



TOOL TALK

A Publication of the Michigan Tooling Association

From Rob's Roost

by: Rob Dumont,
Managing Director



CURRENTLY.....

We continue to make headway politically, unfortunately not in terms of hard legislative results, at least not yet! With the very able assistance and support of our President Gerald Flannery and members of our Board of Directors, we continue to be included in more and more "sessions" at which we can inform the legislators at both the state and federal levels of the ongoing concerns and needs of the industry.

On August the 23rd I attended a Birthday Bash for Congressman Thad McCotter, a fundraiser true, but I was fortunate to have his undivided attention for about ten minutes, during which we reviewed issues and approaches to them as well as the position on the Administration and Congressional efforts to impact it.

A.B. Heller Inc., a Milford Michigan MTA member, hosted a plant tour for Congressman McCotter on August 26th and your president and I attended. It was a very successful effort in that he mentioned many of the matters I had discussed with the Congressman earlier in the week in his comments to those in attendance.

I expect to meet with Congressman Mike Rogers in mid-September and, at that time, go over progress he is making in his efforts on our behalf and on behalf of manufacturing generally.

On the state scene, we continue to work on the amendments to the legislation relating to the Tool & Die Recovery Zones. Regrettably a meeting scheduled with Senator Jason Allen to

address those issues had to be cancelled, the cancellation occurring when I was only ten minutes out to Lansing and on my way to attending. We expect to conduct that meeting shortly after this issue of *Tool Talk* goes to press.

There will be a meeting with state Senator Tony Stamus in Midland, Michigan later this week and Gerald Flannery and I will be there to make our best efforts to develop a relationship with the Senator so that we have another ally in the various efforts we bring to the state from time to time.

We continue to arrange seminars on subjects of importance to you—the members. Our popular "Effective Supervision Seminar" will again be offered in September. See the flyer in this mailing of the newsletter.

Be an MTA Website Sponsor

Would you like to see your name in lights? And at the same time further support your Association and the metalworking industry?

We have a limited number of sponsor ads available for the new MTA website. If you would like thousands of people to see your company's name, please contact Elaine (ext. 1309) or Jerry (ext. 1308) at 248-488-0300; or e-mail to elaine@mtaonline.com or jerry@mtaonline.com.



MTA Calendar of Events—September

All seminars this month are being held at the MTA Training Center in Farmington Hills.

- 15 MTA Board of Directors meets
- 16 MTA WCF Board of Trustees meets
- 23 MTA Sponsor "Effective Supervision Seminar"
see enclosed registration form
8:00 a.m. - 5:00 p.m.

Note: Also see the "First Tariffs, Now Surcharges" event on the back of the Long-Term Care registration form

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Mark's Remarks

by: Mark Horning, FHLTC, Inc. &
Mark Tyler, MTA Insurance Agency



The Facts about Long-Term Care Insurance: What Everyone Over 50 Should Know

If you're like most people over 50, you're probably working on a plan to fund your retirement. And you've probably purchased life insurance in case tragedy strikes you or your spouse.

But what if one of you falls seriously ill and needs long-term care, either at home or in a nursing home? If your family were faced with a large monthly expense out of the blue, where would the money come from? It's a risk most people forget to plan for, and it can erase a lifetime of savings.

What's at risk?

The simple answer: everything. While people assume long-term care is costly, few of us understand just how costly—up to \$5,000 a month—and how quickly these costs add up. The figure varies by facility and area of the country; nursing home care ranges from \$20,000 to \$80,000 each year.

It's a very real threat. Research shows that 43% of Americans who reach the age of 65 will require long-term care during their lifetimes. One in ten will spend five or more years in a nursing home. Most people don't realize, however, that major medical insurance does not cover these costs. The cost of long-term care can jeopardize the retirement you've been saving for.

Who pays for long-term care?

It's not prudent to count on health care or the government. Health care plans and Medicare combined pay only about 3% of the costs of long-term care. State Medicaid programs rescue only those families who descend to the poverty level. The rest comes out of pocket nest eggs; funds earmarked for retirement; life savings; or from a kind of private insurance that's growing in popularity: long-term care insurance.

What does long-term care insurance cover?

