Participants

				Class	Vans/	Bulk/	Other	Total
Type	Specialization		Class 8	5-7	Flats	Tanker	Trailer	Fleet
For Hire TL	automotive components		300		700			1000
For hire	General Freight		130		338			468
Utility	Government	Refuse/Disposal/Pu	311	453	27		426	1217
For Hire TL	None	Textiles	175		500			675
For Hire TL	Building Supplies - Flatbed Loads		170		430	20		620
Private	Beverage	Reefers/Beverage	80	15	80			175
Leasing			165		400			565
For Hire	Flatbed		325		470			795
Private	Food and Beverage	Beer and food	43	74	127			244
TL	For Hire		85		350			456
For Hire	Bulk	Chemicals & Gasol	950		50	1800		2800
TL	Flatbeds, Steel		800		850			1650
TL	Dry Van - general	automotive parts	2000		4800			6800
Private	Food		37		140			177
LTL/TL			120		225			345
Private	Caskets		139	250	480			869
TL	Tank Truck	Chemicals & Oil	26			40		66
Privte	Food Stuffs		736	46	1183		183	2148
For Hire TL	General Freight		192		467			659
For Hire TL/LTL	Fully Refrigerated	Food stuffs	500	135	900			1535

Analysis

Original question will appear in italics followed by responses:

If you have enough miles accumulated on any power units with 2007 EPA emissions-compliant engines to determine how they are performing vs. past engine technology

> *Generally, how does the performance compare to other engines with regard to fuel economy, overall performance and maintenance issues?*

- □ Good performance, low maintenance (Volvo)
- □ Improved economy, no maintenance issues (No brand identification)
- □ Maintenance intervals are shorter and fuel mileage is less (Brand not identified)
- □ Lower mpg, very poor performance and many after treatment issues (CAT C15)
- □ New engine Jake brakes under perform, very weak compared to pre-2007 engine brakes (MBZ/OM460LA)
- □ We have lost .5 mpg with series 60's but have been averaging 6.9 with the (5) DD15's we have
- □ Several regeneration problems, improved performance and great driver acceptance (CAT C13)
- □ Slight increase on MPH, cost per mile on maintenance has also increased by .004 thus far (Detroit)
- □ Reliability is much better, fuel economy is less but that's due to ULSD! Economy actually lot worse in older EGR year models with ULSD than in the EPA 2007 engines (DDC & Cummins)
- □ We have Cummins ISX & Volvo D11. The Volvo D11 had numerous issues caused by poor assembly at factory. The Volvo's have other design flaws that still haunt us, exhaust mounting, severe 7th injector issues. Both manufacturers have programming issues; one issue is that the trucks don't always follow the level 1, 2, 3 sequence. Sometimes they just go to level 3. Fuel economy on Volvo is very good. MPG on ISX is about standard
- □ Fuel economy is .2 to .4 MPG poorer. Maintenance issues have increased greatly. Some due to lack of driver training and understanding but most due to DPF related problems. (CAT)
- □ Mileage decent and perform well (CAT C13)

If you have hard data about fuel economy on these new engines, please complete the following table comparing that data to pre-2007 engines.

Pre 07		EPA 2007	
Brand	Avg MPG	Brand	Avg MPG
Volvo	6.836	Volvo	7.062
	5		5.2
CAT C15	5.7	CAT C15	5.4
CAT C11/C15	6.52	/OM460LA	6.364
Series 60 DD	6.7	ries 60 DD	6.2
CAT 13		CAT 13	
Detroit	6.6	Detroit	6.7
DDC & Cummins	6.0 & 5.5	& Cummins	6.0 & 5.5
CAT	7.01	CAT	6.7
CAT C13	7.2 CDN	CAT C13	7.5CDN

What kind of problems (if any) are you seeing with DPF filters in light duty through heavy duty trucks?

- □ CAT has multiple after treatment issues. We are on the 4th update and still hasn't fixed the problems
- □ No difference in local service with CAT 13
- □ None on the DPF, however the bellow pipe has failed several times
- □ Premature failures, sensor issues, plugging due to dozer valves not working right
- □ Our experience only with heavy duty. We have one replaced on each manufacturer
- □ Filter plug up prematurely. Sensors a problem. Very sensitive to fuel contamination, water

How much was "driver involvement" (ignorance) a factor in initial DPF functions and how have you corrected this?

