

1982 OHIO AGRIBUSINESS COMPENSATION SURVEY

by

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Sensing the need of its members, the Ohio Grain and Feed Association began work on completion of an industry-wide picture of compensation within the grain sector. Monitoring employee compensation levels is an important activity of any firm to maintain a productive work force. Compensation consists of dollar values and benefits. Both must be adequate to acquire qualified employees. To determine the adequacy of compensation levels, key questions must be addressed:

1. What is "the going rate" for each employee classification?
2. What are the appropriate levels of dollars and benefits to provide an optimal compensation package?
3. What increases are capable of sustaining qualified personnel each year?

OBJECTIVES

The objectives of this research project are:

1. To provide members of the Ohio Grain and Feed Association with a compensation picture of grain-based firms.
2. To provide members a voice in their preferences of the association activities and interests.
3. To establish through analysis, trends with the grain-feed industry concerning size and compensation levels.

DATA COLLECTION

The survey consisted of ten pages and a cover letter explaining the importance of the survey provided to equate the different firms contacted. The

study was focused on seven employee types; manager, assistant manager, department manager, typical elevator employee, typical office-clerical employee, typical outside salesperson and typical seasonal (part-time) employee (see page 7 for definition of employee classifications).

On January 8, 1982, 436 surveys were mailed out to OGFA active members. This represents 56.7 percent of total grain dealers in Ohio. The Ohio Department of Agriculture issues permits for operation of grain facilities in Ohio. The total number of such operations is 768 firms within the state. The response rate of the survey was 28.7 percent. Of the 125 surveys returned, 117 of these surveys provided usable data, for a data sample of 26.8 percent.

RESULTS

Product Mix and Employee Work Force

Table 1 provides a general description within each of the six sales groupings of products sold and employee members for firms in the sample. Five product categories were defined in the survey: grain and beans, farm supplies, fertilizer, chemicals and other. Table 1 also reports the total number of employees in the firms.

Data from Table 1 illustrates the increasing importance of grain sales with firms of annual size above \$2,000,000. The smaller sized firms generate more sales volume in fertilizer and farm supplies. The implication being that small firms tend to be more service oriented, supplying more of the customer's input needs. As expected, the number of employees increased as sales volume increased.

Summary of Compensation Values

Table 2 provides an overall view of compensation values and general characteristics by employee type. Averages are reported for all surveyed

firms concerning salary, total cost of benefits, bonus value and general employee characteristics of age, education, total work experience and days of vacation per year. The data from this summary provides a general guide of overall compensation of the surveyed Ohio agribusiness firms. In the succeeding Tables 2.1 through 2.6, more specific breakdowns are given as to sales category, which may be of more value in making compensation decisions.

Managers received the highest compensation with 111 positions reporting. They constitute the oldest age group and possess the greatest amount of work experience. The assistant manager received the second highest salary reported. Department managers and salespeople received a comparable wage but note that the salesperson received a considerably higher bonus than the department manager. The reported average for bonuses represents the average of firms reporting a bonus program. Thus, if no bonus was given in a survey response the firm or position was not included in the average. The salesperson reported the greatest amount of formal education and was a typically younger group.

Elevator employee compensation was above reported salaries for typical employees (clerical, secretarial and general office) by about \$2000. However, bonuses reported for these two categories were very similar. Also education levels, total work experience and days of vacation per year reported were very similar.

Summary of Employee Benefits

Table 3 reports a summary of benefits by employee type for all firms responding to the survey. This table reports the specific breakdown of the components in the benefit program offered to employees. Firms were asked to respond to whether profit sharing or commission were offered to the seven employee types. The remaining compensation questions requested information regarding how the

expense of specific benefits were paid: not applicable, company paid, shared in some proportion between company and employee or employee paid.

The majority of respondents reported some combination of company paid insurance programs in every employee category. Part-time workers were offered social security and worker's compensation with very few firms reporting any additional benefits to these workers. Worker's compensation was generally company paid in every sales category, while social security was not as clear. A significant number of firms reported social security as shared by the company and employee, and the remaining typically company paid. Income continuation was not offered by many firms. Commissions were frequently reported by salespeople and department managers as part of the benefit package. Profit sharing was available to more managers, department managers, and salespeople than the other employee types. Salespeople were also offered a company paid vehicle more, 69.6 percent reporting, manager reported 55 percent company paid vehicles. Tables 3.1 through 3.6 provide more meaningful breakdowns of these data on the basis of sales volume and employee category.

Employee Compensation and Characteristics by Sales Category

Tables 2.1 through 2.6 present general employee category by sales class. Thus, six tables are provided to present data for salary, cost of total benefits, bonus, age, years of education beyond high school, total work experience and days of vacation per year. Note that some sales categories have very few firms reporting, thus these numbers may not represent actual industry averages.

