

NEWS & VIEWS

Spring 2016

Attorney Advertisement

EXPERIENCED TRIAL TEAM HANDLES AUTOMOBILE ACCIDENT CASES

You may have seen commercials, advertisements or billboards regarding our mesothelioma and asbestos litigation practice. You may have retained us to represent you in a legal claim for mesothelioma, lung cancer or other work-related injury or disease. Do you know that we also handle personal injury claims for motor vehicle accidents?

The attorneys at Lipsitz & Ponterio would be happy to sit down with you and discuss your legal rights in the event you or a family member is involved in a motor vehicle accident and suffers a serious injury.

Motor vehicle accidents are common. These accidents may involve a pedestrian, bicycle, bus, motorcycle, truck or passenger car. Injuries may occur as a result of a fender bender or as a result of a more serious collision. In addition to the emotional stress associated with an accident, you may also be faced with debilitating physical pain and suffering. There may be damage to your vehicle and you may have to make numerous telephone calls to your insurance provider. Your first priority should be to seek medical treatment for your injuries. Your second priority should be a telephone call to Lipsitz & Ponterio to discuss your potential claim.



New York State follows a “no-fault” insurance system. If you carry New York State motor vehicle insurance, your insurance carrier typically provides coverage for any injury claim you make after a car accident. It does not matter who was at fault for the accident, which is why it is called no-fault. Many accident claims will begin and end with the injured person receiving a settlement from his or her own insurance provider. These benefits are paid through the New York State no-fault system. To obtain no-fault

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JUDGE AWARDS \$5.6 MILLION TO A FORMER DUREZ PLASTICS EMPLOYEE

In July 2014, Joseph Muir, age 57, was diagnosed with mesothelioma as a result of his job-related and secondhand exposure to asbestos. Following a non-jury trial in October 2015, the Court issued a decision and verdict awarding Mr. Muir over \$5 million in his lawsuit against a Canadian asbestos mining company, Hedman Resources Limited. The trial was presided over by Supreme Court Justice Deborah A. Chimes. Hedman refused to appear and defend itself at trial despite being duly and repeatedly notified of the proceedings.

Mr. Muir brought suit against several companies responsible for the sale and distribution of asbestos-containing products used at the Durez Plastics plant in North Tonawanda. Before trial, the case was resolved with all named defendants, except for Hedman.

Hedman sold millions of pounds of raw asbestos to Durez for use in the manufacture of plastic molding compound. This molding compound was then sold and shipped to other plastics manufacturers throughout the country.

During the summers of 1976 and 1977, Joseph Muir worked at Durez Plastics. His duties included weighing and testing plastic molding compounds for moisture content and plasticity. Raw asbestos was used as a binder in the manufacture of these molding compounds, and the process of handling them caused asbestos fibers to be released into Joseph Muir’s breathing zone.

Mr. Muir’s exposure to asbestos was relatively brief, as he was employed for only eight to ten weeks during two consecutive summers. His father, however, was a career employee at Durez,

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EXPERIENCED TRIAL TEAM HANDLES AUTOMOBILE ACCIDENT CASES...continued from page 1

benefits, you must file a written application with your insurance company within thirty (30) days of the accident. No-fault benefits are generally capped at \$50,000 and cover basic economic loss, including hospital and medical expenses and lost wages equal to eighty percent (80%) of your salary (up to \$2,000 per month).

Insurance companies do not always have your best interests in mind. If you are seriously injured, you need an attorney to protect your rights during the entire post-accident process. A serious personal injury is any injury which prevents a person from performing normal activities for at least 90 days of the 180 days immediately following the accident. The no-fault system does not compensate for pain and suffering or the filing of a lawsuit against the driver who caused the accident. Lipsitz & Ponterio has experience in this area, and we will file a lawsuit on your behalf, help build the facts of your case and meet time deadlines and notice requirements. ■

important information

Following an Automobile Accident:

1. If you have been injured, seek medical treatment.
2. Call the police and obtain the police report.
3. Call your insurance company.
4. Exchange insurance information and names, addresses and license plate numbers with all parties involved.
5. Make no statements alleging fault of the accident.
6. Obtain the name, address and telephone number of any witnesses.

