

Section 6A

Labor Costs

Wage Rates

Mobile Combined Statistical Area, Alabama*

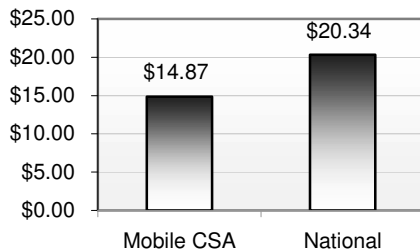
	Rounded Employment	Hourly Wages		
		Entry	Mean	Experienced
Telemarketers	720	\$7.84	\$8.96	\$9.51
Supervisors/Managers of Office & Administrative Support Workers	1,990	\$10.80	\$17.39	\$20.69
Switchboard Operators, Including Answering Services	440	\$7.40	\$8.96	\$9.73
Bill and Account Collectors	1,060	\$8.09	\$9.95	\$10.88
Billing and Posting Clerks and Machine Operators	1,140	\$8.95	\$11.98	\$13.49
Credit Authorizers, Checkers, and Clerks	70	\$8.14	\$11.78	\$13.60
Customer Service Representatives	2,410	\$8.81	\$11.88	\$13.42
New Accounts Clerks	150	\$9.18	\$10.46	\$11.11
Human Resource Assistants	160	\$9.68	\$13.61	\$15.58
Receptionists and Information Clerks	1,760	\$6.91	\$8.87	\$9.86
Reservation and Transportation Ticket Agents and Travel Clerks	110	\$8.52	\$14.70	\$17.79
Data Entry Keyers	460	\$7.81	\$10.61	\$12.02
Word Processing Clerks	240	\$8.21	\$10.67	\$11.89
Office Clerks, General	4,800	\$7.25	\$9.69	\$10.92
All Other Secretaries	240	\$8.02	\$12.60	\$14.88

* The Mobile Combined Statistical Area contains the counties of Baldwin and Mobile County Alabama
Source: Alabama Department of Industrial Relations, 2004

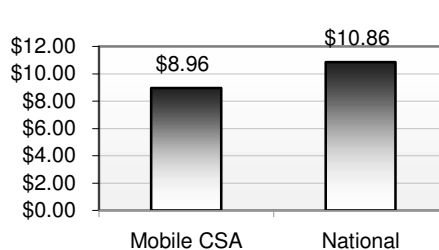
	Mobile-Baldwin CSA	Baton Rouge CSA	Charlotte CSA	Chicago CSA	Dallas CSA	Las Vegas CSA	Oklahoma City CSA	St. Louis CSA	Tampa CSA
Telemarketers	\$8.96	N/A	N/A	\$11.63	\$11.78	\$10.02	\$7.65	\$12.27	\$11.24
Customer Service Representatives	\$11.88	\$11.29	\$14.27	\$15.10	\$14.28	\$13.25	\$11.30	\$13.52	\$13.24
Reservationists	\$8.87	\$13.36	\$11.83	\$15.72	\$12.72	\$12.22	N/A	\$13.30	\$12.74
Data Entry Keyers	\$10.61	\$10.17	\$11.27	\$11.65	\$11.10	\$11.67	\$10.22	\$10.78	\$10.63

Source: Wages by Area and Occupation, Bureau of Labor Statistics, 2004

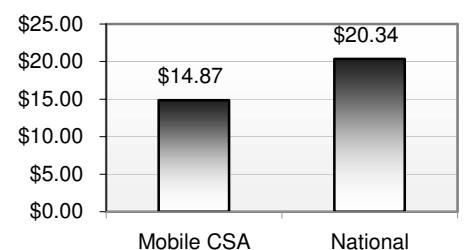
**White Collar Occupations
Mean Wage Rate**



