CITIES AND TOWNS BULLETIN

AND UNIFORM COMPLIANCE GUIDELINES

ISSUED BY STATE BOARD OF ACCOUNTS

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.

STATE BOARD OF ACCOUNTS INTERNET ADDRESSES

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MONTHLY AND ANNUAL ENGAGEMENT UPLOADS

In keeping with State Examiner Directive 2018-1, the following files and governmental unit information are required to be uploaded annually:

Year-end bank statement
Year-end outstanding check list
Year-end investment statements
Detail of receipts for the year
Detail of disbursements for the year
Current year salary ordinance
Annual employee earnings record
Annual vendor history report

Annual files are due to be uploaded on Gateway no later than March 1, 2019.

SBOA personnel have developed a user guide for the Upload App located at: https://gateway.ifionline.org/userguides/engagementguide. If, after consulting the user guide, you still have questions, please contact the helpdesk at gateway@sboa.in.gov.

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 user guide. Contact information for questions and other help, including a "Frequently Asked Questions" section, is also available on the user guide.

More information is available on the SBOA website by clicking the Political Subdivisions link on the left hand menu and then by selecting the appropriate unit type. Then scroll down and select the Gateway section and the Gateway Upload Application link.

ANNUAL OPERATIONAL REPORT OF LOCAL ROAD AND STREET OPERATIONS

Indiana Code 8-17-4.1 requires an operational report shall be prepared by all cities and towns having a population of 15,000 or more with road and street responsibilities. **Please note the statutory change in population threshold**; previously the reports were only required for populations of 20,000 or more. The report shall be prepared on forms prescribed by the State Board of Accounts and must disclose all information considered necessary to reflect the financial condition and operations of the department.

Starting in 2019 (for reporting calendar year 2018), the annual operational report will be electronically filed with the Indiana State Board of Accounts through an online data management system developed and maintained by LTAP. Look for further instructions in the first part of 2019 from both SBOA and LTAP regarding training for the data management system. The report is also to be filed with the governing body of the municipality and should be available to the public and media.

The annual operational report shall be prepared and filed on City and Town Form Number 225, entitled Highway (Local Road and Street) Annual Report. Form 225 has been revised significantly in order to be integrated into LTAP's data management system and should be available for use by December 31, 2018. A copy of the form can be obtained on our website at www.in.gov/sboa by clicking on "Political Subdivision", then either "Cities" or "Towns", then "Electronic Forms". **Due to the revisions of the form, please do not use last year's report and simply update the data – you will need to download the revised form to use for reporting. Older versions of the form will not be accepted.**

INDOT issued a memo dated November 1, 2016, encouraging all local entities (even those not required to by Indiana Code 8-17-4.1) to file the appropriate information annually with INDOT's Financial Management Unit. Specific questions regarding the INDOT memo can be addressed to financialmanagementunit@indot.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 Council and other Board meetings
- Bank reconcilements complete and bank information (statements, etc.)
- Claims in order with supporting documentation available
- Copies of new ordinances, 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)

FEDERAL AND STATE MILEAGE RATES

The Federal business mileage rate is available at www.irs.gov. The State mileage rate is 38 cents per mile as of the date of this publication.

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 clerk-treasurer 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 city or town council and the duplicate copy maintained by the clerk-treasurer of the city or town. The clerk-treasurer 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 general fund of the city or town.

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.

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 2019 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 2019, with proper explanation, and added to the 2019 appropriation for the same purpose. By properly carrying out this procedure, the 2019 budget will not be expected to stand any expense not anticipated in making the budget.

We suggest the proper officials of the city or town 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 Finance should be sent a copy of the listing.

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 city and town council the authority to order the transfer to the general 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 a city or town council 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….

(2) Funds of a municipality, to the general fund or rainy day fund of the municipality."

Please see the September 2015 Cities and Towns Bulletin, page 4 for more information about transfers to the Rainy Day fund.

FIRE PROTECTION CONTRACTS WITH VOLUNTEER FIRE COMPANIES

IC 36-8-12-3 authorizes cities and towns to enter into agreements with one or more volunteer fire companies that maintain adequate firefighting service for the use and operation of firefighting apparatus and equipment owned by the volunteer fire company, including the service of operators of the apparatus and equipment.

IC 36-8-12-4 states the contract must provide an amount determined by negotiation between the municipality and volunteer fire company. The consideration must include the amounts the unit is required to pay under IC 36-8-12 for insurance premiums and clothing, automobile, and other allowances.

FIRE PROTECTION CONTRACTS WITH VOLUNTEER FIRE COMPANIES - Continued

If the contractual agreement is properly drawn, the problem of the governmental unit reporting clothing and auto allowances to the Internal Revenue Service and the Indiana Department of Revenue may be eliminated. Since the contractual payments are lump sum to the volunteer fire company, the volunteer fire company assumes the responsibility for making the payments of allowances to the volunteer firefighters and for reporting of such payments.

Year end is a good time to review existing contracts for fire protection. If renewals or changes in contracts are necessary, such renewals or changes should be made under the guidance of the city or town attorney. All agreements for fire protection should be in writing and the agreements must be preserved as any other public documents. There is no statutory authority to make contractual payments to volunteer fire companies unless an agreement has been entered into.

