



# TOOL TALK

A Publication of the Michigan Tooling Association

## From Rob's Roost

by: *Rob Dumont,*  
*Managing Director*



### ROOST RAMBLINGS

As the holiday season nears, the pace becomes more hectic. I want to address several issues to keep you abreast of what MTA is doing on your behalf.

### ENDORSEMENTS

Several inquiries have been received as to what is an "Endorsed Service Provider" as listed in recent editions of **Tool Talk**. The answer is that MTA endorses a provider after having reviewed its offerings and the representations it makes to MTA and ultimately our membership. In doing so we practice due diligence so that we can be confident that our members are assured of factual and accurate representations from endorsees. In addition we continue to monitor these endorsees and we attempt to stay current with competitive offerings so that we can be comfortable that endorsees remain in the lead in their particular field in terms of service and price.

In addition MTA receives an income flow from endorsees patronized by our membership. This permits MTA to continue to provide many of its valuable services without the need to increase the dues burden of its members.

Some have wondered why the MTA Workers' Compensation Fund does not appear on the list of Endorsed Service Providers. First, the fact that "MTA" appears in the name of the Fund is a clear indication of the Association's support of

the Fund. Secondly, MTA does not receive an income flow from the Fund that is in any way connected to the premiums paid by participants in the Fund. Lest there be any doubt, MTA unequivocally recognizes and supports the Fund as the *premier source of Workers' Compensation coverage for its member companies.*

### MORE ON OUTSOURCING

The huge impact that the Asian countries have on our industry continues to be seen and, more importantly, felt by our members.

Earlier in November your President, Gerald Flannery and I, together with Bob Easterbrook of **East-Lind Heat Treat Inc.** (a member of the MTA Workers' Compensation Fund board) attended in Lansing at a Senate Commerce and Labor Committee Hearing. Your President and I both testified on various issues relating to the current state of the industry. Mr. Easterbrook did not testify but be assured that his political acumen, experience and knowledge was of great help and most beneficial to those of us who did. He continues to provide a pillar of strength and a wealth of knowledge. You will find a copy of the Agenda of that particular meeting in this mailing of **Tool Talk**.

Those of you who want more information on the opportunities and threats of doing business in China can contact Heather Greathouse of Plante Moran at 248-375-7281 or by e-mail [heather.greathouse@plantemoran.com](mailto:heather.greathouse@plantemoran.com) and request a Complimentary Conference CD entitled "Your China Business Strategy". It includes many of the presentations and recorded commentary of a July Conference held in Cleveland.

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### MTA Calendar of Events - December

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

- 17 MTA Board of Directors meets
- 18 MTA WCF Board of Trustees meets
- 18 **"Effective Supervision Seminar"**  
8:00 a.m. to 5:00 p.m.
- 24/25 MTA offices closed for Christmas
- 31/01 MTA offices closed for New Years



From Rob's Roost  
(continued from page 1)

## BECOME PROACTIVE

In the meantime, the Council of Manufacturing Associations (MTA is a member) has undertaken an effort "Mobilizing for the Coalition for the Future of Manufacturing" aimed at, among other things, educating policy makers and the public on the importance of a strong manufacturing base to American prosperity. The time is now to raise our collective voices on this crucial issue.

What can you do to aid this most worthwhile effort? Begin by joining the Coalition if you haven't already; there is no cost to participation (you may at this point consider the cost of not participating). Secondly, as previously implored, host plant tours for Legislators in their home districts. Plan to participate in a Washington fly-in in February 2004 to be hosted by the Coalition. A manufacturing forum will be held February 10th, followed by congressional office visits February 11th and 12th. **If you are interested in visiting Washington in February, please contact the Coalition.**

The Coalition has a website at [www.nam.org/coalition](http://www.nam.org/coalition) where you can join by completing the registration information.

## ANOTHER SEMINAR OFFERING

With a successful Quality Seminar under our belts, MTA, in conjunction with Results Systems, is offering an **"Effective Supervision Seminar"** on December 18th. We have had some requests to do so and we are pleased to respond. We hope you will take advantage of this offering and opportunity to get effective and useful help and insight for both new and existing supervisory personnel. Check your mail for an enrollment brochure.

