

SPECIAL DISTRICTS BULLETIN

AND UNIFORM COMPLIANCE GUIDELINES
ISSUED BY STATE BOARD OF ACCOUNTS

December 2023

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STATE BOARD OF ACCOUNTS CONTACT INFORMATION

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

Directors of Audit Services for Special Districts: Beth Goss and Mitch Wilson

Email Address: specialdistricts@sboa.in.gov

Telephone Number: (317) 232-2513

Gateway Help Desk: AnnualReports@sboa.in.gov

SBOA Communications: communications@sboa.in.gov

SBOA COMMUNICATIONS

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

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

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

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

YEAR-END DUTIES

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

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

MONTHLY AND ANNUAL ENGAGEMENT UPLOADS

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

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

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

- Year-end Investment Statements 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)

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.

AUDIT PREPARATION

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

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

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

CANCELLATION OF WARRANTS – OLD OUTSTANDING CHECKS

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

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

The list prepared must include:

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

CERTIFICATION OF NAMES AND ADDRESSES TO COUNTY TREASURER

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

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

ENCUMBERED APPROPRIATIONS – BALANCE AVAILABLE

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

Unpaid purchase orders and those items under contract are to be added for each appropriation account and the total carried to the new 2022 corresponding account. The actual unpaid amount of the purchase orders or contracts should be totaled and shown as a separate amount on the appropriation ledger sheet for 2022, with proper explanation, and added to the 2022 appropriation for the same purpose. By properly carrying out this procedure, the 2022 budget will not be expected to stand any expense not anticipated in making the budget.

We suggest the proper officials of the district 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 district board the authority to order the transfer to the operating fund or rainy day fund any unused and unencumbered balance in any fund raised by a general or special tax levy, the purposes of which have been fulfilled. This action may be taken by the district board at any public meeting.

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

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

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

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

INTERNAL CONTROL CONSIDERATIONS

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

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

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

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

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

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.

ANNUAL FINANCIAL REPORT

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

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 no later than sixty (60) days after the close of the year.

If the district has a budget of at least \$300,000 and the power to levy taxes, 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 district territorial limits, in which case publication in the one newspaper is sufficient. If no newspaper is published in the district territorial limits, then publication is to be made in a newspaper published in the county in which the district is located and that circulates within the district territorial limits.

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

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

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 2024 contribution rate will remain at a total of 15.3 percent. The tax rate for both employees' and employers' shares for 2024 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 \$168,600.

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 \$4,560.00 (\$76000 x .06).

TABLE OF COST INDEXES							
1915 to 2022							
<u>Year</u>	<u>Index</u>	<u>Year</u>	<u>Index</u>	<u>Year</u>	<u>Index</u>	<u>Year</u>	<u>Index</u>
2022	1.00	1995	0.55	1968	0.12	1941	0.05
2021	0.96	1994	0.53	1967	0.12	1940	0.05
2020	0.94	1993	0.52	1966	0.12	1939	0.05
2019	0.93	1992	0.50	1965	0.11	1938	0.05
2018	0.91	1991	0.48	1964	0.11	1937	0.05
2017	0.89	1990	0.46	1963	0.11	1936	0.05
2016	0.88	1989	0.44	1962	0.11	1935	0.05
2015	0.87	1988	0.42	1961	0.11	1934	0.05
2014	0.86	1987	0.40	1960	0.11	1933	0.05
2013	0.85	1986	0.40	1959	0.11	1932	0.06
2012	0.83	1985	0.38	1958	0.10	1931	0.06
2011	0.81	1984	0.37	1957	0.10	1930	0.06
2010	0.79	1983	0.36	1956	0.10	1929	0.06
2009	0.79	1982	0.33	1955	0.10	1928	0.06
2008	0.77	1981	0.30	1954	0.10	1927	0.06
2007	0.74	1980	0.27	1953	0.10	1926	0.06
2006	0.72	1979	0.24	1952	0.10	1925	0.06
2005	0.70	1978	0.22	1951	0.09	1924	0.06
2004	0.68	1977	0.21	1950	0.09	1923	0.06
2003	0.66	1976	0.20	1949	0.09	1922	0.06
2002	0.65	1975	0.18	1948	0.08	1921	0.07
2001	0.64	1974	0.16	1947	0.07	1920	0.06
2000	0.62	1973	0.15	1946	0.07	1919	0.06
1999	0.60	1972	0.15	1945	0.06	1918	0.05
1998	0.59	1971	0.14	1944	0.06	1917	0.04
1997	0.58	1970	0.13	1943	0.06	1916	0.04
1996	0.56	1969	0.13	1942	0.05	1915	0.04

ADVANCE PURCHASE ORDERS

Processing accounts payable requires certain procedures. IC 5-11-10-1.6 lists the requirements for paying a claim by a political subdivision. Based on that statute, the State Board of Accounts Uniform Guidance had provided that payments could not be made in advance of the receipt of goods. The reason for that guidance was that a signature of the person receiving goods must be part of the claim's process. There was a provision for payment in advance of the governing body's approval in certain circumstance but not in advance of the receipt of the goods or services. 2023 legislation changed IC 5-11-10-1.6 to allow for payment of claims in advance of the receipt of goods or services with specific requirements for that purchase.