JUDGE AWARDS \$5.6 MILLION TO A FORMER DUREZ PLASTICS EMPLOYEE...continued from page 1

and Joseph was exposed to secondhand asbestos dust and fibers unintentionally brought home on his father's work clothes. These dusty clothes were shaken out and laundered at the Muir home. Asbestos fibers float in the air for long periods of time and have a tendency to settle throughout the home, on rugs, curtains, clothes and furniture. The fibers are virtually indestructible. If not properly removed, asbestos fibers will remain in the home for years. Simple movements in such an environment can cause these asbestos fibers to become resuspended in the air.

Former and retired Durez workers have been suing Hedman for the past thirty years. Hedman sold raw asbestos without warning about the harmful effects of breathing in the deadly fibers. At the time Hedman ceased its mining operations many years ago, it had no income, no cash on hand and was facing mounting asbestos-related personal injury claims. The company had no assets except for insurance policies issued between 1967 and 1979 by a number of insurance companies providing coverage for asbestos personal injury claims.

At least until the end of 2011 or the beginning of 2012, Hedman settled hundreds of asbestos exposure claims. At that point, Hedman's primary layer of insurance coverage was fully and completely exhausted. A group of insurance companies known as "excess insurers" should have taken over paying claims under the policies they issued in 1967 through 1979. However, these insurance companies and their insured, Hedman, saw an opportunity to help themselves while leaving their victims high and dry.

In 2012, Hedman's CEO entered into a series of agreements with these "excess insurers" under which the insurance companies, some of the largest in the world, paid approximately \$6.5 million dollars

“The Muir family contends that the “excess insurers” tried to pay off Hedman in order to escape their obligations to pay outstanding and future claims projected to reach tens of millions of dollars over the next 30 years.”

to be released from their continuing obligations to defend Hedman and to pay claims such as Joseph Muir's.

The Muir family contends that the "excess insurers" tried to pay off Hedman in order to escape their obligations to pay outstanding and future claims projected to reach tens of millions of dollars over the next 30 years. What happened to the \$6.5 million the "excess insurers" paid to Hedman under the deals reached in 2012? Not a penny has been paid to the Durez workforce. Hedman paid approximately \$2 million to its own lawyers for arranging the deals, and the rest of the money was used for business purposes unrelated to compensating its asbestos victims.

The Court's verdict awarded Joseph Muir over \$5.6 million, more than half of which was allocated for medical expenses and lost

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JUDGE AWARDS \$5.6 MILLION TO A FORMER DUREZ PLASTICS EMPLOYEE...continued from page 2

income. At the time of his mesothelioma diagnosis, Mr. Muir and his wife resided in Connecticut, where he was employed as an engineer and project manager for General Dynamics Corporation. Mr. Muir's cancer quickly spread, and he had to endure chemotherapy and more than a dozen surgical procedures, causing him to experience significant and unremitting pain and suffering. After battling mesothelioma for a year and a half, he died on December 15, 2015. He is survived by his wife of over 36 years, his parents, two children and five grandchildren.

Michael A. Ponterio, who represented Mr. Muir at trial, stated that, "In order to collect the Court's verdict, the Muir family must now

bring a separate lawsuit directed against the insurance companies because of the unsavory agreements reached between Hedman and its insurers. These companies connived with Hedman's CEO to put a few million dollars in his pocket in exchange for escaping from their obligations to Joseph Muir and other men and women who worked at Durez and who are likely to develop mesothelioma in the future. We estimate the limits of the insurance carriers' liability to be in the hundreds of millions of dollars. We intend to pursue them in a separate lawsuit to enforce the judgment for the money they now owe the Muir family, even if it takes us many years to do so." ■

ASBESTOS DEATHS ARE HIGHER THAN STATE AND NATIONAL AVERAGES IN WNY

In December 2015, the Environmental Working Group Action Fund, headquartered in Washington, DC, released statistics for asbestos-related deaths in three Western New York counties. The organization, whose goal is to outlaw the use of asbestos, found that the death rate from asbestos disease in our area is considerably higher than both the state and the national average.

