
ESP Negotiations Update

February 27, 2023

Negotiations Meeting Timeline

The District began meeting with representatives of Education Minnesota-Buffalo, Educational Support Professionals, Local #7334 on June 2, 2022. To date, we have met 11 times, with the last meeting being held on February 8, 2023.

Education-Minnesota filed for mediation with the Bureau of Mediation Services (BMS) on February 16, 2023. We have mediation session with the BMS scheduled for March 16.

The District is represented by Evan Ronken, John Hayden (BCMS Assistant Principal), Bob Sansevere (Board Member), and Melissa Brings (Board Member).

The union is represented by Char Van Bergen (BCMS), Michelle Lancaster (BHS), Terri Schmidt (BHS), Teri Schultz (MESI), and Dennis Fischer- Education MN

What is the MSBA number?

- The Minnesota School Board Association (MSBA) created a costing method most commonly used by Minnesota School Districts.
 - A base year model is established using staff in place in the year prior to negotiations, with the assumption that those staff members will continue for the next two years.
 - The MSBA Costing Percentage is a way for negotiations teams to look at the overall financial increase of a proposal (when compared to a “base year”) including wage and benefits.
- The MSBA cost is used as one piece of information in the negotiations process for all BHM contracts. It does not drive negotiations, but it does offer a consistent way to view financial proposals across different years and contracts.

What are the MSBA settlement numbers in the last round of negotiations?

Teachers (2021-23): **MSBA 6.43%**

Custodians (2021-23): **MSBA 5.92%**

Principals (2022-24): **MSBA 5.08%**

Office (2022-24): **MSBA 6.03%**

Nutrition Services (2022-24): **MSBA 6.23%**

*Average Last Round for Above Groups: **MSBA 5.94%***

Recent ESP Settlements

- ***MSBA 6.14% (2020-22)***
- ***MSBA 6.49% (2018-20)***

What major conditions impact the District's funding?

- Projection of future state aid/funding levels, as well as potential costs with proposed legislation. Considerations are given to the two-year state funding cycle. Last cycle the general aid increase was 2.45% and 2.0%.
- Decrease in student enrollment (student enrollment is the basis for school district funding).
- Phasing out of pandemic relief funding.
- A need for renewal of operating levy that provides additional funding to BHM Schools beyond state/federal funds.

What has been agreed upon at this point in negotiations...

Union Proposals

- Creation of Mentorship Program.
- Protocols for incidents involving a physical attack by a student.
- Clarification of eligibility for incentive day for new staff.
- Advancement of vacation eligibility by one year.
- Removal of language requiring use of vacation leave if approved for additional bereavement leave.
- District-provided winter/outdoor clothing and boots.

District Proposal

- Clarification on benefit eligibility for non-FMLA unpaid leaves.

Financial Considerations within the ESP Contract

- The BHM ESP Contract is the only area or comparable contract that offers full insurance contributions at 25 hours per week. This contributes significantly to the overall financial cost of the contract.
 - Most contracts offer benefits at 30+ hours per week or offer a pro-rated amount based on hours worked.
- Longevity pay within the ESP contract is higher than area and comparable contracts, which also contributes significantly to the overall financial cost of the contract.
 - Increasing longevity pay was a priority for ESPs in their last round of negotiations, which resulted in smaller increases on the salary schedule.

