



Paul D. Joyce, CPA
State Examiner

TOWNSHIP BULLETIN

ISSUED BY THE STATE BOARD OF ACCOUNTS

Page 1

December 2025

ITEMS TO REMEMBER

JANUARY

- | | | |
|---------|-------|---|
| January | 1: | Legal Holiday - New Year's Day. [IC 1-1-9-1] |
| January | 1: | Set up the Financial and Appropriation Record for the year 2026, by bringing forward the fund (cash) balances at the close of the year 2025 and entering appropriations as finally adopted and approved for 2026. |
| January | 1: | Assessment date for mobile homes defined in IC 6-1.1-7-1. [IC 6-1.1-2-1.5] |
| January | 6: | Annual meeting of township board to organize by electing one member as chairman and one member as secretary for the year. (First Tuesday after first Monday in January). [IC 36-6-6-7] |
| January | 15: | Deadline to upload monthly bank reconcilements, bank statements, outstanding check lists, approved board minutes, and funds ledger, summarizing total receipts, disbursements, and balances by fund for November 2025 to Gateway. [State Examiner Directive 2018-1 (Amended April 2025)] |
| January | 19: | Legal Holiday - Martin Luther King, Jr.'s Birthday. [IC 1-1-9-1] |
| January | 7-31: | <p>Members of the township board are to meet to organize as a township board of finance by electing one member as president and one member as secretary, each for a period of one year. During the annual meeting the investment officer shall make a written report to the investing officer's local board of finance summarizing the township's investments during the previous calendar year. The report must contain the name of each financial institution, government agency or instrumentality, or other person with whom the township invested money during the previous calendar year. The local board of finance shall do the following at the meeting:</p> <p>(1) Review the report,</p> <p>(2) Review the overall investment policy of the political subdivision. (After the first Monday and on or before the last day of January). [IC 5-13-7-6, IC 5-13-7-7]</p> |

TOWNSHIP BULLETIN

Page 2

December 2025

ITEMS TO REMEMBER **(Continued)**

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|---------|-----|---|
| January | 31: | All local investment officers shall reconcile at least monthly the balance of public funds, as disclosed by the records of the local officers, with the balance statements provided by the respective depositories. [IC 5-13-6-1(e)] |
| January | 31: | Last day to file The Report of Names, Addresses, Duties and Compensation of Public Employees (Form 100R), with the State Board of Accounts, in Gateway. Navigate to https://gateway.ifionline.org to file the 100-R. Be sure to indicate the name and business address of the township and the name of the township on the form. [IC 5-11-13-1] |
| January | 31: | Last day to make report for last quarter of 2025 to the Department of Workforce Development. |

FEBRUARY

- | | | |
|----------|-----|---|
| February | 2: | Last day to provide each employee with a W-2. |
| February | 2: | Last day to file quarterly Form 941 for last quarter of 2025 with Internal Revenue Service. |
| February | 12: | Legal Holiday – Lincoln’s Birthday. [IC 1-1-9-1] |
| February | 15: | Deadline to upload monthly bank reconciliations, bank statements, outstanding check lists, approved board minutes, and funds ledger, summarizing total receipts, disbursements, and balances by fund for December 2025 to Gateway. [State Examiner Directive 2018-1 (Amended April 2025)] |
| February | 16: | Legal Holiday – Washington’s Birthday. [IC 1-1-9-1] |
| February | 17: | Last day for the annual meeting of the township board for the purpose of receiving, auditing and approving the Annual Report, (On or before the third Tuesday after the first Monday in February). [IC 36-6-6-9] |
| February | 27: | Last day for trustee to file the copy of the Annual Report, as approved by the township board, together with the 2025 vouchers, in the office of the county auditor (ten (10) days after the meeting of the township board on February 17). [IC 36-6-4-12] |
| February | 28: | All local investment officers shall reconcile at least monthly the balance of public funds, as disclosed by the records of the local officers, with the balance statements provided by the respective depositories. [IC 5-13-6-1(e)] |
| February | 28: | Last day for each political subdivision to submit annual report to the DLGF in Debt Management of any outstanding bonds or leases (as of January 1). [IC 5-1-18-9] |