Developed by insurance companies to answer the sudden need for significant funds, long-term care insurance covers the cost of daily services required by people who can't care for themselves because of a prolonged illness or disability. Most policies will reimburse the policy owner for actual costs paid to certified providers, covering in-home care, care in an outside facility, or both. Some pay cash regardless of cost incurred. You can usually choose from several options for coverage, such as the size of the daily benefit, how long benefits will continue, and options designed to protect against inflation.

Who should consider long-term care insurance?

If you're over 50 years old and have assets to protect, but aren't wealthy enough to comfortably pay for long-term care out of your savings should it become necessary, you should look into long-term care insurance. Even those with substantial assets find this insurance helps keep assets and property that was accrued through the years in the family. Some policies even return the premium, tax-free, to the estate if the policy isn't used.

It's also wise to apply while you're still healthy. These policies tend to be guaranteed renewable, meaning once you qualify, you'll remain eligible as long as you pay your premiums. Another good reason to plan ahead? The premium is based on your age at the time you purchase the insurance—and it's locked in for the life of the policy.

Can you choose the options that meet your needs?

With the best policies, the answer will be yes. It's important to find a policy that lets you make choices, so you can customize your coverage. Here are some key options to explore:

- ❖ Location of care: in-home, in a nursing home, in an adult day center or an assisted living facility;
- ❖ Type of care—skilled nursing care, custodial care, home health aides;
- ❖ Options for size of daily benefit and length of coverage;
- ❖ Flexibility in applying benefits (sometimes called, “alternate plan of care”);
- ❖ Choice of waiting periods before coverage begins; and
- ❖ Coverage of organic mental illness, such as Alzheimer's.

Look into the company behind the insurance.

Because long-term care insurance claims must often be paid ten or twenty years after the policy is written, it's always wise to check the financial strength of the insurance company. The best way to gauge financial strength is to be sure the insurance carrier has received excellent ratings from the industry's major rating services: A.M. Best, Standard & Poor's, Moody's, and Duff & Phelps. You can get information on ratings from your state's insurance department.

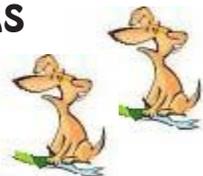
By planning ahead and making considered choices now, you'll be providing peace of mind for your family's future. Long-term care insurance policies offer a practical and affordable way to protect your assets—and your independence. For additional information on long-term care insurance, call Mark Tyler at 248-489-8505 or better yet, attend our seminar at the MTA offices on October 6th at 9:00 a.m. (Please see enclosed registration form included in this issue.)

Things You Will Learn at the Seminar:

- ❖ How to take advantage of the MTA Long-Term Care *Discount* Program;
- ❖ How you can protect your retirement savings and your family;
- ❖ How it can reduce your tax liability;
- ❖ Who is eligible for the discounted program:
 - you & your spouse
 - you & your spouse's parents
 - you & your spouse's grandparents
 - you & your spouse's step-parents or step-grandparents
 - **employees of MTA member companies**; and
- ❖ How you can offer a plan to your employees at no cost to you.

More Mark's Remarks

by: Mark Tyler, General Manager
MTA Insurance Agency



Buyer Beware!!

I would bet that in the past 30 days, you've received an "unsolicited" fax regarding purchasing health insurance for an extremely low cost.

You probably took a moment to look at it, and in the back of your mind wondered if there might be something to this type of program. After all, the cost is so low and we are all searching for a low cost, high benefit program.

I received one of these just the other day. It advertised "New Health Plans" for "\$99/\$129 per month". This cost was based on an individual and family rate. The plan sounded too good to be true: \$100 deductible with doctor visits, hospital, prescription card, dental, vision and accident coverage.

WOW! Does this plan sound great! But wait. Look at the "fine print". Here are a few things that will make you think twice about even responding to this:

- ❖ Only a fax number to contact this organization. No number to call and ask questions.
- ❖ Required signature to "authorize" a "Healthcare professional to call me to go over a plan". This tells me that they will call you and use the "bait and switch" method of presenting a health plan.
- ❖ The company who sent this out is located in Kingston, Jamaica. (What's with that!)

❖ They state: "We guarantee we have a company that will provide you with health benefits when you fax this completed form back". This tells me that you won't qualify for the plan they are advertising, however, they most likely will have a plan that you will qualify for which will have a higher cost and lower benefits.