IC 5-11-10-1.6(d)(3) provides the first exception for special districts to the requirement that the receipt of goods and services be certified before payment. When there is a public works project and the special district chooses to do so, they can make advance payments to the contractors for the specific purpose of allowing the contractor to purchase supplies and materials needed to complete the project. To do this, the solicitation for bids for the public works project must include certain items. Those items include the statement:

1. that the special district will make advance payments to contractors to enable contractors to purchase materials,
2. any limitations on the amount of advance payment that will be made,
3. requirements for documentation relating to making advance payments to contractors for materials, and
4. any other information about advance payment for materials the political subdivision considers useful to contractors that make offers.

IC 5-11-10-1.6(d)(4) provides the second exception for special districts, which allows for prepayment related to advance payments on the receipts of goods and services (public purchases). The fiscal body must authorize making advance payments and must do all the following:

1. track prepayments by defining the prepayment on a purchase order,
2. create a prepayment invoice that is associated with the purchase order, and
3. require insurance or a surety bond in the amount of the prepayment if the amount of the prepayment is more than one hundred fifty thousand dollars (\$150,000).

For prepayments associated with public works or public purchases, IC 5-11-10-1.6(e) provides that no more than 50% of the entire cost of the contract can be prepaid with up to a limit of \$2,000,000.

The reason SBOA guidance states that payments should not be made prior to the receipt of goods or services, except as authorized by statute, is to protect the special district from paying for goods and services that they never receive. In allowing for prepayment for materials, the special district needs to include requirements that substantiate that the materials were purchased for the special district's project only and were used on that project. Prepayment of materials increases the special districts risk for loss of funds, which can be mitigated with proper procedures and internal controls.

The special district also needs to make sure the goods and services it pays for are being received. If your board approves making a prepayment, internal controls need to be established with procedures and policies that govern how the special district will track from the prepayment to the receipt of goods and any final payment due. This will require the use of purchase orders and invoices for the

prepayment. The purchase needs to be tracked before the final payment is made, there should be a certification that goods and services were received.

As an example of this process, assume a special district is considering the purchase a truck, but the manufacturer won't even start building the truck without half of the cost being paid up front. The special district asks the board for approval to do a prepayment on this purchase. An invoice for the total cost with the required prepayment is attached to a purchase order that is approved by the board during the claims process. The warrant for the prepayment is issued and a check sent to the vendor for the approved prepayment amount. When the truck is received a claim is completed for the final payment, and a copy of the purchase order and final invoice is attached to the claim to show the prepaid amount. The final payment is then made.

To aid in the tracking of prepayments we have created a new prescribed form, 98P called a Purchase Order Prepayment. The new prescribed form does not replace the form 98 Purchase Order, but the new form is to be used when a prepayment is made to track from prepayment to receipt of goods and any final payment due. The top half of the form 98P is the same as the form 98, which lists: the quantity, number of units, description, unit price and total amount of the order. The bottom half of the form is what is new for prepayments, it lists; prepaid amount, prepaid check number, prepaid check date, invoice number, and total amount remaining of the order. It also has a space to document that a surety bond has been issued or is not required. The prepayments section also lists the Indiana Code for further requirements, if needed. The form 98P can be obtained through your local print vendor, please contact us with any questions regarding the form.

RECEIVING ELECTRONIC PAYMENTS

A political subdivision or municipally owned utility can accept payments by one or more financial instruments authorized by the fiscal body or board of the municipally owned utility per IC 36-1-8-11. County Treasurers can authorize the payments they accept per IC 36-2-10-23. These forms of payments include cash, check, bank draft, money order, bank/credit card, electronic funds transfer, any other financial instrument authorized by the fiscal body.

Venmo and PayPal are examples of financial instruments used to collect payments. The SBOA will not take audit exception to the use of these financial instruments provided the following are observed:

1. The fiscal body authorizes the use the financial instruments through ordinance/resolution, which has been approved in a public meeting and documented in the minutes.
2. The use of a financial instrument that requires an account should be an authorized officer / employee designated by the fiscal body.
3. Receipting, timely recording, and depositing requirements must be met. Pushing the funds from these apps to the bank account would be considered depositing.
4. A monthly reconciliation should be performed for these transactions by running a transaction history report within the Venmo / PayPal account and reconciling to the amount deposited in the bank account. The reconciliation including the transaction history report should be maintained for audit purposes.
5. These financial instruments should not be used for disbursements as it would bypass the accounting system and claims process.
6. Proper Internal controls should be established around the process of the collections, receipting, and depositing of the funds. Using risk assessment to analyze the risks of fraud or error and segregation of duties so that funds are properly accounted for.

INDEX TO BULLETINS

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

- 2018 – March, June, September, December
- 2019 - March, June, September, December
- 2020 - March, June, September, December
- 2021 – March, June, September, December
- 2022 – March, June, September, December
- 2023 – March, June, September, December

HAPPY HOLIDAYS

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

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

RATES FOR LEGAL ADVERTISING

Effective January 1, 2024

The following rates, effective January 1, 2024, 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	0.3471	0.5190	0.6926	0.8661
7.5	0.3240	0.4844	0.6464	0.8084
8	0.3038	0.4541	0.6060	0.7579
9	0.2700	0.4037	0.5387	0.6737
10	0.2430	0.3633	0.4848	0.6063
12	0.2025	0.3028	0.4040	0.5053
Rate/Square	8.10	12.11	16.16	20.21

6 Pica 4 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.3516	0.5256	0.7014	0.8772
7.5	0.3281	0.4906	0.6547	0.8187
8	0.3076	0.4599	0.6138	0.7676
9	0.2735	0.4088	0.5456	0.6823
10	0.2461	0.3680	0.4910	0.6141
12	0.2051	0.3066	0.4092	0.5117
Rate/Square	8.10	12.11	16.16	20.21

