

October 2003

Volume 14 Number 10

TOOL TALK

A Publication of the Michigan Tooling Association

From Rob's Roost

by: Rob Dumont,
Managing Director



Politically Speaking

As previously advised, MTA is involved in ongoing efforts to inform and indeed educate our legislators at both the Federal and State levels respecting the urgent need to address the



Congressman Mike Rogers & Rob Dumont discuss Asian issues

disappearing manufacturing base in general, and the decline in the tooling industry in particular.

Robert Easterbrook (East-Lind Heat Treat Inc.), Gerald Flannery (Mercury Gage Co. & President of MTA), to-

gether with your Managing Director, have benefited from the very capable and tireless efforts of our Legislative Consultant Judy Augenstein, who continues to provide insight and advice while arranging meetings with legislators both able and willing to help.

Congressman Mike Rogers has taken the lead in efforts to get our message out in Washington. He has as well used his State connections to advance our cause. Going forward we will be working closely with the Congressman and others of his congressional colleagues who at once recognize the need for action, and the obvious and grave consequences of inaction.

All appearances are that Congressman Rogers fully understands the realities, has the drive and determination to address

them and, to our good fortune, has access to places where differences can be made. The Congressman has formed a small select group of representatives from manufacturing to work with him toward a solution and we are proud and pleased to say that MTA is part of that group.

In addition we continue a dialogue with Congressmen Joe Knollenburg, Thaddeus McCotter & Candice Miller, all of Michigan, as well as Congressman Donald Manzullo of Illinois.

On the State front, we are following up with Representative and Speaker of the House Rick Johnson who, as you know, agreed to set up a Manufacturing Caucus at the State level to assist in our efforts.

The final observation to be made is that the "Manufacturing Matters" issue is attracting a substantial amount of attention across party lines. Obviously the efforts of the many people involved in manufacturing who have spent time and resources on the issue are paying off. Now is not the point at which to diminish those efforts and MTA will continue to treat them as a priority.



L-R: Robert Easterbrook , Congressman Joe Knollenburg, Gerald Flannery, and Rob Dumont

Calendar of Events -

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 MTA Endorsed Service Providers

14 Business seminar

"Quality Management Systems Overview" ISO 9001:2000 - 9:00 a.m. to noon ISO/TS 16949:2002 - 1:00 p.m. to 4:00 p.m.

NOTE: All seminars & training programs this month are being held at the MTA Training Center in Farmington Hills unless otherwise noted.

- 15 MTA Board of Directors meets
- 16 MTA Workers' Comp Fund Board of Trustees meets

MTA Agency News

by: Mark Tyler, General Manager MTA Insurance Agency





Take Two Aspirin, and

BCN now covers Prilosec OTC TM and over-the-counter loratadine (Claritin®)

BCN now provides coverage for select over-the-counter medications for members with a BCN drug benefit and a prescription from their doctor. With a prescription, members now pay the generic copayment for the new over-the-counter Prilosec OTMTM, used to treat heartburn, and over-the-counter loratadine (Claritin®, AlavertTM and others), the popular non-sedating antihistamine. This change was effective September 22, 2003.

These products are therapeutically equivalent to their prescription counterparts at a fraction of the cost. BCN projects savings of \$500-\$1,000 per year for each prescription switched to these over-the-counter alternatives.

These drugs are covered like any other prescription - the member takes the prescription to the network pharmacy to be filled or the member picks up the filled prescription after the doctor phones it in.

Members can benefit with a prescription for these over-the-counter drugs by receiving a larger quantity than they would have with the more expensive prescription counterparts such as Prevacid® or Allegra®. For example, with Prilosec OTCTM members receive up to a 42-day supply and with over-the-counter loratadine, up to a 48-day supply. The benefit for the more expensive counterparts is 34 days.

Mail-Order (Home Delivery) Prescription Drugs

Your mail-order prescription drug program is available for long-term and ongoing prescription drug needs. If you are taking medication on a regular basis, ordering your prescriptions through the Blue Cross & BCN mail-order program is convenient. In addition to mailing your prescriptions to the mail-order pharmacy, your physician can phone in/fax your prescription orders. Refills on your mail-order prescriptions can be ordered by mail, telephone, or on the Internet.

