



TOOL TALK

A Publication of the Michigan Tooling Association

From Rob's Roost

by: Rob Dumont,
Managing Director



PONDERINGS!

The summer "lulldrums" are upon some; the 9/11 Commission Report is released; the Democratic National Convention is in full swing and, the media continues to slurp at the political trough.

I haven't read the Commission Report just mentioned. In fact I haven't been able to get my hands on one after visiting three stores. There is a multitude of copies of Bill Clinton's book but the Commission Report has eluded me.

The word is that the Commission has concluded that numerous opportunities were missed, not to prevent or stop the attacks but at least to better anticipate them and perhaps mitigate some of the results. The report alleges a "Failure of Imagination" on the part of those in government charged with the responsibility to "imagine" and anticipate and act. No doubt much more is observed and commented upon in the Report and there are, and will be, a legion of suggestions on what should have been, could have been and must be, going forward.

There is significance to the observation that "Imagination" ought to be engaged in. There is a message in that that should be heeded but likely won't be by those in government. The situation facing our industry, and indeed manufacturing generally throughout the country, is one that is replete with warning signs. If any imagination is applied at all, it is not a quantum leap to see that if the ability to manufacture contin-

ues to be eroded by the exporting of jobs requiring those skills to other countries under whatever guise is in vogue on any particular day, this nation will soon be unable to produce that which is necessary and fundamental to its defense.

Nature, and to a certain extent capitalism, dictates that the strong survive and the weak perish. Imagine continuing blindly on a course that can only and inevitably result in the actual inability to produce what is required to defend the nation! Imagine as well engaging in such conduct blindly, refusing to see the obvious. Imagine rationalizing that conduct for the sake of a dollar. Imagine being so devoid of imagination. Imagine that recent history might repeat itself and that this nation suffers another "Failure of Imagination". Imagine anyone in government caring!

Remember, there is strength in numbers! Please recommend the Michigan Tooling Association to your non-member colleagues.

Welcome New Members!



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

- ❖ **Len Industries** of Leslie, specializing in precision machined components; and
- ❖ **TK Mold & Engineering Inc** of Romeo, design and build prototype/production injection molds, specializing in engineering changes and repair work.

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MTA Calendar of Events—August 04

- 18 MTA Board of Directors meets
- 19 MTA WCF Board of Trustees meets

Summer Break - There will be no seminars or member meetings in August. Enjoy the beautiful Michigan weather.



Mark's Remarks

by: Mark Tyler, General Manager
MTA Insurance Agency



News for Retirees covered under an Employers Health Plan

The Michigan Office of Financial and Insurance Services (OFIS) has advised all health carriers that market reform legislation does not allow them to require a small employer to contribute to health care coverage.

This means that Blue Cross and Blue Shield of Michigan, and Blue Care Network cannot impose a 50-percent minimum employer contribution requirement for retirees of reform groups. This change is effective immediately and applies to existing reform retiree segments as well as New Business with retiree segments, groups that add new retiree segments, and groups adding surviving spouse benefits. The 50-percent employer contribution requirement remains in effect for non-reform groups.

Because of this change, Blue Cross and Blue Shield of Michigan as well as Blue Care Network are requiring a minimum enrollment of FIVE active, non-retiree, non-COBRA, enrolled medical contracts for a group to qualify for a retiree segment.

This means that before you can request a separate retiree segment, we must have at least 5 employees enrolled who are actively at work and enrolled in the plan. This change is effective July 1, 2004.

NEW!! Employer Groups with 50-99 employees enrolled in the Health Plan can now have a Self-Funded Program

Beginning July 2004, Blue Cross of Michigan will begin offering a self-funded program for New Business of 50-99 enrolled contracts. This is for NEW BUSINESS ONLY. (IF YOU ARE ENROLLED IN A PLAN THAT IS OFFERED BY A COMPETITOR OF BLUE CROSS, THIS PLAN IS AVAILABLE. HOWEVER IF YOU ARE CURRENTLY ENROLLED WITH BLUE CROSS, THIS PROGRAM IS NOT YET AVAILABLE.)