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

All cities and towns 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 city or town offers a health plan, a pension, and other benefits to full-time and part-time employees. In addition, as a part of the report, each city or town must upload a copy of the policies adopted under IC 36-1-20.2 (Nepotism) and IC 36-1-21 (Contracting). If your city or town has already uploaded a Nepotism Policy and a Contracting Policy, those policies will roll forward to your current submission. You will not be required to upload the policies again.

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

Fiscal Officers are no longer required to mail a signed hardcopy of the Attestation Statement to the State Board of Accounts. The Attestation Statement submitted electronically with the 100R is sufficient.

The Department of Local Government Finance may not approve a city or town's budget or any additional appropriations for the ensuing calendar year unless such report is filed and the Nepotism and Contracting policies have been implemented.

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 to him under 6-1.1-22-14 is delinquent in the payment of taxes, he 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.

ANNUAL FINANCIAL REPORT

IC 5-3-1-3 provides that each city controller or city and town clerk-treasurer shall have published an annual report of the receipts and expenditures of such city or town 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.

Fiscal Officers are no longer required to mail a signed hardcopy of the Attestation Statement of the State Board of Accounts. The Attestation Statement submitted electronically with the AFR is sufficient.

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 city or town, in which case publication in the one newspaper is sufficient. If no newspaper is published in the city or town, then publication is to be made in a newspaper published in the county in which the city or town is located and that circulates within the city or town.

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 city or town until the city or town 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 of these 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.

TIMELY FILING OF REQUIRED REPORTS - Continued

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.

If you need submission rights or have any questions regarding the use of Gateway, please contact our help desk at gateway@sboa.in.gov. Also, 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.

PUBLICATION OF ANNUAL REPORT IN PAMPHLET FORM - SECOND CLASS CITIES

IC 36-4-10-5(b)(5) requires the city fiscal officer of a second class city to "submit under oath to the city legislative body a report of the accounts of the city published in pamphlet form and showing revenues, receipts, expenditures, and the sources of revenues." Please note that this statute does not apply to Towns or Third Class Cities.

BANDS AND ORCHESTRAS

Under prior law (IC 19-7-26), a common council of a city or a town council of a town could make annual appropriations for the purpose of maintaining and employing bands and orchestras to furnish music in public places and parks. Since this statute was repealed in 1981, a city or town should use the following when appropriating money for bands and orchestras.

The audit position of the State Board of Accounts is that if local units wish to provide bands and orchestras they should:

1. follow the provisions of IC 36-1-3, the Home Rule statute;

2. cite IC 36-10-2-2 and IC 36-10-2-4 in the home rule ordinance enacted; and

3. follow the provisions of the ordinance and the cited statutes.

By doing this, cities and towns would not be subjected to exception in our audit reports.

IC 36-10-2-2 states:

"A unit may establish, aid, maintain, and operate public parks, playgrounds, and recreation facilities and programs. IC 36-10-2-4 states: "A unit may establish, aid, maintain, and operate libraries and museums, cultural, historical and scientific facilities and programs, and community restitution or service facilities and programs."

POLICE AND FIRE DEATH BENEFITS

The heirs or estates of active or retired members of the 1925, 1937, or 1977 police and fire pension plans are entitled to receive a funeral benefit of at least twelve thousand dollars ($12,000) upon death of a member of such pension plans. [IC 36-8-6-9.8, IC 36-8-7-13, and IC 36-8-8-16]

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.

FINAL ACTION ON BUDGETS

If any reduction is made by the Department of Local Government Finance in the city or town's budget and tax levy, the appropriating body should comply with the section of the budget law found in IC 6- 1.1-18-4 which is quoted below:

> "Appropriations not to exceed budget – Except as otherwise provided in this chapter, the proper officers of a political subdivision shall appropriate funds in such a manner that the expenditures for a year do not exceed its budget for that year as finally determined under this article."

SEWER SYSTEM – CUMULATIVE BUILDING AND SINKING FUND

Indiana Coe 36-9-26-2 provides:

(a) A municipality may, by ordinance, establish a cumulative building and sinking fund under IC 6-1.1-41 to provide money for one (1) or more of the following purposes:

(1) The planning, erection, remodeling, extension, and repair of sewage disposal plants and sewers to convey sanitary sewage to those plants.

(2) The construction, remodeling, repair, and extension of storm sewers.

(3) Relief sewers and drains in aid of the sanitary system or storm sewers.

(4) The payment of the municipality's part of the costs of any public sewer or drainage project that:
(A) lies partly or wholly within the municipality; and
(B) aids or is connected to the sewage collection or drainage system of the municipality.

(5) The payment of the part of any project that is allocable to property owners by special assessment under IC 36-9-39, for repayment to the cumulative building and sinking fund.

(b) The statement for repayment under subsection (a)(5) shall be mailed to the property owner separately from the property tax statement

Indiana Code 36-9-26-4 provides:

A municipality that has established a cumulative building and sinking fund may levy a tax in compliance with IC 6-1.1-41 not to exceed one dollar ($1) on each one hundred dollars ($100) of taxable property in the municipality.

REDEVELOPMENT COMMISSION – TAX LEVY

Indiana Code 36-7-14-28 provides for the establishment of a "Redevelopment District General Fund" and "Redevelopment District Capital Fund." The statutes contemplate separate budgets for these two funds for which the total combined rate for both funds could not exceed ($0.0333) per $100.00 of assessed valuation. The budgets should be prepared on the same forms and in the same manner as the budget estimates for other executive departments of the city or town and submitted to the city or town council, tax adjustment board and Department of Local Government Finance.

