



June 11, 2003

The Effective Personal Productivity program has provided me the confidence and affirmation that goals that you clearly set, truly believe in and enthusiastically act upon, will be achieved.

Over the last nine weeks my goals both organizational and personal have been achieved.

Organizational Goals/Accomplishments

Design and deliver a cost effective and competitive benefits plan by July 1, 2003 for all full-time Northern Associates.

- Used employee benefits survey to identify the needs of our Associate and industry standards to design a competitive plan. The new plan design improvements/additions will offer Associates coverage that they will be confident with. In this new plan design we implemented improvements that represented 88% of the feedback through employee surveys (Dental, Drug & Vision). This will over time attract and retain Associates and improve our Turn-over.
- Achieved or will achieve the key target dates for the critical communication phases to over 280 remote locations;

Started by.....

- Communicated the purpose of our goal and requesting feedback from Associates on benefit needs....Dec 7, 2002
- Informing Associates what information we had on file and what the needs where to ensure a smooth transition...May 28, 2003
- Communicate & Launch the "New" benefits plan and providing all the necessary information/material for a smooth transition....June 18, 2003

Closed by.....

- Follow up with final booklets and confirmation to ensure we have the correct data... Aug/03
- Achieved cost saving at the same time as improving Benefits that are important to our Associates. Over the last several months during this benefit review process the saving realized by the Company has been significant. The annual saving after applying the cost of the improvements was \$288,000 or 24%.

Personal Goals/Accomplishments

Lose 10 lbs and reduce one size over a 10-week period.

- Confidence that I can stick to a commitment that impacts me
- Clothes feel more comfortable
- Lost 8 lbs, off slightly
- Decide to continue with my fitness program beyond today

I feel good about myself and what I have been able to accomplish by applying several of elements I learned through Effective Personal Productivity and through my peers in this group.

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