



2013 Year-End Tax Memo

An Annual Publication of

Large & Gilbert, P.C.

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Large & Gilbert, P.C., is a full service CPA firm specializing in Accounting, Tax, Consulting, Business Advisory, Wealth Accumulation & Technology Services for the Construction Industry.

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The L&G Year End Tax Memo is distributed to our clients and friends. The content of this memo is in some cases generalized, and you are advised to consult with us before taking action.

Breaking News

Obamacare's employer mandate may have been delayed until 2015, but many provisions impact you now. See page 9 for news on Obamacare and how it affects you.

The following is a general summary of some of the key items you need to know in order to handle your 2013 end-of-year tax filings, as well as ongoing matters for 2014. Specific details about Federal tax reporting are contained in IRS Publication 15-Circular E, Employer's Tax Guide, published in January each year.

2013 Payroll Tax Rates

For 2013, the FICA wage base (maximum amount of earnings subject to social security) was \$113,700. The employee and employer tax rate for social security was 6.2%. The 2013 Medicare rate continued to be 1.45% each for employers and employees. The Medicare tax is computed on the employee's total wages with no wage base ceiling. You should also have withheld the 0.9% Additional Medicare Tax on the amount an employee's wages exceeded \$200,000 during the calendar year. Finally, the federal unemployment tax rate (FUTA) was 6.0% subject to crediting of up to 4.8% by payment of Georgia unemployment taxes (SUTA) for a potential effective federal tax rate of 1.2%. The FUTA wage base was \$7,000 and Georgia SUTA wage base was \$9,500. State unemployment rates vary for each employer with experience.

Forms W-2 & W-3

Copy A of 2013 paper Forms W-2 and W-3 should be mailed by February 28, 2014 if using regular U.S. mail to:

Social Security Administration
Data Operations Center
Wilkes-Barre, PA 18769-0001

For certified mail, change the zip code to "18769-0002".

If you will use a private delivery service, send to:

Social Security Administration
Data Operations Center
ATTN: W-2 Process
1150 East Mountain Drive
Wilkes-Barre, PA 18702-7997

Electronic Filing

If you are filing 250 or more W-2 wage statements, you must file the statement electronically. For questions about electronic filing, visit the Social Security Administration's website at www.socialsecurity.gov/employer and select "First Time Filers" or "Returning Filers" under "Before You File" on the right side menu. Electronic forms and uploads are filed through the SSA's Business Services Online (BSO) website and will be on time if submitted by March 31, 2014. E-filing is FREE.

**KEEP THIS MEMO FOR REFERENCE TO FILING
REQUIREMENTS AND RELATED QUESTIONS**

W-2 Items

Georgia requires that you *electronically* file your G-1003 Return, along with W-2s, 1099s and G2As, if you are required to file and pay your federal quarterly withholding taxes online (i.e. you accumulate \$2,500 or more tax liability quarterly). This rule will require most of you to file your Georgia returns electronically even if you meet the requirements to paper file your federal forms.

Life Insurance

Include as income on an employee's W-2, "Table I" costs for group term life insurance in excess of \$50,000 and "Table 2001" costs applicable to split-dollar insurance life insurance arrangements (unless set up under the "loan regime").

Personal Use of Company-Owned Vehicle

Remember to include the value of an employee's personal use of a company-owned vehicle as income on the employee's W-2. You cannot merely use a cents-per-mile value if the value of the vehicle exceeds \$16,000. In lieu of doing complex calculations to determine the actual value of employee use, you may use the "commuting only" rule to determine how much to include in income for a non-owner employee. Under this approach, include in income \$1.50 for each leg of an employee's commute, or \$3.00 per day. However, for employee-owners and highly paid officers, you must determine their actual personal use income. This amount is based on the fair market value of the car and may be determined by reference to the annual lease value table contained near the end of this publication.

Health Insurance

An S-Corporation should include the medical insurance provided for an owner/employee as wages on the owner/employee's W-2, and the owner/employee may then claim the self-employed medical deduction of 100% of this amount on his or her individual tax return.

In 2013, medical insurance compensation is not subject to payroll taxes; *however*, in 2014 payroll taxes apply if the employer does not have a group insurance plan and instead chooses to reimburse employees for premiums paid on individual health insurance policies.

