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WISCONSIN EMPLOYMENT
RELATIONS COMMISSION

STATE OF WISCONSIN

BEFORE THE ARBITRATOR

In the Matter of the Petition of

MARSHFIELD TEACHERS ASSOCIATION

To Initiate Mediation-Arbitration
Between Said Petitioner and

SCHOOL DISTRICT OF MARSHFIELD

Case IX
No. 26372 Med/Arb-755
Decision No. 18111-A

Appearances:

Mr. Mario D. De Rose, Consultant, Wisconsin Association of School Boards, Inc. appearing on behalf of the School District of Marshfield.

Ms. Mary Virginia Quarles, Executive Director, Central Wisconsin UniServ Council appearing on behalf of the Marshfield Teachers Association.

Arbitration Award:

On October 15, 1980 the Wisconsin Employment Relations Commission appointed the undersigned as Mediator-Arbitrator pursuant to 111.70 (4)(cm)6b of the Municipal Employment Relations Act, in the matter of a dispute existing between the Marshfield Teachers' Association, referred to hereafter as the Association, and the School District of Marshfield, referred to hereafter as the Employer. Pursuant to the statutory responsibilities the undersigned conducted a mediation meeting between the Association and the Employer on December 4, 1980. The mediation effort proved unsuccessful and due notice was given to the parties of their rights to withdraw their final offers under 111.70 (4)(cm)6c. Neither party chose to withdraw its final offer and an arbitration hearing was then held on December 16, 1980. The parties were both present at the hearing and given full opportunity to present oral and written evidence and to make relevant argument. No transcript of the proceedings was made. Briefs were filed by the parties and simultaneously exchanged through the arbitrator on February 3, 1981.

The Issues:

The master contract under which the instant case arose became effective July 1, 1979 and remains in force until June 30, 1981. On February 14, 1980 the contract was reopened pursuant to Article XXII, Section A of said contract which reads in part: " . . . negotiations concerning Article XVI, Insurance Compensations, and all appendices shall be reopened for the 1980-81 contract year." After a number of joint meetings impasse was reached and on June 10, 1980 a petition to initiate Mediation-Arbitration was filed by the Association with the Wisconsin Employment Relations Commission. On September 19, 1981, pursuant to Section 111.70 (4)(cm)6 of the Municipal Employment Relations Act, the WERC certified, and these remained unchanged through the arbitration hearing, the final offers of the parties as set forth below.

Association Final Offer

1. Insurance Coverage
   Substitute for Article XVI, G.

All insurance coverages shall become effective September 1 and continue for a full twelve (12) month period. Teachers beginning employment after the school year has begun will have coverage as of the first day of the month following employment and will continue such coverage until August 31.

2. Salary Schedule

$11,550
(Vertical and horizontal increments as shown on attached)

3. Dental Insurance

Add to Article XVI Insurance Compensations

The Board shall pay 100 percent of the single premium or 90 percent of the family premium, whichever is applicable, of the Wisconsin Education Association Insurance Trust Plan 703H.

District Final Offer

1. Insurance Coverage
Article XVI - Insurance Compensation

The Board of Education's responsibility for group insurance terminates June 30 for teachers not returning to the school system after the end of the current school term. These teachers may request to remain as members of the group for an additional three months by reimbursing the Board of Education for 100 percent of the premiums for this three (3) month period.

2. Salary Schedule

Base $11,470
(Vertical and horizontal increments as shown below)

3. Dental Insurance

The Board shall provide 75 percent of the cost of a program substantially equivalent to Massachusetts Mutual Dental Programs, Plan VI. Such a program shall become effective January 1, 1981. If a voluntary settlement or issuance of the mediation/arbitration award, as the case may be, does not occur by January 1, 1981, such a program shall become effective 30 days following ratification of a voluntary settlement or issuance of the mediation/arbitration award, as the case may be.

Such a program will cover 100 percent of preventative dental expense which includes dental exams, X-rays, flouride treatments and space maintainers; 80 percent of basic dental expenses which includes restorative (basic), oral surgery, anesthesia, periodontics and endodontics; 50 percent major dental expenses which includes major restorative, gold inlays, crowns, and prosthodontics; 50 percent of orthodontics. This program includes a $50.00 deductible of the basic and major dental expenses.

