



ACRE Newsletter

<http://www.acrememphis.org>

Association of
City Retired Employees

Volume 3, Issue 2

July 2016

A Message from Our President

Fellow Retirees;

This is an overview of what has happened since our last Newsletter.

Pension COLA

On March 9th I sent a letter to the Mayor reminding him the last raise any retiree received was in 2012 and that was 0.5%. The history of Cola's was included for the last 20 years. Also it was pointed out everyone's income had been impacted by all the cost changes in healthcare. A reply was received that he would "certainly consider the request." And that's it, no raise was given. The MFFA and MPA President's both addressed this also, to no avail.

Health Care Retirees

At the April City Council Healthcare Oversight Committee we learned that in just 9 months the City had saved over \$20 million by removing the Pre-65's and the spouses of the working employees. But terms like "projections difficult right now", "claims...under represented", "precautions taken" were made. Then the statement was made that a key principal was to create a plan that will attract and retain quality talent. Excuse me—wasn't that what we had before the business groups and politicians thought they had a better way. Under the old way we seemed to have kept our manpower on the street.

All these actions bring to mind: "***We trained hard, but it seemed that every time we were beginning to form up into teams, we would be reorganized. I was to learn later in life that we tend to meet any new situation by reorganizing; and a wonderful method it can be for creating the illusion of progress while producing confusion, inefficiency, and demoralization.***" *Gaius 210 BC*

On June 23, 2016 MFFA, MPA, & ACRE met at City Hall with H.R. and Cigna Representatives concerning a fully funded plan for the Pre-65. It was simply stated Cigna could not offer any fully funded plan that would be cheaper than the Affordable Care Act.

So instead of trying to just help the Pre 65 as originally requested, H.R. has jumped on the idea of adding all retirees into a proposed "Private Health Exchange". They have hired Price Waterhouse Cooper to write a RFP [bid] for this private health exchange by the middle of July. Google "Private Exchanges vs. Public Exchanges" and see who the real winner would be in this change.

Remember if the "Private Health Exchange" is implemented H.R. wants it to affect all retirees: Pre-65, Post-65 Grandfathered, and Post-65 Medicare Retirees. Since we don't know exactly what this will look like don't panic yet. Chief Operating Officer McGowen assured us per the Mayor this is only in the research mode right now and not an absolute.

Conclusion

Keep your spirits up and pray that we will be treated with the respect and honor we deserve for the years we gave the City. I wonder how some of these movers would feel if it were their parents and elderly family members being constantly pressured. It never ceases to amaze me as to how those suddenly in power can lose or forget their humanity just to look good to others on their resumes.

Psalms 71:9 ⁹Cast me not off in the time of old age; forsake me not when my strength faileth.¹⁰For mine enemies speak against me; and they that lay wait for my soul take counsel together,¹¹Saying, God hath forsaken him: persecute and take him; for there is none to deliver him.¹²O God, be not far from me: O my God, make haste for my help

Leviticus 19:32 "Stand up in the presence of the elderly, and show respect for the aged. Fear your God. I am the LORD."

We will keep you updated.

Mike Lee, President

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ACRE Officers:

- President: Mike Lee
- V. President: Richard McBryde
- Secretary: John Johnson
- Treasurer: Jim Nichols
- Chaplain: Jimmy Smith
- Public Relations: Tim Cook
- Sgt At Arms: Darrell White
- Legal Advisor: Clyde Keenan
- Healthcare: Francis Bradley
- Pensions: Dan Melancon
- Membership: Darrell White
- Membership: Doug Sanders
- Legislative: Bob McCulley
- Benevolence: George Harris
- Set-up: Gary James
- Webmaster: Tim Cook



Healthcare Insurance Information

Those Retirees who have been grandfathered in the City Plans or who are paying 100% premiums and are in the Basic or Premier Plans and have a hearing problem the procedure to obtain a hearing aid is listed.

The retiree with Cigna Basic/Premier must call Amplifon Hearing Health Care Customer Service at 1-877-806-7062 and speak with a Patient Care Advocate. Your registration should take 10 minutes. Your benefits will be reviewed by Amplifon and you will be told your out of pocket costs. Amplifon will also attempt to make an appointment with Memphis Hearing Aids and Audiological Service, who is the only in-network provider with Cigna & Amplifon Hearing Health Care in the Memphis area.

