Paul D. Joyce, CPA
State Examiner

SCHOOL BULLETIN

ISSUED BY THE STATE BOARD OF ACCOUNTS

ITEMS TO REMEMBER

January 2026

1 Legal Holiday – New Year's Day (IC 1-1-9-1)

2 Prove all ledgers for the month of December.

2 Open a ledger of Appropriations, Allotments, Encumbrances, Disbursements and Balances by recording the appropriations by programs approved by the board of school trustees in the Resolution of Appropriations for the 2026 calendar year unless such appropriations must be reduced pursuant to action taken by the County Board of Tax Adjustment or by the Department of Local Government Finance. Record in the expenditure accounts of each program the allotments made by the board of school trustees. Also add to the 2026 year's appropriations by programs and to the expenditure accounts by allotments, any encumbered appropriations and allotments of the 2025 calendar year to be carried forward.

15 Last day to upload November files required by State Examiner Directive 2018-1 (Amended April 2025) in the Monthly and Annual Engagement Uploads application in Gateway.

19 Legal Holiday – Martin Luther King, Jr's Birthday (observed) (IC 1-1-9-1)

20 Last day for Early Filers to report and make payment of state and county income tax withheld during December to the Indiana Department of Revenue. Monthly Filers have until 30 days after prior month's end. For questions on filing status contact the Indiana Department of Revenue.

31 Last day to file Employer's Quarterly Federal Tax Return, Form 941, with the Internal Revenue Service for payment of federal tax withheld.

31 Last day to file quarterly reports with the Indiana Department of Workforce Development for the quarter ending December 31.

31 Last day to hold the annual meeting of the school board to organize as the board of finance by electing one member as president and one member as secretary for the year. (After the first Monday and on or before the last day of January) (IC 5-13-7-6)

ITEMS TO REMEMBER
(Continued)

January 2026 (Continued)

31 Last day to file Annual Personnel Report (100-R), with the State Board of Accounts through Gateway. (IC 5-11-13-1)

31 Last day to file Biannual Financial Report (Form 9) with the Department of Education, Office of School Finance, for the period July 1, 2025 to December 31, 2025.

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

February 2026

1 Prove all ledgers for the month of January.

2 Last day to file Form WH-3 and Form W-2 with the Department of Revenue

2 Last day to file W-2 and W-3 with the Social Security Administration

2 Last day to furnish Form W-2 to each employee.

2 The Indiana Department of Education (IDOE) will collect an average daily membership (ADM) count of students in Fall 2025 and Spring 2026. (I.C. 20-43-4-2) The Spring 2026 ADM count date of the eligible pupils enrolled in each school corporation and charter school is February 2, 2026.

12 Legal Holiday – Lincoln's Birthday (IC 1-1-9-1)

15 Last day to upload December files required by State Examiner Directive 2018-1 (Amended April 2025) in the Monthly and Annual Engagement Uploads application in Gateway.

16 Legal Holiday – George Washington's Birthday (observed) (IC 1-1-9-1)

20 Last day for Early Filers to report and make payment of state and county income tax withheld during January to the Indiana Department of Revenue. Monthly Filers have until 30 days after prior month's end. For questions on filing status contact the Indiana Department of Revenue.

27 Deadline for each political subdivision to submit annual report to the Department of Local Government Finance in Gateway Debt Management of any outstanding bonds or leases (as of January 1). (IC 5-1-18-9)

ITEMS TO REMEMBER
(Continued)

February 2026 (Continued)

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

March 2026

1 Prove all ledgers for the month of February.

15 Last day to upload January files required by State Examiner Directive 2018-1 (Amended April 2025) in the Monthly and Annual Engagement Uploads application in Gateway.

20 Last day for Early Filers to report and make payment of state and county income tax withheld during February to the Indiana Department of Revenue. Monthly Filers have until 30 days after prior month's end. For questions on filing status contact the Indiana Department of Revenue

31 All local investment officers shall reconcile at least monthly the balance of public funds as disclosed by the records of the local officers, with the balance statements provided by the respective depositories. (IC 5-13-6-1)

CHART OF ACCOUNTS UPDATES

We have updated the following items in the School Chart of Accounts on our website at https://www.in.gov/sboa/4449.htm .

- Chapter 5 – Receipt Account 1997 Indirect Costs Received – **edited**.
- Chapter 8 – Object code 143 Qualified Overtime Compensation – **added.**
- Chapter 8 – Object code 835 Interest on Short-Term Debt – **edited.**

PUBLIC EMPLOYEES DEFERRED COMPENSATION PLANS

IC 5-10-1.1 provides authority for the State and departments and agencies, and any political subdivisions (including school corporations) to enter into a deferred compensation plan for employees. Each plan shall be selected by the governing body of the political subdivision. Participation shall be by written agreement between each employee and the governing body of the political subdivision, which agreement provides for the deferral of compensation and subsequent administration of such funds. The governing body of the political subdivision for purposes of funding such agreements may in accordance with IC 5-10-1.1-7: "(1) designate one (1) of its agencies or departments to establish and administer such plans and choose such funding as deemed appropriate by the agency or department, which may include more than one (1) funding product; (2) extend the state employees' deferred compensation plan to employees of the political subdivision, subject to the terms and conditions of the state employees' deferred compensation plan as it is established from time to time; or (3) offer both a plan described in subdivision (1) and the plan described in subdivision (2)." IC 5-10-1.1-3 states: "A deferred compensation plan established under this chapter exists and serves in addition to other retirement, pension and benefit systems established by the state, or political subdivision, and may not effect a reduction of any retirement, pension or other benefit provided by applicable law. Any compensation deferred under such a plan shall continue to be included as regular compensation for the purpose of computing the retirement and pension benefits earned by any employee." Please see IC 5-10-1.1-1 et seq. for the various requirements, programs, and extent of participation available to school corporations.

BOARD OF FINANCE - ANNUAL MEETING

IC 5-13-7-6 requires each local board of finance to meet annually after the first Monday and on or before the last day of January. At the annual meeting the board of finance shall elect from the board's membership a president and a secretary. The board of finance shall also receive and review the written report of the investing officer that summarizes the school corporation's investments during the previous year. The report must contain the name of each financial institution, governmental agency or instrumentality or other person with whom the school corporation invested money during the previous calendar year. The board of finance is to review the overall investment policy of the school corporation. Finally, the board of finance shall receive and review the written report of the superintendent, or an employee or representative that the superintendent delegates, that assesses the financial condition of the school corporation using the fiscal and qualitative indicators under IC 20-19-7-4 by the distressed unit appeal board.

