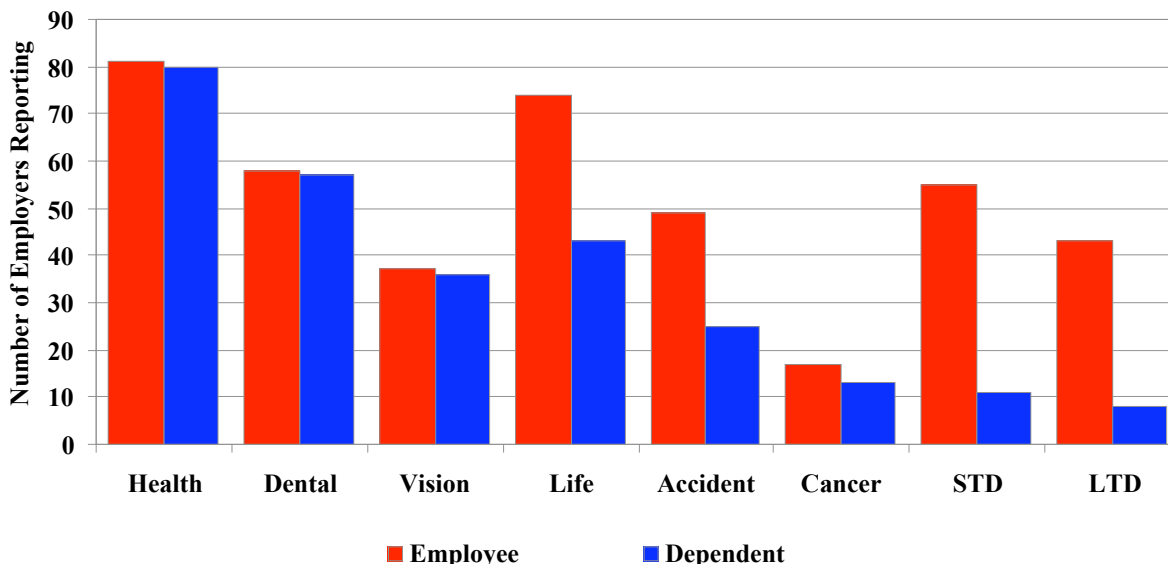


FRINGE BENEFITS SECTION

INSURANCE COVERAGE



The above chart separates insurance coverage into the categories of health, dental, vision, life, accident, cancer, short-term disability and long-term disability and shows the number of participating employers offering each type of insurance coverage for their workers and families regardless of the percent of premium paid for by the company. As noted, eighty-one companies (89%) provide health insurance for employees.

The table on the following page illustrates the number and percent of the total participating companies reporting either 100%, partial %, or 0% of insurance premiums paid for employees and dependents for the categories listed. For example, seventeen (17) companies, or 19% of the total participating employers, reported paying 100% of the premium for health insurance for their employees and seven (7) companies, or 8%, reported paying 100% of the premium for health insurance for dependents. The companies which reported having coverage for the plans but declined to report the percent paid by the company are excluded from this table.