According to the data analyzed by the group, the annual death rate for asbestos-related illnesses in Niagara County was 14.5 per 100,000 people. Because the population of Niagara County is approximately 215,000 people, this means that about 31 Niagara County residents die every year from asbestos-related illnesses, including mesothelioma, asbestosis and lung cancer. By contrast, the annual average for New York State is 4.4 deaths per 100,000 people.

The asbestos-related death rate in Niagara County is the highest in the state. Erie County, which has a population of nearly five times that of Niagara County, experiences about 8.1 deaths per 100,000 residents. The death rate in Erie County is nearly double the rate statewide. Cattaraugus County has a much smaller population, but has an average annual asbestos-related death rate well above the state average.

Why are so many local residents developing and dying from diseases caused, in whole or part, by exposure to asbestos? Our region has been highly industrialized since the turn of the last century. Factories that produced steel, carbon electrodes for the steel industry and plastics required asbestos-containing thermal insulation. The same was true for oil refineries and chemical plants. The demand for industrial products and services rose sharply in the three decades following World War II. The economy was booming, fueling a demand for more housing and commercial construction. Builders began using asbestos-containing joint compound to seal the joints between sheets of drywall. Asbestos containing spray-on soundproofing and fireproofing were used on beams and decking. Asbestos was incorporated into hundreds of different products and entered the work environment and the home environment.

“The asbestos-related death rate in Niagara County is the highest in the state. Erie County, which has a population of nearly five times that of Niagara County, experiences about 8.1 deaths per 100,000 residents. The death rate in Erie County is nearly double the rate statewide.”

In Niagara County, one major source of asbestos contamination that persisted through the end of the 1970s was the production of phenol and plastic molding compound at the Durez facility in North Tonawanda. If approximately 31 residents of Niagara County have been dying annually from diseases caused by asbestos exposure, it is probable that operations at Durez have contributed to five or six of those deaths. In Erie County, operations at Bethlehem Steel have probably accounted for a fair portion of deaths as well.

There is no single explanation for the near epidemic proportion of deaths related to asbestos exposure in our area. The attorneys and staff at Lipsitz & Ponterio are constantly adding information collected from work sites, manufacturing facilities and product distributors to the firm's database. In any individual case, knowledge of the source of exposure is the key to the successful prosecution of a claim. If you or someone you love has been diagnosed with mesothelioma or lung cancer, please call us. ■

LOCAL JUDGE RECOGNIZES DEPTH OF MESOTHELIOMA VICTIM'S PAIN AND SUFFERING

On July 23, 2015, after a nine-day trial, a Buffalo jury delivered a \$1.42 million dollar verdict to the widow of a United States Navy veteran, who died of mesothelioma, an asbestos-related cancer. The trial was presided over by Supreme Court Justice Deborah A. Chimes. The jury determined that the misconduct of defendant, John Crane Inc., a Chicago-based manufacturer of asbestos gaskets and packing material, contributed to the death of William R. Voelker.

After William R. Voelker graduated from John F. Kennedy High School in 1967, he enlisted in the United States Navy. From 1967 to 1971, Mr. Voelker was exposed to asbestos when he repaired and maintained equipment manufactured by John Crane Inc. His duties included routine maintenance of asbestos-containing boilers and associated equipment and work with and around pumps, valves and compressors, which contained asbestos gaskets and packing materials. Manipulating, cutting, sawing and removing asbestos-containing materials gives rise to a tremendous amount of asbestos dust and fibers, which Mr. Voelker inhaled every day in the Navy.

