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Calendar	QUARTERLY DIVIDENDS PAID				Full Year
	Mar.31	Jun.30	Sep.30	Dec.31	
2016	NO CASH DIVIDENDS BEING PAID				
2017					
2018					
2019					
2020					

These shares carry a Timeliness rank of 2 (Above Average). The stock has risen approximately 13% in value since our last full-page report in May and should have more room to run in the near term. Too, conservative investors will be impressed by the favorable marks for Safety (2) and Financial Strength (A+). On the downside, capital appreciation potential out to 2023-2025 is below average.

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