

YOUR INVENTORY

Team Discover feels the urgency of the times. Team members know that today, more than ever before, they need to excel as they strive to serve their customers.

They would like to help you free your production space for production - not storage - and to help you keep your balance sheet free of excess inventory.

Team members understand that their job is to supply you with the regrind, reprocessed and virgin resins you need at competitive prices and to make sure that your orders arrive at your dock when you need them.

To help the team accomplish this goal, **Discover Plastics, Inc.** keeps an extensive inventory ready for you in its warehouse. That inventory waits there to provide you with what you need when you need it.

In February, call **Joel Winspear, LaMar Detert, Vic Heyda,** and **Scott Seeman** in Minneapolis at (763) 593-0160 or call **Ron Curio** in Madison at (763) 746-3477.

CREDIT MARKETS

The Federal Reserve's commitment to do whatever it takes to get the credit markets working properly seems to be creating some positive trends in those markets. While the credit markets today are far from normal, rates for corporate borrowing have dropped sharply since November.

Supported by programs at the Fed and other government agencies, corporate issuance of bonded debt and short-term commercial paper has picked up.

Home mortgage rates have fallen. Since mid-November, fixed rates on 30 year mortgages have dropped a full percentage point to 5.14%. That is the lowest rate in the thirty-seven year history of Freddie Mac data.

A one point drop in mortgage rates for an 80% loan on a median-priced home lowers the monthly payment by 10%. The decline is causing a refinancing surge, with activity up more than fivefold since late November to a five-year high.