Evidence was presented at trial by Lipsitz & Ponterio partner, John P. Comerford, and attorney Jay Stuemke of Simon Greenstone Panatier Bartlett, that Mr. Voelker's mesothelioma was caused by his exposure to the asbestos-containing equipment, which he repaired and maintained aboard U.S. Navy ships. Mr. Voelker was also exposed to asbestos during his childhood from his father's work clothes. His father was a brick mason at Republic Steel, and he

unknowingly carried asbestos dust and fibers into the family home. Claims arising from this exposure were settled before trial.

Mr. Voelker led an active and healthy life prior to his mesothelioma diagnosis in August 2013. His disease progressed quickly causing a tremendous amount of debilitating physical pain and emotional suffering. Mr. Voelker died on Christmas Day 2013, at the age of 65, four months after his mesothelioma diagnosis. He is survived by his wife of 44 years, his father, three children and several grandchildren.

Following the jury's verdict, Lipsitz & Ponterio moved the Court to increase the portion of the jury's award for past pain and suffering arguing that it was not sufficient in light of the facts of the case, or in the alternative, grant a new trial on the issue of damages for past pain and suffering. Such motions are unusual. Under the law, judges may only alter a jury's verdict if it is wholly inconsistent with the evidence presented.

On December 18, 2015, after a thorough review of the evidence, Supreme Court Justice Deborah A. Chimes issued a decision ordering that the verdict be set aside unless John Crane Inc. agreed to increase the pain and suffering award from \$250,000 to \$600,000.

John P. Comerford stated, "After being raised in Buffalo New York, Mr. Voelker joined the United States Navy to serve his country. I am very happy this case came back to Buffalo, and I am happy a Buffalo jury heard this case and honored his commitment to his country." ■

ROSWELL PARK CANCER INSTITUTE'S BREATH OF LIFE CELEBRATION

Lung Cancer takes more lives than breast, prostate and colon cancers combined. Lung cancer is associated with a high fatality rate because patients typically receive a late diagnosis when surgery is no longer an option. According to Mary Reid, MSPH, PhD, Director of Cancer Screening and Survivorship at Roswell Park Cancer Institute and Professor of Oncology in the Department of Medicine, Roswell Park hopes to decrease the lung cancer fatality rate by making the public aware of its advanced lung cancer screening and treatment programs.

This past November, during Lung Cancer Awareness Month, Roswell Park hosted its seventh annual Breath of Life Celebration. Roswell Park oncologists, physicians and support staff gave presentations highlighting the most recent advances in lung cancer treatment, diagnosis and screening. Roswell Park staff set-up informational tables so that attendees could learn more about psychosocial support, smoking cessation, nutritional information and screening guidelines. Testimonials were given by those who have fought and survived lung cancer.

The goal of the Breath of Life Celebration is to bring lung cancer



into the realm of other cancers, such as breast and prostate, so that with an early diagnosis, patients can be treated effectively and live long and productive lives.

Early detection is important for those at risk. Lung cancer is not only caused by smoking. It can be caused by exposure to asbestos or other toxins and chemicals, such as air pollution, diesel fumes, radon, polycyclic aromatic hydrocarbons (PAHs) (from coke production or coal tar pitch), silica, beryllium, cadmium and other minerals and chemical compounds.

Lipsitz & Ponterio, LLC, has been the proud sponsor of Breath of Life Celebration since 2012. ■

LIPSITZ & PONTERIO REPRESENTS INDIVIDUALS INJURED BY HOME WAXING KITS

As personal injury attorneys, we have traditionally represented individuals who sustained injuries as a result of exposure to toxic substances, such as asbestos, coke oven emissions and lead paint. We have also represented individuals who were injured as a result of motor vehicle accidents and accidents in the workplace. Our office has recently received several telephone calls from individuals alleging that they were severely burned while using the Sally Hansen Microwavable Eyebrow, Face & Lip Wax Kit.

