

LIBRARY BULLETIN

AND UNIFORM COMPLIANCE GUIDELINES
ISSUED BY STATE BOARD OF ACCOUNTS

December 2021

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STATE BOARD OF ACCOUNTS CONTACT INFORMATION

SBOA Homepage: www.in.gov/sboa
(for information specific to a library, select Political Subdivisions and then select library)

Directors of Audit Services for Libraries: Todd Caldwell and Susan Gordon

Email Address: libraries@sboa.in.gov

Telephone Number: (317) 232-2513

Gateway Help Desk: gateway@sboa.in.gov

SBOA Communications: 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) 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 Susan Gordon or Todd Caldwell at 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
- Federal and State Mileage Rates
- 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, 2022**.

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.

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 2022 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 2022, with proper explanation, and added to the 2022 appropriation for the same purpose. By properly carrying out this procedure, the 2022 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 2020, 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.

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.

If you need submission rights or have any questions regarding the use of Gateway, please contact our help desk at 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.

FEDERAL AND STATE MILEAGE RATES

The Federal business mileage rate is available at www.irs.gov. The State mileage rate is 39 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 2020 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 1946, then the estimated cost of the asset should be reported as \$6,080.00 (\$76,000.00 X .08 = \$6,080.00).

Year	Index	Year	Index	Year	Index	Year	Index
2020	1.00	1993	0.56	1966	0.13	1939	0.05
2019	0.99	1992	0.54	1965	0.12	1938	0.05
2018	0.97	1991	0.53	1964	0.12	1937	0.06
2017	0.95	1990	0.51	1963	0.12	1936	0.05
2016	0.93	1989	0.48	1962	0.12	1935	0.05
2015	0.92	1988	0.46	1961	0.12	1934	0.05
2014	0.91	1987	0.44	1960	0.11	1933	0.05
2013	0.90	1986	0.42	1959	0.11	1932	0.05
2012	0.89	1985	0.42	1958	0.11	1931	0.06
2011	0.87	1984	0.40	1957	0.11	1930	0.06
2010	0.84	1983	0.38	1956	0.11	1929	0.07
2009	0.83	1982	0.37	1955	0.10	1928	0.07
2008	0.83	1981	0.35	1954	0.10	1927	0.07
2007	0.80	1980	0.32	1953	0.10	1926	0.07
2006	0.78	1979	0.28	1952	0.10	1925	0.07
2005	0.75	1978	0.25	1951	0.10	1924	0.07
2004	0.73	1977	0.23	1950	0.09	1923	0.07
2003	0.71	1976	0.22	1949	0.09	1922	0.06
2002	0.70	1975	0.21	1948	0.09	1921	0.07
2001	0.68	1974	0.19	1947	0.09	1920	0.08
2000	0.67	1973	0.17	1946	0.08	1919	0.07
1999	0.64	1972	0.16	1945	0.07	1918	0.06
1998	0.63	1971	0.16	1944	0.07	1917	0.05
1997	0.62	1970	0.15	1943	0.07	1916	0.04
1996	0.61	1969	0.14	1942	0.06	1915	0.04
1995	0.59	1968	0.13	1941	0.06	1914	0.04
1994	0.57	1967	0.13	1940	0.05	1913	0.04

INDEX TO BULLETINS

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

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

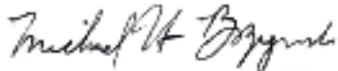
HAPPY HOLIDAYS

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 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, 2022

The following rates, effective January 1, 2022, 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	0.3287	0.4916	0.6561	0.8203
7.5	0.3068	0.4588	0.6124	0.7656
8	0.2876	0.4301	0.5741	0.7178
9	0.2557	0.3823	0.5103	0.6380
10	0.2301	0.3441	0.4593	0.5742
12	0.1918	0.2868	0.3828	0.4785
Rate/Square	7.67	11.47	15.31	19.14

6 Pica		4 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	0.3329	0.4979	0.6645	0.8308
7.5	0.3107	0.4647	0.6202	0.7754
8	0.2913	0.4356	0.5815	0.7269
9	0.2589	0.3872	0.5169	0.6462
10	0.2330	0.3485	0.4652	0.5815
12	0.1942	0.2904	0.3876	0.4846
Rate/Square	7.67	11.47	15.31	19.14

6 Pica		7 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	0.3461	0.5175	0.6908	0.8636
7.5	0.3230	0.4830	0.6447	0.8060
8	0.3028	0.4528	0.6044	0.7556
9	0.2692	0.4025	0.5373	0.6717
10	0.2422	0.3623	0.4836	0.6045
12	0.2019	0.3019	0.4030	0.5038
Rate/Square	7.67	11.47	15.31	19.14