Discussion:

The discussion set forth below will evaluate each of the final offers of the parties to the instant dispute, taking into consideration as appropriate the statutory criteria found at 111.70(4)(cm)7 Wis. Stat. The undersigned will concern himself primarily with the criteria to which the parties directed their evidence and argument. Both parties rested their cases primarily on the comparables and cost of living criteria, 111.70(4)(cm)7, d and e while the Association in its Brief also raised the issue of ability to pay (criterion c) while the District would have the undersigned consider criterion f " the over-all compensation presently received" and criterion h, "other factors . . . normally or traditionally taken into consideration."

The "Comparables" Criterion

Before proceding into an evaluation of the parties respective final offers it is necessary for the undersigned to resolve the question of how to apply the statute's so-called "comparables" criterion. Each party draws upon the Wisconsin Valley Athletic Conference for the nucleus of its comparison school districts:

WVAC School District	Enrollment	FTE Faculty
Antigo	3625	200
D.C. Everest, Schofield	4820	268
Merrill	3561	198
Rhinelander	3908	214
Stevens Point	7728	444
Wausau	8040	458
Wisconsin Rapids	6470	376
Marshfield	4104	230

To the WVAC school districts the employer would add the contiguous but nonconference districts of Auburndale, Granton, Loyal, Pittsville, Spencer, and Stratford. For its part, the Association would expand beyond the Conference to encompass in its comparison list the 41 largest school districts in Wisconsin less Milwaukee, Madison, Green Bay, Kenosha, and Racine.

In reviewing the evidence and aegument presented by the parties the undersigned sees no reason to go beyong those districts in the Wisconsin Valley Athletic Conference for the appropriate comparables under statutory criterion d. One would discard or supplement the Conference districts only on two bases. First, the athletic conference districts were mismatched or illogically grouped. Second, the primary comparisons which are otherwise weak would be significantly strengthened by the addition to the comparison set of nonconference school districts.

The WVAC districts while not identical are reasonably similar in faculty and enrollment to constitute an acceptable set of benchmarks. Those additional districts proposed by the Employer, on the other hand, seem to share only a geographical proximity with Marshfield. For example, the largest of the Employer's expanded set is only one quarter the size (1,037 students) of Marshfield while the smallest, Granton with 466 students is little more than one-tenth the size of Marshfield. Moreover, as testified to by the representative of the Employer at the arbitration hearing, the parties have never historically used the expanded comparison list as benchmarks for previous negotiations.

The undersigned likewise is unpersuaded by the Association's contention that the conference districts are inadequate. The same standards applied to the District's comparisons could equally be used to judge the appropriateness of those additional districts put forward by the Association. Again there is no valid theory advanced why the WVAC districts are inadequate by themselves or that the parties have resorted to nonconference schools in past negotiations.

The parties are in basic agreement that the athletic conference is an appropriate yardstick and absent a compelling reason to do otherwise the undersigned will employ that without modification in his evaluation of the parties' final offers.

The Cost of Living Criterion

A major point of contention existing between the parties to the instant dispute is the meaning and weight to be attached to statutory criterion e, the so-called "cost-of-living" standard. The Employer argues that cost of living as mentioned in 111.70(4)(cm)(7)e should not be considered synonymous with the Consumer Price Index (CPI) of the U.S. Bureau of Labor Statistics. Rather, it would be just as valid to read "cost of living " to mean Personal Consumption Expenditures (PCE) price deflater of the U.S. Department of Commerce since the statute does not specify the CPI "as the standard for measuring average consumer prices."

It is also argued by the District that the CPI overstates the cost of living and since the PCE gives a lower reading of price changes it is more accurate. And finally, the Employer contends that in periods of high inflation, however this is measured, employees should not expect to have their salaries keep up with price increases . In support of its position on the application of the cost of living criterion the Employer relies principally on arbitrators Flaten (Clark County Traffic and Sheriff's Department, WERC Decision No. 17584-A, September 4, 1980), Christenson (Buffalo County Dept. of Social Services, WERC Decision No. 17744-A, August 27, 1980); and Weisberger (Neosho School District, WERC Decision No. 17305-A, May 14, 1980).