There are some very attractive features built into this 50-99 self-funded program. The first two months can be payment free! Blue Cross will fund the upfront hospital/claims advance for the group in turn for a finance fee. The administrative, stop-loss and finance fees are guaranteed for two years and don't begin until the third month—the same time the first claims begin to be charged to the group. The group can avoid the finance fee by choosing to fund the advance themselves.

Self-funded programs offer flexibility and many advantages for small businesses compared to fully-insured financial arrangements including:

- ❖ Cash Flow—There are no claims costs or administrative fees for the first two months.
- ❖ Subsidize—Companies will not be subsidizing other groups that have high medical claims because they pay on their own utilization.
- ❖ Provider Discounts—Groups can take advantage of Blue Cross hospital and provider discounts on 100% of their claims.
- ❖ Control—Self-funding allows a group to receive actual claims utilization reports specific to their group.
- ❖ Claims Reserve—The group holds onto the cash associated with the Rate Stabilization Reserve (RSR) account and collects the interest.

As with any new program introduction, more information will be forthcoming. If you have any questions, please contact me, Mark Tyler, at the MTA Insurance Agency. My number is 248-489-8505 or e-mail to mark@mtaonline.com.



Members in the News

Integrity Steel Company of Sterling Heights, a full service steel center, is proud to announce its certification to ANSI/ISO/ASQ Q9001-2000, as of June 2004. Their certification is applicable to Cut Low Carbon & Alloy Steel. You are invited to visit their website at www.integritysteel.com.

C & B Machinery Company of Livonia, a preferred global supplier to the automotive industry of new and remanufactured grinders, is pleased to announce the addition of Dennis Nicolls to its staff. He brings 28 years of applications experience in double disc grinding, which is a major portion of C & B Machinery's business. Dennis will focus on growing the reconditioned and retooling portion to another level, penetrating the lower tier and non-automotive type accounts. He will also be buying and selling the used double disc grinders and assisting their customers with problem solving their particular applications.

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

Light Talk

Managed Caring Plan, Friendship Providers, Inc.

HMOs and PPOs move over—here comes MCP—*Managed Caring Plan*.

Welcome to *Managed Caring*, a whole new way of thinking about friendship. The *Managed Caring Plan* combines all the advantages of a “traditional” friendship network with important cost-saving features.

How does it work?

Under the plan, you choose your friends from a network of pre-screened, accredited friendship providers. All of your friendship needs are met by members of your *Managed Caring* panel.

What’s wrong with my current friends?

If you are like most people, you are probably receiving friendship services from a network of providers haphazardly patched together based on where you lived, worked or gone to school. The result is costly duplication, inefficiency and conflict. Some friendships may not meet national standards, responding to your needs with inappropriate, outmoded or experimental behavior. Under *Managed Caring*, your friendship needs are coordinated by a designated best friend, who cares about the quality of all your friendships.

How do I know these aren’t just a bunch of losers who can’t make friends on their own?

Many of today’s most dedicated and highly trained friendship providers are as concerned as we are about delivering quality caring in a cost-effective way. They have joined our network because they want to focus on caring for you rather than devoting their resources to paperwork and high bad friendship premiums that have sent the cost of the traditional friendship delivery systems skyrocketing. Our friendship providers have met our rigorous standard of loyalty.

What if I need a special friend, say for poker or fishing?

Special friends are responsible for most of the unnecessary friendship procedures that have sent the cost of the traditional friendship delivery system skyrocketing. By training, experience and by virtue of knowing you for what you really are, your best friend is qualified to refer you to a special friend within the *Managed Caring* network, should your needs fall outside the scope of his or her excellent training.

Suppose I want to see friends outside the *Managed Caring* network. Can my best friend ever refer me to them?

No. The only time you can see a friendship provider without first consulting your best friend is in the event of a friendship emergency.

