

THE WALL STREET JOURNAL.

THE WALL STREET JOURNAL

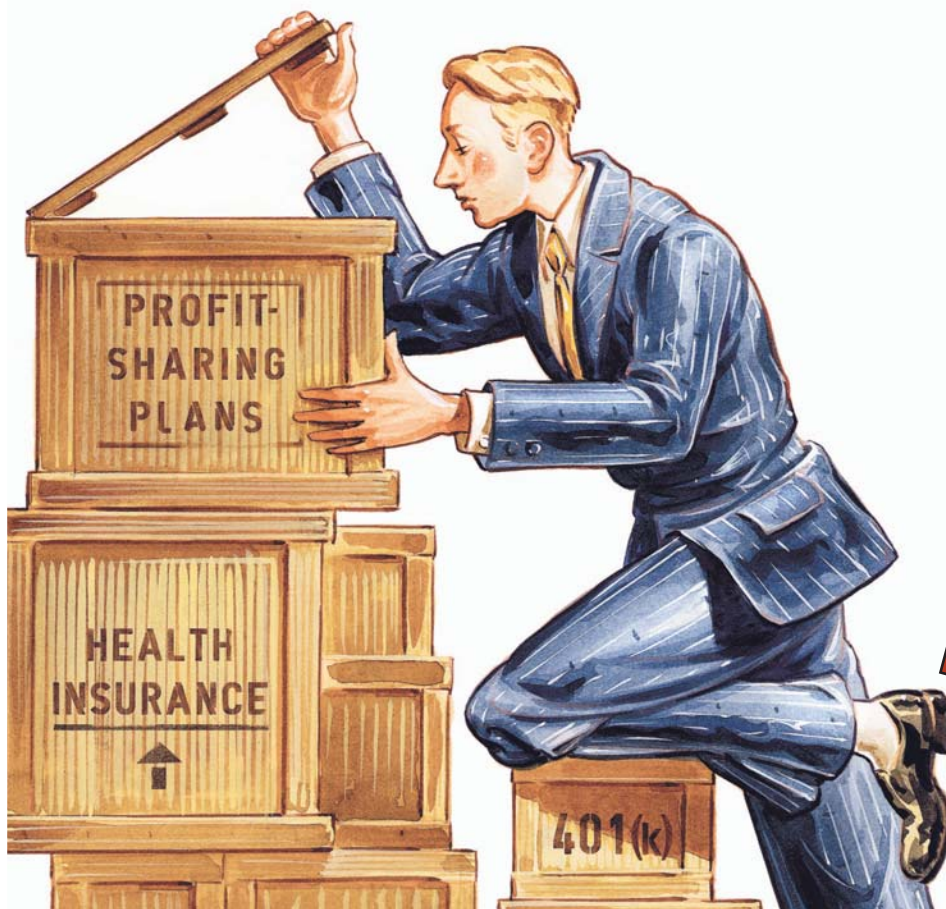
JANUARY 24, 2005

Leadership

Ten Ways Companies Benefit from Benefits Plans

You've heard all the complaints about soaring costs. Now hear the other side.

By ELLEN E. SCHULTZ



**SPECIAL
ARTICLE
REPRINT**

THE PUBLISHER'S SALE OF THIS REPRINT DOES NOT CONSTITUTE OR IMPLY ANY ENDORSEMENT OR SPONSORSHIP OF ANY PRODUCT, SERVICE, COMPANY OR ORGANIZATION.

DOWJONES