CITY AND TOWN COURTS – JUDGMENTS ON OVERWEIGHT VEHICLES

Infraction judgments levied for overweight vehicles should be accounted for in the following manner:

1. All overweight infraction judgments shall be indicated separately as "Overweight Vehicle Fines" on City or Town Form No. 214, City/Town Court Receipt.

2. The receipts shall be posted as "Overweight Vehicle Fines" on City and Town Form No. 213, City/Town Court Cash Book.

3. Monthly, the total of all overweight infraction judgments shall be transmitted to the County Auditor (along with state fines and forfeitures) on City and Town Form No. 217, Report to County Auditor of Fines and Forfeitures Collect in City/Town Court. The total overweight infraction judgments shall be indicated separately on the transmittal as "Overweight Vehicle Fines." They should not be included as State Fines and Forfeitures.

4. The County Auditor shall quietus the collections reported by the Clerk of the City/Town Court to a separate fund entitled "Overweight Vehicle Fines." Such collections shall be transmitted to the Auditor of State.

5. Pursuant to IC 9-20-18-12, the Auditor of State will deposit such judgments into the State Highway Fund.

INSURANCE FRAUD SCHEMES

We have received reports of supposed insurance agents failing to remit insurance premiums to their insurance companies and creating fraudulent insurance policies. Please remain vigilant in protecting their taxpayers' funds and be aware of the following warning signs:

1. The insurance agent is very aggressive or tries to pressure you into signing a policy immediately quoting significant savings.

2. Rates are much much lower than their competitor's comparable coverage (typically 15-20% less).

3. When attempting to contact the insurer for more details, the insurer is unreachable or there is no published phone number for the insurance company.

Before signing an application for an insurance policy or writing a check to an insurance company, we would recommend that units take the time to confirm the legitimacy of the business. The Indiana Department of Insurance (IDOI) can verify whether an insurance company exists and is authorized to sell insurance in Indiana. IDOI's website has additional resources and tips to combat insurance fraud. https://www.in.gov/idoi/2565.htm

SURPLUS BOND PROCEEDS

Indiana Code 5-1-13-2 provides:

(a) Notwithstanding any other law, whenever:

(1) bonds are issued by any local issuing body in the state of Indiana for any lawful purpose or project;

(2) the purpose or project for which the bonds were issued has been accomplished or abandoned; and

(3) a surplus remains from the proceeds of the bonds or investment earnings derived from the proceeds of those bonds;

the local issuing body may use the surplus only in the manner prescribed by subsection (b), (c), or (d).

(b) The legislative body or other governing body of any such local issuing body may by an order, ordinance, or resolution entered of record direct the disbursing officer of such local issuing body to transfer the surplus bond proceeds or investment earnings to the fund of the local issuing body pledged to the payment of principal and interest on those bonds, and upon such order, ordinance, or resolution being made, the disbursing officer shall make such transfer. Thereafter such funds transferred shall be used for the payment of the bonds to which the surplus bond proceeds or investment earnings are attributable or interest due for such bonds.

(c) Surplus bond proceeds or investment earnings may be used by a local issuing body for the following purposes:

(1) To maintain a debt service reserve fund for the bonds to which the surplus bond proceeds or investment earnings are attributable, at the level required under the terms of the bonds, if the local issuing body adopts an ordinance, resolution, or order authorizing that use of the proceeds or earnings.

(2) To pay the principal or interest, or both, on any other bonds of the local issuing body, if the local issuing body adopts an ordinance, a resolution, or an order authorizing the use of the surplus proceeds to pay principal or interest on the bonds.

(3) To reduce the rate or amount of ad valorem property taxes, special benefit taxes on property, or tax increment revenues imposed by or allocated to the local issuing body.

(d) This section applies to bonds that are not payable from ad valorem property taxes, special benefit taxes on property, or tax increment revenues derived from property taxes. Surplus bond proceeds or investment earnings may be used by a local issuing body for the same purpose or type of project for which the bonds were originally issued, if:

(1) the fiscal officer of the local issuing body certifies before or at the time of that use that the surplus was not anticipated at the time of issuance of the bonds; and

(2) the board or legislative body responsible for issuing the bonds takes action approving the use of surplus bond proceeds or investment earnings for the same purpose or type of project for which the bonds were originally issued.

INDEX TO BULLETINS

An index to the following issues of the Cities and Towns Bulletin is available at www.in.gov/sboa:

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2017 – March, June, September, December
2018 – March, June, September, December

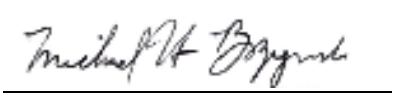
The articles appearing in the year 2008 and prior issues have been revised and reprinted in later issues. Also, articles revised in later issues that are obsolete have been omitted from the index. Please discard all issues prior to March 2009.

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 city and town officials is truly appreciated.

From each of us and our staff 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.