## HOLIDAY GREETINGS

Finally, on behalf of your Board of Directors, the Staff at the Association and me, your Managing Director, let me wish each of you and your families the very best of the coming Holiday Season. May the best of your past be the worst of your future in 2004!

*Happy Holidays*  
from *MTA*



## MTA Agency News

by: Mark Tyler, General Manager  
MTA Insurance Agency



### Blue Cross & Blue Care - Certify or Pay (A Higher Rate)

In last month's issue of **Tool Talk**, we talked about the basics of the "Small Group Market Reform" (SGMR) legislation and how it will affect our members with Blue Cross Blue Shield (BCBSM) or Blue Care Network (BCN).

***The most important thing for you to do is to be sure and complete the Rate Renewal Certification, along with your latest Quarterly Wage Detail Report and get it back to the Blues within 21 days. If you fail to do this, the Blues can assign you to the highest rating class available.*** (If MTA is your agent, we ask that you also send a copy of this information to us.)

We cannot over-emphasize the importance of this. The SGMR legislation puts small groups (under 100 employees) into 2 categories they call "reform" (1-50) and "non-reform" (51+ but less than 100 enrolled). The purpose of the certification is to be sure that the Blues have the most current information about your size, so they can determine if you are subject to the reform legislation provision. This can be the first step to giving you the best rate possible. Because this information must be kept current, it will be part of the rate renewal procedure each year.

These certifications and other requested information begin with companies that renew as of April 2004. Those of you with April, May & June renewals have probably received (or soon will receive) your kit. ***Companies whose renewals are in the first quarter of 2004 will not be subject to SGMR until their January, February or March 2005 renewal.***

The SGMR legislation establishes the following factors to determine rates for "reform" (under 50) groups. These are rate bands, band limits and renewal limits for small groups. Age, area and industry are also used in the calculations. The legislation sets the band limits at +/- 35% of the base rate.

Yikes! - you say. Don't faint yet. During the first year (the transition period), the Blues will be capping the band limits at plus 10% or minus 35% of the base rate. "Non-reform" groups will get the base rate, plus an employee participation factor. Simplified, the participation factor will be: 1.00 for 75%-100% participation; 1.10 for groups with 50-74% participation; and 1.15 if under 50%.



The MTA Insurance Agency and yours truly wish each and every one of our members a safe and prosperous holiday. We also wish to thank you for your continued participation and support of the MTA and its programs.

# MTA Members Take Stand Against High Insurance Costs

by: Dennis Hawkins

It appears no matter how well you control your losses as an individual company, you are still affected by the results of other companies when you are insured by the standard market.

This is evidenced most recently by property renewals received by many of those in the manufacturing business.

Fortunately, for many members of the Michigan Tooling Association, they can control their general liability insurance costs by pooling, in much the same way as the MTA Workers' Compensation Fund members control their costs.

**Casting Manufacturers Insurance (CMI)** was formed in 1981 under this theory and operates successfully today because of the support of its MTA members who make up over 90% of the CMI policyholders.

CMI is an AM Best A- (excellent) rated insurance carrier providing general liability and products insurance coverage to the manufacturing industry. CMI is able to keep rates competitive due to its low historical loss ratio.

This success is built through careful review of prospective members, stringent safety and loss control practices, oversight on investments, cooperation and input from members and "team" handling of all CMI matters.

For more information regarding CMI, please contact Dennis Hawkins at 866-720-0028.

## Welcome New Members!

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



- ❖ **Breckers ABC Tool Inc.** of Roseville, cutting tool specialists;
- ❖ **Parts Finishing Group, Inc.** of Warren, specializing in part washing, deburring, and coatings;
- ❖ **Proto-Techniques Inc.** of South Lyon, specializing in sheet metal prototypes for the automotive industry; and
- ❖ **Scearce Laser Corporation** of Plymouth, specializing in laser cutting & welding of metal components, laser "job shop".

## Legislative Update

by: Judy Augenstein  
Legislative Consultant, Lansing



Nearly one quarter of all U.S. job losses in the last two years have come from Michigan. Lawmakers have been told by fiscal experts that job loss is the backdrop for the state's budget crisis. Michigan, with 3.3 percent of all workers in the United States accounted for 23.3 percent of all the job losses in the U.S. since 2001.