6 Pica		9 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	0.3550	0.5309	0.7086	0.8859
7.5	0.3313	0.4955	0.6614	0.8268
8	0.3106	0.4645	0.6201	0.7752
9	0.2761	0.4129	0.5512	0.6890
10	0.2485	0.3716	0.4960	0.6201
12	0.2071	0.3097	0.4134	0.5168
Rate/Square	7.67	11.47	15.31	19.14

6 Pica		10 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	0.3592	0.5372	0.7170	0.8964
7.5	0.3353	0.5014	0.6692	0.8366
8	0.3143	0.4700	0.6274	0.7844
9	0.2794	0.4178	0.5577	0.6972
10	0.2515	0.3760	0.5019	0.6275
12	0.2095	0.3134	0.4183	0.5229
Rate/Square	7.67	11.47	15.31	19.14

6 Pica		11 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	0.3640	0.5443	0.7265	0.9082
7.5	0.3397	0.5080	0.6780	0.8477
8	0.3185	0.4762	0.6357	0.7947
9	0.2831	0.4233	0.5650	0.7064
10	0.2548	0.3810	0.5085	0.6358
12	0.2123	0.3175	0.4238	0.5298
Rate/Square	7.67	11.47	15.31	19.14

7 Pica		0 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	0.3682	0.5506	0.7349	0.9187
7.5	0.3436	0.5139	0.6859	0.8575
8	0.3221	0.4817	0.6430	0.8039
9	0.2863	0.4282	0.5716	0.7146
10	0.2577	0.3854	0.5144	0.6431
12	0.2148	0.3212	0.4287	0.5359
Rate/Square	7.67	11.47	15.31	19.14

7 Pica		2 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	0.3771	0.5639	0.7527	0.9410
7.5	0.3520	0.5263	0.7025	0.8783
8	0.3300	0.4934	0.6586	0.8234
9	0.2933	0.4386	0.5855	0.7319
10	0.2640	0.3948	0.5269	0.6587
12	0.2200	0.3290	0.4391	0.5489
Rate/Square	7.67	11.47	15.31	19.14

7 Pica 6 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.3945	0.5899	0.7874	0.9843
7.5	0.3682	0.5506	0.7349	0.9187
8	0.3452	0.5162	0.6890	0.8613
9	0.3068	0.4588	0.6124	0.7656
10	0.2761	0.4129	0.5512	0.6890
12	0.2301	0.3441	0.4593	0.5742
Rate/Square	7.67	11.47	15.31	19.14

7 Pica 10 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.4118	0.6158	0.8220	1.0277
7.5	0.3844	0.5748	0.7672	0.9591
8	0.3603	0.5389	0.7193	0.8992
9	0.3203	0.4790	0.6393	0.7993
10	0.2883	0.4311	0.5754	0.7194
12	0.2402	0.3592	0.4795	0.5995
Rate/Square	7.67	11.47	15.31	19.14

8 Pica 3 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.4339	0.6489	0.8661	1.0828
7.5	0.4050	0.6056	0.8084	1.0106
8	0.3797	0.5678	0.7578	0.9474
9	0.3375	0.5047	0.6736	0.8422
10	0.3037	0.4542	0.6063	0.7579
12	0.2531	0.3785	0.5052	0.6316
Rate/Square	7.67	11.47	15.31	19.14

8 Pica 5 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.4428	0.6622	0.8840	1.1051
7.5	0.4133	0.6181	0.8250	1.0314
8	0.3875	0.5795	0.7735	0.9670
9	0.3444	0.5151	0.6875	0.8595
10	0.3100	0.4636	0.6188	0.7736
12	0.2583	0.3863	0.5156	0.6446
Rate/Square	7.67	11.47	15.31	19.14

8 Pica 6 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.4471	0.6685	0.8924	1.1156
7.5	0.4172	0.6240	0.8329	1.0412
8	0.3912	0.5850	0.7808	0.9761
9	0.3477	0.5200	0.6941	0.8677
10	0.3129	0.4680	0.6246	0.7809
12	0.2608	0.3900	0.5205	0.6508
Rate/Square	7.67	11.47	15.31	19.14

9 Pica 0 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.4733	0.7079	0.9448	1.1812
7.5	0.4418	0.6607	0.8819	1.1025
8	0.4142	0.6194	0.8267	1.0336
9	0.3682	0.5506	0.7349	0.9187
10	0.3313	0.4955	0.6614	0.8268
12	0.2761	0.4129	0.5512	0.6890
Rate/Square	7.67	11.47	15.31	19.14