**Telemarketers
Mean Wage Rate**



**Customer Service Representatives
Mean Wage Rate**



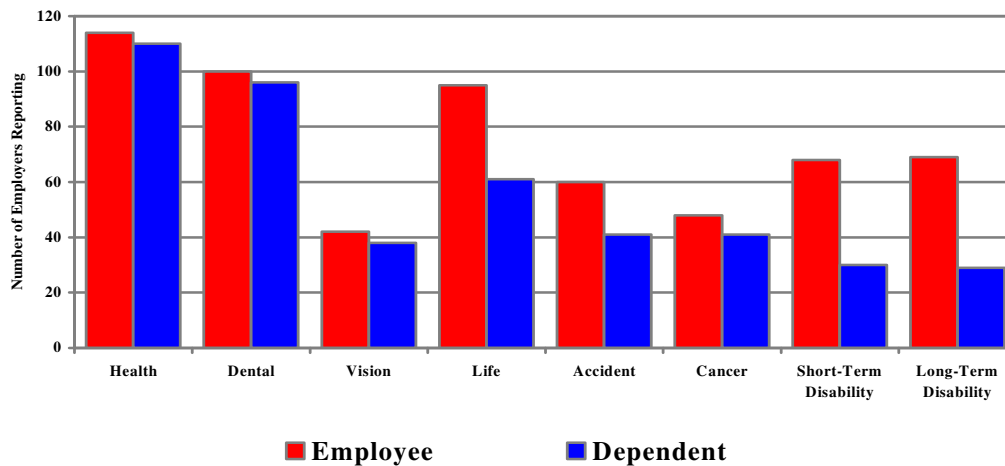
Section 6B

Labor Costs

Pathfinder's Fringe & Benefit Survey for Baldwin/Mobile County Area, 2005

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 gives 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, 114 of the participating companies provide health insurance for employees. 13 companies reported other types of insurance than the ones listed above, an example being legal aid.

The tables on the following page illustrate the number of companies reporting either 100%, partial %, or 0% of insurance premiums paid for employees and dependents for the categories listed. For example, 26 companies reported paying 100% of the premium for health insurance for their employees and 65 companies reported paying a partial percentage 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 these tables.

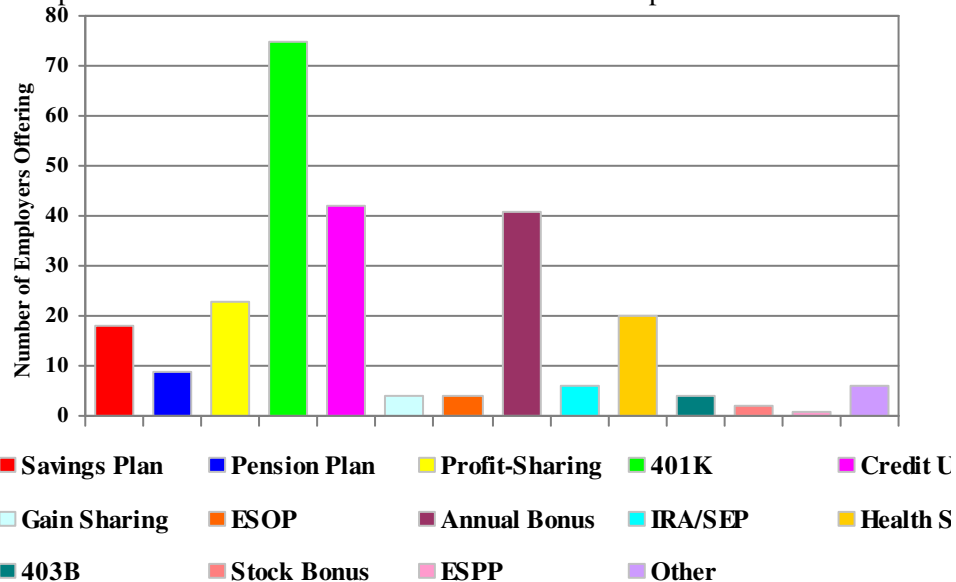
84 of the reporting companies stated that their health insurance coverage included some type of prescription drug plan. Additionally, 32 companies reported having an employee assistance plan (EAP).

