



TOOL TALK

A Publication of the Michigan Tooling Association

From Rob's Roost

by: Rob Dumont,
Managing Director



AT PRESENT.....

Legislative efforts are ongoing to remove the cap on the number of employees a company can have (currently fewer than 50) if it is applying for a Recovery Zone designation. Treasury personnel indicated that they had no opposition to the effort so chances are that if it gets through the Legislature, the Governor will go along.

A number of our members have requested the Collaborative Agreement that MTA has had prepared and we have satisfied all requests received. The Agreement is "generic" and can and should be modified to meet the particular needs of the user. In addition, before execution of the agreement, you should consult with your Attorney to ensure that the agreement is appropriate for your particular purposes. If you want a copy you can e-mail, fax, snail mail or call in your request.

Some members have made it known that they are seeking others to join in a collaborative agreement. MTA is prepared to act as a clearinghouse of sorts to get interested parties together. Indeed we have already done so and stand ready to "link" parties in that effort.

I was recently asked to attend a meeting with a member company and the Mayor and a Council member of the community in which the company was located to discuss the Recovery Zone legislation and the mechanics involved in getting the designation. The meeting went quite well, the officials gave a very positive indication of support. Hopefully the rest of the Council will see the benefit to the community and grant the

resolution required. Should you want similar assistance, I will make myself available. In fact, arrangements are pending presently for my attendance with other members and their respective local government officials. I am told that Mount Clemens has granted a resolution, as has Rockford Michigan, so obviously it is possible in spite of the many naysayers.

On another front, a member has suggested that MTA might form or create a "Buying Consortium" whereby commodities commonly used by members might be acquired at more favorable prices. The Board is actively considering the suggestion and carefully looking into the idea. We will soon be circulating a survey to determine the level of interest among the members. Obviously the advantage to be had will be fueled by the proposition that there is strength in numbers. More to follow!

Welcome New Members!

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



- ❖ **Viking Tool & Engineering, Inc.**
of Whitehall, Michigan,
specializing in plastic injection
molds, tool & die and
compression molds; and
- ❖ **Alphi Manufacturing, Inc.** of Jonesville,
Michigan, specializing in tubular
fabrication.

MTA Calendar of Events—November

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

- 04 "BCBS & BCN Annual Renewal Meeting"
9:00 a.m. to 11:00 a.m.
- 09 MTA/NTMA Dinner Meeting being held
at Club Venetian
- 17 MTA Board of Directors meets
- 18 MTA WCF Annual Meeting at the Sterling Inn
- 25/26 MTA offices closed for Thanksgiving



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Mark's Remarks

by: Mark Tyler, General Manager
MTA Insurance Agency



1st Quarter Blue Cross and Blue Shield Rates are in!

The First Quarter 2005 rates have now been published. If you have a January renewal date, your rate sheet should have been mailed to you by now. If you do not receive it by November 15, give us a call.

The BCBSM statewide average increase was 10.0% and for Southeast Michigan it was 9.4%. For Blue Care Network, the average for Southeast Michigan was 8.4%. The average rate changes will fluctuate group by group based on the Case Characteristic Factors.

First Quarter 2005 brings us new options designed to give you many choices when looking to BCBS and BCN for group health care coverage. The HSA programs: HSA 1000, Blue HSA 2500 and Blue HSA BVO 2000; two new PPO Plans: Health Blue 70 PPO and Healthy Blue 80 PPO; three new BCN deductible plans; and prescription drug deductible riders are the highlights. For details, call Mark Tyler at the MTA Insurance Agency at 248-489-8505.

In 2004 we saw the implementation of Small Group Market Reform, where for the first time we used "age" in calculating premiums for reform sized groups. This adjustment caused many changes in the way we do business. Because rates are determined based on the final enrollment, no longer do we know ahead of time the exact rates your group will have. Having a program that offers a "dual-option" choice is even more challenging as it's hard to have a "set" program when you are unable to project exact rates ahead of time as you are unsure as to who will take which plan. But, with all of these challenges, we are making progress on smoothing out the increases and providing quality programs.