For each employee category an average is reported based upon the number of responses received and a range showing the low and high values. As expected, increase in firm size, shows an increase in salaries reported in all employee categories. On the average, management personnel receives more vacation,

bonuses and has a higher cost of total benefits. It is important to note the total number of firms reporting in each sales category to accurately and appropriately generalize the results.

Employee Benefits by Sales Class

Tables 3.1 through 3.6 provide a detailed summary of employee benefits by sales category and employee position. The data in these tables reflects the total cost of benefits found in the corresponding Tables 2.1 through 2.6. From the previous tables respondents were asked to estimate the cost of all benefits given to employees. Tables 3.1 through 3.6 give a more specific picture of certain benefits and the way in which their cost is distributed.

Commissions were reported more to salespeople and department managers as firm size increased. Income continuation insurance was offered more in the larger sales categories and typically shared by the company and employee, than in smaller firms.

Insurance programs were generally available to all employees regardless of firm size. The majority of total insurance costs were paid by the employer. However, larger firms tended toward some shared cost between employer and employee. Smaller firms may tend to look at salary and benefits as a total package and may be able to offer slightly lower salaries, in some cases if countered by paid insurance. Larger firms may be forced to pay higher salaries to get the people they want, and thus would be inclined to attempt to share the costs of insurance coverage. It is impossible to determine from the survey responses whether or not medical insurance benefits offered by the small firms represents the same coverage as that offered by the larger firm.

The elevator and typical employee generally are offered less components to the benefit package and rarely a vehicle. The benefits offered to this group are usually company paid.

Implications for Management

Data presented in these tables allows management to make more informed decisions regarding salary and benefit compensation. As contracts for present employees expire and as new employees are hired, the information contained in this discussion may serve as a point of departure for salary negotiations. Numbers included in these tables should allow you to compare your firm to similar firms due to the sales category breakdowns.

EMPLOYEE CLASSIFICATIONS

1. Manager--The individual responsible for day-to-day decisions. This individual will have only periodic direction from a board of directors, owner, or supervisor in the case of a chain operation. (yellow sheet)
2. Assistant Manager--The second person in an elevator or farm supply firm. The person in charge when the manager is away from the plant. Has direct supervision over employees in manager's absence. May have direct responsibility in specific areas as delegated by the manager. (yellow sheet)
3. Department Manager or Supervisor-- Departments may include grain, feed, fertilizer, etc. These individuals, as defined for the purpose of this study, represent the third level of management (fourth level in large firms). They have responsibility for two or more employees in a specific area or areas. They report to a higher level (manager, assistant manager, or plant superintendent). (yellow sheet)
4. Typical Elevator Employee: Truck Driver, Sales Clerk--These workers have no responsibility for the supervision of others. They are usually hourly employees and their work station may or may not vary day to day. (green sheet)
5. Typical Employee: Office, Clerical--These workers perform the clerical and secretarial functions in the business. They are usually hourly employees and their work station does not vary from day to day. (green sheet)
6. Typical Outside Salesperson--An individual who spends over 50 percent of his/her time calling on potential customers, off the premises. (pink sheet)
7. Typical Seasonal (part-time) Employee--These workers are paid hourly. Their work hours vary, with seasonal peaks. (blue sheet)

Table 1: Product Mix and Employee Work Force of Ohio
Agribusiness Firms by Sales, 1982

Item	Under \$500,000				500,001 - 1,000,000				1,000,001 - 2,000,000			
	Average	Range		Number	Average	Range		Number	Average	Range		Number
		Low	High			Low	High			Low	High	
Grains & Beans %	10.5	0	16	2	34.3	0	60	7	55.9	0	95	11
Farm Supplies %	38.5	0	90	2	22.6	0	70	7	33.6	0	85	9
Fertilizer %	30.3	1	60	3	17.2	0	30	6	29.1	0	70	11
Chemicals %	19	0	26	3	9.5	0	20	6	8.7	0	25	11
Other %	15.7	4	29	3	30.3	0	100	8	6.2	0	20	11
# of employees	2.5	0	4	3	6.2	1	10	9	7.6	3	17	13

Item	2,000,001 - 5,000,000				500,001 - 15,000,000				Over 15,000,001			
	Average	Range		Number	Average	Range		Number	Average	Range		Number
		Low	High			Low	High			Low	High	
Grains & Beans %	58.1	0	99	36	63.1	0	94	34	67.3	25	95	10
Farm Supplies %	17.2	0	50	32	14.4	0	41	31	9.9	0	50	9
Fertilizer %	16.9	0	50	30	15.0	0	73	30	9.4	0	30	8
Chemicals %	7.1	0	30	33	7.4	0	60	30	3.1	0	10	8
Other %	11.2	0	70	25	15.0	0	100	29	13.8	0	41	9
# of employees	10.2	1	25	38	18.7	8	55	37	55.8	14	128	10

Table 2: Summary of Compensation Values and General Characteristics
Ohio Agribusiness Firms, 1982