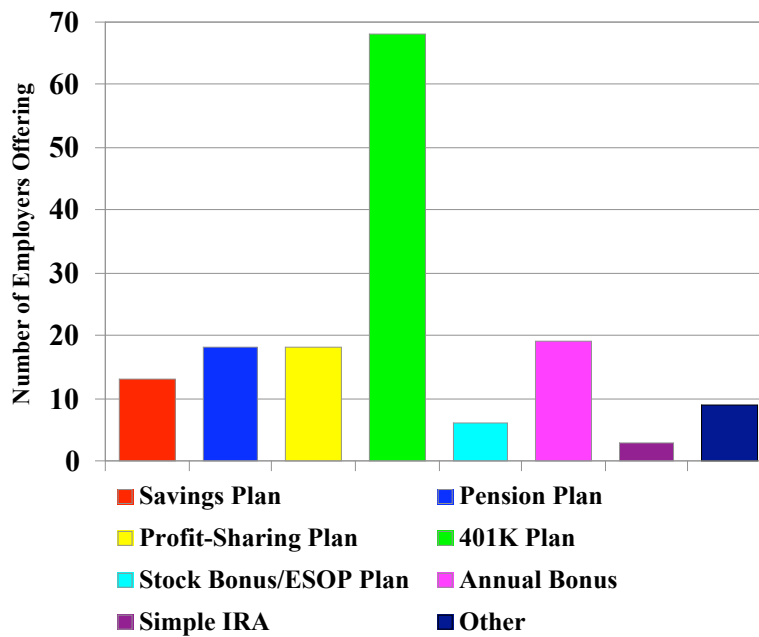
PERCENT OF INSURANCE PREMIUMS PAID

Type of Insurance	100% of Premium Paid by Company		Partial Premium Paid by Company		0% of Premium Paid by Company	
	# of Companies	Percent	# of Companies	Percent	# of Companies	Percent
Health						
Employee	17	19%	62	68%	1	1%
Dependent	7	8%	63	69%	9	10%
Dental						
Employee	12	13%	37	41%	9	10%
Dependent	9	10%	37	41%	11	12%
Vision						
Employee	8	9%	21	23%	7	8%
Dependent	7	8%	20	22%	8	9%
Life						
Employee	54	59%	13	14%	4	4%
Dependent	11	12%	11	12%	20	22%
Accident						
Employee	24	26%	10	11%	14	15%
Dependent	4	4%	7	8%	14	15%
Cancer						
Employee	1	1%	2	2%	14	15%
Dependent	1	1%	2	2%	10	11%
Short-Term Disability						
Employee	36	40%	8	9%	11	12%
Dependent	4	4%	1	1%	6	7%
Long-Term Disability						
Employee	26	29%	6	7%	10	11%
Dependent	2	2%	1	1%	5	5%

FINANCIAL PLANS

Many of the participating companies offered various financial plans to their employees, as illustrated in the following chart. Examples of “other” include attendance bonuses and educational assistance.

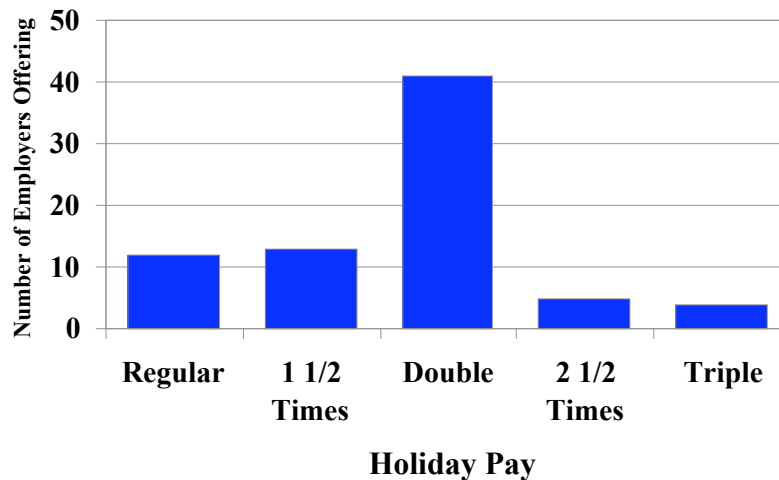
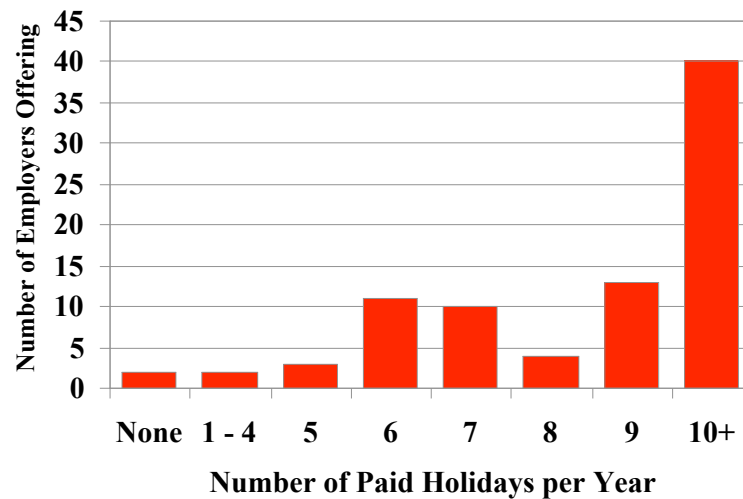
The top three financial plans offered by employers were 401K, with 75% of the companies offering it, followed by Annual Bonus, with 21% of companies offering; and, Pension Plan and Profit-Sharing Plan, each with 20% of the participating companies offering.