Overall, the old saying is really true in health insurance. If it appears too good to be true, it most likely is. This is one case where the saying is an understatement. If you have a question regarding your health insurance, call your agent, or better yet, contact me at the MTA Insurance Agency at 248-489-8505. I will be more than happy to explain the differences in the plans available in the marketplace and the advantages of working with the MTA Insurance Agency as your agent.

All insurance agents are not equal. We can show you how we can help you manage your programs with the balance of low cost and the highest benefit levels available, while providing service that really means overall lower costs to you.

Blue Cross New Offerings



Blue Worldwide *Expat* available to customers with expatriate members

BCBSM is offering Blue Worldwide *Expat* to groups that have members who are assigned to work and reside in other countries. Any U.S. company with Blues' coverage for its employees that sends employees and dependents to work and reside for more than six months outside the U.S. is eligible for the program.

Expat provides reliable access to medical coverage worldwide through the BCBS Association. The program is designed to provide access to local medical care providers, navigate the various structures of health care systems in foreign countries, manage the languages, time zones and currencies involved in international health care, and supply a single point of contact for expatriates seeking medical assistance while living abroad.

The Blues have developed a brochure that explains the program. For a copy of the brochure, please contact Pat at 248-488-0300, ext. 1305; fax to 248-488-0500 or e-mail to pat@mtaonline.com.

Individual Care Blue (ICB) - Important Reminders

IC Blue non-group coverage is the first individual product that employers cannot contribute toward the premium or reimburse the person for any portion of the premium; therefore, only personal checks will be accepted. Individuals who submit a business check will be denied coverage. If you are interested in receiving an IC Blue kit, please contact Mark or Pat at MTA.

From the Desk of Gary Wood

Administrator MTA Workers' Comp Fund



September has the opportunity to be the best and the worst of the months. It can be mild and pleasant or cold and damp. Whatever happens, it seems you cannot change it, so you might as well get use to it. It is at this point I could make a reference to the economy, the government, family relationships, etc., etc. But why overstate the obvious?

Speaking of things you cannot change, how sick are you of reading the news? How often have you punched 'next' on the remote control so you don't have to listen to or watch some totally depressing story about how bad things are, how many people were killed, how many jobs were lost, how many people are on unemployment? Depending on your focus, it can squeeze any joy out of your life.

I am not a proponent of putting your head in the sand; I do however advocate (as in Monty Python), "always look on the bright side of life". We focus on the bad and the negative and pretty soon that is all there is to our existence: bad and negative.

Life is a journey that has a beginning and end, but I don't think you can count on what happens in the middle. You have to be ready for what comes your way and have some idea of what you would do if the unexpected dropped a load in your front yard.

The recent series of bad years for this industry should really not have come as any huge surprise. The plans made by the government and big business to globalize the economy had the known but unstated capacity to offset a significant part of the United States' population's ability to earn an income (in excess of what our foreign competitors earn). The unhappy truth is we either did not recognize and plan ahead or we just got lazy about our ability to compete with the rest of the world as innovators and manufacturers.

I recently met a man; I do not know how old he is or anything about him except that he is a salesman and that is all he has done all of his life. He looks a little long in the tooth and his tactics are old school, but even after years of selling specialty ad products through good and bad times, he still has the innate sense to get up early every morning and go out to try to find another way to make a sale. The stuff he sells is available through a multitude of vendors, yet he manages to hang on to his market share—working hard for his prospects and customers.

His optimism sometimes overwhelms me. He knows the Fund does not usually spend money on specialty ad items, yet he calls every time he says he will and follows up with a note or a catalog. He believes that luck or success comes from hard work; I think he might be on to something.

How do you think history will look at the last few years? I personally have not been thrilled with what has happened to the members of the MTA and the Fund. It seems a lot of our former members are former businesses as well. Those that would not or could not adapt to what was going on in the 'world economy' did not make the cut. I liked most of those people and felt a real loss now that their efforts have fallen by the wayside.

Optimistically, who's left to take on the future? It seems there are at least 485 members of the Fund still out there kicking. What do they plan to do to ensure they will be around for years to come? If you don't have an active plan to be in business for the future, you are in effect planning not to be in business in the future.