What’s that?

Managed Caring Plan covers your friendship needs 24/7, 365 days a year, anywhere in the world—even if you need a friend out of town, after business hours, or when your best friend is caring for someone else. In such a case, you may make a new friend, and all appropriate friendship procedures delivered in this emergency friendship will be covered under the plan, provided you notify us within two business days.

What friendship procedures are covered under the plan?

Typical friendship procedures covered include, but are not limited to: chewing the fat, slinging the bull, shooting the breeze, hanging out, checking in, cheering up, kidding around, dropping over, partying, moaning, gossiping, joshing, ribbing, holding your hand and patting your back.

Are there any friendship procedures not covered under the plan?

Yes. Ineligible services include, but are not limited to: drinking in excess of six ounces of alcoholic beverages, lending sums in excess of \$5, going the extra mile, ...etc.

How can I find out if the friendship procedure I need is covered?

If you need a friendship procedure, call the toll-free number on your *Managed Caring* I.D. card to arrange for pre-certification of the proposed procedure. All appropriate procedures will be approved for coverage within 24 business hours.

But who decides what’s appropriate for me?

We do. Isn’t that what friends are for?

—*compliments of Action Benefits, our contact servicing unit with Blue Cross/Blue Care—offered in the spirit that you have to be able to look at these issues humorously once in a while.*

—Editor's note: Now aren't you glad it's only your health that is regulated by network providers?!!



Legislative Update

by: Judy Augenstein

Legislative Consultant, Lansing



The Legislature abandoned its effort to recess in June and is scheduling tentative session days throughout August and September. Due to term limits, 37 House members will vacate their seats and 12 relatives of term-limited legislators are seeking to succeed them in office.

HB 5243 has passed the Legislature and is on its way to Governor Granholm for signature. The bill amends the Renaissance/Recovery Zone legislation to allow for "qualified tool and die business property" to be considered part of a recovery zone. The language was added so that tool and die companies that lease property and pay property taxes be included in the law.

Senator Jason Allen will facilitate a meeting with MTA and the Department of Treasury in an effort to come to an agreement on the language changes Senator Allen will propose on behalf of MTA. Governor Jennifer Granholm signs or vetoes legislation based on the advise given by the lead department, in this case, the Department of Treasury. MTA is requesting language to allow a company seeking a designation as a recovery zone to apply on its own behalf rather than having to rely on local government to do so, to increase the 50 employee cap and to allow a company to apply for an SBT credit from the state, even if local government disagrees with the designation.

[In other news]

The National Association of Manufacturers (NAM) has announced their selection of former Governor John Engler to become their new president. Engler's nomination will have to be formally ratified by the full NAM Board of Directors at their September board meeting, and he will assume his new position on October 1st.

The Legislature has approved an increase in the cigarette tax by 75 cents per pack. The agreement sets aside 100% of the revenues to the Medicaid Trust Fund for the last three months of FY 2004 and all of FY 2005. For FY 2006, 75% of the estimated \$290 million dollars in new tobacco tax money will go to Medicaid with 25%, roughly \$72.5 million, going to the General Fund for future lawmakers to distribute as they see fit. Republicans had originally wanted to link to the JOBS package, but that is no longer tied to the cigarette tax hike.

Governor Jennifer Granholm has appointed members of a commission charged with finding ways to double the percentage of Michigan citizens who attain college and other post high school degrees. Citing the need for higher levels of education in both the state's manufacturing industries and the new

technology based businesses it hopes to attract, Granholm said the Commission on higher Education and Economic Growth is critical to Michigan's economic future. The Commission will work on ideas to increase the number of students seeking a post secondary experience, whether it is college or vocational training, because, as a state it is important to instill in young people that a college education or a vocational training is a life necessary," Granholm said.

Can We Talk?

from: Custom Telecom



LDMI Offers New Lower Rates for MTA Members

Take advantage of new local/long distance rates ...