TOWNSHIP BULLETIN

Page 3

December 2025

ITEMS TO REMEMBER **(Continued)**

MARCH

- | | | |
|-------|-----|---|
| March | 1: | Last day to file 2025 Annual Financial Report (AFR), in Gateway, with the State Board of Accounts. Navigate to https://gateway.ifionline.org to file the AFR. [IC 5-11-1-4] |
| March | 15: | Deadline to upload monthly bank reconcilements, bank statements, outstanding check lists, approved board minutes, and funds ledger, summarizing total receipts, disbursements, and balances by fund for January 2026 to Gateway. [State Examiner Directive 2018-1 (Amended April 2025)] |
| March | 17: | Last day to publish the abstract of receipts and expenditures required by IC 36-6-4-13. In addition to the abstract, the publishing must state that a complete and detailed annual report and the accompanying vouchers showing the names of persons paid money by the Township have been filed with the County Auditor, and that the Chairman of the Township Board has a copy of the report that is available for inspection by any taxpayer of the Township. |
| March | 31: | All local investment officers shall reconcile at least monthly the balance of public funds, as disclosed by the records of the local officers, with the balance statements provided by the respective depositories. [IC 5-13-6-1(e)] |

STATE BOARD OF ACCOUNTS CALLED MEETINGS

We are currently working on finalizing dates and locations for the State Called Meetings of all Township Trustees in accordance with IC 5-11-14-1. Be on the lookout for a separate communication as soon as everything is finalized. Make sure you have subscribed to our communications – <https://www.in.gov/sboa/about-us/sboa-communications-sign-up/>.

OFFICIAL BONDS

The bond amount for a Township Trustee must be thirty thousand dollars (\$30,000) for each one million dollars (\$1,000,000) of receipts of the Township during the last complete fiscal year before the purchase of the bond. The bond amount must be at least \$30,000, but not greater than \$300,000 unless approved by the fiscal body. [IC 5-4-1-18(e)(1), (2)]

Employees or contractors of a Township “whose official duties include receiving, processing, depositing, disbursing, or otherwise having access to funds that belong to the federal government, the state, a political subdivision, or another governmental entity” must have a bond of at least \$5,000. [IC 5-4-1-18(a)(7), (f)(2)]

The SBOA may increase minimum bond coverage amounts if an examination report finds malfeasance, misfeasance, or nonfeasance that resulted in the misappropriation of, diversion of, or inability to account for public funds. [IC 5-4-1-18(k), (l), (m)]

OFFICIAL BONDS
(Continued)

All bonds must have a one-year term. A continuation certificate is not sufficient. Consecutive yearly bonds must provide separate coverage for each year. [IC 5-4-1-18(n)(1), (2)]

Blanket bonds are allowable if they are authorized by resolution, endorsed to cover faithful performance, and include aggregate coverage sufficient to cover all officers, employees, and contractors required to be bonded. [IC 5-4-1-18(b)]

We will not take exception to schedule bonds—by name or position—if the bonds are authorized by resolution, endorsed to cover faithful performance, and include aggregate coverage sufficient to cover all officers, employees, and contractors required to be bonded. [IC 5-4-1-18(c)]

Crime insurance policies providing additional coverage for criminal acts or omissions committed by officers, employees, or contractors are permitted if they are authorized by resolution. [IC 5-4-1-18(d)]

We will not take exception if a Township purchases a crime insurance policy in lieu of a bond if the crime insurance policy is authorized by resolution, endorsed to cover faithful performance, and includes aggregate coverage sufficient to cover all officers, employees, and contractors required to be bonded.

The aggregate liability for a surety or insurer for a policy year is the penal sum of the bond. [IC 5-4-1-18(n)(3)] For example, if a Trustee has four consecutive yearly bonds for \$30,000, the maximum liability of the insurer is \$30,000 for each of the four years.