Paul D. Joyce, CPA
State Examiner



Michael H. Bozymski, CPA
Deputy State Examiner

Tammy R. White, CPA
Deputy State Examiner

RATES FOR LEGAL ADVERTISING

Effective January 1, 2019

The following rates, effective January 1, 2019, 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 4.00 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.2986	0.4466	0.5960	0.7453
7.5	0.2787	0.4169	0.5562	0.6956
8	0.2613	0.3908	0.5215	0.6521
9	0.2323	0.3474	0.4635	0.5797
10	0.2090	0.3127	0.4172	0.5217
12	0.1742	0.2605	0.3476	0.4347
Rate/Square	6.88	10.29	13.73	17.17

6 Pica 9 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.3184	0.4763	0.6355	0.7947
7.5	0.2972	0.4445	0.5931	0.7417
8	0.2786	0.4167	0.5561	0.6954
9	0.2477	0.3704	0.4943	0.6181
10	0.2229	0.3334	0.4449	0.5563
12	0.1858	0.2778	0.3707	0.4636
Rate/Square	6.88	10.29	13.73	17.17

6 Pica 10 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.3222	0.4819	0.6430	0.8041
7.5	0.3007	0.4498	0.6002	0.7505
8	0.2819	0.4217	0.5627	0.7036
9	0.2506	0.3748	0.5001	0.6254
10	0.2256	0.3373	0.4501	0.5629
12	0.1880	0.2811	0.3751	0.4691
Rate/Square	6.88	10.29	13.73	17.17

7 Pica 0 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.3302	0.4939	0.6590	0.8242
7.5	0.3082	0.4610	0.6151	0.7692
8	0.2890	0.4322	0.5767	0.7211
9	0.2569	0.3842	0.5126	0.6410
10	0.2312	0.3457	0.4613	0.5769
12	0.1926	0.2881	0.3844	0.4808
Rate/Square	6.88	10.29	13.73	17.17

7 Pica 6 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.3538	0.5292	0.7061	0.8830
7.5	0.3302	0.4939	0.6590	0.8242
8	0.3096	0.4631	0.6179	0.7727
9	0.2752	0.4116	0.5492	0.6868
10	0.2477	0.3704	0.4943	0.6181
12	0.2064	0.3087	0.4119	0.5151
Rate/Square	6.88	10.29	13.73	17.17

8 Pica 5 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.3972	0.5941	0.7927	0.9913
7.5	0.3707	0.5545	0.7399	0.9253
8	0.3476	0.5199	0.6936	0.8674
9	0.3090	0.4621	0.6166	0.7710
10	0.2781	0.4159	0.5549	0.6939
12	0.2317	0.3466	0.4624	0.5783
Rate/Square	6.88	10.29	13.73	17.17

8 Pica 6 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.4010	0.5998	0.8003	1.0008
7.5	0.3743	0.5598	0.7469	0.9340
8	0.3509	0.5248	0.7002	0.8757
9	0.3119	0.4665	0.6224	0.7784
10	0.2807	0.4198	0.5602	0.7005
12	0.2339	0.3499	0.4668	0.5838
Rate/Square	6.88	10.29	13.73	17.17

9 Pica - Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.4246	0.6350	0.8473	1.0596
7.5	0.3963	0.5927	0.7908	0.9890
8	0.3715	0.5557	0.7414	0.9272
9	0.3302	0.4939	0.6590	0.8242
10	0.2972	0.4445	0.5931	0.7417
12	0.2477	0.3704	0.4943	0.6181
Rate/Square	6.88	10.29	13.73	17.17

9 Pica 2 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.4326	0.6470	0.8633	1.0796
7.5	0.4038	0.6039	0.8058	1.0077
8	0.3785	0.5662	0.7554	0.9447
9	0.3365	0.5032	0.6715	0.8397
10	0.3028	0.4529	0.6043	0.7558
12	0.2524	0.3774	0.5036	0.6298
Rate/Square	6.88	10.29	13.73	17.17

9 Pica 4 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.4402	0.6583	0.8784	1.0985
7.5	0.4108	0.6144	0.8198	1.0253
8	0.3851	0.5760	0.7686	0.9612
9	0.3423	0.5120	0.6832	0.8544
10	0.3081	0.4608	0.6149	0.7689
12	0.2568	0.3840	0.5124	0.6408
Rate/Square	6.88	10.29	13.73	17.17

9 Pica 5 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.4444	0.6647	0.8869	1.1091
7.5	0.4148	0.6204	0.8278	1.0351
8	0.3889	0.5816	0.7760	0.9704
9	0.3457	0.5170	0.6898	0.8626
10	0.3111	0.4653	0.6208	0.7764
12	0.2592	0.3877	0.5173	0.6470
Rate/Square	6.88	10.29	13.73	17.17

9 Pica 6 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.4482	0.6703	0.8944	1.1185
7.5	0.4183	0.6256	0.8348	1.0439
8	0.3922	0.5865	0.7826	0.9787
9	0.3486	0.5214	0.6957	0.8699
10	0.3137	0.4692	0.6261	0.7830
12	0.2614	0.3910	0.5217	0.6525
Rate/Square	6.88	10.29	13.73	17.17

9 Pica 8 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.4562	0.6823	0.9104	1.1385
7.5	0.4258	0.6368	0.8497	1.0626
8	0.3992	0.5970	0.7966	0.9962
9	0.3548	0.5307	0.7081	0.8855
10	0.3193	0.4776	0.6373	0.7970
12	0.2661	0.3980	0.5311	0.6641
Rate/Square	6.88	10.29	13.73	17.17

9 Pica 9 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.4600	0.6880	0.9179	1.1479
7.5	0.4293	0.6421	0.8568	1.0714
8	0.4025	0.6020	0.8032	1.0044
9	0.3578	0.5351	0.7140	0.8928
10	0.3220	0.4816	0.6426	0.8036
12	0.2683	0.4013	0.5355	0.6696
Rate/Square	6.88	10.29	13.73	17.17