As we began to investigate these wax burn injury claims, we discovered that thousands of individuals across the country have been seriously burned and permanently scarred as a result of using this wax kit. After following the instructions provided with the wax kit, claimants alleged that the wax did not heat properly and as a result, exploded onto their faces, hands, shoulders and/or feet as they removed the container from the microwave. Some claimants have also reported that the product's container melted or deteriorated in the microwave upon heating, causing the hot wax inside to unexpectedly leak out of the bottom of the container. Because of these numerous complaints, we believe that this product was poorly designed.

Thousands of wax burn victims have already contacted Sally Hansen to complain about being burned while using this microwavable wax product. We learned that Sally Hansen representatives responded to these legitimate complaints by blaming the user for allegedly misusing the product. We believe that this is a deliberate way to discourage wax burn victims from pursuing their complaints. It appears that Sally Hansen is trying to shame and embarrass burn victims from seeking fair compensation for injuries that are not their fault.

Reported burns from this poorly designed product vary in severity and location. Wax burns may occur anywhere on the body, but burns most frequently associated with the Sally Hansen Microwavable Eyebrow, Face & Lip Wax Kit have been reported on users' faces, hands, arms, chests and feet. These burns may cause second or third degree burns damaging multiple layers of skin and may result in permanent skin damage. The most severe burns may require cosmetic surgery.

If you have suffered a serious burn, consult a medical professional as soon as possible. Seeking prompt medical attention is extremely important.

You should also document what happened to you and how it happened. You can do this by taking pictures of your burns, the product container, the microwave used to heat the wax, and the location of the microwave. Also, keep the packaging and the product container in a sealed plastic bag.

Time is of the essence. Each state has its own Statute of Limitations, the period of time in which a legal claim can be filed. The



Pictured above: Sally Hansen Microwavable Eyebrow, Face & Lip Wax Kit with burnt wax container after it was microwaved for instructed time.

period starts from the date of your injury and, once it runs out, you may be prohibited from bringing a claim. Depending on the state in which you reside, this period could be as short as one year. Therefore, acting as quickly as possible is highly imperative.

At Lipsitz & Ponterio, we will not allow a large corporation to blame you for injuries you suffered as a result of using their poorly designed product. If you have been burned using the Sally Hansen Microwavable Eyebrow, Face & Lip Wax Kit, call our office today for a free consultation. Our experienced attorneys are ready and willing to fight for you. ■

keep us informed

Change in Your Medical Condition?

If you previously filed a claim with Lipsitz & Ponterio, a change in your medical status may entitle you to additional legal compensation. It is important to keep us updated so that we can file new claims on your behalf.

Moving? New Telephone Number? Email Address?

If you are moving or have a new telephone number, it is important that you inform us of this change as soon as possible. Please also let us know if you have a winter or summer address.

Update Your Information by Calling or Emailing Us:

Call our office at (716) 849-0701 or
Email Marlene Potter:
mpotter@lipsitzponterio.com

CRITICAL ROLE PLAYED BY UNION OFFICIALS AT LINDE

In the early 1990s, two former union officials, Ralph Krieger and Joe Sebastian, called John Lipsitz to see if Lipsitz & Ponterio could help one of their union members from Local 8-215, Oil, Chemical and Atomic Workers Union (OCAW) at the Linde Division of Union Carbide. This union worker had been diagnosed with Non-Hodgkin's Lymphoma.

In the early 1960s, the union worker had been assigned to break up a concrete floor in one of the buildings at Linde in Tonawanda. This building was previously used to process uranium to make the atomic bomb. The floor was radioactive, a fact documented by a government-funded site survey. Shortly after a claim was filed with the Workers' Compensation Board, our client died. Lipsitz & Ponterio filed a claim on behalf of his widow claiming that his death was due to an occupational disease. Lipsitz & Ponterio fought the case for four years before the Workers' Compensation Board and lost. The

judge presiding conceded that our claimant was exposed to radioactive dust particles, which he inhaled, but he gave credit to the expert testimony presented by the employer and dismissed the opinions of our experts. The judge ruled that we failed to prove that our client's cancer was caused by the radiation.