In 2005 we will experience the next phase of implementation of Small Group Market Reform changes, specifically the creation of a new industry tiered rating system, and the separation of geographical Areas 2 and 6, and Areas 4 and 7. The changes made last year, as well as these new changes, allow BCBS to better align premium with risk. Through this transition we have seen some of our members actually receive rate decreases, while others experienced less than average increases.

Please contact Mark Tyler at the MTA Insurance Agency for additional details or to answer any questions you may have. His number is 248-489-8505.

Be Very Cautious When Mixing Medications!

Even though you may have taken your blood pressure medication a short time ago, is it safe to take a motion sickness tablet now?

One of the hardest things is to know if over-the-counter medication will interfere with Prescription Drugs. *Readers Digest* has a web site that you can check for this type of problem. www.drugdigest.org is a web site that has a database of more than 5,000 drugs, supplements and prescriptions. Pick your pills from the list to get information on 11,500 possible interactions, plus any known problems with food or alcohol.



Mix ginkgo biloba and aspirin, for instance, and you can increase the risk of stomach bleeding. Experts at the American Pharmacists Association say the web site is safe and has good info, but warn not to discontinue any drugs until you talk to a doctor or pharmacist.

Legislative Update

by: Judy Augenstein
Legislative Consultant, Lansing



Following numerous attempts to pass Governor Jennifer Granholm's complicated proposal to collect county property taxes early to balance the state's budget, the House has adopted the measure passed earlier by the Senate. To get the last two necessary votes to pass the measure, House leaders ordered a "Call of the House" during which lawmakers were locked into the House chamber and the Michigan State Police were dispatched to find absent members. The critical votes appeared when two Republicans changed their "no" vote to "yes" votes. Twenty-three Republicans and 32 Democrats supported the bill while 39 Republicans and 13 Democrats opposed it. The action addresses the \$183 million budget shortfall. The action needed to be addressed by October 1st in order to balance the budget. The plan moves up the payment of county property taxes now paid in December to be gradually changed to payment in July starting in 2005. In 2005, taxpayers will pay one-third of their bill in July and the remaining two-thirds in December. In 2006, they will pay two-thirds of their bill in July and the remaining one-third in December. In 2007, the whole bill will be paid in July.

NAM Says New Tax Measure Is Great News for American Companies and Workers

WASHINGTON, D.C., October 22, 2004—John Engler, President of the National Association of Manufacturers, welcomed The American Jobs Creation Act of 2004 (H.R. 4520), signed into law today by President George Bush, as “historic legislation that will boost economic growth and job creation.”

The NAM played a major role in the bipartisan effort to craft legislation that repeals a U.S. export tax provision that was ruled illegal by the World Trade Organization (WTO). The European Union (EU) has been imposing punitive tariffs on U.S. exports since March 1 of this year, and these tariffs—currently at 12 percent—will continue to rise one percentage point every month the United States fails to comply with the WTO decision.

The export tax provision ruled illegal by WTO was designed to make U.S. exporters more competitive in the global marketplace and the majority of beneficiaries were manufacturers. Consequently, most of the tax relief provided by the legislation will go to U.S. manufacturers in the form of lower tax rates on domestic manufacturing income. “Over the next 10 years, this landmark legislation will save U.S. manufacturers billions of dollars and create hundreds of thousands of new jobs,” Engler said.

The new legislation also includes changes to international tax rules that will help make U.S. companies more competitive and a number of other, smaller tax relief provisions. “Tax law changes typically move slowly and the American Jobs Creation Act was no exception,” Engler said. “It was a difficult challenge pushing this legislation through Congress, particularly this close to the election. Not surprisingly, a number of provisions, including some very narrowly targeted ones, were added to the bill at the last minute to garner the votes necessary to pass the legislation.”