9 Pica 10 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.4638	0.6936	0.9255	1.1574
7.5	0.4328	0.6474	0.8638	1.0802
8	0.4058	0.6069	0.8098	1.0127
9	0.3607	0.5395	0.7198	0.9002
10	0.3246	0.4855	0.6478	0.8101
12	0.2705	0.4046	0.5399	0.6751
Rate/Square	6.88	10.29	13.73	17.17

9 Pica 11 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.4680	0.7000	0.9340	1.1680
7.5	0.4368	0.6533	0.8717	1.0901
8	0.4095	0.6125	0.8172	1.0220
9	0.3640	0.5444	0.7264	0.9084
10	0.3276	0.4900	0.6538	0.8176
12	0.2730	0.4083	0.5448	0.6813
Rate/Square	6.88	10.29	13.73	17.17

10 Pica 5 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.4916	0.7352	0.9810	1.2268
7.5	0.4588	0.6862	0.9156	1.1450
8	0.4301	0.6433	0.8584	1.0735
9	0.3823	0.5718	0.7630	0.9542
10	0.3441	0.5147	0.6867	0.8588
12	0.2868	0.4289	0.5723	0.7156
Rate/Square	6.88	10.29	13.73	17.17

11 Pica 3 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.5307	0.7938	1.0592	1.3245
7.5	0.4954	0.7409	0.9886	1.2362
8	0.4644	0.6946	0.9268	1.1590
9	0.4128	0.6174	0.8238	1.0302
10	0.3715	0.5557	0.7414	0.9272
12	0.3096	0.4631	0.6179	0.7727
Rate/Square	6.88	10.29	13.73	17.17

11 Pica 7 Point Column				
	Number of Insertions			
Type Size	1	2	3	4
7	0.5463	0.8171	1.0902	1.3634
7.5	0.5099	0.7626	1.0176	1.2725
8	0.4780	0.7149	0.9540	1.1930
9	0.4249	0.6355	0.8480	1.0604
10	0.3824	0.5720	0.7632	0.9544
12	0.3187	0.4766	0.6360	0.7953
Rate/Square	6.88	10.29	13.73	17.17

12 Pica 5 Point Column				
	Number of Insertions			
Type Size	1	2	3	4
7	0.5859	0.8764	1.1693	1.4623
7.5	0.5469	0.8179	1.0914	1.3648
8	0.5127	0.7668	1.0232	1.2795
9	0.4557	0.6816	0.9095	1.1373
10	0.4102	0.6134	0.8185	1.0236
12	0.3418	0.5112	0.6821	0.8530
Rate/Square	6.88	10.29	13.73	17.17

12 Pica 9 Point Column				
	Number of Insertions			
Type Size	1	2	3	4
7	0.6015	0.8996	1.2004	1.5011
7.5	0.5614	0.8397	1.1204	1.4011
8	0.5263	0.7872	1.0503	1.3135
9	0.4678	0.6997	0.9336	1.1676
10	0.4211	0.6297	0.8403	1.0508
12	0.3509	0.5248	0.7002	0.8757
Rate/Square	6.88	10.29	13.73	17.17

13 Pica 2 Point Column				
	Number of Insertions			
Type Size	1	2	3	4
7	0.6213	0.9293	1.2399	1.5506
7.5	0.5799	0.8673	1.1573	1.4472
8	0.5437	0.8131	1.0849	1.3568
9	0.4833	0.7228	0.9644	1.2060
10	0.4349	0.6505	0.8680	1.0854
12	0.3624	0.5421	0.7233	0.9045
Rate/Square	6.88	10.29	13.73	17.17

14 Pica 2 Point Column				
	Number of Insertions			
Type Size	1	2	3	4
7	0.6685	0.9998	1.3341	1.6683
7.5	0.6239	0.9332	1.2451	1.5571
8	0.5849	0.8749	1.1673	1.4598
9	0.5199	0.7776	1.0376	1.2976
10	0.4680	0.6999	0.9339	1.1678
12	0.3900	0.5832	0.7782	0.9732
Rate/Square	6.88	10.29	13.73	17.17

14 Pica 7 Point Column				
	Number of Insertions			
Type Size	1	2	3	4
7	0.6878	1.0288	1.3727	1.7166
7.5	0.6420	0.9602	1.2812	1.6022
8	0.6019	0.9002	1.2011	1.5020
9	0.5350	0.8002	1.0676	1.3351
10	0.4815	0.7201	0.9609	1.2016
12	0.4012	0.6001	0.8007	1.0014
Rate/Square	6.88	10.29	13.73	17.17

14 Pica 9 Point Column				
	Number of Insertions			
Type Size	1	2	3	4
7	0.6959	1.0408	1.3887	1.7366
7.5	0.6495	0.9714	1.2961	1.6208
8	0.6089	0.9107	1.2151	1.5195
9	0.5412	0.8095	1.0801	1.3507
10	0.4871	0.7285	0.9721	1.2156
12	0.4059	0.6071	0.8101	1.0130
Rate/Square	6.88	10.29	13.73	17.17

15 Pica 0 Point Column				
	Number of Insertions			
Type Size	1	2	3	4
7	0.7077	1.0584	1.4122	1.7661
7.5	0.6605	0.9878	1.3181	1.6483
8	0.6192	0.9261	1.2357	1.5453
9	0.5504	0.8232	1.0984	1.3736
10	0.4954	0.7409	0.9886	1.2362
12	0.4128	0.6174	0.8238	1.0302
Rate/Square	6.88	10.29	13.73	17.17

