

SBCCDTA Counter Proposal 1
By and Between
San Bernardino Community College District Teachers Association
And San Bernardino Community College District
March 13, 2025

Article 10: Wages

WHEREAS: The District is mindful of Appendix A, Objective #1 of the Agreement and will continue efforts to move the full-time faculty salary schedule to the median salary of the agreed upon comparative community college districts by the end of the fiscal year 2021 – 2022 using current (2021 or the most current) comparison college districts' data. If at any time, the District determines it is fiscally unable to fulfill this commitment based on state budget, enrollment and other factors, it will demand to bargain,

WHEREAS; it is reasonable to expect that fair compensation comparisons can be made using current salary schedules from each district,

WHEREAS; San Bernardino Community College District full time faculty are on average 17.42% below the median based on the agreed upon cells,

WHEREAS; part time faculty are behind the median by 11.10% for instructional faculty and 5.42% for non-instructional faculty,

WHEREAS: Parity for part-time instructors has been a concern for both the Association and the District as described in Appendix A1 Objective #4, Restructure the part-time faculty salary schedule to enhance the overall competitiveness of the part-time faculty salaries and move toward parity, and

WHEREAS, To attract and retain the most qualified candidates we need to offer wages for both full and part-time faculty to be competitive with our comparison colleges.

IT IS THEREFORE AGREED THAT:

A. A multi-year proposal will be implemented to bring faculty to median.

a. Full-time Faculty

- i. Year 1 - ~~5%~~ 1% increase effective July 1, 2024
- ii. Year 2 - ~~5%~~ 3% 4% increase ~~and adjust the percentage between rows, adjust the percentages between rows (rows 1 - 10 to 3.5%, row 11 to 3%, row 12 to 2.5%, and rows 11 -21 to 1%), plus any Additional Ongoing Unrestricted General Fund Revenues Received~~ effective July 1, 2025.
- iii. Year 3 - ~~bring faculty to median based on the most recent comparable college contracts negotiate adjustments to various areas using the value of a~~ 3% 4% increase effective July 1, 2026

b. Part-time Faculty

- i. Year 1 - part-time bargaining unit members shall be compensated at the non-instructional rate for district mandated training effective July 1, 2024
- ii. Year 2 - ~~5%~~ 3% 4% increase, ~~plus additional compensation for instructional faculty prep and grading equal to 1/3 contact hours~~ plus any

Additional Ongoing Unrestricted General Fund Revenues Received effective July 1, 2025

- iii. Year 3 - ~~bring faculty to median based on the most recent comparable college contracts and increase steps to 7~~ negotiate adjustments to various areas using the value of a ~~3%~~ 4% increase effective July 1, 2026

B. ~~Moving forward (year 4 and beyond) the District and the Association agree to use an mutually agreed funding formula. every 1st and 2nd year after reaching median, and remain/get to median every 3rd year The District will conduct a Compensation Study every 3rd year to assess if salaries are within the median. If the assessment reflects salaries are below median, the Parties will negotiate a plan to achieve median. The District and SBCCDTA acknowledge the need for a comprehensive plan to bring faculty salaries to the median. Both parties have agreed to continue working on wages throughout the duration of the agreement. The goal is to develop a plan that addresses bringing faculty salaries up to the median and to create a unified salary schedule for both full-time and part-time faculty.~~