During this call for the Retiree, MHAA services provides the following: 1st visit consultation at no charge, 2nd Visit fitting at no charge. MHAA does not charge the patient for any visits associated with the purchase of Hearing Aids. The CIGNA retiree's only out of pocket cost will be those associated with the purchase of the Hearing Aids through Amplifon Hearing health Care Services. With the Basic plan you have to pay 10% of the cost of the Hearing Aids. With the Premier Plan you have to pay any cost for the Hearing Aids over the \$5,000 limit.

For those retirees who had Dental or Vision Plans with United Healthcare through the City of Memphis in 2015 and paid premiums in addition to your medical plan. Those plans were changed to Cigna through the City of Memphis Open Enrollment effective January 1, 2016. Retirees need to be aware that the Cigna In-Network providers are not exactly the same as United Healthcare providers were. Therefore you need to check with Cigna as well as your Dentist or Eye Care Professional to make sure they are in the Cigna In-Network. If you go out of Network you the retiree will have to pay more.

A number of questions have come from Retirees regarding the different costs for prescriptions and if ACRE could recommend Rx Companies. We don't make recommendations for this.

Some of you Retirees received a letter in the mail from a company who claims they can save you up to 80% on your prescription costs. Their name is GoodRx and their phone number is 1-888-277-3911. You can go online at www.GoodRx.com. One of our Pre-65 retirees said they saved over \$100 on one of their prescription medications. They did advise a key is shopping around by calling Walgreen's, CVS Pharmacy, Walmart or any other you can think of to see if you can get a better price.

Francis Bradley, Healthcare Chairman

Upcoming Judicial Elections

On August 4th Shelby County will have two judicial elections (Chancery Court Part 3 and Circuit Court Division 3) that could be very important in future cases that impact our pension and other benefits. Although ACRE, out of respect for the diversity of our membership, does not formally endorse political candidates, it is my duty as legal advisor to monitor such matters and report to the Board and Membership what information I have derived on these candidates. Following our formal meeting, during lunch, I will be available to discuss the prospective candidates and their backgrounds with any members who wish to do so.

Clyde Keenan, Legal Advisor

Public Relations Message

We **cannot** put everything we would like to in the printed and mailed Newsletter, so we have begun an electronic Newsletter that is emailed to everyone on the ACRE Email List & then posted on the ACRE Website. The electronic Newsletter has considerably more information in it for our members. Please sign-up today for the emails and check Our Website for more information.

Don't forget the **Credit Union Luncheon** Wednesday, July 20th at the Shrine Building at 5770 Shelby Oaks Dr.

Tim Cook, IT/Webmaster



Collins Makes Pension Fund Changes

In today's labeling of individual beliefs according to political correctness, you can be assigned many labels according to those who do not agree with you. The label that I am particularly proud to be associated with is a "REALIST" or "it is what it is" and this is the approach that must be taken with the City's Pension Fund. Chief Financing Officer Brian Collins has been reallocating several millions of dollars from the Pension Fund into speculative Hedge Funds, Real Estate and Emerging Markets hoping to curtail a repeat of the 2008 stock market crash on the Pension Fund and it is sincerely hoped that he is correct. Chief Collins has proposed a financial plan for the City of Memphis to contribute an additional \$50 million a year to the Pension Fund to meet the State of TN requirement to make the Pension Fund fully funded to meet its liability. As a "Realist" it can be shown that no additional contribution to the Pension Fund was made in 2014 and only \$9.2 million was deposited in 2015 from the \$21 million taken from the "OPEB" (Employee's Medical Insurance) fund. As of 07/01/2016 there have been no additional funds deposited into the City's Pension Funds other than the prevailing 6% of the total amount of all employee salaries. As a "Realist" it is believed that the Pension Fund will remain stable enough to fund the Retirees already retired, but for those who are still active employees and all new employees the future of the Pension Fund is definitely not clear

Dan Melancon, Pension Chairman



ACRE Deaths

In Memory of OUR Retirees, we say goodbye to the following retirees. Their families are in our thoughts and prayers. Though they have left us, they are never forgotten:

- Eugene Douglas, MPD
- Freeda R. Bowers, MPD
- Billy Brooks, MPD
- Swayne Merrell, MPD
- William M. Harrison, MPD
- Robert D. Hall, Sr, MFD
- Owen B. Holcomb, MPD
- Andy Corbett, MPD
- Judy McCown, LAW
- Donald Copeland, MFD
- James Dowling, MPD
- Charles R. Creamer, MPD
- Charles W. Phillips, MFD
- Jerry V. Arnold, MFD
- David L. King, MPD

ACRE Membership Expiration Dates

Please check your membership expiration date on the front of this Newsletter. On the back of this newsletter you will find a Renewal Form; if your Membership is **Past Due**, please fill out the Membership Form and mail it to the address on the Form with the proper amount. You can also go to the ACRE Website at www.acrememphis.org and find this

information. And the Membership Card we sent you has your Expiration Date in the bottom right hand corner of your Card. Please contact me at (901) 351-3945 or Doug Sanders at (901) 377-3952 if you have questions regarding your membership or your dues.

Darrell R. White, Sr., Membership Chairman

NEW MEETING TIME

The ACRE General Meetings are scheduled for the 3rd Wednesday of the month and start at 10:00 am, unless otherwise notified.

In the case of inclement weather, please check the News for School Closings — if the Schools are closed there is **NO Meeting!!!**

You can check the ACRE Online Calendar for any changes, including location.

Remember 10:00 am !!!

Gary James, Set-up Chairman

BENEVOLENCE COMMITTEE TRIES TO KEEP YOU INFORMED

The Benevolence Committee tries to send out Sympathy Cards and Getwell Calls when someone notifies them that one of our members is sick, in the hospital or has died. The Members names are usually listed on our Website at www.acrememphis.org and we try and list them here in the Newsletter. Some times we do miss someone, even with our best efforts and intensions.

If any of you know of someone we may have missed, or you know of a member who is Sick or in the Hospital, please call the ACRE Office at (901) 525-2615 and let us know. Also, we depend on our members to let us know when we have not acknowledged a sickness and/or death.

George Harris, Benevolence Chairman



Letter to City Mayor Strickland



ASSOCIATION OF CITY RETIRED EMPLOYEES

638 Jefferson
Memphis, TN 38105-4912
(901) 525-2615

March 8, 2016

The Honorable Jim Strickland
Mayor City of Memphis
125 N. Main Street
Memphis, TN 38103

Dear Sir:

As you are preparing your Budget for FY 2017, I am respectfully requesting that you consider allowing an increase to the retiree's pensions. It is understood that the financial situation is stressed. But as you can see from the attached documents your retirees have also been stressed by the decreases in their income due to changes in their healthcare costs.

I am sure you are aware that many of your retirees are on fixed incomes. They like others are facing a daily task of maintaining their living standards during these times of hardship and making choices that oftentimes affect their wellbeing.

I have always found you to be open minded and fair and I appreciate how you consider the needs of every facet of the City's operations. I thank you for your leadership and hope that your Administration will be able to provide some type of increase to help your retirees.

With respect, I am

Michael W. Lee Sr
President A.C.R.E.

Attachments:

20 Year History of City COLAs
Impact on Typical Retiree

(see Page 5 for attachments)

Abridged Treasurer's Report

At half a year into 2016 we have \$10,500.00 budgeted expenses. Actually we spent \$5,000.00 leaving us in the black on our budget through the 6th month of 2016. However, if we have to go into our Legal Fund for litigation against the City of Memphis, we could deplete our funds very quickly. So, please keep paying your **ACRE Dues** and if you can add a little more for our Legal Fund it would be appreciated.

If anyone has any information on a retiree in the hospital or who has recently died, please notify the ACRE Office so we can help make sure the **widow/widower** gets everything they are entitled to. The ACRE Office phone number is (901) 525-2615 and is answered 24/7 by an elected Officer of ACRE unless we are in a Meeting or helping another member, in which case you will be called back as soon as possible!