All bonds must commence on one of the following: The first day of the calendar year; the first day of the fiscal year of the Township; or the first day of the individual's service in the office or employment position for which a bond is required. [IC 5-4-1-18(n)(1)]

All official bonds shall be made payable to the State of Indiana. [IC 5-4-1-10]

The State is considered an additional named insured on all crime insurance policies. [IC 5-4-1-18(d)]

All bonds must be filed with the county. Copies of the bonds must also be filed with the Trustee [IC 5-4-1-5.1(b)]

Bonds must be filed with the county recorder and the Trustee within ten days after their issuance. [IC 5-4-1-5.1(c)]

The Trustee must submit copies of all bonds to the State Board of Accounts electronically via Gateway with their Annual Financial Report. [IC 5-4-1-5.1(e)]

OFFICIAL BONDS
(Continued)

Indiana Code 5-4-1-18(a)(7) states that bonds are required for individuals: “(A) who are employees or contractors of a city, town, county, or Township; and (B) whose official duties include receiving, processing, depositing, disbursing, or otherwise having access to funds that belong to the federal government, the state, a political subdivision, or another governmental entity.” It is our position that for the purposes of IC 5-4-1-18(a)(7), a ‘contractor’ is a person or business in a contractual relationship with the Township who has a fiduciary relationship with or performs a fiscal responsibility for the Township, and whose accounts are not otherwise covered by the Federal Deposit Insurance Corporation (FDIC). For example, a contractor providing payroll or billing services for the Township is required to be bonded, but a snow removal contractor or lawn service provider is likely not required to be bonded.

The Township must determine who must be bonded under the statute. The term ‘official duties’ is not defined. It is our position that ‘official duties’ may include duties set forth in a job description, duties that are customary or routinely performed, or duties that are assigned but not frequently performed. For example, if an office has three employees who routinely accept payments in the Townships office, then all three employees must be bonded. If an employee is assigned to accept certain registration fees but only receives funds once every other year, then that employee must be bonded.

There is no dollar threshold or de minimis exception in the statute. However, we will not take exception if employees of the Township who receive, process, deposit, disburse, or otherwise have access to public funds in an amount less than \$5,000 are not bonded.

REPORTING IRREGULARITIES TO THE STATE BOARD OF ACCOUNTS

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

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

ATTEMPTED FRAUD SCHEMES

We have been made aware of numerous governmental units, including Townships, that have had money stolen, or attempted to be stolen from their bank accounts through various fraudulent methods.

One scheme that is being used is that checks are being intercepted; the vendors name is being changed; and then the funds are deposited into that individuals account.

Another scheme is that the payroll department will receive an email that appears to be from an employee requesting the account of their direct deposit be changed.

ATTEMPTED FRAUD SCHEMES
(Continued)

A third scheme is that a fraudulent email will be received by the unit from what appears to be a contractor that is paid through an ACH/EFT requesting a change in a bank account that the ACH is to be sent to.

Because of the lapse in time to discover these fraudulent payments, the governmental unit has not always recovered its money. We strongly encourage internal control procedures to be established to limit exposure to these schemes. Control activities could include setting up "positive pay"; requiring in person requests to change a bank account for payroll or vendor payments; contacting vendors from a contact number outside of the contact information provided in the email for verification; and assigning personnel to routinely monitor bank payments throughout the period between reconcilements.

2025 ANNUAL FINANCIAL REPORT UPDATES

As we begin year-end duties and prepare for completion of the 2025 Annual Financial Report (AFR), we want to highlight a few important updates you will notice throughout the report. In the "Unit Questions" section, questions 12-20 will be automatically prefilled with "Not Applicable." These items have been inactivated for this year's reporting, which means the Transfer Schedule, Interfund Loan Schedule, and Tax Abatement Schedule will not be required for the 2025 AFR.

If you encounter any issues or have additional questions regarding the AFR, please contact the School and Township Directors for assistance.

INTEREST RATES

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

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

INTEREST RATES
(Continued)

Historical Interest Rate List

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

ESTABLISHING THE ESTIMATED COST OF CAPITAL ASSETS

When it is not possible to determine the historical cost of capital assets owned by a governmental unit, the following procedure should be followed. Obtain an estimate of the replacement costs of these assets. Through inquiry, determine the year or approximate year of acquisition. Then multiply the estimate replacement cost by the factor for the year of acquisition from the Table of Cost Indexes. The resulting amount will be the estimated cost of the asset. In some cases, estimated replacement cost can be obtained from insurance policies; however, if estimated replacement costs are not available from insurance policies, you should obtain or make an estimate of the replacement costs.