Fast-forward to The Energy Employees Occupational Illness Compensation Program Act of 2000 (EEOICPA) and the regulations promulgated thereunder, listing Non-Hodgkin's Lymphoma as a covered radiogenic cancer. Our client's case ended roughly twenty years after it began. The family received a monetary award under EEOICPA. This result was due, in large part, to the advocacy of Ralph Krieger and Joe Sebastian. It was their belief that workers at Linde had been unwittingly sacrificed for the national defense and that their families should be compensated for their resulting illnesses. ■

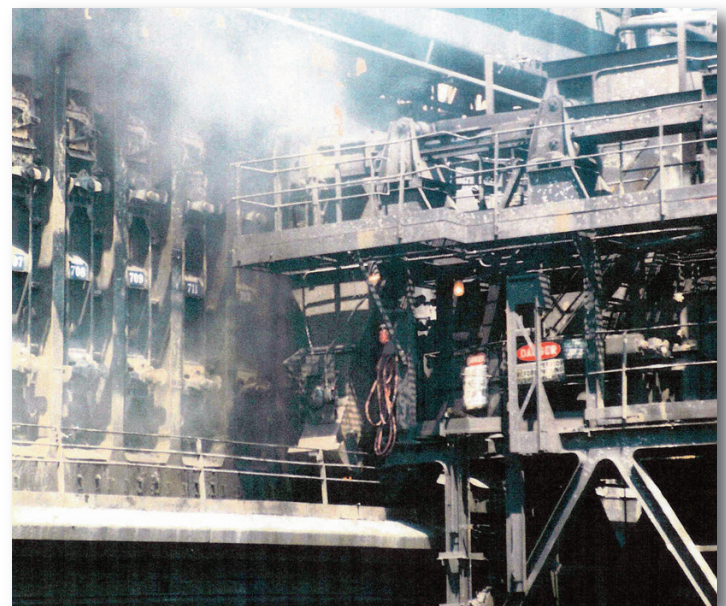
LONGTIME BETHLEHEM STEEL BRICKLAYER RECEIVES MONETARY SETTLEMENT

In 1949, our client began his career as an apprentice bricklayer at Bethlehem Steel in Lackawanna, New York. From 1951 to 1953, he served in the United States Army. After his honorable discharge in 1953, he resumed his apprenticeship as a bricklayer at Bethlehem Steel. He became a journeyman bricklayer in the mid-1950s and continued working as a bricklayer at Bethlehem Steel until his retirement in 1984.

“His duties frequently involved working in close proximity to outside contractors applying asbestos-containing insulation to steam pipes and other hot surfaces.”

Our client worked throughout the Bethlehem Steel facility, including the Open Hearths, the Mold Yards, the Basic Oxygen Furnace, the Coke Oven Division, the Soaking Pits and the Blast Furnaces. As a bricklayer, he worked with bricks, asbestos-containing refractories and insulation materials. His duties frequently involved working in close proximity to outside contractors applying asbestos-containing insulation to steam pipes and other hot surfaces. He also worked with asbestos-containing hot top systems.

Our client was in generally good health until the summer of 2014. A chest x-ray revealed a pleural effusion. Fluid was drained from his chest cavity, but was non-diagnostic. Exploratory surgery revealed pleural-based tumors, which were biopsied and diagnosed as pleural



Pictured above: Coke ovens charging at the former Bethlehem Steel plant in Lackawanna, New York.

malignant mesothelioma.

In September 2014, a lawsuit was commenced against the manufacturers and distributors of the asbestos-containing products used at the steel plant. By the fall of 2015, the case was resolved for well over \$1 million.