Early this year, the NAM made resolution of the EU tariff dispute a top priority. Engler thanked Senators and Members of the House who supported the legislation, and the Bush Administration for making the bill a priority. “We’ve done our job on this side of the Atlantic,” Engler said. “Now it’s time for the EU to act responsibly and lift the punitive tariffs that are hurting important U.S. export activity.”

This press release was reprinted from the National Association of Manufacturers' web page, www.nam.org.

Improved Communication Leads to Improved Performance and Results

*from: Rex C. Houze
Better Performance & Results, Inc.*

*Nothing in life is more important
than the ability to communicate.
—Gerald Ford*

Business and personal success requires the establishment of effective personal relationships with all stakeholders. Effective relationships require trust. A key ingredient in establishing and maintaining trust is effective communication.

Effective communication can make good relationships great; and, great relationships extraordinary. Many people assume that because they have lived so many years, they are effective communicators. They believe that when miscommunication occurs, it is always the other person’s fault. Good communication is a two-way proposition and requires good use of words, phrasing, body language, facial expressions, and listening skills. It isn’t easy, but it’s worth the effort because it improves relationships, performance, and results.

Communication, the human connection, is the key to business, personal, and career success. Communication, like nature, abhors a vacuum. In the absence of words from the leader, people will create their own messages, typically in the form of rumor, innuendo, and gossip. When communication is done correctly, people will be inspired to follow. In the process they will achieve inspired results for themselves, for the leader, and for the organization.

Just about everything we do depends on teamwork and teamwork depends on effective communication. Unfortunately, miscommunications are rampant on most teams and in most organizations.

*Never tell people how to do things.
Tell them what to do, and why, and
they will surprise you with their ingenuity.
—General George S. Patton*

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.

From the Desk of Gary Wood

Administrator MTA Workers' Comp Fund



November at the MTA WCF

Maybe the most important election of the year, one that affects you directly, is going on right now! That's right, the election of three Fund Trustees for the three year term commencing in January 2005.

Annually three of the nine Trustee seats are open to election and the three highest vote recipients are elected. This year the three seats occupied by Jack Accardo (**Tishken Products Company**, Oak Park), Kurt Heuser (**Bokum Tool Company**, Madison Heights), and Timothy Zink (**Metro Machine Works**, Romulus) were up for election. There is an additional nominee, Michael Fassbender (**Action Mold & Machining, Inc.**, Grand Rapids) from the Fund members. Your ballot was mailed on October 21 and the results of the election (there might be write-ins) will be available at the Fund's Annual Meeting.

Fund Annual Meeting

Won't you please make a plan to attend the Fund's Annual Meeting on November 18, 2004?

The meeting is again scheduled to be held at the Sterling Inn on Van Dyke Avenue in Sterling Heights. This is the same location as last year but, if you need a map, call the Fund at 248-488-1172.

The annual meeting has suffered from declining participation in recent years. The Trustees have considered the significance of having the annual meeting in its historical format and decided to once again continue the tradition. The staff of the Fund will be available to answer your questions and there will be a presentation of the annual report by the Fund Administrator (I will personally provide 'NoDoze' at no cost to those in need).

The annual meeting has always been an excellent opportunity to meet the Fund Trustees, the Fund Administrator and other members of the group. This opportunity only comes once a year and the lunch is still free.

The speakers have kept the presentation to less than thirty minutes and, with that, you should be able to get back to your business.

The 2005 Renewal

Those of you that have been in the Fund for awhile are used to the drill: we collect premium estimates and send to you a renewal premium notice which spells out the total premium, the experience modification and any discounts that might apply to your business. The deposit premium is due by December 10

and if we do not have the premium in hand, we send to you a twenty day cancellation notice as required by the state.

Because we at the Fund think you have the best product for the money, we sometimes forget to tell you just what a great deal we offer to Fund members. This year alone we have returned huge amounts of money to the membership which, dependent on their history with the Fund, could have equaled thousands of dollars on a per member basis. We are hoping to have the capability to send a statement which recaps just "what we did for you lately."

