

CITIES AND TOWNS BULLETIN

ISSUED BY STATE BOARD OF ACCOUNTS

December 2024

STATE BOARD OF ACCOUNT CONTACT INFORMATION

SBOA Homepage: www.in.gov/sboa

(for information specific to Cities & Towns, select Political Subdivisions and then select City or Town as applicable)

Government Technical Assistance & Compliance (GTAC) Directors:

Beth Goss and Mitch Wilson

Email Address: cities.towns@sboa.in.gov – *NOTE: if you are emailing questions, please send them to this email address and not our individual work emails.*

Phone Number: (317)232-2513

Gateway Help Desk: gateway@sboa.in.gov or AnnualReports@sboa.in.gov

(either email address will take you to the helpdesk)

SBOA Communications: communications@sboa.in.gov

UPCOMING TRAINING

The State Board of Accounts will be presenting at the Indiana League of Municipal Clerk-Treasurers (ILMCT) Institute and Academy March 16th through March 20th. The exact date and topics that we will be presenting on has yet to be determined, but we hope to see you there.

BOARD MINUTES - SIGNATURES

The Gateway user guide for Monthly and Annual Uploads relating to board minutes states that “approved board minutes are required for all boards or commission if they could have a financial impact on the governmental unit as a whole.” Thus, the question has come up as to what constitutes “approved” minutes.

In order to be in compliance, the body is required to approve meeting minutes by motion and successful vote. Signatures on the physical minutes are not required. The motion and approval must be documented in one of the body’s subsequent meeting minutes. However, we advise that the body sign the minutes as a matter of best practice. This assists in distinguishing between the approved minutes from the draft minutes. When it comes to verbally approving those minutes, members of a body may abstain from approving minutes that record the body’s activities during prior meetings at which a particular member was not present. However, a board

member is not *required* to abstain from voting to approve minutes recording the activities of a prior meeting at which the member was not present.

Two additional items to note when discussing the approval of minutes. First, the approval is only applicable to the minutes and not the claims register. The body should sign the claims register for internal control purposes. Second, we are aware of no requirement for the body's fiscal officer to sign meeting minutes.

ELECTRONIC PAYMENTS TO VENDORS

The September 2024 Bulletin contained an error on this topic and referenced the incorrect Indiana Code. Therefore, we are including this topic again with the correct statutory reference.

Indiana Code 36-1-8-11.5 covers the payment of claims via electronic transfer. Note that subsection (c) requires a unit to utilize the normal claims process, even for electronic funds transactions. Among other limitations, this means that it is impermissible for a third party to “pull” money out of a unit's bank account. Instead, the fiscal agent must initiate or direct the unit's financial institution to disburse the funds.

YEAR-END DUTIES

The following is a listing of duties and reports that occur each year end. These articles have been included in this issue in the same order noted below:

- Monthly and Annual Engagement Uploads
- Annual Operational Report of Local Road and Street Operations
- Audit Preparation
- Cancellation of Warrants – Old Outstanding Checks
- Certification of Names and Addresses to County Treasurer
- Nepotism Annual Certification
- Contracting with a Unit Annual Certification
- Encumbered Appropriations – Balance Available
- Dormant Fund Balances – Transfers Authorized
- Fire Protection Contracts with Volunteer Fire Companies
- Internal Control Considerations

MONTHLY AND ANNUAL ENGAGEMENT UPLOADS

Monthly 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
- Funds Ledger, summarizing total receipts, disbursements, and beginning and ending balances by fund

Annual Uploads

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 and Register of Investments, General Form 350
- Excel Data Capture/Data dump (no longer optional)
- Detail of Receipts by fund and account (if Data Capture not available)
- Detail of Disbursements by fund and account (if Data Capture not available)
- 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
- Accounts Payable/Accounts Receivable Schedule support
- Direct Federal Grant Agreements/Award Letters and Amendments initiated during the year
- Personnel Policy (to be uploaded in 2023 and in future years if updated)
- Cities/Towns with courts: Court Trust Fund Subsidiary Detail as of December 31

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

Exceptions to certain requirements set forth in this Directive, such as for manual records, Opt-Out units, 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 AnnualReports@sboa.in.gov.

Also, SBOA has separate YouTube videos on how to navigate the Monthly and Annual Upload application for both the monthly upload process and the annual upload process. Please see the articles entitled *SBOA YouTube Channel* and *Newly Elected Official Training Videos* in this Bulletin for more information.

ANNUAL OPERATIONAL REPORT OF LOCAL ROAD AND STREET OPERATIONS

Indiana Code 8-17-4.1 requires that an operational report shall be prepared by all cities and towns having a population of 15,000 or more with road and street responsibilities. 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.

The annual operational report for the preceding year will be electronically filed by June 1st with the Indiana State Board of Accounts through an online data management system developed and maintained by Local Technical Assistance Program (LTAP). 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. 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 "Highway Annual Operational Report".

Written instructions and videos are available in this section to aid you in the preparation and filing of this report. **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.**

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 – these should be uploaded to Gateway monthly. However, it is good to have them ready for audit in case additional information is needed.
- Bank reconciliements complete and bank information (statements, etc.) – these should be uploaded to Gateway monthly. However, you will want these ready for you audit in case the Field Examiner needs to look at the actual copies from the bank.
- 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)

For more information on preparing for an audit, please see the SBOA video entitled "What to Expect from Audit." This video may be accessed on our website or through the SBOA YouTube Channel (link to presentation: <https://www.youtube.com/watch?v=m6ANIK5T48o>). You may also wish to view our training from the Virtual Clerk Treasurer's Fall District Meeting in 2021 titled "Audits, Start to Finish." The materials and video are available on the cities or towns page under "Presentation and Training Materials" (link: <https://www.in.gov/sboa/files/CaldwellGordon-Audit-Start-to-Finish-.pdf>).