- □ We trained all drivers going into DPF units, no problems
- □ Drivers ignoring and by-passing automatic re-gen
- □ Drivers think they can get better mpg with the manual re-gen switch in the "stop" position. Systems do not allow you to disconnect the stop feature and allow manual re-gen
- □ We did extensive training with our drivers and have had no drivers issues to date
- □ Training, training, and more training! We spend about 1 hour / driver on this
- □ Tremendous problem, but then again if programming was improved, driver involvement would be much less. We have laminated cars in tractor cabs, plus the "sticker above the visor" helps much
- □ At this point as high as 50% of problem (not only drivers but all involved including dealers and OEM rep's)

If you are impacted by the CARB approaching regulation for retrofitting DPF's to existing equipment, how do you plan to comply?

- □ We have secured grant monies to assist in DPF retrofits for 30 existing vehicles and replacement of 8 older vehicles. We are working toward additional grants for retrofits for another 10 vehicles. This will bring our "fleet average"(using CARB's on-line "fleet average calculator) into emissions compliance thru the year 2013. At that point we will be turning over vehicles to new vehicles using 2010 technology (CARB's final step of compliance). We will also be moving some retrofitted

vehicles in 2013 into our far north California operations to run exclusively in the state "Nox exempt" (DPF compliance only, no Nox required) counties. Our strategy is a combination of partial early compliance (to gain "early action credits" plus take advantage of grant programs) plus postponing most new vehicle purchases until after 2010 (to avoid replacing vehicles twice). Our advice is "it's going to happen, therefore have a plan"
- □ Stay out of CA
- □ Should not have to utilize aftermarket DPF if we keep up with normal vehicle replacement cycles
- □ Lease all equipment from Penske and Ryder
- □ We will just run later model trucks in CA

Are you putting off some equipment purchases until after 2010 engine technology is firmed up with the thought that 2010 engines may give better overall performance than current available engine brands/technology?

- ° *Yes, I believe 2010 engine technology may be better because*
  (4) Respondents
  - □ SCR may add one more vehicle system, but engine systems will probably be better tuned for increased fuel economy. We want to avoid high levels of EGR
  - □ Is new and made to last a long time
  - □ Because it will be worse
  - □ The engine can run a bit dirtier but be cleaned up with SCR
- ° *We may be holding off some purchases but it is not related to 2010 engine technology.*
  (8) Respondents
- ° *No, we are not delaying any needed equipment purchases*
  (8) Respondents

If you are a CAT engine user, how are you going to spec future units with no CAT engines available in the market?

- □ We are buying our last CAT engine with a present order. 2010 and later will likely be the Paccar engine in Peterbilt and KW chassis
- □ With a lump in my throat and Cummins
- □ Switched to Cummins prior to the CAT announcement
- □ Mercedes
- □ We have 15 CAT's but would not have reordered them even if they were available
- □ We will be evaluating International MaxxForce, DD13 and Cummins ISX
- □ Detroit power looks to be the future of our fleet. Cummins will be in the same situation as Cat by 2010. All OEM's will have their own engine. Cummins will be too high priced after the OEM's bring their own engines on line. Cat was smart to exit early.
- □ DD12 or DD15 engine, possibly start buying Internationals with an International engine
- □ WE are testing all new engines except PACCAR. Expect delivery of International with MaxxForce and Cummins power, FTL with DD13, Volvo and Mack trucks by 2009
- □ MaxxForce or Cummins

Since only one engine manufacturer at the present time (International) has expressed plans to offer non-SCR 2010 engines, how are you deciding which engine manufacturer/technology you will use after 2010?

- □ Right now, its wait and see, performance needs to improve to off set the cost of SCR engines, whatever that cost is
- □ We do not see SCR as a negative issue at this time. We are sorry to see CAT exit but the Paccar engine looks promising
- □ Bet they don't
- □ Stick with what we know
- □ We run a lot of MB's; we will stick with the Detroits