LDMI has lowered their local and long distance rates AGAIN. All local toll and long distance rates are now \$0.027 per minute. All local calls are \$0.045 per call. Line charges are \$11.03 per line, NO STATE TAX. Combined billing.

Custom Telecom is MTA's communication expert offering information on the most competitive, current rates. For more information, contact Kathy Schaumburger of Custom Telecom at 866-332-1200.

Law Talk

Must the Results of Personality Tests, Credit Reports and Criminal Background Checks be Disclosed to Employees who ask to Review their Personnel Files?

by: Charles S. Rudy,

Raymond & Prokop, P.C.

Many employers use personality tests and obtain credit reports and histories of criminal convictions as part of the process of evaluating applicants for employment or promotion. Questions often arise about whether these documents must be produced to the employee who took the personality test or was the subject of the credit or criminal record report, if that employee asks to review his personnel file pursuant to the Bullard-Plawecki Employee Right to Know Act, MCLA 423.501, et seq ("the Act").

It must be noted that this article applies to Michigan employees only. The Act is a Michigan statute applicable only to employees who work in Michigan. Employers who have employees in other states should research the law of those other states to determine the answer to these questions.

In Michigan, the starting point is the Act. It gives an employee or former employee the right to review and obtain copies of his or her personnel record. MCLA 423.503. The Act does not apply to applicants who have never been employed by the company. MCLA 423.501.

The Act defines “personnel record” as “a record kept by the employer that identifies the employee, to the extent that the record is used or has been used, or may affect or be used relative to that employee’s qualifications for employment, promotion, transfer, additional compensation, or disciplinary action.” MCLA 423.501.

However, there are several exceptions to the definition of “personnel record.” They are:

- 1) employee references that disclose the name of the person making the reference;
- 2) materials relating to staff planning if they pertain to more than one employee;
- 3) medical reports and records;
- 4) information of a personal nature about someone other than the employee;
- 5) information about an ongoing criminal investigation;
- 6) information related to a grievance investigation;
- 7) records maintained by an educational institution; and
- 8) records kept by an executive, administrative or professional employee that are kept in the sole possession of the maker of the record and are not accessible or shared by other persons. MCLA 423.501.

The Act contains sanctions for the failure to comply with its requirements. If an employer fails to disclose to an employee or former employee a personnel record that should have been disclosed, the employer may not use the record in a subsequent judicial or quasi-judicial proceeding. MCLA 423.502. The employee or former employee also may sue the employer and may obtain an order compelling production and actual damages. In addition, if the employer willfully and knowingly violated the Act, the employee or former employee may obtain a \$200 fine and a reasonable attorney fee. MCLA 423.511

In this instance, it seems that both the test results and the background checks are “personnel records” as defined by the Act. If an employer goes to the trouble and expense of administering the test and obtaining the credit and criminal record reports, it seems logical to assume that the employer used them relative to the employee’s qualifications for employment.

Furthermore, none of the exceptions seem to apply. The only exception that is even a possibility is #8 that requires that records be maintained by an executive, administrative or professional employee and are not shared with or accessible to others.

However, in most instances, it seems likely that these types of records must be shared with and be accessible to others involved in the selection process. Otherwise, the record would have no utility as a tool to separate applicants that you want to hire from those that you do not want to hire.

In addition, the failure to disclose these records may cause a problem in litigation. For example, a company may be sued for discriminating against an employee on some basis, and it may wish to show that it wasn’t the employee’s race, or gender or whatever, it was his low score on the personality test or his bad credit history. The inability to use this record may make defending the company more difficult.

Furthermore, disclosure may be required under other statutes. Under the federal Fair Credit Reporting Act, 15 USC 1681, et seq (“FCRA”), employers are prohibited from ordering a consumer report (i.e., credit report) or an investigative consumer report (i.e., criminal history report) unless the applicant is notified in writing that such a report is being ordered and informed of his rights to obtain further information. 15 USC 1681d.