The Association takes issue with the District's attack on the CPI, labeling this as an "attempt to undermine the criteria of 111.70 and should be given little weight."

The undersigned does not believe, as he has stated elsewhere, that there is sufficient scientific evidence to abandon the Consumer Price Index in favor of the so-called PCE. Moreover the wording of the statute's criterion at 111.70(4)(cm)(7)e when it states "The average consumer price for goods and services, commonly known as the cost-of-living" would lead one reasonably to conclude that it was in fact the CPI which the legislature of the state of Wisconsin had in mind when it wrote SB15 to read "The average consumer price for goods and services . . ." Why else would those specific words be adopted?

The debate over whether the CPI or the PCE is the better measure of cost of living misses the point concerning the application of this criterion. The crux of the issue as this has evolved to date is, however prices are to be measured how much can employees expect to have their salaries and other forms of compensation insulated from the erosion of the current inflation economy. Evidence of various kinds is consistent on this point. Whether one looks at arbitral awards or voluntary settlements a clear cut pattern emerges in which there is no absolute protection by which salary increases will equal price increases on a one to one ratio. How much inflationary protection employees will enjoy is a question however without easy answers. One school of thought proposed by Arbitrator Kirkman is that guidance to a proper measure of protection "should be determined by what other comparable employers and associations have settled for who have experienced the same inflationary ravages as those experienced by the instant employer." Merrill Area Public School District, WERC Dec. No. 17955 (Jan. 30, 1981). The undersigned finds the logic of Arbitrator Kirkman's rule in the Merrill School District case compelling, and therefore, in the absence of a more pertinent approach will apply that principle to the instant case.

Consideration of the Disputed Final Offers

I. The Salary Issue

As set out above the District has offered $11,470 as the BA base salary for 1980-81 while the Association's position is that this should be $11,550. The 1979-80 BA base salary for the Marshfield School District was $10,650 thus the increase in the base for 1980-81 would be 7.70 percent for the District's offer and 8.45 percent for that of the Association. When compared with the percentage increases in the BA base salary for the WVAC and excluding D.C. Everest whose base was in arbitration at this writing the range of percentage increases was 9.68 (Wausau) to 7.04 (Antigo) with the average increase for the six conference districts considered at 7.94 percent 1980-81. The Employer's offer would be the fourth largest in the Conference while the Association's would raise this two rankings to second largest BA base increase.[1/] In addition, the District's offer would be below the average BA increase granted in the WVAC while the Association's would be about .5 above the conference average.

Continuing with the comparison of 1980-81 salary changes in the Employer's athletic conference we find that the Association's BA base demand would move the District from 6th to 4th place while the Employer's offer would leave the District's ranking unchanged in 1980-81 from 1979-80. It should also be noted that in 1978-79 the District ranked 4th for the BA base so that the contract settled which was voluntarily negotiated dropped the District's position down two places.

In terms of the other salary level positions, with the exception of the MA maximum neither of the parties' final offers would alter the relative position of the District in the Conference. With regard to the MA maximum both salary final offers would drop the District in 1980-81 to 7th of the 8 school districts in the WVAC.

The Association also attempts to show that its salary offer is more reasonable if one looks also at the relative distance between the top salary in the Conference and that paid by the District in each of the contract years since 1978-79. For example, considering the BA minimum the District was $175 below the top BA minimum in 1978-79, was $275 below in 1979-80, and would be $430 below if the Employer's offer were adopted or $350 below if the Association's were selected. In terms of

1/ Merrill School District, although also in arbitration was not excluded from the comparison set since its BA base was not one of the issues in dispute.

the conference average Marshfield was $62 above (1978-79), $51 below (1979-80), and would be $85 below under the Employer's offer and $5.00 below by the Association for BA minimum for 1980-81.2/

For the BA maximum in the WVAC the comparisons show the District $198 above (1978-79), $455 below (1979-80), and $633 below (Association) or $751 below (Employer) 1980-81; MA minimum was $90 above (1978-79), $27 below (1979-80), and $27 above (Association) or $61 below (Employer) for 1980-81; MA maximum was $109 above (1978-79), $146 below (1979-80), and would be $625 below (Employer) or $485 below (Association) in 1980-81; finally for the salary schedule maximum the respective averages for the Conference and Marshfield are $597 above (1978-79), $189 above (1979-80), and $91 above (Employer) or $245 above (Association) for 1980-81.