9 Pica 2 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.4823	0.7212	0.9627	1.2035
7.5	0.4501	0.6732	0.8985	1.1233
8	0.4220	0.6311	0.8424	1.0531
9	0.3751	0.5610	0.7488	0.9361
10	0.3376	0.5049	0.6739	0.8425
12	0.2813	0.4207	0.5616	0.7021
Rate/Square	7.67	11.47	15.31	19.14

9 Pica 4 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.4907	0.7338	0.9795	1.2245
7.5	0.4580	0.6849	0.9142	1.1429
8	0.4294	0.6421	0.8571	1.0715
9	0.3817	0.5707	0.7618	0.9524
10	0.3435	0.5137	0.6856	0.8572
12	0.2862	0.4281	0.5714	0.7143
Rate/Square	7.67	11.47	15.31	19.14

9 Pica 5 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.4954	0.7409	0.9889	1.2363
7.5	0.4624	0.6915	0.9230	1.1539
8	0.4335	0.6483	0.8653	1.0818
9	0.3853	0.5763	0.7692	0.9616
10	0.3468	0.5186	0.6923	0.8654
12	0.2890	0.4322	0.5769	0.7212
Rate/Square	7.67	11.47	15.31	19.14

9 Pica 6 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.4996	0.7472	0.9973	1.2468
7.5	0.4663	0.6974	0.9308	1.1637
8	0.4372	0.6538	0.8727	1.0910
9	0.3886	0.5811	0.7757	0.9698
10	0.3498	0.5230	0.6981	0.8728
12	0.2915	0.4359	0.5818	0.7273
Rate/Square	7.67	11.47	15.31	19.14

9 Pica 8 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.5086	0.7606	1.0152	1.2691
7.5	0.4747	0.7099	0.9475	1.1845
8	0.4450	0.6655	0.8883	1.1105
9	0.3956	0.5915	0.7896	0.9871
10	0.3560	0.5324	0.7106	0.8884
12	0.2967	0.4437	0.5922	0.7403
Rate/Square	7.67	11.47	15.31	19.14

9 Pica 9 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.5128	0.7669	1.0236	1.2796
7.5	0.4786	0.7157	0.9553	1.1943
8	0.4487	0.6710	0.8956	1.1197
9	0.3988	0.5964	0.7961	0.9953
10	0.3590	0.5368	0.7165	0.8958
12	0.2991	0.4473	0.5971	0.7465
Rate/Square	7.67	11.47	15.31	19.14

9 Pica 10 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.5170	0.7731	1.0320	1.2901
7.5	0.4825	0.7216	0.9632	1.2041
8	0.4524	0.6765	0.9030	1.1289
9	0.4021	0.6013	0.8027	1.0034
10	0.3619	0.5412	0.7224	0.9031
12	0.3016	0.4510	0.6020	0.7526
Rate/Square	7.67	11.47	15.31	19.14

9 Pica 11 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.5217	0.7802	1.0414	1.3020
7.5	0.4870	0.7282	0.9720	1.2152
8	0.4565	0.6827	0.9113	1.1392
9	0.4058	0.6068	0.8100	1.0126
10	0.3652	0.5462	0.7290	0.9114
12	0.3043	0.4551	0.6075	0.7595
Rate/Square	7.67	11.47	15.31	19.14

10 Pica 0 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.5259	0.7865	1.0498	1.3125
7.5	0.4909	0.7341	0.9798	1.2250
8	0.4602	0.6882	0.9186	1.1484
9	0.4091	0.6117	0.8165	1.0208
10	0.3682	0.5506	0.7349	0.9187
12	0.3068	0.4588	0.6124	0.7656
Rate/Square	7.67	11.47	15.31	19.14

10 Pica 5 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.5480	0.8195	1.0939	1.3676
7.5	0.5115	0.7649	1.0210	1.2764
8	0.4795	0.7171	0.9572	1.1966
9	0.4262	0.6374	0.8508	1.0637
10	0.3836	0.5737	0.7657	0.9573
12	0.3197	0.4781	0.6381	0.7978
Rate/Square	7.67	11.47	15.31	19.14

10 Pica 6 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.5522	0.8258	1.1023	1.3781
7.5	0.5154	0.7708	1.0288	1.2862
8	0.4832	0.7226	0.9645	1.2058
9	0.4295	0.6423	0.8574	1.0718
10	0.3866	0.5781	0.7716	0.9647
12	0.3221	0.4817	0.6430	0.8039
Rate/Square	7.67	11.47	15.31	19.14