We need to look on the "bright side". What this Fund needs to do to maintain the current members and attract new quality members is a topic that the Fund will be exploring at the September 16th planning session.

If you have any comments or ideas that might make the Fund a better organization, please forward them to me or the Fund Trustees before the September 16th meeting.

Fund News

Staff

In July we reported that we had lost a long time employee and we were working with a temporary staff person. We are extremely pleased to announce that we have added Ms. Osalyn Dozier as a member of the Fund staff. Osalyn has been the person working in a temporary capacity as the medical claim adjuster and any of you that have had any dealings with her will know she is a pleasure to deal with and goes that extra mile to take care of any member questions. Welcome Osalyn!

Members

The Trustees would like to publicly recognize the new members of the Fund (through August 1st):

Bowers Manufacturing Co.	12-31-2003
Calhoun Foundry Co., Inc.	01-01-2004
Michigan Mold, Inc.	01-01-2004
Tech-Line Engineering Co.	01-01-2004
Manus Tool, Inc.	03-01-2004
Creative Automation, Inc.	04-01-2004
Maxi-Grip, Inc.	05-07-2004
Jaco Specialty Fabrications, Inc.	05-16-2004
Tube Forming and Machine, Inc.	06-01-2004
A.S.A.P. Design, Inc.	06-25-2004
Len Industries, Inc.	07-01-2004
Tool Service Company	07-01-2004
Lincoln Die Casting	08-01-2004
Toledo Technologies LLC	08-01-2004

Thank you for becoming members; welcome to the Fund.

Distributions

There is still a planned distribution of funds for the 2004 year, due by the end of the year. The exact date is still pending but there are still more funds headed back to the members.

Annual Meeting

If you are planning ahead, the Fund's annual meeting will be held on November 18, 2004 at the Best Western Sterling Inn in Sterling Heights. We look forward to seeing you there.

On the Road with Bill Hoke

*MTAWCF Loss Control
Coordinator*



C.A.T is Here!

Finally after years of planning, preparation, production, sweat and blood, the new MTA Workers' Compensation Fund's Safety Database is done. When you receive your new copy you will find many, many changes—the most notable being the "C.A.T." program.

Now you are probably wondering what is the C.A.T. program and how will it affect you? Well put your minds at ease. I can assure you that Glenda Moyle will not be mailing a cat with your next statement (although she probably has enough to take care of most of you). No, the C.A.T. program is an acronym standing for "Computer Assisted Training." We have taken all of our training materials and developed programs that will allow you to do your employee training using a computer terminal.

The new programs allow you to train your employees, plus conduct and document the employee training using your computer. This should save many of you countless hours, plus it will also make training uniform. You can also print off the completed test for each section or save it on your hard drive for documentation.

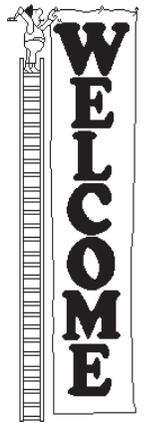
Sound good? We hope so; this version of the database is so different that we are not mailing it to you. Instead we are delivering them one at a time; this allows us to demonstrate how the programs work along with reviewing other important information contained on the CD. If you haven't received your copy yet don't panic. We hope to visit each and every one of you as soon as possible. If you need or desire your copy sooner, please call your loss control representative and he will arrange for a visit and demonstration for you.

Did I forget to mention the cost? This is the part you are going to love—it is **FREE** to all members of the MTA Workers' Compensation Fund. We have provided approximately

Welcome New Members!

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

- ❖ **GC Design Services** of Commerce Twp., specializing in CAD tool, fixture and gage design services;
- ❖ **Lincoln Die Casting** of Roseville, zinc & aluminum die casting specialists;
- ❖ **Middleville Tool & Die Co., Inc.** of Middleville, specializing in progressive dies, metal stampings & assemblies to 600 tons; and
- ❖ **Toledo Technologies LLC** of Perrysburg, OH, specializing in precision stampings and machining for valve train components.



20% of the members with a copy to date and the response has been overwhelming. They love it. So the next time you hire a new person or feel a need to retrain existing employees, don't dread the time and effort it is going to take. Simply sit the employee at the computer terminal, start the program and go back at the end to correct the test; it is that easy.