Examination of the above statistics suggests that for the most part the Association's final offer for 1980-81 would not restore the comparative loss it suffered under its 1979-80 voluntary settlement. The Employer's final offer would reinforce, however, the relative decline in the Association's salary position in the Conference.

Having looked at the basic salary offers on a comparative basis it is now necessary, in evaluating the final offers of the District and the Association to take up the issue of the total cost of the package. It should be observed in this connection that although it was raised obliquely by the Association no question of ability to pay (statutory criterion c)has been directly raised by the parties and the undersigned sees no valid reason otherwise to interject such issues into the instant dispute.

The cost of the total package under the parties' respective offers, particularly, as these may be compared across the Wisconsin Valley Athletic Conference is a matter of some contention. The Employer calculates its final offer as a total package increase of 10.6 percent as opposed to 11.6 percent it argues as the cost of the Association's package. Using its figures on total package cost the District then compares this figure for its and the Association's final offer across a number of other districts suggesting that among its comparables the range is 8.8 percent to 11.2 percent.

The Association for its part, first of all challenges as "incomplete, inaccurate, and misleading" the evidence which the District offers in its exhibits to support the premise that the Association's total package cost is out of line. The undersigned, in considering the Associations objections to the admissability of those Employer exhibits which relate specifically to the issue of total package cost requested that in its post hearing brief the Employer provide additional information by which the Association's objections could be dealt with. While some effort was obviously attempted in this direction the undersigned concludes that the challenge has not been rebuted. Moreover additional points were also raised in the Association's Brief which would further leave in doubt the accuracy of the District's exhibits of total package cost in comparable school districts.

Secondly, a discrepancy also exists between the parties' estimates of the cost impact of their own final offers. The District reports its estimated package cost at 10.6 percent over 1979-80 and the Association's at 11.6 percent. On the other hand, the Association's estimate is put at 10.5 percent for the Board (using 1979-80 staff) and 11.3 percent for its own offer. Slightly lower cost estimates are arrived at by the Association using a second costing method. In attempting to reconcile the package cost discrepancies the undersigned recalculated the parties' figures using the common method employed of moving the 1979-80 staff foreward and adjusting the item of dental insurance to reflect charges for April, May, and June 1981. The District had used January 1, 1981 as the beginning date to estimate dental cost. The arbitrator thus find the "true" cost to be 11.3 percent for the Association's final offer . and 10.5 percent for that of the District.

A last point to be considered here is what role to give in these deliberations to the so-called "cost-of-living" criterion. It was indicated above that the parties are in dispute over which price index to use--CPI or PCE--and as well, what weight if any to give to cost of living, however it is measured. The Consumer Price Index for July-July 1980-81 seems to show a 13.0 percent increase in prices for Urban

2/ Association Exhibit No. 29. It should be noted that Merrill and D.C. Everest were not settled at this writing and are therefore excluded from the Conference average.

Wage and Clerical Workers. The PCE, on the other hand, suggests the price increase from the second quarter of 1979 to an equal period in 1980 to have been 10.5 percent. The District's package offer thus rests exactly on the PCE change while the Association's at 11.3 percent is approximately midway between the two indices. Thus both salary and package offers of the parties are reasonable by cost-of-living standards.

The undersigned, in examining salary and package cost by the statutory criteria finds the Association's offer on the BA base to be preferable. Having examined the comparables, cost-of-living, and other factors normally considered the Association's request for an increase to 11,550 would not be out of line with the comparable districts of its athletic conference. Its ranking as measured by reference to the BA base and maximum, MA base and maximum, and schedule maximum would not change appreciably and an 8.45 percent increase, while above the conference average of 7.94 percent is not exhorbitantly so.

In addition, the total package cost at 11.3 percent increase is not unreasonable if one assumes the "actual" cost-of-living increase to lie somewhere between the 13.0 percent of the CPI and the 10.5 percent of the PCE for the period in question.

