing offices are authorized to make payments required under this chapter without appropriation. Therefore, the examination of records costs would be considered an unappropriated disbursement.

### **YEAR-END DUTIES**

The following is a listing of duties and reports that occur each year end. All of the articles have been published in this issue.

- Monthly and Annual Engagement Uploads
- Audit Preparation
- Cancellation of Warrants – Old Outstanding Checks
- Certification of Names and Addresses to County Treasurer
- Encumbered Appropriations – Balance Available
- Dormant Fund Balances – Transfers Authorized
- Internal Control Considerations

### **MONTHLY AND ANNUAL ENGAGEMENT UPLOADS**

State Examiner Directive 2018-1, as amended, requires the following files and governmental unit information to be uploaded monthly.

- Bank Reconcilements, Bank Statements, and Outstanding Check Lists
- Approved Board Minutes, please see the user guide for more information and examples
- Funds Ledger, summarizing total receipts, disbursements, and beginning and ending balances by fund

State Examiner Directive 2018-1, as amended, requires the following files and governmental unit information to be uploaded annually by March 1:

- Year-end Investment Statements
- Detail of Receipts for the year
- Detail of Disbursements for the year
- Current year Salary Ordinance (or Schedule) and Amendments
- Annual Vendor History Report
- Annual Payroll History Report, without social security numbers
- Annual Funds Ledger, summarizing year-to-date total receipts, year-to-date disbursements, and beginning and ending balances by fund
- Optional: Excel Data Capture/Data Dump (in lieu of Detail of Receipts and Disbursements)

Annual files are due to be uploaded on Gateway no later than **March 1, 2023**.

Exceptions to certain requirements set forth in this Directive, such as for manual records, units audited by private CPA firms, and other exceptions, are discussed in the Gateway User Guide <https://gateway.ifionline.org/userguides/engagementguide>. Contact information for questions and other help, including a "Frequently Asked Questions" section, is also available on the User Guide.

If, after consulting the User Guide, you still have questions, please contact the helpdesk at [gateway@sboa.in.gov](mailto:gateway@sboa.in.gov).

### **AUDIT PREPARATION**

When we arrive to conduct an audit, oftentimes officials have to spend time gathering information, records, and other documentation per our requests. Year-end is a good time to consider preparing some of those items in advance of our arrival so they can easily be produced when we arrive – saving time for you and the examiners.

Here are some items you can get ready at year-end that should help your engagement get off to a good start:

- Minutes of Board meetings
- Bank reconcilements complete and bank information (statements, etc.)
- Claims in order with supporting documentation available
- Copies of new resolutions or significant contracts from the year
- Written policies and procedures (internal controls, accrued leave, travel, etc.)
- Financial reports filed with other state or federal agencies
- Grant awards and agreements (federal and state)

**CANCELLATION OF WARRANTS – OLD OUTSTANDING CHECKS**

Pursuant to IC 5-11-10.5, all checks outstanding and unpaid for a period of two years as of December 31 of each year are void.

Not later than March 1 of each year, the fiscal officer shall prepare, or cause to be prepared, a list in duplicate of all checks outstanding for two or more years as of December 31 last preceding. The original copy shall be filed with the library board and the duplicate copy maintained by the fiscal officer of the library. The fiscal officer shall enter the amounts so listed as a receipt to the fund or funds upon which they were originally drawn and remove the checks from the list of outstanding checks. If the fund from which the check was originally drawn is not in existence or cannot be ascertained, the amount of the outstanding check shall be receipted into the operating fund of the library.

The list prepared must include:

1. the date of issue of each warrant or check;
2. the fund upon which the warrant or check was originally drawn;
3. the name of the payee;
4. the amount of each warrant or check issued; and
5. the total amount represented by the warrants or checks listed for each fund.

**CERTIFICATION OF NAMES AND ADDRESSES TO COUNTY TREASURER**

IC 6-1.1-22-14 states that on or before June 1 and December 1 of each year, the disbursing officer of each political subdivision shall certify the name and address of each person who has money due the person from the political subdivision to the county treasurer of each county in which the political subdivision is located. Upon the receipt of this information, the county treasurer shall search the records to ascertain if any person so certified is delinquent in the payment of property taxes.

IC 6-1.1-22-15 states that if the county treasurer finds that a person whose name is certified under 6-1.1-22-14 is delinquent in the payment of taxes, the county treasurer shall certify the name of that person and the amount of delinquency to the official of the political subdivision who is to make payment to the person. The disbursing officer shall periodically make deductions from money due the person and shall pay the amount of these deductions to the county treasurer.

**ENCUMBERED APPROPRIATIONS – BALANCE AVAILABLE**

With the opening of a new budget year and a new set of ledgers, it is advantageous to review the unpaid purchase orders and contracts which remain on the ledgers as “encumbered.”

Unpaid purchase orders and those items under contract are to be added for each appropriation account and the total carried to the new 2023 corresponding account. The actual unpaid amount of the purchase orders or contracts should be totaled and shown as a separate amount on the appropriation ledger sheet for 2023, with proper explanation, and added to the 2023 appropriation for the same purpose. By properly carrying out this procedure, the 2023 budget will not be expected to stand any expense not anticipated in making the budget.

We suggest the proper officials of the library make a listing of these encumbered items and make it part of the minutes in the last business meeting of the year. The Department of Local Government will request this information from each unit. The information will be used to validate the current year financial worksheet during following year’s budget cycle.

Keep in mind the appropriations encumbered and carried forward can be used for no other purpose other than the purchase order or the contract for which they were appropriated.

**DORMANT FUND BALANCES - TRANSFERS AUTHORIZED**

IC 36-1-8-5 gives the library board the authority to order the transfer to the operating fund or rainy day fund any unused and unencumbered balance in any fund raised by a general or special tax levy, the purposes of which have been fulfilled. This action may be taken by the library board at any public meeting.

IC 36-1-8-5 states in part:

“(a) This section applies to all funds raised by a general or special tax levy on all the taxable property of a political subdivision.

(b) Whenever the purposes of a tax levy have been fulfilled and an unused and unencumbered balance remains in the fund, the fiscal body of the political subdivision shall order the balance of that fund to be transferred as follows, unless a statute provides that it be transferred otherwise....

(4) Funds of any other political subdivision, to the general fund or rainy day fund of the municipality.”