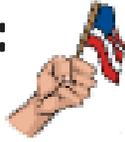
At the time public record information is furnished to an employer by a consumer reporting agency, the agency must notify the applicant that such information is being reported and identify the recipient. 15USC 1681k. Furthermore, if an employer uses such reports to deny employment, the employer must also advise the applicant and supply the name and address of the agency making the report. 15 USC 1681m. Therefore, if an employer uses a report of credit or criminal convictions to deny employment, or terminate employment, there is not much left to hide from the applicant or employee. Failure to comply with the FCRA can result in actual and punitive damages and a reasonable attorney fee. Punitive damages are recoverable for a willful violation of the FCRA.

Accordingly, the bottom line is that these records seem to be “personnel records” under the Act and therefore should be disclosed to the employee when he or she makes a request under the Act.

—Raymond & Prokop, P.C. represent employers in all areas relating to ERISA and Employee Benefit matters. Their address is 26300 Northwestern Hwy., 4th Floor, Southfield, Michigan 48076. They can be reached at 248-357-3010.



Quality Made in China: An Oxymoron



I recently read a research paper that called into question the current ability of China to compete with the world in product quality. With the wringing of hands and fear of China being generated in the US manufacturing sectors, it seems that this article could serve as an alert to both the consumers of Chinese goods and the investors in Chinese manufacturing. Let me point out some of the findings in this study.

“Consumer Perceptions of Product Quality: Made in China” was published in the American Society of Quality—Quality Management Journal, Volume 11, No. 3 (M. Schniederjans, Q. Cao, J. Olson). This research investigated the American customers’ perceptions of quality and value comparing Chinese made with non-Chinese made consumer products. The research results were clear:

- 1) The mean product value index shows that non-Chinese made goods have a preferred value from 2 to 6 times greater when compared to Chinese goods.
- 2) In an analysis of 51 products (example: furniture, appliances, clothes, hardware, toys) consumers reported that only Chinese made wall clocks and non-electrical toys had greater perceived price and durability performance.
- 3) In all 51 product groups, durability expectations of non-Chinese products were 68 months and were significantly greater than the expectations of Chinese products of 23 months, (nearly 3 times).
- 4) Consumer recommendations of how the Chinese manufacturers should improve were to: a) improve materials used in the products (58%), b) improve their workmanship (26%), and c) improve the design or other items (16%).

The report indicates that “determining quality via consumers’ perception is not one that China may find culturally acceptable. China has instead tried to compete on minimizing purchasing prices to consumers rather than on physical product quality”. Consumers recognize that the Chinese made products attempt to look like their competitors, but sell for a lower price. “One major conclusion of this study is the unfortunate truth that the quality that is put into the Chinese products surveyed in this study is not equal to quality expectations based on prior consumer use with non-Chinese manufactured products.”

The original hypotheses set out to be investigated by these researchers were proven valid... “This study used consumer survey and consumer metric measures of quality. The results of the sample based measures of consumers’ support both

hypotheses that, when compared to non-Chinese manufactured products, Chinese manufactured products are perceived as having less quality and less value.”

The authors further pointed out...“It is possible that until Chinese manufacturing firms adopt more commonly used approaches to quality management (other than inspections and recalls), they may find themselves being identified with a poor product quality stigma, not unlike that held about Japanese product quality during the 1950’s and early 1960’s. Japan overcame greater economic obstacles than China now faces to become one of the greatest manufacturing nations of all time, and they did it by pursuing quality as a goal.”

So, what are we to learn? It looks like the 1970’s all over again. For those that will recall the era, the domestic manufacturers of automobiles were completing their heyday as high volume, adequate quality manufacturers. They faced an intense pursuit from Japan, Inc. both on imports and the emerging Japanese manufacturing presence in the USA. These efforts were encouraged by many as the only free enterprise way to bring higher quality and more value in the automotive sector to American consumers. At the same time, many of the OEMs, suppliers and toolmakers resisted the obvious, while some adapted to the realities and made a commitment to quality improvement.

