

Accountancy for Lawyers

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M. Adv.



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ABOUT GhSL

Għaqda Studenti Tal-Ligi (The Malta Law Students' Society) is a faculty-based, non-profit organisation at the University of Malta that represents all law students within the Faculty of Laws.

The organisation plays a pivotal role in law students' academic and social life at the University of Malta. The organisation has also been responsible for publishing the prestigious *Id-Dritt*, and the *GhSL Online Law Journal*.

Moreover, GhSL boasts its own Thesis Library, located at the GhSL office in the Faculty of Laws. Additionally, GhSL is the only law organisation responsible for the distribution of authoritative law notes and past papers.

For further queries on this set of notes, as well as any other, please feel free to contact our **Resources Officer** at resources@ghsl.org.



Advice from an Alumna

By Dr Priscilla Mifsud Parker

The law course is a long journey, but one that, if well-travelled, will lead to beautiful destinations. In an industry which is today attracting many young individuals looking to develop their career in law, it is important to stay ON the beaten track and remain focused. It may go without saying that it is of great importance for all students to attain good academic grades, to be dedicated to their work, as well as to be determined in this highly-competitive industry in order to fulfil their dream of becoming lawyers one day. However what is crucial is that as students and later on as professionals we are innovative by being sensitive to the changes around us. These changes might be political, economic, environmental, socio-cultural or others; what is for sure is that they all have an impact on the profession of a lawyer. We are members of a dynamic profession which is very sensitive to its surroundings. The type and 'genre' of advice which is required from us is all affected by what is being experienced by the receivers of this advice.

Work experience is considered as a vital part of the staple diet of any prospective lawyer in order to put into practice and refine the knowledge gained from the theoretical reality of the lecture halls and lawbooks into the skills required for a successful career in law. An internship will not only show future recruiters that you have a genuine interest in pursuing a career in this sector, but that you have the practical knowledge and skills to succeed in your role.

Here are some personal suggestions that I feel helped me during my journey:

1. *Being Ambitious*

A powerful trait in any competitive industry, ambition will help you in your law course, in your career as a lawyer, as well as in your life. Whilst the law course can be quite intimidating and challenging, an ambitious individual who is dedicated to learning new things has the potential to understand and realize long-term goals. Do not view the journey as one whole insurmountable mountain but focus on the next small goal and once achieved move on to the next and goal by goal you will reach your final target point.

In this respect, gaining valuable work experience through an internship is an important step taken by an ambitious young lawyer who wants to attain certain skillsets, and remain a step ahead of his/her peers. By being inquisitive, analytical and humble enough to accept guidance and mentoring one is guaranteed a fruitful experience in a law firm. It is also not only a means to start focusing on the direction of your career and to build upon your chosen path, but will undoubtedly expose you to the international world. This is crucial, as most of the traditional legal sectors have been intertwined with new areas of legislation and all these together now present much more opportunity for intra-jurisdictional work.

2. *Networking*

By engaging with counterparty students abroad and in international fora one gains an insight into another reality and is exposed to different cultures, ways of communicating and is able to bridge



the differences between parties to a mundane discussion which will eventually become a transaction or a major project in professional life.

3. Organisational Skills

Organisation is key in any industry. Good organisation skills always stand out to a recruiter when considering potential applicants. Such skills can be obtained by gaining experience either through organising one's own work, study plan, student events or cultural/philanthropic events.

Going hand-in-hand with this, is having a study plan. By planning your studies ahead, one will have a sufficient amount of time to meet all the demands, while also being able to participate in productive outside activities. Reviewing notes or case briefs before class can also help you follow and participate in class discussions better, whilst following case-law allows you to apply them for specific situations. In view of the amount of material involved summarising and carving out the most crucial points is essential to then build your argument in papers.

4. Taking your own class notes

It is always important to take down your own notes as laws are always evolving and passed-down notes would provide the context but are not ideally used for the detail. Researching the particular topic and comparing Malta's law with that of other jurisdiction gives one a completely different outlook and commenting on these variances in an exam paper, dissertation or assignment would distinguish one student from another. Not to be overlooked are also the consultation papers, commentaries and other official public documents that are issued by local authorities from time to time on different areas of law and industry. Being abreast of what is happening in industry will help putting the particular law or regulation in context.

