



TOOL TALK

A Publication of the Michigan Tooling Association

From Rob's Roost

by: *Rob Dumont,*
Managing Director



UPDATE

The momentum continues to build on the political front. It will take the effort of every interested party to make the differences that must be made if success is to be achieved in stemming the manufacturing outsourcing frenzy currently afoot in the U.S.

Hopefully many of our members will heed the suggestion made in the recent mailing that you host a legislator at your particular facility and show her/him first hand the results of shipping American jobs offshore. Given notice and an invitation, I will be pleased to attend as well and offer whatever support that is available at such session. I am, as well, confident that if you are more comfortable with having a Board member of the Association in attendance too, that is possible to arrange. The important point is to get a legislator to your site to inform and educate on this critical issue.

The Association has had feedback from members with first hand experience of the impact being visited upon the membership by outsourcing under the guise of Free Trade or the rubric of Globalism and Foreign Competition. We need more of that. On October 20th, MTA hosted a luncheon with Congressman Mike Rogers at which some of those members were able to relate, first hand, the realities being experienced right here in Michigan.

The Congressman reiterated the importance of members providing whatever and any evidence they have as to the impact being experienced. Rogers made it very clear that many of his colleagues in Congress are simply unaware of the

realities of the demise of manufacturing or indeed the results that will follow. Get that type of information to the Association and we will see that it gets to the Congressman.

Earlier in October I had the good fortune to speak to the Metal Powder Industries Federation at their Annual Meeting on the issues being faced by all manufacturers in the U.S. I say "good fortune" because the Federation is made up of a number of Associations like MTA. I urged them to join with MTA and other Associations throughout the country to address this urgent problem. I am encouraged that they will do so.

In the meantime, MTA is making efforts to enlist additional Associations to join the cause. Certainly if nothing is attempted to be done, nothing will be done. Your experiences, your ideas, your efforts are surely the very foundation of any success to be had. Please share those with us, be proactive, and join the charge!

Welcome New Members!

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



- ❖ **Globe Precision Inc.** of Brighton, specializing in precision gages; and
- ❖ **Jamison Industries, Inc.** of Taylor, specializing in precision CNC machining capable of secondary operations, prototype, short & long term production runs of bar fed products under 1 1/2" dia. and jigs & fixtures.

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MTA Calendar of Events - November

- 19 MTA Board of Directors meets
- 20 MTA Workers' Comp Fund Annual Meeting
- 27/28 MTA offices closed - Thanksgiving



Members in the News



C & B Machinery of Livonia, a remanufacturer of grinding equipment with the latest controls, and also a supplier of Overbeck, Estarta, Danobat and Giustina, is proud to announce the successful completion of their ISO 9001:2000 revision audit. C & B has been certified since February 4, 1998.

Jeff Allen, president of C & B Machinery, states, "Our reputation is based on the quality of our product and our commitment to continuous improvement. Our motto is: ideas of tomorrow, working today."

C & B Machinery remanufactures O.D., I.D. and Double Disc grinders and can be reached at 734-462-0600 or main@cbmachinery.com.

CARB-R-ALL, Inc. of Wixom, which develops, manufactures, re-sharpens and services specialty carbide, PCD, CBN and indexable tooling, has achieved ISO 9001:2000 registration after passing an extensive audit by Perry Johnson Registrars, Inc. (PJR).

"We primarily sought ISO 9000 registration to improve customer satisfaction and meet the supplier registration requirement of DaimlerChrysler, one of our biggest customers," says Jordan Steinberg, management representative and engineer. "Other major reasons include running the company in a more efficient manner, streamlining operations, improving production control, reducing scrap and increasing productivity."

CARB-R-ALL has 30 employees and has been in business since 1982. The company maintains a new 17,000 sq. ft. state-of-the-art facility in Wixom. Its customer base includes the automotive industry, along with machine tooling, tool & die and metal forming companies. Major customers include DaimlerChrysler, ComauPico, Mahar, Royal Oak Boring, R&O Tool Service and Gerotech.

CARB-R-ALL specializes in both carbide and diamond tip products," says Steinberg. "We utilize modern CNC process equipment including three Walter Helitronic Power Production grinders, three Ewamatic Line universal grinding stations, three Centry Flutters, five Bridgeport EZ Surf grinders, two Mitsubishi Wire EDM machines, two MagnaForce brazers and three OGP optical projection comparators."

The implementation and registration process took eight months for CARB-R-ALL after Steinberg was hired as management representative to document the quality management system (QMS).