When prescribed by your physician, you can order up to a 90-day supply (three months) of medication by mail from Medco Health Solutions. You must pay a separate copayment for mail-order drugs that are:

- Supplied to cover up to 34-days you pay your copayment (see "Your Copayment" in your benefit guide for this amount); and
 - Supplied to cover between 35 to 90-days if you

have a fixed dollar copayment, you pay two times that amount (sorta like, buy two months, get one free). If you have a percentage copayment with a minimum dollar requirement, the percentage remains the same, however the minimum dollar requirement is doubled. If you have a percentage copayment with a minimum and maximum dollar requirement, the percentage remains the same, however the minimum and maximum dollar requirements are doubled.

Ordering from Medco Health Solutions requires no claim forms; just send in the prescription(s) with the order form. Your medication is delivered to your home, postage-paid, within 10 to 14 business days from the date you mailed your order.

Note: Blue Cross Blue Shield and Blue Care Network will not pay for drugs obtained from non-participating/non-network mail-order providers, including Internet providers.

If you have any questions, you can call Medco Health Solutions at 800-903-8346. You can also visit their website at www.medcohealth.com to order refills, check on the status of your mail-order prescriptions, or request mail-order envelopes.

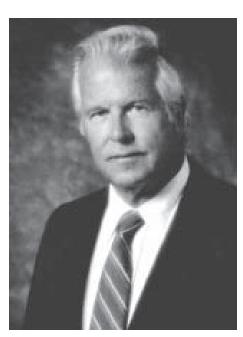
The Challenges of Tool Financing

by: Tom Cross & Mike Semanco

The auto industry's shift away from customer financed tooling - especially in engineering, design and testing - has put strains on banking relationships for many local tool shops. As a result, credit parameters are tighter and there are fewer financing options available. So what can you do? First, get a better understanding of the risk perceived by your banker. Then find some alternatives to reduce risk and look for different funding mechanisms.

Banks today merely finance the gap between when a customer pays for tooling and when the borrower must expend cash to build the tool. The risk is that the customer payment is not sufficient to repay the advance for any of the following reasons:

- ❖ Job was not quoted correctly. Helping your banker understand the ED&T component, quote process, tool complexity, etc., may lower perceived risk.
- **Customer cancels program.** Bankers need to know that cancellations typically result from poor build documentation, undocumented contract changes and poor contractual wording. Letting the banker assist with the administrative side of the business will make the bank more comfortable and provide you with some valuable help.
- ❖ Tier 1 integrator files Chapter 11. There are a variety of ways a banker can help the tool builder in both predicting insolvency and in getting paid if it happens.



Richard Lynn Davis 05/26/24 - 09/13/03 MTA President 1983-84

In Memoriam

It is with deep sadness and regret that we note the passing of Richard Lynn Davis, 79, on September 13, 2003. Richard (Dick) Davis was born May 26, 1924 in Detroit and lived his early years in Northville. He attended Michigan State University until enlisting in the U.S. Air Force where he served in the Pacific Theatre from 1943 to 1946.

Dick retired in 2000 as Chairman of the Board of **Davis Industries** of Plymouth after a career spanning over 50 years with the 82 year old family owned Tier-1 automotive supplier. Prior to that he was president of Davis Industries for over 25 years.

Dick Davis was a supportive and active member of the Michigan Tooling Association. **Davis Tool & Engineering** was one of the original members of the Association back in November of 1932. Dick served as president of the MTA from 1983-84, and served on its boards for many years.

Memorial contributions can be made to the Otsego Memorial Hospital Foundation, 825 N. Center Street, Gaylord, MI 49735, phone 989-731-2342.

Our sincere condolences to his family and friends.

* Tool can't be completed for financial or technical reasons. Bankers are good at assessing the financial risk, but need help in understanding the technical risk in the build process and how it is mitigated.

Here are some alternative sources for financing tool projects:

- Factoring Factoring companies buy the invoices of their clients, thereby freeing your firm's cash for other purposes. This works best in financing the gap between tool approval at the integrator and final PPAP payment flow.
- *** WIP Finance** Some banks and finance companies are willing to finance the tooling construction in certain situations. Similar to factoring, the primary bank lowers its collateral position on the tooling being financed.
- Supply Chain Finance The OEMs and large integrators are looking at strategies that allow large banks to finance tooling in a top-down fashion for their supply chain. This approach makes financing more readily available and less expensive because it leverages both the credit strength of the OEM and the aggregate size of entire platforms.

When financing tooling programs, often it's best to bring in a specialist that can package the transaction to make it acceptable to the primary bank or specialty lender.