6 Pica 7 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.3655	0.5464	0.7291	0.9119
7.5	0.3411	0.5100	0.6805	0.8511
8	0.3198	0.4781	0.6380	0.7979
9	0.2843	0.4250	0.5671	0.7092
10	0.2558	0.3825	0.5104	0.6383
12	0.2132	0.3187	0.4253	0.5319
Rate/Square	8.10	12.11	16.16	20.21

6 Pica 9 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.3749	0.5605	0.7480	0.9354
7.5	0.3499	0.5232	0.6981	0.8731
8	0.3281	0.4905	0.6545	0.8185
9	0.2916	0.4360	0.5818	0.7276
10	0.2624	0.3924	0.5236	0.6548
12	0.2187	0.3270	0.4363	0.5457
Rate/Square	8.10	12.11	16.16	20.21

6 Pica 10 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.3794	0.5672	0.7568	0.9465
7.5	0.3541	0.5294	0.7064	0.8834
8	0.3319	0.4963	0.6622	0.8282
9	0.2951	0.4411	0.5887	0.7362
10	0.2656	0.3970	0.5298	0.6626
12	0.2213	0.3308	0.4415	0.5521
Rate/Square	8.10	12.11	16.16	20.21

6 Pica 11 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.3844	0.5746	0.7668	0.9590
7.5	0.3587	0.5363	0.7157	0.8951
8	0.3363	0.5028	0.6710	0.8391
9	0.2989	0.4469	0.5964	0.7459
10	0.2690	0.4022	0.5368	0.6713
12	0.2242	0.3352	0.4473	0.5594
Rate/Square	8.10	12.11	16.16	20.21

7 Pica 0 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.3888	0.5813	0.7757	0.9701
7.5	0.3629	0.5425	0.7240	0.9054
8	0.3402	0.5086	0.6787	0.8488
9	0.3024	0.4521	0.6033	0.7545
10	0.2722	0.4069	0.5430	0.6791
12	0.2268	0.3391	0.4525	0.5659
Rate/Square	8.10	12.11	16.16	20.21

7 Pica 2 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.3982	0.5954	0.7945	0.9936
7.5	0.3717	0.5557	0.7416	0.9274
8	0.3485	0.5210	0.6952	0.8694
9	0.3097	0.4631	0.6180	0.7728
10	0.2788	0.4168	0.5562	0.6955
12	0.2323	0.3473	0.4635	0.5796
Rate/Square	8.10	12.11	16.16	20.21

7 Pica 6 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.4166	0.6228	0.8311	1.0394
7.5	0.3888	0.5813	0.7757	0.9701
8	0.3645	0.5450	0.7272	0.9095
9	0.3240	0.4844	0.6464	0.8084
10	0.2916	0.4360	0.5818	0.7276
12	0.2430	0.3633	0.4848	0.6063
Rate/Square	8.10	12.11	16.16	20.21

7 Pica 10 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.4349	0.6502	0.8677	1.0851
7.5	0.4059	0.6069	0.8098	1.0128
8	0.3805	0.5689	0.7592	0.9495
9	0.3383	0.5057	0.6748	0.8440
10	0.3044	0.4551	0.6074	0.7596
12	0.2537	0.3793	0.5061	0.6330
Rate/Square	8.10	12.11	16.16	20.21

8 Pica 3 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.4582	0.6851	0.9142	1.1433
7.5	0.4277	0.6394	0.8532	1.0671
8	0.4010	0.5994	0.7999	1.0004
9	0.3564	0.5328	0.7110	0.8892
10	0.3208	0.4796	0.6399	0.8003
12	0.2673	0.3996	0.5333	0.6669
Rate/Square	8.10	12.11	16.16	20.21

8 Pica 5 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.4677	0.6992	0.9330	1.1669
7.5	0.4365	0.6526	0.8708	1.0891
8	0.4092	0.6118	0.8164	1.0210
9	0.3637	0.5438	0.7257	0.9076
10	0.3274	0.4894	0.6531	0.8168
12	0.2728	0.4079	0.5443	0.6807
Rate/Square	8.10	12.11	16.16	20.21

8 Pica 6 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.4721	0.7058	0.9419	1.1780
7.5	0.4406	0.6588	0.8791	1.0994
8	0.4131	0.6176	0.8242	1.0307
9	0.3672	0.5490	0.7326	0.9162
10	0.3305	0.4941	0.6593	0.8246
12	0.2754	0.4117	0.5494	0.6871
Rate/Square	8.10	12.11	16.16	20.21

9 Pica 0 Point Column

Type Size	Number of Insertions			
	1	2	3	4
7	0.4999	0.7474	0.9973	1.2472
7.5	0.4666	0.6975	0.9308	1.1641
8	0.4374	0.6539	0.8726	1.0913
9	0.3888	0.5813	0.7757	0.9701
10	0.3499	0.5232	0.6981	0.8731
12	0.2916	0.4360	0.5818	0.7276
Rate/Square	8.10	12.11	16.16	20.21

9 Pica		2 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.5093	0.7615	1.0161	1.2708	
7.5	0.4754	0.7107	0.9484	1.1861	
8	0.4457	0.6663	0.8891	1.1120	
9	0.3961	0.5923	0.7903	0.9884	
10	0.3565	0.5330	0.7113	0.8896	
12	0.2971	0.4442	0.5927	0.7413	
Rate/Square	8.10	12.11	16.16	20.21	