Union Proposal 1: 9/27/22

MSBA Percentage | 23.57%

WAGES 2021-2022		WAGES 2022-2023				WAGES 2023-24			
Level	Hr Rate	Level	Hr Rate	\$ Change	% Change	Level	Hr Rate	\$ Change	% Change
1	\$15.01	1	\$17.56	\$2.55	17.00%	1	\$19.32	\$1.76	10.00%
2	\$15.88	2	\$18.42	\$2.54	16.00%	2	\$20.26	\$1.84	10.00%
3	\$19.14	3	\$21.63	\$2.49	13.00%	3	\$23.79	\$2.16	10.00%
		4	23.00			4	25.00		
Longevity Pay		Longevity Pay		\$ Change	% Change	Longevity Pay		\$ Change	% Change
At the beginning of:		At the beginning of:				At the beginning of:			
7 yrs	\$0.46	7 yrs	\$0.46	\$0.00	0.00%	7 yrs	\$0.46	\$0.00	0.00%
10 yrs	\$1.04	10 yrs	\$1.04	\$0.00	0.00%	10 yrs	\$1.04	\$0.00	0.00%
15 yrs	\$1.97	15 yrs	\$1.97	\$0.00	0.00%	15 yrs	\$1.97	\$0.00	0.00%
20 yrs	\$2.73	20 yrs	\$2.73	\$0.00	0.00%	20 yrs	\$2.73	\$0.00	0.00%
None	\$0.00	None	\$0.00			None	\$0.00		
COTA	\$ 0.90	Note: COTA		\$ 4.50					
BENEFITS 2021-22		BENEFITS 2022-23				BENEFITS 2023-24			
Health Ins - per yr		Health Ins - per yr		\$ Change	% Change	Health Ins - per yr		\$ Change	% Change
Indv	\$8,860.00	Indv	\$9,303.00	\$443.00	5.00%	Indv	\$10,047.00	\$744.00	8.00%
Dep	\$14,709.00	Dep	\$15,444.00	\$735.00	5.00%	Dep	\$16,680.00	\$1,236.00	8.00%
None	\$0.00	None	\$0.00			None	\$0.00		

District Proposal 1: 10/25/22

						MSBA Percentage		6.39%	
District Financial Offer 10.25.22									
WAGES 2021-2022		WAGES 2022-2023				WAGES 2023-24			
Level	Hr Rate	Level	Hr Rate	\$ Change	% Change	Level	Hr Rate	\$ Change	% Change
1	\$15.01	1	\$16.00	\$0.99	6.60%	1	\$16.48	\$0.48	3.00%
2	\$15.88	2	\$16.79	\$0.91	5.75%	2	\$17.30	\$0.50	3.00%
3	\$19.14	3	\$19.67	\$0.53	2.75%	3	\$20.26	\$0.59	3.00%
Longevity Pay		Longevity Pay		\$ Change	% Change	Longevity Pay		\$ Change	% Change
At the beginning of:		At the beginning of:				At the beginning of:			
7 yrs	\$0.46	7 yrs	\$0.46	\$0.00	0.00%	7 yrs	\$0.46	\$0.00	0.00%
10 yrs	\$1.04	10 yrs	\$1.04	\$0.00	0.00%	10 yrs	\$1.04	\$0.00	0.00%
15 yrs	\$1.97	15 yrs	\$1.97	\$0.00	0.00%	15 yrs	\$1.97	\$0.00	0.00%
20 yrs	\$2.73	20 yrs	\$2.73	\$0.00	0.00%	20 yrs	\$2.73	\$0.00	0.00%
None	\$0.00	None	\$0.00			None	\$0.00		
		Note: COTA		\$ 3.00					
BENEFITS 2021-22		BENEFITS 2022-23				BENEFITS 2023-24			
Health Ins - per yr		Health Ins - per yr		\$ Change	% Change	Health Ins - per yr		\$ Change	% Change
Indv	\$8,860.00	Indv	\$8,860.00	\$0.00	0.00%	Indv	\$9,037.00	\$177.00	2.00%
Dep	\$14,709.00	Dep	\$14,709.00	\$0.00	0.00%	Dep	\$15,187.00	\$478.00	3.25%
None	\$0.00	None	\$0.00			None	\$0.00		

Union Proposal 2: 10/25/22

										MSBA Percentage	16.40%
WAGES 2021-2022			WAGES 2022-2023				WAGES 2023-24				
Level	Hr Rate		Level	Hr Rate	\$ Change	% Change	Level	Hr Rate	\$ Change	% Change	
1	\$15.01		1	\$17.26	\$2.25	15.00%	1	\$18.99	\$1.73	10.00%	
2	\$15.88		2	\$18.26	\$2.38	15.00%	2	\$20.09	\$1.83	10.00%	
3	\$19.14		3	\$20.10	\$0.96	5.00%	3	\$22.11	\$2.01	10.00%	
			4	21.00			4	23.00			
Longevity Pay			Longevity Pay				Longevity Pay				
At the beginning of:			At the beginning of:				At the beginning of:				
7 yrs	\$0.46		7 yrs	\$0.46	\$0.00	0.00%	7 yrs	\$0.46	\$0.00	0.00%	
10 yrs	\$1.04		10 yrs	\$1.04	\$0.00	0.00%	10 yrs	\$1.04	\$0.00	0.00%	
15 yrs	\$1.97		15 yrs	\$1.97	\$0.00	0.00%	15 yrs	\$1.97	\$0.00	0.00%	
20 yrs	\$2.73		20 yrs	\$2.73	\$0.00	0.00%	20 yrs	\$2.73	\$0.00	0.00%	
None	\$0.00		None	\$0.00			None	\$0.00			
COTA	\$ 0.90		Note: COTA		\$ 3.00						
BENEFITS 2021-22			BENEFITS 2022-23				BENEFITS 2023-24				
Health Ins - per yr			Health Ins - per yr		\$ Change	% Change	Health Ins - per yr		\$ Change	% Change	
Indv	\$8,860.00		Indv	\$9,303.00	\$443.00	5.00%	Indv	\$10,047.00	\$744.00	8.00%	
Dep	\$14,709.00		Dep	\$15,444.00	\$735.00	5.00%	Dep	\$16,680.00	\$1,236.00	8.00%	
None	\$0.00		None	\$0.00			None	\$0.00			