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.

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.

NEPOTISM ANNUAL CERTIFICATION

Elected officials should annually certify that they have not violated Indiana Code 36-1-20.2-16. An officer shall submit the certification to the executive of the unit not later than December 31 of each year. (link: <https://iga.in.gov/laws/2024/ic/titles/36#36-1-20.2-16>).

CONTRACTING WITH A UNIT ANNUAL CERTIFICATION

Elected officials should annually certify that they have not violated Indiana Code 36-1-21-6. An officer shall submit the certification to the executive of the unit not later than December 31 of each year. (link: <https://iga.in.gov/laws/2024/ic/titles/36#36-1-21-6>)

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 2025 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 2025, with proper explanation, and added to the 2025 appropriation for the same purpose. By properly carrying out this procedure, the 2025 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 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 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. (link: <https://iga.in.gov/laws/2024/ic/titles/36#36-1-8-5>)

Please see IC 36-1-8-5.1 (link: <https://iga.in.gov/laws/2024/ic/titles/36#36-1-8-5.1>) and the September 2015 *Cities and Towns Bulletin*, page 4 (link: https://www.in.gov/sboa/files/ctb2015_009.pdf) for more information about creating and transferring 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. (link: <https://iga.in.gov/laws/2024/ic/titles/36#36-8-12-3>)

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. (link: <https://iga.in.gov/laws/2024/ic/titles/36#36-8-12-4>)

IC 36-8-12-4.5 requires the contract to be (1) in writing and (2) for a fixed term. (link: <https://iga.in.gov/laws/2024/ic/titles/36#36-8-12-4.5>)

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 are to 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 a written contract has been entered into.

INTERNAL CONTROL CONSIDERATIONS

At the end of the year, it is a good idea to evaluate the effectiveness of the internal controls of your city or town and determine whether changes are necessary to provide reasonable assurance that the objectives of your city or town 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 (link: <https://iga.in.gov/laws/2024/ic/titles/5#5-11-1-27>). Please make sure that all “personnel,” including newly hired employees, have viewed the SBOA approved training video. (link to training video: <https://www.youtube.com/watch?v=L0N80PBbPHQ>) The SBOA approved training is required only one time, but we do always recommend additional training on internal controls as determined by your city or town.

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 (link: <https://iga.in.gov/laws/2024/ic/titles/5#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.

A change in statute added IC 36-1-30 in 2022 which requires the reporting of donated money used to fund salaries by January 31 each year to the State Examiner. This reporting will be included as part of the 100R reporting. A drop-down box has been added to the right of each individual reported to either select “yes” for donated monies were used or “no” donated monies were not used.

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

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.

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. (link: <https://iga.in.gov/laws/2024/ic/titles/5#5-3-1-3>)

IC 5-11-1-4 requires such reports to be filed with the State Examiner, as set forth in the Uniform Compliance Guidelines, which states that the deadline is no later than sixty (60) days after the close of the year. (link: <https://iga.in.gov/laws/2024/ic/titles/5#5-11-1-4>)

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.

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. (link: <https://iga.in.gov/laws/2024/ic/titles/36#36-4-10-5>)

STATE MILEAGE RATES

The State mileage rate is 49 cents per mile as of the date of this publication.

SOCIAL SECURITY TAX BASE CHANGES JANUARY 1

The 2025 contribution rate will remain at a total of 15.3 percent. The tax rate for both employees' and employers' shares for 2025 will be 7.65 percent (6.2% of Social Security and 1.45% Medicare).

The maximum amount of earnings that will be subject to Social Security contribution will increase to \$176,100.

Please contact the Internal Revenue Service at 1-800-829-1040 if you should have any questions on this matter.

TRANSITION FROM DUNS TO UEI

On April 4, 2022, the Data Universal Numbering System (DUNS number) changed to the Unique Entity ID (UEI) which is generated by SAM.gov and is used across the federal government. The UEI is a 12 character alphanumeric ID, assigned by SAM.gov. The DUNS number will no longer be used for entity registration, searching, or data entry in SAM.gov, you will have to use the UEI. If you do not have a UEI, then you will need to register your entity. If you are registered in SAM.gov (active or not), you already have a UEI. For more information regarding the transition from DUNS to UEI, you can visit <https://sam.gov/content/duns-uei> for information and FAQ's.

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).

TABLE OF COST INDEXES 1916 to 2023							
<u>Year</u>	<u>Index</u>	<u>Year</u>	<u>Index</u>	<u>Year</u>	<u>Index</u>	<u>Year</u>	<u>Index</u>
2023	1.00	1996	0.51	1969	0.12	1942	0.05
2022	0.96	1995	0.50	1968	0.11	1941	0.05
2021	0.89	1994	0.49	1967	0.11	1940	0.05
2020	0.85	1993	0.47	1966	0.11	1939	0.04
2019	0.84	1992	0.46	1965	0.10	1938	0.05
2018	0.82	1991	0.45	1964	0.10	1937	0.05
2017	0.80	1990	0.43	1963	0.10	1936	0.04
2016	0.79	1989	0.41	1962	0.10	1935	0.04
2015	0.78	1988	0.39	1961	0.10	1934	0.04
2014	0.78	1987	0.37	1960	0.10	1933	0.04
2013	0.76	1986	0.36	1959	0.10	1932	0.04
2012	0.75	1985	0.35	1958	0.09	1931	0.05
2011	0.74	1984	0.34	1957	0.09	1930	0.05
2010	0.72	1983	0.33	1956	0.09	1929	0.06
2009	0.70	1982	0.32	1955	0.09	1928	0.06