~~Year 1—5% increase effective July 1, 2024~~

SBCCD Wage Comparison Senario Generator									
	1st Year	5.00%							
	2nd Year	0.00%	Return All Values to Present Defaults						
	3rd Year	0.00%							
					Median Adjustment	0.00%			
SBCCD Salaries as a Percentage Relative to Median									
	% inc	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	
		C	D	E	F	G	H	I	Average
% inc	1	-5.48%	-6.24%	-7.01%	-7.79%	-8.24%	-8.01%	-9.19%	-7.42%
3.50%	2	-6.24%	-7.01%	-7.79%	-8.57%	-8.62%	-8.15%	-9.02%	-7.91%
3.50%	3	-7.01%	-7.70%	-8.57%	-8.62%	-8.85%	-8.51%	-8.87%	-8.30%
3.50%	4	-7.70%	-8.24%	-9.35%	-8.85%	-8.94%	-8.01%	-8.71%	-8.54%
3.50%	5	-8.24%	-8.62%	-9.09%	-8.94%	-8.83%	-7.46%	-7.18%	-8.34%
2.50%	6	-9.68%	-9.91%	-10.00%	-9.96%	-10.11%	-8.02%	-8.47%	-9.45%
2.50%	7	-10.98%	-11.08%	-11.03%	-11.19%	-11.20%	-9.53%	-9.83%	-10.69%
2.50%	8	-12.16%	-12.12%	-12.10%	-12.20%	-12.18%	-10.98%	-10.62%	-11.80%
2.50%	9	-13.21%	-13.37%	-13.30%	-13.40%	-13.03%	-12.31%	-11.16%	-12.82%
2.50%	10	-14.47%	-14.49%	-14.37%	-14.13%	-13.79%	-13.33%	-11.70%	-13.76%
1.50%	11	-16.66%	-16.63%	-16.38%	-16.03%	-15.56%	-14.99%	-13.35%	-15.66%
1.50%	12	-14.94%	-15.34%	-18.30%	-18.10%	-16.82%	-16.58%	-15.03%	-16.41%
1.50%	13	-13.24%	-13.64%	-19.10%	-19.10%	-15.09%	-18.10%	-16.73%	-16.44%
1.50%	14	-11.57%	-11.96%	-17.44%	-17.36%	-15.09%	-17.15%	-17.39%	-15.42%
1.50%	15	-10.26%	-11.86%	-15.71%	-15.62%	-16.80%	-16.20%	-15.65%	-14.59%
1.50%	16	-11.89%	-13.51%	-15.16%	-16.83%	-16.09%	-15.26%	-13.94%	-14.67%
1.50%	17	-10.24%	-11.84%	-13.46%	-15.10%	-15.16%	-14.32%	-12.26%	-13.20%
1.50%	18	-11.00%	-10.18%	-13.54%	-13.40%	-14.24%	-13.39%	-10.98%	-12.39%
1.50%	19	-12.12%	-8.56%	-13.83%	-11.72%	-13.32%	-12.45%	-10.06%	-11.72%
1.50%	20	-10.65%	-9.36%	-12.26%	-10.07%	-11.67%	-11.52%	-9.14%	-10.67%
1.50%	21	-9.02%	-7.75%	-10.60%	-8.79%	-10.02%	-10.59%	-8.22%	-9.28%
	Highest	-10.27%	-9.81%	-10.60%	-11.40%	-12.21%	-11.61%	-13.23%	-11.30%
	Average	-10.77%	-10.87%	-12.70%	-12.59%	-12.54%	-12.11%	-11.40%	-11.85%

~~Year 2—5% increase and adjustments to the percentage increase between rows effective July 1, 2025~~ Year 2 - 4% increase and adjustments to the percentage increase between rows effective July 1, 2025

SBCCD Wage Comparison Senario Generator

1st Year	5.00%	Return All Values to Present Defaults	Median Adjustment	0.00%
2nd Year	5.00%			
3rd Year	0.00%			