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

ESTABLISHING THE ESTIMATED COST OF CAPITAL ASSETS
(Continued)

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

RATES FOR LEGAL ADVERTISING

Effective January 1, 2026

The following rates, effective January 1, 2026, were computed based upon the statutorily authorized 2.75% increase allowed by IC 5-3-1-1(b)(4). Any percentage increase other than the 2.75% will require a separate computation by the State Board of Accounts. A newspaper, locality newspaper, or qualified publication may, effective January 1 of any year increase the basic charges by not more than 2.75% more than the basic charges that were in effect during the previous year.

6 Pica 3 Point Column					6 Pica 4 Point Column				
Type Size	Number of Insertions				Type Size	Number of Insertions			
	1	2	3	4		1	2	3	4
7	0.3664	0.5477	0.7311	0.9146	7	0.3711	0.5547	0.7405	0.9263
7.5	0.3420	0.5112	0.6824	0.8536	7.5	0.3464	0.5177	0.6911	0.8645
8	0.3206	0.4793	0.6398	0.8003	8	0.3247	0.4854	0.6479	0.8105
9	0.2850	0.4260	0.5687	0.7113	9	0.2886	0.4315	0.5759	0.7204
10	0.2565	0.3834	0.5118	0.6402	10	0.2598	0.3883	0.5184	0.6484
12	0.2138	0.3195	0.4265	0.5335	12	0.2165	0.3236	0.4320	0.5403
Rate/Square	8.55	12.78	17.06	21.34	Rate/Square	8.55	12.78	17.06	21.34

6 Pica 7 Point Column					6 Pica 9 Point Column				
Type Size	Number of Insertions				Type Size	Number of Insertions			
	1	2	3	4		1	2	3	4
7	0.3858	0.5766	0.7697	0.9629	7	0.3957	0.5915	0.7896	0.9877
7.5	0.3601	0.5382	0.7184	0.8987	7.5	0.3694	0.5521	0.7370	0.9219
8	0.3376	0.5046	0.6735	0.8425	8	0.3463	0.5176	0.6909	0.8643
9	0.3000	0.4485	0.5987	0.7489	9	0.3078	0.4601	0.6142	0.7682
10	0.2700	0.4036	0.5388	0.6740	10	0.2770	0.4141	0.5527	0.6914
12	0.2250	0.3364	0.4490	0.5617	12	0.2309	0.3451	0.4606	0.5762
Rate/Square	8.55	12.78	17.06	21.34	Rate/Square	8.55	12.78	17.06	21.34

6 Pica 10 Point Column					6 Pica 11 Point Column				
Type Size	Number of Insertions				Type Size	Number of Insertions			
	1	2	3	4		1	2	3	4
7	0.4004	0.5985	0.7990	0.9994	7	0.4057	0.6064	0.8095	1.0126
7.5	0.3737	0.5586	0.7457	0.9328	7.5	0.3787	0.5660	0.7556	0.9451
8	0.3504	0.5237	0.6991	0.8745	8	0.3550	0.5306	0.7083	0.8860
9	0.3114	0.4655	0.6214	0.7773	9	0.3156	0.4717	0.6296	0.7876
10	0.2803	0.4190	0.5593	0.6996	10	0.2840	0.4245	0.5667	0.7088
12	0.2336	0.3491	0.4661	0.5830	12	0.2367	0.3538	0.4722	0.5907
Rate/Square	8.55	12.78	17.06	21.34	Rate/Square	8.55	12.78	17.06	21.34

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**INDEX TO
TOWNSHIP BULLETINS
VOLUMES SEPTEMBER 2015 TO JUNE 2025**
(Symbol Dec19-2 Designates December 2019 Township Bulletin, Page 2)