5. Participation

Participation is a main element of the learning process. Being actively involved during seminars and lectures and participating in legal debate sessions, mock trial competitions and moot courts are essential in order to improve your persuasive and presentation skills. If you find this very difficult (all of us have different characters and traits), then try to focus on participation in other events which will expose you to public speaking starting off in smaller groups in a more familiar environment and trying out new experiences and larger audiences as you go along.

6. Practice is the key to success

This leads us to our next point – practice. Attaining good grades is undoubtedly an important part of the law course, however, in themselves, they are not enough to show that you have substantial material to succeed. Working within a law firm introduces you to the world of work, and allows you to gain specific industry-related skills which one will only ever be able to learn in a workplace setting.

Work experience can provide you with valuable insight which will help you decide what your career aspirations are and in which areas you would like to further delve into.

UNIVERSITY OF MALTA
FACULTY OF LAWS
LL.B. III YEAR
CML3013 – ACCOUNTANCY FOR LAWYERS

TUESDAY 28TH JANUARY, 2014 9.15A.M. – 11.15A.M.

Students are to answer Question 1 from Section A and two questions from Section B:

The use of pocket electronic calculators IS permitted

Section A – *This question is compulsory and carries 40 marks*

Question 1:

J.Borg, a lawyer, has asked you to prepare a profit and loss account of his practice for Inland Revenue purposes. He has furnished you with the following figures:

	1 st January 2013	31 st December 2013
Opening Debtors (clients)	5638	7510
Telephone Bill owing	347	410
Car Maintenance owing	259	324
Wages and Salaries owing	3124	3568
General Expenses owing	145	210
Office Expenses	435	498

It has been decided to provide depreciation on fixed assets at five (5%) per cent of cost.

The total cost of the fixed assets at 31st December 2013 was Euro 80,000

PTO

Furthermore you are provided with the following additional information for the year ending 31st December 2013:

Receipts:

Receipts from clients	64780
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Expenses:

Telephone/Internet paid –	1854
Car Maintenance	846
Wages and Salaries	36539
General Expenses	1493
Office Expenses	5368

You are required to prepare a profit and loss account for J.Borg for the year ending 31st December 2013. Please note that a balance sheet is NOT required. All workings should be clearly shown.

Section B

Two questions are to be answered from this section – Each question carries equal marks (30 marks each)

Question 2:

A client has approached you and told you that there was a particular debtor who has defaulted from his payments lately and asked your opinion whether he should sue him for the amount due or whether it would only a matter of throwing good money after bad. He has provided you with the published accounts of his debtor for the past three years and asks your opinion as to whether these accounts show worrying trends or whether the debtor is just passing through a temporary difficult period, which will eventually be rectified. What indicators should you use to give meaningful advice to your client as to whether, on a *prima facie* basis, there might possibly exist cause for concern and in what way do these indicators have a bearing on your advice?

Question 3

Liquidity problems are by far the most common form of problems faced by businesses and the type of problems which might eventually lead to the insolvency and bankruptcy of the business. Discuss this statement in the light of the legal duty of businessmen to conduct their affairs in a non-negligent manner. How would you perceive if a particular business is in fact facing such problems? Assume that you have been granted access to the last three years accounts of the business in question.

Question 4

How important is it for a lawyer, acting as a liquidator of a company, to be able to interpret the various accounting statements in the correct manner?

UNIVERSITY OF MALTA
FACULTY OF LAWS
SEPTEMBER 2014 SESSION
LL.B. III YEAR
CML3013 – ACCOUNTANCY FOR LAWYERS

THURSDAY, 11TH SEPTEMBER 2014

9.15AM – 11.15AM

Students are to answer Question 1 from Section A and two questions from Section B:

The use of pocket electronic calculators IS permitted

Section A – This question is compulsory and carries 40 marks

Question 1:

ABC Company Limited has some machinery, which it is now considering replacing. It has managed to sell the said machinery for €70,000 on 31st December 2013. The machinery had cost €100,000 on 1st January 2012 and was paid for in cash on the date of purchase. At that time it was decided to provide depreciation at the rate of 20% per annum using the straight line method.

You are to show the asset account for each of the years during which the company utilised the machinery, the provision for depreciation account and the asset disposal account showing the profit or loss on disposal.