11 Pica 0 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.5785	0.8652	1.1548	1.4437
7.5	0.5400	0.8075	1.0778	1.3475
8	0.5062	0.7570	1.0105	1.2632
9	0.4500	0.6729	0.8982	1.1229
10	0.4050	0.6056	0.8084	1.0106
12	0.3375	0.5047	0.6736	0.8422
Rate/Square	7.67	11.47	15.31	19.14

11 Pica 3 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.5917	0.8848	1.1811	1.4765
7.5	0.5522	0.8258	1.1023	1.3781
8	0.5177	0.7742	1.0334	1.2920
9	0.4602	0.6882	0.9186	1.1484
10	0.4142	0.6194	0.8267	1.0336
12	0.3452	0.5162	0.6890	0.8613
Rate/Square	7.67	11.47	15.31	19.14

11 Pica 7 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.6090	0.9108	1.2157	1.5198
7.5	0.5684	0.8501	1.1347	1.4185
8	0.5329	0.7969	1.0637	1.3298
9	0.4737	0.7084	0.9455	1.1821
10	0.4263	0.6375	0.8510	1.0639
12	0.3553	0.5313	0.7092	0.8866
Rate/Square	7.67	11.47	15.31	19.14

12 Pica		5 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.6532	0.9769	1.3039	1.6301	
7.5	0.6097	0.9117	1.2170	1.5214	
8	0.5716	0.8547	1.1409	1.4263	
9	0.5081	0.7598	1.0141	1.2678	
10	0.4573	0.6838	0.9127	1.1411	
12	0.3810	0.5698	0.7606	0.9509	
Rate/Square	7.67	11.47	15.31	19.14	

12 Pica		9 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.6706	1.0028	1.3385	1.6734	
7.5	0.6259	0.9360	1.2493	1.5618	
8	0.5868	0.8775	1.1712	1.4642	
9	0.5216	0.7800	1.0411	1.3015	
10	0.4694	0.7020	0.9370	1.1714	
12	0.3912	0.5850	0.7808	0.9761	
Rate/Square	7.67	11.47	15.31	19.14	

13 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.6837	1.0225	1.3648	1.7062	
7.5	0.6381	0.9543	1.2738	1.5924	
8	0.5983	0.8947	1.1942	1.4929	
9	0.5318	0.7953	1.0615	1.3270	
10	0.4786	0.7157	0.9553	1.1943	
12	0.3988	0.5964	0.7961	0.9953	
Rate/Square	7.67	11.47	15.31	19.14	

13 Pica		2 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.6927	1.0358	1.3826	1.7285	
7.5	0.6465	0.9668	1.2904	1.6133	
8	0.6061	0.9064	1.2098	1.5124	
9	0.5387	0.8057	1.0754	1.3444	
10	0.4849	0.7251	0.9678	1.2100	
12	0.4041	0.6042	0.8065	1.0083	
Rate/Square	7.67	11.47	15.31	19.14	

14 Pica		2 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.7453	1.1145	1.4876	1.8598	
7.5	0.6956	1.0402	1.3884	1.7358	
8	0.6521	0.9752	1.3017	1.6273	
9	0.5796	0.8668	1.1570	1.4465	
10	0.5217	0.7801	1.0413	1.3018	
12	0.4347	0.6501	0.8678	1.0849	
Rate/Square	7.67	11.47	15.31	19.14	

14 Pica		5 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.7584	1.1342	1.5139	1.8926	
7.5	0.7078	1.0585	1.4129	1.7664	
8	0.6636	0.9924	1.3246	1.6560	
9	0.5899	0.8821	1.1774	1.4720	
10	0.5309	0.7939	1.0597	1.3248	
12	0.4424	0.6616	0.8831	1.1040	
Rate/Square	7.67	11.47	15.31	19.14	

14 Pica		7 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.7668	1.1467	1.5307	1.9136	
7.5	0.7157	1.0703	1.4286	1.7860	
8	0.6710	1.0034	1.3393	1.6744	
9	0.5964	0.8919	1.1905	1.4883	
10	0.5368	0.8027	1.0715	1.3395	
12	0.4473	0.6689	0.8929	1.1162	
Rate/Square	7.67	11.47	15.31	19.14	

14 Pica		9 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.7758	1.1601	1.5485	1.9359	
7.5	0.7240	1.0828	1.4453	1.8068	
8	0.6788	1.0151	1.3549	1.6939	
9	0.6034	0.9023	1.2044	1.5057	
10	0.5430	0.8121	1.0839	1.3551	
12	0.4525	0.6767	0.9033	1.1293	
Rate/Square	7.67	11.47	15.31	19.14	

