

Newfoundland and Labrador Teachers' Association



TEACHERS' GUIDE TO EMPLOYMENT INSURANCE

November 2011

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The Newfoundland and Labrador Teachers' Association wishes to thank the Alberta Teachers' Association for permission to use their publication "Teachers Guide to Employment Insurance" as the basis for this document which has been edited and revised to reflect EI regulations as they apply to teachers in Newfoundland and Labrador.

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Introduction

The information in this document is general in nature and is not intended as a substitute for any legislation or regulations to which it refers. For more specific detail, please consult the appropriate legislation and the accompanying regulations.

Teachers requesting the Newfoundland and Labrador Teachers' Association (NLTA) to act on their behalf in Employment Insurance (EI) matters should consult with Association staff. If staff recommend appealing an EI decision, the teacher concerned should write to the EI officer handling the case to commence such an appeal.

For assistance or for clarification of the information in this document, contact the NLTA. When addressing a query to the Association, please call the Benefits and Economic Services Division at 726-3223 (local) or 1-800-563-3599 (for the rest of Newfoundland and Labrador), or e-mail to mail@nlta.nl.ca.

Some Basic Information

Applying

- Apply as soon as possible after your last day of work.
- The Employment Insurance (EI) week starts on a Sunday. Therefore, all applications in that week will be dated as of the Sunday.
- When applying for EI, have your Record(s) of Employment (ROE) available if possible.
- If your employer has submitted your ROE directly through the on-line EI system, get the reference number from your employer.
- Should your ROE not be available when filing, file your application without it and advise the agent that it will be provided as soon as possible.
- If you are working at more than one job, obtain an ROE from each employer.
- Your EI agent may allow you, during the school year, to restrict your job search to teaching for a discretionary period which could be set by your EI agent. During the non-teaching periods you must expand your job search to include other types of employment.
- When completing your application, make sure you provide examples of non-teaching positions as part of your job search.

During July and August

- During the non-teaching period (July and August) you must look for non-teaching positions. DO NOT mention education or teaching as part of your potential job search on the application form.
- If you intend/hope to teach in September, you can restrict your job search to jobs of a temporary nature, e.g., summer camp counsellor.
- Make sure that your salary expectations are consistent with the examples of non-teaching positions noted on your application form. Should you not know the salary levels of those positions, ask your EI agent.

- If you finish a term contract at the end of June but obtain another contract (term or permanent) for September during July or August, you must notify your EI agent as soon as possible of the date of acceptance of a contract. You may be disentitled to benefits as of this date.

Maintaining Job Search

- You must conduct and maintain a job search in order to continue EI benefits.
- “Conduct” refers to new job contacts and applications.
- “Maintain” is telephone or actual callbacks to places where you have previously applied for a job.
- Eight or more job contacts per week is considered to be a reasonable job search.

The Importance of Records

- Once you apply for EI benefits, start a diary in which you chronologically record the dates and times of the following: your EI application, EI contacts and their names, job applications and the “essence” of any phone calls related to any of the above. The information in this diary is critical if something goes wrong with your claim and appeal procedures are instituted.
- Keep copies of all correspondence relating to your claim.

Records of Employment

Although ROEs are also covered later in another section, they deserve special attention as far as severance is concerned. If you are receiving a severance package, the full amount will be shown on your ROE and will delay your ability to receive EI benefits. Nonetheless, it is critical that you apply for benefits as soon as possible after your last day worked or you will probably lose benefits. This is also explained in this publication. If you are retiring, note that your ability to receive EI benefits will be offset by your Newfoundland and Labrador Teachers’ pension. This publication provides more information for retiring teachers.

Hours of Work Update

Teachers are paid for a 5-hour work day when teaching. The NLTA has negotiated, for Record of Employment (ROE) purposes, a 5-hour teaching day to be reported as 8 hours of insurable employment on your ROE.

General Information

Types of Benefits

There are two types of EI benefits:

- Regular benefits, which are paid to teachers who are unemployed and looking for work.
- Special benefits, which are paid to teachers who:
 - (a) cannot work due to illness and are not entitled to paid sick leave;
 - (b) are taking maternity and/or parental leaves; or
 - (c) have to be away from work temporarily to care for a gravely ill family member.

NOTE: A special benefit period can interrupt a regular benefit claim, e.g., maternity, while unemployed.

Employment Insurance Premiums

As of January 1, 2011, teachers will pay premiums of \$0.0178 on each dollar earned up to \$44,200.

Hours Required to Qualify for EI Benefits

Each teacher's ability to collect EI benefits will depend upon three hours-related factors:

1. The number of insurable hours worked in the previous 52 weeks;
2. Whether or not the teacher is considered to be a "new entrant" or a "re-entrant"; and
3. The type of benefit.

"Insurable hours" are hours worked for which a premium was paid. These are reported on the Record of Employment (ROE) which is issued to teachers when they leave their employment.

"New entrants" or "re-entrants" are teachers entering the workforce for the first time or who have less than 490 hours of Labor Force Attachment in the 52 weeks preceding the qualifying period or are re-entering the workforce after two years' absence. In Newfoundland and Labrador "new entrants" or "re-entrants" will be required to work 910 insurable hours to qualify for unemployment benefits. This hourly requirement does not apply to special benefits.

Excepting "new entrants" and "re-entrants", the number of insurable hours needed to qualify for EI benefits depends upon the type of claim.

- For special benefits (i.e., maternity, parental, sickness and compassionate care), a minimum of 600 insurable hours in the previous 52 weeks is required.
- For regular EI benefits, the number of insurable hours will vary from 420 to 700 hours depending upon the regional rate of unemployment. A chart outlining the relationship between insurable hours and the regional rate of unemployment is found in this publication in the section entitled "Regular EI Benefits".

Amount of Benefit

The maximum EI weekly benefit is \$468, which is based on 55 percent of \$850, the maximum insurable earnings level. The benefit will vary as is described below in the "Benefit Calculations" section.

Low income families (an income of less than \$25,921) with children and in receipt of the Canada Child Tax Benefit (CCTB) will receive a Family Supplement based on the CCTB. The benefit rate can be increased by 25 percent (as of 2000) but cannot exceed the \$468 maximum benefit.

Benefit Calculations

The benefit rate is based on the average of the highest 14 weeks of insured earnings during your qualifying period. Teachers with less than 15 weeks of insurable earnings during their qualifying period will have their benefit rate determined by dividing their total insurable earnings by a flat divisor of 14.

Work Credits

An individual working while claiming EI and earning enough income to reduce EI benefits can earn work credits. In this way, the claimant who did not receive benefits due to income earned will be credited a number of weeks equivalent to the benefits not earned. These weeks will be used to reduce the number of weeks considered to establish whether or not the reduction of the benefit rate (one percent to five percent) applies.

EI premiums are tax deductible, but benefits are regarded as income. T4Us will be issued by Service Canada.

Clawback of Benefits for High Income Earners

Since the clawback rules differ for regular and special benefits, read the appropriate section for further information.

Waiting Period

There is usually a two-week waiting period from the Sunday of the week of application before benefits are payable.

Entitlement

The maximum period of entitlement is 45 weeks. This varies according to the type of benefit, the number of weeks worked in insurable employment and the regional unemployment rate (see table on page 13).

Applying for Benefits

Two documents are required in applying for regular EI benefits: an application form (available from any EI office or on-line) and a Record of Employment (sometimes called a Separation Certificate) which must be provided by employers when employment ends. If you are working at more than one job, obtain a Record of Employment from each employer. Additional documents are required for special benefits. Please refer to the Special Benefits section.

The Record of Employment (ROE) is the most important single document in the EI program. Everyone applying for EI benefits needs an ROE to establish insurable employment. EI uses this form to determine a person's eligibility for benefits, the applicable benefit rate and the length of the benefit period. Employers must, by law, issue the ROE within five working days of learning that an interruption of earnings has taken place. Teachers who have not received their ROEs can, and should, file their application anyway so that their claims can start as soon as possible. Otherwise, they may lose benefits to which they are entitled.

When applying for regular benefits, two areas of the application form should receive the teacher's special attention. Please see the Application Form section for details.

Appeals

Applicants who do not agree with the disposition of their claim by the EI Commission may appeal the decision to a Board of Referees.

Appeals must be filed within 30 days of the date on which written notification of the disposition of a claim is received.

The Association will advise and assist teachers with appeals. Upon request, a staff officer or the Association's legal counsel will represent a teacher at an appeal board hearing provided that the teacher has consulted with staff before initiating the appeal and, in the estimation of staff, there are reasonable grounds for the appeal.

Teachers requesting the Association to act on their behalf in EI matters should send a copy of such written request to the EI officer handling the case.

Teachers who have been disentitled from benefits must continue to submit reports to the EI office while waiting for the appeal to be heard. They must also continue to look for work.

Regular EI Benefits

Eligibility – General

Teachers claiming regular EI must:

- (a) Have worked in insurable employment for a minimum of 420 hours to 910 hours during the qualifying period. The qualifying period is the past 52 weeks or the number of weeks since the start of the last EI claim, whichever is shorter.
- (b) Have been without work and without pay for at least seven consecutive days.
- (c) Conduct an active job search. A job search during the non-teaching period (July and August) **MUST** be outside the field of education.

The number of insurable hours required depends on the rate of unemployment in the region of the province where a teacher lives.

The following table shows the minimum number of weeks needed to qualify.

Regional Unemployment Rate	Insurable Hours Required
6% and under	700 hours
over 6% to 7%	665 hours
over 7% to 8%	630 hours
over 8% to 9%	595 hours
over 9% to 10%	560 hours
over 10% to 11%	525 hours
over 11% to 12%	490 hours
over 12% to 13%	455 hours
over 13%	420 hours

Entitlement

The table on page 13 illustrates the maximum number of weeks of EI benefits available. The entitlement is based on the number of hours a person has worked and the regional unemployment rate.

Application Form

Two areas of the application form should receive the teacher's special attention. The first concerns the type of work the teacher is willing to accept. Although it is permissible, in principle, to restrict the job search to the field of education during the school year (September to June), in practice, the EI Commission can disqualify a teacher from benefits on the grounds that there are few, or no, employment opportunities in education.

Similarly, during the non-teaching period, applicants must seek work outside the field of education since teaching positions are virtually non-existent in this period. Applicants intending to return to teaching in September should look for temporary positions and should contact employers hiring on a temporary basis.

Therefore, teachers are strongly advised not to be too restrictive on their EI application form as to the type of work they are willing to accept. It is acceptable for teachers to indicate that they are prepared to accept employment for which their education, experience and training make them suitable. Teachers should not restrict themselves to one specific example. Rather, they should leave the answer to this question as broad and general as possible and provide a number of wide-ranging examples such as clerical work, camp counselor, child-care and librarian. Teachers with backgrounds outside of education should extend their potential job search accordingly.

The second area of the application form that requires special care is the question dealing with expected salary. Again, teachers are strongly advised to not be restrictive in their demands in this area. Rather than citing a single figure, teachers should indicate a salary range, taking into account the economic climate at the time of application for benefits. This does not mean that minimum wage should be accepted or be indicated on the form but the wage expected should be commensurate with the occupation sought.

Maintaining Benefits

The following procedures should be carefully adhered to by teachers receiving EI regular benefits:

- Keep a record of all employers contacted by phone, by written application and/or by personal contact;
- Keep a record of dates of applications and replies;
- Complete all EI questionnaires and reports promptly and accurately;
- Keep a copy of all correspondence to and from EI.

Teachers receiving regular EI benefits who are not conducting an active job search may be asked to discuss their job-hunting efforts.

Looking for Work

All claimants for EI benefits must be available for work, must be willing and able to work, must be actively seeking employment and must be unable to find work. All applicants for EI benefits are advised to apply for several jobs every week. Teachers will be given a “reasonable” period of time during the school year to obtain a job in education; after that, and during the months of July and August, they will be expected to look for work in other fields of employment. Teachers eligible for EI benefits for the months of July and August must seek employment even if they intend to return to teaching in September.

The following are some avenues that should be explored or considered in looking for work:

- Apply for employment with appropriate school boards within traveling distance of your residence (whether or not they are advertising vacancies at the time);
- Check advertisements on employer web sites, in local papers and trade journals;
- Make enquiries of friends, relatives and business acquaintances;
- Identify organizations that might need workers with your particular background;
- Prepare a brief, clear, well-organized resume and make sufficient copies to distribute to potential employers.

Allowable Earnings While on EI (applicable only on regular claims)

Claimants can earn 40 percent of their benefit rate or \$75 each week, whichever is higher as part of the temporary pilot project from December 7, 2008 to August 4, 2012. Any earnings above the allowable limit are deducted from that week's benefit. The regulated rate is 25% of the benefit rate or \$50 per week.

In cases where earnings are knowingly not declared, claimants are not allowed the 40 percent of their benefit rate or \$75 before these earnings are deducted. In these situations the full amount earned will be deducted from any amount payable. The amount deducted will not exceed the amount paid during the period of employment.

Clawback of Regular Benefits for High Income Earners

Claimants are now exempt from the benefit repayment if they are first-time claimants of regular or fishing benefits. They are not by definition repeat claimants.

The benefit repayment threshold is at one level, \$50,000 of net income with a repayment rate of 30% — the maximum repayment is limited to 30% for a person with a net income in excess of \$50,000.

Quitting or Being Fired

People who quit their jobs without “just cause” or are fired for misconduct are disqualified from receiving any benefits. This has no effect on people who quit with “just cause”.

Just Cause

For a person to qualify for benefits, there must be “just cause” for leaving a job. The term “just cause” is defined in the Employment Insurance Act as follows:

“Just cause for voluntarily leaving an employment exists where, having regard to all circumstances, including any of the circumstances mentioned in paragraphs (a) to (n), the claimant had no reasonable alternative to immediately leaving employment:

- (a) sexual or other harassment;
- (b) obligation to accompany a spouse or dependent child to another residence;
- (c) discrimination on a prohibited ground of discrimination within the meaning of the Canadian Human Rights Act;
- (d) working conditions that constitute a danger to health or safety;
- (e) obligation to care for a child;
- (f) reasonable assurance of other employment in the immediate future;
- (g) significant modification of terms and conditions respecting wages or salary;
- (h) excessive overtime work or refusal to pay for overtime work;
- (i) significant changes in work duties;
- (j) antagonistic relations between an employee and a supervisor for which the employee is not primarily responsible;
- (k) employer’s practices that are contrary to law;
- (l) discrimination with regard to employment because of membership in an employee organization;
- (m) undue pressure by an employer on employees to leave their employment; and
- (n) such other circumstances as are prescribed.”

To date, no other circumstances have been prescribed.

Severance Pay/Early Retirement Incentive Payments

As of March 31, 1985, monies other than salary paid or payable on or after termination are regarded as “earnings” in determining eligibility for EI benefits. If a teacher receives such payments, the EI Commission will consider these payments as money earned and will allocate them as if they were the teacher’s weekly salary. Therefore, EI benefits will not begin until all such earnings have been allocated. Prior to June 20, 1993, claimants who received separation payments had the commencement date of their claim delayed until the monies received on separation had been “used up” based on the allocation mentioned above. Effective June 20, 1993, claimants should have their benefit period established immediately. They are still subject to an allocation of earnings, however, the benefit period will be extended for a corresponding period of time. This allows a claimant to participate in programs offered by the EI Commission during the allocation period.

Retired Teachers

Retired teachers may not be eligible for EI benefits if their resignation is considered to be voluntary. However, if resignation is due to a “just cause” (see “Quitting or Being Fired”), retired teachers may be eligible to receive EI benefits. Effective January 5, 1986, income from retirement, including retirement gratuities, is regarded as “earnings” in determining eligibility for EI benefits, except for those retirees who undertake post-retirement employment in which contributions to the Newfoundland and Labrador Teachers’ Pension Plan is not a requirement. (Teaching 65 days or fewer in a school year will not affect a teacher’s pension.) These retirees may claim EI benefits upon termination of the post-retirement employment as long as they have the required number of insurable hours and they maintain an active job search. The provision regarding allowable earnings while in receipt of EI benefits referred to in this publication also applies to retired teachers.

Types of Teacher Contracts and Their Effects on EI Insurability

Teachers on Continuing Contract

A continuing contract remains in force from year to year. Although teachers on continuing contract do have an interruption of work during July and August, EI legislation disqualifies them from receiving benefits unless they are on maternity/parental leave or have sufficient hours of non-teaching employment. If their continuing contract is terminated at the end of June, teachers may apply for benefits during the months of July and August, as long as they are searching for non-teaching jobs. In September they may resume searching for a teaching position for a “reasonable” period of time and continue to qualify for EI benefits. However, after a reasonable period of time, the Commission will expect teachers to look for work in other fields of employment.

Teachers on Term Contract

A term contract is in force for a specific period of time during a school year. As a result, teachers on term contract may qualify for benefits upon termination of the contract. The period of qualification may also include July and August.

Substitute Teachers

Substitute teachers may qualify for EI benefits if they have the required number of hours of insurable employment in the 52 weeks preceding application for benefits or since the start of the last EI claim. Substitute teachers in receipt of EI benefits can receive additional income from employment of \$75 a week or 40 percent of the amount being received from EI, whichever is higher, without affecting the payments from EI. See “Allowable Earnings While on EI” for further explanation.

An EI claim expires 52 weeks following the commencement date of claim. Bearing in mind that the range of benefit entitlement varies from as low as 14 weeks to a maximum of 45 weeks, benefits may be claimed any time during the 50-week period (52 weeks minus the two-week waiting period). If intermittent temporary work is secured during the benefit period, the teacher may continue to claim all

of the entitled number of weeks during periods of unemployment within 52 weeks from commencement of claim. The unused entitlement may not be claimed after the EI claim has expired; however, a new claim may be filed as long as the teacher has the required number of insurable hours. A two-week waiting period would apply.

NOTE: All work and gross income, including the “holdback” portion of salary for any work as a “replacement” teacher, must be reported.

Special Benefits

There are four types of special EI benefits: maternity, parental (including adoption), sickness, and compassionate care. Claimants may receive each type of benefit up to its maximum (i.e., 15 weeks maternity, 35 weeks parental, 15 weeks sickness, 6 weeks compassionate care) as long as the cumulative duration of special benefits does not exceed 50 weeks. However, a medically required extension of the special benefits limit is available to natural mothers who meet medical requirements.

Therefore, a birth mother who claims sickness benefits during her pregnancy may have the special benefits limit increased by one week for each week of sickness benefits for which she is eligible.

Eligibility

To be eligible for special benefits, teachers must have a minimum of 600 insurable hours of employment within the last year or since the last EI claim. Eligible teachers will receive maternity and/or parental benefits during July and August. Earnings during special benefits claims are deducted dollar for dollar.

Maternity

These benefits are available only to the natural mother. A maximum of 15 weeks of benefits is payable at any time during the period beginning 8 weeks before the expected date of delivery and ending 17 weeks following the week in which confinement occurs. Benefits commence after the two-week waiting period has been served except where the EI claim is made immediately following a period of sick leave, in which case the waiting period is waived. Therefore, application may be made as early as 10 weeks prior to the date of delivery. Should the newborn infant remain in hospital for an extended period of time after birth, benefits may be interrupted during the time the child is in hospital and continued after the baby is released from hospital. Should a teacher receive paid sick leave from the school board during the period surrounding the birth of the child as specified by her doctor, the 15-week EI benefit period may be interrupted. Maternity benefits may not be extended beyond 17 weeks following the week in which the baby is born.

Parental (including adoption)

A maximum of 35 weeks of parental benefits can be collected by both biological and adoptive parents and their partners while they are caring for their newborn or adopted child. The benefits can be paid to either parent or their partner, or shared between them if both parents and/or partners are eligible. Parental benefits may be claimed at any time during the year after the child arrives home. However, if a

newborn or newly adopted child requires an extended period of hospitalization, the time limit for claiming parental benefits may be extended to a maximum of two years from the date of birth or adoption. Claimants of parental benefits must submit an application form, an ROE, an adoption certificate or proof of the child's birth, and a statement declaring their intent to stay at home to care for the child.

Sickness

Teachers who are off work and unable to earn regular pay due to illness may claim EI benefits for a maximum of 15 weeks any time during a benefit period. EI is a second payer, and all benefits provided by the employer (such as cumulative sick leave and Long Term Disability benefits) must be used first. Since the Long Term Disability (Salary Continuance) program of teachers in Newfoundland and Labrador has been deemed a private plan, claimants are eligible for both the EI and LTD benefits concurrently. Claimants may use the last two weeks of their sick leave entitlement as the waiting period. Teachers on continuing contracts cannot claim sickness benefits for the months of July and August unless they have sufficient insurable employment in some other occupation in the past 52 weeks. A teacher who is on unpaid sick leave during the teaching period and who is not covered by wage loss (i.e., by long term disability insurance) could be eligible for EI sickness benefits. Sickness benefits may be collected before or after maternity or parental benefits, but the total of these special benefits may not exceed 50 weeks (except for natural mothers who meet medical requirements for an extension). To apply for sickness benefits, a medical certificate should be provided along with the application form and ROE.