Legislative leaders are responding to the state's budget shortfall and the manufacturing crisis by introducing an economic development plan. The preliminary plan would exempt the struggling tool, die and mold industry from most state taxes and new business could operate largely tax-free under proposed legislation.

Many of the plan's details are still under formulation. S.B. 811 has been introduced and referred to the Senate Commerce Committee. The bill allows a tax exemption on specialty tools. Three Senate resolutions have been introduced: one to urge Congress to develop economic incentives and other programs to aid in the recovery and stabilization of the manufacturing industry.

Another resolution to urge Congress to expand its efforts through the World Trade Organization and the World Intellectual Property Organization to ensure that intellectual property of domestic businesses and individuals is protected; and a resolution to urge Congress to take necessary actions, through the International Monetary Fund or otherwise, to ensure that foreign nations that trade with the United States do so fairly and do not manipulate their currency. Senate Majority Leader Ken Sikkema (R-Wyoming) and Speaker Rick Johnson (R-LeRoy) have stated that the recovery package will be an ongoing process and that they welcome recommendations to assist with the problem.

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Governor Granholm has ordered 1,200 state vehicles cut from the car fleet and departments to slash their cell phone costs by 15%, as part of her new round of budget cuts. The Governor has issued six budget cutting executive directives. The cuts come as the state confronts a \$900 million budget shortfall for the 2004 year. The cuts restrict travel, the purchase of non-essential supplies, periodical subscriptions and membership in associations and organizations.

Granholm expects to save \$14 million through the cuts. The Governor will be touring the state to outline to citizens the budget problems and hopes to be able to have solutions to the \$900 million budget shortfall before the Christmas legislative recess.

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## From the Desk of Gary Wood

Administrator MTA Workers' Comp Fund



### Workers' Comp Fund 28<sup>th</sup> Annual Meeting

The 28<sup>th</sup> Annual Meeting of the MTAWCF was held on November 20, 2003 at the Sterling Inn in Sterling Heights, Michigan. The buffet lunch began at noon and was followed by the business meeting.

### Election of Trustees

The Administrator announced the results of the Trustee election concluded on November 14<sup>th</sup>. Those elected to new three-year terms are: Robert Easterbrook (term exp. 03) of **East-Lind Heat-Treat**; Bradley Lawton (term exp. 03) of **Star Cutter Co.**; and Doug Mack (term exp. 03) of **Grosse Tool & Machine**. There were two additional write-in candidates that received minor votes.

### Financial Report

The Fund remains in excellent financial condition and is recognized as being one of the largest and most financially secure organizations of its type.

In the last three years, the Fund has experienced a decrease in both premium and claims activity. In 2000, the premium was \$13,125,000 while in 2001 the total was \$11,084,000 and in 2002 the total was \$10,963,280. In the same periods, claims paid have equaled \$8,832,000, \$7,610,000 and \$7,230,451 respectively. With the new members included, the premium for 2004 is projected at \$12,200,000.

### Excess Insurance

The Trustees renewed their agreement with Midwest Employers Casualty Company for both the aggregate and specific excess insurance coverage. Midwest Employers Casualty Company is considered a "Superior" provider and is rated A+ or better by A.M. Best Company.

The Fund continues to operate under the watchful eye of the Michigan Department of Consumer & Industry Services, Bureau of Workers' & Unemployment Compensation.

### Operations

The Trustees fulfilled their fiduciary obligation to the members and on January 1, 2003, in an attempt to reduce costs, the Fund became self-administered. The plan was for this change to be nearly transparent to the members. There were some staff changes to better serve your needs as necessitated by the claims activity and the costs of operating the Fund.

### Safety

This area received the strongest revamping in the change to

self-administration. The Fund has taken the appropriate steps to professionally staff the department with the employment of Bill Hoke, Chris Demeter and Ray Duff. Every member has received loss control visits and written reports including suggestions for improvement and notification of imminent dangers and hazards.

### Claims

The Fund has six staff members reviewing over 2000 claims on a yearly basis. The transition of the claims area to the direct control of the Fund provided more control to the management of the process and has resulted in an independent claim auditor granting an "outstanding" evaluation of the work of this department.

The claim department also reviews medical bills for savings through the fee scheduling services provided by ManageAbility and through the use of the PPOM network (savings totaled 36% of all medical claims in 2002 and 38% year to date in 2003).