100R [Report of Names, Addresses, Duties, and Compensation of Public Employees]	Dec21-6
Account and Financial Regulatory Manual	Jun19-3
Accounting For Income Tax Distributions of Certified Shares	Jun22-3
Accounting Systems	Mar16-6
Advance Payments	Dec23-7
Advertising	Mar17-2
Advertising Legal Rates	Dec21-7
Advertising of the Annual Financial Report.....	Mar18-3
Annual Financial Report.....	Dec24-5
Annual Financial Report and 100-R Not Filed Timely.....	Dec17-6
Annual Financial Report vs Annual Report.....	Dec18-5
Assessing Expenses	Sep17-3
Assignment of Wages	Jun22-7
Attempted Fraud Schemes	Dec25-5
Attorney General Official Opinion 90-10 - Notarial Acts	Sep20-3
Attorney General Official Opinion 91-5 - Cemeteries.....	Jun21-2
Audit Costs Charged to Federal Programs.....	Jun20-7
Audit Costs – Recorded.....	Sep20-3
Board Approval of Salaries	Sep16-6
Board of Finance and Depositories.....	Dec16-4
Bonds of Officers and Employees of the Department of Parks and Recreation	Dec19-3
Building or Remodeling and Fire Equipment Fund (Cumulative Fire)	Dec16-5
Cash Balance -vs- Appropriation Balance.....	Mar16-4
Capital Assets – Cemeteries	Mar20-3
Cancellation of Checks.....	Jun23-5
Cemetery Upkeep	Mar17-2
Certification of Names and Addresses to County Treasurers	Dec23-5
Cisco Webex Meetings.....	Mar19-3
Compensatory Time Off Under the Fair Labor Standards Act.....	Jun17-3
Compensation of Offices and Employees, Determining Increases or Decreases in Compensation.....	Jun20-4
Conflict of Interest.....	Mar24-3
Conflict of Interest Forms.....	Jun25-5
Conflict of Interest Statement Requirement When Trustee is Also Vendor To Recipient Receiving Township Assistance.....	Mar21-3
Contracting Policy	Sep23-5
COVID-19 Grant Information	Jun20-6
CVET and FIT Distributions	Sep25-3
Data Processing Services by a Bank.....	Dec16-5
Depositories.....	Dec21-7
Designation of Trustee.....	Dec16-3
Disaster Recovery and Backups	Mar22-4
Disaster Relief Funds – Accounting and Budgeting.....	Jun20-7
Disposition of Old Outstanding Checks	Mar21-4
Donations.....	Jun21-4
E-1 Entity Annual Report.....	Dec22-5
Election Board and Jury Duty.....	Jun18-5
Elected Officials - Leave Policy	Jun23-6
Emergency Medical Services	Dec19-4

Emergency Repairs – Public Works	Jun24-4
Engagement Costs	Sep25-4
Encumbered Appropriations	Dec21-6
Establishing Salaries of Township Offices and Employees.....	Mar23-4
Establishing the Estimated Cost of Capital Assets	Dec23-9
Establishment of the Township Firefighting and Emergency Services Fund or Two Separate Funds	Jun24-7
Examinations and Investigations	Sep24-4
Examination of Records and Statement of Engagement Cost	Sep24-4
Filing of Annual Report and Vouchers in County Auditor’s Office.....	Dec23-6
Fire Protection Contracts with Volunteer Fire Departments	Dec23-7
Fire Protection Territories (FPT)	Jun17-4
Forms Prescribed by the State Board of Accounts	Dec23-4
Frequent Comments in Township Compliance Letters.....	Jun24-4
GAO Independence Standard	Mar23-4
Garnishment of Salaries and Wages	Dec23-5
Ghost Employment.....	Mar23-4
Group Insurance - Dependents of Employees	Jun18-5
Guaranteed Energy Savings Contracts	Jun21-5
Health Savings Account Payments.....	Sep19-3
Heavy Equipment Rental Excise Tax	Dec19-3
Home Rule.....	Jun18-7
IHCDA Rental Assistance Program	Dec20-4
Indiana Office of Technology – IN.GOV Digital Services	Jun22-3
Insurance Fraud Schemes	Dec18-4
Interest Rates	Dec23-9
Internal Control Timeline (IC 5-11-1-27).....	Mar16-5
Internal Controls.....	Jun23-4
Investing in Securities	Mar18-2
Issuing Duplicate Warrants.....	Jun23-7
Indiana Open Door Law	Dec17-4
IRS Private Letter Ruling – Annuity Savings to Define Contribution.....	Dec19-5
Legal Advertising	Dec22-6
Legal Advertising for Receiving Bids	Mar23-3
Lease Purchase Agreements	Mar20-3
Levy Excess Fund.....	Mar17-2
Live Transmission of Public Meetings	Mar25-6
Loans and Other Indebtedness.....	Dec16-6
Local Government Public Records.....	Mar25-4
Lucrative Offices - Dual Office Holding.....	Sep22-5
Materiality Threshold (IC 5-11-1-27(j) & (l)).....	Mar16-7
Membership Dues in Organizations	Mar24-4
Mileage.....	Mar24-4
Nepotism and Contracting Certifications	Sep23-3
Nepotism Policy	Sep23-4
Newly Elected Training.....	Sep22-4
Official Bonds	Dec25-3
Other Information – Regulatory Basis.....	Jun22-6
Out-of-State Purchasing Cooperatives.....	Sep22-3
Partition Fences	Dec19-4
Payment by Public Employers of Group Health Insurance Premiums	Dec22-5
Payment of Claims - Electronic Funds Transfer.....	Sep18-3
Payment of Funds Due Deceased Person	Sep19-5
Payments to Banks of Compensation Due Employees	Sep20-4
Penalties and Interest - Ways to Avoid.....	Mar20-4
Phishing Emails	Jun19-3
Procedure in Emergency Appropriations.....	Jun25-4