**INTERNAL CONTROL CONSIDERATIONS**

At the end of the year, it is a good idea to evaluate the effectiveness of the internal controls of your library and determine whether changes are necessary to provide reasonable assurance that the objectives of your library are met. We also recommend documenting internal control procedures and reviewing for evidence of procedures being performed as intended.

Please note that IC 5-11-1-27 requires all “personnel,” as defined in the statute, to be trained on internal controls. Please make sure that all “personnel,” including newly hired employees in 2022, have viewed the SBOA approved training video. The SBOA approved training is required only one time, but we do always recommend additional training on internal controls as determined by your library.

**CERTIFIED REPORT OF NAMES, ADDRESSES, DUTIES, AND COMPENSATION OF PUBLIC EMPLOYEES**

All libraries must file with the State Examiner on or before January 31, Form 100-R, a Certified Report of Names, Addresses, Duties and Compensation of Public Employees. This report is required by IC 5-11-13. Only the business address of each officer or employee listed is to be included on the form.

Such report must indicate whether the library offers a health plan, a pension, and other benefits to full-time and part-time employees

The report is to be filed electronically on the Gateway portal with the State Board of Accounts.

**ANNUAL FINANCIAL REPORT**

IC 5-3-1-3 provides that each library fiscal officer shall have published an annual report of the receipts and expenditures of such library within 60 days after the close of each calendar year.

IC 5-11-1-4 requires such reports to be filed electronically on the Gateway portal with the State Board of Accounts no later than sixty (60) days after the close of the year.

### **ANNUAL FINANCIAL REPORT (continued)**

*If the library has a budget of at least \$300,000, the “Cash and Investments Combined Statement” of the annual report is to be published one time in two newspapers unless there is only one newspaper in the library territorial limits, in which case publication in the one newspaper is sufficient. If no newspaper is published in the library territorial limits, then publication is to be made in a newspaper published in the county in which the library is located and that circulates within the library territorial limits.*

The “Cash and Investments Combined Statement” to be advertised is located in the Annual Report Outputs section under “Advertising Outputs”.

The Department of Local Government Finance may not approve the budget or a supplemental appropriation of a library until the library files an annual report for the preceding calendar year.

### **TIMELY FILING OF REQUIRED REPORTS**

#### **The Certified Report of Names, Addresses, Duties and Compensation of Public Employees (100R) and Annual Financial Report (AFR)**

Pursuant to IC 5-11-13-1, all governmental units in the state must file the certified personnel report (Form 100R) in January of each year with the State Board of Accounts. Also, pursuant to IC 5-11-1-4, all local governmental units in the state must file an Annual Financial Report (AFR) not later than 60 days after the close of each fiscal year. The Indiana Gateway for Government Units (Gateway) system was created to collect both reports.

Due to the importance of these reports, the State Examiner has established the following procedures for reports not filed timely:

If either the 100R or the AFR are not filed by the statutory due date, the State Board of Accounts will subpoena the fiscal officer to appear in our Indianapolis office with the information necessary to complete the 100R or AFR, as applicable. This subpoena will be served either by certified mail or through personal service by a representative of the Office of the Attorney General (OAG).

If the fiscal officer does not appear or does not submit the 100R or AFR in response to the subpoena, the State Examiner will send a notification to the OAG requesting the OAG to compel the fiscal officer to appear in court to answer as to his or her failure to file the report. The State Examiner may also send notification of the officer’s failure to comply with the law to the local prosecuting attorney.

Indiana Code 5-11-1-10 addresses the penalty for not filing a required report and not following the directions of the State Examiner:

A public officer who:

1. fails to make, verify, and file with the state examiner any report required by this chapter;
2. fails to follow the directions of the state examiner in keeping the accounts of the officer’s office;
3. refuses the state examiner, deputy examiner, field examiner, or private examiner access to the books, accounts, papers, documents, cash drawer, or cash of the officer’s office; or
4. interferes with an examiner in the discharge of the examiner’s official duties; commits a Class B infraction and forfeits office.

### **TIMELY FILING OF REQUIRED REPORTS (continued)**

If you need submission rights or have any questions regarding the use of Gateway, please contact our help desk at [gateway@sboa.in.gov](mailto:gateway@sboa.in.gov). Please feel free to contact our Directors of Audit Services if you are having difficulty completing your 100R or AFR. Contact information is available on our website at [www.in.gov/sboa](http://www.in.gov/sboa).

### **FEDERAL AND STATE MILEAGE RATES**

The Federal business mileage rate is available at [www.irs.gov](http://www.irs.gov). The State mileage rate is 49 cents per mile as of the date of this publication.

### **MONTHLY BANK RECONCILEMENTS**

Indiana Code 5-13-6-1(e) states that all local investment officers shall reconcile at least monthly the balance of public funds, as disclosed by the records of local officers, with the balance statements provided by the respective depositories.

In addition to compliance with statute, monthly bank reconciliations provide internal controls to achieve the safeguarding of public assets. We have received numerous reports that bank routing and account information is being used to create false checks that are clearing bank accounts and stealing public funds. If the unauthorized payments from the account are brought to the attention of the bank in a timely manner, the bank will replace the amount that was stolen. However, if you are not reconciling monthly, you would not be aware of these fraudulent transactions and the delay in reporting these fraudulent transaction to the bank may make it more difficult to get the bank to restore the funds to the bank account. Review the bank statement monthly and verify that all of your recorded deposits are credited to your account and all withdrawals from the account are transactions that trace to checks prepared by your office or electronic funds transfers that you have authorized. By doing this, you would catch any bank errors in a timely manner. In addition, you would be able to identify any fraudulent activity as early as possible.

### **ESTABLISHING THE ESTIMATED COST OF CAPITAL ASSETS**

When it is not possible to determine the historical cost of capital assets owned by a governmental unit, the following procedure should be followed. Develop an inventory of all capital assets which are significant for which records of the historical costs are not available. Obtain an estimate of the replacement costs of these assets. Through inquiry determine the year or approximate year of acquisition. Then multiply the estimated replacement cost by the factor for the year of acquisition from the Table of Cost Indexes. The resulting amount will be the estimated cost of the asset. In some cases estimated replacement cost can be obtained from insurance policies; however, if estimated replacement costs are not available from insurance policies, you should obtain or make an estimate of the replacement costs.

See next page for the Table of Cost Indexes for 1925 to 2021 and an example on how to estimate historical cost.