After the lawsuit settled, our client's disease progressed, and he tragically succumbed to his mesothelioma just after Christmas 2015. Though the family has asked not to reveal his name, we can say that it has been a privilege for our attorneys to represent a man who spent his entire adult life working hard and caring for his family. He was a widower and is survived by one daughter and two grandchildren. He enjoyed working on small engines and spending time with his family. ■

CELEBRATING 20 YEARS

*In October 2015, we celebrated our 20 year anniversary.
Here are some photographs of our attorneys and staff throughout the past several years.*



LIPSITZ & PONTERIO OBTAINS OVER \$2.5 MILLION FOR FORMER MILLWRIGHT/PIPEFITTER

In July 2015, on the eve of a jury trial, Lipsitz & Ponterio obtained a \$2.5 million settlement for the family of a retired millwright/pipefitter.

In March 2014, at the age of 71, our client was diagnosed with malignant mesothelioma. Until this time, he traveled the world with various church missions helping the poor and the homeless. He also volunteered at his local food pantry and built homes for Habitat for Humanity. He enjoyed camping and hiking trips with his wife and grandchildren. He was a woodworker and gardening enthusiast.

Following the confirmation of his diagnosis, our client brought a lawsuit against the companies that manufactured and sold asbestos-containing products and equipment, which were used at various plants in Western New York. Due to confidentiality agreements, the names of the settling parties and amounts contributed to the final settlement cannot be disclosed.

In 1967, our client went to work at West Valley Nuclear Plant. As a millwright, he repaired and maintained pipelines, pumps, valves and other equipment, which resulted in his exposure to asbestos. In 1969, he changed employers and became a pipefitter at the Allied Chemical/Buffalo Color plant. He continued to be exposed to

asbestos-containing products and equipment until 1980.

The Allied Chemical/Buffalo Color plant, located at the corner of Lee and Elk Streets in Buffalo, covered 145 acres and consisted of many buildings and tens of thousands of miles of pipelines. Prior to 1980, these pipelines and associated equipment were covered in friable asbestos-containing materials, including pipe covering, gaskets and packing. Our client manipulated asbestos-containing materials in order to maintain and repair plant equipment. Removing, cutting, grinding and applying asbestos materials created concentrations of asbestos fibers and dust in the air he breathed.

In March 2014, our client was diagnosed with malignant mesothelioma. "We are particularly proud of the fact that this family's asbestos case was settled within approximately one year from the filing of their lawsuit to its conclusion," said John P. Comerford, trial counsel. Michael Ponterio and John Comerford prepared the case for trial and were in the process of selecting a jury when the case settled.

After battling mesothelioma for almost a year, our client died, leaving behind his wife of over 50 years, two sons and three grandchildren. ■

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ATTORNEY SPOTLIGHT - MATHEW J. MORTON

Mathew J. Morton has been a key member of our asbestos/mesothelioma practice group since 2009. He represents clients who have suffered injuries as a result of exposure to asbestos and other toxic substances, including coke oven emissions and coal tar pitch. Matt has also worked on FELA cases, automobile accidents and general personal injury cases.

Matt is an important part of the trial team at Lipsitz & Ponterio, and he has obtained over \$25 million dollars on behalf of the firm's clients.

"I have represented the victims of asbestos exposure since 2009. During this time, I have seen first-hand what corporate greed and indifference to human life has done to the hard-working families of Western New York. The people we represent were poisoned by the asbestos companies that had the knowledge and expertise to protect them. It is an honor to repre-



sent these families as they stand up for themselves, and others like them, against this injustice."

Prior to joining Lipsitz & Ponterio, Matt worked at another law firm representing individuals in their claims for workers' compensation. He received his B.A. in History from the State University of New York at Buffalo and his law degree from SUNY at Buffalo Law School. Matt was selected as an Upstate New York Rising Star by *Super Lawyers* in 2013, 2014 and 2015. ■