### Premium Calculation

The Fund has again obtained approval to operate with **no increase in rates for 2004**. I know I told you last year there would be a rate increase but the Trustees have developed a program for the new year that has held the line on rates. The savings of \$500,000 attributable to the self administration of the Fund has been primary in passing rate savings on to the members.

The 25% deposit payment for 2004 is due on December 10, 2003. The second payment for 2004 is due on January 9, 2004. Payments continue monthly on the 10<sup>th</sup> of the month until the final payment that is due in November 2004.

### Employee Census

The excess insurer has required that every member of the Fund must report the approximate number of employees per location per shift. The Fund will contact you for this information if you have not already submitted it.

### Drug Policy

The Trustees have again determined that Fund members must have on file a policy on drugs and alcohol that is: 1) written, 2) understood by all employees and 3) strictly enforced.

The Trustees have taken care to make this renewal procedure reflective of their continued attempts to help you control your workers' compensation cost. Your continued participation in the Workers' Compensation Fund and efforts to reduce losses will ensure that the Fund serves your needs well into the future.

*(continued on page 6)*

# On the Road with Bill Hoke



## “History lessons or what I learned on my vacation”

This area holds a special place in my heart as my family for the most part has lived and died within walking distance of this site. The tunnel, now abandoned by the railroad, is now deteriorating and the roof has caved in at several locations along the mile long path. I walked through the tunnel two years ago, and as always, I look at things like tunnels or bridges or turning centers or grinders and marvel at the ingenuity of mankind. I like to read and I am always amazed by what our forefathers did without the benefits of modern machinery. For example, did you ever wonder how they laid the railroad beds? Well, if you don't know - they would survey the locations and with nothing more than horsepower, picks, shovels and amazing endurance they would remove obstacles, haul, fill, level, lay ties and track without one single piece of powered equipment.

Most of us have heard the story of man versus machine. This story unfolds in rural West Virginia and supposedly the C & O Railway Company had come up with a machine that could outwork the very best of men. The contest between man and machine was digging the “Big Bend Tunnel”, a horizontal shaft that runs a mile through solid rock. The story goes that John Henry, the steel driving man, started at one end of the tunnel and the boring machine started at the other. In the end, poor John managed to keep up with the machine but finally died as a result of that effort.



True or not, the point of the story is that there are advantages to machines and there are advantages to people. For example, people can readily adapt to a wide range of motions and tasks, whereas a machine has a difficult time doing a wide range of complex rapidly changing tasks. Humans are creative, whereas the most sophisticated machine requires programming. People can change as conditions change, whereas a machine will only work on specific functions. People can take in and interpret data, however a computer can process data much faster and effectively. Machines can do highly repetitive motion jobs and apply great force at a very rapid speed, whereas people are limited to movement and speed and force, coupled with repeated movement will tire the best worker quickly. Machines work within prescribed parameters where people can make mistakes. People can only work within certain temperature and environmental conditions,

whereas a machine can work in extreme heat, cold, high humidity, oxygen deficient atmospheres. A machine can be designed to do practically anything, as opposed to people, who because of their limitations, can only work within a limited boundary before their bodies suffer and force them to quit.

Some jobs are readily adapted to use of machines - long run production jobs that require extreme force, countless repetitions and precise movements are practical for robots or close tolerance machining operations. However, people complete short run jobs and those that require constant change and monitoring and will do them more easily and effectively. Most of the time we find that we have a combination, in other words, a job that requires both a machine, but also human interaction to make it all go. This is oftentimes the place where we develop the cumulative trauma type injury - the operator who loads and unloads thousands of parts each shift, or lifts and works in awkward positions for prolonged periods, while interacting with their machine. These are the situations that oftentimes lead to injury.

The point of this story is that we must respect and understand the limitations of people and we must also marvel and appreciate the ingenuity of mankind as well. The most sophisticated piece of equipment you have in your shop does not come with a warranty, it doesn't need calibrating, it doesn't need scheduled preventive maintenance, but it does require respect and consideration of its limitations. An effective way to reduce your insurance cost, improve production, reduce scrap and improve quality is to bear in mind that we all have limitations, and if we acknowledge these, and work within acceptable boundaries, we can operate safely, while providing a safe workplace.