**ESTABLISHING THE ESTIMATED COST OF CAPITAL ASSETS (continued)**

As an example, if the replacement cost is estimated to be \$76,000.00 and the asset was constructed about 1948, then the estimated cost of the asset should be reported as \$6,080.00 (\$76,000.00 X .08 = \$6,080.00).

TABLE OF COST INDEXES 1914 to 2021							
<u>Year</u>	<u>Index</u>	<u>Year</u>	<u>Index</u>	<u>Year</u>	<u>Index</u>	<u>Year</u>	<u>Index</u>
<b>2021</b>	0.96	<b>1994</b>	0.53	<b>1967</b>	0.12	<b>1940</b>	0.05
<b>2020</b>	0.94	<b>1993</b>	0.52	<b>1966</b>	0.12	<b>1939</b>	0.05
<b>2019</b>	0.93	<b>1992</b>	0.50	<b>1965</b>	0.11	<b>1938</b>	0.05
<b>2018</b>	0.91	<b>1991</b>	0.48	<b>1964</b>	0.11	<b>1937</b>	0.05
<b>2017</b>	0.89	<b>1990</b>	0.46	<b>1963</b>	0.11	<b>1936</b>	0.05
<b>2016</b>	0.88	<b>1989</b>	0.44	<b>1962</b>	0.11	<b>1935</b>	0.05
<b>2015</b>	0.87	<b>1988</b>	0.42	<b>1961</b>	0.11	<b>1934</b>	0.05
<b>2014</b>	0.86	<b>1987</b>	0.40	<b>1960</b>	0.11	<b>1933</b>	0.05
<b>2013</b>	0.85	<b>1986</b>	0.40	<b>1959</b>	0.11	<b>1932</b>	0.06
<b>2012</b>	0.83	<b>1985</b>	0.38	<b>1958</b>	0.10	<b>1931</b>	0.06
<b>2011</b>	0.81	<b>1984</b>	0.37	<b>1957</b>	0.10	<b>1930</b>	0.06
<b>2010</b>	0.79	<b>1983</b>	0.36	<b>1956</b>	0.10	<b>1929</b>	0.06
<b>2009</b>	0.79	<b>1982</b>	0.33	<b>1955</b>	0.10	<b>1928</b>	0.06
<b>2008</b>	0.77	<b>1981</b>	0.30	<b>1954</b>	0.10	<b>1927</b>	0.06
<b>2007</b>	0.74	<b>1980</b>	0.27	<b>1953</b>	0.10	<b>1926</b>	0.06
<b>2006</b>	0.72	<b>1979</b>	0.24	<b>1952</b>	0.10	<b>1925</b>	0.06
<b>2005</b>	0.70	<b>1978</b>	0.22	<b>1951</b>	0.09	<b>1924</b>	0.06
<b>2004</b>	0.68	<b>1977</b>	0.21	<b>1950</b>	0.09	<b>1923</b>	0.06
<b>2003</b>	0.66	<b>1976</b>	0.20	<b>1949</b>	0.09	<b>1922</b>	0.06
<b>2002</b>	0.65	<b>1975</b>	0.18	<b>1948</b>	0.08	<b>1921</b>	0.07
<b>2001</b>	0.64	<b>1974</b>	0.16	<b>1947</b>	0.07	<b>1920</b>	0.06
<b>2000</b>	0.62	<b>1973</b>	0.15	<b>1946</b>	0.07	<b>1919</b>	0.06
<b>1999</b>	0.60	<b>1972</b>	0.15	<b>1945</b>	0.06	<b>1918</b>	0.05
<b>1998</b>	0.59	<b>1971</b>	0.14	<b>1944</b>	0.06	<b>1917</b>	0.04
<b>1997</b>	0.58	<b>1970</b>	0.13	<b>1943</b>	0.06	<b>1916</b>	0.04
<b>1996</b>	0.56	<b>1969</b>	0.13	<b>1942</b>	0.05	<b>1915</b>	0.04
<b>1995</b>	0.55	<b>1968</b>	0.12	<b>1941</b>	0.05	<b>1914</b>	0.04



**INDEX TO BULLETINS**

An index to the following issues of the Library Bulletin will be available at [www.in.gov/sboa](http://www.in.gov/sboa):

2019 - March, June, September, December  
2020 - March, June, September, December  
2021 – March, June, September, December  
2022– March, June, September, December

**HAPPY HOLIDAYS**

We would like to take this opportunity to look back on the many warm associations that we have been blessed with. The outstanding cooperation and help that we are extended by library officials is truly appreciated.

From each of us at the SBOA to each of you and your staff, we send our best wishes for the holidays and our sincere wishes for a prosperous and Happy New Year.

## RATES FOR LEGAL ADVERTISING

Effective January 1, 2023

The following rates, effective January 1, 2023, were computed based upon the statutorily authorized 2.75% increase allowed by IC 5-3-1-1(b)(4). Any percentage increase other than the 2.75% will require a separate computation by the State Board of Accounts. A newspaper, locality newspaper, or qualified publication may, effective January 1 of any year increase the basic charges by not more than 2.75% more than the basic charges that were in effect during the previous year.

6 Pica		3 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.3377	0.5053	0.6741	0.8430	
7.5	0.3152	0.4716	0.6292	0.7868	
8	0.2955	0.4421	0.5899	0.7376	
9	0.2627	0.3930	0.5243	0.6557	
10	0.2364	0.3537	0.4719	0.5901	
12	0.1970	0.2948	0.3933	0.4918	
Rate/Square	7.88	11.79	15.73	19.67	

6 Pica		4 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.3420	0.5118	0.6828	0.8538	
7.5	0.3192	0.4776	0.6373	0.7969	
8	0.2993	0.4478	0.5974	0.7471	
9	0.2660	0.3980	0.5310	0.6641	
10	0.2394	0.3582	0.4779	0.5977	
12	0.1995	0.2985	0.3983	0.4980	
Rate/Square	7.88	11.79	15.73	19.67	

6 Pica		7 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.3555	0.5320	0.7097	0.8875	
7.5	0.3318	0.4965	0.6624	0.8283	
8	0.3111	0.4655	0.6210	0.7766	
9	0.2765	0.4138	0.5520	0.6903	
10	0.2489	0.3724	0.4968	0.6213	
12	0.2074	0.3103	0.4140	0.5177	
Rate/Square	7.88	11.79	15.73	19.67	