15 Pica 9 Point Column				
	Number of Insertions			
Type Size	1	2	3	4
7	0.7430	1.1113	1.4828	1.8544
7.5	0.6935	1.0372	1.3840	1.7307
8	0.6502	0.9724	1.2975	1.6226
9	0.5779	0.8644	1.1533	1.4423
10	0.5201	0.7779	1.0380	1.2981
12	0.4334	0.6483	0.8650	1.0817
Rate/Square	6.88	10.29	13.73	17.17

17 Pica 3 Point Column				
	Number of Insertions			
Type Size	1	2	3	4
7	0.8138	1.2172	1.6241	2.0310
7.5	0.7596	1.1360	1.5158	1.8956
8	0.7121	1.0650	1.4211	1.7771
9	0.6330	0.9467	1.2632	1.5796
10	0.5697	0.8520	1.1368	1.4217
12	0.4747	0.7100	0.9474	1.1847
Rate/Square	6.88	10.29	13.73	17.17

19 Pica 0 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.8964	1.3406	1.7888	2.2370
7.5	0.8366	1.2513	1.6696	2.0879
8	0.7843	1.1731	1.5652	1.9574
9	0.6972	1.0427	1.3913	1.7399
10	0.6275	0.9384	1.2522	1.5659
12	0.5229	0.7820	1.0435	1.3049
Rate/Square	6.88	10.29	13.73	17.17

19 Pica 4 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.9119	1.3639	1.8199	2.2759
7.5	0.8511	1.2730	1.6986	2.1241
8	0.7979	1.1934	1.5924	1.9914
9	0.7093	1.0608	1.4155	1.7701
10	0.6384	0.9547	1.2739	1.5931
12	0.5320	0.7956	1.0616	1.3276
Rate/Square	6.88	10.29	13.73	17.17

19 Pica 6 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.9200	1.3759	1.8359	2.2959
7.5	0.8586	1.2842	1.7135	2.1428
8	0.8050	1.2039	1.6064	2.0089
9	0.7155	1.0702	1.4279	1.7857
10	0.6440	0.9631	1.2851	1.6071
12	0.5366	0.8026	1.0709	1.3393
Rate/Square	6.88	10.29	13.73	17.17

19 Pica 9 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.9317	1.3936	1.8594	2.3253
7.5	0.8696	1.3007	1.7355	2.1703
8	0.8153	1.2194	1.6270	2.0346
9	0.7247	1.0839	1.4462	1.8086
10	0.6522	0.9755	1.3016	1.6277
12	0.5435	0.8129	1.0847	1.3564
Rate/Square	6.88	10.29	13.73	17.17

19 Pica 10 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.9355	1.3992	1.8670	2.3347
7.5	0.8732	1.3059	1.7425	2.1791
8	0.8186	1.2243	1.6336	2.0429
9	0.7276	1.0883	1.4521	1.8159
10	0.6549	0.9794	1.3069	1.6343
12	0.5457	0.8162	1.0891	1.3619
Rate/Square	6.88	10.29	13.73	17.17

19 Pica 11 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.9398	1.4056	1.8754	2.3453
7.5	0.8771	1.3119	1.7504	2.1890
8	0.8223	1.2299	1.6410	2.0522
9	0.7309	1.0932	1.4587	1.8241
10	0.6578	0.9839	1.3128	1.6417
12	0.5482	0.8199	1.0940	1.3681
Rate/Square	6.88	10.29	13.73	17.17

20 Pica 3 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.9553	1.4288	1.9065	2.3842
7.5	0.8916	1.3336	1.7794	2.2252
8	0.8359	1.2502	1.6682	2.0862
9	0.7430	1.1113	1.4828	1.8544
10	0.6687	1.0002	1.3346	1.6689
12	0.5573	0.8335	1.1121	1.3908
Rate/Square	6.88	10.29	13.73	17.17

20 Pica 4 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.9591	1.4345	1.9140	2.3936
7.5	0.8952	1.3389	1.7864	2.2340
8	0.8392	1.2552	1.6748	2.0944
9	0.7460	1.1157	1.4887	1.8617
10	0.6714	1.0041	1.3398	1.6755
12	0.5595	0.8368	1.1165	1.3963
Rate/Square	6.88	10.29	13.73	17.17

20 Pica 6 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.9671	1.4465	1.9300	2.4136
7.5	0.9027	1.3500	1.8014	2.2527
8	0.8462	1.2657	1.6888	2.1119
9	0.7522	1.1250	1.5011	1.8773
10	0.6770	1.0125	1.3510	1.6895
12	0.5642	0.8438	1.1259	1.4079
Rate/Square	6.88	10.29	13.73	17.17

21 Pica 6 Point Column

Type Size	Number of Insertions 1	2	3	4
7	1.0143	1.5170	2.0242	2.5313
7.5	0.9467	1.4159	1.8892	2.3626
8	0.8875	1.3274	1.7712	2.2149
9	0.7889	1.1799	1.5744	1.9688
10	0.7100	1.0619	1.4169	1.7719
12	0.5917	0.8849	1.1808	1.4766
Rate/Square	6.88	10.29	13.73	17.17