What else have we done for you lately?

We just received the results of an independent, yet state required, audit which states "...the MTA WCF is doing an outstanding job of managing MTA's claims." The staff of the claims department, under the guidance of Donna Motley, have managed to reserve the total open indemnity claims to within .92% of the audited unadjusted reserves. This is an amazing result that reflects strongly on the state's thought processes when we request the release of funds to be used as dividends.

We have resumed the practice (for Fund members only) of providing the MIOSHA and federally required posters at no charge. These usually are available through commercial sources for up to \$60 per set.

Have we mentioned the "MTA WCF Safety Database—2004 With Training Updates" CD? Last year we had an edition 1.0, but the current version exceeds my expectations and has been widely accepted and enthusiastically welcomed by those that have had the opportunity to see it live on their computer. No, we will not mail it to you; the loss control staff are justifiably proud of the product and they want you to have every opportunity to see it first hand with a guided tour of 'what's in there'. This is not a 'for sale' item but an added value to your membership in the Fund.

Loss control has been strongly enhanced in the last two years under the new direction of Bill Hoke and his staff. The improved reports and report forms, training and materials are not available as a general rule from "the other guys".

Our loss control staff recently walked out of a members' facility as the MIOSHA inspector was walking in. They had just completed extensive training and documentation with the direction provided by MTA WCF loss control. The resulting fines were considered by the owner to be a minor warning compared to the "complete shut down of the operation" if MIOSHA had gotten there first. While you might not directly correlate the value from the Fund in this matter, consider the dramatic result if MIOSHA had shut them down.

The spiraling cost of medical providers over the last five years has certainly not gone undetected by the members of the Fund (at least those of you that provide health coverage). The

cost of medical can be as much as 80% of the cost of claims to the Fund. Logic would follow that the cost would impact the rates the Fund charges the members. Amazing as it seems, the Fund has had the same rates since 1997! The final rates have not yet been negotiated, but we have an independent actuary's opinion which reflects very positively on the charges to the members.

Shortly, you will have your renewal pricing; remember to consider all of the benefits that come as a part of your coverage with the Michigan Tooling Association Workers' Compensation Fund.

Holidays are here!

Have a great Thanksgiving; the Fund offices will be closed on Thursday, November 25 and Friday, November 26 in observance of the holiday. We hope you continue to find many things to be thankful for in your daily lives.



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

Economic Talk — The Dana Viewpoint

by: *Mike Dana, CEO*
Dana Investment Advisors, Inc.

THE HUNT FOR RED OCTOBER

Red is still the popular color in China and Russia. Putin has taken a step backward from capitalism by trying to nationalize at least a part of the oil industry. In China, the state is still in control of banking and several other major industries. It's very difficult to have partial capitalism as both of these countries will find out. China is under pressure from the rest of the world to let their currency float, and they have said they will, but no timeline has been assigned to that promise. China would like to be a member of the G7 group of nations that basically sets global economic strategy. More importantly, on January 1, 2005 the ten-year delay in the barriers to trade established by the World Trade Organization (WTO) expires. Barriers that have been in place since the Boston Tea Party keep cheap imports out of the US. These barriers will come down around the world on January 1st as the WTO tries to integrate the whole world into one economy. China began to devalue its currency ten years ago in anticipation of the removal of the trade barriers to position themselves as the dominant industrial power in the world. Wages across the globe are sure to decline in order to compete with China. Nevertheless, we do not believe Red China will succeed in this endeavor as they have too many structural problems in their banking industry. How-

ISM: Manufacturing slows In September

Even as the National Association of Manufacturers continued to talk last week about "a healthy recovery" for factories from the 2001 recession, U.S. manufacturing activity was slowing. The Institute for Supply Management's (ISM) closely watched PMI was at 58.5% in September, five-tenths of a percentage point below August's 59%. The new orders component of the PMI declined to 58.1% in September, 3.1 percentage points below August's 61.2%, the Tempe, Ariz.-based group noted in a report released on Oct. 1.