15 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.7889	1.1798	1.5747	1.9687	
7.5	0.7363	1.1011	1.4698	1.8374	
8	0.6903	1.0323	1.3779	1.7226	
9	0.6136	0.9176	1.2248	1.5312	
10	0.5522	0.8258	1.1023	1.3781	
12	0.4602	0.6882	0.9186	1.1484	
Rate/Square	7.67	11.47	15.31	19.14	

15 Pica		9 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.8284	1.2388	1.6535	2.0671	
7.5	0.7731	1.1562	1.5432	1.9293	
8	0.7248	1.0839	1.4468	1.8087	
9	0.6443	0.9635	1.2860	1.6078	
10	0.5799	0.8671	1.1574	1.4470	
12	0.4832	0.7226	0.9645	1.2058	
Rate/Square	7.67	11.47	15.31	19.14	

16 Pica 5 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.8636	1.2915	1.7238	2.1551
7.5	0.8060	1.2054	1.6089	2.0114
8	0.7556	1.1300	1.5083	1.8857
9	0.6717	1.0045	1.3407	1.6762
10	0.6045	0.9040	1.2067	1.5085
12	0.5038	0.7533	1.0056	1.2571
Rate/Square	7.67	11.47	15.31	19.14

17 Pica 3 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.9073	1.3567	1.8110	2.2640
7.5	0.8468	1.2663	1.6902	2.1131
8	0.7938	1.1871	1.5846	1.9810
9	0.7056	1.0552	1.4085	1.7609
10	0.6351	0.9497	1.2677	1.5848
12	0.5292	0.7914	1.0564	1.3207
Rate/Square	7.67	11.47	15.31	19.14

18 Pica 9 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.9861	1.4747	1.9684	2.4609
7.5	0.9204	1.3764	1.8372	2.2968
8	0.8629	1.2904	1.7224	2.1533
9	0.7670	1.1470	1.5310	1.9140
10	0.6903	1.0323	1.3779	1.7226
12	0.5753	0.8603	1.1483	1.4355
Rate/Square	7.67	11.47	15.31	19.14

19 Pica 0 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.9993	1.4944	1.9947	2.4937
7.5	0.9327	1.3948	1.8617	2.3274
8	0.8744	1.3076	1.7453	2.1820
9	0.7772	1.1623	1.5514	1.9395
10	0.6995	1.0461	1.3963	1.7456
12	0.5829	0.8717	1.1636	1.4546
Rate/Square	7.67	11.47	15.31	19.14

19 Pica 4 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.0166	1.5203	2.0293	2.5370
7.5	0.9489	1.4190	1.8940	2.3678
8	0.8896	1.3303	1.7757	2.2199
9	0.7907	1.1825	1.5784	1.9732
10	0.7117	1.0642	1.4205	1.7759
12	0.5930	0.8869	1.1838	1.4799
Rate/Square	7.67	11.47	15.31	19.14

19 Pica 6 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.0256	1.5337	2.0472	2.5593
7.5	0.9572	1.4315	1.9107	2.3887
8	0.8974	1.3420	1.7913	2.2394
9	0.7977	1.1929	1.5922	1.9906
10	0.7179	1.0736	1.4330	1.7915
12	0.5983	0.8947	1.1942	1.4929
Rate/Square	7.67	11.47	15.31	19.14

19 Pica 9 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.0387	1.5534	2.0734	2.5921
7.5	0.9695	1.4498	1.9352	2.4193
8	0.9089	1.3592	1.8142	2.2681
9	0.8079	1.2082	1.6127	2.0161
10	0.7271	1.0874	1.4514	1.8145
12	0.6059	0.9061	1.2095	1.5121
Rate/Square	7.67	11.47	15.31	19.14

19 Pica 10 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.0429	1.5597	2.0818	2.6026
7.5	0.9734	1.4557	1.9430	2.4291
8	0.9126	1.3647	1.8216	2.2773
9	0.8112	1.2131	1.6192	2.0242
10	0.7301	1.0918	1.4573	1.8218
12	0.6084	0.9098	1.2144	1.5182
Rate/Square	7.67	11.47	15.31	19.14

19 Pica 11 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.0477	1.5667	2.0913	2.6144
7.5	0.9778	1.4623	1.9518	2.4401
8	0.9167	1.3709	1.8299	2.2876
9	0.8149	1.2186	1.6265	2.0334
10	0.7334	1.0967	1.4639	1.8301
12	0.6111	0.9139	1.2199	1.5251
Rate/Square	7.67	11.47	15.31	19.14