- Tom Cross is CEO of eFinNet, a financial service company, which leverages technology for improved financing and credit administration throughout the supply-chain. Contact

Tom at www.efinnet.com.

- Mike Semanco is president of Hennessey Capital, a specialty finance company that provides factoring and commercial lines of credit. Contact Mike at www.hennesseycap.com.

Welcome New Members!

We would like to take this opportunity to welcome the following new members in the Michigan Tooling Association.

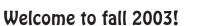


- ❖ Detail Pattern & Machine, Inc. of Hemlock, manufacturers of new cast iron shell mold pattern equipment and cast shell mold core boxes;
- ❖ F J Manufacturing Co. Inc. of Troy, specializing in precision tooling;
- Husky LLC of Roseville, specializing in precision machining; and
- **❖ Millennium Mold & Tool, Inc.** of Clinton Township, a one stop shop for cad design,

development, test equipment, secondary machines, 3D CNC machining, assembly wood models, spray metal tooling, rapid prototype molds, prototypes parts, fixtures, CNC turning, urethane nesting, and end of arm tooling.

From the Desk of Gary Wood

Administrator MTA Workers' Comp Fund





The economic rebound continues; at least the press and the government say so. I just returned from a few days away from the office in another part of the country and I can report that it still appears that the manufacturing economy is suffering all over. The local headlines talked about a "RE-RE" economy (that's retail and real estate); there certainly are pockets of industrial fusion but not a lot going on there in general. While on the trip we toured a military supplier's facility and while they were busy with service parts, they were not working their normal two shifts. So, from what I have seen, the enigmatic recovery seems to continue its odd pace for the manufacturing sector.

Safety

Earlier this year Bill Hoke and his Loss Control staff completed the "Michigan Tooling Association Workers' Compensation Fund Safety Data Base." This information was distributed in a special mailing to the persons that normally receive the monthly billing. This was our primary contact list and was our best method of getting this important information into the right hands.

Since the distribution of the material, it has come to our attention that 60% of the safety personnel in your facilities have reported that they are not aware of the availability of the material on the CD. We are distributing additional copies to those persons as we receive the requests, but it would be helpful if those of you that have the disc in your possession, share it with the appropriate person in your company. You are missing a good opportunity to have programs available to you should you have the dreaded governmental audit! Please distribute the CD to the person responsible for safety in your facility.

Drug Policy

Last year the Trustees initiated the requirement of a drug policy. It is restated at this time for clarification:

The Fund's official position is that an owner, officer, or partner will have to sign a form indicating that there is a drug policy in effect. A policy will be mandatory.

Fund Annual Meeting

Please note that the Fund's Annual Meeting is scheduled for Thursday, November 20, 2003. This year the meeting will again be held at the Sterling Inn on the corner of 15 Mile and Van Dyke. The annual meeting is an excellent forum to meet the Fund Trustees, personnel and other members.

Your Fund Trustees make important decisions that affect your workers' compensation coverage. These decisions are often announced at this meeting and this is your opportunity to be in the "know." If you have questions please feel free to ask as this is an opportunity that comes once a year; and don't forget the free lunch! Please plan on attending.

Trustee Elections

The Trustees of the Fund are elected to serve three-year terms. Annually three of the Trustee seats are open to election and the three highest vote recipients are elected. This year the three seats currently occupied by Robert Easterbrook (East-Lind Heat Treat), Bradley Lawton (Star Cutter Company) and Doug Mack (Grosse Tool & Machine Company) are up for election

In addition to the three incumbents, the Fund seeks nominations from the membership. If you have any interest in serving as a Trustee, please submit your name for nomination.

Trustees hold an important position; they guide the operation of the Fund and set direction for the future development and growth of this extremely important program.

Their Trustees duties include: directing the Administrator; providing for the timely payment of claims; determining payable premium; investing monies not immediately required to pay for claims; accepting new members; terminating members that do not conform; purchasing insurance contracts as required to protect the Fund members; establishing accounts and accounting procedures; maintaining and remaining responsible for all records of the Fund; and auditing the payroll records of the members.

The ballot will be sent to the Fund members in October. If you have any interest in the job, contact Gary Wood for information on the procedures and job requirements.

Census Data

The maintenance of a good data base is becoming essential to the efficient operation of the Fund. Information that at one time seemed unimportant is now of the utmost importance in the world of excess insurance. When we request data it is because we are being forced to request the information. The recent requests for additional information have not resulted in complete responses.

