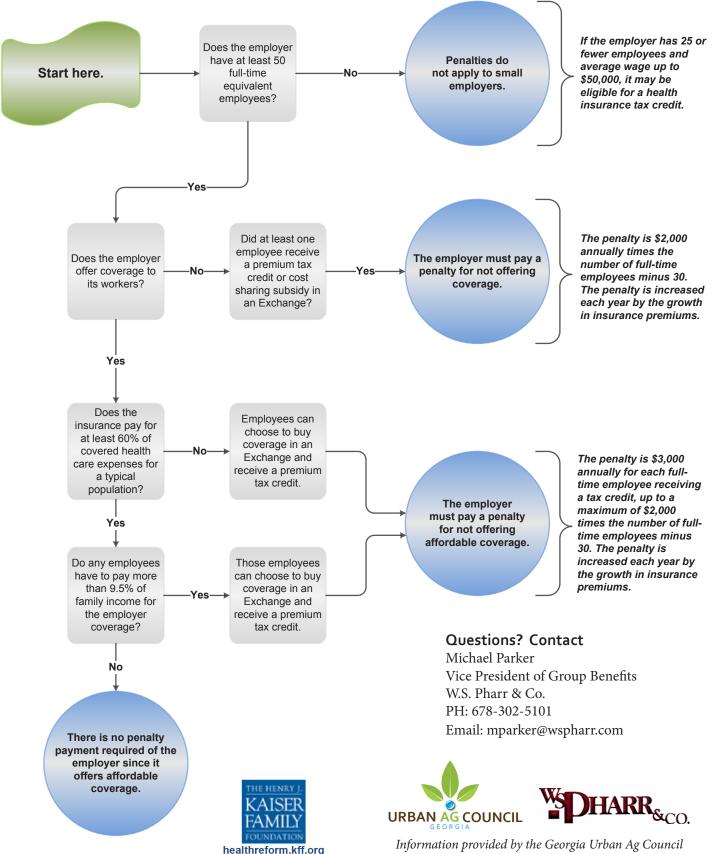
Penalties for Employers Not Offering Affordable Coverage Under the Affordable Care Act Beginning in 2014



and W.S. Pharr & Co.