Employer-Provided Health Coverage Informational Reporting Requirements

Under the Affordable Care Act, all employers are required to report the cost of employer-provided health coverage on Form W-2. However, until further transitional guidance is issued, only certain employers (large employers that file at least 250 W-2s and others that provide "applicable" coverage) are required to comply with the reporting requirement. Therefore, unless you are a "large" employer, reporting is voluntary.

In general, the amount reported should include both the portion paid by the employer and the portion paid by the employee. The cost of these health care benefits should be reported in Box 12 of Form W-2, with Code DD to identify the amount.

The reporting requirement is currently for informational purposes only and will not cause the excludable employer-provided health coverage to become taxable. The IRS has stated, in guidance issued on this matter, that the purpose of the reporting requirement

is to provide employees useful and comparable consumer information on the cost of their health care coverage.

2013 Payroll Tax Reconciliations

When preparing year-end payroll tax returns, certain items must agree or you will likely receive penalty notices. Below is a checklist of the items that should be reconciled:

- W-3 **Box 1**, “Wages, tips, other compensation”, must equal the sum of the amounts provided on **Line 2** for the four (4) Form 941 Quarterly Returns.
- W-3 **Box 2**, “Federal income tax withheld”, must equal the sum of the amounts provided on **Line 3** for the four (4) Form 941 Quarterly Returns.
- W-3 **Box 3**, “Social security wages”, must equal the sum of the amounts provided on **Line 5a** of the four (4) Form 941 Quarterly Returns.
- W-3 **Box 5**, “Medicare wages and tips”, must equal the sums of both the amounts provided on **Lines 5c and 5d** of the four (4) Form 941 Quarterly Returns.
- All boxes on the individual W-2s must total their respective boxes on Form W-3, including Boxes 16, “State wages, tips, etc.”
- Line 3, “Total payments to all employees” on Form 940 FUTA return must equal Box 5, “Medicare wages and tips”, on Form W-3.

1099 Forms

Form 1099-MISC must be furnished to every non-corporate service provider that you have paid \$600 or more in 2013. Limited Liability Companies (LLCs) are not typically taxed as corporations and should be issued a 1099 if they are paid \$600 or

more during the year for services. Rent paid is reported on 1099-MISC in box 1.

A 1099-MISC is not required for payments to Large & Gilbert, P.C., a professional corporation, but 1099s are required for all payments to attorneys and providers of medical and health care services, including veterinarian services, regardless of corporate classification.

Also remember to issue Form 1099-INT to shareholders for interest paid to them on loans to the company.

You must file Forms 1099 on or before February 28, 2014. The address to mail your paper 2013 Forms 1099 and 1096 transmittal form is:

Department of the Treasury
Internal Revenue Service Center
Austin, TX 73301

If you are filing 250 or more Forms 1099, you are required to submit these information returns electronically. Internal Revenue Service Form 4419, Application for Filing Information Returns Electronically, can be obtained from the IRS website. The application must be filed at least 30 days prior to the due date of the information returns needing to be filed electronically.

Reporting of Non-Payroll Items

Separate deposit and reporting is required for income tax withheld on non-payroll items such as profit sharing, 401(k) distributions and backup withholdings. Any of this type of tax withheld in 2013 is reported on Form 945. Although payroll and non-payroll tax liabilities must be reported and deposited separately, the rules on how and when to deposit are basically the same. Deposit all non-payroll (Form 945) withheld federal income tax, including

backup withholding tax, electronically using the EFTPS system.

Form I-9

Remember to verify that each employee is legally eligible to work in the U.S. by completing the U.S. Citizenship and Immigration Services (formerly INS) Form I-9. Details are available at www.uscis.gov. Click on the E-Verify Home Page for information on compliance with the e-verify program.

W-4/W-5

By January, notify employees to revise their Form W-4 if allowances will change from the form currently on file. Also, inform employees claiming exemption from withholding or receiving advance payment of the earned income credit that their W-4 and/or W-5 must be renewed for the coming year.

Form W-9

It is very important that you obtain signed W-9s from all service providers that will need to get 1099s.

The back-up withholding regulations require a 28% withholding from payments to vendors required to get 1099s if no identification number is provided by them. Don't get caught short by the IRS wanting their 28% if you have paid your vendor in full and back-up withholding was required.

State Withholding

State income tax should generally be withheld for the state where the employee is

working; however, you should examine the requirements of both the state where work is being performed and where the employee is a resident. Reminder: when a Georgia resident is working in a state that has no individual state income tax, such as Florida, Georgia income tax *must* be withheld.

State Unemployment

State unemployment taxes should generally be paid to the state where employees live. Work assignments longer than six (6) months often shift the unemployment obligation to the state where the work is performed. Please contact us for guidance in situations that are not clear.

Employee Versus Subcontractor Classification

The IRS continues to take an aggressive stance in the classification of employees versus independent contractors. We can provide guidance on what constitutes an employer-employee relationship for workers that you are not certain of the classification. It is advisable that you issue 1099s to all unincorporated subcontractors paid \$600 or more during the year to show good faith in your determination of their status.

Sales and Use Tax for Contractors

Contractors are deemed to be the end consumer and must pay sales and use tax on material at the time of *purchase or rental*. A monthly or quarterly sales tax report should be filed whether or not any tax is due. If material or new equipment is purchased out of state and no sales tax is paid at the time of purchase, then the amount of these purchases should be included on the sales tax report and the use tax paid. Use tax should also be paid on

used equipment purchases where no tax was paid to the seller at the time of purchase.

401(k) Plans

The ceiling for employee contributions for 2013 is \$17,500 per year and an additional \$5,500 for employees age 50 and over.

The annual limit for 2014 will remain the same as 2013.

Remittance of employee contributions must be made at the same time as your 941 deposits. For example, if you are a monthly 941 depositor, your 401(k) contributions are due on the 15th of the following month, and if you are a semi-weekly depositor, your 401(k) contributions are due on the same date as your semi-weekly 941 tax payment.

IRA Limits

For 2013, the annual IRA limit is \$5,500 per person and an additional \$1,000 catch-up contribution for those age 50 and over. The annual limit for 2014 remains the same as 2013.

The amount you can contribute to a Roth IRA in 2013 starts to phase-out at an AGI of \$112,000 for taxpayers who are single or are married but file separately (\$114,000 in 2014) and \$178,000 for taxpayers who are married and file jointly (\$181,000 in 2014).

Miscellaneous Forms

Large & Gilbert, P.C. prepares only the Federal and state income tax returns for clients as part of a standard engagement. Other annual forms will be prepared for you ONLY if specifically requested in writing. Examples of forms that may be required are:

- All state contractor's license reports

- State annual report/registrations
- Personal property tax returns
- Payroll tax returns
- Unemployment insurance returns
- Workers comp reports
- City/County business licenses
- Sales/use tax reports
- Luxury/fuel/or other excise tax returns

Most of these miscellaneous forms are sent by the reporting agency to you each year. Many clients choose to complete some or all of these forms on their own.

Send the blank form and instructions to us with a note asking that we prepare the form if you desire that we complete any of these for you.

Tables Attached

IRS Auto Lease Value Table

IRS Table I - Group Term Life Insurance Value

IRS Table 2001 - Split Dollar Life Insurance Value

REPORTING FOR THE YEAR 2014

Changes to Your Accounting System

With the New Year come various changes that may or may not occur automatically in your accounting software. Please make sure you check and update, if necessary, the following:

- SUTA rates and limits
- Social Security limit
- Social Security rates for employees
- Workers Compensation rates (should be updated on the change of your policy year, but this is a good time to make sure they are set up properly)
- State and Federal withholding tables (usually this will be an update from your accounting software company)
- Voluntary deduction setup (this is a good time to verify that pre-tax and after-tax deductions are set up accordingly)
- Employee data from revised W-4 and/or W-5 forms
- 1099 vendor data (this is a good time to verify that vendors who should receive 1099s are set up properly)

If you need any assistance to ensure that your accounting software is configured properly, please call Gary Fortier at our office.

2014 Payroll Tax Rates

For 2014, the FICA wage base (maximum amount of wages subject to social security) will be \$117,000. The Medicare tax remains 1.45% each for the employer and employee and is computed on the employee's total wages with no maximum on taxable earnings. The Social Security tax rate also remains 6.2% each for the employer and employee.

In addition to withholding the Medicare tax above, employers must continue to withhold 0.9% Additional Medicare Tax in excess of

\$200,000 during the 2014 calendar year, beginning with the pay period in which the \$200,000 threshold is crossed and continuing each pay period until the end of the calendar year. Although withheld by the employer, the Additional Medicare Tax is borne solely by the employee. In other words, there is no employer share of the Additional Medicare Tax.

Finally, the federal unemployment tax rate is 6.0% subject to crediting of up to 4.5% by payment of Georgia unemployment taxes for a potential effective federal tax rate of 1.5% (up from 1.2% in 2013). The FUTA wage limit remains \$7,000 and Georgia SUTA wage limit remains \$9,500.

Depreciation Rates for 2013 and 2014

In 2013, you were allowed to expense for tax purposes up to \$500,000 in tangible personal property under Section 179 (subject to a \$2,000,000 phase out on eligible purchases). This enormous benefit disappears in 2014 unless Congress acts. In 2014, you will only be able expense \$25,000 in eligible tangible personal property purchases, and this amount will be disallowed dollar-for-dollar by the amount of eligible purchases exceeding \$200,000. Congress historically increases these amounts significantly; however, Congress let this benefit completely lapse in 2012 and enacted retroactive legislation for 2012 in 2013.

The 50% bonus depreciation write off on eligible new capital/equipment purchases also disappears in 2014 unless reenacted.

Start Up Expenditures

Generally a Taxpayer can elect to deduct up to \$5,000 of eligible expenses in the tax year that business starts up, with the remainder of

the expenses amortized over a 180-month period.

Change in Mileage Rate

Optional standard mileage rates for use of a vehicle will go down by a ½ cent per mile for 2014. Taxpayers can use the optional standard mileage rates to calculate the deductible costs of operating an automobile. For business use of a car, van, pickup truck, or panel truck, the 2014 rate will be 56 cents per mile. Driving for medical or moving purposes may be deducted at 23.5 cents per mile.

The portion of the business standard mileage rate that is treated as depreciation will be 22 cents per mile for 2014, down one cent from 2013. For purposes of computing the allowance under a fixed and variable rate (FAVR) plan, the maximum standard automobile cost for 2014 is \$28,200 for automobiles (not including trucks and vans) or \$30,400 for trucks and vans, increases of \$100 and \$500, respectively, from 2013. Under an FAVR plan, a standard amount is deemed substantiated for an employer's reimbursement to employees for expenses they incur in driving their vehicle in performing services as an employee for the employer.

Georgia Sales & Use Tax or Withholding Tax

If you voluntarily or are required to file electronically in Georgia (as most of you are), you are also required to file all additional forms electronically, including the ST-3 Sales & Use Tax Return. Failure to file electronically will count as failure to file and could subject you to a penalty equal to the greater of \$25.00 or 5% of the entire tax due (before payments and credit). For registration details and instructional videos

please visit the website at <http://www.gataxinfo.org>.

Real and Personal Property Tax

For both Real and Personal Property tax returns, property tax returns are due to the county tax assessor by April 1 (formerly varied by county). Typically, Taxpayers do not file real property tax returns, but in an economy of declining values in the recent past, it may be beneficial to consider filing a real property tax return with your county. Filing a real property tax return gives you additional options for disputing the county's valuation if you disagree with their assessment.

Annual Registration - Georgia

Annual Registrations are due to the Secretary of State by April 1 of each year. The Annual Registration fees are currently \$50 and there is also a \$25 late fee for Annual Registrations not filed by April 1.

Expense Reimbursements

The tax treatment for reimbursing employees for expenses encountered on the job depends on whether reimbursements are made under an "accountable" or "non-accountable" plan. If the employer meets the requirements for an accountable plan, the expense reimbursements are fully deductible on their books (an exception would be the 50% meals and entertainment rule), and the employee would owe zero tax on the reimbursement. However, if the reimbursements are made under a non-accountable plan, the reimbursement would still be deductible by the employee, but the payments become additional compensation to the employee. Both the employer and employee would owe payroll taxes and the

employee would be subject to income tax withholding on these payments.

Generally, three conditions must be satisfied for an employer's reimbursement plan to be considered as made under an accountable plan:

1. The expenses must have a business connection (as opposed to being an expense that is personal in nature). Also, the reimbursement payment must be made separately from other payments or clearly identified if included with other payments, such as payroll checks.

2. The reimbursed expenses or expense allowance must be appropriately documented and substantiated. Turning in mileage logs is an acceptable method for auto expense reimbursement. Other acceptable items include turning in receipts for actual expenses incurred or being reimbursed for daily and overnight travel based on the IRS established per diem rates.

3. Any reimbursement in excess of substantiated expenses must be returned to the employer in a timely manner.

Where Companies sometimes go wrong is by establishing expense allowances, such as for automobiles and tools, without requiring substantiation or employee return of allowance amounts in excess of actual expenses.

As always, please feel free to call us with any questions you may have.

Retirement Plan Adjustments for 2014

Contribution limits to 401(k), 403(b) and 457 plans remain unchanged in 2014 at \$17,500 for employees 50 and under, and \$23,000 for employees over 50. The

combined annual contribution limit for both employer and employee to all defined contribution retirement plans will be \$52,000 for those under 50 and \$57,500 for 50 and older.

The IRA contribution limit is \$5,500 with an addition \$1,000 catch-up contribution permitted for those age 50 or older. Contributions to Roth IRAs start to phase out at \$60,000 for single taxpayers and married taxpayers filing separately and \$181,000 for married taxpayers filing jointly.

The contribution limit for SIMPLE plans remains unchanged at \$12,000 with a \$2,500 catch-up contribution allowed. The maximum allowable compensation used in calculating SEP-IRA contributions increases to \$260,000 for 2014.

For profit-sharing plans, the deferral limit in 2014 is \$17,500, with a catch-up contribution limit of \$2,500, and the compensation limitation is \$260,000. Contributions are also limited by the combined contribution cap of \$52,000 for under 50 and \$57,500 for 50 and over.

The dollar limitation used to define a key employee in a top-heavy plan increases to \$170,000 in 2014.

Compliance with the Affordable Care Act

Fortunately, the “play or pay” employer mandate requiring employers with 50 or more full-time equivalent employees to provide “affordable, minimum value health coverage” has been postponed until 2015. However, the following provisions remain in effect for 2014.

- **Summaries of Benefits and Coverage:** Must be distributed during open enrollment for the 2014 coverage period and must specify whether the plan provides “minimum value.”
- **Exchange Notices:** These are the notices you issued to employees before October 1, 2013. Employers must continue to distribute exchange notices to new employees upon hire.
- **Counting Period for Employer Mandate:** If you are unsure whether you will have 50 or more “full-time equivalent” employees in 2015, you should begin documenting employee hours starting January 2014. In the determination of whether you are subject to the employer mandate and who is a full-time employee you will look-back between three to twelve months from 2015. Make sure your payroll system is set up to log hours throughout 2014.
- **Benefit Mandates:** Plan design requirements for all plans continue to apply (for example, maximum 90-day waiting period for health insurance, no limits on pre-existing conditions or essential health benefits, expansion of wellness incentives, dependent coverage to age 26).
- **W-2 Reporting:** Employers with 250 or more employees must continue to report the aggregate value of health coverage

on Forms W-2.

- **Individual Mandate:** Individuals must have health care coverage or pay a penalty.
- **Exchanges:** Public exchanges will offer coverage effective Jan. 1, 2014.

If you have an employer plan and have questions about compliance with the Affordable Care Act, you should contact Kelley Newberry at our office. Large & Gilbert can work with you throughout 2014 to ensure that you are in full compliance by 2015 or to determine if you qualify for an exemption to the employer mandate.

IRS Auto Lease Value Table to get value of personal use of
Company vehicle to go on W-2 for employees

Automobile fair market value (1)	Annual lease value (2)	Automobile fair market value (1)	Annual lease value (2)
\$0 to 999.....	\$600	22,000 to 22,999.....	6,100
1,000 to 1,999.....	850	23,000 to 23,999.....	6,350
2,000 to 2,999.....	1,100	24,000 to 24,999.....	6,600
3,000 to 3,999.....	1,350	25,000 to 25,999.....	6,850
4,000 to 4,999.....	1,600	26,000 to 27,999.....	7,250
5,000 to 5,999.....	1,850	28,000 to 29,999.....	7,750
6,000 to 6,999.....	2,100	30,000 to 31,999.....	8,250
7,000 to 7,999.....	2,350	32,000 to 33,999.....	8,750
8,000 to 8,999.....	2,600	34,000 to 35,999.....	9,250
9,000 to 9,999.....	2,850	36,000 to 37,999.....	9,750
10,000 to 10,999.....	3,100	38,000 to 39,999.....	10,250
11,000 to 11,999.....	3,350	40,000 to 41,999.....	10,750
12,000 to 12,999.....	3,600	42,000 to 43,999.....	11,250
13,000 to 13,999.....	3,850	44,000 to 45,999.....	11,750
14,000 to 14,999.....	4,100	46,000 to 47,999.....	12,250
15,000 to 15,999.....	4,350	48,000 to 49,999.....	12,750
16,000 to 16,999.....	4,600	50,000 to 51,999.....	13,250
17,000 to 17,999.....	4,850	52,000 to 53,999.....	13,750
18,000 to 18,999.....	5,100	54,000 to 55,999.....	14,250
19,000 to 19,999.....	5,350	56,000 to 57,999.....	14,750
20,000 to 20,999.....	5,600	58,000 to 58,999.....	15,250
21,000 to 21,999.....	5,850		

For autos with a FMV in excess of \$59,999, the annual lease value equals: (.25 x auto FMV) + \$500

IRS Table “I” to get value of group term life insurance in excess of \$50,000
to go on W-2 for employee group term life insurance benefit. Formula: [(Life Insurance Value -
\$50,000) / \$1,000 * Table I Value] – Employee’s Monthly After-Tax Contributions = Monthly
Taxable Income

Cost per \$1,000 of Protection per Month

Age	Cost
Under 25	\$.05
25 through 29	\$.06
30 through 34	\$.08
35 through 39	\$.09
40 through 44	\$.10
45 through 49	\$.15
50 through 54	\$.23
55 through 59	\$.43
60 through 64	\$.66
65 through 69	\$1.27
70 and older	\$2.06

IRS Table 2001, to get value of split dollar life insurance to go on W-2 for executive split dollar life insurance benefit.

**TABLE 2001
INTERIM TABLE OF ONE-YEAR TERM PREMIUMS
FOR \$1,000 OF LIFE INSURANCE PROTECTION**

Attained Age	Section 79 Extended and Interpolated Annual Rates	Attained Age	Section 79 Extended and Interpolated Annual Rates	Attained Age	Section 79 Extended and Interpolated Annual Rates
0	\$0.70	35	\$ 0.99	70	\$ 20.62
1	\$0.41	36	\$ 1.01	71	\$ 22.72
2	\$0.27	37	\$ 1.04	72	\$ 25.07
3	\$0.19	38	\$ 1.06	73	\$ 27.57
4	\$0.13	39	\$ 1.07	74	\$ 30.18
5	\$0.13	40	\$ 1.10	75	\$ 33.05
6	\$0.14	41	\$ 1.13	76	\$ 36.33
7	\$0.15	42	\$ 1.20	77	\$ 40.17
8	\$0.16	43	\$ 1.29	78	\$ 44.33
9	\$0.16	44	\$ 1.40	79	\$ 49.23
10	\$0.16	45	\$ 1.53	80	\$ 54.56
11	\$0.19	46	\$ 1.67	81	\$ 60.51
12	\$0.24	47	\$ 1.83	82	\$ 66.74
13	\$0.28	48	\$ 1.98	83	\$ 73.07
14	\$0.33	49	\$ 2.13	84	\$ 80.35
15	\$0.38	50	\$ 2.30	85	\$ 88.76
16	\$0.52	51	\$ 2.52	86	\$ 99.16
17	\$0.57	52	\$ 2.81	87	\$110.40
18	\$0.59	53	\$ 3.20	88	\$121.85
19	\$0.61	54	\$ 3.65	89	\$133.40
20	\$0.62	55	\$ 4.15	90	\$144.30
21	\$0.62	56	\$ 4.68	91	\$155.80
22	\$0.64	57	\$ 5.20	92	\$168.75
23	\$0.66	58	\$ 5.66	93	\$186.44
24	\$0.68	59	\$ 6.06	94	\$206.70
25	\$0.71	60	\$ 6.51	95	\$228.35
26	\$0.73	61	\$ 7.11	96	\$250.01
27	\$0.76	62	\$ 7.96	97	\$265.09
28	\$0.80	63	\$ 9.08	98	\$270.11
29	\$0.83	64	\$10.41	99	\$281.05
30	\$0.87	65	\$11.90		
31	\$0.90	66	\$13.51		
32	\$0.93	67	\$15.20		
33	\$0.96	68	\$16.92		
34	\$0.98	69	\$18.70		