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Type of Insurance	100% of Premium Paid by Company	Partial Premium Paid by Company	0% of Premium Paid by Company
Health	# of Companies	# of Companies	# of Companies
Employee	26	83	4
Dependent	3	65	39
Dental	# of Companies	# of Companies	# of Companies
Employee	12	58	27
Dependent	2	46	44
Vision	# of Companies	# of Companies	# of Companies
Employee	3	20	18
Dependent	0	17	19
Life	# of Companies	# of Companies	# of Companies
Employee	57	14	24
Dependent	10	11	39
Accident	# of Companies	# of Companies	# of Companies
Employee	18	7	35
Dependent	3	5	33
Cancer	# of Companies	# of Companies	# of Companies
Employee	1	3	44
Dependent	0	0	13
Short-Term Disability	# of Companies	# of Companies	# of Companies
Employee	25	7	35
Dependent	4	5	21
Long-Term Disability	# of Companies	# of Companies	# of Companies
Employee	29	12	27
Dependent	4	6	19

FINANCIAL PLANS

Many of the participating companies offered various financial plans to their employees, as illustrated in the following chart. Examples of “other” include tuition reimbursement and production incentives.



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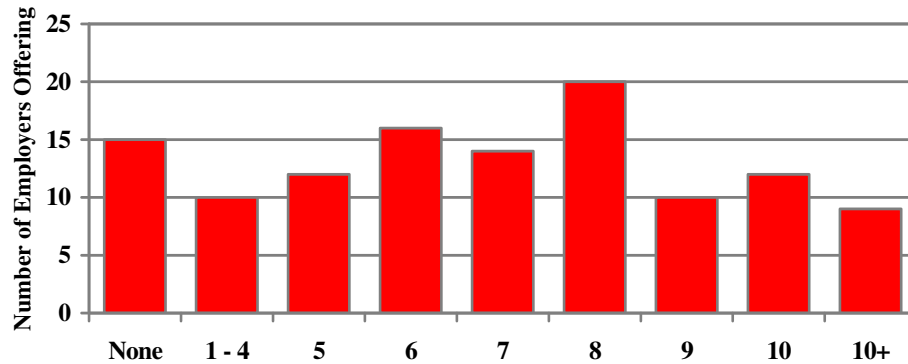
PAID LEAVE

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. Although most companies reported information for each of the paid leave categories, 23 companies reported combining one or more of these categories into general leave or personal time off (PTO). In these companies, the eligibility periods for PTO ranged from immediately upon hire to after one year of employment. The number of PTO days allowed per year was based on length of service by 9 of the employers; 6 companies reported ten days or less per year; 6 companies allow over ten days per year; and one employer gives PTO on an as-needed basis. One company reported having PTO but declined to report eligibility or number of days.

Holidays

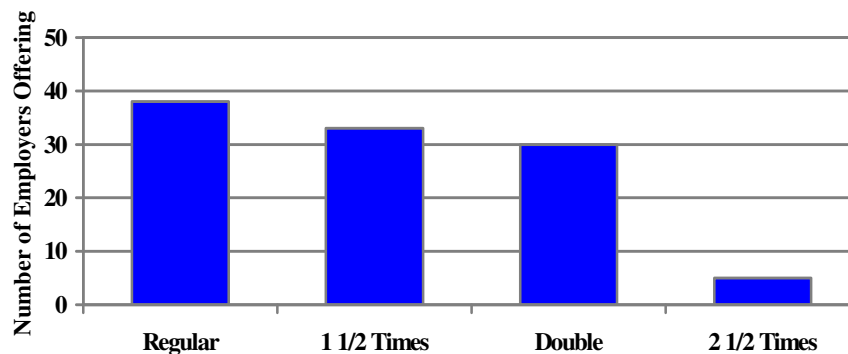
The number of paid holidays per year reported by the participating employers in Baldwin/Mobile Counties ranges from none to over ten. Additionally, 21 companies reported allowing employees to take anywhere from 1 to 9 unpaid holidays per year; 2 companies reported that the number of unpaid holidays per year varied; 2 companies reported unpaid holidays were given as requested; and, another company reported that the number of unpaid holidays given depended on work load.