Since the 1970’s the automotive manufacturing community has come a long way. We have been the world leader in applying quality improvement. The automotive sector was the dominant voice in this country in deploying quality management practices throughout their supply chain. This included the best practices for logistics management, inventory management, lean manufacturing, outsourced services, and reliable product innovation. These accomplishments have paved the way for virtually every other industry to achieve the highest standards in delivered quality and value for their customers. All of us in this industry at every tier should be proud of our accomplishments. The world is changing and new competitors will emerge not only from China, but throughout Asia, India, Africa, Europe, Americas, etc. It is not a time to be fearful of the competitors, but it is a time to challenge any of them to keep up with American creativity and innovation. Lance Armstrong won the Tour de France by riding faster, overcoming obstacles, and maintaining that spirit of American commitment to excellence.

Like the Japanese before them, I see evidence that the Chinese are learning from the great knowledge built in this country in the field of quality engineering, product development and continual improvement. We Americans are in this together and for the duration of the race. As a beacon of progress, we can and will compete for customers in our own country and throughout the world. The developing world, certainly including China, is awaiting our leadership to learn how they can develop their own country infrastructure and consumer trade in order to bring just a bit of what they see on

television that is being enjoyed in our country. I only hope that all of our USA manufacturers, service companies, healthcare providers, and educational bodies will recommit themselves to being the best in the world in quality and value. We have the tools—we invented them. Let's use them to compete aggressively and continue to lead the world.

Paul J. Hindelang is the president of Results Systems Corporation, a strategic development and quality management consulting company. Mr. Hindelang travels widely, speaking to business leaders and management teams on strategic issues. He can be contacted at 248-244-8550; paulhind@results-systems.com.

How to Avoid Miscommunications

The biggest miscommunication is to assume communication has taken place. How many times have you been disappointed by someone you thought you communicated with, only to find out they were on a different page than you? In the movie, "Cool Hand Luke", the warden kept saying about Luke, "What we have here is a failure to communicate." The warden assumed it was Luke's fault and didn't take any responsibility himself. This happens tens of thousands of times every day in business and personal relationships.

We can reduce miscommunications, missed expectations, frustration, confusion, disappointment, anger, and many other emotions by keeping the following things in mind when we are attempting to communicate:

- 1. Know what your goal is.** What do you want the other person to know, think, or do?
- 2. Choose your words carefully.** If possible, practice what you will say and/or write out what you want to say. Use words and language at the recipient's level.
- 3. Use the proper tone and inflection.** Emphasizing different words in a sentence can dramatically change the way your message is perceived.
- 4. Make certain your body language and facial expressions are congruent with your message.** People believe what they see over what they hear.
- 5. Observe the body language and facial expressions of the other person.** If the other person's body language or facial expression isn't congruent with the message you are sending, stop and ask a question that will get you both on the same wavelength.
- 6. Pace yourself to the mental speed of your listener.** You can usually tell how fast a person thinks by how fast he or she talks. If you go too slow or too fast, the other person might get impatient, confused, or frustrated.

7. Actively ask for feedback. For example ask an open-end question such as, "So we can be sure we are communicating effectively, would you tell me your understanding of what we just discussed?" If you are on the same page or wavelength, move on. If not, clarify and discuss until you are. Avoid questions such as: "Do you understand?" or "Have I made myself clear?" Such closed-end questions can cause your listener to give you a tacit yes and, worse yet, feel that you think he or she is stupid, which can lead to shutting down communication.

8. Control the environment as much as possible. If there is a lot of noise, or other distractions, move to a quieter location with fewer distractions.

9. Ask questions until you get to the heart of the matter or accomplish your goal. Mix statements with your questions. People are good at answering questions. Also, a question can be perceived as threatening and can intimidate. Sometimes you can elicit information better with a statement than you can a question. A statement opens the door to the other person's reply. A statement does not *require* a reply, whereas a question does. For example, you can make a statement such as, "You are probably wondering about a number of things that are involved with these changes we are discussing". Even if the other person responds with a simple, "Yes", resist the temptation to speak. Use silence to give the other person the inclination to tell you what he or she is really thinking. Knowing what the other person is thinking is the first step in avoiding miscommunications.

Rex C. Houze is founder and president of Better Performance & Results, Inc., a Plano, TX based company, that specializes in teaching leaders in business how to bring out the best in their people. Prior to forming his own company, Rex was president of Leadership Management, Inc. and The Game of Work. He has conducted workshops on various leadership topics, for over 32 years, throughout the United States, Canada, Mexico, Australia, and New Zealand. For more information, visit the BP&R website at www.better-result.com or e-mail better2perform@aol.com.

In Memoriam

It is with deep regret that we announce the passing of Frank Decker on July 29, 2004. He was the founder of **Precision Boring Company** of Clinton Township in 1937. The company has been a member of the Association since 1942.

Jerry Decker, current president of Precision Boring and previous chairperson of the MTA Workers' Comp Fund, said of his great-uncle: "Without a doubt, [he was] one of the finest men you could ever know. As he always said in parting, 'Hit em straight, kid'."

Our sincere condolences to his family and friends.

The Marketplace



Personnel Available:

VP Finance & Operations/Controller seeks position utilizing accounting, finance and general office management skills. Background includes entire range of financial activities, handling all aspects of computer hardware and software systems, all functions of accounting & finance and administration of benefit programs for high tech tool and gage manufacturer. Ask for **Resume 04-04**.

Money Talks Funny

“Money, money, money—ain’t it funny”
—from “Mama Mia”
originally sung by ABBA



“Money often costs too much”
—Ralph Waldo Emerson

“Everybody wants money. That’s why it is called ‘money!’”
—Danny DeVito in David Mamet’s movie “Heist”



MTA List of Endorsed Service Providers

- ❖ **Assurant Benefits** (formerly Fortis) (life insurance)
MTA contacts: Mark Tyler 248-489-8505
Stella Krupansky 248-488-0300 ext. 1310
- ❖ **Blue Cross Blue Shield/BCN** (health insurance)
MTA contacts: Mark Tyler 248-489-8505
Pat Hoover 248-488-0300 ext. 1305
- ❖ **Federated Ins.** (property & casualty insurance)
Provider contact: Todd Bishop 800-428-4143
- ❖ **Freedom One Financial Group** (401(k) programs)
Provider contact: Leslie Goodwin 248-620-8100
- ❖ **Hertz** (car rentals)
Provider contact: 800-654-2210
- ❖ **John M. Packer & Associates** (unemployment)
Provider contact: Nathan Wiest 800-482-2971
- ❖ **LDMI/Custom Telecom** (phone/communications)
Provider contact: Kathy Schaumburger 866-332-1200
- ❖ **Lower Electric, LLC** (energy supply)
Provider contact: 866-569-3788

Inflation Talk

CPI-W Urban Wage Earners and Clerical Workers

Month	82–84	1967	57–59
June 2004	185.3	551.9	641.9*
May	184.7	550.2	639.9*
April	183.5	546.5	635.7*
March	182.9	544.8	633.6*
Feb	181.9	541.7	630.1*
Jan	180.9	538.7	626.7*
Dec 2003	179.9	536.0	623.2*
Nov	180.2	536.7	624.2*

CPI-U All Urban Consumers

Month	82–84	1967	57–59
June 2004	189.7	568.2	660.9*
May	189.1	566.4	658.8*
April	188.0	563.2	655.0*
March	187.4	561.5	652.9*
Feb	186.2	557.9	648.7*
Jan	185.2	554.9	645.2*
Dec 2003	184.3	552.1	642.1*
Nov	184.5	552.7	642.8*

Note: June 04 CPI-W represents a 3.2% increase from one year ago; CPI-U 3.3% 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

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