6 Pica		9 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.3647	0.5457	0.7281	0.9104	
7.5	0.3404	0.5093	0.6795	0.8497	
8	0.3191	0.4775	0.6371	0.7966	
9	0.2837	0.4244	0.5663	0.7081	
10	0.2553	0.3820	0.5097	0.6373	
12	0.2128	0.3183	0.4247	0.5311	
Rate/Square	7.88	11.79	15.73	19.67	

6 Pica		10 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.3691	0.5522	0.7367	0.9212	
7.5	0.3445	0.5154	0.6876	0.8598	
8	0.3229	0.4832	0.6446	0.8061	
9	0.2870	0.4295	0.5730	0.7165	
10	0.2583	0.3865	0.5157	0.6449	
12	0.2153	0.3221	0.4297	0.5374	
Rate/Square	7.88	11.79	15.73	19.67	

6 Pica		11 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.3739	0.5595	0.7464	0.9334	
7.5	0.3490	0.5222	0.6967	0.8711	
8	0.3272	0.4895	0.6531	0.8167	
9	0.2908	0.4351	0.5805	0.7260	
10	0.2617	0.3916	0.5225	0.6534	
12	0.2181	0.3263	0.4354	0.5445	
Rate/Square	7.88	11.79	15.73	19.67	

**7 Pica                      0 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	0.3782	0.5659	0.7550	0.9442
7.5	0.3530	0.5282	0.7047	0.8812
8	0.3310	0.4952	0.6607	0.8261
9	0.2942	0.4402	0.5873	0.7343
10	0.2648	0.3961	0.5285	0.6609
12	0.2206	0.3301	0.4404	0.5508
Rate/Square	7.88	11.79	15.73	19.67

**7 Pica                      2 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	0.3874	0.5797	0.7734	0.9671
7.5	0.3616	0.5410	0.7218	0.9026
8	0.3390	0.5072	0.6767	0.8462
9	0.3013	0.4508	0.6015	0.7522
10	0.2712	0.4058	0.5414	0.6770
12	0.2260	0.3381	0.4511	0.5641
Rate/Square	7.88	11.79	15.73	19.67

**7 Pica                      6 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	0.4053	0.6063	0.8090	1.0116
7.5	0.3782	0.5659	0.7550	0.9442
8	0.3546	0.5306	0.7079	0.8852
9	0.3152	0.4716	0.6292	0.7868
10	0.2837	0.4244	0.5663	0.7081
12	0.2364	0.3537	0.4719	0.5901
Rate/Square	7.88	11.79	15.73	19.67

**7 Pica                      10 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	0.4231	0.6330	0.8446	1.0561
7.5	0.3949	0.5908	0.7883	0.9857
8	0.3702	0.5539	0.7390	0.9241
9	0.3291	0.4924	0.6569	0.8214
10	0.2962	0.4431	0.5912	0.7393
12	0.2468	0.3693	0.4927	0.6161
Rate/Square	7.88	11.79	15.73	19.67

**8 Pica                      3 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	0.4458	0.6670	0.8899	1.1128
7.5	0.4161	0.6225	0.8305	1.0386
8	0.3901	0.5836	0.7786	0.9737
9	0.3467	0.5188	0.6921	0.8655
10	0.3120	0.4669	0.6229	0.7789
12	0.2600	0.3891	0.5191	0.6491
Rate/Square	7.88	11.79	15.73	19.67

**8 Pica                      5 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	0.4550	0.6807	0.9082	1.1357
7.5	0.4246	0.6353	0.8477	1.0600
8	0.3981	0.5956	0.7947	0.9937
9	0.3539	0.5294	0.7064	0.8833
10	0.3185	0.4765	0.6357	0.7950
12	0.2654	0.3971	0.5298	0.6625
Rate/Square	7.88	11.79	15.73	19.67

**8 Pica                      6 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	0.4593	0.6872	0.9168	1.1465
7.5	0.4287	0.6414	0.8557	1.0700
8	0.4019	0.6013	0.8022	1.0032
9	0.3572	0.5345	0.7131	0.8917
10	0.3215	0.4810	0.6418	0.8025
12	0.2679	0.4009	0.5348	0.6688
Rate/Square	7.88	11.79	15.73	19.67

**9 Pica                      0 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	0.4863	0.7276	0.9708	1.2139
7.5	0.4539	0.6791	0.9060	1.1330
8	0.4255	0.6367	0.8494	1.0622
9	0.3782	0.5659	0.7550	0.9442
10	0.3404	0.5093	0.6795	0.8497
12	0.2837	0.4244	0.5663	0.7081
Rate/Square	7.88	11.79	15.73	19.67

9 Pica                      2 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.4955	0.7414	0.9891	1.2368
7.5	0.4625	0.6919	0.9232	1.1544
8	0.4336	0.6487	0.8655	1.0822
9	0.3854	0.5766	0.7693	0.9620
10	0.3468	0.5189	0.6924	0.8658
12	0.2890	0.4325	0.5770	0.7215
Rate/Square	7.88	11.79	15.73	19.67

9 Pica                      4 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.5041	0.7543	1.0064	1.2584
7.5	0.4705	0.7040	0.9393	1.1745
8	0.4411	0.6600	0.8806	1.1011
9	0.3921	0.5867	0.7827	0.9788
10	0.3529	0.5280	0.7045	0.8809
12	0.2941	0.4400	0.5870	0.7341
Rate/Square	7.88	11.79	15.73	19.67

9 Pica                      5 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.5090	0.7616	1.0161	1.2706
7.5	0.4751	0.7108	0.9483	1.1859
8	0.4454	0.6664	0.8891	1.1117
9	0.3959	0.5923	0.7903	0.9882
10	0.3563	0.5331	0.7112	0.8894
12	0.2969	0.4442	0.5927	0.7412
Rate/Square	7.88	11.79	15.73	19.67

9 Pica                      6 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.5133	0.7680	1.0247	1.2814
7.5	0.4791	0.7168	0.9564	1.1959
8	0.4492	0.6720	0.8966	1.1212
9	0.3993	0.5974	0.7970	0.9966
10	0.3593	0.5376	0.7173	0.8970
12	0.2994	0.4480	0.5977	0.7475
Rate/Square	7.88	11.79	15.73	19.67

9 Pica                      8 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.5225	0.7818	1.0430	1.3043
7.5	0.4877	0.7297	0.9735	1.2173
8	0.4572	0.6841	0.9127	1.1413
9	0.4064	0.6080	0.8112	1.0144
10	0.3658	0.5472	0.7301	0.9130
12	0.3048	0.4560	0.6084	0.7608
Rate/Square	7.88	11.79	15.73	19.67