Item	MANAGER				ASSISTANT MANAGER				DEPARTMENT MANAGER			
	<u>Range</u>			Number	<u>Range</u>			Number	<u>Range</u>			Number
	Average	Low	High		Average	Low	High		Average	Low	High	
Salary	24,073	11,700	60,000	111	19,326	8,000	50,000	59	15,806	9,500	30,000	55
Total Cost of Benefits	5,009	160	12,000	94	2,987	160	10,000	46	3,069	540	8,000	44
Bonus	7,543	50	25,000	46	1,767	50	18,000	24	722	50	5,030	26
Age	43.3	23	64	114	37.3	18	64	58	35.8	21	62	57
Education	1.4	0	5	114	1.4	0	4	60	--	0	4	57
Work Experience	20.1	2	42	114	12.7	1	40	60	12.6	2	40	57
Vacation (days)	18.5	0	60	114	15.6	0	60	60	17.1	0	30	57

Item	ELEVATOR EMPLOYEE				TYPICAL EMPLOYEE				SALESPERSON			
	<u>Range</u>			Number	<u>Range</u>			Number	<u>Range</u>			Number
	Average	Low	High		Average	Low	High		Average	Low	High	
Salary	12,267	1,300	20,500	108	10,366	3,500	19,000	98	15,549	9,100	25,000	32
Total Cost of Benefits	2,291	168	8,200	83	2,057	90	8,000	76	5,030	780	10,000	26
Bonus	500	50	1,500	40	507	50	1,046	39	1,488	50	4,143	12
Age	32.2	20	60	108	39.7	20	62	99	32.9	21	57	33
Education	--	0	2	108	0	0	5	100	1.9	0	4	33
Work Experience	8.5	1	23	108	8.6	1	30	100	9.4	1	31	33
Vacation (days)	13.1	0	28	108	14.5	0	30	100	10.9	0	21	33

PART-TIME EMPLOYEE

Item	<u>Range</u>			Number
	Average	Low	High	
Salary	4.30	3.35	7.00	52
Age	25.4	17	65	51

Table 2.1: Summary of Compensation Values and General Characteristics, Ohio Agribusiness Firms, 1982
Sales under \$500,000

Item	MANAGER				ASSISTANT MANAGER				DEPARTMENT MANAGER	
	<u>Range</u>			Number	<u>Range</u>			Number	Number	
	Average	Low	High		Average	Low	High			
Salary	13,800	12,000	15,600	2	11,250	9,500	13,000	2	13,000	1
Total Cost of Benefits	4,271	1,331	5,500	3	750	0	750	1	2,000	1
Bonus	25,000	0	25,000	1	1,000	0	1,000	1	1,000	1
Age	39	31	50	3	24	18	30	2	22	1
Education	0	0	0	3	0	--	--	2	--	1
Work Experience	16.7	7	25	3	5.5	1	10	2	3	1
Vacation (days)	23.7	14	30	3	21	12	30	2	30	1

Item	ELEVATOR EMPLOYEE		TYPICAL EMPLOYEE		SALESPERSON
	Average	Number	Average	Number	
Salary	1,300	1	3,500	1	
Total Cost of Benefits	480	1	--	1	
Bonus	528	1		1	
Age	28	1	50	1	
Education	--	1	0	1	
Work Experience	10	1	10	1	
Vacation (days)	14	1	30	1	

PART-TIME EMPLOYEE

Item	Number
Salary	\$3.35/hr. 1
Age	17 1

Table 2.2: Compensation Value and General Characteristics
Ohio Agribusiness firms with \$500,001 to \$1,000,000 Sales

Item	MANAGER				ASSISTANT MANAGER				DEPARTMENT MANAGER			
	<u>Range</u>			Number	<u>Range</u>			Number	<u>Range</u>			Number
	Average	Low	High		Average	Low	High		Average	Low	High	
Salary	17,984	15,000	24,000	8	14,533	8,000	22,000	6	10,500			
Total Cost of Benefits	2,800	1,500	4,605	7	2,125	1,200	2,800	4	2,800			
Bonus	3,750	2,500	5,000	2	1,750	--	--	1	--			
Age	39.8	2.3	60	9	41.8	22	62	6	31			
Education	1.4	0	5	9	1	0	5	6	4			
Work Experience	19.4	5	35	9	16.2	2	30	6	9			
Vacation (days)	12.7	0	21	9	9.7	0	18	6	14			

Item	ELEVATOR EMPLOYEE				TYPICAL EMPLOYEE				SALESPERSON			
	<u>Range</u>			Number	<u>Range</u>			Number	<u>Range</u>			Number
	Average	Low	High		Average	Low	High		Average	Low	High	
Salary	11,311	9,000	15,000	9	7,816	5,100	13,000	6	12,000			
Total Cost of Benefits	2,245	1,426	3,000	5	1,901	400	4,605	5	4,000			
Bonus	525	300	750	2	--	--	--	--	2,500			
Age	32.8	20	57	9	37.5	28	48	6	21			
Education	0	--	--	9	--	0	2	6	2			
Work Experience	6.4	1	23	9	6.5	1	12	6	1			
Vacation (days)	11.6	7	14	9	10.8	--	14	6	14			