2008	0.71	1981	0.30	1954	0.09	1927	0.06
2007	0.68	1980	0.27	1953	0.09	1926	0.06
2006	0.66	1979	0.24	1952	0.09	1925	0.06
2005	0.64	1978	0.21	1951	0.09	1924	0.06
2004	0.62	1977	0.20	1950	0.08	1923	0.06
2003	0.60	1976	0.19	1949	0.08	1922	0.05
2002	0.59	1975	0.18	1948	0.08	1921	0.06
2001	0.58	1974	0.16	1947	0.07	1920	0.07
2000	0.56	1973	0.14	1946	0.06	1919	0.06
1999	0.55	1972	0.14	1945	0.06	1918	0.05
1998	0.54	1971	0.13	1944	0.06	1917	0.04
1997	0.53	1970	0.13	1943	0.06	1916	0.03

INTEREST RATES

From the Department of Revenue, Departmental Notice #3 issued in October 2024 effective January 1, 2025 (link: <https://www.in.gov/dor/files/reference/dn03.pdf>). “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, 2024, 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 2025 will be 6%”

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
2015	3%	3%
2016	2%	2%
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%

RATES FOR LEGAL ADVERTISING

Effective January 1, 2025

The following rates, effective January 1, 2025, 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	0.3566	0.5331	0.7114	0.8901
7.5	0.3328	0.4976	0.6640	0.8308
8	0.3120	0.4665	0.6225	0.7789
9	0.2773	0.4147	0.5533	0.6923
10	0.2496	0.3732	0.4980	0.6231
12	0.2080	0.3110	0.4150	0.5193
Rate/Square	8.32	12.44	16.60	20.77

6 Pica 4 Point Column				
Type Size	Number of Insertions			
	1	2	3	4
7	0.3611	0.5400	0.7205	0.9015
7.5	0.3371	0.5040	0.6725	0.8414
8	0.3160	0.4725	0.6305	0.7888
9	0.2809	0.4200	0.5604	0.7012
10	0.2528	0.3780	0.5044	0.6311
12	0.2107	0.3150	0.4203	0.5259
Rate/Square	8.32	12.44	16.60	20.77

6 Pica 7 Point Column				
Type Size	Number of Insertions			
	1	2	3	4
7	0.3754	0.5613	0.7490	0.9371
7.5	0.3504	0.5239	0.6991	0.8747
8	0.3285	0.4911	0.6554	0.8200
9	0.2920	0.4366	0.5825	0.7289
10	0.2628	0.3929	0.5243	0.6560
12	0.2190	0.3274	0.4369	0.5467
Rate/Square	8.32	12.44	16.60	20.77

6 Pica 9 Point Column				
Type Size	Number of Insertions			
	1	2	3	4
7	0.3851	0.5758	0.7683	0.9614
7.5	0.3594	0.5374	0.7171	0.8973
8	0.3370	0.5038	0.6723	0.8412
9	0.2995	0.4478	0.5976	0.7477
10	0.2696	0.4031	0.5378	0.6729
12	0.2246	0.3359	0.4482	0.5608
Rate/Square	8.32	12.44	16.60	20.77

6 Pica 10 Point Column				
Type Size	Number of Insertions			
	1	2	3	4
7	0.3897	0.5826	0.7774	0.9727
7.5	0.3637	0.5438	0.7256	0.9079
8	0.3410	0.5098	0.6803	0.8512
9	0.3031	0.4531	0.6047	0.7566
10	0.2728	0.4078	0.5442	0.6809
12	0.2273	0.3399	0.4535	0.5674
Rate/Square	8.32	12.44	16.60	20.77

6 Pica 11 Point Column				
Type Size	Number of Insertions			
	1	2	3	4
7	0.3948	0.5903	0.7877	0.9856
7.5	0.3685	0.5509	0.7352	0.9199
8	0.3454	0.5165	0.6892	0.8624
9	0.3071	0.4591	0.6127	0.7666
10	0.2764	0.4132	0.5514	0.6899
12	0.2303	0.3443	0.4595	0.5749
Rate/Square	8.32	12.44	16.60	20.77

7 Pica	0 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	0.3994	0.5971	0.7968	0.9970
7.5	0.3727	0.5573	0.7437	0.9305
8	0.3494	0.5225	0.6972	0.8723
9	0.3106	0.4644	0.6197	0.7754
10	0.2796	0.4180	0.5578	0.6979
12	0.2330	0.3483	0.4648	0.5816
Rate/Square	8.32	12.44	16.60	20.77

7 Pica	2 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	0.4091	0.6116	0.8162	1.0212
7.5	0.3818	0.5708	0.7617	0.9531
8	0.3579	0.5352	0.7141	0.8935
9	0.3182	0.4757	0.6348	0.7942
10	0.2863	0.4281	0.5713	0.7148
12	0.2386	0.3568	0.4761	0.5957
Rate/Square	8.32	12.44	16.60	20.77

7 Pica	6 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	0.4279	0.6398	0.8537	1.0682
7.5	0.3994	0.5971	0.7968	0.9970
8	0.3744	0.5598	0.7470	0.9347
9	0.3328	0.4976	0.6640	0.8308
10	0.2995	0.4478	0.5976	0.7477
12	0.2496	0.3732	0.4980	0.6231
Rate/Square	8.32	12.44	16.60	20.77

7 Pica	10 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	0.4467	0.6679	0.8913	1.1152
7.5	0.4169	0.6234	0.8319	1.0408
8	0.3909	0.5844	0.7799	0.9758
9	0.3474	0.5195	0.6932	0.8674
10	0.3127	0.4675	0.6239	0.7806
12	0.2606	0.3896	0.5199	0.6505
Rate/Square	8.32	12.44	16.60	20.77

8 Pica	3 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	0.4707	0.7037	0.9391	1.1750
7.5	0.4393	0.6568	0.8765	1.0967
8	0.4118	0.6158	0.8217	1.0281
9	0.3661	0.5474	0.7304	0.9139
10	0.3295	0.4926	0.6574	0.8225
12	0.2746	0.4105	0.5478	0.6854
Rate/Square	8.32	12.44	16.60	20.77