For more information on ergonomics and to learn what the MTA Workers' Compensation Fund is doing to address this issue call:

Bill Hoke @ 231-250-1977

Ray Duff @ 248-444-0863

Chris Demeter @ 517-230-0937



## OTHER NEWS

This is an epilogue to the annual meeting as we have known it. Due primarily to the declining attendance and partly to the accelerating costs affiliated with a luncheon meeting, there will most likely not be a luncheon in the future. There will be another forum, as yet undetermined, for the annual meeting.

The Fund remains a cost effective and important aspect of your membership in the MTA. The Fund contributes new members to the MTA and supports the MTA by providing a source of income to the Association that might not otherwise be available.



### HOLIDAYS

The Fund staff and Trustees wish you the warmest of Holiday greetings! I believe you will find the joy of the Holidays a true comfort this year.

The Fund offices will be closed on December 24, 25, and 31, 2003 and January 1, 2004. The office will be staffed on December 26, 29 and 30, 2003 as well as January 2, 2004.



## Christmas/New Year's Holiday Survey Results

Our sincere thanks to the 223 companies that responded to the holiday survey. The average number of paid days off is 4.06. We hope the results will be useful to your business.

	Open	½ Open ½ Closed	Closed Paid	Closed Unpaid
12/22 Mon	190	1	2	7
12/23 Tues	177	14	4	6
12/24 Wed	30	46	133	7
12/25 Thurs	2	1	210	2
12/26 Fri	54	0	83	70
12/29 Mon	155	0	33	17
12/30 Tues	154	1	39	14
12/31 Wed	56	29	113	15
1/1 Thurs	5	1	201	5
1/2 Fri	89	1	40	68



## 2004 First/Second Quarter Business Trends Survey Results

Many thanks to the 221 member companies that took the time to respond to the latest Business Trends Outlook survey that was sent with last month's issue of **Tool Talk**. The figures in the brackets are the responses from the survey done six months ago.

### 1. Describe your company's operation

Tools & Dies	12%	(10%)
Special Machinery	8%	(9%)
Precision Machining	32%	(25%)
Molds/Die Cast Dies	2%	(3%)
Metal Stamping/Fabrications	8%	(8%)
Prototypes	5%	(6%)
Cutting Tools	12%	(12%)
Others	23%	(26%)

### 2. How is your business now?

Excellent	4%	(3%)
Very good	11%	(7%)
Good	28%	(17%)
Fair	40%	(45%)
Bad	15%	(19%)
Very bad	3%	(9%)

### 3. Over the next six months, your company's business will:

Increase substantially	5%	(3%)
Increase moderately	55%	(46%)
Remain the same	32%	(35%)
Decrease moderately	6%	(12%)
Decrease substantially	1%	(3%)

### 4. Current average workweek:

Hours per week	45	(43)
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### 5. Current employment:

Hourly:	33	(32)
Salaried:	9	(9)

### 6. Compare to one year ago your current level of business:

	Up	Same	Down
Quoting activity	48% (40%)	33% (30%)	18% (30%)
Shipments	42% (25%)	33% (29%)	25% (46%)
Order backlog	27% (20%)	34% (31%)	39% (49%)
Profits	29% (15%)	26% (28%)	45% (57%)
Employment	18% (19%)	49% (44%)	33% (37%)

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## Comments from our Members - "It is extremely difficult to determine a forecast for 2004"

We seem to have been fortunate to have been busy in 2003. Our margins of profit do not exist. We continue to work hard to break even. (tools & dies)

We are speeding toward a cliff! (tools & dies)

Is there is another word for "down"? Hopefully next year (04) we will not look at last year (03) as a good year. (special machinery)

We are expanding & buying more equipment. Business is good. (precision machining)

Manufacturing in this country is dead due to all big companies going overseas where the labor rate is .90 cents an hour. We had 65 employees a year ago, and now have 27. (precision machining)

Business good from Nov. of 2002; since Sept. 2003 has been slow. (precision machining)

Starting to see signs of recovery - will continue to be slow. (precision machining)