9 Pica                      9 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.5268	0.7882	1.0517	1.3151
7.5	0.4917	0.7357	0.9816	1.2274
8	0.4610	0.6897	0.9202	1.1507
9	0.4098	0.6131	0.8180	1.0228
10	0.3688	0.5518	0.7362	0.9206
12	0.3073	0.4598	0.6135	0.7671
Rate/Square	7.88	11.79	15.73	19.67

9 Pica                      10 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.5312	0.7947	1.0603	1.3259
7.5	0.4957	0.7417	0.9896	1.2375
8	0.4648	0.6954	0.9278	1.1601
9	0.4131	0.6181	0.8247	1.0312
10	0.3718	0.5563	0.7422	0.9281
12	0.3098	0.4636	0.6185	0.7734
Rate/Square	7.88	11.79	15.73	19.67

9 Pica                      11 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.5360	0.8020	1.0700	1.3380
7.5	0.5003	0.7485	0.9987	1.2488
8	0.4690	0.7017	0.9362	1.1708
9	0.4169	0.6238	0.8322	1.0407
10	0.3752	0.5614	0.7490	0.9366
12	0.3127	0.4678	0.6242	0.7805
Rate/Square	7.88	11.79	15.73	19.67

10 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.5403	0.8085	1.0786	1.3488	
7.5	0.5043	0.7546	1.0067	1.2589	
8	0.4728	0.7074	0.9438	1.1802	
9	0.4203	0.6288	0.8389	1.0491	
10	0.3782	0.5659	0.7550	0.9442	
12	0.3152	0.4716	0.6292	0.7868	
Rate/Square	7.88	11.79	15.73	19.67	

10 Pica		5 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.5630	0.8424	1.1239	1.4054	
7.5	0.5255	0.7863	1.0490	1.3118	
8	0.4927	0.7371	0.9834	1.2298	
9	0.4379	0.6552	0.8742	1.0931	
10	0.3941	0.5897	0.7868	0.9838	
12	0.3284	0.4914	0.6556	0.8198	
Rate/Square	7.88	11.79	15.73	19.67	

10 Pica		6 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.5674	0.8489	1.1326	1.4162	
7.5	0.5295	0.7923	1.0571	1.3218	
8	0.4964	0.7428	0.9910	1.2392	
9	0.4413	0.6602	0.8809	1.1015	
10	0.3972	0.5942	0.7928	0.9914	
12	0.3310	0.4952	0.6607	0.8261	
Rate/Square	7.88	11.79	15.73	19.67	

11 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.5944	0.8893	1.1865	1.4837	
7.5	0.5548	0.8300	1.1074	1.3848	
8	0.5201	0.7781	1.0382	1.2982	
9	0.4623	0.6917	0.9228	1.1540	
10	0.4161	0.6225	0.8305	1.0386	
12	0.3467	0.5188	0.6921	0.8655	
Rate/Square	7.88	11.79	15.73	19.67	

11 Pica		3 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.6079	0.9095	1.2135	1.5174	
7.5	0.5674	0.8489	1.1326	1.4162	
8	0.5319	0.7958	1.0618	1.3277	
9	0.4728	0.7074	0.9438	1.1802	
10	0.4255	0.6367	0.8494	1.0622	
12	0.3546	0.5306	0.7079	0.8852	
Rate/Square	7.88	11.79	15.73	19.67	

11 Pica		7 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.6257	0.9362	1.2491	1.5619	
7.5	0.5840	0.8738	1.1658	1.4578	
8	0.5475	0.8192	1.0929	1.3667	
9	0.4867	0.7282	0.9715	1.2148	
10	0.4380	0.6553	0.8743	1.0933	
12	0.3650	0.5461	0.7286	0.9111	
Rate/Square	7.88	11.79	15.73	19.67	

12 Pica		5 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.6711	1.0041	1.3397	1.6752	
7.5	0.6264	0.9372	1.2503	1.5635	
8	0.5872	0.8786	1.1722	1.4658	
9	0.5220	0.7810	1.0420	1.3029	
10	0.4698	0.7029	0.9378	1.1726	
12	0.3915	0.5857	0.7815	0.9772	
Rate/Square	7.88	11.79	15.73	19.67	

12 Pica		9 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.6889	1.0308	1.3753	1.7197	
7.5	0.6430	0.9621	1.2836	1.6051	
8	0.6028	0.9019	1.2033	1.5048	
9	0.5358	0.8017	1.0696	1.3376	
10	0.4823	0.7215	0.9627	1.2038	
12	0.4019	0.6013	0.8022	1.0032	
Rate/Square	7.88	11.79	15.73	19.67	

13 Pica	0 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	0.7024	1.0510	1.4022	1.7534
7.5	0.6556	0.9809	1.3087	1.6365
8	0.6146	0.9196	1.2269	1.5343
9	0.5463	0.8174	1.0906	1.3638
10	0.4917	0.7357	0.9816	1.2274
12	0.4098	0.6131	0.8180	1.0228
Rate/Square	7.88	11.79	15.73	19.67

13 Pica	2 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	0.7116	1.0647	1.4206	1.7764
7.5	0.6642	0.9938	1.3259	1.6579
8	0.6227	0.9316	1.2430	1.5543
9	0.5535	0.8281	1.1049	1.3816
10	0.4981	0.7453	0.9944	1.2435
12	0.4151	0.6211	0.8287	1.0362
Rate/Square	7.88	11.79	15.73	19.67

14 Pica	2 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	0.7657	1.1456	1.5284	1.9112
7.5	0.7146	1.0692	1.4265	1.7838
8	0.6700	1.0024	1.3374	1.6723
9	0.5955	0.8910	1.1888	1.4865
10	0.5360	0.8019	1.0699	1.3379
12	0.4466	0.6683	0.8916	1.1149
Rate/Square	7.88	11.79	15.73	19.67

14 Pica	5 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	0.7792	1.1658	1.5554	1.9450
7.5	0.7272	1.0881	1.4517	1.8153
8	0.6818	1.0201	1.3610	1.7018
9	0.6060	0.9067	1.2097	1.5128
10	0.5454	0.8161	1.0888	1.3615
12	0.4545	0.6800	0.9073	1.1346
Rate/Square	7.88	11.79	15.73	19.67