PART-TIME EMPLOYEE

Item	<u>Range</u>			
	Average	Low	High	Number
Salary	3.55	3.35	3.75	2
Age	18	--	--	2

Table 2.3: Compensation Values and General Characteristics, Ohio Agribusiness Firms with \$1,000,001 to \$2,000,000 Sales

Item	MANAGER				ASSISTANT MANAGER				DEPARTMENT MANAGER			
	<u>Range</u>			Number	<u>Range</u>			Number	<u>Range</u>			Number
	Average	Low	High		Average	Low	High		Average	Low	High	
Salary	19,669	14,300	30,000	13	15,679	11,162	20,800	6	13,520	10,000	16,000	4
Total Cost of Benefits	4,068	510	10,280	11	2,237	510	4,425	6	2,267	1,600	3,200	3
Bonus	1,172	50	3,000	6	1,146	500	1,792	2	350	200	500	2
Age	45.5	25	62	13	33.5	24	52	6	38.2	21	50	5
Education	1.2	0	4	13	1.7	0	4	7	--	0	1	5
Work Experience	20.2	2	38	13	8.1	5	20	7	12.2	2	20	5
Vacation (days)	16.1	14	28	13	11.1	0	21	7	13.6	0	28	5

Item	ELEVATOR EMPLOYEE				TYPICAL EMPLOYEE				SALESPERSON			
	<u>Range</u>			Number	<u>Range</u>			Number	<u>Range</u>			Number
	Average	Low	High		Average	Low	High		Average	Low	High	
Salary	12,142	9,000	14,500	12	9,900	4,800	12,000	10	14,650	12,000	18,000	4
Total Cost of Benefits	1,746	168	2,972	9	357	90	3,200	7	4,025	2,000	8,000	4
Bonus	423	100	1,164	5	342	50	500	6	1,000	200	2,500	3
Age	33.3	21	48	12	42.9	25	62	10	33.8	21	55	4
Education	--	0	2	12	1.3	0	5	10	1	0	4	4
Work Experience	7.5	1	20	12	6.5	1	10	10	2.5	1	5	4
Vacation (days)	11.5	0	14	12	8.7	0	14	10	14	--	--	4

PART-TIME EMPLOYEE

Range

Item	Average	Low	High	Number
Salary	5.20	4.00	7.00	7
Age	28.9	18	63	7

Table 2.4: Compensation Values and General Characteristics, Ohio Agribusiness Firms with \$2,000,001 to \$5,000,000 Sales

Item	MANAGER				ASSISTANT MANAGER				DEPARTMENT MANAGER			
	<u>Range</u>			Number	<u>Range</u>			Number	<u>Range</u>			Number
	Average	Low	High		Average	Low	High		Average	Low	High	
Salary	22,032	14,500	36,000	39	17,347	10,500	36,000	17	16,502	9,500	24,000	13
Total Cost of Benefits	5,669	160	10,000	32	3,145	160	8,900	14	2,973	1,000	5,000	12
Bonus	6,033	100	21,000	17	3,155	150	18,000	10	681	350	1,000	8
Age	40.1	25	62	39	30.8	22	45	16	40.1	22	62	14
Education	1.9	0	4	39	2.2	0	4	17	--	0	4	14
Work Experience	15.5	2	36	39	8.4	1	17	17	14.9	3	35	14
Vacation (days)	12.9	6	28	39	9.7	0	21	17	11.4	0	21	14

Item	ELEVATOR EMPLOYEE				TYPICAL EMPLOYEE				SALESPERSON			
	<u>Range</u>			Number	<u>Range</u>			Number	<u>Range</u>			Number
	Average	Low	High		Average	Low	High		Average	Low	High	
Salary	13,416	8,500	19,000	39	11,546	7,500	19,000	38	15,445	12,000	21,000	9
Total Cost of Benefits	2,762	710	8,200	33	2,459	110	8,000	31	3,380	1,000	7,000	8
Bonus	450	100	1,000	15	602	100	1,000	16	1,736	400	4,143	4
Age	33.4	23	48	39	36.7	20	58	38	35.1	23	57	9
Education	--	0	2	39	--	0	4	38	1.3	0	4	9
Work Experience	7.6	2	18	39	8.6	1	30	38	10.7	3	31	9
Vacation (days)	11	0	21	39	9.4	0	21	37	12.8	10	21	9

PART-TIME EMPLOYEE

Item	<u>Range</u>			
	Average	Low	High	Number
Salary	4.06	3.50	5.25	18
Age	27.2	18	65	17

Table 2.5: Compensation Val and General Characteristics, Ohio Agribusiness Firms with \$5,000,001 to \$15,000,000 Sales