Number of Paid Holidays Per Year



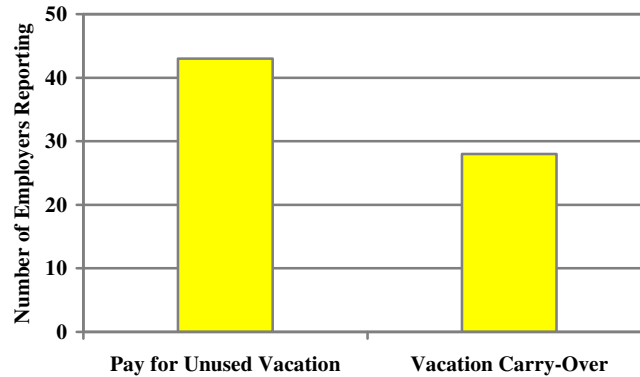
When Employees work on holidays, the pay ranges from regular to 2½ times in Baldwin/Mobile Counties, as illustrated in the chart below.

Holiday Pay



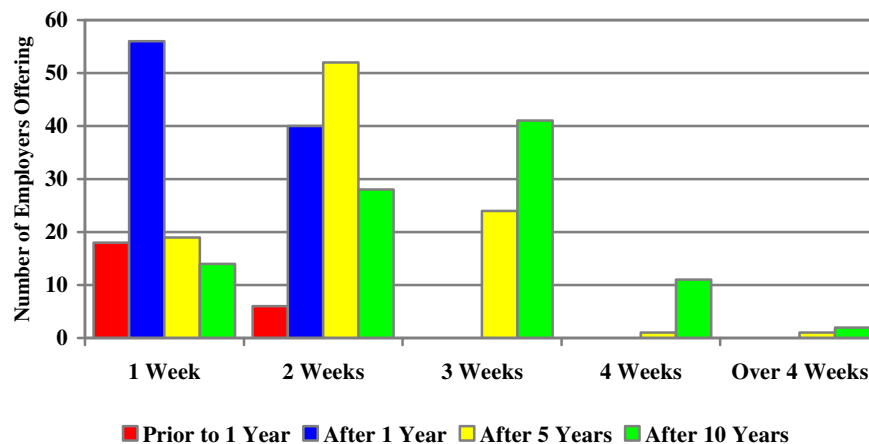
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Further, of the reporting companies, 43 reported pay for unused vacation time, and 28 companies allowed vacation carry-over.



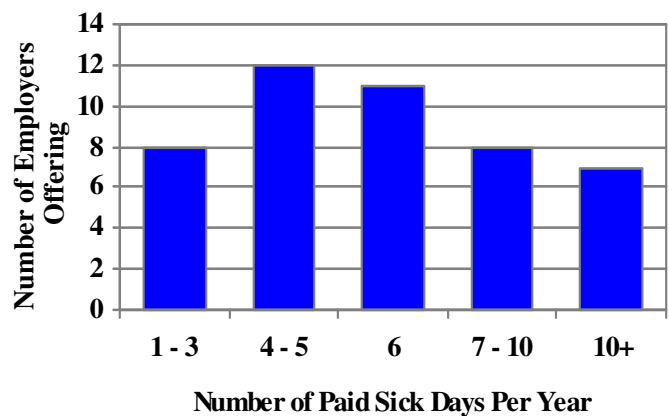
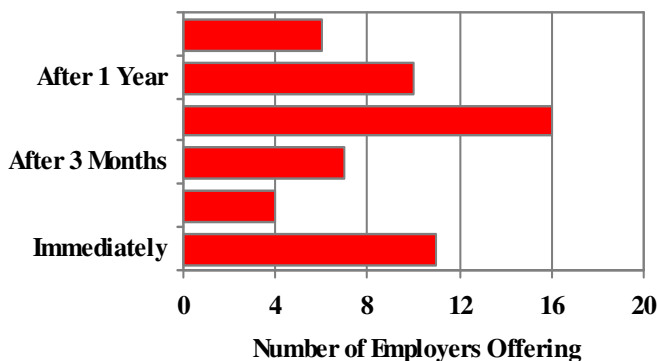
The accompanying chart shows the number of participating companies who reported offering specific numbers of vacation weeks prior to one year of employment, after one year of employment, after five years, and after ten years of employment. In addition, 19 companies offered paid vacation other than that listed above, including two weeks after two years, four weeks after fifteen years, and four weeks after twenty years.