8 Pica	5 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	0.4804	0.7183	0.9584	1.1992
7.5	0.4483	0.6704	0.8945	1.1193
8	0.4203	0.6285	0.8386	1.0493
9	0.3736	0.5586	0.7455	0.9327
10	0.3363	0.5028	0.6709	0.8394
12	0.2802	0.4190	0.5591	0.6995
Rate/Square	8.32	12.44	16.60	20.77

8 Pica	6 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	0.4849	0.7251	0.9675	1.2106
7.5	0.4526	0.6767	0.9030	1.1299
8	0.4243	0.6344	0.8466	1.0593
9	0.3772	0.5639	0.7525	0.9416
10	0.3395	0.5076	0.6773	0.8474
12	0.2829	0.4230	0.5644	0.7062
Rate/Square	8.32	12.44	16.60	20.77

9 Pica	0 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	0.5135	0.7677	1.0245	1.2818
7.5	0.4792	0.7165	0.9562	1.1964
8	0.4493	0.6718	0.8964	1.1216
9	0.3994	0.5971	0.7968	0.9970
10	0.3594	0.5374	0.7171	0.8973
12	0.2995	0.4478	0.5976	0.7477
Rate/Square	8.32	12.44	16.60	20.77

9 Pica		2 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	0.5232	0.7822	1.0438	1.3060
7.5	0.4883	0.7301	0.9742	1.2189
8	0.4578	0.6844	0.9133	1.1428
9	0.4069	0.6084	0.8119	1.0158
10	0.3662	0.5476	0.7307	0.9142
12	0.3052	0.4563	0.6089	0.7618
Rate/Square	8.32	12.44	16.60	20.77

9 Pica		4 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	0.5323	0.7959	1.0620	1.3288
7.5	0.4968	0.7428	0.9912	1.2402
8	0.4658	0.6964	0.9293	1.1627
9	0.4140	0.6190	0.8260	1.0335
10	0.3726	0.5571	0.7434	0.9302
12	0.3105	0.4643	0.6195	0.7751
Rate/Square	8.32	12.44	16.60	20.77

9 Pica		5 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	0.5374	0.8036	1.0723	1.3416
7.5	0.5016	0.7500	1.0008	1.2522
8	0.4702	0.7031	0.9382	1.1739
9	0.4180	0.6250	0.8340	1.0435
10	0.3762	0.5625	0.7506	0.9391
12	0.3135	0.4687	0.6255	0.7826
Rate/Square	8.32	12.44	16.60	20.77

9 Pica		6 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	0.5420	0.8104	1.0814	1.3530
7.5	0.5059	0.7564	1.0093	1.2628
8	0.4742	0.7091	0.9462	1.1839
9	0.4215	0.6303	0.8411	1.0523
10	0.3794	0.5673	0.7570	0.9471
12	0.3162	0.4727	0.6308	0.7893
Rate/Square	8.32	12.44	16.60	20.77

9 Pica		8 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	0.5517	0.8249	1.1007	1.3772
7.5	0.5149	0.7699	1.0273	1.2854
8	0.4827	0.7218	0.9631	1.2051
9	0.4291	0.6416	0.8561	1.0712
10	0.3862	0.5774	0.7705	0.9641
12	0.3218	0.4812	0.6421	0.8034
Rate/Square	8.32	12.44	16.60	20.77

9 Pica		9 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	0.5563	0.8317	1.1098	1.3886
7.5	0.5192	0.7763	1.0358	1.2960
8	0.4867	0.7277	0.9711	1.2150
9	0.4326	0.6469	0.8632	1.0800
10	0.3894	0.5822	0.7769	0.9720
12	0.3245	0.4852	0.6474	0.8100
Rate/Square	8.32	12.44	16.60	20.77

9 Pica		10 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	0.5608	0.8385	1.1189	1.4000
7.5	0.5234	0.7826	1.0443	1.3067
8	0.4907	0.7337	0.9791	1.2250
9	0.4362	0.6522	0.8703	1.0889
10	0.3926	0.5870	0.7833	0.9800
12	0.3271	0.4891	0.6527	0.8167
Rate/Square	8.32	12.44	16.60	20.77

9 Pica		11 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	0.5660	0.8462	1.1292	1.4128
7.5	0.5282	0.7898	1.0539	1.3186
8	0.4952	0.7404	0.9880	1.2362
9	0.4402	0.6582	0.8783	1.0989
10	0.3962	0.5923	0.7904	0.9890
12	0.3301	0.4936	0.6587	0.8242
Rate/Square	8.32	12.44	16.60	20.77

10 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.5705	0.8530	1.1383	1.4242	
7.5	0.5325	0.7962	1.0624	1.3293	
8	0.4992	0.7464	0.9960	1.2462	
9	0.4437	0.6635	0.8853	1.1077	
10	0.3994	0.5971	0.7968	0.9970	
12	0.3328	0.4976	0.6640	0.8308	
Rate/Square	8.32	12.44	16.60	20.77	

10 Pica		5 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.5945	0.8889	1.1861	1.4840	
7.5	0.5548	0.8296	1.1070	1.3851	
8	0.5202	0.7777	1.0378	1.2985	
9	0.4624	0.6913	0.9225	1.1543	
10	0.4161	0.6222	0.8303	1.0388	
12	0.3468	0.5185	0.6919	0.8657	
Rate/Square	8.32	12.44	16.60	20.77	