You should know that it is imperative that this information be completed when requested. The excess insurance companies that we deal with are limited in number and you sometimes just have to supply the information they require in an immediate time frame. Please give all requests a timely response.

Please keep safe both in the workplace and away; we will see you in November!





Members in the News

Sterling Mfg. & Eng., Inc. of Sterling Heights is proud to announce their successful assessment to ISO/IEC 1705-1999 accreditation to perform Dimensional Inspections as described in their scope. Sterling Mfg. has been ISO 9001 and compliant to QS9000 for several years. The 1705 accreditation was through Laboratory Accreditation Bureau (L.A.B.).

Sterling Mfg. builds gages, inspection fixtures, tombstone fixtures, machine details and some prototype details. They will be celebrating 15 years in business and Kenneth E. Orlowski is president.

Multi-Precision Detail, Inc. of Auburn Hills would like to announce that Jeffrey Dean has become an equal owner of the company. Jeffrey has worked full time at the company since 1986. He will act as VP and general manager, and will continue managing the day-to-day operations of the company.

The founder of Multi-Precision Detail, Michael Dean, reports the company was certified ISO 9001-2000 on July 1, 2003, continuing a long history of achieving and maintaining the highest possible quality systems.

Multi-Precision Detail is now in its 36th year of manufacturing precision work holding fixtures, pallet fixtures, machine replacement details, drill & tap heads and similar components primarily for the machine tool industry. Michael Dean states: "we would like to take this opportunity to thank our customers for their confidence in our company for these 36 years". Multi-Precision can be contacted at 248-373-3333 or by e-mail to jdean@multi-precision.com.

Our congratulations and best wishes to the above. Let us know what is happening at your company. We would like to share it with all our readers.

Would You Like to Serve on the ★ MTA's Board of Directors?

The Michigan Tooling Association is governed by a 12-person Board of Directors. Each year at least 4 seats on the Board are up for election; directors are elected for 3-year terms.

Terms expiring December 31, 2003 are: Leonard Bantleon (Leonard Machine Tool Systems); current President, Gerald Flannery (Mercury Gage Company); Mike Obloy (Special Drill and Reamer Company) and current Secretary, Robert Peuterbaugh (JPT-Joint Production Technology, Inc.).

It is a volunteer position, but an extremely important one. Persons elected to the Board must be representatives of Association companies who are members in good standing.

If you would like to be on the ballot for the term beginning January 2004, please let us know by either sending a fax to us at 248-488-0500, or e-mailing ron@mtaonline.com by Friday, October 24th.



The MTA has revamped some of its mailing procedures to bring them up-to date with current technology and improved cost effectiveness. For example, the Membership Directories mailed last month realized \$1,700 annual savings. The new **Tool Talk** format, folded and pre-sorted, will have an annual savings of \$5,800; likewise the annual surveys and other member mailings will realize another \$2,700 savings. Labor costs have been reduced by almost \$2,000, for a total savings of over \$12,000 per annum. This is just one way your Association is working to keep membership dues from rising.

We have two corrections to the information in the aforesaid Membership Directories:

- 1) **American Lasertool** wrong address was given. The correct address is 42468 Mound Rd., Sterling Heights, MI 48314; and
- 2) **Michigan Steel Inc.** wrong phone number was given. The correct number is 231-726-5177.

We regret any problems this might have caused.

On the Road with Bill Hoke

Loss Control Coordinator



MiOSHA Enforcement

The following is an overview of the process used by MiOSHA when and if they visit your facility. I will give to you some information pertaining to not only the visit process, but to your rights and responsibilities under the rules. Lately, MTA Fund Members have received a rash of unexpected visits from the enforcement division of MiOSHA. Almost every week we receive a phone call from one of our members wanting to know what to do - "the MiOSHA inspector is in our office". At this point, if you weren't ready for the visit, I would advise you to take two aspirin and call me in the morning. On the other hand, if you have followed the rules, have developed and maintained all the required programs and have trained your employees, relax - you have nothing to fear but fear itself.

The following is taken from the "MiOSHA ENFORCE-MENT – AN OVERVIEW BROCHURE FOR THE EM-PLOYER".

One of the most tragic events in the workplace occurs when an employee is killed or seriously injured on the job. While this overwhelming tragedy is immeasurable in terms of human loss, it also leads to low employee morale, lost productivity, increased insurance cost, potentially expensive retraining and the loss of business investment. These factors alone can make the difference between profit and loss to Michigan employers.