Unfortunately it is not possible to compare the parties' final offer package costs across the athletic conference in an unequivocal manner. More than any other comparison this would be most compelling. If the Association's challenge on the District's comparative cost data is valid the information presented would thereby understate the "true" package costs of the comparable districts. This in turn would place the issue of the parties' package cost in a substantially different light from that presented in the District's and Association's argument and evidence. The undersigned can only hope that in future negotiations more attention will be paid by the parties to the use of standardized and mutually acceptable costing practices.

II. Insurance Coverage

The essence of the dispute over insurance coverage is the District's decision to stand firm on the current contract language which provides that coverage for new teachers begins one month after the initiation of employment and terminates on June 30 for those teachers leaving at the end of the school year. The Association would require 12 month coverage beginning September 1 for all teachers, including those not returning after the school year ends.

The Association argues its position basically from an equity standpoint; i.e. that all "have worked the same work year as those being provided twelve (12) months of coverage by the District." In its behalf, the Association cites Warren Education Association and Warren Consolidated Schools, AAA. Case No. 54-30-0340-69, NWTI, Case XI, No. 17531-MA-328, and Scranton School District and Scranton Federation of Teachers, AAA Case No. 14-30-0918-75R.

The District in the instant case rests primarily on two premises. First, the union has demonstrated no necessity to remove the existing clause and substitute new coverage periods; and second, the practice within the athletic conference shows no support for 12 month insurance coverage. Thus only one school district in the Conference (Rhinelander) explicitly establishes contractually 12 month coverage for all.

The Association's counter argument to the District on its "comparables" evidence is that the silence of the contracts in the conference is because no problem of coverage exists. "And no problem exists because twelve (12) months of coverage is provided."

The undersigned finds the Association's contentions on this issue not to be persuasive. First, while it is possible that by practice the contractual silence in other districts is in fact transformed into 12 months coverage, no evidence supporting the existence of such practice was offered by the Association. In the absence of concrete evidence the arbitrator must assume 12 month coverage for all teachers is not the norm for the Conference.

Second, the Association has made no case for its brief that the current language has worked a hardship and therefore should be arbitrally removed. Again, the evidence on this point is conspicuously absent.

Third, the Association, as indicated above relies on arbitral authority to justify its objective to modify the current clause. The undersigned finds these opinions are distinguishable from the instant case on several grounds. On the one hand, the cited cases involved grievance disputes involving the alleged violation of existing rights under a contract. The arbitrators in the three cited cases concluded

that the contracts in each instance provided by intent, practice, or language, insurance coverage rights for those teachers leaving their respective districts. Such is clearly not the situation in the instant case. Were it otherwise, the most appropriate forum for resolution of this point would be through the grievance machinery, not mediation-arbitration.

On the other hand, the Marshfield contract stipulates that there is to be 12 month coverage for a teacher leaving the District only if said teacher reimburses the Board of Education "for 100 percent of the premiums for /the/ three month period" following the end of the school year. The intent is obviously not to cover terminating teachers nor was testimony or evidence provided that administration by the District has robbed the provision of its apparent meaning.

As a final point on the issue of insurance coverage the Association perceives what it contends is a "fatal flaw" in the District's final offer. To wit, it argues that the District's position pertains not to insurance coverage periods as these are set out in Article XVI, G but rather would replace Article XVI Section I which states,

"All insurance coverages under this provision will remain in force for contracted teachers until a new Master Contract is ratified."

The arbitrator believes that given the events following the reopening of the contract--namely the rounds of negotiation, mediation, and arbitration the intent of of the District with regard to insurance coverage was not unknown or misunderstood by the Association. That intent was to leave unchanged the existing language with regard to insurance coverage just as the Association's was to broaden this coverage with new language. It must be assumed that the parties bargained in good faith and with full and complete knowledge of each other's position up to impasse. Therefore, the undersigned is unmoved by the Association's argument concerning an alleged "fatal flaw" and concludes that such a charge raised in its Brief is both untimely and without substance or effect.