P.T.O

Section B

Two questions are to be answered from this section – Each question carries equal marks (30 marks each)

Question 2:

Cash flow problems have always been a problem with various businesses which may have tended to overreach themselves. What indicators are usually used to identify whether or not a particular business is actually experiencing cash flow problems or could be facing such problems in the near future? How may these indicators help both the businesses themselves, the creditors of the business as well as the lawyers assisting the said creditors, assess the future viability of that same business?

Question 3

'The Capital Gearing Ratio is a very important ratio which may give a clear indication of the state of present and future financial viability of a particular business'. Do you agree and why?

Question 4

Discuss the importance of the correct interpretation of accounting ratios highlighting their limitations, if any.

University of Malta
Faculty of Laws
January/February 2019 Examination Session

LAW5038 ACCOUNTANCY SKILLS FOR THE LEGAL PROFESSION

Date: Friday 8th February 2019

Duration of Examination: 8:30AM – 10:35AM

INSTRUCTIONS TO STUDENTS:

Students are to answer **TWO (2)** QUESTIONS. All questions carry equal marks.

Small pocket calculators with only basic functions are allowed to be utilised during the examination.

All workings are to be clearly shown.

Students are reminded of the need for orderly, clear and neat presentation as well as of the use of clear, idiomatic English in their answers.

1. Help & Charity is a philanthropic organisation which runs a shelter for the homeless. Its primary source of income is donations from various organisations as well as a grant by the Government amounting to two hundred and fifty thousand (€250,000) Euro which the Government has undertaken to pay on an annual basis. Its revenue for the current year amounted to:

Donations:

Pledged at the beginning of the year – €60,000

Received during the year – €198,000

Pledged at the end of the year – €76,000.

Government Grant:

Pending to be received at the beginning of the year – €25,000

Received during the year – €225,000

Pending still pending to be received at the end of the year – €50,000.

Other information:

The value of kitchen utensils and other fixed assets at the beginning of the period amounted to €40,000, whilst the total depreciation on all the fixed assets at the same date amounted to €12,000. Disbursements for the purchase of fixed assets (which were all entered in one fixed assets account) during the year were as follows (all of them were paid by cash):

Purchase of kitchen utensils – €8,000,

Purchase of fast blast freezer – €15,000,

Purchase of heavy-duty cooker – €12,000.

The annual depreciation which is to be provided for the current year is to amount to twenty per cent (20%) on the total cost of all assets (including the ones purchased during the current year).

Amount to be paid for food items at the beginning of the year – €21,000

Amount spent on food during the year, all of which were paid in cash – €320,000

Amount still to be paid for food items at the end of the year – €26,000

The organisation has had to commission a secretary on a part time basis to be able to take care of all the paperwork required for administration purposes. She is paid a monthly honorarium. At the beginning of the year, the organisation still had to pay her €400, whilst €800 was still due to the secretary concerned and still had to be paid by the end of the current year. The amount paid in cash for secretarial expenses during the year amounted to €9,200.

During the year maintenance expenses amounting to €7,200 were paid in cash, with €950 relating to the previous year and €1,160 still to be paid at the end of the year.

The organisation also underwrote an insurance policy against personal injury which may occur at the shelter. It paid €3,000 for insurance during the current year. There was a prepayment in respect of insurance at the beginning of the year of €500 and a prepayment of €700 at the end of the year.

Assume that all disbursements and receipts were made and received on 1 December 2018 and that they were all on a cash basis except for the Government Grant which was forwarded by cheque.

You are to:

- (a) Prepare for the current year:
 - i. the fixed asset account, (4 marks)
 - ii. the donations account, (3 marks)
 - iii. the Government grant account, (3 marks)
 - iv. the food account, (3 marks)
 - v. the Secretarial expenses account, (3 marks)
 - vi. the Maintenance expenses account, (3 marks)
 - vii. the Insurance account, (3 marks)
 - viii. the Provision for depreciation account, (6 marks)
 - ix. the income and expenditure account; (7 marks)

- (b) Consider the accounts you compiled in (a) and give your recommendations as to how the shelter may perhaps be run in a more efficient manner. (15 marks)
2. You are to consider the financial statements available on the next page (page 4) for two businesses, *Remote* and *Proximity*, operating in the same industry, and then answer the questions which follow.

