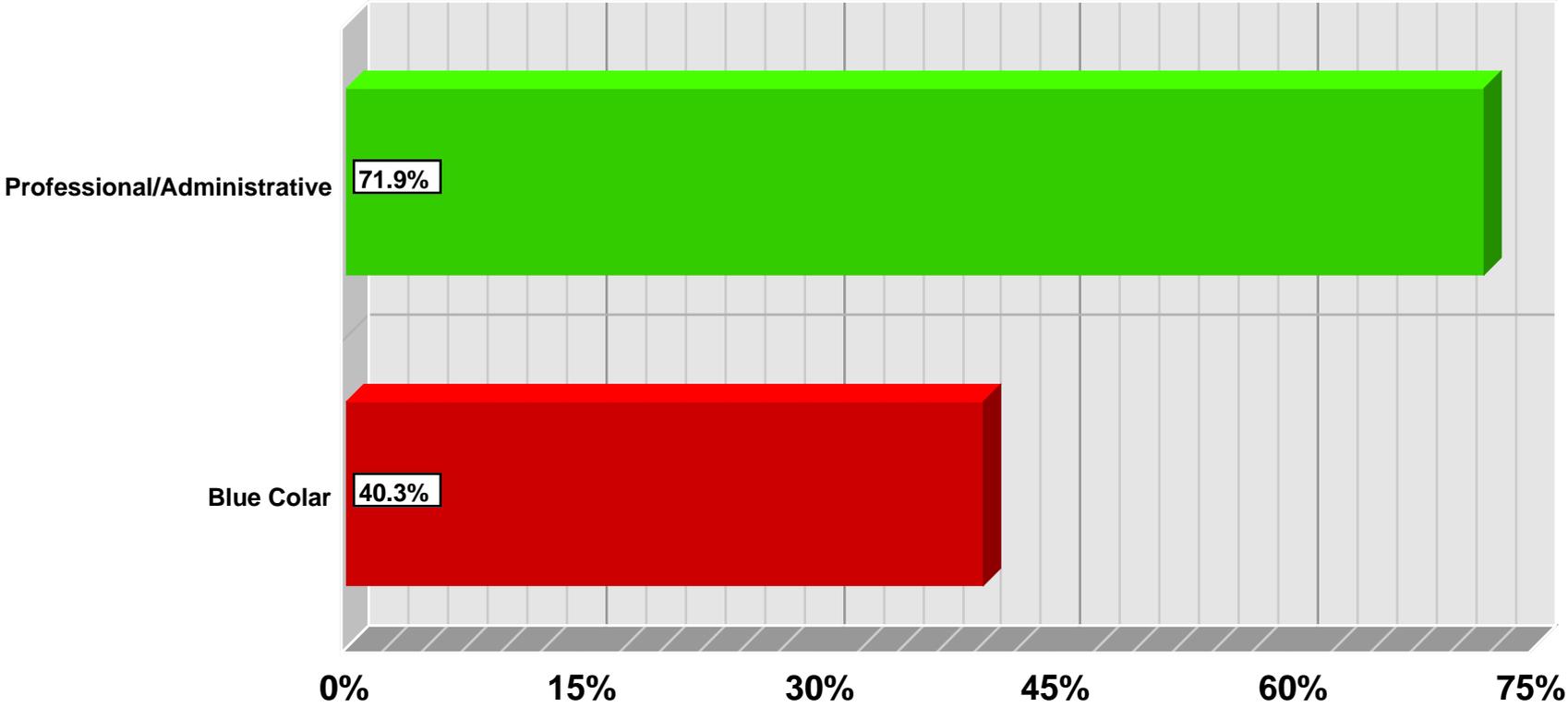


(45) Employees have electronic access to learning and training programs readily available at their desk.



■ Significantly High Comparison

■ Neutral Comparison

■ Significantly Low Comparison