Item	MANAGER				ASSISTANT MANAGER				DEPARTMENT MANAGER			
	<u>Range</u>			Number	<u>Range</u>			Number	<u>Range</u>			Number
	Average	Low	High		Average	Low	High		Average	Low	High	
Salary	26,503	11,700	45,000	38	19,322	12,740	29,000	20	17,915	15,000	24,000	28
Total Cost of Benefits	4,968	740	12,000	35	3,412	780	8,000	17	3,541	540	8,000	24
Bonus	5,354	50	25,000	16	2,119	50	6,984	7	1,249	50	5,030	12
Age	43.0	23	64	39	39.9	21	64	20	40.1	24	60	28
Education	1.8	0	5	39	1.4	0	4	20	--	0	4	28
Work Experience	18.2	2	42	39	12.0	1	40	20	14.4	2	40	28
Vacation (days)	19.3	8	28	39	14.9	0	28	20	15.5	7	30	28

Item	ELEVATOR EMPLOYEE				TYPICAL EMPLOYEE				SALESPERSON			
	<u>Range</u>			Number	<u>Range</u>			Number	<u>Range</u>			Number
	Average	Low	High		Average	Low	High		Average	Low	High	
Salary	14,869	11,000	18,500	39	12,687	6,100	17,900	36	17,150	9,100	25,000	15
Total Cost of Benefits	3,050	500	7,500	32	2,533	500	4,500	30	3,744	780	8,000	12
Bonus	527	50	1,500	15	539	50	1,046	15	717	50	2,000	4
Age	31.6	20	60	39	38.9	23	60	36	30.6	21	40	15
Education	--	0	2	39	--	0	2	37	1.9	0	4	15
Work Experience	7.6	2	20	39	8.9	2	28	37	7.6	0	15	15
Vacation (days)	13.3	0	25	39	13	0	28	37	11.9	0	15	15

PART-TIME EMPLOYEE

Item	<u>Range</u>			
	Average	Low	High	Number
Salary	4.57	3.35	6.35	18
Age	27.7	18	65	18

Table 2.6: Compensation Value and Characteristics,
Ohio Agribusiness Firms with over \$15,000,000 Sales

Item	MANAGER				ASSISTANT MANAGER				DEPARTMENT MANAGER			
	<u>Range</u>			Number	<u>Range</u>			Number	<u>Range</u>			Number
	Average	Low	High		Average	Low	High		Average	Low	High	
Salary	34,261	28,500	60,000	11	28,575	23,600	50,000	8	19,604	17,000	30,000	8
Total Cost of Benefits	8,283	5,000	12,000	6	6,250	2,000	10,000	4	4,833	3,000	8,000	3
Bonus	3,950	800	6,000	4	1,600	50	3,300	3	525	50	5,000	3
Age	48.1	32	58	11	45.5	33	53	8	39.6	25	56	8
Education	1.7	0	4	11	1.6	0	4	8	--	0	2	8
Work Experience	25.4	6	40	11	19.3	10	35	8	17.3	5	38	8
Vacation (days)	22.4	10	60	11	21.4	11	60	8	17.8	10	30	8

Item	ELEVATOR EMPLOYEE				TYPICAL EMPLOYEE				SALESPERSON			
	<u>Range</u>			Number	<u>Range</u>			Number	<u>Range</u>			Number
	Average	Low	High		Average	Low	High		Average	Low	High	
Salary	16,417	10,498	20,500	8	13,557	11,000	16,000	7	18,500	18,000	19,500	3
Total Cost of Benefits	3,467	1,500	6,000	3	3,033	1,500	5,000	3	10,000			1
Bonus	525	50	1,000	2	525	50	1,000	2	--	--	--	--
Age	33.3	25	48	8	36.1	24	45	8	38.4	24	43	4
Education	--	0	1	8	--	0	1	8	2.7	2	4	4
Work Experience	10.4	4	20	8	9.9	2	12	8	17.1	2	23	4
Vacation (days)	15.4	10	28	8	14.7	8	21	8	12.7	10	13	4

PART-TIME EMPLOYEE

Item	<u>Range</u>			
	Average	Low	High	Number
Salary	4.69	4.00	5.00	6
Age	29.6	18	63	6

Table 3. Summary of Ohio Agribusiness Firms Employee Benefits, 1982

Item	MANAGER				ASSISTANT MANAGER				DEPARTMENT MANAGER													
	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.	
Profit Sharing	38	76					114	20	40					60	24	33						57
Commission	3	111						4	56						25	32						
Hospital			2	88	24					2	43	14	1					41	15		1	
Major Medical			7	85	22					4	41	14	1					42	14		1	
Life			33	57	19	5				17	29	9	5				13	29	12		3	
Income Continuation			71	28	12	3				40	10	6	4				35	14	7		1	
Retirement Contrib.			48	34	30	2				27	17	12	4				19	22	16			
Uniforms			67	33	12	2				35	16	7	2				26	23	8			
Social Security			13	38	60	3				5	24	29	2				3	19	32		3	
Workman's Comp.			8	97	9					3	47	9	1				2	45	9		1	
Vehicle			43	63	8					40	17	1	2				45	9	3			