<i>Financial Statements</i>				
<i>Trading Profit and Loss Accounts for the year ending 2018</i>				
	<i>Remote</i>		<i>Proximity</i>	
Sales		555,000		750,000
<i>Less Cost of Sales</i>				
Opening Stock	100,000		80,000	
Add Purchases	200,000		320,000	
	300,000		400,000	
<i>Less Closing Stock</i>	60,000		70,000	
		240,000		330,000
Gross profit		315,000		420,000
<i>Less Expenses</i>				
Depreciation	5,000		15,000	
Wages, salaries and commission	165,000		220,000	
Other expenses	45,000		35,000	
		215,000		270,000
Net profit		100,000		150,000
<i>Balance Sheets as at 31 December 2018</i>				
	<i>Remote</i>		<i>Proximity</i>	
<i>Fixed Assets</i>				
Equipment at cost	50,000		100,000	
<i>Less Depreciation to date</i>	40,000		30,000	
		10,000		70,000
<i>Current Assets</i>				
Stock	60,000		70,000	
Debtors	125,000		100,000	
Bank	25,000		12,500	
	210,000		182,500	
<i>Current Liabilities</i>				
Creditors	-104,000		-100,500	
<i>Working Capital</i>		106,000		82,000
<i>Capital Employed</i>		116,000		152,000
<i>Financed by</i>				
Opening Capital	76,000		72,000	
Add Net profit	100,000		150,000	
	176,000		222,000	
<i>Less Drawings</i>	60,000		70,000	
		116,000		152,000

Required:

- (a) Calculate the following ratios for *each* business:
- i. gross profit as percentage of sales, (3 marks)
 - ii. net profit as percentage of sales, (3 marks)
 - iii. expenses as percentage of sales, (3 marks)
 - iv. expenses as a percentage of gross profit, (3 marks)
 - v. rate of stock turnover, (3 marks)
 - vi. rate of return of net profit on capital employed, (3 marks)
 - vii. current ratio, (3 marks)
 - viii. acid test ratio, (3 marks)
 - ix. debtor/sales ratio, (3 marks)
 - x. creditor/purchases ratio. (3 marks)
- (b) Drawing upon all your knowledge of accounting, comment upon the differences and similarities of the accounting ratios for *Remote* and *Proximity*. Which business seems to be the most efficient? Give possible reasons. (20 marks)
3. Lawyers are sometimes faced with questions from their clients as to whether they should proceed judicially against their debtors. The accounts of a particular debtor for the past three years are available. Given this scenario, discuss the importance and ultimate relevance of ratio analysis of accounting statements in as far as these aid lawyers in advising their clients with respect to the possible filing of court proceedings in respect of collection of debts.
4. 'Accounting ratios may be used to give an indication of possible impropriety as to how a business is being managed.' Explain in what circumstances may ratio analysis be utilised in order to enable a lawyer to perceive when the commissioning of accounting experts may possibly be warranted in the case of a client who is a partner in a business and is suspecting that his partner is defrauding him. Give reasons for your answers.



FACULTY OF LAWS
FEBRUARY 2021 EXAMINATION SESSION

LAW5038 Accountancy Skills for the Legal Profession

Thursday, 11th February 2021

Examination time: 08:30 – 10:30 + 15 extra minutes for uploading/downloading.

In case of difficulty during the examination (issues with exam paper, electricity power cut, internet connection, etc), you may contact the Faculty of Laws on the following:

Telephone: 2340 3251; 2340 3753

Email: laws@um.edu.mt

Please note that for immediate feedback it is best to communicate using telephone. Use email only if there are circumstances when the use of telephone is not possible.

Keep your mobile phone handy since important communications during the examination may be communicated by the University through SMS.

By sitting for this examination, I declare that I am aware of the provisions of the regulations regarding conduct during examinations and I pledge to observe them.

Students may not obtain or seek to obtain advantage in an examination, or give or endeavour to give assistance to other students. Students who are found guilty of a breach of the University Assessment Regulations are liable to disciplinary action which may result in the examination being cancelled and other consequences.

Students may be subject to an additional oral examination to safeguard against plagiarism, collusion or other misdemeanours.

With regard to FLOWmulti examinations, you are advised to type directly on WISEflow (and not on MS Word intending to copy and paste on WISEflow).

With regard to FLOWassign examinations, you are advised to upload your work in PDF format.

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INSTRUCTIONS TO STUDENTS:

Students are to answer ALL questions.