10 Pica		6 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.5990	0.8957	1.1952	1.4954	
7.5	0.5591	0.8360	1.1155	1.3957	
8	0.5242	0.7837	1.0458	1.3085	
9	0.4659	0.6966	0.9296	1.1631	
10	0.4193	0.6270	0.8366	1.0468	
12	0.3494	0.5225	0.6972	0.8723	
Rate/Square	8.32	12.44	16.60	20.77	

11 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.6276	0.9383	1.2521	1.5667	
7.5	0.5857	0.8758	1.1686	1.4622	
8	0.5491	0.8210	1.0956	1.3708	
9	0.4881	0.7298	0.9739	1.2185	
10	0.4393	0.6568	0.8765	1.0967	
12	0.3661	0.5474	0.7304	0.9139	
Rate/Square	8.32	12.44	16.60	20.77	

11 Pica		3 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.6418	0.9597	1.2806	1.6023	
7.5	0.5990	0.8957	1.1952	1.4954	
8	0.5616	0.8397	1.1205	1.4020	
9	0.4992	0.7464	0.9960	1.2462	
10	0.4493	0.6718	0.8964	1.1216	
12	0.3744	0.5598	0.7470	0.9347	
Rate/Square	8.32	12.44	16.60	20.77	

11 Pica		7 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.6607	0.9878	1.3181	1.6493	
7.5	0.6166	0.9220	1.2303	1.5393	
8	0.5781	0.8643	1.1534	1.4431	
9	0.5138	0.7683	1.0252	1.2828	
10	0.4625	0.6915	0.9227	1.1545	
12	0.3854	0.5762	0.7689	0.9621	
Rate/Square	8.32	12.44	16.60	20.77	

12 Pica		5 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.7086	1.0595	1.4138	1.7689	
7.5	0.6613	0.9888	1.3195	1.6510	
8	0.6200	0.9270	1.2370	1.5478	
9	0.5511	0.8240	1.0996	1.3758	
10	0.4960	0.7416	0.9896	1.2382	
12	0.4133	0.6180	0.8247	1.0319	
Rate/Square	8.32	12.44	16.60	20.77	

12 Pica		9 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.7274	1.0876	1.4513	1.8159	
7.5	0.6789	1.0151	1.3546	1.6948	
8	0.6365	0.9517	1.2699	1.5889	
9	0.5658	0.8459	1.1288	1.4124	
10	0.5092	0.7613	1.0159	1.2711	
12	0.4243	0.6344	0.8466	1.0593	
Rate/Square	8.32	12.44	16.60	20.77	

13 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.7417	1.1089	1.4798	1.8515	
7.5	0.6922	1.0350	1.3811	1.7281	
8	0.6490	0.9703	1.2948	1.6201	
9	0.5769	0.8625	1.1509	1.4401	
10	0.5192	0.7763	1.0358	1.2960	
12	0.4326	0.6469	0.8632	1.0800	
Rate/Square	8.32	12.44	16.60	20.77	

13 Pica		2 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.7514	1.1234	1.4991	1.8757	
7.5	0.7013	1.0485	1.3992	1.7507	
8	0.6574	0.9830	1.3117	1.6412	
9	0.5844	0.8738	1.1660	1.4589	
10	0.5260	0.7864	1.0494	1.3130	
12	0.4383	0.6553	0.8745	1.0942	
Rate/Square	8.32	12.44	16.60	20.77	

14 Pica		2 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.8084	1.2087	1.6130	2.0181	
7.5	0.7545	1.1282	1.5054	1.8836	
8	0.7074	1.0576	1.4113	1.7659	
9	0.6288	0.9401	1.2545	1.5697	
10	0.5659	0.8461	1.1291	1.4127	
12	0.4716	0.7051	0.9409	1.1772	
Rate/Square	8.32	12.44	16.60	20.77	

14 Pica		5 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.8227	1.2301	1.6414	2.0537	
7.5	0.7678	1.1481	1.5320	1.9168	
8	0.7198	1.0763	1.4362	1.7970	
9	0.6399	0.9567	1.2767	1.5974	
10	0.5759	0.8610	1.1490	1.4376	
12	0.4799	0.7175	0.9575	1.1980	
Rate/Square	8.32	12.44	16.60	20.77	

14 Pica		7 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.8318	1.2437	1.6596	2.0765	
7.5	0.7764	1.1608	1.5490	1.9381	
8	0.7278	1.0883	1.4522	1.8170	
9	0.6470	0.9673	1.2908	1.6151	
10	0.5823	0.8706	1.1617	1.4536	
12	0.4852	0.7255	0.9681	1.2113	
Rate/Square	8.32	12.44	16.60	20.77	

14 Pica		9 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.8415	1.2582	1.6790	2.1007	
7.5	0.7854	1.1743	1.5670	1.9607	
8	0.7363	1.1009	1.4691	1.8381	
9	0.6545	0.9786	1.3059	1.6339	
10	0.5891	0.8808	1.1753	1.4705	
12	0.4909	0.7340	0.9794	1.2254	
Rate/Square	8.32	12.44	16.60	20.77	

15 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.8558	1.2795	1.7074	2.1363	
7.5	0.7987	1.1942	1.5936	1.9939	
8	0.7488	1.1196	1.4940	1.8693	
9	0.6656	0.9952	1.3280	1.6616	
10	0.5990	0.8957	1.1952	1.4954	
12	0.4992	0.7464	0.9960	1.2462	
Rate/Square	8.32	12.44	16.60	20.77	

15 Pica		9 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.8986	1.3435	1.7928	2.2432	
7.5	0.8387	1.2540	1.6733	2.0936	
8	0.7862	1.1756	1.5687	1.9628	
9	0.6989	1.0450	1.3944	1.7447	
10	0.6290	0.9405	1.2550	1.5702	
12	0.5242	0.7837	1.0458	1.3085	
Rate/Square	8.32	12.44	16.60	20.77	