9 Pica		4 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.5182	0.7748	1.0339	1.2930	
7.5	0.4837	0.7231	0.9649	1.2068	
8	0.4534	0.6779	0.9046	1.1314	
9	0.4031	0.6026	0.8041	1.0056	
10	0.3628	0.5423	0.7237	0.9051	
12	0.3023	0.4519	0.6031	0.7542	
Rate/Square	8.10	12.11	16.16	20.21	

9 Pica		5 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.5232	0.7822	1.0438	1.3055	
7.5	0.4883	0.7301	0.9743	1.2184	
8	0.4578	0.6845	0.9134	1.1423	
9	0.4069	0.6084	0.8119	1.0154	
10	0.3662	0.5476	0.7307	0.9138	
12	0.3052	0.4563	0.6089	0.7615	
Rate/Square	8.10	12.11	16.16	20.21	

9 Pica		6 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.5277	0.7889	1.0527	1.3165	
7.5	0.4925	0.7363	0.9825	1.2288	
8	0.4617	0.6903	0.9211	1.1520	
9	0.4104	0.6136	0.8188	1.0240	
10	0.3694	0.5522	0.7369	0.9216	
12	0.3078	0.4602	0.6141	0.7680	
Rate/Square	8.10	12.11	16.16	20.21	

9 Pica		8 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.5371	0.8030	1.0715	1.3401	
7.5	0.5013	0.7495	1.0001	1.2508	
8	0.4700	0.7026	0.9376	1.1726	
9	0.4177	0.6246	0.8334	1.0423	
10	0.3760	0.5621	0.7501	0.9381	
12	0.3133	0.4684	0.6251	0.7817	
Rate/Square	8.10	12.11	16.16	20.21	

9 Pica		9 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.5415	0.8096	1.0804	1.3512	
7.5	0.5054	0.7557	1.0084	1.2611	
8	0.4739	0.7084	0.9454	1.1823	
9	0.4212	0.6297	0.8403	1.0509	
10	0.3791	0.5667	0.7563	0.9458	
12	0.3159	0.4723	0.6302	0.7882	
Rate/Square	8.10	12.11	16.16	20.21	

9 Pica		10 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.5460	0.8163	1.0893	1.3623	
7.5	0.5096	0.7619	1.0167	1.2715	
8	0.4777	0.7142	0.9531	1.1920	
9	0.4247	0.6349	0.8472	1.0595	
10	0.3822	0.5714	0.7625	0.9536	
12	0.3185	0.4762	0.6354	0.7947	
Rate/Square	8.10	12.11	16.16	20.21	

9 Pica		11 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.5510	0.8238	1.0992	1.3747	
7.5	0.5143	0.7688	1.0260	1.2831	
8	0.4821	0.7208	0.9618	1.2029	
9	0.4285	0.6407	0.8550	1.0692	
10	0.3857	0.5766	0.7695	0.9623	
12	0.3214	0.4805	0.6412	0.8019	
Rate/Square	8.10	12.11	16.16	20.21	

10 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.5554	0.8304	1.1081	1.3858	
7.5	0.5184	0.7750	1.0342	1.2934	
8	0.4860	0.7266	0.9696	1.2126	
9	0.4320	0.6459	0.8619	1.0779	
10	0.3888	0.5813	0.7757	0.9701	
12	0.3240	0.4844	0.6464	0.8084	
Rate/Square	8.10	12.11	16.16	20.21	

10 Pica		5 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.5788	0.8653	1.1547	1.4440	
7.5	0.5402	0.8076	1.0777	1.3478	
8	0.5064	0.7571	1.0103	1.2635	
9	0.4501	0.6730	0.8981	1.1231	
10	0.4051	0.6057	0.8083	1.0108	
12	0.3376	0.5047	0.6735	0.8424	
Rate/Square	8.10	12.11	16.16	20.21	

10 Pica		6 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.5832	0.8719	1.1635	1.4551	
7.5	0.5443	0.8138	1.0860	1.3581	
8	0.5103	0.7629	1.0181	1.2732	
9	0.4536	0.6782	0.9050	1.1318	
10	0.4082	0.6103	0.8145	1.0186	
12	0.3402	0.5086	0.6787	0.8488	
Rate/Square	8.10	12.11	16.16	20.21	

11 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.6110	0.9134	1.2189	1.5244	
7.5	0.5702	0.8525	1.1377	1.4228	
8	0.5346	0.7993	1.0666	1.3339	
9	0.4752	0.7105	0.9481	1.1857	
10	0.4277	0.6394	0.8532	1.0671	
12	0.3564	0.5328	0.7110	0.8892	
Rate/Square	8.10	12.11	16.16	20.21	

11 Pica		3 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.6249	0.9342	1.2466	1.5591	
7.5	0.5832	0.8719	1.1635	1.4551	
8	0.5468	0.8174	1.0908	1.3642	
9	0.4860	0.7266	0.9696	1.2126	
10	0.4374	0.6539	0.8726	1.0913	
12	0.3645	0.5450	0.7272	0.9095	
Rate/Square	8.10	12.11	16.16	20.21	

11 Pica		7 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.6432	0.9616	1.2832	1.6048	
7.5	0.6003	0.8975	1.1976	1.4978	
8	0.5628	0.8414	1.1228	1.4042	
9	0.5003	0.7479	0.9980	1.2482	
10	0.4502	0.6731	0.8982	1.1234	
12	0.3752	0.5609	0.7485	0.9361	
Rate/Square	8.10	12.11	16.16	20.21	