14 Pica	7 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	0.7878	1.1787	1.5726	1.9666
7.5	0.7353	1.1001	1.4678	1.8354
8	0.6893	1.0314	1.3761	1.7207
9	0.6127	0.9168	1.2232	1.5295
10	0.5515	0.8251	1.1008	1.3766
12	0.4596	0.6876	0.9174	1.1472
Rate/Square	7.88	11.79	15.73	19.67

14 Pica	9 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	0.7970	1.1925	1.5910	1.9895
7.5	0.7439	1.1130	1.4849	1.8568
8	0.6974	1.0434	1.3921	1.7408
9	0.6199	0.9275	1.2374	1.5474
10	0.5579	0.8347	1.1137	1.3926
12	0.4649	0.6956	0.9281	1.1605
Rate/Square	7.88	11.79	15.73	19.67

15 Pica	0 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	0.8105	1.2127	1.6179	2.0232
7.5	0.7565	1.1318	1.5101	1.8883
8	0.7092	1.0611	1.4157	1.7703
9	0.6304	0.9432	1.2584	1.5736
10	0.5674	0.8489	1.1326	1.4162
12	0.4728	0.7074	0.9438	1.1802
Rate/Square	7.88	11.79	15.73	19.67

15 Pica	9 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	0.8510	1.2733	1.6988	2.1244
7.5	0.7943	1.1884	1.5856	1.9827
8	0.7447	1.1142	1.4865	1.8588
9	0.6619	0.9904	1.3213	1.6523
10	0.5957	0.8913	1.1892	1.4871
12	0.4964	0.7428	0.9910	1.2392
Rate/Square	7.88	11.79	15.73	19.67

16 Pica	5 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	0.8872	1.3275	1.7711	2.2147
7.5	0.8281	1.2390	1.6530	2.0671
8	0.7763	1.1616	1.5497	1.9379
9	0.6901	1.0325	1.3775	1.7226
10	0.6211	0.9292	1.2398	1.5503
12	0.5176	0.7744	1.0331	1.2919
Rate/Square	7.88	11.79	15.73	19.67

17 Pica	3 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	0.9321	1.3946	1.8606	2.3267
7.5	0.8700	1.3016	1.7366	2.1716
8	0.8156	1.2203	1.6281	2.0358
9	0.7250	1.0847	1.4472	1.8096
10	0.6525	0.9762	1.3024	1.6287
12	0.5437	0.8135	1.0854	1.3572
Rate/Square	7.88	11.79	15.73	19.67

18 Pica	9 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	1.0131	1.5159	2.0224	2.5290
7.5	0.9456	1.4148	1.8876	2.3604
8	0.8865	1.3264	1.7696	2.2129
9	0.7880	1.1790	1.5730	1.9670
10	0.7092	1.0611	1.4157	1.7703
12	0.5910	0.8843	1.1798	1.4753
Rate/Square	7.88	11.79	15.73	19.67

19 Pica	0 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	1.0267	1.5361	2.0494	2.5627
7.5	0.9582	1.4337	1.9128	2.3919
8	0.8983	1.3441	1.7932	2.2424
9	0.7985	1.1947	1.5940	1.9932
10	0.7187	1.0752	1.4346	1.7939
12	0.5989	0.8960	1.1955	1.4949
Rate/Square	7.88	11.79	15.73	19.67

19 Pica	4 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	1.0445	1.5627	2.0850	2.6072
7.5	0.9749	1.4586	1.9460	2.4334
8	0.9139	1.3674	1.8244	2.2813
9	0.8124	1.2155	1.6217	2.0278
10	0.7311	1.0939	1.4595	1.8251
12	0.6093	0.9116	1.2162	1.5209
Rate/Square	7.88	11.79	15.73	19.67

19 Pica	6 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	1.0537	1.5765	2.1033	2.6302
7.5	0.9834	1.4714	1.9631	2.4548
8	0.9220	1.3794	1.8404	2.3014
9	0.8195	1.2262	1.6359	2.0457
10	0.7376	1.1035	1.4723	1.8411
12	0.6146	0.9196	1.2269	1.5343
Rate/Square	7.88	11.79	15.73	19.67

19 Pica	9 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	1.0672	1.5967	2.1303	2.6639
7.5	0.9960	1.4903	1.9883	2.4863
8	0.9338	1.3971	1.8640	2.3309
9	0.8300	1.2419	1.6569	2.0719
10	0.7470	1.1177	1.4912	1.8647
12	0.6225	0.9314	1.2427	1.5539
Rate/Square	7.88	11.79	15.73	19.67

19 Pica	10 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	1.0715	1.6032	2.1389	2.6747
7.5	1.0001	1.4963	1.9963	2.4964
8	0.9376	1.4028	1.8716	2.3403
9	0.8334	1.2469	1.6636	2.0803
10	0.7500	1.1222	1.4972	1.8723
12	0.6250	0.9352	1.2477	1.5602
Rate/Square	7.88	11.79	15.73	19.67

**19 Pica                      11 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	1.0764	1.6104	2.1486	2.6868
7.5	1.0046	1.5031	2.0054	2.5077
8	0.9418	1.4091	1.8800	2.3510
9	0.8372	1.2526	1.6712	2.0897
10	0.7535	1.1273	1.5040	1.8808
12	0.6279	0.9394	1.2534	1.5673
Rate/Square	7.88	11.79	15.73	19.67

**20 Pica                      3 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	1.0942	1.6371	2.1842	2.7313
7.5	1.0212	1.5280	2.0386	2.5492
8	0.9574	1.4325	1.9112	2.3899
9	0.8510	1.2733	1.6988	2.1244
10	0.7659	1.1460	1.5290	1.9119
12	0.6383	0.9550	1.2741	1.5933
Rate/Square	7.88	11.79	15.73	19.67

**20 Pica                      4 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	1.0985	1.6436	2.1929	2.7421
7.5	1.0253	1.5340	2.0467	2.5593
8	0.9612	1.4381	1.9187	2.3993
9	0.8544	1.2784	1.7056	2.1328
10	0.7690	1.1505	1.5350	1.9195
12	0.6408	0.9588	1.2792	1.5996
Rate/Square	7.88	11.79	15.73	19.67