SBCCD Salaries as a Percentage Relative to Median

		% inc	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	Average
		C	D	E	F	G	H	I	
% inc	1	-0.45%	-1.18%	-1.92%	-2.65%	-3.08%	-2.87%	-3.99%	-2.31%
3.50%	2	-1.18%	-1.92%	-2.65%	-3.40%	-3.44%	-3.00%	-3.83%	-2.78%
3.50%	3	-1.92%	-2.57%	-3.40%	-3.44%	-3.66%	-3.34%	-3.68%	-3.15%
3.50%	4	-2.57%	-3.08%	-4.15%	-3.66%	-3.75%	-2.87%	-3.54%	-3.38%
3.50%	5	-3.08%	-3.44%	-3.90%	-3.75%	-3.64%	-2.34%	-2.08%	-3.18%
3.50%	6	-3.44%	-3.66%	-3.75%	-3.71%	-3.86%	-1.88%	-2.31%	-3.23%
3.50%	7	-3.66%	-3.75%	-3.71%	-3.86%	-3.87%	-2.31%	-2.59%	-3.39%
3.50%	8	-3.75%	-3.71%	-3.86%	-3.71%	-3.77%	-2.66%	-2.33%	-3.42%
3.50%	9	-3.71%	-3.86%	-3.71%	-3.55%	-3.55%	-2.89%	-1.84%	-3.35%
3.50%	10	-3.86%	-3.87%	-3.71%	-3.55%	-3.23%	-2.82%	-1.34%	-3.20%
3.00%	11	-4.30%	-4.27%	-4.05%	-3.73%	-3.31%	-2.81%	-1.34%	-3.40%
2.50%	12	-1.76%	-2.11%	-4.71%	-4.32%	-3.42%	-3.21%	-1.84%	-3.06%
1.00%	13	-0.75%	-1.10%	-4.71%	-4.32%	-2.39%	-5.07%	-3.85%	-3.60%
1.00%	14	0.25%	-0.10%	-3.01%	-4.32%	-2.91%	-4.74%	-4.96%	-3.20%
1.00%	15	0.93%	-0.51%	-3.97%	-3.89%	-4.94%	-4.41%	-3.92%	-2.96%
1.00%	16	-1.04%	-2.50%	-3.99%	-5.49%	-4.83%	-4.08%	-2.89%	-3.54%
1.00%	17	-0.04%	-1.49%	-2.96%	-4.45%	-4.51%	-3.74%	-1.87%	-2.72%
1.00%	18	-1.22%	-0.48%	-3.54%	-3.41%	-4.18%	-3.40%	-1.21%	-2.49%
1.00%	19	-2.76%	0.51%	-4.32%	-2.39%	-3.85%	-3.06%	-0.86%	-2.39%
1.00%	20	-1.91%	-0.72%	-3.39%	-1.38%	-2.85%	-2.71%	-0.51%	-1.92%
1.00%	21	-0.90%	0.27%	-2.37%	-0.69%	-1.83%	-2.36%	-0.16%	-1.15%
	Highest	-2.06%	-1.63%	-2.37%	-3.11%	-3.86%	-3.30%	-4.80%	-3.02%
	Average	-1.96%	-2.05%	-3.71%	-3.61%	-3.58%	-3.18%	-2.53%	-2.95%

Year 3 — bring faculty to median based on the most recent comparable college contracts effective July 1, 2026 (example if median was an additional 5%)

SBCCD Wage Comparison Senario Generator

1st Year	5.00%	Return All Values to Present Defaults	Median Adjustment	0.00%
2nd Year	5.00%			
3rd Year	5.00%			

SBCCD Salaries as a Percentage Relative to Median

		% inc	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	Average
		C	D	E	F	G	H	I	
% inc	1	4.33%	3.64%	2.94%	2.23%	1.82%	2.03%	0.96%	2.57%
3.50%	2	3.64%	2.94%	2.23%	1.53%	1.48%	1.90%	1.11%	2.12%
3.50%	3	2.94%	2.31%	1.53%	1.48%	1.27%	1.58%	1.26%	1.77%
3.50%	4	2.31%	1.82%	0.81%	1.27%	1.19%	2.03%	1.39%	1.55%
3.50%	5	1.82%	1.48%	1.05%	1.19%	1.29%	2.53%	2.78%	1.73%
3.50%	6	1.48%	1.27%	1.19%	1.23%	1.09%	2.97%	2.56%	1.68%
3.50%	7	1.27%	1.19%	1.09%	1.09%	0.98%	2.56%	2.29%	1.53%
3.50%	8	1.19%	1.23%	1.09%	1.08%	1.17%	2.22%	2.54%	1.50%
3.50%	9	1.23%	1.09%	1.08%	1.17%	1.38%	2.01%	3.01%	1.57%
3.50%	10	1.09%	1.08%	1.17%	1.17%	1.68%	2.08%	3.48%	1.71%
3.00%	11	0.66%	0.69%	0.90%	1.09%	1.60%	2.09%	3.48%	1.52%
2.50%	12	3.09%	2.75%	0.24%	0.24%	1.51%	1.71%	3.01%	1.85%
1.00%	13	4.05%	3.71%	-1.01%	-0.93%	2.48%	-0.07%	1.09%	1.33%
1.00%	14	5.00%	4.66%	-0.07%	0.07%	1.99%	0.24%	0.04%	1.71%
1.00%	15	5.64%	4.28%	0.24%	0.06%	0.95%	0.56%	1.03%	1.94%
1.00%	16	3.77%	2.38%	0.97%	-0.47%	0.16%	0.88%	2.01%	1.39%
1.00%	17	4.73%	3.35%	1.95%	0.52%	0.47%	1.20%	2.98%	2.17%
1.00%	18	3.60%	4.30%	1.39%	1.51%	0.78%	1.52%	3.61%	2.39%
1.00%	19	2.14%	5.25%	0.65%	2.48%	1.09%	1.85%	3.94%	2.49%
1.00%	20	2.94%	4.07%	1.53%	3.45%	2.05%	2.18%	4.27%	2.93%
1.00%	21	3.91%	5.02%	2.51%	4.10%	3.02%	2.52%	4.61%	3.67%
	Highest	2.80%	3.21%	2.51%	1.80%	1.09%	1.62%	0.19%	1.89%
	Average	2.89%	2.81%	1.22%	1.32%	1.35%	1.74%	2.35%	1.95%