In order to protect employees from workplace accidents & injuries and to insure a safe & healthful place of employment, the Michigan Occupational Safety and Health Act (MiOSHA) was enacted in 1974. A portion of the MiOSHA Act allows for the enforcement of workplace safety and health standards through periodic MiOSHA inspections.

The following is an overview of what to expect if an employer receives a MiOSHA inspection.

Who gets inspected

In order to effectively check for conditions that could endanger the well-being of employees, a MiOSHA safety or health officer may inspect, with few exceptions, any work operation in the State of Michigan.

Exceptions

Domestic employment, shipbuilding, ship breaking, long shoring, federal operations and mines are not subjected to inspection by MiOSHA.

Who gets involved

Upon arriving, unannounced, the safety or health officer will seek out the chief executive of the workplace. If employees have a designated representative, that representative also will be asked to join in the inspection. Where there is no designated employee representative, interviews will be conducted with a number of employees based on the total in the workplace.

What happens during the inspection

The safety or health officer will begin with the opening conference, explaining the purpose of the visit and the format of the inspection activities. Both employer and employee rights and responsibilities will be reviewed concerning the MiOSHA inspection.

Among the employee rights that will be reviewed is the protection from discrimination provided by MiOSHA. An employer is prohibited from discharging or in any manner discriminating against an employee for exercising a right provided by MiOSHA, including filing a complaint with either the Safety or Health Compliance Programs or testifying at a hearing.

The officer may at this time review all required MiOSHA recordkeeping documents, such as the injury/illness log (Form 300 & 300A), and required written programs or procedures that apply, such as Hazard Communication/Right to Know and Lockout/Tagout.

Upon completion of the safety or health officer's explanation and review of records, an actual walk-through of the facilities or worksite will take place. Conditions that could endanger the health or safety of employees will be pointed out, exposure measurements will be taken if necessary, and described as they relate to violations of Occupational Safety or Health Standards.

The closing conference

At the completion of the inspection, a closing conference is held to discuss any findings, determine the amount of time necessary to correct any hazards found and review your rights to appeal the department's decision.

During the closing conference, the safety or health officer will review penalty adjustment factors. An employer may be eligible for good faith credit by having an effective safety and health program in place. MiOSHA provisions also provide for penalty adjustment based on the seriousness of the violation, size of business and past MiOSHA history.

After the conference, the safety or health officer's report is sent to the MiOSHA office in Lansing for review. This ensures uniformity in the application of MiOSHA standards.

This information is taken directly and verbatim from the

above-mentioned brochure. As you can see, if you have done your job you really do have nothing to fear. Of course this will not stop those heart attack level phone calls that we receive, so what I would suggest to you is very simple. Be prepared. If you are not sure about your programs or have not trained your employees or need help - call us now; don't wait. It is very simple to be compliant, but it can't be completed overnight and certainly you will not be able to write a program with the compliance person waiting in the lobby and one of us on the phone. For the most part, each member will be required to have the following formal programs and procedures - if you don't, call today:

- **❖** Hazard Communication Program
- ❖ Hazardous Energy Control Procedure (Lock Out)
- Personal Protective Equipment Program
- Industrial Truck Operators License Procedure
- Overhead Crane Operators License Procedure
- Fire Emergency Plan

Plus there may be others, depending upon your particular company's operations. Help is available; call today for fast, friendly and best of all, free assistance.

Bill Hoke 231-250-1977 Ray Duff 248-444-0863 Chris Demeter 517-230-0937

* * *

On a lighter note, if the MiOSHA representative is already at your shop, the following is the top ten list of ways you can know that the visit is not going well——

- **Number 10 -** MiOSHA sets up temporary housing in your parking lot.
- **Number 9** The compliance officer mutters, "This is unbelievable" each time he or she enters a different department.
- **Number 8 -** MiOSHA calls in a professional film crew to document conditions in the plant. A reporter from "60 Minutes" tags along.
- Number 7 The compliance officer insists upon wearing a moon suit with supplied air respirator and a bulletproof vest in the plant, while your employees work in jeans and tennis shoes.
- Number 6 The member of Congress you call for help won't return your call but does return your campaign contribution.
- **Number 5** The compliance officer begins the opening conference by saying, "You have the right to remain silent—".