20 Pica 3 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.0650	1.5927	2.1259	2.6577
7.5	0.9940	1.4865	1.9842	2.4805
8	0.9319	1.3936	1.8602	2.3255
9	0.8284	1.2388	1.6535	2.0671
10	0.7455	1.1149	1.4881	1.8604
12	0.6213	0.9291	1.2401	1.5503
Rate/Square	7.67	11.47	15.31	19.14

20 Pica 4 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.0692	1.5990	2.1343	2.6682
7.5	0.9980	1.4924	1.9920	2.4903
8	0.9356	1.3991	1.8675	2.3347
9	0.8316	1.2437	1.6600	2.0753
10	0.7485	1.1193	1.4940	1.8678
12	0.6237	0.9327	1.2450	1.5565
Rate/Square	7.67	11.47	15.31	19.14

20 Pica 6 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.0782	1.6124	2.1521	2.6905
7.5	1.0063	1.5049	2.0087	2.5112
8	0.9434	1.4108	1.8831	2.3542
9	0.8386	1.2541	1.6739	2.0926
10	0.7547	1.1286	1.5065	1.8834
12	0.6289	0.9405	1.2554	1.5695
Rate/Square	7.67	11.47	15.31	19.14

21 Pica 6 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.1308	1.6910	2.2571	2.8218
7.5	1.0554	1.5783	2.1067	2.6337
8	0.9894	1.4796	1.9750	2.4691
9	0.8795	1.3152	1.7555	2.1947
10	0.7915	1.1837	1.5800	1.9752
12	0.6596	0.9864	1.3167	1.6460
Rate/Square	7.67	11.47	15.31	19.14

21 Pica 7 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.1350	1.6973	2.2655	2.8323
7.5	1.0593	1.5841	2.1145	2.6435
8	0.9931	1.4851	1.9823	2.4782
9	0.8828	1.3201	1.7621	2.2029
10	0.7945	1.1881	1.5859	1.9826
12	0.6621	0.9901	1.3216	1.6522
Rate/Square	7.67	11.47	15.31	19.14

22 Pica 0 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.1571	1.7303	2.3096	2.8874
7.5	1.0799	1.6150	2.1556	2.6949
8	1.0124	1.5140	2.0209	2.5265
9	0.8999	1.3458	1.7964	2.2458
10	0.8100	1.2112	1.6167	2.0212
12	0.6750	1.0094	1.3473	1.6843
Rate/Square	7.67	11.47	15.31	19.14

22 Pica 1 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.1613	1.7366	2.3180	2.8979
7.5	1.0839	1.6208	2.1635	2.7047
8	1.0161	1.5195	2.0283	2.5357
9	0.9032	1.3507	1.8029	2.2539
10	0.8129	1.2156	1.6226	2.0285
12	0.6774	1.0130	1.3522	1.6904
Rate/Square	7.67	11.47	15.31	19.14

22 Pica 10 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.2007	1.7956	2.3968	2.9963
7.5	1.1207	1.6759	2.2370	2.7966
8	1.0506	1.5712	2.0972	2.6218
9	0.9339	1.3966	1.8641	2.3305
10	0.8405	1.2569	1.6777	2.0974
12	0.7004	1.0474	1.3981	1.7479
Rate/Square	7.67	11.47	15.31	19.14

23 Pica 0 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.2097	1.8090	2.4146	3.0187
7.5	1.1290	1.6884	2.2536	2.8174
8	1.0585	1.5829	2.1128	2.6413
9	0.9409	1.4070	1.8780	2.3478
10	0.8468	1.2663	1.6902	2.1131
12	0.7056	1.0552	1.4085	1.7609
Rate/Square	7.67	11.47	15.31	19.14

23 Pica 3 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.2228	1.8286	2.4409	3.0515
7.5	1.1413	1.7067	2.2781	2.8480
8	1.0700	1.6001	2.1357	2.6700
9	0.9511	1.4223	1.8984	2.3734
10	0.8560	1.2801	1.7086	2.1360
12	0.7133	1.0667	1.4238	1.7800
Rate/Square	7.67	11.47	15.31	19.14

24 Pica 0 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	1.2623	1.8876	2.5196	3.1499
7.5	1.1781	1.7618	2.3516	2.9399
8	1.1045	1.6517	2.2046	2.7562
9	0.9818	1.4682	1.9597	2.4499
10	0.8836	1.3213	1.7637	2.2049
12	0.7363	1.1011	1.4698	1.8374
Rate/Square	7.67	11.47	15.31	19.14