This country's large manufacturing is more concerned about supporting "low cost countries" (LCC) than the American worker. They cry as to why the automotive sales and everything tied to it is not increasing, when at the same time they brag and advertise their expenditures in China, Mexico, Poland ...Russia, Korea, etc. What will our children do for a living when this country is 90% service? (precision machining)

New orders should improve business beginning 1st qtr/2004. (precision machining)

Business fell off late spring 03 and hasn't "recovered." (precision machining)

Not only the tool & die industry is threatened, ALL American manufacturing is in serious trouble if we continue to buy from abroad. Wake up, America! Finding qualified employees is nearly impossible. (precision machining)

Margins are getting thinner - need a niche to do well. (molds/die cast dies)

We had a horrible third quarter resulting in major losses, our worse quarter in 44 years. On a more positive note, we have since the middle of October, seen quoting and orders coming back. Don't know if this is just a short term spurt or have we finally bottomed out. (metal stamping/fabrication)

No backlog; everything's Hot! Sorry to report, but I think the economy has recovered, this is it! (metal stamping/fabrications)

Our orders have finally increased, across the board, July to November. (metal stamping/fabrication)

2003 has been a challenge. They say 2004 is going to be better, I hope "they" are right. (prototypes)

Better than it has been - but we are not buying any boats! (cutting tools)

We have 6 major product lines that go into tool & die, drilling, A.P.I. threading & auto. They are all up by approximately 12%. (cutting tools)

3 years of hell. (cutting tools)

Everyone wants one to two week delivery. There is no such thing as an eight week delivery. If you take the order it is at low margins. (cutting tools)

Customer bankruptcies and customers closing add up to dismal 2004 projections. Price, not quality or functionality, is all that matters. Expecting the worst. (cutting tools)

An international competitor has six same type shops as ours & five of them have recently filed for Chapter 11 protection. Very sad. (cutting tools)

We are finally seeing light at the end of the tunnel! (casters & wheels)

Help! (gages)

Can we stop training and promoting work overseas, for profit? (gear cutting)

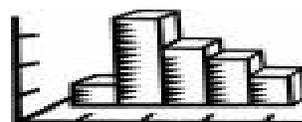
It is extremely difficult to determine a forecast for 2004. The more jobs lost, the less cars purchased, the more the Michigan economy suffers. Any gain in the job market is followed by lower wages due to the global economy. (foundry)

Slowly increasing business. Very sporadic - up & down. Need to keep pressure on legislators to even the global playing field. (heat treat)

Business volume has been increasing since 8/03. (heat treat)

Global economy sucks. (p.m. tooling)

Government needs to step in to help manufacturing companies in the U.S.! (gears)



## The Marketplace



### Personnel Available:

**Senior technician/program manager** seeks position that will utilize past experience: over 20 years in metal fabrication and T.I.G. welding. Background includes r&d for thermal engines & turbine jet engines; parts design; hydro forming & heating systems operations; lead fabrication; and several prototype projects. Ask for **Resume 03-08**.



The IRS has come out with its standard mileage rate of **37.5 cents for 2004**, up from 36 cents per mile in 2003. If you choose to use that standard allowance, you need to remember that 16 cents per mile is for depreciation and must be cut from the tax basis for the vehicle. Starting in 2004, the standard mileage allowance can be claimed by firms with up to four vehicles in concurrent use, which is a simplification.

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The Social Security Administration has announced that the wage base for 2004 will be **\$87,900**, an increase of \$900 over 2003. This is the smallest hike since 1994. The tax rate remains the same at 7.65% for FICA and Medicare for both employees and employers. The cap on earnings for Social Security beneficiaries will be \$11,640 for those between the ages of 62 and 65 & 4 months. They will lose \$1 for every \$2 earned over the limit. There's a \$31,080 cap for recipients who turn 65 & 4 months in 2004; and no limit for those who are older. Normal retirement age rises again, too; if you turn 62 in 2004, you won't qualify for full benefits until you're 65 & 10 months.



### 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
Oct 2003	180.7	538.2	626.0*
Sept	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*

### CPI-U All Urban Consumers

Month	82-84	1967	57-59
Oct 2003	185.0	554.3	644.5*
Sept	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*

**Note: October 03 CPI-W represents a 1.9% increase from one year ago; CPI-U 2.0% 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

## TOOL TALK

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Send to **MTA - Attention: Tool Talk Editor**