12 Pica		5 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.6898	1.0314	1.3763	1.7212	
7.5	0.6439	0.9626	1.2845	1.6065	
8	0.6036	0.9024	1.2042	1.5060	
9	0.5365	0.8022	1.0704	1.3387	
10	0.4829	0.7219	0.9634	1.2048	
12	0.4024	0.6016	0.8028	1.0040	
Rate/Square	8.10	12.11	16.16	20.21	

12 Pica		9 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.7082	1.0588	1.4128	1.7669	
7.5	0.6610	0.9882	1.3187	1.6491	
8	0.6197	0.9264	1.2362	1.5461	
9	0.5508	0.8235	1.0989	1.3743	
10	0.4957	0.7411	0.9890	1.2369	
12	0.4131	0.6176	0.8242	1.0307	
Rate/Square	8.10	12.11	16.16	20.21	

13 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.7221	1.0795	1.4405	1.8016	
7.5	0.6739	1.0076	1.3445	1.6815	
8	0.6318	0.9446	1.2605	1.5764	
9	0.5616	0.8396	1.1204	1.4012	
10	0.5054	0.7557	1.0084	1.2611	
12	0.4212	0.6297	0.8403	1.0509	
Rate/Square	8.10	12.11	16.16	20.21	

13 Pica		2 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.7315	1.0936	1.4594	1.8251	
7.5	0.6827	1.0207	1.3621	1.7035	
8	0.6401	0.9569	1.2770	1.5970	
9	0.5689	0.8506	1.1351	1.4196	
10	0.5120	0.7655	1.0216	1.2776	
12	0.4267	0.6380	0.8513	1.0647	
Rate/Square	8.10	12.11	16.16	20.21	

14 Pica		2 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.7870	1.1767	1.5702	1.9637	
7.5	0.7346	1.0982	1.4655	1.8328	
8	0.6887	1.0296	1.3739	1.7183	
9	0.6121	0.9152	1.2213	1.5273	
10	0.5509	0.8237	1.0991	1.3746	
12	0.4591	0.6864	0.9159	1.1455	
Rate/Square	8.10	12.11	16.16	20.21	

14 Pica		5 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.8009	1.1974	1.5979	1.9984	
7.5	0.7475	1.1176	1.4914	1.8651	
8	0.7008	1.0478	1.3982	1.7486	
9	0.6229	0.9313	1.2428	1.5543	
10	0.5606	0.8382	1.1185	1.3989	
12	0.4672	0.6985	0.9321	1.1657	
Rate/Square	8.10	12.11	16.16	20.21	

14 Pica		7 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.8098	1.2107	1.6156	2.0205	
7.5	0.7558	1.1300	1.5079	1.8858	
8	0.7086	1.0594	1.4137	1.7680	
9	0.6299	0.9417	1.2566	1.5715	
10	0.5669	0.8475	1.1309	1.4144	
12	0.4724	0.7063	0.9425	1.1786	
Rate/Square	8.10	12.11	16.16	20.21	

14 Pica		9 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.8193	1.2248	1.6345	2.0441	
7.5	0.7646	1.1432	1.5255	1.9078	
8	0.7169	1.0717	1.4302	1.7886	
9	0.6372	0.9527	1.2713	1.5899	
10	0.5735	0.8574	1.1441	1.4309	
12	0.4779	0.7145	0.9534	1.1924	
Rate/Square	8.10	12.11	16.16	20.21	

15 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.8331	1.2456	1.6622	2.0787	
7.5	0.7776	1.1626	1.5514	1.9402	
8	0.7290	1.0899	1.4544	1.8189	
9	0.6480	0.9688	1.2928	1.6168	
10	0.5832	0.8719	1.1635	1.4551	
12	0.4860	0.7266	0.9696	1.2126	
Rate/Square	8.10	12.11	16.16	20.21	

15 Pica		9 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.8748	1.3079	1.7453	2.1827	
7.5	0.8165	1.2207	1.6289	2.0372	
8	0.7655	1.1444	1.5271	1.9098	
9	0.6804	1.0172	1.3574	1.6976	
10	0.6124	0.9155	1.2217	1.5279	
12	0.5103	0.7629	1.0181	1.2732	
Rate/Square	8.10	12.11	16.16	20.21	

16 Pica		5 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.9120	1.3635	1.8195	2.2755	
7.5	0.8512	1.2726	1.6982	2.1238	
8	0.7980	1.1931	1.5921	1.9911	
9	0.7093	1.0605	1.4152	1.7699	
10	0.6384	0.9545	1.2737	1.5929	
12	0.5320	0.7954	1.0614	1.3274	
Rate/Square	8.10	12.11	16.16	20.21	

17 Pica		3 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	0.9581	1.4324	1.9115	2.3906	
7.5	0.8942	1.3369	1.7841	2.2312	
8	0.8384	1.2534	1.6726	2.0917	
9	0.7452	1.1141	1.4867	1.8593	
10	0.6707	1.0027	1.3380	1.6734	
12	0.5589	0.8356	1.1150	1.3945	
Rate/Square	8.10	12.11	16.16	20.21	

18 Pica		9 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.0414	1.5570	2.0777	2.5984	
7.5	0.9720	1.4532	1.9392	2.4252	
8	0.9113	1.3624	1.8180	2.2736	
9	0.8100	1.2110	1.6160	2.0210	
10	0.7290	1.0899	1.4544	1.8189	
12	0.6075	0.9083	1.2120	1.5158	
Rate/Square	8.10	12.11	16.16	20.21	

