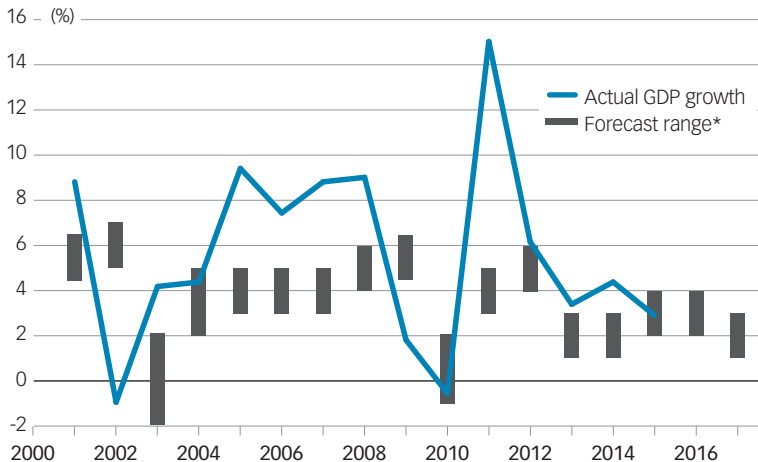


Sobering 2016 forecast



**Forecasts made in November of the previous year*