"Every employee at CARB-R-ALL was instrumental to the successful implementation of our QMS," states Steinberg. "Everyone here was extremely helpful in contributing to the information gathering and feedback process."

According to Steinberg, ISO 9001 registration has had a positive effect on CARB-R-ALL's operations. "It has changed the way management reviews the processes and analyzes performance trends. The entire order processing and handling is conducted in a more consistent and efficient manner. We feel that our customers are getting better service, improved customer support, and a quicker delivery with our improved and more efficient operations. CARB-R-ALL is looking forward to improving all areas of customer satisfaction, with better products, communications, delivery times and pricing, by using our ISO 9001:2000 QMS to analyze where improvements can be made and facilitate their implementation into our processes."

For further information, contact Jordan Steinberg at 248-669-6625, www.carbrall.com.

Godin Tool, Inc. of Traverse City underwent an on-site initial registration audit of its Quality System in August. They are pleased to announce that, in the absence of nonconformance, they were recommended for certification to QS-9000:1998/TE Supplement. The scope of the certification is "the design and manufacture of precision tools and dies".

The timing of this recognition appropriately comes in the same year in which they are celebrating their fifteenth year in operation.

Since launching Godin Tool, they have dedicated themselves to providing quality tooling, while working with their customers to meet delivery, design and improvement needs. They plan to build on this past performance and growth and, through continuous improvement, will adapt to the future challenges presented by the industry.

Godin Tool is committed to taking each project from development into production. They will continually strive to "partner" with their customers, to reduce their cost of operation, improve their productivity and enhance the quality of their product.

Synergy Steel Incorporated of Troy was registered to the ISO 9001:2000 Quality Management System by Underwriters Laboratories Inc., as of September 8, 2003. Andrew Moir, company president states: "The auditor from Underwriters Laboratories told us that in the seven years he had been evaluating companies, this was the first audit he had performed without a single major or minor nonconformity. This is a real tribute to our entire team and just how much they are committed to producing quality products for our customers."

Synergy Steel is a steel plate burnout service center “specializing in quality, service and 100% on-time deliveries.” They also offer heat treating, Blanchard and Mattison grinding and complete machining services.

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.

In Memoriam

It is with great sadness and regret that we note the passing of Mike Ferraro, vice president of **CARB-R-ALL** of Wixom, on October 11, 2003. Needless to say, Mike’s untimely death has saddened everyone within the CARB-R-ALL family. The company remains committed to honoring Mike’s memory by continuing to maintain the high standards and integrity of business operations at CARB-R-ALL, Inc. and PCD of America.

While Mike’s death has saddened everyone at CARB-R-ALL, it has also left them with even greater focus and commitment to a continuation of the quality production for which they have become known.

Our sincere condolences to his family and friends.

Quality Seminar A Success!!

On October 14th, many MTA members attended the Quality Seminars covering ISO 9001:2000 and ISO/TS 16949:2002. Chuck Simpson of “Results Systems Corporation” led the seminars on these important topics. Identified were critical changes from the earlier ISO 9000 and QS-9000 standards.

Participants were concerned with the major change known as the process approach, now required by ISA 9000 and ISO/TS 16949. Changes discussed were the need for:

- ❖ Measurable Quality Objectives;
- ❖ Increased Management Commitment;
- ❖ Competence of Employees;
- ❖ Mandatory Supplier Monitoring; and
- ❖ Company-wide Continual Improvement Program.

Q/A’s focused on implementing new requirements. Participants left with a better insight and understanding of the standard, realization of what needs to be done, and a challenge to bring change and improvement to their company.

For more information on ISA 9000:2000, ISO/TS 16949:2002 or interest in the next seminar, call Steve at Results Systems at 248-244-8550 or send an e-mail to www.results-systems.com.

Legislative Update

by: *Judy Augenstein*
Legislative Consultant, Lansing



MTA leaders continue to meet with members of the congressional delegation regarding the manufacturing crisis. Significant progress is being made with our efforts. Senator Jason Allen (R-Traverse City), Chair, Senate Commerce & Labor Committee, has requested legislation be drafted to assist the manufacturing community at the state level. Senator Allen has requested MTA be a prime partner and mover in this effort. The legislature has made the manufacturing crisis a key issue for the fall session.

The legislature is back in session to resume work on their fall legislative agenda. Filling the \$230 million hole in the state budget is at the top of the agenda. Governor Granholm still holds out the hope that state employees will agree to concessions to fill the budget gap. If state employees do not agree to a banked leave time approach, they could see their hours cut to 37.5 from 40 each week or some could face layoffs.