District Proposal 2: 11/1/22

										MSBA Percentage	6.63%
District Financial Offer											
11.1.22											
WAGES 2021-2022			WAGES 2022-2023				WAGES 2023-24				
Level	Hr Rate		Level	Hr Rate	\$ Change	% Change	Level	Hr Rate	\$ Change	% Change	
1	\$15.01		1	\$16.10	\$1.09	7.25%	1	\$16.62	\$0.52	3.25%	
2	\$15.88		2	\$17.03	\$1.15	7.25%	2	\$17.58	\$0.55	3.25%	
3	\$19.14		3	\$19.76	\$0.62	3.25%	3	\$20.40	\$0.64	3.25%	
Longevity Pay			Longevity Pay		\$ Change	% Change	Longevity Pay		\$ Change	% Change	
At the beginning of:			At the beginning of:				At the beginning of:				
7 yrs	\$0.46		7 yrs	\$0.46	\$0.00	0.00%	7 yrs	\$0.46	\$0.00	0.00%	
10 yrs	\$1.04		10 yrs	\$1.04	\$0.00	0.00%	10 yrs	\$1.04	\$0.00	0.00%	
15 yrs	\$1.97		15 yrs	\$1.97	\$0.00	0.00%	15 yrs	\$1.97	\$0.00	0.00%	
20 yrs	\$2.73		20 yrs	\$2.73	\$0.00	0.00%	20 yrs	\$2.73	\$0.00	0.00%	
None	\$0.00		None	\$0.00			None	\$0.00			
Note: COTA					\$	3.00					
BENEFITS 2021-22			BENEFITS 2022-23				BENEFITS 2023-24				
Health Ins - per yr			Health Ins - per yr		\$ Change	% Change	Health Ins - per yr		\$ Change	% Change	
Indv	\$8,860.00		Indv	\$8,860.00	\$0.00	0.00%	Indv	\$8,860.00	\$0.00	0.00%	
Dep	\$14,709.00		Dep	\$14,709.00	\$0.00	0.00%	Dep	\$14,709.00	\$0.00	0.00%	
None	\$0.00		None	\$0.00			None	\$0.00			

Union Proposal 3: 11/30/22

										MSBA Percentage	15.90%
WAGES 2021-2022			WAGES 2022-2023				WAGES 2023-24				
Level	Hr Rate		Level	Hr Rate	\$ Change	% Change	Level	Hr Rate	\$ Change	% Change	
1	\$15.01		1	\$16.96	\$1.95	13.00%	1	\$18.66	\$1.70	10.00%	
2	\$15.88		2	\$17.94	\$2.06	13.00%	2	\$19.74	\$1.79	10.00%	
3	\$19.14		3	\$20.10	\$0.96	5.00%	3	\$22.16	\$2.06	10.25%	
			4	21.25			4	\$23.43	\$2.18	10.25%	
Longevity Pay			Longevity Pay		\$ Change	% Change	Longevity Pay		\$ Change	% Change	
At the beginning of:			5 yrs	\$ 0.30			5 yrs	\$ 0.30			
7 yrs	\$0.46		7 yrs	\$0.46	\$0.00	0.00%	7 yrs	\$0.46	\$0.00	0.00%	
10 yrs	\$1.04		10 yrs	\$1.04	\$0.00	0.00%	10 yrs	\$1.04	\$0.00	0.00%	
15 yrs	\$1.97		15 yrs	\$1.97	\$0.00	0.00%	15 yrs	\$1.97	\$0.00	0.00%	
20 yrs	\$2.73		20 yrs	\$2.73	\$0.00	0.00%	20 yrs	\$2.73	\$0.00	0.00%	
None	\$0.00		None	\$0.00			None	\$0.00			
			Note: COTA		\$ 3.00						
BENEFITS 2021-22			BENEFITS 2022-23				BENEFITS 2023-24				
Health Ins - per yr			Health Ins - per yr		\$ Change	% Change	Health Ins - per yr		\$ Change	% Change	
Indv	\$8,860.00		Indv	\$8,860.00	\$0.00	0.00%	Indv	\$9,923.00	\$1,063.00	12.00%	
Dep	\$14,709.00		Dep	\$14,709.00	\$0.00	0.00%	Dep	\$16,474.00	\$1,765.00	12.00%	
None	\$0.00		None	\$0.00			None	\$0.00			