The September PMI, however, remained well above its 50% dividing line between expansion and contraction. A figure above 50% indicates that U.S. manufacturing generally is expanding; a number below 50% signals contraction.

Indeed, there were some notably positive month-to-month changes among PMI components. For example, the production index increased to 61.6% in September from 59.5% in August, and the employment index advanced to 58.1% in September from 55.7% in August.

This article was reprinted from the Tooling and Manufacturing Association's web page, www.tmanet.com.

ever, in the near term we are likely to see some fireworks, and then the playing field will level off.

That brings up another red flag—the Fed. The worst kept secret on Wall Street has been that the Fed will raise interest rates. Well, they have and three times at that.

The Federal Funds rate (the rate banks charge each other for overnight loans) has increased to 1.75% from 1.00%. Interest rates in general have thus increased. It may be the first time in history that the Fed raised interest rates while a sitting President is running for re-election. Maybe they are trying to solidify the impression that the economy is strong. There seems to be a contradiction here, as on the one hand the Fed says inflation is tame, but on the other hand they are raising rates which they normally do to fight inflation. Cheap goods from China and the rest of Asia have been and will continue to keep inflation at bay. The Fed may be building a cushion in case they need to lower rates in the future. In any event, we expect a continued mild increase in inflation (the price of oil notwithstanding) and a slow rise in interest rates in the near term.

October has been a month when the stock market makes a pivotal turn in direction. However, the market has been directionless all year so it is hard to project a dramatic turn either way. The market may have spent all year consolidating last year's gains and be setting up for an upward bounce in 2005.



Members in the News

Columbia Marking Tools, Inc., one of the largest designers and manufacturers of metal and plastic part identification equipment, has moved their North American world headquarters from Mt. Clemens, Michigan to a significantly larger facility in Chesterfield Township, Michigan. Tom Phipps, Columbia Marking Tools CEO says, "This is an important milestone for Columbia Marking Tools and a reflection of our confidence in the future for manufacturing here in Michigan as well as North America."

Columbia Marking Tools has partnered with Richter Systems and Machines in Germany to provide the EasyMarker and Unigrav Series of programmable peen marking systems in North America. Columbia also undertook an aggressive capital investment program that established additional manufacturing and testing cells to produce the new products that are central to the changes taking place in the manufacturing application base. In addition, sales channels have been enhanced through a network of seven new North American and Canadian distributors and manufacturing representatives that are key to moving Columbia Marking Tools forward in the new millennium.

The new facility has been renovated specifically for Columbia with an open floor plan and will house all of Columbia's administrative, sales, engineering, training and development,



assembly, test and manufacturing operations. The facility is pleasant, bright and completely climate controlled. Standard stamp inventory capability will now approach \$1.5 million with an expanded department that enhances quick-delivery and rush-delivery customer requirements. Another highlight of the building is a new customer demonstration center and product development laboratory.

Their new address is:
Columbia Marking Tools, Inc.
27430 Luckino
Chesterfield Township, MI 48047
(586) 949-8400

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.



Our goal at MTA is to service the members' needs and to do it as well as we can. Enclosed please find two surveys: one for the annual Christmas/New Year's Holiday Schedules and the other is the First/Second Quarter Business Trends survey. Please complete them and return them by November 15th. Our fax number is 248-488-0500. The results will be published in the December issue of Tool Talk.

The Michigan Tooling Association is governed by a 13 person Board of Directors. Each year at least 4 seats are up for election. Directors are elected to serve three-year terms. It's a volunteer position, but an important one. Persons elected to the Board of Directors must be representatives of the Association's member companies, who are members in good standing.

You should have received a ballot in the mail. Be sure to exercise your privilege to vote for your leaders.

Don't lose your head— Be an MTA Website Sponsor!