19 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.0553	1.5778	2.1054	2.6331	
7.5	0.9850	1.4726	1.9651	2.4575	
8	0.9234	1.3805	1.8422	2.3039	
9	0.8208	1.2271	1.6375	2.0479	
10	0.7387	1.1044	1.4738	1.8432	
12	0.6156	0.9204	1.2282	1.5360	
Rate/Square	8.10	12.11	16.16	20.21	

19 Pica		4 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.0736	1.6052	2.1420	2.6788	
7.5	1.0021	1.4982	1.9992	2.5002	
8	0.9394	1.4045	1.8742	2.3440	
9	0.8351	1.2485	1.6660	2.0835	
10	0.7516	1.1236	1.4994	1.8752	
12	0.6263	0.9363	1.2495	1.5626	
Rate/Square	8.10	12.11	16.16	20.21	

19 Pica		6 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.0831	1.6193	2.1608	2.7024	
7.5	1.0109	1.5113	2.0168	2.5222	
8	0.9477	1.4169	1.8907	2.3646	
9	0.8424	1.2594	1.6806	2.1018	
10	0.7582	1.1335	1.5126	1.8917	
12	0.6318	0.9446	1.2605	1.5764	
Rate/Square	8.10	12.11	16.16	20.21	

19 Pica		9 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.0970	1.6400	2.1885	2.7370	
7.5	1.0238	1.5307	2.0426	2.5545	
8	0.9599	1.4350	1.9150	2.3949	
9	0.8532	1.2756	1.7022	2.1288	
10	0.7679	1.1480	1.5320	1.9159	
12	0.6399	0.9567	1.2766	1.5966	
Rate/Square	8.10	12.11	16.16	20.21	

19 Pica		10 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.1014	1.6467	2.1974	2.7481	
7.5	1.0280	1.5369	2.0509	2.5649	
8	0.9637	1.4408	1.9227	2.4046	
9	0.8567	1.2808	1.7091	2.1374	
10	0.7710	1.1527	1.5382	1.9237	
12	0.6425	0.9606	1.2818	1.6031	
Rate/Square	8.10	12.11	16.16	20.21	

19 Pica		11 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.1064	1.6542	2.2074	2.7606	
7.5	1.0327	1.5439	2.0602	2.5765	
8	0.9681	1.4474	1.9314	2.4155	
9	0.8605	1.2866	1.7168	2.1471	
10	0.7745	1.1579	1.5452	1.9324	
12	0.6454	0.9649	1.2876	1.6103	
Rate/Square	8.10	12.11	16.16	20.21	

20 Pica		3 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.1247	1.6816	2.2439	2.8063	
7.5	1.0498	1.5695	2.0943	2.6192	
8	0.9842	1.4714	1.9634	2.4555	
9	0.8748	1.3079	1.7453	2.1827	
10	0.7873	1.1771	1.5708	1.9644	
12	0.6561	0.9809	1.3090	1.6370	
Rate/Square	8.10	12.11	16.16	20.21	

20 Pica		4 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.1292	1.6882	2.2528	2.8174	
7.5	1.0539	1.5757	2.1026	2.6296	
8	0.9880	1.4772	1.9712	2.4652	
9	0.8783	1.3130	1.7522	2.1913	
10	0.7904	1.1817	1.5770	1.9722	
12	0.6587	0.9848	1.3141	1.6435	
Rate/Square	8.10	12.11	16.16	20.21	

20 Pica		6 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.1386	1.7023	2.2716	2.8409	
7.5	1.0627	1.5888	2.1202	2.6516	
8	0.9963	1.4895	1.9877	2.4858	
9	0.8856	1.3240	1.7668	2.2096	
10	0.7970	1.1916	1.5901	1.9887	
12	0.6642	0.9930	1.3251	1.6572	
Rate/Square	8.10	12.11	16.16	20.21	

21 Pica		6 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.1942	1.7854	2.3824	2.9795	
7.5	1.1146	1.6663	2.2236	2.7809	
8	1.0449	1.5622	2.0846	2.6071	
9	0.9288	1.3886	1.8530	2.3174	
10	0.8359	1.2498	1.6677	2.0857	
12	0.6966	1.0415	1.3898	1.7381	
Rate/Square	8.10	12.11	16.16	20.21	

21 Pica		7 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.1986	1.7920	2.3913	2.9906	
7.5	1.1187	1.6725	2.2319	2.7912	
8	1.0488	1.5680	2.0924	2.6168	
9	0.9323	1.3938	1.8599	2.3260	
10	0.8390	1.2544	1.6739	2.0934	
12	0.6992	1.0453	1.3949	1.7445	
Rate/Square	8.10	12.11	16.16	20.21	

22 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.2219	1.8269	2.4379	3.0488	
7.5	1.1405	1.7051	2.2753	2.8456	
8	1.0692	1.5985	2.1331	2.6677	
9	0.9504	1.4209	1.8961	2.3713	
10	0.8554	1.2788	1.7065	2.1342	
12	0.7128	1.0657	1.4221	1.7785	
Rate/Square	8.10	12.11	16.16	20.21	

22 Pica		1 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.2264	1.8335	2.4467	3.0599	
7.5	1.1446	1.7113	2.2836	2.8559	
8	1.0731	1.6043	2.1409	2.6774	
9	0.9539	1.4261	1.9030	2.3799	
10	0.8585	1.2835	1.7127	2.1419	
12	0.7154	1.0696	1.4273	1.7849	
Rate/Square	8.10	12.11	16.16	20.21	