Question 1

TURGIEN plc is a globally renowned manufacturer of construction equipment. The statement of financial position as at 31 December 2020, 2019 and 2018 are presented below

	2020	2019	2018
	€000s	€000s	€000s
ASSETS			
NON-CURRENT ASSETS			
Property, Plant & Equipment at net book value	28,732	21,958	21,194
Investment Properties at revalued amount	10,142	9,251	8,543
	38,874	31,209	29,737
CURRENT ASSETS			
Inventories	40,078	40,954	27,008
Trade Receivables	31,859	25,487	21,463
Cash at bank	10,452	7,250	5,098
	82,389	73,691	53,569
Total Assets	121,263	104,900	83,306
EQUITY & LIABILITIES			
Amounts attributable to the owners of the company			
Ordinary Share Capital	20,000	20,000	20,000
Revaluation Reserve	3,141	2,250	1,542
Retained Earnings	66,857	52,345	33,211
	89,998	74,595	54,753
Non-Current Liabilities			
Bank borrowings	2,000	500	1,500
3.25% Bonds	5,500	8,500	8,500
	7,500	9,000	10,000
Current Liabilities			
Trade payables	15,145	14,627	13,808
Taxation	1,013	952	891
Bank Overdraft	7,607	5,726	3,854
	23,765	21,305	18,553
Total Equity and Liabilities	121,263	104,900	83,306

and the profit and loss account for the respective years disclosed the following results:

	2020 €000s	2019 €000s	2018 €000s
Sales	165,241	160,423	155,605
Cost of Sales	(105,428)	(102,458)	(101,486)
Gross Profit	59,813	57,965	54,119
Administrative expenses	(25,100)	(17,129)	(18,754)
Selling & Distribution expenses	(17,425)	(10,541)	(10,995)
Operating Profit	17,288	30,295	24,370
Interest Charges	(1,124)	(858)	(968)
Profit before taxation	16,164	29,437	23,402
Taxation	(1,652)	(10,303)	(8,191)
Profit after taxation	14,512	19,134	15,211

Using the information given above you are required to calculate the following profitability, liquidity and efficiency ratios for both 2020, 2019 and 2018:-

- (1) Gross Profit Margin
- (2) Net Profit Margin
- (3) ROCE (managers' perspective)
- (4) Working Capital Ratio
- (5) Acid Test Ratio
- (6) Gearing Ratio (Total Financial Debt)
- (7) Debtor Days

N.B. with the exception of (7), above, present your answers up to two decimal places.

(21 Marks)

You are also required to comment on the ratios calculated indicating what type of comparison is involved here.

(9 Marks)

Question 2

Foreign entrepreneurs intend to setup a Maltese company at some future date subject to financing by Maltese banks. LAWLAW Limited will specialise in the marketing of drilling equipment necessary for the oil exploration industry. After approaching a local retail bank, the manager in charge of corporate finance has requested that the company submits a cash budget for the first six months of operation.

The directors of LAWLAW Limited have listed below what cash inflows and outflows are relevant for the purpose of drawing up this cash budget. This budget will identify what sort of overdraft facility is necessary for the company to operate.

- a. The company will be registered with an initial capital of €500,000 which figure will have to be included in the cash budget.
- b. Given the continuous technological advancements in the industry, the company will have to install an ACAD manufacturing system costing € 250,000. The directors have opted for the reducing balance method of depreciation at the established rate of 25%. The equipment will be paid for in full in the first month of operations.
- c. After having finalised all the necessary set-up procedures and carried out a mini market survey, sales of the equipment may commence in mid-March. According to the market survey which is budgeted to cost €35,000 (this will be paid for in February), it is envisaged that the following sales figures will be achieved:

	€
March	150,000
April	225,000
May	275,000
June	395,000

- d. Direct Material Costs of production which will have to be paid for in the month they are incurred are envisaged to be as follows

	€
January	99,900
February	110,500
March	121,000
April	133,000
May	140,000
June	154,000

- e. A 30 day credit period will be allowed to customers
- f. Salaries and wages to be paid out to employees will amount to €65,000 per month. These will be paid out in the month they are incurred.
- g. Legal and accountancy fees in connection with this overdraft facility will amount to €20,000 and will be paid for in May.
- h. Factory rent amounting to € 72,000 per annum will be paid for quarterly in advance, with the first payment being effected in January.
- i. Water and Electricity are estimated to be €60,000 per annum payable quarterly in arrears at the beginning of the month following each quarter e.g. January - March will be paid at the beginning of April.
- j. The closing stock of equipment for resale will amount to €175,000.