- Current International user. No change planned
- Using Volvo and Mack
- International has asked for the EPA to put a hold on 2010 requirements. Might mean they cannot achieve the requirements either
- Will use SCR technology if we have to avoid IHC. Poor local dealer support after the sale necessitates the use of non-IHC power
- That is being decided for us by the OEM. Since we are primarily a Freightliner fleet we have a choice of Cummins or Detroit Diesel. If our current DD15's continue to perform as they are now we will stay with Detroit Diesel
- We will be evaluating International MaxxForce, DD13 and Cummins ISX. The majority of our fleet is Int. and we will give serious considerations to the MaxxForce engine
- We wish to be EPA compliant without the use of credits, therefore that is our deciding factor
- Not worried about SCR
- Recommendations from leasing companies and personal review
- We have always used IH with Cummins. It is my opinion that Cummins has always been the leader in emission technology, but on the same token, very interested in IH MaxxForce engines
- It will be SCR. International just announced they will be using credits to get through 2010 engine mandate. I foresee International going to SCR maybe not in 2010 but by 2012
- We are looking at buying Internationals for the first time in 30 years to get non-SCR engines. This is currently our preference
- Will depend on whether the MaxxForce has better MPG than others now because other may catch up or pass in 2010
- Hoping MaxxForce is ready

If you have had experience with UREA injection in 2010 test engines, what have been the results?

No answers given

How do you plan to deal with UREA injection in SCR engines (where, who, how, etc

- If we use it, we will most likely want to have it available at our servicing locations
- We will keep quantities of Urea (DEF) at our terminals as required
- Don't know. They say doesn't work after 86 degrees and I'm in South Florida
- Am totally unsure
- Use the major truck stops for fuel and keep tote on hand at shops for fill up when units are PM'd
- Haven't thought it through yet
- When we purchase them we will have UREA on site and hopefully be able to find it on the road
- We have a number of terminals with fuel and if we choose the SCR system, we will have SCR at the terminals for convenience and cost control.
- There is no need for alarm and it will be available at the diesel pump for simultaneous refueling
- I anticipate the programming of these engines to have several issues. If we do order any of these, we will base them only at on location in a day ca and fuel from that location with particular trained drivers.
- Don't expect it to be a big problem. The OEM's will have it worked out
- Not use, this is why we are looking at Int.
- Not sure yet. W fill up mostly at our own locations so infrastructure will be a concern
- Hoping we don't have to

Do you have specific concerns about any of the following?

Number who expressed concern in ( )

- Availability of UREA in all geographic areas in which your trucks travel? **(5)**
  - Availability will be poor across entire country. If not that many sales of this technology, then this will result in not that many places increasing their overhead by having infrastructure
  - Truck stops will carry UREA
  - 48 states
- Controlling the UREA/Fuel ratio **(2)**
- How to make sure UREA is injected when its required **(1)**
- Other concerns? **(7)**
  - Cost. Will the units have to be inspected for proper operation and who will be doing the inspections? Will there be a fee? How long will the system be under warranty?
  - The product and its application are a non-issue. The only concern is the market and who is going to control it. Also, reaction to the media hype (this is a simple product that is being made a lot more complicated than necessary and, as current economic conditions show, alarming press reports affect economic perception
  - Climatic control of UREA
  - The sensors will not be able to respond as designed
  - Cost???
  - Placement of devices

Do you have any information you can share regarding 2010 engine warranties?

No answers

How will current economic conditions impact your decisions for 2010 equipment?

- Cash flows need to get better or we will look at used not new
- Putting it bluntly, the current economic plan is "cut expenses, hang on tight and hope to survive to become a last dog standing" We are currently "ok" because of very low debt. We wish to stay that way for immediate future and that will limit purchase decisions to "just what we need"
- Fewer units
- Keeping a close watch on every dollar
- In most cases very much…we will wait and see how things look next year. If there is not enough freight he trucks are going to sit anyway. Might as well let paid for truck sit
- No changes
- Delay anything not needed
- Equipment is on hold due to the economy for '09
- There has to be freight to pay the bills
- Carefully considering purchase decisions for the future
- Unknown at this time
- Hope to still be in business…ask me later!
- Size of fleet
- Dramatically - if freight volume and profits exist like the late 90's, then everything is easier to swallow. Since that isn't gonna happen, money will be very tight and now will not be the time to trying anything new.
- Current economic conditions will not impact my decisions in 2010. W will see what economic conditions are in 2010
- Putting off purchasing new equipment until we see better economic conditions
- If conditions get worse, may hang on to trucks longer
- Will definitely scale back equipment purchasing until we see what 2009 brings

If you have any Class 8 Hybrids in service, what is your experience with them?

No answers

At what mileage do you typically trade Class 8 OTR vehicles?

Average: 781,250 miles
Median: 650,000 miles

What percent of your fleet is equipped with APU's?

Only (8) fleets indicated that any percent of their fleet was equipped with APU's reflecting an **average for the entire group at 12%**; However, by taking only those **fleets that actually have any APU's on their equipment – the median percent equipped is 16%**

Do you plan to add APU's to new or additional equipment in your fleet?

Yes **(6)** all but one of the fleets that already have APU's plan to add more
NO **(11)** None of the fleets that don't currently have APU's on their equipment plan to add them in the future – so the decision has basically been made – if a fleet has not added them yet, they probably are not going to.

Do you prefer to have APU's factory installed or retrofitted?

Factory installed (**4)**
Retrofitted **(3)**

If you have experience with any of the listed products, please give feedback on good and bad

Product	Experience (good and bad)
Super Single Wide Based Tires	□ Tested 14 units, 3 million miles. They do save fuel and we are installing them on all our 05 thru 08 units. Would not use them without a tire pressure monitoring system; we use Doran □ Don't live up the hype □ We have a few tractors with wide base tires and have had good luck with them. Will equip the fleet at some point. Just tractors not trailers □ Good □ Too costly □ Prior experience was poor due to lack of over-the-road availability. Maybe this has improved since I last used them. I also experience poor capping performance. □ Testing now, at about 40,000 miles no issues yet □ Good □ Have to manage tires better but they are working well for us
Off-Idle cab heating and cooling (not diesel APU)	□ Going to try NITE system □ Espar heaters - great product - make sure your batteries are up to specs □ Diesel fired heaters being installed on 70 new tractors. They do work well, no maintenance experience □ Good (2) □ Good, and various systems, but most are inadequate for the required time □ Good - cab heaters pay for themselves in a 4-month heating season □ Bunk heaters work well
Fuel Optimization Software	□ Best software purchase ever □ Good □ Our fuel people use it
CJ4 Oil	□ Great oil; tested for a year and decided to increase our oil change intervals to 28,000 to 22,500 □ Good, oil analysis looks excellent □ No problems □ Seems to work ok but is costly □ No problems □ Converted in 2007 for improved engine protection □ Negative, reduced our oil drain intervals □ Good □ Use 100% - no issues □ Slightly higher cost □ No issues at all

What aerodynamic devices are used on your trailers?

- Nose cone front windbreak
- None because of low mileage routes stretch return on investment to the point they will not pay for themselves
- We have tried the freightwings and they work. We saw 4-6% improvement in MPG, granted they are on a dedicated high vehicle speed run

How much time does your fleet spend doing PM work?

	Average Hours/unit/month	Median Hours/unit/month
Power	2.8 hours 17% of time (not in average)	3 hours
Trailer	1.3 Hours 13.7% of time (not in average)	.8 hours

If you have a maintenance program for 7th injectors, please describe

- Cleaned and checked at 90,000 miles

What are you doing (beyond normal good practice) to think "outside the box" to "conserve value" in maintenance practices?

- Our program is tuned to keep vehicles ten ears and 2 million miles so we always take a "long term perspective". We spec durable equipment, inspect it every two weeks, catch and fix things while they are small, train our drivers in good practices (including pre-trip), use good quality products, and maintain close, honest, team relationships with our suppliers and OEM's
- Before replacing a part must get supervisor's approval
- Just always try to do it the best
- Bypass oil filtration
- Extending oil life, use oil analysis
- Continue to look at ways to save maintenance expense
- Focus on over the road problem areas
- Our job is always to think outside the box, therefore this applies to "normal good practice"
- We keep our fleet for 1.3 million miles. We do not conserve value in our maintenance practices
- Use semi-synthetic oil to extend oil drains
- Extended intervals with top of the line lubricants

How do you address re-work with your technicians?

- We bring the issue to their attention and then train to make them part of the fix
- Any event is addressed (with respect and without assumptions) with the individual technician to verity exact "chain-of-events" that led to failure. We discuss "what we learned" at our monthly shop meetings if it will help others prevent a similar incident or if we need to revise our practices. Concept is "if stuck with lemons, turn them into lemonade"
- Most of our re-work is having to do outside shop's work over
- Figure out what happened and repair
- Counseling
- Try to use it as training or re-training
- Counseling and retraining
- One on one counseling and follow up training
- First find out why there was a failure and address it directly with the mechanic so he knows what the problem was and does not let it reoccur

- Through training
- Investigate whether It's training, carelessness, or what and address appropriately
- Discussing each issue with them, therefore they completely understand that it happened, that their previous actions were wrong, that we are watching thins of this nature
- Rework is less than 2%
- We are not seeing rework
- Tracked - if flagrant then tech is disciplined, if not at least coached

How have hotter running vehicles (2004 and later) changed your cooling system maintenance and specs?

- We have seen enough "predicable" heat failures with fan hubs, hoses, air compressors, and wiring that we now schedule 2004 and later vehicles for specific PM events for those items (different than our pre-2004 vehicles)
- All extended drain pro
- This is continuous pm
- Just using long life anti-freeze. Better hosing
- Performing annual lab analysis
- More frequent belt and hose changes
- Bigger radiators
- They haven't. We switched to extended life antifreeze in 1999 and continue to use it effectively today
- We regularly flush and clean radiators and charge air coolers
- Didn't - seems the 2007 actually have lower under hood temps than the 2004 EGR versions

- Maintenance hasn't, specs haven't…we always spec largest, best radiator and fan clutch for application
- We have seen a lot of change, other than the fan hubs fail more
- Buying heavy duty cooling systems - no change other than that
- No real changes so far. We prefer to stay with regular coolant with need release filter but OEM's are a problem on this

What methods are used to check and keep air in your tires?

- Doran Tire monitors and checks at service intervals
- Every SAT morning (most of our vehicles are parked that day) a technician checks every tire in the yard with an accurate gauge. Yes, that's old fashion but we save tires every week by catching problems when they are small and tire problems are a non-issue during the week. There is no substitute for "hands on, eyes open" maintenance
- Gauged every time it comes in even for a quart of oil
- Fleet survey by tire dealers (air tires when doing) and individual basis
- Manual gauge and air hose!
- Manual checks monthly by outside vendor
- Use of a gauge at each fueling. Metal valve caps only, reconditioned rims with new stems
- PSI ATIS on all trailers
- Being a CA fleet, we have to inspect every vehicle at 60 - 90 day intervals. Complete air check is done during this inspection
- Weekly lot checks and regular pm's. Daily pre-trips
- Periodic PM's
- Air inflation and air monitoring
- Stop checks , and PSI systems on trailers
- PM program and yard checks
- A gauge is put on every tire that comes through the shop
- cross fires

- Air inflation system on trailers. Regular and routine yard checks and required checks every time vehicle is in shop
- Some new units have auto inflation
- PM schedule

Do you reward drivers for checking air pressure?

No-one does (with the exception of two respondents who pointed out that they do "reward" their drivers by giving them paycheck every week).

What is your process (where, how often, etc) for washing vehicles?

- Blue Beacon every 21 days in winter and 28 days in spring thru fall
- Each tractor is washed at end of shift (daily). Our drivers are paid (and expected) to do this. It instills "pride in ownership" and our customers notice this.
- Every 2 weeks drive through
- Driver and company split washings/don't want dirty equipment
- In-house automated truckwash, weekly
- Every other week or as dictated by lease
- Must wash twice per month at Blue Beacon
- Bi-weekly utilizing an outside vendor. Washes are performed on the parking lot
- Blue Beacon twice a month. We had an automated truckwash that cost us a small fortune to maintain and recently tore it out. It never came close to paying for itself
- Once every 14 days
- Several co. wash facilities, drive self wash, Blue Beacon
- Every three weeks - good weather in So CA
- WE have high school kids wash, we only wash at one terminal, we try to wash each truck twice a month; trailers we grab as they come through, no schedule on trailers
- Every time the truck is home, (weekly)
- Washed weekly while cleaning tank trailers
- Try to do at least once per week
- Some internal, mostly summer months
- Tractors weekly, straights several times per week, trailers before each reload

Now that fuel costs are lowered somewhat, do you see freight rates dropping as well?

- Yes, until the volumes pick up
- Only if you let them
- Yes
- NO (4)
- WE sure hope not
- Fuel costs are reflected in fuel surcharges
- Yes, but not because of fuel, there is no business moving either, poor economy
- Only through fuel surcharges
- Yes, its not from fuel cost so to speak, its from lack of freight
- No - only the surcharge
- Private fleet, so hopefully cost will go down
- Fuel surcharges lowered

How long do you expect fuel prices to remain at the current levels?

- 12 to 18 months
- Our opinion is that this drop is just temporary (China and India slowdowns have reduced demand)
- Until Feb or March

- Uncertain
- This is a good question…it would be nice to plan something
- ????????
- 60 days
- Will gradually increase to 70 to 80/barrell
- Mid-2009 when the world economy begins to rebound and demand increases
- 6-8 months
- Until the economic cycle pick up
- Who knows
- Short term
- Till spring, depending on the economy. If economy makes drastic improvement, fuel will go up
- If I knew that I wouldn't be in transportation
- 9 months
- 6 months (2)
- Not very long

What methods do you use to monitor mpg and idle time?

- WE pull data from the ECM's every oil change
- We calculate MPG based on monthly gallons into trucks. WE have a 5-minute idle shutdown (and periodically check ECM idle history)
- Qualcomm/ECU/and manual for mpg
- Engine computer, and tracking devices
- Computerized monitoring, 5 min. electronic idle timers
- Programming for no idle
- Qualcomm SensorTracs and ECM Downloads
- Monthly reporting for MPG performance. Our tractor ECMs limit idle time to 5 minutes per CA clean air regulation
- Computer downloads
- Weekly, using PeopleNet ECM readout that is published for all tractors
- ECM, Qualcomm, and Fuel Purchased to Hub miles
- QC SensorTracs, engine ECM, Customer co. program
- On board systems
- We are still in process of revamping MPG monitoring. Operations can' get this done at all. Why it's a maintenance function is beyond me, especially due to driver has most impact on MPG, therefore dispatchers/driver managers should have this responsibility
- PeopleNet
- Weekly report from PeopleNet shows each tractors MPG and idle time
- Qualcomm, Networkcar, ECU downloads depending on application
- On board engine computer, some auto idle shut down
- Route Tracker through Shaw Tracking

Do you test your fuel through a testing facility?

Yes (3) How *often*:

- We establish testing baselines if fuel changes (such as with intro to ULSD). We compare to those baselines if we have reason to suspect an issue
- Test in early winter to determine additive needed

No (17)

If you know anything about available 1B Grant (technical training) Money, do you know how much is available and how to apply for it?

- Overall $1 billion is available for "trade corridor early compliance emission reduction" (but this includes all forms of transport, not just trucks) if you operate in a 1B trade corridor (especially San Joaquin or South Coast (CA)) then it is worth your time to check those air districts and also with grant assistance organizations (such as Cascade Sierra Solutions, etc.) It's going quickly so move fast!!!

What type of health insurance does your fleet offer its employees (for example – high deductible with Health Savings Account, Traditional 80/20 plan, etc?

- We are self-insured up to a point with Blue Shield backup. We try to offer "quality" insurance (not junk) to employees. With the trucking industry's health record it isn't cheap
- Excellent
- The best we can afford and keep deductibles low
- Traditional (2)
- Traditional 90/10 plan
- Moderate deductible with health savings account
- Traditional 80/20 plan
- Smorgasbord HMO, PPO, HAS, and Dental/Vision
- 80/20
- Traditional 70/30 plan
- Traditional 8020
- 80/2- with HIGH deductible, prescriptions, dental
- Hybrid, but close to 80/20 traditional
- 80/20 30 co pay, no dental or vision
- We have (3) different plans. The more you want the more it costs
- 2 plans - one with low deductible and co-pay but very low cap each year and other plan offers high deductible with co-pay and very high cap
- $500.00 per deductible, low contributions for family
- Full paid family

As a percentage of the cost, how much does your fleet contribute to each employee's health insurance premium?

- We cover all but $2.00 for each employee. Family members raise that substantially (about $800 for spouse and 2 kids purchased monthly with pre-tax dollars)
- 20%
- 70/30
- Not sure
- 80%
- 100% of premium paid
- Unknown but not enough
- 75%
- 90%
- 80%
- 60%
- 100%
- Benefit package close to 30%

Does your fleet provide health insurance for the families of employees or do you cover employee only?

Employee Only	**16%**
Employee and Family Members	**84%**

If you have any questions regarding this material, please send me an e-mail at chris@ckcvr.com and I'll try to answer them.

Happy Holidays

Chris Kemmer