22 Pica		10 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.2680	1.8958	2.5298	3.1638	
7.5	1.1835	1.7694	2.3612	2.9529	
8	1.1095	1.6588	2.2136	2.7684	
9	0.9863	1.4745	1.9676	2.4608	
10	0.8876	1.3271	1.7709	2.2147	
12	0.7397	1.1059	1.4757	1.8456	
Rate/Square	8.10	12.11	16.16	20.21	

23 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.2775	1.9099	2.5487	3.1874	
7.5	1.1923	1.7826	2.3788	2.9749	
8	1.1178	1.6712	2.2301	2.7890	
9	0.9936	1.4855	1.9823	2.4791	
10	0.8942	1.3369	1.7841	2.2312	
12	0.7452	1.1141	1.4867	1.8593	
Rate/Square	8.10	12.11	16.16	20.21	

23 Pica		3 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.2914	1.9307	2.5764	3.2221	
7.5	1.2053	1.8020	2.4046	3.0072	
8	1.1300	1.6893	2.2543	2.8193	
9	1.0044	1.5016	2.0038	2.5060	
10	0.9040	1.3515	1.8035	2.2554	
12	0.7533	1.1262	1.5029	1.8795	
Rate/Square	8.10	12.11	16.16	20.21	

24 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.3330	1.9930	2.6595	3.3260	
7.5	1.2442	1.8601	2.4822	3.1043	
8	1.1664	1.7438	2.3270	2.9102	
9	1.0368	1.5501	2.0685	2.5869	
10	0.9331	1.3951	1.8616	2.3282	
12	0.7776	1.1626	1.5514	1.9402	
Rate/Square	8.10	12.11	16.16	20.21	

25 Pica		6 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.4163	2.1175	2.8257	3.5339	
7.5	1.3219	1.9764	2.6373	3.2983	
8	1.2393	1.8528	2.4725	3.0921	
9	1.1016	1.6470	2.1978	2.7486	
10	0.9914	1.4823	1.9780	2.4737	
12	0.8262	1.2352	1.6483	2.0614	
Rate/Square	8.10	12.11	16.16	20.21	

26 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.4441	2.1590	2.8811	3.6032	
7.5	1.3478	2.0151	2.6890	3.3629	
8	1.2636	1.8892	2.5210	3.1528	
9	1.1232	1.6793	2.2409	2.8025	
10	1.0109	1.5113	2.0168	2.5222	
12	0.8424	1.2594	1.6806	2.1018	
Rate/Square	8.10	12.11	16.16	20.21	

26 Pica		3 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.4580	2.1798	2.9088	3.6378	
7.5	1.3608	2.0345	2.7149	3.3953	
8	1.2758	1.9073	2.5452	3.1831	
9	1.1340	1.6954	2.2624	2.8294	
10	1.0206	1.5259	2.0362	2.5465	
12	0.8505	1.2716	1.6968	2.1221	
Rate/Square	8.10	12.11	16.16	20.21	

29 Pica		3 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.6246	2.4289	3.2412	4.0535	
7.5	1.5163	2.2670	3.0252	3.7833	
8	1.4216	2.1253	2.8361	3.5469	
9	1.2636	1.8892	2.5210	3.1528	
10	1.1372	1.7002	2.2689	2.8375	
12	0.9477	1.4169	1.8907	2.3646	
Rate/Square	8.10	12.11	16.16	20.21	

29 Pica		4 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.6291	2.4356	3.2501	4.0646	
7.5	1.5205	2.2732	3.0334	3.7937	
8	1.4254	2.1311	2.8438	3.5566	
9	1.2671	1.8943	2.5279	3.1614	
10	1.1404	1.7049	2.2751	2.8452	
12	0.9503	1.4207	1.8959	2.3710	
Rate/Square	8.10	12.11	16.16	20.21	

29 Pica		6 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.6385	2.4497	3.2689	4.0882	
7.5	1.5293	2.2864	3.0510	3.8156	
8	1.4337	2.1435	2.8603	3.5772	
9	1.2744	1.9053	2.5425	3.1797	
10	1.1470	1.7148	2.2883	2.8617	
12	0.9558	1.4290	1.9069	2.3848	
Rate/Square	8.10	12.11	16.16	20.21	

29 Pica		7 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.6430	2.4563	3.2778	4.0993	
7.5	1.5334	2.2926	3.0593	3.8260	
8	1.4376	2.1493	2.8681	3.5869	
9	1.2779	1.9105	2.5494	3.1883	
10	1.1501	1.7194	2.2945	2.8695	
12	0.9584	1.4329	1.9121	2.3912	
Rate/Square	8.10	12.11	16.16	20.21	

29 Pica		8 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.6480	2.4638	3.2878	4.1118	
7.5	1.5381	2.2995	3.0686	3.8376	
8	1.4420	2.1558	2.8768	3.5978	
9	1.2817	1.9163	2.5572	3.1980	
10	1.1536	1.7247	2.3014	2.8782	
12	0.9613	1.4372	1.9179	2.3985	
Rate/Square	8.10	12.11	16.16	20.21	

30 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.6663	2.4912	3.3243	4.1575	
7.5	1.5552	2.3251	3.1027	3.8803	
8	1.4580	2.1798	2.9088	3.6378	
9	1.2960	1.9376	2.5856	3.2336	
10	1.1664	1.7438	2.3270	2.9102	
12	0.9720	1.4532	1.9392	2.4252	
Rate/Square	8.10	12.11	16.16	20.21	