The Senate has passed SCR 33 on a party line vote 4-2 and, as of this writing, the House is considering the resolution. The resolution rescinds the Governor’s Executive Order which creates a new Department of Labor and Economic Growth, and includes language to eliminate the Workers’ Compensation Appellate Commission. In the past, the commission has served as an important check on liberal decisions by some workers’ compensation magistrates that tended to award benefits in questionable cases. Business community interests have joined together to oppose this E.O. by supporting SCR 33. While the House considers the measure, the Governor and legislative leadership are working behind the scenes to resolve the issue.

Michigan needs to manage its growth better and regulate land use more effectively to curb urban sprawl, preserve farm land and protect the environment, according to the Land Use Leadership Council report delivered to Governor Granholm. The report cites 150 recommendations to help the state better manage land use, help revitalize urban areas and minimize sprawl. The report urged better preservation of farm land, protection of the environment, stimulation of inner cities and better planning for the future. The council held six public meetings and received more than 1,000 public or written comments on land use concerns. Legislation will most likely be generated this session from the Land Use Leadership Council report.



From the Desk of Gary Wood

Administrator MTA Workers' Comp Fund



November at the MTAWCF

Fund Annual Meeting

The Fund's Annual Meeting is scheduled for Thursday, November 20, 2003 at the Sterling Inn on Van Dyke Avenue in Sterling Heights. This is the same location as last year but, if you need a map, call the Fund at 248-488-1172.

The annual meeting has suffered from declining participation in recent years. The Trustees have discussed the future of the meeting and it is assumed that this may be the last luncheon in conjunction with an annual meeting. Future plans are not yet firm but may include a breakfast meeting or a mid-morning forum.

The annual meeting has always been an excellent opportunity to meet the Fund Trustees, the Fund Administrator and other members of the group. This opportunity only comes once a year and the lunch is still free. When was the last time you got a free lunch in this economy?

We try to keep the members updated by articles in **Tool Talk**, but if you are interested in first hand information, we will see you there.

Those of you that have attended in the recent past know that the speakers have kept the presentation to less than thirty minutes and with that you should be able to get back to your business.

Minimum Premium Rule

The Trustees recently determined that there are members that we cannot sustain due to their change of operations or extreme downsizing to the point there is only one or two employees. Effective at the renewal, any long term members that are still in the Fund, even though their premiums have shrunk below the minimum premium, will receive notice that they must pay the minimum premium to remain in the Fund.

We have determined that very few members will be affected by this decision. We are also reminded that it is the fiduciary responsibility of the Trustees to make the right decisions for the operation of the group.

Trustee Elections

The Trustees of the Fund are elected to serve three-year terms. Annually three of the nine Trustee seats are open to election and the three highest vote recipients are elected. This year the three seats occupied by Robert Easterbrook (**East-Lind Heat Treat**), Bradley Lawton (**Star Cutter Company**),

and Doug Mack (**Grosse Tool & Machine Company**) were up for election. There were no additional nominees from the Fund members at this writing. The ballot was mailed on October 21st and the results of the election (there might be write-ins) will be available at the Annual Meeting.

The Trustees hold an important position that generally guides the operation of the Fund and sets direction for the future development and growth of this extremely important benefit to the Association members.

Do not send your reservation for the Annual Meeting in the ballot envelope!

Is there still a requirement for a drug policy?

Last year the Trustees elected to require a policy from every member. That policy was intended to establish zero tolerance for drug and alcohol abuse for employees. The policy has drawn a lot of attention from members.

If you already submitted your policy, you are in compliance and need to do nothing further. If you did not comply, a form containing the statement will be mailed with the renewal billing and must be signed and returned to validate the policy.

Just how high is the cost of insurance going to go?

Until two years ago, the question was how low will the costs go?

The Fund expects an increase in the expenses incurred by the group from excess insurance markets. This increase in expenses may affect the price you pay for your coverage. The Trustees are doing everything in their power to assure that the costs of workers' compensation does not negatively influence Fund members.

Last year the Trustees took a huge step toward cost reduction by self-administering the loss control and claims processes. They have, as a result of their efforts to streamline, saved over 40% of the expense affiliated with the process. The key to continuing these savings is continued care in the workplace and a reduction in the number of claims we process.

The costs of the program go down as the number and severity of the claims decrease. If everyone works towards the goal of no injuries in the workplace, the cost of the coverage will continue to subside as it has in the past.

Have a great Thanksgiving; the Fund offices will be closed on Thursday, November 27th and Friday, November 28th in observance of the holiday. We hope this holiday you find many things to be thankful for in your daily lives.

We always welcome your input; give us a call with any comments or suggestions!

What Is A Good Hit Rate?

Are You Getting Your Fair Share

by: *Vincent Bozzone*
President Delta Dynamics Inc.



The question, *What's a good hit rate?* often comes up in discussions about the number of RFQ's quoted and won in job shops and order-driven businesses. One way to determine if you are winning your fair share is to look at your situation statistically. First, find out how many suppliers your customers normally ask to quote, then calculate the percentage you win against this number. For example, if it's typical in the industry(ies) you serve for customers to send RFQ's to three suppliers, then statistically your fair share should be about one-third. If they are sending out five, then you should be winning about 20%. If you are serving different industries with different policies, you will have to develop a combination measure.

If you are winning more than your fair share, this would suggest reviewing your pricing strategy as you may be bidding too low. On the other hand, too few wins may suggest pricing yourself out of the market, or that your lead times are too long.

In addition to measuring the number of orders won/orders quoted, you should also measure dollars won vs. dollars quoted. For example, if you are winning your fair share in terms of number of quotes, but not dollars won, this suggests you are not competitive on larger dollar orders, or that you are getting all the "junk" nobody else wants because it is not profitable. If so, you need to investigate and make the necessary changes...but you won't know if you are not measuring it. The following indices should be included on your *Weekly Performance Report*. (See table below.)

Note: The YTD cumulative column is the total amount of the current and all previous weeks (where addition is applicable). The average week is the YTD cumulative divided by the current week number (Week # 28 in this example). The annual run rate is the average week multiplied by 52 which provides a projected year-end number that will result if the current level of performance (good or bad) is sustained. In this example you can expect to quote \$3,048,983 and win \$435,186 by year's end (14.3% of the dollars quoted) with an average size of \$582.22.

The four week rolling measure is used because quotes submitted and quotes won do not occur in the same week. The four week interval may be adjusted for your business depending upon the time between quoting to winning, and other factors.

Tracking performance in estimating is a very valuable way for you to stay on top of your competitive position vis-à-vis other suppliers to the industries you serve, as well as enabling you to make strategic and tactical decisions as required.

About the Author: Vincent Bozzone is the president of Delta Dynamics Incorporated, and the author of "Speed To Market: Lean Manufacturing for Job Shops". A former job shop owner and Columbia University MBA, he has generated millions of dollars in new revenues and earnings for more than 300 companies in virtually every major industry as a result of his ability to conceive, plan, and implement solutions for a broad range of strategic and operating problems. For more on Delta Dynamics and Speed to Market, visit www.deltadynamicsinc.com.

Percent of Year Elapsed 53.85% Current Week # 28	Current Week	Average Week	YTD Cumulative	Annual Run Rate
RFQ's Received	98	101	2820	5237
Quotes Sent Late	3	11	321	596
Quotes Won	18	14	385	715
Rolling Four Week Hit Rate	16%	--	14%	--
Dollars Quoted	\$ 63,337	\$58,634	\$1,641,760	\$3,048,983
Dollars Won	\$12,224	\$8,369	\$234,331	\$435,186
Rolling 4 Week Dollars Won/Quoted	14.8%	--	14.3%	--

MTA Agency News

by: Mark Tyler, General Manager
MTA Insurance Agency



BCBS & BCN Rates for the First Quarter 2004

In the past few years, we have held seminars to explain the rate changes and what changes our members could make to lower the ever-increasing costs. We are not going to have you come to a seminar this fall, because the trends and programs are still the same. Luckily the rates are not increasing as much as in the past few years: average rate increase (depending on your plan) for 2004 will be around 10%.

Once again, this year, the factors driving up the rates are:

- ❖ Demographic trends - longer lifespans and aging baby-boomers;
- ❖ Health care consumerism - our information society drives demand for better and more health products and services;
- ❖ The estimate for 2003 is that over ½ (56 percent) of the total cost increase was due to people's *use of services*, while 44 percent was due to the *cost* of the services;
- ❖ Inpatient hospital prices and use continue to climb, ending a period of slow to moderate growth;
- ❖ The increasing number of uninsured, hospital losses caused by Medicare and Medicaid reimbursement policies, as well as nursing shortages, result in higher costs for the Blues;
- ❖ A recent sharp increase in outpatient prices is driving up hospital outpatient trends;
- ❖ Doctors' services trends remain stable but high, mainly due to increased use of services; and
- ❖ Prescription drug trends finally appear to be declining slightly, but remain at a high level and are expected to continue high due to :
 - 1) more new brand name drugs; and
 - 2) more chronic conditions being treated by drugs instead of other medical procedures.

A healthier workforce is more productive due to less lost time, amongst other factors. In addition, national studies show that a small percentage of chronically ill members are responsible for a large percentage of health care costs (the old 80/20 ratio). Rising health care costs will be a challenging issue as our population continues to age (hey, that's us!). If you would like to see what can be done to potentially lower your rates, please call the MTA Insurance Agency at 248-489-8505, or your own agent if we do not service your account (which we would like to do!).

IRS personal exemption dollar amount updated for dependent continuation coverage riders

One of the eligibility requirements for dependent and family continuation coverage is that the dependent must be a full-time student for at least five months of the year or have a gross income of less than four times the personal exemption amount. (Personal exemption amounts are found in the IRS code.) That eligibility requirement stays the same, but the personal exemption dollar amount changes each year. The personal exemption dollar amount for 2003 is \$3,050.

Small Employer Health Market Reform Act

Small group market reform refers generally to a package of legislation passed by the Michigan Legislature in July, which, in part, prescribes allowable rating factors and participation rates while attempting to limit rate increases for small groups.

The reform marks a fundamental change in the way Blue Cross Blue Shield of Michigan (BCBSM) and Blue Care Network (BCN) consider group size. The new legislation creates two categories - "reform" and "non-reform" - in the small group market. Small groups subject to market reform legislation for BCBSM & BCN are now defined as those with 1-50 eligible employees. Non-reform groups, which are defined as those with more than 50 eligible employees and fewer than 100 enrolled employees, are subject to PA 350 as amended by PA 234 of 2003.

Eligible employees are those that are full-time with a normal workweek of 30 or more hours. You may choose to include those working 17.5 hours to 30 hours as long as the eligibility criterion is applied uniformly without regard to health status related factors. COBRA and also non-Michigan employees must be included to accurately determine the number of eligible employees. This information is used to determine which reform category your group belongs in and that it is properly reflected in your renewal rates.

In order for the Blues to meet the requirements of the legislation, they are sending groups a "Rate Renewal Certification" form to be completed and returned, along with the group's latest Quarterly Wage Detail Report. These forms must be returned within 21 days or the group will risk **being placed in the highest rating category**, which could lead to their receiving a significantly higher rate than what may be appropriate. This information will be requested every year at your renewal time.

At this time, the actual rate differentials between "reform" and "non-reform" have not been determined. This rating system will begin with April 2004 renewals. At that same time, the Blues will also begin age rating. We will keep you informed as details become available.

New Proposed COBRA Notice Rules (Eff. 1/1/04)

(continued from our article in the September issue, page 2)

The General Notice

The Plan Administrator (the employer) need only send a single notice addressed to both the qualified beneficiary and covered spouse if they live at the same address. If the spouse resides at another known address or enrolls in the plan on a later date, a separate notice must be sent. The information provided in the General Notice may be placed in the Summary Plan Description and if delivered to the employee and covered spouse within the 90 day time frame, it will meet the requirement of providing the General Notice.

The proposed regulations state the General Notice should contain the following information and "be understood by the average plan participant."

- ❖ The name of the plan under which the continuation coverage is available;
- ❖ The name, address and phone number of the Plan Administrator;
- ❖ A general description of COBRA continuation coverage including:
 - 1) a description of classes of individuals who may become qualified beneficiaries;
 - 2) a definition of COBRA qualifying events;
 - 3) the obligation of the employer to notify the Plan Administrator of certain qualifying events;
 - 4) an explanation of the maximum time frames available under continuation coverage;
 - 5) a description of when and under what circumstances continuation coverage may be extended beyond the applicable maximum time frame; and
 - 6) an explanation as to the payment of premium for the continuation coverage.
- ❖ A section detailing the notification responsibilities of the qualified beneficiary if a divorce, legal separation or loss of dependent status occurs;
- ❖ An explanation of the responsibilities of the qualified beneficiary enrolled on continuation coverage to notify the Plan Administrator of a second or multiple qualifying event, such as divorce, Medicare entitlement, loss of dependent status, death of beneficiary, or a determination of disability by the Social Security Administration;
- ❖ A statement explaining the responsibility of the qualified beneficiary to inform the Plan Administrator of any address changes; and
- ❖ A statement expressing that the General Notice does not fully describe COBRA and further information regarding a beneficiary's rights may be obtained from the Plan Administrator or in the plan's Summary Plan Description (SDP).