Item	ELEVATOR EMPLOYEE				TYPICAL EMPLOYEE				SALESPERSON													
	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.	
Profit Sharing	26	81					107	25	75					100	16	17						33
Commission	1	106							100						15	18						
Hospital			1	76	29	1				8	63	27	2					26	7			
Major Medical			5	72	28	2				21	51	26	2					25	8			
Life			33	50	18	6				49	31	14	6				7	19	5		1	
Income Continuation			74	21	9	3				54	28	15	3				18	9	6			
Retirement Contrib.			48	30	26	3				58	20	20	2				13	10	9		1	
Uniforms			55	37	14	1				72	20	8					13	14	5		1	
Social Security			8	36	59	4				9	35	53	3				2	12	18		1	
Workman's Comp.			5	94	8					6	83	10	1				2	28	3			
Vehicle				5	2					95	3	2					8	23	2			

Item	PART-TIME EMPLOYEE						
	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.
Profit Sharing							
Commission							
Hospital				13	1	2	16
Major Medical				3	1	1	5
Life				1		1	2
Income Continuation						1	1
Retirement Contrib.							
Uniforms				5		1	6
Social Security				16	25	3	44
Workman's Comp.				40	21	1	62
Vehicle							

Table 3.1 Under 500,000 Sales

Item	MANAGER			ASSISTANT MANAGER						DEPARTMENT MANAGER												
	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.	
Profit Sharing	1	2					3	1	1					2	1							1
Commission	1	2					3		2					2		1						1
Hospital				3			3				1		1	2				1				1
Major Medical				3			3				1		1	2				1				1
Life				2	1		2				1		1	2				1				1
Income Continuation			1	1			2			1		1	2				1					1
Retirement Contrib.				1		1	2			1		1	2				1					1
Uniforms			1	1			2						2	2						1		1
Social Security				1	2		3						2	2						1		1
Workman's Comp.				2	1		3				1		1	2						1		1
Vehicle			1	1			3				1	1	1	2				1				1

Item	TYPICAL EMPLOYEE						PART-TIME EMPLOYEE															
	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.	
Profit Sharing										1				1								
Commission									1					1								
Hospital											1		1								1	1
Major Medical											1		1								1	1
Life											1		1								1	1
Income Continuation										1			1				1				1	1
Retirement Contrib.										1			1				1				1	1
Uniforms										1			1				1				1	1
Social Security												1	1				1				1	1
Workman's Comp.												1	1				1			1	1	1
Vehicle											1	1	1				1	1			1	1

Table 3.2 Summary of Employee Benefits. Ohio Agribusiness Firms with \$500,000 - \$1,000,000 Sales

Item	MANAGER						ASSISTANT MANAGER						DEPARTMENT MANAGER									
	Yes		No		N.A.		Co.		Employee		No.		Yes		No		N.A.		Co.		Employee	
	Yes	No	N.A.	Paid	Shared*	Paid	No.	Yes	No	N.A.	Paid	Shared*	Paid	No.	Yes	No	N.A.	Paid	Shared*	Paid	No.	
Profit Sharing	1	8				9	2	4					6		1						1	
Commission		9				9		6					6		1						1	
Hospital				7	2	9			1	4	1		6					1			1	
Major Medical			2	6	1	9			2	3	1		6					1			1	
Life			5	4		9			4	2			6				1				1	
Income Continuation			6	2	1	9			4	1	1		6				1				1	
Retirement Contrib.			8		1	9			6				6				1				1	
Uniforms			8	1		9			5	1			6				1				1	
Social Security			2	2	4	1	9		1	3	2		6					1			1	
Workman's Comp.			1	8		9				6			6					1			1	
Vehicle			6	3		9			5	1			6				1				1	

Item	ELEVATOR EMPLOYEE						TYPICAL EMPLOYEE						SALESPERSON									
	Yes		No		N.A.		Co.		Employee		No.		Yes		No		N.A.		Co.		Employee	
	Yes	No	N.A.	Paid	Shared*	Paid	No.	Yes	No	N.A.	Paid	Shared*	Paid	No.	Yes	No	N.A.	Paid	Shared*	Paid	No.	
Profit Sharing	1	8				9		1					6		1						1	
Commission		9				9		6					6		1						1	
Hospital			1	5	3	9			2	3	1		6					1			1	
Major Medical			3	4	2	9			3	3			6					1			1	
Life			6	2	1	9			4	2			6				1				1	
Income Continuation			7	1	1	9			5	1			6				1				1	
Retirement Contrib.			9			9			5		1		6				1				1	
Uniforms			8	1		9			6				6				1				1	
Social Security			1	3	5	9			1	2	3		6						1		1	
Workman's Comp.				9		9				6			6					1			1	
Vehicle			9			9			6				6						1		1	

Table 3.3 Summary of Employee Benefits, Ohio Agribusiness Firms with \$1,000,001 - \$2,000,000 Sales