~~Progress Towards Parity Example, Year 2—additional compensation for instructional faculty prep and grading equal to 1/3 teaching hours~~

Load	Contact Hours	Prep and Grading (1/3)	Total Pay Hours
.067	4	.33	4.33
.2	3	4	4
.267	4	4.33	5.33

Salary Formula Guidelines

For illustrative and discussion only

November 20, 2024

Guidelines

1. The computation will take place at Advanced Apportionment Exhibit R (Currently July)
2. This formula will be applied only when there is an increase to the ongoing Unrestricted General Fund (UGF) revenue.
3. In years of declining ongoing UGF revenues, no salary increases will be provided.
4. Salary increases for categorically funded positions will receive the same percentage shown here; however, they will be funded by the appropriate categorical program.

Additional Ongoing Unrestricted General Fund Revenues Received:	
Additional State COLA Received per Final State Budget	
Additional Rate Increase to the SCFF (Not including COLA)	
Less: Deficit Factor	
Additional Enrollment Growth Revenues	
Less: Costs Associated with Enrollment Growth	
Total Additional Ongoing Unrestricted General Fund Revenues	
Less:	
Step-and-Column Increases	
STRS/PERS Cost Increases	
Health Benefits Increases	
Any other Employee Benefit Increases	
COLA Adjustment to Other Expenses (4000-6000)	
Fund Balance Set-Aside per GFOA Requirement and AP 6305 Reserves	
Total Deductions	
Net Additional On-going Unrestricted General Fund Revenues Received	
Cost of 1% increase for ALL Classifications	
Percent Salary Increase for ALL Classifications	

~~*** add to number 3, and no salaries will be reduced.~~

Presented by SBCCDTA:

Jamie Salyer

Date: 3/12/2025

Jamie Salyer
SBCCDTA Lead Negotiator

Received by SBCCD:

Kristina Hannon

Date: 3/12/2025

Kristina Hannon
Vice Chancellor, Human Resources & Police Services,
SBCCD Lead Negotiator

Examples (informational only, not part of the proposal)

1%, 4% and steps, and 4%

SBCCD Wage Comparison Scenario Generator									
24-25	1st Year	1.00%	Return All Inputs to Current Values	Median Adjustment	0.00%				
25-26	2nd Year	4.00%		28 cell median	-3.95%				
26-27	3rd Year	4.00%							
SBCCD Salaries as a Percentage Relative to Median									
	% inc	3.50%	3.50%	3.50%	3.50%	3.50%			
		C	D	E	F	G	H	I	Average
% inc	1	-1.38%	-2.12%	-2.86%	-3.60%	-4.04%	-3.82%	-4.95%	-3.25%
3.50%	2	-2.12%	-2.86%	-3.60%	-4.35%	-4.40%	-3.95%	-4.79%	-3.72%
3.50%	3	-2.86%	-3.52%	-4.35%	-4.40%	-4.62%	-4.29%	-4.64%	-4.10%
3.50%	4	-3.52%	-4.04%	-5.11%	-4.62%	-4.71%	-3.82%	-4.49%	-4.33%
3.50%	5	-4.04%	-4.40%	-4.86%	-4.71%	-4.60%	-3.29%	-3.02%	-4.13%
3.50%	6	-4.40%	-4.62%	-4.71%	-4.67%	-4.81%	-2.82%	-3.25%	-4.18%
3.50%	7	-4.62%	-4.71%	-4.67%	-4.81%	-4.83%	-3.25%	-3.54%	-4.35%
3.50%	8	-4.71%	-4.67%	-4.81%	-4.83%	-4.72%	-3.61%	-3.27%	-4.38%
3.50%	9	-4.67%	-4.81%	-4.83%	-4.72%	-4.50%	-3.84%	-2.78%	-4.31%
3.50%	10	-4.81%	-4.83%	-4.72%	-4.50%	-4.19%	-3.76%	-2.28%	-4.16%
3.00%	11	-5.27%	-5.23%	-5.01%	-4.69%	-4.27%	-3.75%	-2.28%	-4.36%
2.50%	12	-2.70%	-3.06%	-3.06%	-5.71%	-5.29%	-4.37%	-4.16%	-2.78%
1.00%	13	-1.68%	-2.04%	-7.03%	-6.96%	-3.34%	-6.04%	-4.81%	-4.56%
1.00%	14	-0.67%	-1.03%	-5.97%	-5.90%	-3.86%	-5.71%	-5.93%	-4.15%
1.00%	15	0.01%	-1.44%	-4.93%	-4.85%	-5.91%	-5.38%	-4.88%	-3.91%
1.00%	16	-1.97%	-3.45%	-4.95%	-6.47%	-5.79%	-5.04%	-3.84%	-4.50%
1.00%	17	-0.96%	-2.42%	-3.91%	-5.41%	-5.47%	-4.70%	-2.81%	-3.67%
1.00%	18	-2.16%	-1.41%	-4.50%	-4.37%	-5.14%	-4.36%	-2.14%	-3.44%
1.00%	19	-3.70%	-0.40%	-5.28%	-3.34%	-4.81%	-4.01%	-1.79%	-3.34%
1.00%	20	-2.85%	-1.65%	-4.34%	-2.31%	-3.80%	-3.66%	-1.44%	-2.87%
1.00%	21	-1.83%	-0.65%	-3.31%	-1.62%	-2.77%	-3.30%	-1.09%	-2.08%
	Highest	-3.00%	-2.57%	-3.31%	-4.06%	-4.81%	-4.26%	-5.77%	-3.97%
	Average	-2.90%	-3.00%	-4.67%	-4.57%	-4.54%	-4.13%	-3.48%	-3.90%

District's Proposal (1%, 3%, 3%)

SBCCD Wage Comparison Scenario Generator									
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26-27	3rd Year	3.00%							
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		C	D	E	F	G	H	I	Average
% inc	1	-3.36%	-4.11%	-4.86%	-5.62%	-6.07%	-5.84%	-6.99%	-5.27%
3.50%	2	-4.11%	-4.86%	-5.62%	-6.39%	-6.44%	-5.98%	-6.84%	-5.75%
3.50%	3	-4.86%	-5.54%	-6.39%	-6.44%	-6.66%	-6.33%	-6.68%	-6.13%
3.50%	4	-5.54%	-6.07%	-7.16%	-6.66%	-6.75%	-5.84%	-6.53%	-6.37%
3.50%	5	-6.07%	-6.44%	-6.90%	-6.75%	-6.64%	-5.30%	-5.03%	-6.16%
2.50%	6	-7.48%	-7.70%	-7.80%	-7.75%	-7.90%	-5.85%	-6.29%	-7.25%
2.50%	7	-8.75%	-8.85%	-8.80%	-8.95%	-8.97%	-7.33%	-7.63%	-8.47%
2.50%	8	-9.91%	-9.87%	-10.02%	-10.03%	-9.92%	-8.76%	-8.40%	-9.56%
2.50%	9	-10.94%	-11.09%	-11.11%	-11.00%	-10.76%	-10.06%	-8.93%	-10.55%
2.50%	10	-12.17%	-12.19%	-12.08%	-11.84%	-11.50%	-11.05%	-9.46%	-11.47%
1.50%	11	-14.32%	-14.29%	-14.05%	-13.70%	-13.24%	-12.68%	-11.08%	-13.34%
1.50%	12	-12.63%	-13.03%	-15.94%	-15.47%	-14.47%	-14.24%	-12.72%	-14.07%
1.50%	13	-10.97%	-11.36%	-16.81%	-16.73%	-12.78%	-15.72%	-14.39%	-14.11%
1.50%	14	-9.33%	-9.71%	-15.08%	-15.00%	-12.78%	-14.80%	-15.03%	-13.11%
1.50%	15	-8.05%	-9.62%	-13.38%	-13.30%	-14.45%	-13.87%	-13.33%	-12.29%
1.50%	16	-9.65%	-11.24%	-12.85%	-14.48%	-13.76%	-12.95%	-11.66%	-12.37%
1.50%	17	-8.03%	-9.59%	-11.18%	-12.79%	-12.85%	-12.03%	-10.01%	-10.92%
1.50%	18	-8.77%	-7.97%	-11.26%	-11.12%	-11.95%	-11.11%	-8.75%	-10.13%
1.50%	19	-9.87%	-6.38%	-11.54%	-9.48%	-11.05%	-10.20%	-7.85%	-9.48%
1.50%	20	-8.43%	-7.17%	-10.01%	-7.86%	-9.43%	-9.28%	-6.95%	-8.45%
1.50%	21	-6.83%	-5.58%	-8.38%	-6.61%	-7.81%	-8.37%	-6.05%	-7.09%
	Highest	-8.05%	-7.60%	-8.38%	-9.17%	-9.96%	-9.37%	-10.96%	-9.07%
	Average	-8.55%	-8.65%	-10.44%	-10.33%	-10.28%	-9.86%	-9.16%	-9.61%

Current

SBCCD Wage Comparison Scenario Generator									
24-25	1st Year	0.00%	Return All Inputs to Current Values	Median Adjustment	0.00%				
25-26	2nd Year	0.00%		28 cell median	-17.48%				
26-27	3rd Year	0.00%							
SBCCD Salaries as a Percentage Relative to Median									
	% inc	3.50%	3.50%	3.50%	3.50%	3.50%			
		C	D	E	F	G	H	I	Average
% inc	1	-10.75%	-11.55%	-12.36%	-13.18%	-13.65%	-13.41%	-14.65%	-12.79%
3.50%	2	-11.55%	-12.36%	-13.18%	-14.00%	-14.05%	-13.56%	-14.48%	-13.31%
3.50%	3	-12.36%	-13.09%	-14.00%	-14.05%	-14.29%	-13.93%	-14.31%	-13.72%
3.50%	4	-13.09%	-13.65%	-14.82%	-14.29%	-14.39%	-13.41%	-14.15%	-13.97%
3.50%	5	-13.65%	-14.05%	-14.55%	-14.39%	-14.27%	-12.83%	-12.54%	-13.75%
2.50%	6	-15.16%	-15.40%	-15.50%	-15.46%	-15.62%	-13.42%	-13.89%	-14.92%
2.50%	7	-16.53%	-16.63%	-16.58%	-16.75%	-16.76%	-15.01%	-15.32%	-16.23%
2.50%	8	-17.77%	-17.72%	-17.88%	-17.90%	-17.78%	-16.53%	-16.15%	-17.39%
2.50%	9	-18.87%	-19.03%	-19.05%	-18.93%	-18.68%	-17.93%	-16.72%	-18.46%
2.50%	10	-20.20%	-20.21%	-20.09%	-19.84%	-19.48%	-18.99%	-17.29%	-19.44%
1.50%	11	-22.50%	-22.46%	-22.20%	-21.83%	-21.34%	-20.74%	-19.02%	-21.44%
1.50%	12	-20.69%	-21.11%	-24.23%	-23.73%	-22.66%	-22.41%	-20.78%	-22.23%
1.50%	13	-18.90%	-19.32%	-25.16%	-25.07%	-20.84%	-24.00%	-22.57%	-22.27%
1.50%	14	-17.15%	-17.56%	-23.31%	-23.22%	-20.85%	-23.01%	-23.26%	-21.19%
1.50%	15	-15.78%	-17.45%	-21.49%	-21.40%	-22.64%	-22.01%	-21.44%	-20.32%
1.50%	16	-17.49%	-19.19%	-20.92%	-22.67%	-21.89%	-21.02%	-19.64%	-20.40%
1.50%	17	-15.75%	-17.43%	-19.13%	-20.86%	-20.92%	-20.04%	-17.87%	-18.86%
1.50%	18	-16.55%	-15.69%	-19.22%	-19.07%	-19.95%	-19.06%	-16.53%	-18.01%
1.50%	19	-17.73%	-13.98%	-19.52%	-17.31%	-18.99%	-18.08%	-15.56%	-17.31%
1.50%	20	-16.18%	-14.83%	-17.87%	-15.58%	-17.25%	-17.10%	-14.59%	-16.20%
1.50%	21	-14.47%	-13.13%	-16.13%	-14.23%	-15.52%	-16.12%	-13.63%	-14.75%
	Highest	-15.78%	-15.30%	-16.13%	-16.97%	-17.82%	-17.19%	-18.89%	-16.87%
	Average	-16.31%	-16.42%	-18.33%	-18.21%	-18.17%	-17.72%	-16.97%	-17.45%