III. Dental Insurance

Contrary to what occurs with most issues being negotiated for the first time, both parties in the instant case propose dental insurance. Thus, there is no dispute over whether there shall be dental coverage, only over the content of the program and the conditions under which it will be administered. Concretely, the Association proposes a program with no deductibles - the Administration offers a plan with a $50 deductible - and would also provide that the Employer pay 100 percent of the single premium and 90 percent of the family premium. The District's position is that it would pay 75 percent of the premiums for all participants in its dental program.

A brief examination of the dental protection provided in each of the plans proposed by the Association and the District reveals no significant differences in the level of benefits under either plan. Substantial differences do exist however in the costs to the Employer and to the individual participants. Under the Association's plan the District would pay $21.65 per month per employee for family coverage and $8.52 for single coverage. The District's own plan would set these rates at $14.30 (family) and $5.33 (single). Thus, the Association's plan would cost the District 50-60 percent more than its own.

The cost to the teacher participants also differs significantly given the $50 deductible requirement the District would impose plus the fact that it also would pay only 75 percent of the cost of the program while the Association would require this figure to be 100 percent (single) and 90 percent (family). Thus single participants would pay nothing and those under family coverage $2.40. The equivalent cost figures for the District's plan would be $1.78 single coverage and $4.76 per month for family.

In terms of the premium cost shared by the participants and the requirement of a deductible the two plans are at opposite ends of the WVAC for comparison purposes. The Association's plan would rank it number two in the Conference while that of the District would rank seventh. Thus, the Association's plan would be well above the average and the District's near the bottom.

Unfortunately, no evidence on Conference practice ondeductible requirements was supplied by the parties. Consequently, it is not possible to assess comparability by our school district benchmarks on this characteristic of dental plans. Some

light is shed on this practice generally however, by the District in its exhibit number 57, the Insurance Buyers Newsletter, September, 1978 which states: "Eventhough benefit plan designers would like to involve employees in cost sharing - in new plans especially - dental plans are usually noncontributory."

On balance the undersigned finds the Association's position on the dental plan issue marginally preferable to that of the District. Given equal benefits it becomes a question of who shall bear more of the burden of the cost of the program. The practice of the athletic conference is that the employer will carry more of the expense of the premiums than the District has offered. In addition, the requirement of a deductible payment also is not a general norm for such plans.

Summary

Having explored each issue above, the undersigned has found in favor of the Association on the BA base salary and dental plan issues and for the District on the question of insurance coverage. Having considered all of the issues in light of the evidence presented, the arguments, and the statutory criteria, the undersigned renders the following:

AWARD

The final offer of the Association together with the prior stipulations of of the parties is to be incorprated into the Collective Bargaining Agreement for the period beginning July 1, 1980 through June 30, 1981.

Dated at Madison, Wisconsin this 26th day of May 1981.

Richard U. Miller
ARBITRATOR

APPENDIX B $11,550 BASE

NOTE: First figure is salary. Second figure is total compensation including teacher's share of teacher's retirement paid by the Board (rounded to whole dollars).