District Offer 3: 12/19/22

District Financial Offer 12.19.22										MSBA Percentage	6.75%
WAGES 2021-2022			WAGES 2022-2023				WAGES 2023-24				
Level	Hr Rate		Level	Hr Rate	\$ Change	% Change	Level	Hr Rate	\$ Change	% Change	
1	\$15.01		1	\$16.10	\$1.09	7.25%	4	\$16.10	\$0.00	0.00%	
2	\$15.88		2	\$17.03	\$1.15	7.25%	2	\$17.03	\$0.00	0.00%	
3	\$19.14		3	\$19.76	\$0.62	3.25%	3	\$19.76	\$0.00	0.00%	
							4	21.50			
Longevity Pay			Longevity Pay		\$ Change	% Change	Longevity Pay		\$ Change	% Change	
At the beginning of:			At the beginning of:				At the beginning of:				
7 yrs	\$0.46		7 yrs	\$0.46	\$0.00	0.00%	7 yrs	\$0.25	-\$0.21	-46.00%	
10 yrs	\$1.04		10 yrs	\$1.04	\$0.00	0.00%	10 yrs	\$0.75	-\$0.29	-28.00%	
15 yrs	\$1.97		15 yrs	\$1.97	\$0.00	0.00%	15 yrs	\$1.50	-\$0.47	-24.00%	
20 yrs	\$2.73		20 yrs	\$2.73	\$0.00	0.00%	20 yrs	\$2.00	-\$0.73	-26.75%	
None	\$0.00		None	\$0.00			None	\$0.00			
			Note: COTA		\$ 3.00						
BENEFITS 2021-22			BENEFITS 2022-23				BENEFITS 2023-24				
Health Ins - per yr			Health Ins - per yr		\$ Change	% Change	Health Ins - per yr		\$ Change	% Change	
Indv	\$8,860.00		Indv	\$8,860.00	\$0.00	0.00%	Indv	\$9,525.00	\$665.00	7.50%	
Dep	\$14,709.00		Dep	\$14,709.00	\$0.00	0.00%	Dep	\$15,812.00	\$1,103.00	7.50%	
None	\$0.00		None	\$0.00			None	\$0.00			
							MUST WORK 30 HRS Week to Qualify				

Union Offer 4a: 1/9/23

										MSBA Percentage	15.29%
WAGES 2021-2022			WAGES 2022-2023				WAGES 2023-24				
Level	Hr Rate		Level	Hr Rate	\$ Change	% Change	Level	Hr Rate	\$ Change	% Change	
1	\$15.01		1	\$16.66	\$1.65	11.00%	1	\$18.04	\$1.37	8.25%	
2	\$15.88		2	\$17.63	\$1.75	11.00%	2	\$19.04	\$1.41	8.00%	
3	\$19.14		3	\$20.10	\$0.96	5.00%	3	\$21.70	\$1.61	8.00%	
			4	21.50			4	\$23.18	\$1.68	7.80%	
Longevity Pay			Longevity Pay		\$ Change	% Change	Longevity Pay		\$ Change	% Change	
At the beginning of:			5 yrs			Text	5 yrs				
7 yrs	\$0.46		7 yrs	\$0.46	\$0.00	0.00%	7 yrs	\$0.46	\$0.00	0.00%	
10 yrs	\$1.04		10 yrs	\$1.04	\$0.00	0.00%	10 yrs	\$1.04	\$0.00	0.00%	
15 yrs	\$1.97		15 yrs	\$1.97	\$0.00	0.00%	15 yrs	\$1.97	\$0.00	0.00%	
20 yrs	\$2.73		20 yrs	\$2.73	\$0.00	0.00%	20 yrs	\$2.73	\$0.00	0.00%	
None	\$0.00		None	\$0.00			None	\$0.00			
Note: COTA					\$	3.00					
BENEFITS 2021-22			BENEFITS 2022-23				BENEFITS 2023-24				
Health Ins - per yr			Health Ins - per yr		\$ Change	% Change	Health Ins - per yr		\$ Change	% Change	
Indv	\$8,860.00		Indv	\$8,860.00	\$0.00	0.00%	Indv	\$9,746.00	\$886.00	10.00%	
Dep	\$14,709.00		Dep	\$14,709.00	\$0.00	0.00%	Dep	\$16,180.00	\$1,471.00	10.00%	
None	\$0.00		None	\$0.00			None	\$0.00			

Union Offer 4b: 1/9/23

										MSBA Percentage	15.31%
WAGES 2021-2022			WAGES 2022-2023				WAGES 2023-24				
Level	Hr Rate		Level	Hr Rate	\$ Change	% Change	Level	Hr Rate	\$ Change	% Change	
1	\$15.01		1	\$16.51			1	\$18.00	\$1.49	9.00%	
2	\$15.88		2	\$17.38			2	\$19.47	\$2.09	12.00%	
3	\$19.14		3	\$20.64			3	\$21.31	\$0.67	3.25%	
			4	\$21.65			4	\$23.04	\$1.39	6.40%	
Longevity Pay			Longevity Pay		\$ Change	% Change	Longevity Pay		\$ Change	% Change	
At the beginning of:			5 yrs				5 yrs				
7 yrs	\$0.46		7 yrs	\$0.46	\$0.00	0.00%	7 yrs	\$0.46	\$0.00	0.00%	
10 yrs	\$1.04		10 yrs	\$1.04	\$0.00	0.00%	10 yrs	\$1.04	\$0.00	0.00%	
15 yrs	\$1.97		15 yrs	\$1.97	\$0.00	0.00%	15 yrs	\$1.97	\$0.00	0.00%	
20 yrs	\$2.73		20 yrs	\$2.73	\$0.00	0.00%	20 yrs	\$2.73	\$0.00	0.00%	
None	\$0.00		None	\$0.00			None	\$0.00			
			Note: COTA		\$ 3.00						
BENEFITS 2021-22			BENEFITS 2022-23				BENEFITS 2023-24				
Health Ins - per yr			Health Ins - per yr		\$ Change	% Change	Health Ins - per yr		\$ Change	% Change	
Indv	\$8,860.00		Indv	\$8,860.00	\$0.00	0.00%	Indv	\$9,746.00	\$886.00	10.00%	
Dep	\$14,709.00		Dep	\$14,709.00	\$0.00	0.00%	Dep	\$16,180.00	\$1,471.00	10.00%	
None	\$0.00		None	\$0.00			None	\$0.00			

Union Offer 4c: 1/9/23

3 year proposal

Salary schedule

Yr 1. 2022-23

Step		
1		\$ 16.06
2		\$ 17.47
3		\$ 20.10
4		\$ 20.69

Yr. 2 2023-24

Step		
1		\$ 17.18
2		\$ 19.21
3		\$ 20.90
4		\$ 21.72

Yr. 3 2024-2025

Step		
1		\$ 18.04
2		\$ 20.18
3		\$ 21.95
4		\$ 23.07

Insurance increase year 2 of 10% and an insurance increase for year 3 of 10%

District Offer 4a: 2/8/23

										MSBA Percentage	6.76%
District Financial Offer 2.8.23											
WAGES 2021-2022			WAGES 2022-2023				WAGES 2023-24				
Level	Hr Rate		Level	Hr Rate	\$ Change	% Change	Level	Hr Rate	\$ Change	% Change	
1	\$15.01		1	\$16.25	\$1.24	8.25%	1	\$17.00	\$0.75	4.60%	
2	\$15.88		2	\$17.19	\$1.31	8.25%	2	\$18.00	\$0.81	4.70%	
3	\$19.14		3	\$19.81	\$0.67	3.50%	3	\$19.81	\$0.00	0.00%	
							4	\$21.26	(1.45)	7.30%	
Longevity Pay			Longevity Pay		\$ Change	% Change	Longevity Pay		\$ Change	% Change	
At the beginning of:			At the beginning of:				At the beginning of:				
7 yrs	\$0.46		7 yrs	\$0.46	\$0.00	0.00%	7 yrs	\$0.46	\$0.00	0.00%	
10 yrs	\$1.04		10 yrs	\$1.04	\$0.00	0.00%	10 yrs	\$1.04	\$0.00	0.00%	
15 yrs	\$1.97		15 yrs	\$1.97	\$0.00	0.00%	15 yrs	\$1.97	\$0.00	0.00%	
20 yrs	\$2.73		20 yrs	\$2.73	\$0.00	0.00%	20 yrs	\$2.73	\$0.00	0.00%	
None	\$0.00		None	\$0.00			None	\$0.00			
					Note: COTA	\$ 3.00					
BENEFITS 2021-22			BENEFITS 2022-23				BENEFITS 2023-24				
Health Ins - per yr			Health Ins - per yr		\$ Change	% Change	Health Ins - per yr		\$ Change	% Change	
Indv	\$8,860.00		Indv	\$8,860.00	\$0.00	0.00%	Indv	\$9,259.00	\$399.00	4.50%	
Dep	\$14,709.00		Dep	\$14,709.00	\$0.00	0.00%	Dep	\$15,371.00	\$662.00	4.50%	
None	\$0.00		None	\$0.00			None	\$0.00			

MUST WORK 30 HRS Week to Qualify

District Offer 4b:

2/8/23

Year 1

Level	Rate	\$ Change	% Change		Insurance/Yr	\$ Change	% Change	
1	\$16.25	\$1.24	8.25%		SINGLE	\$8,860	\$0	0%
2	\$17.19	\$1.31	8.25%		FAMILY	\$14,709	\$0	0%
3	\$19.81	\$.67	3.50%					
<i>*Longevity</i>		At 7 yrs:	\$0.46		At 15 yrs:	\$1.97		
<i>Remains:</i>		At 10 yrs:	\$1.04		At 20 yrs:	\$2.73		

Year 2

Level	Rate	\$ Change	% Change		Insurance/Yr	\$ Change	% Change	
1	\$17.00	\$0.75	4.60%		SINGLE	\$9,259	\$399	4.5%
2	\$18.00	\$0.81	4.70%		FAMILY	\$15,371	\$662	4.5%
3	\$19.81	\$.0	0.00%		<i>*Must work 30 hours/week. Impacted staff currently working 5-6 hours day will be offered position of 6+ hours with priority placed on position in current building</i>			
4	\$21.26	(\$1.45)	(7.30%)					
<i>*Longevity</i>		At 7 yrs:	\$0.46		At 15 yrs:	\$1.97		
<i>Remains:</i>		At 10 yrs:	\$1.04		At 20 yrs:	\$2.73		

Year 3

Level	Rate	\$ Change	% Change		Insurance/Yr	\$ Change	% Change	
1	\$17.55	\$0.55	3.25%		SINGLE	\$9,956	\$564	6.0%
2	\$18.59	\$0.59	3.25%		FAMILY	\$16,528	\$936	6.0%
3	\$20.45	\$0.64	3.25%		<i>*Must work 30 hours/week.</i>			
4	\$21.95	\$0.69	3.25%					
<i>*Longevity</i>		At 7 yrs:	\$0.46		At 15 yrs:	\$1.97		
<i>Remains:</i>		At 10 yrs:	\$1.04		At 20 yrs:	\$2.73		

Year 4

Level	Rate	\$ Change	% Change		Insurance/Yr	\$ Change	% Change	
1	\$18.12	\$0.57	3.25%		SINGLE	\$10,603	\$697	6.5%
2	\$19.19	\$0.60	3.25%		FAMILY	\$17,602	\$1,157	6.5%
3	\$21.12	\$0.67	3.25%		<i>*Must work 30 hours/week.</i>			
4	\$22.66	\$0.71	3.25%					
<i>*Longevity</i>		At 7 yrs:	\$0.46		At 15 yrs:	\$1.97		
<i>Remains:</i>		At 10 yrs:	\$1.04		At 20 yrs:	\$2.73		

Questions?