I should also mention the efforts of our claims department. One of the most reoccurring problems our members have is correctly filing claims. So if you don't know how to do it or are not sure how to file that claim, simply insert the CD, open the claims section and sit back; watch and learn how to work your way through that paper work.

If you have questions about the new database please feel free to call your friendly loss control representative. He will be more than happy to work with you and get you started down the road to this new and exciting method of training employees.



Learn More Or Suffer More

by: Paul J. Hindelang
Results Systems Corporation

Welcome to September—time for the young people to go back to school. Of course, they must go—it's the law. Since most human beings have minimal vision into the future and no clear sight of the benefits to be gained by education and training, they do not willingly seek education unless the "law" says they must do so. This resistance to learning, growing and changing unfortunately stays with us for a lifetime.

When I graduated from engineering school, I was told that my BSEE was probably good for only 4 years; and then my knowledge would be only foundational and technically obsolete. That was 36 years ago, so my education has been obsolete 9 times over. I submit that any of us with formal education and training are not performing today based on our "original education" but have achieved success through many cycles of learning. This learning most likely is in different subjects and certainly numerous courses in the school of hard knocks.

Today we are faced with challenges that were unheard of during our days of formal education. To prosper, we must be alert to such issues as: quality management; internet marketing and auction; sales presentation skills and tools; automated lean production; just-in-time logistics; global sourcing; CAD/CAM/CAE; strategic business development; languages—German, French, Japanese, Chinese; activity-based cost modeling; and many more.

What is the message? What should we do to sharpen our skills and knowledge? Nearly everyday we are offered an opportunity to gain additional knowledge from seminars, professional meetings, speeches, networking, skill certifications, college courses, community involvement, books, tapes, and even public television. Our country provides a greater variety and affordable means to continually improve our personal abilities than any other place on earth. As adults, there is no law that makes us take advantage of these opportunities. We should think how much we would be suffering today had we not attended the education and training courses from our past. This insight might give us the vision and motivation to seek further current knowledge in order to make things easier on ourselves in this rapidly changing world. I challenge each of us this September to choose just one project or course that will improve our capability and forestall the day we become obsolete.

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 will be conducting the MTA "Effective Supervision Seminar" on Sept. 23rd. He can be contacted at 248-244-8550; paulhind@results-systems.com

Law Talk

by: Geoffrey S. Gallinger
Raymond & Prokop, P.C.



General Guidelines for Interviewing

1. What is the most important thing employers should keep in mind when they jump back into the hiring mode?

Start with good updated forms: applications, releases, background checks.

2. What should be on the application form? Are all applications the same?

Definitely not. Many forms are drafted generically and distributed throughout the United States and don't take into account differences in Michigan Employment Protection laws. Also, many application forms are old and outdated and still ask blatantly illegal questions under Michigan law.

You may also need to customize your form based upon factors such as: working with children; licensed positions; security or bonded positions; or positions which may require special background checks or credit checks.

Your application should also be consistent with your personnel manual or policies: post-offer/pre-employment drug screening; "at-will" employment policies; arbitration or dispute resolution policies; resume fraud; EEO policy or affirmative action policy; completeness of the application; and how long the application remains "active".

3. What if someone gives a resume instead of filling out an application?

That is a very common mistake. Your application may be the single most important employment document. It has many of your releases, requires disclosure of complete work history, contains important company policies and notices, and gives you consistency in the interview process.

4. What is different about Michigan law?

Michigan has some protected categories which many other states do not, such as protection based upon height, weight and arrest record. Additionally, Michigan has some notification periods regarding discrimination claims which must be referenced to be enforceable.

5. Other than forms, what do employers need to keep in mind about the interview process itself?

Conduct the interview in a private setting. Work off your completed forms, such as the completed and signed application and written job description. Do not make notes on the

application itself. Make your notes on a work-copy or a separate piece of paper which does not become part of the permanent personnel file. Many application forms have a spot at the bottom or back for "Interviewer's Notes." This is a dangerous practice you are better off avoiding.

If your application form is accurate, it should help you avoid a laundry list of "illegal" questions. Many topics of ordinary "polite" conversation are illegal in an employment setting. Study the Michigan Department of Civil Rights "Pre-Employment Inquiry Guide". It doesn't answer all questions about the legalities of the hiring process, but will help you avoid the straight-out "illegal" questions which could form the basis of a lawsuit.