Jim Nichols, Treasurer



20 Year History of COLAs for City Retirees

20 Year History of COLAs for City of Memphis Retirees from July 1, 1996 thru June 30, 2016

Fiscal Year	0%	1996	1997	1998	0%	1999	0%	2000	2001	0%	2002	2003	2004	2005	2006	2007	2008
1st Yr	1%	1995	1996	1997	1%	1998	1%	1999	2000	1%	2001	2002	2003	2004	2005	2006	2007
2nd Yr	1%	1994	1995	1996	1%	1997	1%	1998	1999	1%	2000	2001	2002	2003	2004	2005	2006
3rd Yr	1%	1993	1994	1995	1%	1996	1%	1997	1998	1%	1999	2000	2001	2002	2003	2004	2005
4th Yr	1%	1992	1993	1994	2%	1995	2%	1996	1997	1%	1998	1999	2000	2001	2002	2003	2004
5th Yr	2%	1991	1992	1993	2%	1994	2%	1995	1996	1%	1997	1998	1999	2000	2001	2002	2003
6th Yr	2%	1990	1991	1992	2%	1993	2%	1994	1995	1%	1996	1997	1998	1999	2000	2001	2002
7th Yr	2%	1989	1990	1991	2%	1992	2%	1993	1994	1%	1995	1996	1997	1998	1999	2000	2001
8th Yr	2%	1988	1989	1990	2%	1991	2%	1992	1993	1%	1994	1995	1996	1997	1998	1999	2000
9th Yr	2%	1987	1988	1989	3%	1990	3%	1991	1992	2%	1993	1994	1995	1996	1997	1998	1999
10th Yr	2%	1986	1987	1988	3%	1989	3%	1990	1991	2%	1992	1993	1994	1995	1996	1997	1998
11th Yr	3%	1985	1986	1987	3%	1988	3%	1989	1990	2%	1991	1992	1993	1994	1995	1996	1997
12th Yr	3%	1984	1985	1986	3%	1987	3%	1988	1989	2%	1990	1991	1992	1993	1994	1995	1996
13th Yr	3%	1983	1984	1985	3%	1986	3%	1987	1988	2%	1989	1990	1991	1992	1993	1994	1995
14th Yr	3%	1982	1983	1984	3%	1985	3%	1986	1987	2%	1988	1989	1990	1991	1992	1993	1994
15th Yr	3%	1981	1982	1983	4%	1984	4%	1985	1986	3%	87	88	89	90	91	92	93
16th Yr	3%	1980	1981	1982	4%	1983	4%	1984	1985								
17th Yr	4%	79	80	81	6%	82	4%	85	86								
Mayor W.W. Herenton																	

Fiscal Year	0%	2009		0%	2010	0%	2011	2012	0%	2013	2014	2015	2016
1st Yr	1%	2008		0.5%	2009	0.5%	2010	2011	0%	2012	2013	2014	2015
2nd Yr	1%	2007		0.5%	2008	0.5%	2009	2010	0%	2011	2012	2013	2014
3rd Yr	1%	2006		0.5%	2007	0.5%	2008	2009	0%	2010	2011	2012	2013
4th Yr	1%	2005		0.5%	2006	0.5%	2007	2008	0%	2009	2010	2011	2012
5th Yr	1%	2004		0.5%	2005	0.5%	2006	2007	0%	2008	2009	2010	2011
6th Yr	1%	2003		0.5%	2004	0.5%	2005	2006	0%	2007	2008	2009	2010
7th Yr	1%	2002		0.5%	2003	0.5%	2004	2005	0%	2006	2007	2008	2009
8th Yr	1%	2001		0.5%	2002	0.5%	2003	2004	0%	2005	2006	2007	2008
9th Yr	2%	2000		1%	2001	0.5%	2002	2003	0%	2004	2005	2006	2007
10th Yr	2%	1999		1%	2000	0.5%	2001	2002	0%	2003	2004	2005	2006
11th Yr	2%	1998		1%	1999	0.5%	2000	2001	0%	2002	2003	2004	2005
12th Yr	2%	1997		1%	1998	0.5%	1999	2000	0%	2001	2002	2003	2004
13th Yr	2%	1996		1%	1997	0.5%	1998	1999	0%	2000	2001	2002	2003
14th Yr	2%	1995		1%	1996	0.5%	1997	1998	0%	1999	2000	2001	2002
15th Yr	3%	94		1.5%	95	1%	96	97	0%	98	99	2000	2001
Mayor Pro Tem Myron Lowery				Mayor A.C. Wharton				No Retiree Raises					



More information on the Internet

For those of you with a computer or access to a computer there are several websites you need to really consider using. One note https: means the site is secure with extra protection for your information's safety.