You are required to prepare: a cash budget for the six months January – June 2022

(35 Marks)

Question 3 - Please refer to **Appendix I** available on Page 6

PAJU Limited has €800,000 to invest. The company is considering two investment projects A and B but only has sufficient cash to accept one of them. The projected cash flows of the two potential investments are presented below. The directors have asked for your help and advice in reaching a decision on which investment project to accept. PAJU Limited has a cost of capital of 9%.

	A €000s	B €000s
Initial Investment	(800)	(800)
Cash Inflows year 1	250	150
Cash Inflows year 2	300	250
Cash Inflows year 3	200	300
Cash Inflows year 4	200	240
Cash Inflows year 5	150	200
Cash inflow from sale of the investment at the end of year 5	100	150

Using the above information you are required to calculate the following:

- (i) Payback Period
- (ii) Accounting Rate of Return
- (iii) Net Present Value

(24 Marks)

Furthermore, based on your calculations for the above briefly discuss which project should be selected by the directors, providing a justification for your recommendation.

(11 Marks)

Appendix I

Periods of n	Discount rate as a percentage									
	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
1	0.9901	0.9804	0.9709	0.9615	0.9524	0.9434	0.9346	0.9259	0.9174	0.9091
2	0.9803	0.9612	0.9426	0.9246	0.9070	0.8900	0.8734	0.8573	0.8417	0.8264
3	0.9706	0.9423	0.9151	0.8890	0.8638	0.8396	0.8163	0.7938	0.7722	0.7513
4	0.9610	0.9238	0.8885	0.8548	0.8227	0.7921	0.7629	0.7350	0.7084	0.6830
5	0.9515	0.9057	0.8626	0.8219	0.7835	0.7473	0.7130	0.6806	0.6499	0.6209
6	0.9420	0.8880	0.8375	0.7903	0.7462	0.7050	0.6663	0.6302	0.5963	0.5645
7	0.9327	0.8706	0.8131	0.7599	0.7107	0.6651	0.6227	0.5835	0.5470	0.5132
8	0.9235	0.8535	0.7894	0.7307	0.6768	0.6274	0.5820	0.5403	0.5019	0.4665
9	0.9143	0.8368	0.7664	0.7026	0.6446	0.5919	0.5439	0.5002	0.4604	0.4241
10	0.9053	0.8203	0.7441	0.6756	0.6139	0.5584	0.5083	0.4632	0.4224	0.3855
11	0.8963	0.8043	0.7224	0.6496	0.5847	0.5268	0.4751	0.4289	0.3875	0.3505
12	0.8874	0.7885	0.7014	0.6246	0.5568	0.4970	0.4440	0.3971	0.3555	0.3186
13	0.8787	0.7730	0.6810	0.6006	0.5303	0.4688	0.4150	0.3677	0.3262	0.2897
14	0.8700	0.7579	0.6611	0.5775	0.5051	0.4423	0.3878	0.3405	0.2992	0.2633
15	0.8613	0.7430	0.6419	0.5553	0.4810	0.4173	0.3624	0.3152	0.2745	0.2394
16	0.8528	0.7284	0.6232	0.5339	0.4581	0.3936	0.3387	0.2919	0.2519	0.2176
17	0.8444	0.7142	0.6050	0.5134	0.4363	0.3714	0.3166	0.2703	0.2311	0.1978
18	0.8360	0.7002	0.5874	0.4936	0.4155	0.3503	0.2959	0.2502	0.2120	0.1799
19	0.8277	0.6864	0.5703	0.4746	0.3957	0.3305	0.2765	0.2317	0.1945	0.1635
20	0.8195	0.6730	0.5537	0.4564	0.3769	0.3118	0.2584	0.2145	0.1784	0.1486
21	0.8114	0.6598	0.5375	0.4388	0.3589	0.2942	0.2415	0.1987	0.1637	0.1351
22	0.8034	0.6468	0.5219	0.4220	0.3418	0.2775	0.2257	0.1839	0.1502	0.1228
23	0.7954	0.6342	0.5067	0.4057	0.3256	0.2618	0.2109	0.1703	0.1378	0.1117
24	0.7876	0.6217	0.4919	0.3901	0.3101	0.2470	0.1971	0.1577	0.1264	0.1015
25	0.7798	0.6095	0.4776	0.3751	0.2953	0.2330	0.1842	0.1460	0.1160	0.0923