16 Pica		5 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	0.9368	1.4007	1.8691	2.3386
7.5	0.8743	1.3073	1.7445	2.1827
8	0.8197	1.2256	1.6354	2.0463
9	0.7286	1.0894	1.4537	1.8189
10	0.6557	0.9805	1.3083	1.6370
12	0.5465	0.8171	1.0903	1.3642
Rate/Square	8.32	12.44	16.60	20.77

17 Pica		3 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	0.9841	1.4715	1.9635	2.4568
7.5	0.9185	1.3734	1.8326	2.2930
8	0.8611	1.2875	1.7181	2.1497
9	0.7654	1.1445	1.5272	1.9108
10	0.6889	1.0300	1.3745	1.7198
12	0.5741	0.8584	1.1454	1.4331
Rate/Square	8.32	12.44	16.60	20.77

18 Pica		9 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.0697	1.5994	2.1343	2.6704
7.5	0.9984	1.4928	1.9920	2.4924
8	0.9360	1.3995	1.8675	2.3366
9	0.8320	1.2440	1.6600	2.0770
10	0.7488	1.1196	1.4940	1.8693
12	0.6240	0.9330	1.2450	1.5578
Rate/Square	8.32	12.44	16.60	20.77

19 Pica		0 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.0840	1.6208	2.1627	2.7060
7.5	1.0117	1.5127	2.0186	2.5256
8	0.9485	1.4182	1.8924	2.3678
9	0.8431	1.2606	1.6821	2.1047
10	0.7588	1.1345	1.5139	1.8942
12	0.6323	0.9454	1.2616	1.5785
Rate/Square	8.32	12.44	16.60	20.77

19 Pica		4 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.1028	1.6489	2.2003	2.7530
7.5	1.0293	1.5390	2.0536	2.5695
8	0.9650	1.4428	1.9253	2.4089
9	0.8577	1.2825	1.7113	2.1412
10	0.7720	1.1542	1.5402	1.9271
12	0.6433	0.9619	1.2835	1.6059
Rate/Square	8.32	12.44	16.60	20.77

19 Pica		6 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.1125	1.6634	2.2197	2.7772
7.5	1.0383	1.5525	2.0717	2.5921
8	0.9734	1.4555	1.9422	2.4301
9	0.8653	1.2938	1.7264	2.1601
10	0.7788	1.1644	1.5538	1.9441
12	0.6490	0.9703	1.2948	1.6201
Rate/Square	8.32	12.44	16.60	20.77

19 Pica		9 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.1268	1.6847	2.2481	2.8129
7.5	1.0516	1.5724	2.0982	2.6253
8	0.9859	1.4741	1.9671	2.4612
9	0.8764	1.3103	1.7485	2.1878
10	0.7887	1.1793	1.5737	1.9690
12	0.6573	0.9828	1.3114	1.6408
Rate/Square	8.32	12.44	16.60	20.77

19 Pica		10 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.1313	1.6916	2.2572	2.8242
7.5	1.0559	1.5788	2.1067	2.6360
8	0.9899	1.4801	1.9751	2.4712
9	0.8799	1.3157	1.7556	2.1966
10	0.7919	1.1841	1.5801	1.9770
12	0.6599	0.9867	1.3167	1.6475
Rate/Square	8.32	12.44	16.60	20.77

19 Pica	11 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	1.1365	1.6992	2.2675	2.8371
7.5	1.0607	1.5860	2.1163	2.6479
8	0.9944	1.4868	1.9840	2.4824
9	0.8839	1.3216	1.7636	2.2066
10	0.7955	1.1895	1.5872	1.9859
12	0.6629	0.9912	1.3227	1.6550
Rate/Square	8.32	12.44	16.60	20.77

20 Pica	3 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	1.1553	1.7274	2.3050	2.8841
7.5	1.0783	1.6122	2.1514	2.6918
8	1.0109	1.5115	2.0169	2.5236
9	0.8986	1.3435	1.7928	2.2432
10	0.8087	1.2092	1.6135	2.0188
12	0.6739	1.0076	1.3446	1.6824
Rate/Square	8.32	12.44	16.60	20.77

20 Pica	4 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	1.1599	1.7342	2.3141	2.8955
7.5	1.0825	1.6186	2.1599	2.7024
8	1.0149	1.5174	2.0249	2.5335
9	0.9021	1.3488	1.7999	2.2520
10	0.8119	1.2139	1.6199	2.0268
12	0.6766	1.0116	1.3499	1.6890
Rate/Square	8.32	12.44	16.60	20.77

20 Pica	6 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	1.1696	1.7487	2.3335	2.9197
7.5	1.0916	1.6321	2.1779	2.7250
8	1.0234	1.5301	2.0418	2.5547
9	0.9097	1.3601	1.8149	2.2709
10	0.8187	1.2241	1.6334	2.0438
12	0.6822	1.0201	1.3612	1.7031
Rate/Square	8.32	12.44	16.60	20.77

21 Pica	6 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	1.2266	1.8340	2.4473	3.0621
7.5	1.1448	1.7117	2.2842	2.8580
8	1.0733	1.6048	2.1414	2.6793
9	0.9540	1.4265	1.9035	2.3816
10	0.8586	1.2838	1.7131	2.1435
12	0.7155	1.0698	1.4276	1.7862
Rate/Square	8.32	12.44	16.60	20.77

21 Pica	7 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	1.2312	1.8408	2.4564	3.0735
7.5	1.1491	1.7181	2.2927	2.8686
8	1.0773	1.6107	2.1494	2.6893
9	0.9576	1.4318	1.9105	2.3905
10	0.8618	1.2886	1.7195	2.1514
12	0.7182	1.0738	1.4329	1.7929
Rate/Square	8.32	12.44	16.60	20.77

22 Pica	0 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	1.2551	1.8767	2.5042	3.1333
7.5	1.1715	1.7516	2.3373	2.9244
8	1.0982	1.6421	2.1912	2.7416
9	0.9762	1.4596	1.9477	2.4370
10	0.8786	1.3137	1.7530	2.1933
12	0.7322	1.0947	1.4608	1.8278
Rate/Square	8.32	12.44	16.60	20.77

22 Pica	1 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	1.2597	1.8835	2.5133	3.1447
7.5	1.1757	1.7579	2.3458	2.9351
8	1.1022	1.6481	2.1992	2.7516
9	0.9798	1.4649	1.9548	2.4459
10	0.8818	1.3184	1.7593	2.2013
12	0.7348	1.0987	1.4661	1.8344
Rate/Square	8.32	12.44	16.60	20.77

22 Pica		10 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.3025	1.9475	2.5987	3.2515
7.5	1.2157	1.8176	2.4255	3.0347
8	1.1397	1.7040	2.2739	2.8451
9	1.0130	1.5147	2.0212	2.5290
10	0.9117	1.3632	1.8191	2.2761
12	0.7598	1.1360	1.5159	1.8967
Rate/Square	8.32	12.44	16.60	20.77

23 Pica		0 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.3122	1.9620	2.6181	3.2757
7.5	1.2247	1.8312	2.4435	3.0573
8	1.1482	1.7167	2.2908	2.8663
9	1.0206	1.5260	2.0363	2.5478
10	0.9185	1.3734	1.8326	2.2930
12	0.7654	1.1445	1.5272	1.9108
Rate/Square	8.32	12.44	16.60	20.77

23 Pica		3 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.3264	1.9833	2.6465	3.3113
7.5	1.2380	1.8511	2.4701	3.0906
8	1.1606	1.7354	2.3157	2.8974
9	1.0317	1.5426	2.0584	2.5755
10	0.9285	1.3883	1.8526	2.3179
12	0.7738	1.1569	1.5438	1.9316
Rate/Square	8.32	12.44	16.60	20.77

24 Pica		0 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.3692	2.0473	2.7319	3.4181
7.5	1.2780	1.9108	2.5498	3.1903
8	1.1981	1.7914	2.3904	2.9909
9	1.0650	1.5923	2.1248	2.6586
10	0.9585	1.4331	1.9123	2.3927
12	0.7987	1.1942	1.5936	1.9939
Rate/Square	8.32	12.44	16.60	20.77

25 Pica		6 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.4548	2.1752	2.9026	3.6318
7.5	1.3578	2.0302	2.7091	3.3897
8	1.2730	1.9033	2.5398	3.1778
9	1.1315	1.6918	2.2576	2.8247
10	1.0184	1.5227	2.0318	2.5422
12	0.8486	1.2689	1.6932	2.1185
Rate/Square	8.32	12.44	16.60	20.77

26 Pica		0 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.4833	2.2179	2.9595	3.7030
7.5	1.3844	2.0700	2.7622	3.4561
8	1.2979	1.9406	2.5896	3.2401
9	1.1537	1.7250	2.3019	2.8801
10	1.0383	1.5525	2.0717	2.5921
12	0.8653	1.2938	1.7264	2.1601
Rate/Square	8.32	12.44	16.60	20.77

26 Pica		3 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.4976	2.2392	2.9880	3.7386
7.5	1.3978	2.0899	2.7888	3.4894
8	1.3104	1.9593	2.6145	3.2713
9	1.1648	1.7416	2.3240	2.9078
10	1.0483	1.5674	2.0916	2.6170
12	0.8736	1.3062	1.7430	2.1809
Rate/Square	8.32	12.44	16.60	20.77

29 Pica		3 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.6688	2.4951	3.3295	4.1659
7.5	1.5575	2.3288	3.1075	3.8881
8	1.4602	2.1832	2.9133	3.6451
9	1.2979	1.9406	2.5896	3.2401
10	1.1681	1.7466	2.3306	2.9161
12	0.9734	1.4555	1.9422	2.4301
Rate/Square	8.32	12.44	16.60	20.77

29 Pica		4 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.6733	2.5019	3.3386	4.1773	
7.5	1.5618	2.3351	3.1160	3.8988	
8	1.4642	2.1892	2.9213	3.6551	
9	1.3015	1.9459	2.5967	3.2490	
10	1.1713	1.7514	2.3370	2.9241	
12	0.9761	1.4595	1.9475	2.4367	
Rate/Square	8.32	12.44	16.60	20.77	

29 Pica		6 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.6830	2.5164	3.3579	4.2015	
7.5	1.5708	2.3487	3.1341	3.9214	
8	1.4726	2.2019	2.9382	3.6763	
9	1.3090	1.9572	2.6117	3.2678	
10	1.1781	1.7615	2.3506	2.9410	
12	0.9818	1.4679	1.9588	2.4509	
Rate/Square	8.32	12.44	16.60	20.77	

29 Pica		7 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.6876	2.5233	3.3670	4.2129	
7.5	1.5751	2.3550	3.1426	3.9320	
8	1.4766	2.2079	2.9462	3.6863	
9	1.3126	1.9625	2.6188	3.2767	
10	1.1813	1.7663	2.3569	2.9490	
12	0.9844	1.4719	1.9641	2.4575	
Rate/Square	8.32	12.44	16.60	20.77	

29 Pica		8 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.6927	2.5309	3.3773	4.2257	
7.5	1.5799	2.3622	3.1521	3.9440	
8	1.4811	2.2146	2.9551	3.6975	
9	1.3166	1.9685	2.6268	3.2866	
10	1.1849	1.7717	2.3641	2.9580	
12	0.9874	1.4764	1.9701	2.4650	
Rate/Square	8.32	12.44	16.60	20.77	