<https://ebusiness.memphistn.gov> The City of Memphis website is where you can go to view your check stub, who you have listed as beneficiary, and many other items that can help you. You must have a user name and password. The City Help Desk can help you if you have problems setting these up, just call 576-6100.

<https://mycigna.com> This is Cigna's website for its customers. Again you will set up a user name and a password. Then you don't have to wait for Cigna to send your E.O.B.'s [explanation of benefits statements]. This could save you a lot of headaches because it shows you where your claim is in the system, how much Cigna intends to pay and what you potentially will owe your providers.

<https://mymedicare.gov> This is Medicare's website. When you go to the site and log in, Medicare will send you a generic password which will allow you access for the first time to your files. Remember to immediately change that password to one you are comfortable with the first time you access the system. This usually takes

about a week to arrive via U.S. Mail. Your user name and account only allows you access to your files, if your spouse is on Medicare also, then you have to set her/him up on their own accounts. Some folks use their social security number as their user name I decided to use another User name instead. Do what is comfortable to you. When I see a doctor in a few weeks after the visit I go online to this site and check to see if the bill has come in. You can observe exactly what Medicare paid on your bill and what they feel you may owe. You can also make certain the Crossover is set up correctly for your account. After viewing this site I then check the my CIGNA site to see if they have gotten the bill from Medicare and what Cigna is going to pay.

www.acrememphis.org This is your ACRE webpage, hosted by webmaster Tim Cook who is also your Public Relations elected officer. Everything that we believe you need to know to help you in your decisions is submitted by your Board Members and is placed on the web site by Tim as quickly as he is able. Critical issues make the first page you open. Further explanations are on the tabs that you can click on. Want to know more about pensions then click that tab, same with Healthcare and other issues.

VICE PRESIDENT'S REPORT

I want to continue to thank each of our members who take time to attend our monthly meetings. ACRE is working by attending meetings that might affect our members Health Insurance and Pension. We continue to bring the information we get to each Monthly meeting. We also send Emails when we get information. The monthly meetings is the best time to stay informed and up to date.

Looking forward to seeing you on July 20, 2016, at the **Shriner's Building, 5770 Shelby Oaks Drive**, and Lunch provided by the Memphis City Employees Credit Union.

Richard McBryde, Vice-President

Health Clinic Still Open

The City still has the Health Clinic which is open Monday through Friday from 9 am to 4 pm. A licensed Nurse Practitioner will be on duty. There is no co-pay for the visit and the Clinic is a quick way for Retirees to get looked at without having to make an appointment. The Clinic ***is not for every kind of emergency***. It is for minor problems such as colds, flu, etc. You earned the right to use this Clinic, now go use it.

**Keenan Law & Consulting
6465 N. Quail Hollow #200
Memphis, TN 38120**



Can we help with your problem?

Our ACRE Office phone number is 901-525-2615 and Jim Nichols mans the phone 98% of the time. If it rolls to Voice Mail please leave us a message and we will usually call you back within a couple of hours. Over the last few years we have placed a lot of information to alot of your questions on our website, also things can sometimes be answered better if you get used to checking some of the websites listed on Page 6.

When we do talk with you, it is helpful for you to have complete information handy. Please remember we do not want to get into what kind of illness you have, procedure you had, or other information that might fall under HIPPA. Our communications will stay generic and we talk more about your problem to try and figure out how best to help you. That way we avoid any HIPPA concerns down the road, and we are able to be advocates for you with the City Benefits Office. If your complaint deals with a medical procedure, then you will have to handle it yourself since we cannot speak to medical issues for you.

Finally, remember when you call any of us for help, be patient with us. This is probably the first time we have heard about your situation; therefore, there are many questions we must ask in order to help you. We are trying to obtain enough information whereby we can give you the best possible service and advice. Just be assured we have your best interests at heart and are just trying our best to help you. ACRE has been serving City of Memphis Retirees since 1990 and we hope to continue to do so for many years to come.