Number of Vacation Weeks



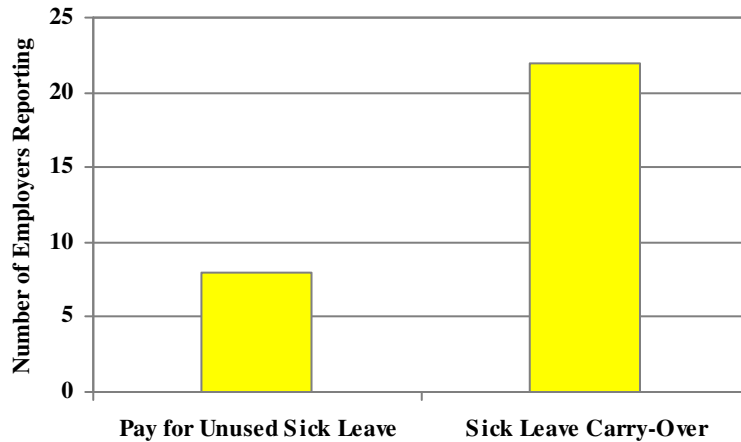
Sick Leave

Of the participating companies, 48 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.



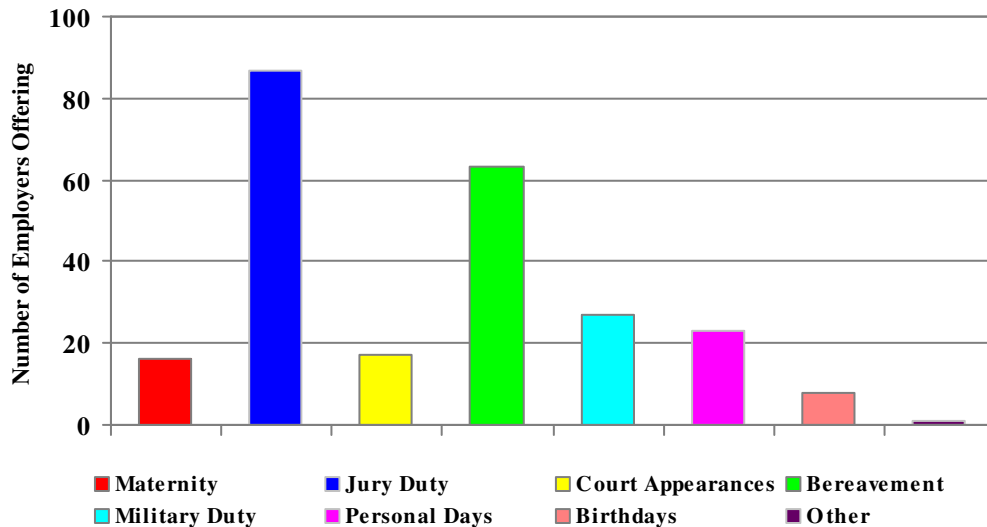
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3 companies reported that sick leave is taken as needed; 4 companies reported that paid sick leave is based on an accrual method; and 2 companies reported that the number of paid sick days per year varied or depended on the circumstances. Additionally, of the reporting companies, 22 offered sick leave carry-over, and 8 companies reported paying for unused sick leave.



Other Paid Leave

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. The chart below shows the number of companies reporting each category. “Other” is the anniversary date of employment.



Workmen’s Compensation

Minimum Weekly Worker’s Compensation Payment: \$136