

June 26, 2003

Dear Howard,

I hope by some stroke of luck, that whoever opens and reads your mail will pass this along to you, personally, and you'll see my point of view. I'll try to be brief, but quite honestly, I'm considered very glib, so that being said, here's what's on my mind. First of all, a little history of myself.

I'm 48 years old, white, male and while you were excelling at Boston University, I was attending a smaller school down the street in Wellesley called Babson College. You probably graduated in 1976, while I was the class of 1977 and I did earn a Bachelor of Science in Management Degree. I've listened to your show throughout the years and while I haven't always agreed with your opinions, I've always admired your ability to say what's on your mind. I think that the new direction you took with the show a few years ago was absolutely a great move and Artie was and continues to be a welcome addition.

At any rate, through both the book and the movie, "Private Parts" it became clear to me that you are a self made man who worked his ass off to get where you are today. Additionally, one of the greatest things you ever did was to broadcast commercial free and take calls for the small businesses that were affected by the terrible tragedy of 9/11. It's nice to know that some folks never forget their roots!

In 1999, after a relatively successful career in the "corporate structure" I became a small business owner, and, hence, this letter.

I can't remember which of your regular callers it is, maybe Big Black, I'm not sure, but the fact that they scam the system and don't work for years affects all of us. One of the biggest scams is the Worker's Compensation System, you know, get injured on the job, collect from the state, and work "under the table" and collect more money. Here's how it affects all of us.

I live in Florida and by law am required to carry Worker's Compensation insurance for the people that work for me. The insurance rate is based on occupational codes per \$100 of payroll dollars and there is a "filed" rate. However, the insurance companies have the option of either refusing to write your insurance or giving you the option of paying a higher rate to secure insurance. As you know, insurance rates are based on a number of factors, including your loss history. In the past three years, my company has had a total of \$1100 in claims, all of them doctor visits, for my guys that have been injured on the job. My employees have filed no claims for "lost time" wages and so the total amount my insurance company has paid out is \$1100 in three years. My premiums in the last three years are between \$12000 and \$15000 total, so obviously they're not losing any money.

My policy has recently come up for renewal and the “filed” rate has gone from \$8.43 per \$100 to \$10.46 per \$100. Not too bad, hey, prices go up, it’s a fact of life. However, in order for me to comply with the law and secure insurance I have to pay \$18.53 per \$100. That’s right, my friend, 70% higher than what it should be for the simple fact that for every legitimate company like mine, trying to make an honest buck, there are people sitting out there not working so you and I can pay for it! Quite candidly, it’s not right.

Next time one of your callers brags about how they are scamming the system and making money from it, remind them of how it affects all of us. Hell, man, think of the money you’re paying in taxes, because of this. Let’s face it, you’re in a higher tax bracket than I am!

Again, I hope by some stroke of luck, you have the opportunity to read this and feel free to contact me to discuss it further. By the way, I’ve been listening to your experience with your new grill, and the customer service where you bought it is terrible. I’m in the process of writing a book titled “Customer Service.....Please Hold,” it’s based on true stories, and I hope you get a chance to read it.

Best regards to all, the show is great and I don’t know how Robin did it, but I haven’t seen a profile of her in years, until the other night, she looks fantastic!

I remain a devoted fan.

Sincerely,
Bill Thurlow
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