PAID LEAVE

The following information reflects the data collected from the participating employers on paid time off or paid leave. Examples of paid leave include holidays, vacation, and sick leave. As illustrated in the chart below, 44% of the participating employers (40 companies) offer ten or more paid holidays per year. Further, the second chart shows that 45% of the participating companies (41 companies) pay double when their employees work on a holiday.

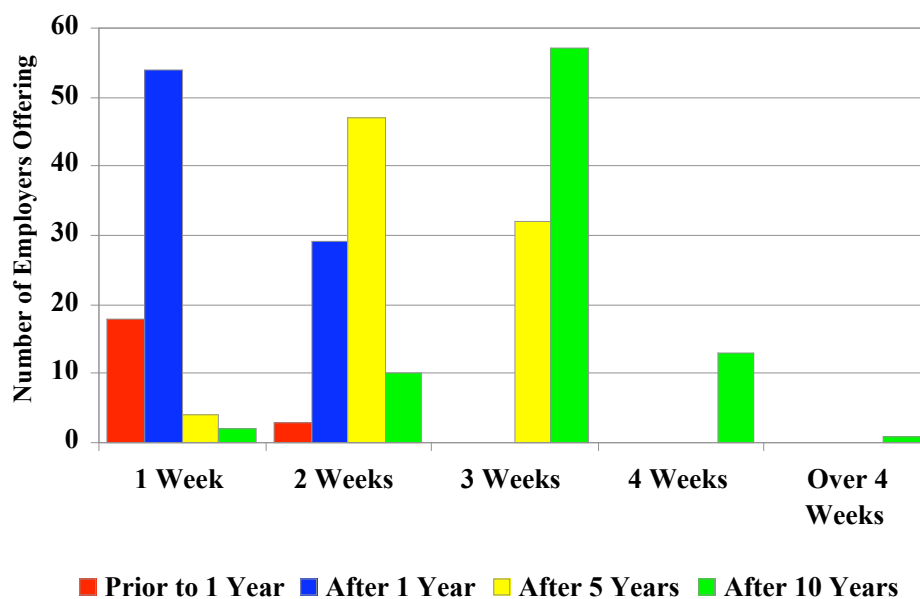
Holidays



In addition to the above information concerning holidays, ten (10) companies reported allowing employees to take from one to over ten unpaid holidays per year.