30 Pica		1 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.6707	2.4978	3.3332	4.1686	
7.5	1.5593	2.3313	3.1110	3.8907	
8	1.4619	2.1856	2.9166	3.6475	
9	1.2995	1.9428	2.5925	3.2422	
10	1.1695	1.7485	2.3332	2.9180	
12	0.9746	1.4571	1.9444	2.4317	
Rate/Square	8.10	12.11	16.16	20.21	

30 Pica		3 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.6802	2.5120	3.3520	4.1921	
7.5	1.5682	2.3445	3.1286	3.9127	
8	1.4702	2.1980	2.9330	3.6681	
9	1.3068	1.9537	2.6071	3.2605	
10	1.1761	1.7584	2.3464	2.9345	
12	0.9801	1.4653	1.9554	2.4454	
Rate/Square	8.10	12.11	16.16	20.21	

30 Pica		9 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.7079	2.5535	3.4075	4.2614	
7.5	1.5941	2.3832	3.1803	3.9773	
8	1.4945	2.2343	2.9815	3.7287	
9	1.3284	1.9860	2.6502	3.3144	
10	1.1956	1.7874	2.3852	2.9830	
12	0.9963	1.4895	1.9877	2.4858	
Rate/Square	8.10	12.11	16.16	20.21	

30 Pica		10 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.7124	2.5601	3.4163	4.2725	
7.5	1.5982	2.3894	3.1886	3.9877	
8	1.4983	2.2401	2.9893	3.7384	
9	1.3319	1.9912	2.6571	3.3231	
10	1.1987	1.7921	2.3914	2.9908	
12	0.9989	1.4934	1.9929	2.4923	
Rate/Square	8.10	12.11	16.16	20.21	

31 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.7218	2.5742	3.4352	4.2961	
7.5	1.6070	2.4026	3.2061	4.0097	
8	1.5066	2.2525	3.0058	3.7591	
9	1.3392	2.0022	2.6718	3.3414	
10	1.2053	1.8020	2.4046	3.0072	
12	1.0044	1.5016	2.0038	2.5060	
Rate/Square	8.10	12.11	16.16	20.21	

31 Pica		2 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.7313	2.5884	3.4540	4.3196	
7.5	1.6159	2.4158	3.2237	4.0317	
8	1.5149	2.2648	3.0222	3.7797	
9	1.3465	2.0132	2.6864	3.3597	
10	1.2119	1.8118	2.4178	3.0237	
12	1.0099	1.5099	2.0148	2.5198	
Rate/Square	8.10	12.11	16.16	20.21	

31 Pica		3 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.7357	2.5950	3.4629	4.3307	
7.5	1.6200	2.4220	3.2320	4.0420	
8	1.5188	2.2706	3.0300	3.7894	
9	1.3500	2.0183	2.6933	3.3683	
10	1.2150	1.8165	2.4240	3.0315	
12	1.0125	1.5138	2.0200	2.5263	
Rate/Square	8.10	12.11	16.16	20.21	

33 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.8329	2.7403	3.6568	4.5732	
7.5	1.7107	2.5576	3.4130	4.2684	
8	1.6038	2.3978	3.1997	4.0016	
9	1.4256	2.1314	2.8442	3.5570	
10	1.2830	1.9182	2.5597	3.2013	
12	1.0692	1.5985	2.1331	2.6677	
Rate/Square	8.10	12.11	16.16	20.21	

34 Pica		1 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.8929	2.8300	3.7765	4.7229	
7.5	1.7667	2.6413	3.5247	4.4080	
8	1.6563	2.4763	3.3044	4.1325	
9	1.4723	2.2011	2.9372	3.6734	
10	1.3250	1.9810	2.6435	3.3060	
12	1.1042	1.6508	2.2029	2.7550	
Rate/Square	8.10	12.11	16.16	20.21	

35 Pica		0 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.9440	2.9064	3.8784	4.8504	
7.5	1.8144	2.7126	3.6198	4.5270	
8	1.7010	2.5431	3.3936	4.2441	
9	1.5120	2.2605	3.0165	3.7725	
10	1.3608	2.0345	2.7149	3.3953	
12	1.1340	1.6954	2.2624	2.8294	
Rate/Square	8.10	12.11	16.16	20.21	

35 Pica		8 Point Column			
Type Size	Number of Insertions				
	1	2	3	4	
7	1.9812	2.9620	3.9526	4.9433	
7.5	1.8491	2.7646	3.6891	4.6137	
8	1.7336	2.5918	3.4586	4.3253	
9	1.5409	2.3038	3.0743	3.8448	
10	1.3868	2.0734	2.7669	3.4603	
12	1.1557	1.7279	2.3057	2.8836	
Rate/Square	8.10	12.11	16.16	20.21	

39 Pica	0 Point Column
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39 Pica	5 Point Column
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Type Size	Number of Insertions			
	1	2	3	4
7	2.1662	3.2386	4.3216	5.4047
7.5	2.0218	3.0227	4.0335	5.0444
8	1.8954	2.8337	3.7814	4.7291
9	1.6848	2.5189	3.3613	4.2037
10	1.5163	2.2670	3.0252	3.7833
12	1.2636	1.8892	2.5210	3.1528
Rate/Square	8.10	12.11	16.16	20.21

Type Size	Number of Insertions			
	1	2	3	4
7	2.1895	3.2734	4.3682	5.4629
7.5	2.0435	3.0552	4.0770	5.0987
8	1.9158	2.8643	3.8222	4.7801
9	1.7029	2.5460	3.3975	4.2490
10	1.5326	2.2914	3.0577	3.8241
12	1.2772	1.9095	2.5481	3.1867
Rate/Square	8.10	12.11	16.16	20.21