6. What are some examples of legal and illegal questions?

Title VII and state anti-discrimination laws limit the type and scope of pre-employment questions you can ask. Questions that elicit or attempt to elicit the applicant to disclose the following information are illegal:

- ❖ age (other than 18 or over);
- ❖ arrest and convictions (non-felony);
- ❖ birthplace;
- ❖ citizenship;
- ❖ handicap/disability;
- ❖ height;
- ❖ marital status and children (other than is your spouse employed by this employer);
- ❖ maiden name (or original name, if changed by court orders);
- ❖ national origin;
- ❖ organizations;
- ❖ photographs;
- ❖ race or color;
- ❖ relatives' names;
- ❖ religion or creed;
- ❖ sex; and
- ❖ weight.

7. What should employers know about medical exams and drug screening?

First, there is a big difference between the two. Drug screens are not considered medical exams, so they are treated differently from a legal standpoint. Make sure your drug tests are **post-offer/pre-employment**, meaning the employer has completed all other interviews, background and reference checks, and has extended the offer of employment, contingent upon satisfactory results of the drug screen. **Do not conduct the medical exam or drug screen before the conditional offer.**

Medical exams should be rationally-related to the position applied for... This area should be closely reviewed with current job descriptions, and if appropriate, obtain certification of Bona-Fide Occupational Qualifications (BFOQ's) from the Civil Rights Commission.

8. What about record-keeping?

This is very important and frequently overlooked. By law, employers must keep all applications (and resumes) for a period of one (1) year after submittal. Establish a good record-keeping system that allows you to sort your applications by date so that you can systematically dispose of these records after the one year period.

- *Raymond & Prokop, P.C., represent employers in all areas relating to ERISA and Employee Benefit matters. They can be reached at 248-357-3010 or visit their website at www.raypro.com.*

Legislative Update

by: *Judy Augenstein*
Legislative Consultant, Lansing



MTA continues to work with Senator Allen on amendments to the Renaissance/Recovery Zone law passed last year.

Term limits are turning out House members every six years, but their influence can last beyond their time in office. This year 37 termed House members will give up their seats to term limits. Congressmen, former House members and Senators are sending relatives, former staffers and friends to run for seats they formerly held.

That's not exactly the "new blood" term limit supporters had in mind when they pushed through the change in 1992. Many political pundits contend that because of term limits, lawmakers have lost influence to the executive branch and that their end product in many cases is not as good because their eclipsing political careers are a noticeable preoccupation.

Republican legislative leaders and Democratic Governor Jennifer Granholm avoided a nasty show-down over the state budget last year after receiving \$650 million from the federal government. This year, there is no federal bailout and no budget deal. Granholm and lawmakers went into late summer without a plan to resolve the projected \$1 billion shortfall in next year's overall \$39.7 billion budget.

This year is complicated by the fact that it is an election year. In June, the Republican controlled House and Senate signed off on Granholm's proposal to increase the tobacco tax from \$1.25 to \$2.00. The higher tax took effect on July 1st and is expected to add \$97.1 million to this year's budget and \$313 million to next year's budget. The legislature has resumed budget negotiations following the August 3rd primary elections.

The Marketplace



Personnel Available:

Office Manager/Controller seeks position utilizing experience in a recently closed MTA member company. Background includes: preparing all financial reports; preparing various analysis and census reports; managing human resources and payroll operations; coordinating insurance programs; and managing accounts payable and receivables.

Ask for **Resume 04-05**.

History Talk

Toolmakers, including die makers, mold makers and machinists among others, have been instrumental to American manufacturing might since the 1800's. In WWII, toolmakers were exempt from the draft. Toolmakers are the descendants of the skilled workers who came from Europe in the 1800's to make ships or guns. In the mid to late 1990's, toolmakers thrived and added capacity, employees, etc. "...[Our] toolmakers are here and are good" stated Peter Morici, former chief economist for the U.S. International Trade Commission. Right on; in this case, let's hope that history does repeat itself.



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
July 2004	184.9	550.8	640.5*
June	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*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
July 2004	189.4	567.5	659.8*
June	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*

Note: July 04 CPI-W represents a 3.0% increase from one year ago; CPI-U 3.0% 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

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