EXP.	B	B+6	B+12	B+18	B+24	M	M+10	M+20	M+30	M+40	M+50	PHD
0	11,550 12,128	11,781 12,370	12,012 12,613	12,243 12,855	12,474 13,098	12,705 13,340	12,936 13,583	13,167 13,825	13,398 14,068	13,629 14,310	13,860 14,553	14,091 14,796
1	12,128 12,734	12,359 12,977	12,590 13,220	12,821 13,462	13,052 13,705	13,283 13,947	13,514 14,190	13,745 14,432	13,976 14,675	14,207 14,917	14,438 15,160	14,669 15,402
2	12,705 13,340	12,936 13,583	13,167 13,825	13,398 14,068	13,629 14,310	13,860 14,553	14,091 14,796	14,322 15,038	14,553 15,281	14,784 15,523	15,015 15,766	15,246 16,008
3	13,283 13,947	13,514 14,190	13,745 14,432	13,976 14,675	14,207 14,917	14,438 15,160	14,669 15,402	14,900 15,645	15,131 15,888	15,362 16,130	15,593 16,373	15,824 16,615
4	13,860 13,947	14,091 14,796	14,322 15,038	14,553 15,281	14,784 15,523	15,015 15,764	15,246 16,008	15,477 16,251	15,708 16,493	15,939 16,736	16,170 16,979	16,401 17,221
5	14,322 15,038	14,669 15,402	14,900 15,645	15,131 15,888	15,362 16,130	15,593 16,373	15,824 16,615	16,055 16,858	16,286 17,100	16,517 17,343	16,748 17,585	16,979 17,828
6	14,784 15,523	15,131 15,888	15,477 16,251	15,708 16,493	15,939 16,736	16,170 16,979	16,401 17,229	16,632 17,464	16,863 17,706	17,094 17,949	17,325 18,191	17,556 18,434
7	15,246 16,008	15,593 16,373	15,939 16,736	16,286 17,100	16,517 17,343	16,748 17,585	16,979 17,828	17,210 18,071	17,441 18,313	17,672 18,556	17,903 18,798	18,134 19,041
8	15,708 16,493	16,055 16,858	16,401 17,221	16,748 17,585	17,094 17,949	17,325 18,191	17,556 18,434	17,787 18,676	18,018 18,919	18,249 19,161	18,480 19,404	18,711 19,647
9	16,170 16,979	16,517 17,343	16,863 17,706	17,210 18,071	17,556 18,434	17,903 18,798	18,134 19,041	18,365 19,283	18,596 19,526	18,827 19,768	19,058 20,011	19,289 20,253
10	16,632 17,464	16,979 17,828	17,325 18,191	17,672 18,556	18,018 18,919	18,365 19,283	18,711 19,647	18,942 19,889	19,173 20,132	19,404 20,374	19,635 20,617	19,866 20,859
11	17,094 17,949	17,441 18,313	17,787 18,676	18,134 19,041	18,480 19,404	18,827 19,768	19,173 20,132	19,520 20,496	19,751 20,739	19,982 20,981	20,213 21,224	20,444 21,466
12				18,596 19,526	18,942 19,889	19,289 20,253	19,635 20,617	19,982 20,981	20,328 21,344	20,559 21,587	20,790 21,830	21,021 22,072
13					19,404 20,374	19,751 20,739	20,097 21,102	20,444 21,466	20,790 21,830	21,137 22,194	21,368 22,436	21,599 22,679
14						20,213 21,224	20,559 21,587	20,906 21,951	21,252 22,318	21,599 22,679	21,945 23,042	22,176 23,285

LONGEVITY DIV

	B	B+6	B+12	B+18	B+24	M	M+10	M+20	M+30	M+40	M+50	Ph.D.
0	11,470	11,699	11,929	12,158	12,388	12,617	12,846	13,076	13,305	13,535	13,764	13,993
1	12,044	12,273	12,502	12,732	12,961	13,191	13,420	13,649	13,879	14,108	14,338	14,567
2	12,617	12,846	13,076	13,305	13,535	13,764	13,993	14,223	14,452	14,682	14,911	15,140
3	13,191	13,420	13,649	13,879	14,108	14,338	14,567	14,796	15,026	15,255	15,485	15,714
4	13,764	13,993	14,223	14,452	14,682	14,911	15,140	15,370	15,599	15,829	16,058	16,287
5	14,223	14,567	14,796	15,026	15,255	15,485	15,714	15,943	16,173	16,402	16,632	16,861
6	14,682	15,026	15,370	15,599	15,829	16,058	16,287	16,517	16,746	16,976	17,205	17,434
7	15,140	15,485	15,829	16,173	16,402	16,632	16,861	17,090	17,320	17,549	17,779	18,008
8	15,599	15,943	16,287	16,632	16,976	17,205	17,434	17,664	17,893	18,123	18,352	18,581
9	16,058	16,402	16,746	17,090	17,434	17,779	18,008	18,237	18,467	18,696	18,926	19,155
10	16,517	16,861	17,205	17,549	17,893	18,237	18,581	18,811	19,040	19,270	19,499	19,728
11	16,976	17,320	17,664	18,008	18,352	18,696	19,040	19,384	19,614	19,843	20,073	20,302
12				18,467	18,811	19,155	19,499	19,843	20,187	20,417	20,646	20,875
13					19,270	19,614	19,958	20,302	20,646	20,990	21,220	21,449
14						20,073	20,417	20,761	21,105	21,449	21,793 ~~21,851~~	22,022