21 Pica	7 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.0181	1.5227	2.0317	2.5408
7.5	0.9502	1.4212	1.8963	2.3714
8	0.8908	1.3323	1.7778	2.2232
9	0.7918	1.1843	1.5802	1.9762
10	0.7127	1.0659	1.4222	1.7785
12	0.5939	0.8882	1.1852	1.4821
Rate/Square	6.88	10.29	13.73	17.17

22 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.0379	1.5523	2.0713	2.5902
7.5	0.9687	1.4488	1.9332	2.4175
8	0.9082	1.3583	1.8124	2.2664
9	0.8073	1.2074	1.6110	2.0146
10	0.7265	1.0866	1.4499	1.8132
12	0.6054	0.9055	1.2082	1.5110
Rate/Square	6.88	10.29	13.73	17.17

22 Pica	1 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.0417	1.5580	2.0788	2.5996
7.5	0.9722	1.4541	1.9402	2.4263
8	0.9115	1.3632	1.8190	2.2747
9	0.8102	1.2118	1.6168	2.0219
10	0.7292	1.0906	1.4552	1.8197
12	0.6076	0.9088	1.2126	1.5165
Rate/Square	6.88	10.29	13.73	17.17

22 Pica	10 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.0771	1.6109	2.1494	2.6879
7.5	1.0053	1.5035	2.0061	2.5087
8	0.9424	1.4095	1.8807	2.3519
9	0.8377	1.2529	1.6718	2.0906
10	0.7539	1.1276	1.5046	1.8816
12	0.6283	0.9397	1.2538	1.5680
Rate/Square	6.88	10.29	13.73	17.17

23 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.0851	1.6229	2.1654	2.7080
7.5	1.0127	1.5147	2.0211	2.5274
8	0.9494	1.4200	1.8947	2.3695
9	0.8439	1.2622	1.6842	2.1062
10	0.7596	1.1360	1.5158	1.8956
12	0.6330	0.9467	1.2632	1.5796
Rate/Square	6.88	10.29	13.73	17.17

23 Pica	3 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.0969	1.6405	2.1890	2.7374
7.5	1.0237	1.5312	2.0430	2.5549
8	0.9598	1.4355	1.9153	2.3952
9	0.8531	1.2760	1.7025	2.1291
10	0.7678	1.1484	1.5323	1.9162
12	0.6398	0.9570	1.2769	1.5968
Rate/Square	6.88	10.29	13.73	17.17

24 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.1323	1.6934	2.2596	2.8257
7.5	1.0568	1.5805	2.1089	2.6373
8	0.9907	1.4818	1.9771	2.4725
9	0.8806	1.3171	1.7574	2.1978
10	0.7926	1.1854	1.5817	1.9780
12	0.6605	0.9878	1.3181	1.6483
Rate/Square	6.88	10.29	13.73	17.17

25 Pica	6 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.2030	1.7993	2.4008	3.0023
7.5	1.1228	1.6793	2.2407	2.8021
8	1.0526	1.5744	2.1007	2.6270
9	0.9357	1.3994	1.8673	2.3351
10	0.8421	1.2595	1.6806	2.1016
12	0.7018	1.0496	1.4005	1.7513
Rate/Square	6.88	10.29	13.73	17.17

26 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.2266	1.8346	2.4479	3.0612
7.5	1.1448	1.7123	2.2847	2.8571
8	1.0733	1.6052	2.1419	2.6785
9	0.9540	1.4269	1.9039	2.3809
10	0.8586	1.2842	1.7135	2.1428
12	0.7155	1.0702	1.4279	1.7857
Rate/Square	6.88	10.29	13.73	17.17

26 0	3 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.2384	1.8522	2.4714	3.0906
7.5	1.1558	1.7287	2.3066	2.8846
8	1.0836	1.6207	2.1625	2.7043
9	0.9632	1.4406	1.9222	2.4038
10	0.8669	1.2965	1.7300	2.1634
12	0.7224	1.0805	1.4417	1.8029
Rate/Square	6.88	10.29	13.73	17.17

29 Pica	3 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.3799	2.0639	2.7538	3.4438
7.5	1.2879	1.9263	2.5703	3.2142
8	1.2074	1.8059	2.4096	3.0133
9	1.0733	1.6052	2.1419	2.6785
10	0.9660	1.4447	1.9277	2.4107
12	0.8050	1.2039	1.6064	2.0089
Rate/Square	6.88	10.29	13.73	17.17

29 Pica	4 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.3837	2.0695	2.7614	3.4532
7.5	1.2915	1.9316	2.5773	3.2230
8	1.2107	1.8108	2.4162	3.0216
9	1.0762	1.6096	2.1477	2.6858
10	0.9686	1.4487	1.9330	2.4173
12	0.8072	1.2072	1.6108	2.0144
Rate/Square	6.88	10.29	13.73	17.17

29 Pica	6 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.3917	2.0815	2.7774	3.4732
7.5	1.2989	1.9428	2.5922	3.2417
8	1.2178	1.8213	2.4302	3.0391
9	1.0825	1.6190	2.1602	2.7014
10	0.9742	1.4571	1.9442	2.4313
12	0.8118	1.2142	1.6201	2.0261
Rate/Square	6.88	10.29	13.73	17.17

29 Pica	7 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.3955	2.0872	2.7849	3.4827
7.5	1.3025	1.9480	2.5993	3.2505
8	1.2211	1.8263	2.4368	3.0473
9	1.0854	1.6234	2.1660	2.7087
10	0.9768	1.4610	1.9494	2.4379
12	0.8140	1.2175	1.6245	2.0316
Rate/Square	6.88	10.29	13.73	17.17