More (yes, there is more) about these changes effective 1/1/04, will be included in next month's issue.

RECENT SUBPOENAS DO NOT AFFECT MTA ENDORSED PROVIDER

by:  **FREEDOM ONE**
RETIREMENT SERVICES
An affiliate of Freedom One Financial Group
"Your One Source for Financial Freedom"

The New York Attorney General's office has recently issued subpoenas to a number of large hedge funds and mutual funds in its investigation into financial market abuses, underscoring investor concerns that improper trading of mutual funds could be widespread.

Charges that **Canary Capital Partners**, a hedge fund, received special trading opportunities from **Bank of America's Nations Funds** were leveled after the Attorney General's office reached a \$40 million settlement with Canary. Charges were also leveled against **Janus, Strong, and Banc One** funds.

The most serious charge is against Nations Funds, which is accused of allowing Canary to invest in its funds after the market close and still get that day's price. This so-called "late trading" allows buyers to buy or sell mutual funds after the regular market closes in response to news about stocks in the fund's portfolio. This practice undermines one of the fundamental principals of mutual funds: that all investors are on an even playing field. If some firms have been favoring large investors over small ones in the pursuit of higher fees, **it is a gross violation of their fiduciary responsibilities!**

Less serious charges of enabling so-called "market timing" trades during the trading day have been leveled at Janus, Strong and Banc One. This practice allows favored investors to buy foreign funds after the close of overseas markets, but while U.S. markets are still open to take advantage of news that came out after the overseas markets closed.

Freedom One Retirement Services, MTA's endorsed provider of financial services, does not now, nor has it ever, used or recommended any of the Nations Funds. At one time they did have the Janus Adviser International fund in their lineup of funds, however stopped offering this fund long before those allegations rose. **No mutual fund company offered to MTA members through Freedom One Retirement Services has been charged by the New York Attorney General.**

If you would like more information on the mutual fund companies involved in this investigation and responses from managers of mutual funds currently used or recommended by Freedom One, please contact Kevin VandenHaute at Freedom One, 248-641-7525, ext. 1120.



Ballots to elect directors to the MTA Board of Directors will be mailed out to all members this month. The election results will be announced in the January 2004 issue of **Tool Talk**.

Two regular surveys are enclosed with this issue. One is the annual **Christmas/New Year's Holiday Schedule** and one is the **First/Second Quarter Business Trends Survey**. Please take a few minutes to complete and fax them back to us by Nov. 17th.

From Custom Telecom: These changes just in: you should not be paying more than \$12.65 per line, \$.045 per local call, \$.030 per minute for any toll, intrastate or interstate call. Contact Custom Telecom at 866-332-1200.

The Federal and State Labor Law Posters will no longer be available from the MTA.

New research may provide scientific evidence that supports stress claims by identifying a previously unconsidered workplace hazard - domineering supervisors. According to a study by Britain's Chilterns University, employees who believe they are being treated unfairly or lack the trust and respect of their supervisors can become hypertensive. The findings were based on a study of health care workers who wore blood pressure monitors at work. The results? Blood pressure increased when any of the employees worked under a supervisor they disliked, and the increase was significantly higher when the supervisor was also deemed to be unfair. The blood pressure surge was significant enough to be a measureable risk factor for heart disease and stroke. The study was reported in the journal of "Occupational & Environmental Medicine".

Inflation Talk

CPI-W Urban Wage Earners and Clerical Workers

Month	82-84	1967	57-59
Sept 2003	181.0	539.2	627.0*
August	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*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
Sept 2003	185.2	554.7	645.2*
August	184.6	553.0	643.1*
July	183.9	550.9	640.7*
June	183.7	550.4	640.0*
May	183.5	549.7	639.3*
April	183.8	550.5	640.3*
March	184.2	551.8	641.7*
February	183.1	548.5	637.9*

Note: September 03 CPI-W represents a 2.3% increase from one year ago; CPI-U 2.3% increase.

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

CPI-W - .2886674 CPI-U - .2870447



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.

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P.O. Box 9151 Phone (248) 488-0300
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Send to **MTA - Attention: Tool Talk Editor**