OFFICIAL BONDS

Below are excerpts from the State Board of Accounts memo dated October 22, 2015, regarding the public official bonds. This is the most recent and current position of the State Board of Accounts on public official bonds.

Date: October 22, 2015

Re: Public Official Bonds

The State Board of Accounts (SBOA) received numerous questions, concerns, and comments from a variety of sources regarding the changes made to Ind. Code § 5-4-1-18 by Senate Enrolled Act (SEA) 393. In response, the SBOA is issuing the attached Updated Bulletin on SEA 393, which replaces the bulletin issued on July 24, 2015. The attached bulletin addresses or clarifies the following issues:

1. The SBOA will not take audit exception to schedule bonds—by name or position—if the bonds are authorized by ordinance, endorsed to cover faithful performance, and include aggregate coverage sufficient to cover all officers, employees, and contractors required to be bonded.

2. The SBOA will not take audit exception if a political subdivision purchases a crime insurance policy in lieu of a bond if the crime insurance policy is authorized by ordinance, endorsed to cover faithful performance, and includes aggregate coverage sufficient to cover all officers, employees, and contractors required to be bonded.

…5. Considering materiality and the risk of loss to the governing body of a school corporation, the SBOA will not take audit exception if individuals who receive, process, deposit, disburse, or otherwise have access to public funds in an amount less than $100 per event or duty are not bonded.

...X. Bonds for School Treasurers

*A. **School Treasurers**. School treasurers, deputy treasurers, and "any individual whose official duties include receiving, processing, depositing, disbursing, or otherwise having access to funds that belong to a school corporation or the governing body of a school corporation" must be bonded. IC 20-26-4-5(a)*

OFFICIAL BONDS (Continued)

1. The bond amount is determined by the school corporation's governing body. IC 20-26-4-5(a).

2. The term of the bond is one year commencing on July 1.

3. The bond may be an individual bond, or a blanket bond if (1) the blanket bond is endorsed "to cover the faithful performance of all employees and individuals acting on behalf of the governing body or the governing body's school corporation," and (2) "includes aggregate coverage sufficient to provide coverage amounts specified for each individual required" to be bonded. IC 20-26-4-5(b).

4. The governing body must determine who must be bonded under the statute. The term "official duties" is not defined. It is our position that "official duties" may include duties set forth in a job description, duties that are customary or routinely performed, or duties that are assigned but not frequently performed…The statute does not require the individual to be an employee of the school corporation. So, for example, parents volunteering in the school lunchroom or at an extracurricular sporting event must be bonded if their official volunteer duties include receiving public funds such as lunch money or admission fees.

5. There is no dollar threshold or de minimis exception in the statute. However, considering materiality and the risk of loss to the governing body, the SBOA will not take audit exception if individuals who receive, process, deposit, disburse, or otherwise have access to public funds in an amount less than $100 per event or duty are not bonded.

6. We recommend that all bonds be filed with and kept by the trustee or board of school trustees. Copies of the bonds must also be submitted to the State Board of Accounts electronically via Gateway with the school's Annual Financial Report.

B. ***Extracurricular Treasurers.*** *Extracurricular account treasurers must be bonded if they handle funds in excess of $300 during the school year. IC 20-41-1-6(a).*

1. The bond amount is determined by the superintendent and principal of the school approximating the total "anticipated funds that will come into the possession of the treasurer at any one time during the regular school year." IC 20-41-1-6(a).

…2. The term of the bond is not specified, but an extracurricular treasurer must be designated "immediately upon the opening of the school term…." Thus, we recommend an annual bond on July 1.

3. The bond may be an individual bond or a blanket position bond for all extracurricular account treasurers. IC 20-41-1-6(b).

4. The bond must be filed with the trustee or board of school trustees. IC 20-41-1-6(a). A copy of the bond must also be submitted to the State Board of Accounts electronically via Gateway with the school's Annual Financial Report.

REPORTING IRREGULARITIES TO THE STATE BOARD OF ACCOUNTS

Indiana Code 5-11-1-27(j) states in part, "All erroneous or irregular material variances, losses, shortages, or thefts of political subdivision funds or property shall be reported immediately to the state board of accounts…." State Examiner Directive 2015-6 discusses political subdivisions developing a materiality policy that includes a materiality threshold, and it discusses the procedure for reporting material variances, losses, shortages, and thefts.

Additionally, IC 5-11-1-27(l) states in part: "A public officer who has actual knowledge of or reasonable cause to believe that there has been a misappropriation of public funds or assets of the public office…shall immediately send written notice of the misappropriation to the state board of accounts and the prosecuting attorney serving in the area governed by the political subdivision." The obligation to notify the state board of accounts in writing is satisfied by filling out the Fraud Reporting form on the SBOA website.

PETTY CASH FUNDS

A Petty Cash fund may be established in any school corporation with the approval of the governing body (board of school trustees) in a manner similar to the process of creating a Cash Change fund in accordance with IC 36-1-8-2. When authorized by the board of school trustees, the Petty Cash fund shall be established by a check drawn on the Operations fund of the school corporation in an amount determined by the board of school trustees. The check is drawn in favor of the officer or employee who has been designated as custodian of the Petty Cash fund. The custodian shall convert the check to cash and be held responsible for the safekeeping of such cash and the proper accounting thereof in the same manner as required for other funds of the school corporation. The custodian of the Petty Cash fund shall use the fund to pay for small or emergency items of operating expense and shall take a receipt for each expenditure made from the Petty Cash fund. The custodian shall also periodically file a voucher, including all original receipts of expenditures made from the Petty Cash fund, so that the fund can be reimbursed. Reimbursements to the Petty Cash fund must be approved and made in the same manner as is required for other expenditures of the school corporation (IC 36-1-8-3).

INTEREST RATES

From the Department of Revenue, Departmental Notice #3 issued in October 2025 effective January 1, 2026. "Pursuant to IC 6-8.1-10-1, the rate of interest for an underpayment of tax and an excess tax payment is the percentage rounded to the nearest whole number that equals two percentage points above the average investment yield on state general fund money for the state's fiscal year ending June 30, 2025, excluding pension fund investments, as provided by the State Treasurer's office. The rate of interest for an underpayment of tax and an excess tax payment for calendar year 2026 will be 7%"

In addition, we have included a historical list of calculated percentages for the last 10 years. This information can be found on the Department of Revenue website (www.in.gov/dor)

Historical Interest Rate List

Year	Overpayments	Delinquent Payments
2017	3%	3%
2018	3%	3%
2019	3%	3%
2020	4%	4%
2021	4%	4%
2022	3%	3%
2023	2%	2%
2024	4%	4%
2025	6%	6%
2026	7%	7%

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. Obtain an estimate of the replacement costs of these assets. Through inquiry, determine the year or approximate year of acquisition. Then multiply the estimate 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.

If the replacement cost is estimated to be $76,000.00 and the asset was constructed about 1930, then the estimated cost of the asset should be reported as $3,800.00 ($76000 x .05).

ESTABLISHING THE ESTIMATED COST OF CAPITAL ASSETS (Continued)

TABLE OF COST INDEXES
1917 to 2024

Year	Index	Year	Index	Year	Index	Year	Index
2024	1.00	**1997**	0.51	**1970**	0.12	**1943**	0.05
2023	0.97	**1996**	0.50	**1969**	0.12	**1942**	0.05
2022	0.93	**1995**	0.48	**1968**	0.11	**1941**	0.05
2021	0.86	**1994**	0.47	**1967**	0.11	**1940**	0.04
2020	0.82	**1993**	0.46	**1966**	0.10	**1939**	0.04
2019	0.81	**1992**	0.45	**1965**	0.10	**1938**	0.04
2018	0.80	**1991**	0.43	**1964**	0.10	**1937**	0.04
2017	0.78	**1990**	0.42	**1963**	0.10	**1936**	0.04
2016	0.77	**1989**	0.40	**1962**	0.10	**1935**	0.04
2015	0.76	**1988**	0.38	**1961**	0.09	**1934**	0.04
2014	0.75	**1987**	0.36	**1960**	0.09	**1933**	0.04
2013	0.74	**1986**	0.35	**1959**	0.09	**1932**	0.04
2012	0.73	**1985**	0.34	**1958**	0.09	**1931**	0.05
2011	0.72	**1984**	0.33	**1957**	0.09	**1930**	0.05
2010	0.70	**1983**	0.32	**1956**	0.09	**1929**	0.05
2009	0.68	**1982**	0.31	**1955**	0.08	**1928**	0.05
2008	0.69	**1981**	0.29	**1954**	0.08	**1927**	0.05
2007	0.66	**1980**	0.26	**1953**	0.08	**1926**	0.06
2006	0.64	**1979**	0.23	**1952**	0.08	**1925**	0.06
2005	0.62	**1978**	0.21	**1951**	0.08	**1924**	0.05
2004	0.60	**1977**	0.19	**1950**	0.08	**1923**	0.05
2003	0.59	**1976**	0.18	**1949**	0.07	**1922**	0.05
2002	0.57	**1975**	0.17	**1948**	0.08	**1921**	0.06
2001	0.56	**1974**	0.16	**1947**	0.07	**1920**	0.06
2000	0.55	**1973**	0.14	**1946**	0.06	**1919**	0.05
1999	0.53	**1972**	0.13	**1945**	0.06	**1918**	0.05
1998	0.52	**1971**	0.13	**1944**	0.06	**1917**	0.04

RATES FOR LEGAL ADVERTISING
Effective January 1, 2026

The following rates, effective January 1, 2026, 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	0.3664	0.5477	0.7311	0.9146
7.5	0.3420	0.5112	0.6824	0.8536
8	0.3206	0.4793	0.6398	0.8003
9	0.2850	0.4260	0.5687	0.7113
10	0.2565	0.3834	0.5118	0.6402
12	0.2138	0.3195	0.4265	0.5335
Rate/Square	8.55	12.78	17.06	21.34

6 Pica 4 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.3711	0.5547	0.7405	0.9263
7.5	0.3464	0.5177	0.6911	0.8645
8	0.3247	0.4854	0.6479	0.8105
9	0.2886	0.4315	0.5759	0.7204
10	0.2598	0.3883	0.5184	0.6484
12	0.2165	0.3236	0.4320	0.5403
Rate/Square	8.55	12.78	17.06	21.34

6 Pica 7 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.3858	0.5766	0.7697	0.9629
7.5	0.3601	0.5382	0.7184	0.8987
8	0.3376	0.5046	0.6735	0.8425
9	0.3000	0.4485	0.5987	0.7489
10	0.2700	0.4036	0.5388	0.6740
12	0.2250	0.3364	0.4490	0.5617
Rate/Square	8.55	12.78	17.06	21.34

6 Pica 9 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.3957	0.5915	0.7896	0.9877
7.5	0.3694	0.5521	0.7370	0.9219
8	0.3463	0.5176	0.6909	0.8643
9	0.3078	0.4601	0.6142	0.7682
10	0.2770	0.4141	0.5527	0.6914
12	0.2309	0.3451	0.4606	0.5762
Rate/Square	8.55	12.78	17.06	21.34

6 Pica 10 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.4004	0.5985	0.7990	0.9994
7.5	0.3737	0.5586	0.7457	0.9328
8	0.3504	0.5237	0.6991	0.8745
9	0.3114	0.4655	0.6214	0.7773
10	0.2803	0.4190	0.5593	0.6996
12	0.2336	0.3491	0.4661	0.5830
Rate/Square	8.55	12.78	17.06	21.34

6 Pica 11 Point Column

Type Size	Number of Insertions 1	2	3	4
7	0.4057	0.6064	0.8095	1.0126
7.5	0.3787	0.5660	0.7556	0.9451
8	0.3550	0.5306	0.7083	0.8860
9	0.3156	0.4717	0.6296	0.7876
10	0.2840	0.4245	0.5667	0.7088
12	0.2367	0.3538	0.4722	0.5907
Rate/Square	8.55	12.78	17.06	21.34

7 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.4104	0.6134	0.8189	1.0243
7.5	0.3830	0.5725	0.7643	0.9560
8	0.3591	0.5368	0.7165	0.8963
9	0.3192	0.4771	0.6369	0.7967
10	0.2873	0.4294	0.5732	0.7170
12	0.2394	0.3578	0.4777	0.5975
Rate/Square	8.55	12.78	17.06	21.34

7 Pica	2 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.4204	0.6283	0.8388	1.0492
7.5	0.3923	0.5864	0.7828	0.9792
8	0.3678	0.5498	0.7339	0.9180
9	0.3270	0.4887	0.6524	0.8160
10	0.2943	0.4398	0.5871	0.7344
12	0.2452	0.3665	0.4893	0.6120
Rate/Square	8.55	12.78	17.06	21.34

7 Pica	6 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.4397	0.6573	0.8774	1.0975
7.5	0.4104	0.6134	0.8189	1.0243
8	0.3848	0.5751	0.7677	0.9603
9	0.3420	0.5112	0.6824	0.8536
10	0.3078	0.4601	0.6142	0.7682
12	0.2565	0.3834	0.5118	0.6402
Rate/Square	8.55	12.78	17.06	21.34

7 Pica	10 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.4591	0.6862	0.9160	1.1458
7.5	0.4285	0.6404	0.8549	1.0694
8	0.4017	0.6004	0.8015	1.0026
9	0.3570	0.5337	0.7124	0.8912
10	0.3213	0.4803	0.6412	0.8020
12	0.2678	0.4003	0.5343	0.6684
Rate/Square	8.55	12.78	17.06	21.34

8 Pica	3 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.4837	0.7230	0.9651	1.2072
7.5	0.4514	0.6748	0.9008	1.1268
8	0.4232	0.6326	0.8445	1.0563
9	0.3762	0.5623	0.7506	0.9390
10	0.3386	0.5061	0.6756	0.8451
12	0.2822	0.4217	0.5630	0.7042
Rate/Square	8.55	12.78	17.06	21.34

8 Pica	5 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.4937	0.7379	0.9850	1.2321
7.5	0.4607	0.6887	0.9193	1.1500
8	0.4319	0.6456	0.8619	1.0781
9	0.3840	0.5739	0.7661	0.9583
10	0.3456	0.5165	0.6895	0.8625
12	0.2880	0.4304	0.5746	0.7187
Rate/Square	8.55	12.78	17.06	21.34

8 Pica	6 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.4983	0.7449	0.9944	1.2438
7.5	0.4651	0.6952	0.9281	1.1609
8	0.4361	0.6518	0.8701	1.0883
9	0.3876	0.5794	0.7734	0.9674
10	0.3488	0.5214	0.6960	0.8707
12	0.2907	0.4345	0.5800	0.7256
Rate/Square	8.55	12.78	17.06	21.34

9 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.5277	0.7887	1.0528	1.3170
7.5	0.4925	0.7361	0.9827	1.2292
8	0.4617	0.6901	0.9212	1.1524
9	0.4104	0.6134	0.8189	1.0243
10	0.3694	0.5521	0.7370	0.9219
12	0.3078	0.4601	0.6142	0.7682
Rate/Square	8.55	12.78	17.06	21.34

9 Pica 2 Point Column				
	Number of Insertions			
Type Size	1	2	3	4
7	0.5376	0.8036	1.0727	1.3419
7.5	0.5018	0.7500	1.0012	1.2524
8	0.4704	0.7032	0.9386	1.1741
9	0.4182	0.6250	0.8343	1.0437
10	0.3763	0.5625	0.7509	0.9393
12	0.3136	0.4688	0.6258	0.7828
Rate/Square	8.55	12.78	17.06	21.34

9 Pica 4 Point Column				
	Number of Insertions			
Type Size	1	2	3	4
7	0.5470	0.8176	1.0915	1.3653
7.5	0.5105	0.7631	1.0187	1.2743
8	0.4786	0.7154	0.9550	1.1946
9	0.4254	0.6359	0.8489	1.0619
10	0.3829	0.5723	0.7640	0.9557
12	0.3191	0.4769	0.6367	0.7964
Rate/Square	8.55	12.78	17.06	21.34

9 Pica 5 Point Column				
	Number of Insertions			
Type Size	1	2	3	4
7	0.5523	0.8255	1.1020	1.3784
7.5	0.5155	0.7705	1.0285	1.2865
8	0.4832	0.7223	0.9642	1.2061
9	0.4296	0.6421	0.8571	1.0721
10	0.3866	0.5779	0.7714	0.9649
12	0.3222	0.4816	0.6428	0.8041
Rate/Square	8.55	12.78	17.06	21.34

9 Pica 6 Point Column				
	Number of Insertions			
Type Size	1	2	3	4
7	0.5570	0.8325	1.1113	1.3901
7.5	0.5198	0.7770	1.0372	1.2975
8	0.4874	0.7285	0.9724	1.2164
9	0.4332	0.6475	0.8644	1.0812
10	0.3899	0.5828	0.7779	0.9731
12	0.3249	0.4856	0.6483	0.8109
Rate/Square	8.55	12.78	17.06	21.34

9 Pica 8 Point Column				
	Number of Insertions			
Type Size	1	2	3	4
7	0.5669	0.8474	1.1312	1.4150
7.5	0.5291	0.7909	1.0558	1.3207
8	0.4961	0.7415	0.9898	1.2381
9	0.4410	0.6591	0.8798	1.1006
10	0.3969	0.5932	0.7919	0.9905
12	0.3307	0.4943	0.6599	0.8254
Rate/Square	8.55	12.78	17.06	21.34

9 Pica 9 Point Column				
	Number of Insertions			
Type Size	1	2	3	4
7	0.5716	0.8544	1.1406	1.4267
7.5	0.5335	0.7975	1.0645	1.3316
8	0.5002	0.7476	0.9980	1.2484
9	0.4446	0.6646	0.8871	1.1097
10	0.4001	0.5981	0.7984	0.9987
12	0.3335	0.4984	0.6653	0.8323
Rate/Square	8.55	12.78	17.06	21.34

9 Pica 10 Point Column				
	Number of Insertions			
Type Size	1	2	3	4
7	0.5763	0.8614	1.1499	1.4384
7.5	0.5379	0.8040	1.0733	1.3425
8	0.5043	0.7538	1.0062	1.2586
9	0.4482	0.6700	0.8944	1.1188
10	0.4034	0.6030	0.8050	1.0069
12	0.3362	0.5025	0.6708	0.8391
Rate/Square	8.55	12.78	17.06	21.34

9 Pica 11 Point Column				
	Number of Insertions			
Type Size	1	2	3	4
7	0.5816	0.8693	1.1605	1.4516
7.5	0.5428	0.8114	1.0831	1.3548
8	0.5089	0.7607	1.0154	1.2702
9	0.4524	0.6761	0.9026	1.1290
10	0.4071	0.6085	0.8123	1.0161
12	0.3393	0.5071	0.6769	0.8468
Rate/Square	8.55	12.78	17.06	21.34

10 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.5863	0.8763	1.1698	1.4633
7.5	0.5472	0.8179	1.0918	1.3658
8	0.5130	0.7668	1.0236	1.2804
9	0.4560	0.6816	0.9099	1.1381
10	0.4104	0.6134	0.8189	1.0243
12	0.3420	0.5112	0.6824	0.8536
Rate/Square	8.55	12.78	17.06	21.34

10 Pica	5 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.6109	0.9131	1.2190	1.5248
7.5	0.5702	0.8523	1.1377	1.4231
8	0.5345	0.7990	1.0666	1.3342
9	0.4752	0.7102	0.9481	1.1859
10	0.4276	0.6392	0.8533	1.0673
12	0.3564	0.5327	0.7111	0.8895
Rate/Square	8.55	12.78	17.06	21.34

10 Pica	6 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.6156	0.9202	1.2283	1.5365
7.5	0.5746	0.8588	1.1464	1.4340
8	0.5387	0.8051	1.0748	1.3444
9	0.4788	0.7157	0.9554	1.1950
10	0.4309	0.6441	0.8598	1.0755
12	0.3591	0.5368	0.7165	0.8963
Rate/Square	8.55	12.78	17.06	21.34

11 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.6449	0.9640	1.2868	1.6096
7.5	0.6019	0.8997	1.2010	1.5023
8	0.5643	0.8435	1.1260	1.4084
9	0.5016	0.7498	1.0009	1.2519
10	0.4514	0.6748	0.9008	1.1268
12	0.3762	0.5623	0.7506	0.9390
Rate/Square	8.55	12.78	17.06	21.34

11 Pica	3 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.6596	0.9859	1.3161	1.6462
7.5	0.6156	0.9202	1.2283	1.5365
8	0.5771	0.8627	1.1516	1.4405
9	0.5130	0.7668	1.0236	1.2804
10	0.4617	0.6901	0.9212	1.1524
12	0.3848	0.5751	0.7677	0.9603
Rate/Square	8.55	12.78	17.06	21.34

11 Pica	7 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.6789	1.0148	1.3547	1.6945
7.5	0.6337	0.9472	1.2644	1.5816
8	0.5941	0.8880	1.1853	1.4827
9	0.5280	0.7893	1.0536	1.3180
10	0.4752	0.7104	0.9483	1.1862
12	0.3960	0.5920	0.7902	0.9885
Rate/Square	8.55	12.78	17.06	21.34

12 Pica	5 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.7282	1.0884	1.4529	1.8174
7.5	0.6796	1.0159	1.3561	1.6963
8	0.6371	0.9524	1.2713	1.5903
9	0.5664	0.8465	1.1301	1.4136
10	0.5097	0.7619	1.0170	1.2722
12	0.4248	0.6349	0.8475	1.0602
Rate/Square	8.55	12.78	17.06	21.34

12 Pica	9 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.7475	1.1173	1.4915	1.8657
7.5	0.6977	1.0428	1.3921	1.7413
8	0.6541	0.9777	1.3051	1.6325
9	0.5814	0.8690	1.1601	1.4511
10	0.5233	0.7821	1.0441	1.3060
12	0.4361	0.6518	0.8701	1.0883
Rate/Square	8.55	12.78	17.06	21.34

13 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.7622	1.1392	1.5208	1.9023
7.5	0.7114	1.0633	1.4194	1.7755
8	0.6669	0.9968	1.3307	1.6645
9	0.5928	0.8861	1.1828	1.4796
10	0.5335	0.7975	1.0645	1.3316
12	0.4446	0.6646	0.8871	1.1097
Rate/Square	8.55	12.78	17.06	21.34

13 Pica	2 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.7721	1.1541	1.5407	1.9272
7.5	0.7207	1.0772	1.4380	1.7987
8	0.6756	1.0099	1.3481	1.6863
9	0.6006	0.8977	1.1983	1.4989
10	0.5405	0.8079	1.0785	1.3490
12	0.4504	0.6733	0.8987	1.1242
Rate/Square	8.55	12.78	17.06	21.34

14 Pica	2 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.8308	1.2418	1.6576	2.0735
7.5	0.7754	1.1590	1.5471	1.9353
8	0.7269	1.0866	1.4504	1.8143
9	0.6462	0.9658	1.2893	1.6127
10	0.5815	0.8692	1.1604	1.4515
12	0.4846	0.7244	0.9670	1.2096
Rate/Square	8.55	12.78	17.06	21.34

14 Pica	5 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.8454	1.2637	1.6869	2.1101
7.5	0.7891	1.1794	1.5744	1.9694
8	0.7397	1.1057	1.4760	1.8463
9	0.6576	0.9829	1.3120	1.6412
10	0.5918	0.8846	1.1808	1.4771
12	0.4932	0.7372	0.9840	1.2309
Rate/Square	8.55	12.78	17.06	21.34

14 Pica	7 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.8548	1.2777	1.7056	2.1335
7.5	0.7978	1.1925	1.5919	1.9913
8	0.7480	1.1180	1.4924	1.8668
9	0.6648	0.9938	1.3266	1.6594
10	0.5984	0.8944	1.1939	1.4935
12	0.4986	0.7453	0.9949	1.2445
Rate/Square	8.55	12.78	17.06	21.34

14 Pica	9 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.8648	1.2926	1.7255	2.1584
7.5	0.8071	1.2064	1.6105	2.0145
8	0.7567	1.1310	1.5098	1.8886
9	0.6726	1.0054	1.3421	1.6787
10	0.6053	0.9048	1.2078	1.5109
12	0.5045	0.7540	1.0065	1.2591
Rate/Square	8.55	12.78	17.06	21.34

15 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.8794	1.3145	1.7547	2.1950
7.5	0.8208	1.2269	1.6378	2.0486
8	0.7695	1.1502	1.5354	1.9206
9	0.6840	1.0224	1.3648	1.7072
10	0.6156	0.9202	1.2283	1.5365
12	0.5130	0.7668	1.0236	1.2804
Rate/Square	8.55	12.78	17.06	21.34

15 Pica	9 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.9234	1.3802	1.8425	2.3047
7.5	0.8618	1.2882	1.7196	2.1511
8	0.8080	1.2077	1.6122	2.0166
9	0.7182	1.0735	1.4330	1.7926
10	0.6464	0.9662	1.2897	1.6133
12	0.5387	0.8051	1.0748	1.3444
Rate/Square	8.55	12.78	17.06	21.34

16 Pica	5 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	0.9627	1.4390	1.9209	2.4028
7.5	0.8985	1.3430	1.7928	2.2426
8	0.8423	1.2591	1.6808	2.1024
9	0.7488	1.1192	1.4940	1.8688
10	0.6739	1.0073	1.3446	1.6819
12	0.5616	0.8394	1.1205	1.4016
Rate/Square	8.55	12.78	17.06	21.34

17 Pica	3 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.0113	1.5117	2.0180	2.5242
7.5	0.9439	1.4109	1.8834	2.3559
8	0.8849	1.3227	1.7657	2.2087
9	0.7866	1.1758	1.5695	1.9633
10	0.7079	1.0582	1.4126	1.7670
12	0.5900	0.8818	1.1771	1.4725
Rate/Square	8.55	12.78	17.06	21.34

18 Pica	9 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.0993	1.6431	2.1934	2.7437
7.5	1.0260	1.5336	2.0472	2.5608
8	0.9619	1.4378	1.9193	2.4008
9	0.8550	1.2780	1.7060	2.1340
10	0.7695	1.1502	1.5354	1.9206
12	0.6413	0.9585	1.2795	1.6005
Rate/Square	8.55	12.78	17.06	21.34

19 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.1139	1.6651	2.2227	2.7803
7.5	1.0397	1.5540	2.0745	2.5949
8	0.9747	1.4569	1.9448	2.4328
9	0.8664	1.2950	1.7287	2.1625
10	0.7798	1.1655	1.5559	1.9462
12	0.6498	0.9713	1.2966	1.6218
Rate/Square	8.55	12.78	17.06	21.34

19 Pica	4 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.1333	1.6940	2.2613	2.8286
7.5	1.0577	1.5810	2.1105	2.6400
8	0.9916	1.4822	1.9786	2.4750
9	0.8814	1.3175	1.7588	2.2000
10	0.7933	1.1858	1.5829	1.9800
12	0.6611	0.9881	1.3191	1.6500
Rate/Square	8.55	12.78	17.06	21.34

19 Pica	6 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.1433	1.7089	2.2812	2.8535
7.5	1.0670	1.5949	2.1291	2.6632
8	1.0004	1.4953	1.9960	2.4968
9	0.8892	1.3291	1.7742	2.2194
10	0.8003	1.1962	1.5968	1.9974
12	0.6669	0.9968	1.3307	1.6645
Rate/Square	8.55	12.78	17.06	21.34

19 Pica	9 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.1579	1.7308	2.3104	2.8900
7.5	1.0807	1.6154	2.1564	2.6974
8	1.0132	1.5144	2.0216	2.5288
9	0.9006	1.3462	1.7970	2.2478
10	0.8105	1.2115	1.6173	2.0230
12	0.6755	1.0096	1.3477	1.6859
Rate/Square	8.55	12.78	17.06	21.34

19 Pica	10 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.1626	1.7378	2.3198	2.9018
7.5	1.0851	1.6219	2.1651	2.7083
8	1.0173	1.5206	2.0298	2.5390
9	0.9042	1.3516	1.8043	2.2569
10	0.8138	1.2165	1.6238	2.0312
12	0.6782	1.0137	1.3532	1.6927
Rate/Square	8.55	12.78	17.06	21.34

19 Pica	11 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.1679	1.7457	2.3303	2.9149
7.5	1.0900	1.6293	2.1749	2.7206
8	1.0219	1.5275	2.0390	2.5506
9	0.9084	1.3577	1.8125	2.2672
10	0.8175	1.2220	1.6312	2.0404
12	0.6813	1.0183	1.3593	1.7004
Rate/Square	8.55	12.78	17.06	21.34

20 Pica	3 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.1872	1.7746	2.3689	2.9632
7.5	1.1081	1.6563	2.2110	2.7657
8	1.0388	1.5528	2.0728	2.5928
9	0.9234	1.3802	1.8425	2.3047
10	0.8311	1.2422	1.6582	2.0742
12	0.6926	1.0352	1.3819	1.7285
Rate/Square	8.55	12.78	17.06	21.34

20 Pica	4 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.1919	1.7816	2.3783	2.9749
7.5	1.1125	1.6628	2.2197	2.7766
8	1.0429	1.5589	2.0810	2.6031
9	0.9270	1.3857	1.8498	2.3138
10	0.8343	1.2471	1.6648	2.0824
12	0.6953	1.0393	1.3873	1.7354
Rate/Square	8.55	12.78	17.06	21.34

20 Pica	6 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.2019	1.7965	2.3981	2.9998
7.5	1.1218	1.6767	2.2383	2.7998
8	1.0517	1.5719	2.0984	2.6248
9	0.9348	1.3973	1.8652	2.3332
10	0.8413	1.2576	1.6787	2.0999
12	0.7011	1.0480	1.3989	1.7499
Rate/Square	8.55	12.78	17.06	21.34

21 Pica	6 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.2605	1.8841	2.5151	3.1461
7.5	1.1765	1.7585	2.3475	2.9364
8	1.1030	1.6486	2.2007	2.7529
9	0.9804	1.4654	1.9562	2.4470
10	0.8824	1.3189	1.7606	2.2023
12	0.7353	1.0991	1.4672	1.8352
Rate/Square	8.55	12.78	17.06	21.34

21 Pica	7 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.2652	1.8911	2.5245	3.1578
7.5	1.1809	1.7651	2.3562	2.9473
8	1.1071	1.6548	2.2089	2.7631
9	0.9840	1.4709	1.9635	2.4561
10	0.8856	1.3238	1.7671	2.2105
12	0.7380	1.1032	1.4726	1.8421
Rate/Square	8.55	12.78	17.06	21.34

22 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.2898	1.9280	2.5736	3.2193
7.5	1.2038	1.7994	2.4020	3.0047
8	1.1286	1.6870	2.2519	2.8169
9	1.0032	1.4995	2.0017	2.5039
10	0.9029	1.3496	1.8015	2.2535
12	0.7524	1.1246	1.5013	1.8779
Rate/Square	8.55	12.78	17.06	21.34

22 Pica	1 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.2945	1.9350	2.5830	3.2310
7.5	1.2082	1.8060	2.4108	3.0156
8	1.1327	1.6931	2.2601	2.8271
9	1.0068	1.5050	2.0090	2.5130
10	0.9062	1.3545	1.8081	2.2617
12	0.7551	1.1287	1.5067	1.8847
Rate/Square	8.55	12.78	17.06	21.34

22 Pica	10 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.3385	2.0007	2.6707	3.3407
7.5	1.2493	1.8673	2.4927	3.1180
8	1.1712	1.7506	2.3369	2.9232
9	1.0410	1.5561	2.0772	2.5984
10	0.9369	1.4005	1.8695	2.3385
12	0.7808	1.1671	1.5579	1.9488
Rate/Square	8.55	12.78	17.06	21.34

23 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.3485	2.0156	2.6906	3.3656
7.5	1.2586	1.8812	2.5112	3.1412
8	1.1799	1.7636	2.3543	2.9449
9	1.0488	1.5677	2.0927	2.6177
10	0.9439	1.4109	1.8834	2.3559
12	0.7866	1.1758	1.5695	1.9633
Rate/Square	8.55	12.78	17.06	21.34

23 Pica	3 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.3631	2.0375	2.7199	3.4022
7.5	1.2722	1.9017	2.5385	3.1754
8	1.1927	1.7828	2.3799	2.9769
9	1.0602	1.5847	2.1154	2.6462
10	0.9542	1.4262	1.9039	2.3815
12	0.7952	1.1885	1.5866	1.9846
Rate/Square	8.55	12.78	17.06	21.34

24 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.4071	2.1032	2.8076	3.5120
7.5	1.3133	1.9630	2.6204	3.2778
8	1.2312	1.8403	2.4566	3.0730
9	1.0944	1.6358	2.1837	2.7315
10	0.9850	1.4723	1.9653	2.4584
12	0.8208	1.2269	1.6378	2.0486
Rate/Square	8.55	12.78	17.06	21.34

25 Pica	6 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.4950	2.2347	2.9831	3.7315
7.5	1.3954	2.0857	2.7842	3.4827
8	1.3082	1.9553	2.6102	3.2650
9	1.1628	1.7381	2.3202	2.9022
10	1.0465	1.5643	2.0881	2.6120
12	0.8721	1.3036	1.7401	2.1767
Rate/Square	8.55	12.78	17.06	21.34

26 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.5243	2.2785	3.0416	3.8046
7.5	1.4227	2.1266	2.8388	3.5510
8	1.3338	1.9937	2.6614	3.3290
9	1.1856	1.7722	2.3657	2.9591
10	1.0670	1.5949	2.1291	2.6632
12	0.8892	1.3291	1.7742	2.2194
Rate/Square	8.55	12.78	17.06	21.34

26 Pica	3 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.5390	2.3004	3.0708	3.8412
7.5	1.4364	2.1470	2.8661	3.5851
8	1.3466	2.0129	2.6870	3.3611
9	1.1970	1.7892	2.3884	2.9876
10	1.0773	1.6103	2.1496	2.6888
12	0.8978	1.3419	1.7913	2.2407
Rate/Square	8.55	12.78	17.06	21.34

29 Pica	3 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.7149	2.5633	3.4217	4.2802
7.5	1.6006	2.3924	3.1936	3.9948
8	1.5005	2.2429	2.9940	3.7452
9	1.3338	1.9937	2.6614	3.3290
10	1.2004	1.7943	2.3952	2.9961
12	1.0004	1.4953	1.9960	2.4968
Rate/Square	8.55	12.78	17.06	21.34

29 Pica	4 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.7196	2.5703	3.4311	4.2919
7.5	1.6049	2.3990	3.2024	4.0058
8	1.5046	2.2490	3.0022	3.7554
9	1.3374	1.9991	2.6686	3.3381
10	1.2037	1.7992	2.4018	3.0043
12	1.0031	1.4993	2.0015	2.5036
Rate/Square	8.55	12.78	17.06	21.34

29 Pica	6 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.7295	2.5852	3.4510	4.3168
7.5	1.6142	2.4129	3.2209	4.0290
8	1.5134	2.2621	3.0196	3.7772
9	1.3452	2.0107	2.6841	3.3575
10	1.2107	1.8096	2.4157	3.0217
12	1.0089	1.5080	2.0131	2.5181
Rate/Square	8.55	12.78	17.06	21.34

29 Pica	7 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.7342	2.5922	3.4604	4.3285
7.5	1.6186	2.4194	3.2297	4.0399
8	1.5175	2.2682	3.0278	3.7874
9	1.3488	2.0162	2.6914	3.3666
10	1.2140	1.8146	2.4222	3.0299
12	1.0116	1.5121	2.0185	2.5249
Rate/Square	8.55	12.78	17.06	21.34

29 Pica	8 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.7395	2.6001	3.4709	4.3417
7.5	1.6235	2.4268	3.2395	4.0522
8	1.5221	2.2751	3.0370	3.7989
9	1.3530	2.0223	2.6996	3.3768
10	1.2177	1.8201	2.4296	3.0392
12	1.0147	1.5167	2.0247	2.5326
Rate/Square	8.55	12.78	17.06	21.34

30 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.7589	2.6290	3.5095	4.3899
7.5	1.6416	2.4538	3.2755	4.0973
8	1.5390	2.3004	3.0708	3.8412
9	1.3680	2.0448	2.7296	3.4144
10	1.2312	1.8403	2.4566	3.0730
12	1.0260	1.5336	2.0472	2.5608
Rate/Square	8.55	12.78	17.06	21.34

30 Pica	1 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.7635	2.6360	3.5188	4.4016
7.5	1.6460	2.4603	3.2843	4.1082
8	1.5431	2.3065	3.0790	3.8514
9	1.3716	2.0503	2.7369	3.4235
10	1.2345	1.8452	2.4632	3.0812
12	1.0287	1.5377	2.0527	2.5676
Rate/Square	8.55	12.78	17.06	21.34

30 Pica	3 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.7735	2.6509	3.5387	4.4265
7.5	1.6553	2.4742	3.3028	4.1314
8	1.5518	2.3196	3.0964	3.8732
9	1.3794	2.0618	2.7523	3.4429
10	1.2415	1.8557	2.4771	3.0986
12	1.0346	1.5464	2.0643	2.5821
Rate/Square	8.55	12.78	17.06	21.34

30 Pica	9 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	1.8028	2.6948	3.5972	4.4997
7.5	1.6826	2.5151	3.3574	4.1997
8	1.5775	2.3579	3.1476	3.9372
9	1.4022	2.0959	2.7978	3.4998
10	1.2620	1.8863	2.5181	3.1498
12	1.0517	1.5719	2.0984	2.6248
Rate/Square	8.55	12.78	17.06	21.34

30 Pica		10 Point Column		
	Number of Insertions			
Type Size	1	2	3	4
7	1.8075	2.7018	3.6066	4.5114
7.5	1.6870	2.5216	3.3661	4.2106
8	1.5816	2.3640	3.1558	3.9475
9	1.4058	2.1014	2.8051	3.5089
10	1.2653	1.8912	2.5246	3.1580
12	1.0544	1.5760	2.1038	2.6316
Rate/Square	8.55	12.78	17.06	21.34

31 Pica		0 Point Column		
	Number of Insertions			
Type Size	1	2	3	4
7	1.8175	2.7167	3.6265	4.5363
7.5	1.6963	2.5356	3.3847	4.2339
8	1.5903	2.3771	3.1732	3.9692
9	1.4136	2.1130	2.8206	3.5282
10	1.2722	1.9017	2.5385	3.1754
12	1.0602	1.5847	2.1154	2.6462
Rate/Square	8.55	12.78	17.06	21.34

31 Pica		2 Point Column		
	Number of Insertions			
Type Size	1	2	3	4
7	1.8275	2.7316	3.6464	4.5612
7.5	1.7056	2.5495	3.4033	4.2571
8	1.5990	2.3901	3.1906	3.9910
9	1.4214	2.1245	2.8361	3.5476
10	1.2792	1.9121	2.5524	3.1928
12	1.0660	1.5934	2.1270	2.6607
Rate/Square	8.55	12.78	17.06	21.34

31 Pica		3 Point Column		
	Number of Insertions			
Type Size	1	2	3	4
7	1.8321	2.7386	3.6557	4.5729
7.5	1.7100	2.5560	3.4120	4.2680
8	1.6031	2.3963	3.1988	4.0013
9	1.4250	2.1300	2.8433	3.5567
10	1.2825	1.9170	2.5590	3.2010
12	1.0688	1.5975	2.1325	2.6675
Rate/Square	8.55	12.78	17.06	21.34

33 Pica		0 Point Column		
	Number of Insertions			
Type Size	1	2	3	4
7	1.9347	2.8919	3.8604	4.8289
7.5	1.8058	2.6991	3.6031	4.5070
8	1.6929	2.5304	3.3779	4.2253
9	1.5048	2.2493	3.0026	3.7558
10	1.3543	2.0244	2.7023	3.3803
12	1.1286	1.6870	2.2519	2.8169
Rate/Square	8.55	12.78	17.06	21.34

34 Pica		1 Point Column		
	Number of Insertions			
Type Size	1	2	3	4
7	1.9981	2.9866	3.9868	4.9870
7.5	1.8649	2.7875	3.7210	4.6545
8	1.7483	2.6133	3.4884	4.3636
9	1.5540	2.3229	3.1008	3.8788
10	1.3986	2.0906	2.7907	3.4909
12	1.1655	1.7422	2.3256	2.9091
Rate/Square	8.55	12.78	17.06	21.34

35 Pica		0 Point Column		
	Number of Insertions			
Type Size	1	2	3	4
7	2.0520	3.0672	4.0944	5.1216
7.5	1.9152	2.8627	3.8214	4.7802
8	1.7955	2.6838	3.5826	4.4814
9	1.5960	2.3856	3.1845	3.9835
10	1.4364	2.1470	2.8661	3.5851
12	1.1970	1.7892	2.3884	2.9876
Rate/Square	8.55	12.78	17.06	21.34

35 Pica		8 Point Column		
	Number of Insertions			
Type Size	1	2	3	4
7	2.0913	3.1259	4.1728	5.2196
7.5	1.9519	2.9175	3.8946	4.8717
8	1.8299	2.7352	3.6512	4.5672
9	1.6266	2.4313	3.2455	4.0597
10	1.4639	2.1881	2.9209	3.6537
12	1.2199	1.8235	2.4341	3.0448
Rate/Square	8.55	12.78	17.06	21.34

39 Pica	0 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	2.2865	3.4177	4.5623	5.7069
7.5	2.1341	3.1899	4.2582	5.3265
8	2.0007	2.9905	3.9920	4.9936
9	1.7784	2.6582	3.5485	4.4387
10	1.6006	2.3924	3.1936	3.9948
12	1.3338	1.9937	2.6614	3.3290
Rate/Square	8.55	12.78	17.06	21.34

39 Pica	5 Point Column			
	Number of Insertions			
Type Size	1	2	3	4
7	2.3111	3.4545	4.6115	5.7684
7.5	2.1571	3.2242	4.3040	5.3838
8	2.0222	3.0227	4.0350	5.0473
9	1.7976	2.6869	3.5867	4.4865
10	1.6178	2.4182	3.2280	4.0379
12	1.3482	2.0152	2.6900	3.3649
Rate/Square	8.55	12.78	17.06	21.34

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