30 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.7115	2.5591	3.4149	4.2727	
7.5	1.5974	2.3885	3.1872	3.9878	
8	1.4976	2.2392	2.9880	3.7386	
9	1.3312	1.9904	2.6560	3.3232	
10	1.1981	1.7914	2.3904	2.9909	
12	0.9984	1.4928	1.9920	2.4924	
Rate/Square	8.32	12.44	16.60	20.77	

30 Pica		1 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.7161	2.5659	3.4240	4.2841	
7.5	1.6017	2.3948	3.1957	3.9985	
8	1.5016	2.2452	2.9960	3.7486	
9	1.3347	1.9957	2.6631	3.3321	
10	1.2013	1.7961	2.3968	2.9989	
12	1.0011	1.4968	1.9973	2.4990	
Rate/Square	8.32	12.44	16.60	20.77	

30 Pica		3 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.7258	2.5804	3.4433	4.3083	
7.5	1.6108	2.4084	3.2138	4.0211	
8	1.5101	2.2579	3.0129	3.7698	
9	1.3423	2.0070	2.6781	3.3509	
10	1.2081	1.8063	2.4103	3.0158	
12	1.0067	1.5052	2.0086	2.5132	
Rate/Square	8.32	12.44	16.60	20.77	

30 Pica		9 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.7543	2.6231	3.5002	4.3795	
7.5	1.6374	2.4482	3.2669	4.0875	
8	1.5350	2.2952	3.0627	3.8321	
9	1.3645	2.0402	2.7224	3.4063	
10	1.2280	1.8361	2.4502	3.0657	
12	1.0234	1.5301	2.0418	2.5547	
Rate/Square	8.32	12.44	16.60	20.77	

30 Pica		10 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.7589	2.6299	3.5093	4.3909
7.5	1.6416	2.4546	3.2754	4.0982
8	1.5390	2.3012	3.0707	3.8420
9	1.3680	2.0455	2.7295	3.4151
10	1.2312	1.8409	2.4565	3.0736
12	1.0260	1.5341	2.0471	2.5614
Rate/Square	8.32	12.44	16.60	20.77

31 Pica		0 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.7686	2.6444	3.5287	4.4151
7.5	1.6507	2.4681	3.2934	4.1208
8	1.5475	2.3138	3.0876	3.8632
9	1.3756	2.0567	2.7445	3.4340
10	1.2380	1.8511	2.4701	3.0906
12	1.0317	1.5426	2.0584	2.5755
Rate/Square	8.32	12.44	16.60	20.77

31 Pica		2 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.7783	2.6589	3.5480	4.4393
7.5	1.6597	2.4816	3.3115	4.1434
8	1.5560	2.3265	3.1045	3.8844
9	1.3831	2.0680	2.7596	3.4528
10	1.2448	1.8612	2.4836	3.1075
12	1.0373	1.5510	2.0697	2.5896
Rate/Square	8.32	12.44	16.60	20.77

31 Pica		3 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.7829	2.6657	3.5571	4.4507
7.5	1.6640	2.4880	3.3200	4.1540
8	1.5600	2.3325	3.1125	3.8944
9	1.3867	2.0733	2.7667	3.4617
10	1.2480	1.8660	2.4900	3.1155
12	1.0400	1.5550	2.0750	2.5963
Rate/Square	8.32	12.44	16.60	20.77

33 Pica		0 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.8827	2.8150	3.7563	4.7000
7.5	1.7572	2.6273	3.5059	4.3866
8	1.6474	2.4631	3.2868	4.1125
9	1.4643	2.1894	2.9216	3.6555
10	1.3179	1.9705	2.6294	3.2900
12	1.0982	1.6421	2.1912	2.7416
Rate/Square	8.32	12.44	16.60	20.77

34 Pica		1 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.9443	2.9071	3.8793	4.8538
7.5	1.8147	2.7133	3.6207	4.5302
8	1.7013	2.5437	3.3944	4.2470
9	1.5122	2.2611	3.0172	3.7752
10	1.3610	2.0350	2.7155	3.3976
12	1.1342	1.6958	2.2629	2.8314
Rate/Square	8.32	12.44	16.60	20.77

35 Pica		0 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	1.9968	2.9856	3.9840	4.9848
7.5	1.8637	2.7866	3.7184	4.6525
8	1.7472	2.6124	3.4860	4.3617
9	1.5531	2.3221	3.0987	3.8771
10	1.3978	2.0899	2.7888	3.4894
12	1.1648	1.7416	2.3240	2.9078
Rate/Square	8.32	12.44	16.60	20.77

35 Pica		8 Point Column		
Type Size	Number of Insertions			
	1	2	3	4
7	2.0350	3.0428	4.0603	5.0802
7.5	1.8994	2.8399	3.7896	4.7415
8	1.7806	2.6624	3.5527	4.4452
9	1.5828	2.3666	3.1580	3.9513
10	1.4245	2.1299	2.8422	3.5562
12	1.1871	1.7749	2.3685	2.9635
Rate/Square	8.32	12.44	16.60	20.77

39 Pica	0 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	2.2250	3.3268	4.4393	5.5545
7.5	2.0767	3.1050	4.1434	5.1842
8	1.9469	2.9110	3.8844	4.8602
9	1.7306	2.5875	3.4528	4.3202
10	1.5575	2.3288	3.1075	3.8881
12	1.2979	1.9406	2.5896	3.2401
Rate/Square	8.32	12.44	16.60	20.77

39 Pica	5 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	2.2490	3.3626	4.4871	5.6143
7.5	2.0990	3.1385	4.1880	5.2400
8	1.9678	2.9423	3.9262	4.9125
9	1.7492	2.6154	3.4900	4.3667
10	1.5743	2.3538	3.1410	3.9300
12	1.3119	1.9615	2.6175	3.2750
Rate/Square	8.32	12.44	16.60	20.77

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