**20 Pica                      6 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	1.1077	1.6573	2.2112	2.7650
7.5	1.0339	1.5468	2.0638	2.5807
8	0.9692	1.4502	1.9348	2.4194
9	0.8615	1.2890	1.7198	2.1506
10	0.7754	1.1601	1.5478	1.9355
12	0.6462	0.9668	1.2899	1.6129
Rate/Square	7.88	11.79	15.73	19.67

**21 Pica                      6 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	1.1617	1.7382	2.3191	2.8999
7.5	1.0843	1.6223	2.1644	2.7066
8	1.0165	1.5209	2.0292	2.5374
9	0.9036	1.3519	1.8037	2.2555
10	0.8132	1.2167	1.6233	2.0299
12	0.6777	1.0139	1.3528	1.6916
Rate/Square	7.88	11.79	15.73	19.67

**21 Pica                      7 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	1.1661	1.7447	2.3277	2.9107
7.5	1.0883	1.6283	2.1725	2.7167
8	1.0203	1.5266	2.0367	2.5469
9	0.9069	1.3570	1.8104	2.2639
10	0.8162	1.2213	1.6294	2.0375
12	0.6802	1.0177	1.3578	1.6979
Rate/Square	7.88	11.79	15.73	19.67

**22 Pica                      0 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	1.1888	1.7786	2.3730	2.9674
7.5	1.1095	1.6600	2.2148	2.7695
8	1.0402	1.5563	2.0764	2.5964
9	0.9246	1.3834	1.8457	2.3079
10	0.8321	1.2450	1.6611	2.0772
12	0.6934	1.0375	1.3842	1.7310
Rate/Square	7.88	11.79	15.73	19.67

**22 Pica                      1 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	1.1931	1.7851	2.3816	2.9782
7.5	1.1135	1.6661	2.2228	2.7796
8	1.0439	1.5619	2.0839	2.6059
9	0.9279	1.3884	1.8524	2.3163
10	0.8352	1.2496	1.6671	2.0847
12	0.6960	1.0413	1.3893	1.7373
Rate/Square	7.88	11.79	15.73	19.67



**22 Pica                      10 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	1.2336	1.8457	2.4625	3.0793
7.5	1.1514	1.7227	2.2983	2.8740
8	1.0794	1.6150	2.1547	2.6944
9	0.9595	1.4356	1.9153	2.3950
10	0.8635	1.2920	1.7238	2.1555
12	0.7196	1.0767	1.4365	1.7963
Rate/Square	7.88	11.79	15.73	19.67

**23 Pica                      0 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	1.2428	1.8595	2.4808	3.1022
7.5	1.1599	1.7355	2.3155	2.8954
8	1.0874	1.6270	2.1707	2.7145
9	0.9666	1.4462	1.9295	2.4129
10	0.8700	1.3016	1.7366	2.1716
12	0.7250	1.0847	1.4472	1.8096
Rate/Square	7.88	11.79	15.73	19.67

**23 Pica                      3 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	1.2563	1.8797	2.5078	3.1360
7.5	1.1725	1.7544	2.3406	2.9269
8	1.0993	1.6447	2.1943	2.7440
9	0.9771	1.4620	1.9505	2.4391
10	0.8794	1.3158	1.7555	2.1952
12	0.7328	1.0965	1.4629	1.8293
Rate/Square	7.88	11.79	15.73	19.67

**24 Pica                      0 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	1.2968	1.9403	2.5887	3.2371
7.5	1.2104	1.8109	2.4161	3.0213
8	1.1347	1.6978	2.2651	2.8325
9	1.0086	1.5091	2.0134	2.5178
10	0.9078	1.3582	1.8121	2.2660
12	0.7565	1.1318	1.5101	1.8883
Rate/Square	7.88	11.79	15.73	19.67

**25 Pica                      6 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	1.3779	2.0616	2.7505	3.4394
7.5	1.2860	1.9241	2.5671	3.2101
8	1.2056	1.8039	2.4067	3.0095
9	1.0717	1.6034	2.1393	2.6751
10	0.9645	1.4431	1.9254	2.4076
12	0.8038	1.2026	1.6045	2.0063
Rate/Square	7.88	11.79	15.73	19.67

**26 Pica                      0 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	1.4049	2.1020	2.8044	3.5069
7.5	1.3112	1.9619	2.6175	3.2731
8	1.2293	1.8392	2.4539	3.0685
9	1.0927	1.6349	2.1812	2.7276
10	0.9834	1.4714	1.9631	2.4548
12	0.8195	1.2262	1.6359	2.0457
Rate/Square	7.88	11.79	15.73	19.67

**26 Pica                      3 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	1.4184	2.1222	2.8314	3.5406
7.5	1.3238	1.9807	2.6426	3.3046
8	1.2411	1.8569	2.4775	3.0980
9	1.1032	1.6506	2.2022	2.7538
10	0.9929	1.4855	1.9820	2.4784
12	0.8274	1.2380	1.6517	2.0654
Rate/Square	7.88	11.79	15.73	19.67

**29 Pica                      3 Point Column**

Type Size	Number of Insertions			
	1	2	3	4
7	1.5805	2.3647	3.1550	3.9452
7.5	1.4751	2.2071	2.9447	3.6822
8	1.3829	2.0691	2.7606	3.4521
9	1.2293	1.8392	2.4539	3.0685
10	1.1064	1.6553	2.2085	2.7617
12	0.9220	1.3794	1.8404	2.3014
Rate/Square	7.88	11.79	15.73	19.67

29 Pica 4 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.5848	2.3712	3.1636	3.9560
7.5	1.4792	2.2131	2.9527	3.6923
8	1.3867	2.0748	2.7682	3.4615
9	1.2326	1.8443	2.4606	3.0769
10	1.1094	1.6598	2.2145	2.7692
12	0.9245	1.3832	1.8454	2.3077
Rate/Square	7.88	11.79	15.73	19.67

29 Pica 6 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.5940	2.3849	3.1820	3.9790
7.5	1.4877	2.2260	2.9698	3.7137
8	1.3948	2.0868	2.7842	3.4816
9	1.2398	1.8550	2.4749	3.0947
10	1.1158	1.6695	2.2274	2.7853
12	0.9298	1.3912	1.8561	2.3211
Rate/Square	7.88	11.79	15.73	19.67

29 Pica 7 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.5983	2.3914	3.1906	3.9898
7.5	1.4918	2.2320	2.9779	3.7238
8	1.3985	2.0925	2.7918	3.4910
9	1.2431	1.8600	2.4816	3.1031
10	1.1188	1.6740	2.2334	2.7928
12	0.9324	1.3950	1.8612	2.3274
Rate/Square	7.88	11.79	15.73	19.67