25 Pica		6 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.3412	2.0056	2.6771	3.3468	
7.5	1.2517	1.8719	2.4986	3.1236	
8	1.1735	1.7549	2.3424	2.9284	
9	1.0431	1.5599	2.0822	2.6030	
10	0.9388	1.4039	1.8739	2.3427	
12	0.7823	1.1699	1.5616	1.9523	
Rate/Square	7.67	11.47	15.31	19.14	

26 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.3675	2.0449	2.7296	3.4124	
7.5	1.2763	1.9086	2.5476	3.1849	
8	1.1965	1.7893	2.3884	2.9858	
9	1.0636	1.5905	2.1230	2.6541	
10	0.9572	1.4315	1.9107	2.3887	
12	0.7977	1.1929	1.5922	1.9906	
Rate/Square	7.67	11.47	15.31	19.14	

26 Pica		3 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.3806	2.0646	2.7558	3.4452	
7.5	1.2886	1.9270	2.5721	3.2155	
8	1.2080	1.8065	2.4113	3.0146	
9	1.0738	1.6058	2.1434	2.6796	
10	0.9664	1.4452	1.9291	2.4116	
12	0.8054	1.2044	1.6076	2.0097	
Rate/Square	7.67	11.47	15.31	19.14	

29 Pica		3 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.5384	2.3006	3.0707	3.8389	
7.5	1.4358	2.1472	2.8660	3.5830	
8	1.3461	2.0130	2.6869	3.3591	
9	1.1965	1.7893	2.3884	2.9858	
10	1.0769	1.6104	2.1495	2.6873	
12	0.8974	1.3420	1.7913	2.2394	
Rate/Square	7.67	11.47	15.31	19.14	

29 Pica		4 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.5426	2.3068	3.0791	3.8494	
7.5	1.4398	2.1531	2.8739	3.5928	
8	1.3498	2.0185	2.6943	3.3683	
9	1.1998	1.7942	2.3949	2.9940	
10	1.0798	1.6148	2.1554	2.6946	
12	0.8998	1.3457	1.7962	2.2455	
Rate/Square	7.67	11.47	15.31	19.14	

29 Pica		6 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.5515	2.3202	3.0970	3.8717	
7.5	1.4481	2.1655	2.8905	3.6136	
8	1.3576	2.0302	2.7099	3.3878	
9	1.2067	1.8046	2.4088	3.0114	
10	1.0861	1.6242	2.1679	2.7102	
12	0.9051	1.3535	1.8066	2.2585	
Rate/Square	7.67	11.47	15.31	19.14	

29 Pica		7 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.5557	2.3265	3.1054	3.8822	
7.5	1.4520	2.1714	2.8984	3.6234	
8	1.3613	2.0357	2.7172	3.3970	
9	1.2100	1.8095	2.4153	3.0195	
10	1.0890	1.6286	2.1738	2.7176	
12	0.9075	1.3571	1.8115	2.2646	
Rate/Square	7.67	11.47	15.31	19.14	

29 Pica		8 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.5605	2.3336	3.1148	3.8941	
7.5	1.4564	2.1780	2.9072	3.6345	
8	1.3654	2.0419	2.7255	3.4073	
9	1.2137	1.8150	2.4227	3.0287	
10	1.0923	1.6335	2.1804	2.7258	
12	0.9103	1.3613	1.8170	2.2715	
Rate/Square	7.67	11.47	15.31	19.14	

30 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.5778	2.3595	3.1495	3.9374	
7.5	1.4726	2.2022	2.9395	3.6749	
8	1.3806	2.0646	2.7558	3.4452	
9	1.2272	1.8352	2.4496	3.0624	
10	1.1045	1.6517	2.2046	2.7562	
12	0.9204	1.3764	1.8372	2.2968	
Rate/Square	7.67	11.47	15.31	19.14	

30 Pica		1 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.5820	2.3658	3.1579	3.9479	
7.5	1.4766	2.2081	2.9474	3.6847	
8	1.3843	2.0701	2.7631	3.4544	
9	1.2305	1.8401	2.4561	3.0706	
10	1.1074	1.6561	2.2105	2.7635	
12	0.9229	1.3801	1.8421	2.3029	
Rate/Square	7.67	11.47	15.31	19.14	

30 Pica		3 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.5910	2.3792	3.1757	3.9702	
7.5	1.4849	2.2206	2.9640	3.7055	
8	1.3921	2.0818	2.7788	3.4739	
9	1.2374	1.8505	2.4700	3.0879	
10	1.1137	1.6654	2.2230	2.7791	
12	0.9281	1.3879	1.8525	2.3159	
Rate/Square	7.67	11.47	15.31	19.14	