- Number 4 The compliance officer asks you a very specific question about a report in your files, but you haven't turned over any files.
- **Number 3 -** The compliance officer knows each of your employees by their first name.
- **Number 2** The compliance officer is a former employee that you fired.
- **Number 1** The Attorney General conducts the closing conference.

Would you like to reduce your electric bill between 5% to 25%?



The Michigan Tooling Association in conjunction with Lower Electric is pleased to announce a program that we believe will help our members save money on their electric costs.

Currently our members are eligible to participate in the State of Michigan's Deregulation Program. This gives our members the power to choose their electric supplier without any service disruption or interruption.

The Michigan Tooling Association has teamed up with Lower Electric, an independent utility consulting firm, to provide our members a free competitive electric quote from the many suppliers Lower Electric represents. Because of the collective power of the MTA, Lower Electric will be able to negotiate lower rates than any member could achieve on an individual basis.

In order to take advantage of this special program, please fax a current copy of your electric bill to Lower Electric, toll free at (866) 329-8845. Be sure to mark on the cover page **you are a member of the MTA**, as only members will be eligible for the additional discount. Lower Electric will then fax to you a customer release form, so they can get your usage history from the utility. Then, they will go out to bid among the various suppliers. After receiving the bids, they will contact you and let you know if you can save money and how much you can save. MTA is already a client and is saving about 10% annually.

Don't Delay -Every Month You Wait Is Costing You Money!

If you have any questions, please feel free to call Lower Electric toll free at (866) 569-3788 or contact Jerry Morrow at the MTA at (248) 488-0300 ext. 1308 or e-mail to jerry@mtaonline.com.

The Marketplace

Equipment for Sale:

Custom made bench with Rapistan 6" ballbearing casters and the following equipment mounted on it:

1 - Parker 824 style tubing bender (Teledyne Republic 624) with ½" OD thru 1¼" OD radius dies for hydraulic tubing;

1 - Olsen flaring machine, model no. 50 with 3/8" thru $1\frac{1}{2}$ " OD 37 degree dies; and

 $1 - 3\frac{1}{2}$ " bench vise.

Excellent condition. Asking price: \$7000.00

Contact: Jerry @ Tia International, 248-763-9016.



- New lower rates for Full-T-1's to the Internet are now available for \$424.00 per month, router included (must be in Ameritech 340 lata).
- ❖ Integrated T-1's with Internet and free local, free local toll and free router: get Internet access with speeds of 320K-1.24K. Also free: 4-16 local lines with free local calls and toll calls. All this for one flat fee ranging from \$400.00 \$800.00 per month, equipment included, no installation fees.
- ❖ Local /Long Distance: you should not be paying more than \$12.25 per line, \$.045 per local call, \$.035 \$.040 per minute for toll, intrastate and interstate calls.

Contact Kathy Schaumburger, Custom Telecom, at 866-332-1200 for more information and a free analysis.



MTA List of Endorsed Service Providers

- **♦ Blue Cross Blue Shield of Michigan/Blue Care Network** (health insurance)
- ***** Federated Insurance

(property & casualty insurance)

- **❖** Freedom One Financial Group (401(k) programs)
- **❖** John M. Packer & Associates

(unemployment programs)

***** LDMI

(long distance phone programs)

***** Lower Electric

(energy supply)

For more information, contact MTA at 248-488-0300.

Inflation Talk

CPI-W Urban Wage Earners and Clerical Workers

Month	82-84	1967	57-59
August 2003	180.3	537.1	624.6*
July	179.6	535.0	622.2*
June	179.6	534.8	622.2*
May	179.4	534.3	621.5*
April	179.8	535.5	622.7*
March	180.3	537.1	624.6*
February	179.2	533.7	620.8*
Jan	177.7	529.2	615.6*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
August 2003	184.6 183.9	553.0 550.9	643.1* 640.7*
July June	183.7	550.4	640.0*
May April	183.5 183.8	549.7 550.5	639.3* 640.3*
March	184.2	551.8	641.7*
February	183.1	548.5	637.9*
Jan	181.7	544.2	633.0*

Note: August 03 CPI-W represents a 2.1% increase from one year ago; CPI-U 2.2% increase.

TOOL TALK

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Deadline for submission of news, articles, letters, cartoons and Marketplace items is the 15th of each month.

Send to MTA - Attention: Tool Talk Editor

^{*} Base Year 1957-59 is no longer released. BLS has issued the following conversion factors from the 82-84 year: