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$N =$	$P_{0,0} = .45$	$P_{0,1} = .16$	$P_{0,2} = .16$	$P_{0,3} = .16$	$P_{0,4} = .16$	$P_{0,5} = .16$	$P_{0,6} = .16$	$P_{0,7} = .16$	$P_{0,8} = .16$	$P_{0,9} = .16$	$P_{0,10} = .16$	$P_{0,11} = .16$	$P_{0,12} = .16$	$P_{0,13} = .16$	$P_{0,14} = .16$	$P_{0,15} = .16$	$P_{0,16} = .16$	$P_{0,17} = .16$	$P_{0,18} = .16$	$P_{0,19} = .16$
	$P_{1,0} = .16$	$P_{1,1} = .16$	$P_{1,2} = .16$	$P_{1,3} = .16$	$P_{1,4} = .16$	$P_{1,5} = .16$	$P_{1,6} = .16$	$P_{1,7} = .16$	$P_{1,8} = .16$	$P_{1,9} = .16$	$P_{1,10} = .16$	$P_{1,11} = .16$	$P_{1,12} = .16$	$P_{1,13} = .16$	$P_{1,14} = .16$	$P_{1,15} = .16$	$P_{1,16} = .16$	$P_{1,17} = .16$	$P_{1,18} = .16$	$P_{1,19} = .16$
	$P_{2,0} = .16$	$P_{2,1} = .16$	$P_{2,2} = .16$	$P_{2,3} = .16$	$P_{2,4} = .16$	$P_{2,5} = .16$	$P_{2,6} = .16$	$P_{2,7} = .16$	$P_{2,8} = .16$	$P_{2,9} = .16$	$P_{2,10} = .16$	$P_{2,11} = .16$	$P_{2,12} = .16$	$P_{2,13} = .16$	$P_{2,14} = .16$	$P_{2,15} = .16$	$P_{2,16} = .16$	$P_{2,17} = .16$	$P_{2,18} = .16$	$P_{2,19} = .16$
	$P_{3,0} = .16$	$P_{3,1} = .16$	$P_{3,2} = .16$	$P_{3,3} = .16$	$P_{3,4} = .16$	$P_{3,5} = .16$	$P_{3,6} = .16$	$P_{3,7} = .16$	$P_{3,8} = .16$	$P_{3,9} = .16$	$P_{3,10} = .16$	$P_{3,11} = .16$	$P_{3,12} = .16$	$P_{3,13} = .16$	$P_{3,14} = .16$	$P_{3,15} = .16$	$P_{3,16} = .16$	$P_{3,17} = .16$	$P_{3,18} = .16$	$P_{3,19} = .16$
	$P_{4,0} = .16$	$P_{4,1} = .16$	$P_{4,2} = .16$	$P_{4,3} = .16$	$P_{4,4} = .16$	$P_{4,5} = .16$	$P_{4,6} = .16$	$P_{4,7} = .16$	$P_{4,8} = .16$	$P_{4,9} = .16$	$P_{4,10} = .16$	$P_{4,11} = .16$	$P_{4,12} = .16$	$P_{4,13} = .16$	$P_{4,14} = .16$	$P_{4,15} = .16$	$P_{4,16} = .16$	$P_{4,17} = .16$	$P_{4,18} = .16$	$P_{4,19} = .16$
	$P_{5,0} = .16$	$P_{5,1} = .16$	$P_{5,2} = .16$	$P_{5,3} = .16$	$P_{5,4} = .16$	$P_{5,5} = .16$	$P_{5,6} = .16$	$P_{5,7} = .16$	$P_{5,8} = .16$	$P_{5,9} = .16$	$P_{5,10} = .16$	$P_{5,11} = .16$	$P_{5,12} = .16$	$P_{5,13} = .16$	$P_{5,14} = .16$	$P_{5,15} = .16$	$P_{5,16} = .16$	$P_{5,17} = .16$	$P_{5,18} = .16$	$P_{5,19} = .16$
	$P_{6,0} = .16$	$P_{6,1} = .16$	$P_{6,2} = .16$	$P_{6,3} = .16$	$P_{6,4} = .16$	$P_{6,5} = .16$	$P_{6,6} = .16$	$P_{6,7} = .16$	$P_{6,8} = .16$	$P_{6,9} = .16$	$P_{6,10} = .16$	$P_{6,11} = .16$	$P_{6,12} = .16$	$P_{6,13} = .16$	$P_{6,14} = .16$	$P_{6,15} = .16$	$P_{6,16} = .16$	$P_{6,17} = .16$	$P_{6,18} = .16$	$P_{6,19} = .16$
	$P_{7,0} = .16$	$P_{7,1} = .16$	$P_{7,2} = .16$	$P_{7,3} = .16$	$P_{7,4} = .16$	$P_{7,5} = .16$	$P_{7,6} = .16$	$P_{7,7} = .16$	$P_{7,8} = .16$	$P_{7,9} = .16$	$P_{7,10} = .16$	$P_{7,11} = .16$	$P_{7,12} = .16$	$P_{7,13} = .16$	$P_{7,14} = .16$	$P_{7,15} = .16$	$P_{7,16} = .16$	$P_{7,17} = .16$	$P_{7,18} = .16$	$P_{7,19} = .16$
	$P_{8,0} = .16$	$P_{8,1} = .16$	$P_{8,2} = .16$	$P_{8,3} = .16$	$P_{8,4} = .16$	$P_{8,5} = .16$	$P_{8,6} = .16$	$P_{8,7} = .16$	$P_{8,8} = .16$	$P_{8,9} = .16$	$P_{8,10} = .16$	$P_{8,11} = .16$	$P_{8,12} = .16$	$P_{8,13} = .16$	$P_{8,14} = .16$	$P_{8,15} = .16$	$P_{8,16} = .16$	$P_{8,17} = .16$	$P_{8,18} = .16$	$P_{8,19} = .16$
	$P_{9,0} = .16$	$P_{9,1} = .16$	$P_{9,2} = .16$	$P_{9,3} = .16$	$P_{9,4} = .16$	$P_{9,5} = .16$	$P_{9,6} = .16$	$P_{9,7} = .16$	$P_{9,8} = .16$	$P_{9,9} = .16$	$P_{9,10} = .16$	$P_{9,11} = .16$	$P_{9,12} = .16$	$P_{9,13} = .16$	$P_{9,14} = .16$	$P_{9,15} = .16$	$P_{9,16} = .16$	$P_{9,17} = .16$	$P_{9,18} = .16$	$P_{9,19} = .16$

$$t = N\mathbf{1}$$
[illegible]

Finally, we see that $t_0 = \boxed{\frac{213}{29} \approx 7.345}$