30 Pica		9 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.6173	2.4185	3.2282	4.0358	
7.5	1.5095	2.2573	3.0130	3.7668	
8	1.4151	2.1162	2.8247	3.5313	
9	1.2579	1.8811	2.5108	3.1390	
10	1.1321	1.6930	2.2598	2.8251	
12	0.9434	1.4108	1.8831	2.3542	
Rate/Square	7.67	11.47	15.31	19.14	

30 Pica		10 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.6215	2.4248	3.2366	4.0463	
7.5	1.5134	2.2632	3.0208	3.7766	
8	1.4188	2.1217	2.8320	3.5405	
9	1.2612	1.8860	2.5174	3.1471	
10	1.1350	1.6974	2.2656	2.8324	
12	0.9459	1.4145	1.8880	2.3603	
Rate/Square	7.67	11.47	15.31	19.14	

31 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.6304	2.4382	3.2545	4.0686	
7.5	1.5217	2.2756	3.0375	3.7974	
8	1.4266	2.1334	2.8477	3.5600	
9	1.2681	1.8964	2.5313	3.1645	
10	1.1413	1.7067	2.2781	2.8480	
12	0.9511	1.4223	1.8984	2.3734	
Rate/Square	7.67	11.47	15.31	19.14	

31 Pica		2 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.6394	2.4516	3.2723	4.0909	
7.5	1.5301	2.2881	3.0542	3.8182	
8	1.4344	2.1451	2.8633	3.5796	
9	1.2751	1.9068	2.5451	3.1818	
10	1.1476	1.7161	2.2906	2.8637	
12	0.9563	1.4301	1.9089	2.3864	
Rate/Square	7.67	11.47	15.31	19.14	

31 Pica		3 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.6436	2.4579	3.2807	4.1014	
7.5	1.5340	2.2940	3.0620	3.8280	
8	1.4381	2.1506	2.8706	3.5888	
9	1.2783	1.9117	2.5517	3.1900	
10	1.1505	1.7205	2.2965	2.8710	
12	0.9588	1.4338	1.9138	2.3925	
Rate/Square	7.67	11.47	15.31	19.14	

33 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.7356	2.5955	3.4644	4.3311	
7.5	1.6199	2.4225	3.2335	4.0424	
8	1.5187	2.2711	3.0314	3.7897	
9	1.3499	2.0187	2.6946	3.3686	
10	1.2149	1.8168	2.4251	3.0318	
12	1.0124	1.5140	2.0209	2.5265	
Rate/Square	7.67	11.47	15.31	19.14	

34 Pica		1 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.7924	2.6804	3.5778	4.4729	
7.5	1.6729	2.5017	3.3393	4.1747	
8	1.5684	2.3454	3.1306	3.9137	
9	1.3941	2.0848	2.7827	3.4789	
10	1.2547	1.8763	2.5045	3.1310	
12	1.0456	1.5636	2.0871	2.6092	
Rate/Square	7.67	11.47	15.31	19.14	

35 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.8408	2.7528	3.6744	4.5936	
7.5	1.7181	2.5693	3.4294	4.2874	
8	1.6107	2.4087	3.2151	4.0194	
9	1.4317	2.1411	2.8579	3.5728	
10	1.2886	1.9270	2.5721	3.2155	
12	1.0738	1.6058	2.1434	2.6796	
Rate/Square	7.67	11.47	15.31	19.14	

35 Pica		8 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.8760	2.8055	3.7447	4.6815	
7.5	1.7510	2.6185	3.4951	4.3694	
8	1.6415	2.4548	3.2766	4.0963	
9	1.4591	2.1821	2.9126	3.6412	
10	1.3132	1.9638	2.6213	3.2771	
12	1.0944	1.6365	2.1844	2.7309	
Rate/Square	7.67	11.47	15.31	19.14	

39 Pica	0 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	2.0512	3.0674	4.0943	5.1186
7.5	1.9144	2.8629	3.8214	4.7773
8	1.7948	2.6840	3.5825	4.4788
9	1.5954	2.3858	3.1845	3.9811
10	1.4358	2.1472	2.8660	3.5830
12	1.1965	1.7893	2.3884	2.9858
Rate/Square	7.67	11.47	15.31	19.14

39 Pica	5 Point Column			
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Type Size	Number of Insertions			
	1	2	3	4
7	2.0733	3.1004	4.1384	5.1737
7.5	1.9350	2.8937	3.8625	4.8288
8	1.8141	2.7129	3.6211	4.5270
9	1.6125	2.4115	3.2188	4.0240
10	1.4513	2.1703	2.8969	3.6216
12	1.2094	1.8086	2.4141	3.0180
Rate/Square	7.67	11.47	15.31	19.14