Vacation

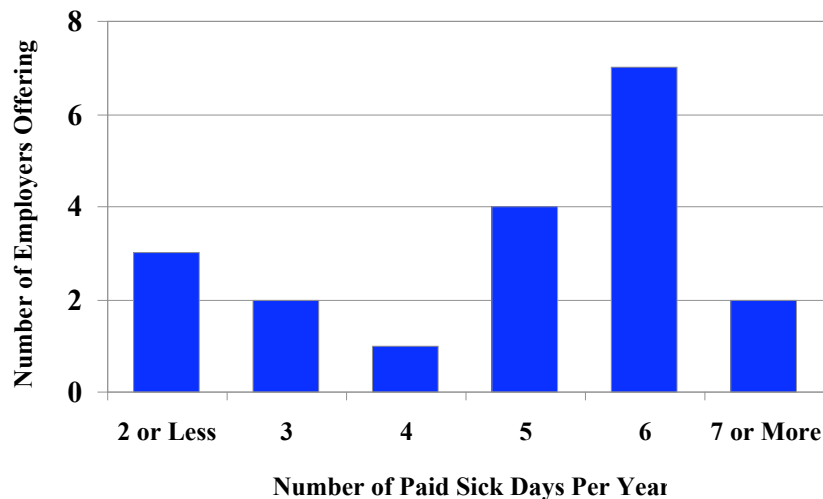
Employees in twenty-one of the reporting companies (23%) were eligible for paid vacation prior to one year of employment, and employees in sixty-two companies (68%) were eligible for paid vacation after one year of employment. Further, of the reporting companies, thirty-nine (43%) reported pay for unused vacation time, and seventeen companies (19%) allowed vacation carry-over. The chart below shows the number of participating companies who reported offering specific numbers of vacation weeks prior to one year of employment, after one year of employment, after five years, and after ten years of employment.



In addition, twenty (20) companies offered paid vacation other than that listed above, including four weeks after fifteen years and five weeks after twenty years. Finally, two companies (2%) reported no paid vacation.

Sick Leave

Of the participating companies, fifty-six (62%) reported offering no paid sick leave. The following charts give eligibility times and number of paid sick days per year for those companies which did offer paid sick leave.



Four companies (4%) reported that the number of paid sick days per year is based on the employee's time of service. Additionally, of the reporting companies, four (4%) offered sick leave carry-over, and six companies (7%) reported paying for unused sick leave.

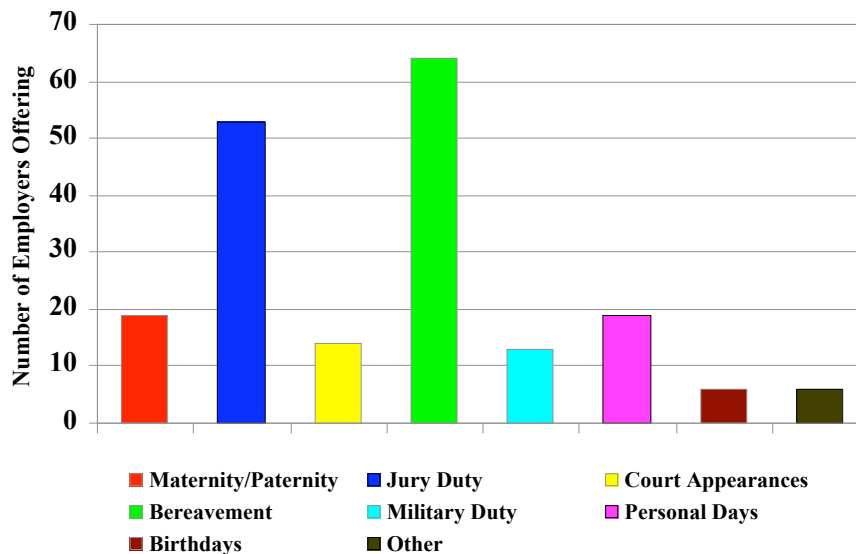
Other Paid Leave

High to Low Percentage Rankings of Participating Employers Reporting

Category	Percentage
Bereavement	70%
Jury Duty	58%
Personal Days	21%
Maternity/Paternity	21%
Court Appearances	15%
Military Duty	14%
Birthdays	7%
Other	7%

Participating employers were asked to report whether their companies gave additional paid time off to employees for maternity/paternity, jury duty, court appearances, bereavement, military duty, personal days, birthdays or other categories. An example of “other” is a floating holiday. The chart above gives high to low percentage rankings of these categories. The chart below shows the number of companies reporting each category.

Number of Participating Employers Offering





THE PATHFINDERS
P.O. Box 702317
Dallas, Texas 75370

Telephone: 972-418-7588

Fax: 972-418-1588

E-mail: info@thepathfindersus.com

web site: www.thepathfindersus.com