Property Tax Advances	Dec17-4
Public Nature of Records and Meetings	Sep20-5
Public Purchases	Sep24-3
Public Works Under \$150,000	Sep19-5
Purchase of Firefighting Apparatus and Equipment	Jun18-6
Purchases of Computer Hardware and Software	Sep24-3
Qualifying for Office - Oath	Dec24-3
Qualifying for Office - Official Bonds	Dec24-3
Rainy Day Fund	Sep18-4
Ransomware – How to Avoid	Dec16-7
Rates for Legal Advertising	Dec23-11
Record of Hours Worked	Dec23-4
Records to the County Recorder	Mar18-3
Remote Notary Authorization	Jun20-5
Renting an Office	Mar19-3
Report of Misappropriation	Dec21-5
Reporting Cybersecurity Incidents	Sep21-3
Reporting Irregularities to the State Board of Accounts	Dec25-4
Reporting of All Funds on the Annual Financial Report	Dec24-6
Request to Destroy Public Records	Mar25-6
Resolution Establishing Salaries of Township Officials and Employees (Twp Form No. 17)	Sep25-3
Sales Tax - Exemptions	Jun21-3
SBOA 100 Years (1909 – 2009) Special Videos	Sep21-3
SBOA Communications	Dec20-5
SBOA – Resource Library	Mar22-5
Senate Enrolled Act 67	Jun16-4
Social Security Withholdings	Mar17-3
Special Purchases	Mar21-4
Spreadsheet Software Utilization to Generate Exact Replicas of Prescribed Forms	Sep22-4
State and Local Fiscal Recovery Update	Mar22-4
State Examiner Directive 2016-1	Jun16-4
State Examiner Directive 2018-1	Sep18-2
State Examiner Directive 2018-01 Amended	Sep23-6
State Matching Grants	Mar18-2
State Mileage Reimbursement Rate	Sep25-3
	Mar16-3
	Sep16-5
	Jun20-3
	Jun22-4
Supplemental Local Income Tax (LIT) Distributions	Jun17-4
Telephone, Cellular, and Internet Expenses	Dec17-5
Temporary Loans	Mar18-3
Township Firefighting Fund – Fees and Service Charges	Sep21-4
Transition from Prior Trustee to Newly Elected Trustee	Sep22-3
Travel Expense	Dec24-6
Trustee Compensation	Mar20-6
Unemployment Claims	Dec20-3
Unemployment Fraud Resources	Jun22-5
Uniform Electronic Transactions Act	Dec18-4
Uniform Guidance - 2 CFR Part 200	Dec16-4
Use of Funds Appropriated for Community Services	Sep20-3
Vending Machine Commissions	Mar17-2
Worker’s Compensation	Dec16-6
Website Features	Mar17-2
YouTube Channel	Sep19-4