29 Pica	8 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.3997	2.0935	2.7934	3.4933
7.5	1.3064	1.9539	2.6072	3.2604
8	1.2248	1.8318	2.4442	3.0566
9	1.0887	1.6283	2.1726	2.7170
10	0.9798	1.4655	1.9554	2.4453
12	0.8165	1.2212	1.6295	2.0377
Rate/Square	6.88	10.29	13.73	17.17

30 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.4153	2.1168	2.8245	3.5321
7.5	1.3210	1.9757	2.6362	3.2966
8	1.2384	1.8522	2.4714	3.0906
9	1.1008	1.6464	2.1968	2.7472
10	0.9907	1.4818	1.9771	2.4725
12	0.8256	1.2348	1.6476	2.0604
Rate/Square	6.88	10.29	13.73	17.17

30 Pica	3 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.4271	2.1344	2.8480	3.5615
7.5	1.3320	1.9921	2.6581	3.3241
8	1.2487	1.8676	2.4920	3.1164
9	1.1100	1.6601	2.2151	2.7701
10	0.9990	1.4941	1.9936	2.4931
12	0.8325	1.2451	1.6613	2.0776
Rate/Square	6.88	10.29	13.73	17.17

30 Pica	9 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.4507	2.1697	2.8951	3.6204
7.5	1.3540	2.0251	2.7021	3.3791
8	1.2694	1.8985	2.5332	3.1679
9	1.1283	1.6876	2.2517	2.8159
10	1.0155	1.5188	2.0265	2.5343
12	0.8462	1.2657	1.6888	2.1119
Rate/Square	6.88	10.29	13.73	17.17

30 Pica	10 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.4545	2.1754	2.9026	3.6298
7.5	1.3575	2.0303	2.7091	3.3878
8	1.2727	1.9034	2.5398	3.1761
9	1.1313	1.6920	2.2576	2.8232
10	1.0181	1.5228	2.0318	2.5409
12	0.8484	1.2690	1.6932	2.1174
Rate/Square	6.88	10.29	13.73	17.17

31 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.4625	2.1874	2.9186	3.6499
7.5	1.3650	2.0415	2.7240	3.4065
8	1.2797	1.9139	2.5538	3.1936
9	1.1375	1.7013	2.2700	2.8388
10	1.0237	1.5312	2.0430	2.5549
12	0.8531	1.2760	1.7025	2.1291
Rate/Square	6.88	10.29	13.73	17.17

31 Pica	2 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.4705	2.1994	2.9346	3.6699
7.5	1.3725	2.0527	2.7390	3.4252
8	1.2867	1.9244	2.5678	3.2111
9	1.1437	1.7106	2.2825	2.8543
10	1.0294	1.5395	2.0542	2.5689
12	0.8578	1.2830	1.7119	2.1408
Rate/Square	6.88	10.29	13.73	17.17

31 Pica	3 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.4743	2.2050	2.9421	3.6793
7.5	1.3760	2.0580	2.7460	3.4340
8	1.2900	1.9294	2.5744	3.2194
9	1.1467	1.7150	2.2883	2.8617
10	1.0320	1.5435	2.0595	2.5755
12	0.8600	1.2863	1.7163	2.1463
Rate/Square	6.88	10.29	13.73	17.17

33 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.5568	2.3285	3.1069	3.8853
7.5	1.4531	2.1732	2.8998	3.6263
8	1.3622	2.0374	2.7185	3.3997
9	1.2109	1.8110	2.4165	3.0219
10	1.0898	1.6299	2.1748	2.7197
12	0.9082	1.3583	1.8124	2.2664
Rate/Square	6.88	10.29	13.73	17.17

34 Pica	1 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.6078	2.4047	3.2086	4.0125
7.5	1.5006	2.2444	2.9947	3.7450
8	1.4068	2.1041	2.8075	3.5109
9	1.2505	1.8703	2.4956	3.1208
10	1.1255	1.6833	2.2460	2.8087
12	0.9379	1.4027	1.8717	2.3406
Rate/Square	6.88	10.29	13.73	17.17

35 Pica	8 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.6828	2.5169	3.3583	4.1997
7.5	1.5706	2.3491	3.1344	3.9197
8	1.4725	2.2023	2.9385	3.6747
9	1.3089	1.9576	2.6120	3.2664
10	1.1780	1.7618	2.3508	2.9398
12	0.9816	1.4682	1.9590	2.4498
Rate/Square	6.88	10.29	13.73	17.17

39 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.8399	2.7518	3.6718	4.5917
7.5	1.7172	2.5684	3.4270	4.2856
8	1.6099	2.4079	3.2128	4.0178
9	1.4310	2.1403	2.8558	3.5714
10	1.2879	1.9263	2.5703	3.2142
12	1.0733	1.6052	2.1419	2.6785
Rate/Square	6.88	10.29	13.73	17.17

39 Pica	5 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.8597	2.7815	3.7113	4.6412
7.5	1.7357	2.5960	3.4639	4.3318
8	1.6273	2.4338	3.2474	4.0610
9	1.4465	2.1634	2.8866	3.6098
10	1.3018	1.9470	2.5979	3.2488
12	1.0848	1.6225	2.1649	2.7074
Rate/Square	6.88	10.29	13.73	17.17