John Johnson, Secretary

Public Relations Meeting Message Update

We understand that many of you are confused about when and where ACRE Meetings will take place. Your ACRE Board and a Special Committee is attempting to solve that very problem. There appears to be some issues with having our Meetings in the SCS Auditorium, however we are addressing the issue with the proper officials at SCS. With numerous changes happening at SCS not everyone stays in the loop, which at times affects us and our Members' Meetings. But please rest assured we are working diligently to solve this problem. As soon as the problem is completely resolved we will let everyone know.

Tim Cook, Public Relations



Our General Meeting with Luncheon

The ACRE General Meeting and the **Credit Union's Luncheon** for ACRE Members will be this month on July 20th at 10:00 am at the **Shrine Building located at 5770 Shelby Oaks Drive**. The Shrine Building is directly across from the old Sheriff's Sub-Station.

Your Pension Information

Currently (Apr2016) the City of Memphis Pension Fund has approximately 83.04% of its funding liabilities which is still only (3) three percentage points lower than the State of TN Pension Fund at 86%. Price Waterhouse Corp. (PWC) reported in 2015 the City of Memphis Pension Liabilities have increased from 2.51 billion to 2.53 billion. If the City of Memphis were to raise its contributions to match the Pension funding by the State of TN, then the City of Memphis would have the funds to give the City Retirees a much needed raise.

It is not reasonable to believe that the State of TN would initiate an ultimatum towards the City of Memphis for being only (3) three percentage points beneath the State's own standards Pension standards. If you have any questions or concerns please call the office (901) 525-2615 or email me at Pensions@acrememphis.org or my email at dmelancon2@gmail.com

Dan Melancon, Pension Chairman

MEMBERSHIP FORM

Send dues to: A.C.R.E.
638 Jefferson Avenue
Memphis, TN 38105

Name _____

Mailing Address _____

City _____ State _____

Zip _____ HPhone _____ Cell _____

Dept. retired from _____ Year _____

(Check one) New Applicant _____ or Renewal _____

Your Spouse's name _____

Email address _____

Extra amount for Legal Fund enclosed _____

Today's Date (MM/DD/YY): _____

DUES: \$25.00 PER FISCAL YEAR
(or \$15.00 for surviving spouse)

THANK YOU FOR YOUR PART IN ACRE!

CITY OF MEMPHIS PENSION FUND MONTHLY TOTALS

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2011	\$1.969	\$2.006	\$2.004	No Rpt	\$2.012	\$2.000	\$1.986	\$1.899	\$1.785	No Rpt	\$1.876	\$1.886
	78.76%	80.24%	80.16%		80.48%	80.00%	79.44%	75.96%	71.40%		75.04%	75.44%
2012	\$1.858	No Rpt	\$1.997	\$1.998	\$1.896	\$1.922	\$1.934	\$1.955	\$1.985	\$1.965	\$1.950	\$1.970
	74.32%		79.88%	79.92%	75.84%	76.88%	77.36%	78.20%	79.40%	78.60%	78.00%	78.80%
2013	\$2.034	\$2.036	\$2.075	\$2.116	\$2.107	\$2.039	\$2.069	\$2.053	\$2.116	\$2.174	\$2.183	\$2.203
	81.36%	81.44%	83.00%	84.64%	84.28%	81.56%	82.76%	82.12%	84.64%	86.96%	87.32%	88.12%
2014	\$2.162	\$2.221	\$2.209	\$2.198	\$2.222	\$2.245	\$2.206	\$2.240	\$2.175	\$2.196	\$2.206	\$2.191
	85.45%	87.78%	87.31%	86.88%	87.83%	88.74%	87.19%	88.54%	85.97%	86.80%	87.19%	86.60%
2015	\$2.171	\$2.228	\$2.217	\$2.235	\$2.252	\$2.201	\$2.207	\$2.176	\$2.078	\$2.137	\$2.130	\$2.092
	85.81%	88.06%	87.63%	88.34%	89.01%	87.00%	87.23%	86.01%	82.13%	84.47%	84.19%	82.69%
2016	\$2.005	\$1.987	\$2.090	\$2.101	\$2.094							
	79.25%	78.54%	82.61%	83.04%	82.77%							