SPECIAL DISTRICTS

ISSUED BY STATE BOARD OF ACCOUNTS

STATE BOARD OF ACCOUNT CONTACT INFORMATION

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

Government Technical Assistance & Compliance (GTAC) Directors:

Beth Goss and Mitch Wilson
Email Address: SpecialDistricts@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

2024 Indiana General Assembly – link for Indiana Code search:
https://iga.in.gov/laws/2024/ic/titles/1

UPCOMING TRAINING

Currently we do not have any training scheduled for Special Districts this upcoming quarter.

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.

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
- 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

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)

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.

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 reconcilements 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)

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 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.

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 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 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 district board 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) for more information about transfers to the Rainy Day fund.

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 (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 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 (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 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. (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 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)

If the district has a budget of at least $300,000, the "Cash and Investments Combined Statement" of the annual report is to be published one time in two newspapers unless there is only one newspaper in the 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 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							
Year	Index	Year	Index	Year	Index	Year	Index
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

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		
		Number of Insertions		
Type Size	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		
		Number of Insertions		
Type Size	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		
		Number of Insertions		
Type Size	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		
		Number of Insertions		
Type Size	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		
		Number of Insertions		
Type Size	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		
		Number of Insertions		
Type Size	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		
		Number of Insertions		
Type Size	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		
		Number of Insertions		
Type Size	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		
	Number of Insertions			
Type Size	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		
	Number of Insertions			
Type Size	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		
	Number of Insertions			
Type Size	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		
	Number of Insertions			
Type Size	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		
	Number of Insertions			
Type Size	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		
	Number of Insertions			
Type Size	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		
	Number of Insertions			
Type Size	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		
	Number of Insertions			
Type Size	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		

	Number of Insertions			
Type Size	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		

	Number of Insertions			
Type Size	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		

	Number of Insertions			
Type Size	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		

	Number of Insertions			
Type Size	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		

	Number of Insertions			
Type Size	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		

	Number of Insertions			
Type Size	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		

	Number of Insertions			
Type Size	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		

	Number of Insertions			
Type Size	1	2	3	4
7	1.1313	1.6916	2.2572	2.8242
7.5	1.0559	1.5788	2.1067	2.6360
8	0.9699	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

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

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

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

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

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

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

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

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		

	Number of Insertions			
Type Size	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		

	Number of Insertions			
Type Size	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		

	Number of Insertions			
Type Size	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		

	Number of Insertions			
Type Size	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		

	Number of Insertions			
Type Size	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		

	Number of Insertions			
Type Size	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		

	Number of Insertions			
Type Size	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		

	Number of Insertions			
Type Size	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		
	Number of Insertions			
Type Size	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		
	Number of Insertions			
Type Size	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		
	Number of Insertions			
Type Size	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		
	Number of Insertions			
Type Size	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		
	Number of Insertions			
Type Size	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		
	Number of Insertions			
Type Size	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		
	Number of Insertions			
Type Size	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		
	Number of Insertions			
Type Size	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			39 Pica		5 Point Column	

	Number of Insertions					Number of Insertions			
Type Size	1	2	3	4	Type Size	1	2	3	4
7	2.2250	3.3268	4.4393	5.5545	7	2.2490	3.3626	4.4871	5.6143
7.5	2.0767	3.1050	4.1434	5.1842	7.5	2.0990	3.1385	4.1880	5.2400
8	1.9469	2.9110	3.8844	4.8602	8	1.9678	2.9423	3.9262	4.9125
9	1.7306	2.5875	3.4528	4.3202	9	1.7492	2.6154	3.4900	4.3667
10	1.5575	2.3288	3.1075	3.8881	10	1.5743	2.3538	3.1410	3.9300
12	1.2979	1.9406	2.5896	3.2401	12	1.3119	1.9615	2.6175	3.2750
Rate/Square	8.32	12.44	16.60	20.77	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 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.