29 Pica 8 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.6032	2.3987	3.2003	4.0019
7.5	1.4963	2.2388	2.9869	3.7351
8	1.4028	2.0989	2.8003	3.5017
9	1.2469	1.8656	2.4891	3.1126
10	1.1222	1.6791	2.2402	2.8013
12	0.9352	1.3992	1.8668	2.3344
Rate/Square	7.88	11.79	15.73	19.67

30 Pica 0 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.6210	2.4254	3.2359	4.0464
7.5	1.5130	2.2637	3.0202	3.7766
8	1.4184	2.1222	2.8314	3.5406
9	1.2608	1.8864	2.5168	3.1472
10	1.1347	1.6978	2.2651	2.8325
12	0.9456	1.4148	1.8876	2.3604
Rate/Square	7.88	11.79	15.73	19.67

30 Pica 1 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.6254	2.4318	3.2445	4.0572
7.5	1.5170	2.2697	3.0282	3.7867
8	1.4222	2.1279	2.8390	3.5500
9	1.2642	1.8914	2.5235	3.1556
10	1.1377	1.7023	2.2712	2.8400
12	0.9481	1.4186	1.8926	2.3667
Rate/Square	7.88	11.79	15.73	19.67

30 Pica 3 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.6345	2.4456	3.2629	4.0801
7.5	1.5256	2.2825	3.0453	3.8081
8	1.4302	2.1399	2.8550	3.5701
9	1.2713	1.9021	2.5378	3.1734
10	1.1442	1.7119	2.2840	2.8561
12	0.9535	1.4266	1.9033	2.3801
Rate/Square	7.88	11.79	15.73	19.67

30 Pica 9 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.6616	2.4860	3.3168	4.1476
7.5	1.5508	2.3203	3.0957	3.8711
8	1.4539	2.1753	2.9022	3.6291
9	1.2923	1.9336	2.5797	3.2259
10	1.1631	1.7402	2.3217	2.9033
12	0.9692	1.4502	1.9348	2.4194
Rate/Square	7.88	11.79	15.73	19.67

30 Pica	10 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	1.6659	2.4925	3.3254	4.1584
7.5	1.5548	2.3263	3.1037	3.8811
8	1.4576	2.1809	2.9097	3.6386
9	1.2957	1.9386	2.5864	3.2343
10	1.1661	1.7447	2.3278	2.9108
12	0.9718	1.4539	1.9398	2.4257
Rate/Square	7.88	11.79	15.73	19.67

31 Pica	0 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	1.6751	2.5062	3.3437	4.1813
7.5	1.5634	2.3391	3.1208	3.9025
8	1.4657	2.1929	2.9258	3.6586
9	1.3028	1.9493	2.6007	3.2521
10	1.1725	1.7544	2.3406	2.9269
12	0.9771	1.4620	1.9505	2.4391
Rate/Square	7.88	11.79	15.73	19.67

31 Pica	2 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	1.6842	2.5200	3.3621	4.2042
7.5	1.5720	2.3520	3.1379	3.9239
8	1.4737	2.2050	2.9418	3.6787
9	1.3100	1.9600	2.6150	3.2699
10	1.1790	1.7640	2.3535	2.9429
12	0.9825	1.4700	1.9612	2.4525
Rate/Square	7.88	11.79	15.73	19.67

31 Pica	3 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	1.6886	2.5264	3.3707	4.2150
7.5	1.5760	2.3580	3.1460	3.9340
8	1.4775	2.2106	2.9494	3.6881
9	1.3133	1.9650	2.6217	3.2783
10	1.1820	1.7685	2.3595	2.9505
12	0.9850	1.4738	1.9663	2.4588
Rate/Square	7.88	11.79	15.73	19.67

33 Pica	0 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	1.7831	2.6679	3.5595	4.4510
7.5	1.6643	2.4900	3.3222	4.1543
8	1.5602	2.3344	3.1145	3.8947
9	1.3869	2.0750	2.7685	3.4619
10	1.2482	1.8675	2.4916	3.1157
12	1.0402	1.5563	2.0764	2.5964
Rate/Square	7.88	11.79	15.73	19.67

34 Pica	1 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	1.8415	2.7552	3.6760	4.5967
7.5	1.7187	2.5715	3.4309	4.2903
8	1.6113	2.4108	3.2165	4.0221
9	1.4323	2.1430	2.8591	3.5752
10	1.2890	1.9287	2.5732	3.2177
12	1.0742	1.6072	2.1443	2.6814
Rate/Square	7.88	11.79	15.73	19.67

35 Pica	0 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	1.8912	2.8296	3.7752	4.7208
7.5	1.7651	2.6410	3.5235	4.4061
8	1.6548	2.4759	3.3033	4.1307
9	1.4709	2.2008	2.9363	3.6717
10	1.3238	1.9807	2.6426	3.3046
12	1.1032	1.6506	2.2022	2.7538
Rate/Square	7.88	11.79	15.73	19.67

35 Pica	8 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	1.9274	2.8838	3.8475	4.8112
7.5	1.7989	2.6915	3.5910	4.4904
8	1.6865	2.5233	3.3665	4.2098
9	1.4991	2.2429	2.9925	3.7420
10	1.3492	2.0186	2.6932	3.3678
12	1.1243	1.6822	2.2444	2.8065
Rate/Square	7.88	11.79	15.73	19.67

39 Pica	0 Point Column			
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39 Pica	5 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	2.1073	3.1530	4.2067	5.2603
7.5	1.9668	2.9428	3.9262	4.9096
8	1.8439	2.7589	3.6808	4.6028
9	1.6390	2.4523	3.2718	4.0914
10	1.4751	2.2071	2.9447	3.6822
12	1.2293	1.8392	2.4539	3.0685
Rate/Square	7.88	11.79	15.73	19.67

Type Size	Number of Insertions			
	1	2	3	4
7	2.1300	3.1869	4.2520	5.3170
7.5	1.9880	2.9745	3.9685	4.9625
8	1.8638	2.7886	3.7205	4.6523
9	1.6567	2.4787	3.3071	4.1354
10	1.4910	2.2309	2.9764	3.7219
12	1.2425	1.8590	2.4803	3.1016
Rate/Square	7.88	11.79	15.73	19.67