Item	MANAGER			ASSISTANT MANAGER						DEPARTMENT MANAGER												
	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.	
Profit Sharing	2	11					13	1	6					7	1	4						5
Commission		13					13		7					7		5						5
Hospital				1	12		13				6	1		7				4	1			5
Major Medical				1	12		13				6	1		7				4	1			5
Life				6	7		13			5	1		1	7			2	2	1			5
Income Continuation				12	1		13			6			1	7			5					5
Retirement Contrib.				10	1	2	13			4		2	1	7			4	1				5
Uniforms				11	2		13			5	2			7			3	2				5
Social Security				2	7	4	13				4	3		7			2	3				5
Workman's Comp.				1	12		13			1	6			7			1	4				5
Vehicle				8	5		13			6	1			7			4	1				5

Item	ELEVATOR EMPLOYEE			TYPICAL EMPLOYEE						SALESPERSON												
	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.	Yes	No	N.A.	Co. Paid	Employee Shared*	Employee Paid	No.	
Profit Sharing		12					12	1	9					10	4							4
Commission		12					12		10					10		4						4
Hospital				9	2	1	12			3	5	1	1	10				4				4
Major Medical				9	2	1	12			3	5	1	1	10				4				4
Life				6	4	1	12			6	2	1	1	10			2	2				4
Income Continuation				10	1	1	12			9			1	10			4					4
Retirement Contrib.				8	1	1	12			8	1		1	10			3	1				4
Uniforms				8	4		12			7	3			10			2	2				4
Social Security				2	4	6	12			2	4	4		10			1	3				4
Workman's Comp.				2	10		12			1	9			10				4				4
Vehicle				11	1		12			9	1			10			1	3				4

Item	PART-TIME EMPLOYEE			Co.	Employee
	Yes	No	N.A.	Paid	Shared*
Uniforms				1	
Social Security				3	2
Workman's Comp.				5	

Table 3.4 Summary of Employee Benefits, Ohio Agribusiness Firms with \$ 2,000,001 - \$ 5,000,000 Sales

Item	MANAGER						ASSISTANT MANAGER						DEPARTMENT MANAGER															
	Yes		No		N.A.		Co. Paid		Employee Shared*		Employee Paid		No.		Yes		No		N.A.		Co. Paid		Employee Shared*		Employee Paid		No.	
	Yes	No	N.A.	Paid	Shared*	Paid	No.	Yes	No	N.A.	Paid	Shared*	Paid	No.	Yes	No	N.A.	Paid	Shared*	Paid	No.							
Profit Sharing	14	25				39	4	13					17	2	12												14	
Commission	2	37				39	3	14					17		14												14	
Hospital				28	11	39			1	9	7		17					8	5		1						14	
Major Medical			2	27	10	39			2	8	7		17					9	4		1						14	
Life			11	18	8	39	2		1	9	5	2	17				2	8	3		1						14	
Income Continuation			23	12	3	39	1		11	2	3	1	17				9	3	2								14	
Retirement Contrib.			20	8	10	39	1		10	2	4	1	17				8	1	5								14	
Uniforms			21	12	4	39	2		11	3	3		17				10	3	1								14	
Social Security			3	16	20	39			2	7	8		17				1	5	8								14	
Workman's Comp.			3	33	3	39			1	13	3		17				1	12	1								14	
Vehicle			13	25	1	39			10	7			17				11	2	1								14	

Item	ELEVATOR EMPLOYEE						TYPICAL EMPLOYEE						SALESPERSON															
	Yes		No		N.A.		Co. Paid		Employee Shared*		Employee Paid		No.		Yes		No		N.A.		Co. Paid		Employee Shared*		Employee Paid		No.	
	Yes	No	N.A.	Paid	Shared*	Paid	No.	Yes	No	N.A.	Paid	Shared*	Paid	No.	Yes	No	N.A.	Paid	Shared*	Paid	No.							
Profit Sharing	7	32				39	6	32					38	2	7													9
Commission	1	38				39		38					38	4	5													9
Hospital				24	15	39			3	20	14	1	38					6	3								9	
Major Medical			2	23	13	39	1		5	19	13	1	38					6	3								9	
Life			10	18	8	39	3		11	15	9	3	38					7	1		1						9	
Income Continuation			27	8	3	39	1		26	8	3	1	38				5	2	2								9	
Retirement Contrib.			20	7	12	39			19	6	12	1	38				4		5								9	
Uniforms			21	13	4	39	1		29	7	2		38				6	2	1								9	
Social Security			2	15	22	39			3	15	20		38				1	3	5								9	
Workman's Comp.			1	34	4	39			3	31	4		38				1	8									9	
Vehicle						39							38														9	

Item	PART-TIME EMPLOYEE													
	Yes		No		N.A.		Co. Paid		Employee Shared*		Employee Paid		No.	
	Yes	No	N.A.	Paid	Shared*	Paid	No.							
Hospital				2	2		1							
Major Medical				2	2		1							
Social Security				5	10									
Uniforms				1			1							
Workman's Comp.				13	2									

Table 3.5 500,000,001 to 15,000,000 Sales

Item	MANAGER			ASSISTANT MANAGER						DEPARTMENT MANAGER															
	Yes	No	N.A.	Co.		Employee		No.	Yes	No	N.A.	Co.		Employee		No.	Yes	No	N.A.	Co.		Employee		No.	
				Paid	Shared*	Faid	No.					Paid	Shared*	Paid	No.					Paid	Shared*	Paid	No.		
Profit Sharing	13	26					39	6	14					20	14	14								28	
Commission		39					39	1	19					20	25	3								28	
Hospital			1	34	4		39					19	1									23	5	28	
Major Medical			2	33	4		39					19	1									23	5	28	
Life			9	21	9		39			6		11	3								7	13	8	28	
Income Continuation			26	9	4		39			15		4		1							16	8	4	28	
Retirement Contrib.			10	18	11		39			6		11	2	1							5	15	8	28	
Uniforms			21	14	4		39			11		6	1	2							11	12	4	28	
Social Security			6	12	20		39			2		9	8	1								9	17	2	28
Workman's Comp.			3	34	2		39			1		17	1	1								23	5	28	
Vehicle			13	20	6		39			15		4	1								24	2	2	28	

Item	ELEVATOR EMPLOYEE			TYPICAL EMPLOYEE						SALESPERSON															
	Yes	No	N.A.	Co.		Employee		No.	Yes	No	N.A.	Co.		Employee		No.	Yes	No	N.A.	Co.		Employee		No.	
				Paid	Shared*	Paid	No.					Paid	Shared*	Paid	No.					Paid	Shared*	Paid	No.		
Profit Sharing	12	27					39	11	16					37	6	9									15
Commission		39					39		37			31	6		37	8	7								15
Hospital				34	5		39					30	7		37							12	3		15
Major Medical				32	7		39			10		19	8		37							11	4		15
Life			10	21	8		39			27		6	4		37						5	6	4		15
Income Continuation			27	8	4		39			10		16	11		37						7	5	3		15
Retirement Contrib.			11	17	10	1	39			25		8	4		37						5	6	3	1	15
Uniforms			17	15	7		39			25		8	4		37						3	8	3	1	15
Social Security			3	14	19	3	39			3		13	19	2	37							5	9	1	15
Workman's Comp.			2	35	2		39			2		32	3		37						1	12	2		15
Vehicle			36	1	2		39			35			2		37						5	10			15

Item	PART-TIME EMPLOYEE			Co.		Employee	
	Yes	No	N.A.	Paid	Shared*	Paid	No.
Hospital				2			
Major Medical				1			
Life				1			
Uniforms				2			
Social Security				6	8	2	
Workman's Comp.				15	1		

Table 3.6 Over 15,000,000 Sales

Item	MANAGER							ASSISTANT MANAGER							DEPARTMENT MANAGER									
	Yes		No		N.A.			Co.		Employee			Yes		No		N.A.			Co.		Employee		
	Paid	Shared*	Paid	Shared*	Paid	Shared*	No.	Paid	Shared*	Paid	Shared*	No.	Paid	Shared*	Paid	Shared*	No.	Paid	Shared*	Paid	Shared*	No.		
Profit Sharing	7		4				11					6			2								8	
Commission			11												8									
Hospital					4				7				4							4				
Major Medical					4				7				4							4				
Life					3				3			1							1	5			2	
Income Continuation					3				2			3							3	3			1	
Retirement Contrib.					5				6			1							1	4			3	
Uniforms					5				4			2							1	4			3	
Social Security									10											1			1	
Workman's Comp.					8				3											5			2	
Vehicle					3				8			4								5			3	

Item	ELEVATOR EMPLOYEE							TYPICAL EMPLOYEE							SALESPERSON									
	Yes		No		N.A.			Co.		Employee			Yes		No		N.A.			Co.		Employee		
	Paid	Shared*	Paid	Shared*	Paid	Shared*	No.	Paid	Shared*	Paid	Shared*	No.	Paid	Shared*	Paid	Shared*	No.	Paid	Shared*	Paid	Shared*	No.		
Profit Sharing	6		2				8					8			4								8	
Commission			8												3		1							
Hospital					4				4				4							3			1	
Major Medical					4				4				4							3			1	
Life					1				5			1								4			2	
Income Continuation					3				3			3							1	2			1	
Retirement Contrib.									5											3			1	
Uniforms					1				4			1							1	2			1	
Social Security									7											1			3	
Workman's Comp.									6											3			1	
Vehicle					7				1			7								4				

Item	PART-TIME EMPLOYEE						
	Yes		No		N.A.		
	Paid	Shared*	Paid	Shared*	Paid	Shared*	No.
Uniform			1				1
Social Security			2		3		6
Workman's Comp.			5				6