Compassionate Care Benefits

Compassionate care benefits have been available to qualifying applicants since January 2004. These benefits are available to people who have to be away from work temporarily to care for a "family member" who is gravely ill with a significant risk of death. Medical proof of the need for care/support and risk of death within 26 weeks is required. There is a prescribed list of applicable "family members" and a minimum of 600 insurable hours in the previous 52 weeks is required for eligibility. A maximum of six weeks of benefits are available for compassionate care and a medical certificate is required. The current Collective Agreements do not specifically provide for this type of leave; however, this will be an issue in the next round of collective bargaining negotiations.

Clawback of Special Benefits for High Income Earners

All claimants who receive special benefits (maternity, parental, sickness or compassionate care) are not subject to benefit repayment. This ensures that parents who stay at home with their young children, workers who are too sick to work, or those who take time off to care for a sick family member are not penalized.

EI Questions A-Z

servicecanada.gc.ca/eng/ei/information/az_index.shtml

**Table of Weeks of Benefit
Regional Unemployment Rate**

Hours of work	6% and under	+ 6% to 7%	+ 7% to 8%	+ 8% to 9%	+ 9% to 10%	+ 10% to 11%	+ 11% to 12%	+ 12% to 13%	+ 13% to 14%	+ 14% to 15%	+ 15% to 16%	+ 16%
420-454									26	28	30	32
455-489								24	26	28	30	32
490-524							23	25	27	29	31	33
525-559						21	23	25	27	29	31	33
560-594					20	22	24	26	28	30	32	34
595-629				18	20	22	24	26	28	30	32	34
630-664			17	19	21	23	25	27	29	31	33	35
665-699		15	17	19	21	23	25	27	29	31	33	35
700-734	14	16	18	20	22	24	26	28	30	32	34	36
735-769	14	16	18	20	22	24	26	28	30	32	34	36
770-804	15	17	19	21	23	25	27	29	31	33	35	37
805-839	15	17	19	21	23	25	27	29	31	33	35	37
840-874	16	18	20	22	24	26	28	30	32	34	36	38
875-909	16	18	20	22	24	26	28	30	32	34	36	38
910-944	17	19	21	23	25	27	29	31	33	35	37	39
945-979	17	19	21	23	25	27	29	31	33	35	37	39
980-1014	18	20	22	24	26	28	30	32	34	36	38	40
1015-1049	18	20	22	24	26	28	30	32	34	36	38	40
1050-1084	19	21	23	25	27	29	31	33	35	37	39	41
1085-1119	19	21	23	25	27	29	31	33	35	37	39	41
1120-1154	20	22	24	26	28	30	32	34	36	38	40	42
1155-1189	20	22	24	26	28	30	32	34	36	38	40	42
1190-1224	21	23	25	27	29	31	33	35	37	39	41	43
1225-1259	21	23	25	27	29	31	33	35	37	39	41	43
1260-1294	22	24	26	28	30	32	34	36	38	40	42	44
1295-1329	22	24	26	28	30	32	34	36	38	40	42	44
1330-1364	23	25	27	29	31	33	35	37	39	41	43	45
1365-1399	23	25	27	29	31	33	35	37	39	41	43	45
1400-1434	24	26	28	30	32	34	36	38	40	42	44	45
1435-1469	25	27	29	31	33	35	37	39	41	43	45	45
1470-1504	26	28	30	32	34	36	38	40	42	44	45	45
1505-1539	27	29	31	33	35	37	39	41	43	45	45	45
1540-1574	28	30	32	34	36	38	40	42	44	45	45	45
1575-1609	29	31	33	35	37	39	41	43	45	45	45	45
1610-1644	30	32	34	36	38	40	42	44	45	45	45	45
1645-1679	31	33	35	37	39	41	43	45	45	45	45	45
1680-1714	32	34	36	38	40	42	44	45	45	45	45	45
1715-1749	33	35	37	39	41	43	45	45	45	45	45	45
1750-1784	34	36	38	40	42	44	45	45	45	45	45	45
1785-1819	35	37	39	41	43	45	45	45	45	45	45	45
1820-	36	38	40	42	44	45	45	45	45	45	45	45

