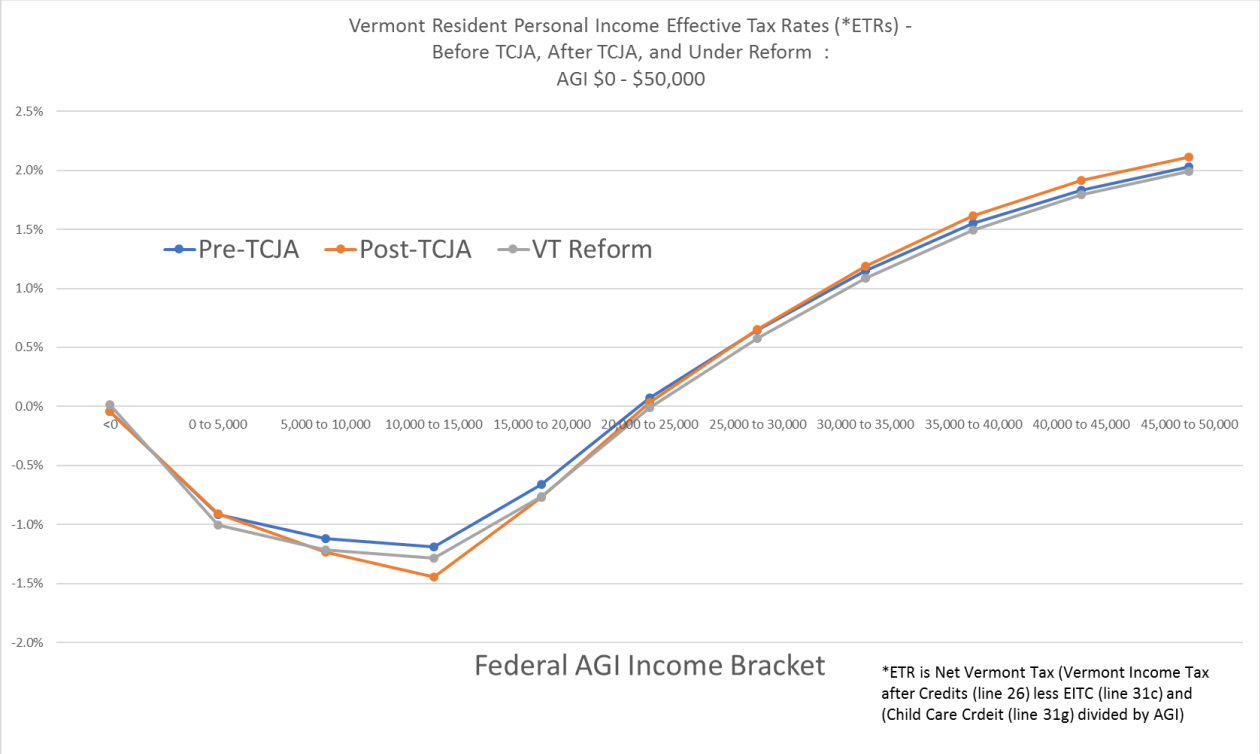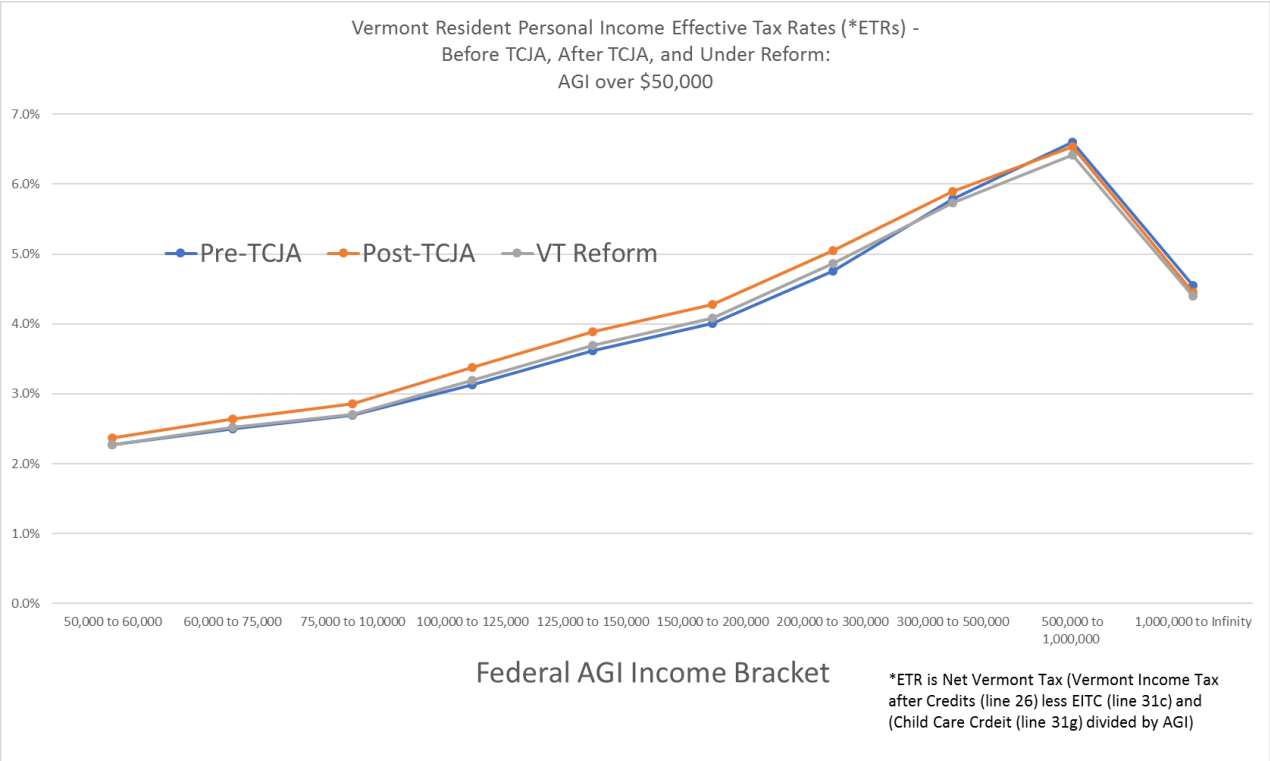Forecasted Impact of Vermont Tax Reform on VT Effective Tax Rates