MTA still has a limited number of website sponsor ads available. Please contact Elaine (ext. 1309) or Jerry (ext. 1308) at 248-488-0300; or e-mail to elaine@mtaonline.com or jerry@mtaonline.com for more information.

Tomb of the Unknown Soldier

Facts that you probably DIDN'T know!

In honor of Veteran's Day, November 11, 2004, a day we especially remember our servicemen:

1. How many steps does the guard take during his walk across the Tomb of the Unknowns and why?

He takes 21 steps. It alludes to the 21-gun salute, which is the highest honor given any military or foreign dignitary.

2. How long does he hesitate after his about face to begin his return walk and why?

He doesn't execute an about face. He takes 21 steps, turns and faces the Tomb for 21 seconds, then turns again to begin his return walk and changes his weapon to the outside shoulder.

3. Why are his gloves wet?

His gloves are moistened to prevent his losing his grip on his rifle.

4. Does he carry his rifle on the same shoulder all the time and if not, why not?

He carries the rifle on the shoulder away from the Tomb. After his march across the path, he executes a turn and moves the rifle to his outside shoulder.

5. How often are the guards changed?

Guards are changed every 30 minutes from April 1st to September 30th and every hour from October 1st to March 31st; twenty-four hours a day, 365 days a year.

6. What are the physical traits of the guard limited to?

For a person to apply for guard duty at the Tomb, he must be between 5' 10" and 6' 2" tall. Other requirements of the guard: He must commit 1 year to guard the Tomb, live in a barracks at Ft. Myer or off base, and cannot drink any alcohol on duty. After nine months, the guard is given a Badge that is worn on his lapel signifying he passed a series of tests. There are 525 presently awarded. The guard must obey these rules and not discredit the Tomb or his Badge may be revoked.

7. Are the uniforms specially made?

The shoes are standard military issued dress shoes. They have a steel toe and a plate on the heel to prevent wear. There is a shank of steel attached to the inside of the face of the heel buildup on each shoe called a

clicker. There are to be no wrinkles, folds or lint on the uniform. Guards wear civilian clothes as they travel to and from the Tomb Guard Quarters to report for duty.

8. There is small green shack next to the Tomb. What is it there for?

The small green building next to the Tomb is used during wreath laying ceremonies for the guard to retreat to while the flowers and taps are being presented.



ETERNAL REST GRANT THEM O LORD,
AND LET PERPETUAL LIGHT SHINE UPON THEM.

Some dates related to the TOMB

June 15, 1864

Arlington National Cemetery opened as a military cemetery.

November 21, 1921

Interment of the World War I Unknown Soldier.

March 25, 1926

First Military guard posted at the Tomb.

December, 1931

The Tomb, as we see it today, is completed.

July 2, 1937

First 24-hour guard posted.

May 30, 1958

Double interment of the WW II and Korean War Unknown Soldiers.

May 28, 1984

Interment of the Vietnam Unknown Soldier.

May 14, 1998

Disinterment of the Vietnam Unknown Soldier (positively identified by DNA to be 1st Lt. Michael J. Blassie, US Air Force).

September 17, 1999

Vietnam Unknown Crypt Cover re-dedicated.

Thanksgiving Turkey Trivia



Amaze your friends with your knowledge about the most popular bird during Thanksgiving. Here are some interesting facts:

- ❖ Turkeys originally existed in the eastern US and Mexico.
- ❖ The turkey industry grosses over \$1 billion a year.
- ❖ The average American consumes over 15 pounds of turkey per year.
- ❖ Americans consume over 675 million pounds of turkey on Thanksgiving Day.
- ❖ As far back as 1000 A.D., native American Indians raised turkeys for food. Aztec Indians in Mexico were raising them as early as 200 B.C.
- ❖ Turkey, like poultry, is lower in cholesterol than beef and many other meats.
- ❖ In 1947, the first presidential pardon was given to a turkey.



Happy Thanksgiving

from the staff at
Michigan Tooling Association



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
Elaine Burger-Laskosky 248-488-0300 ext. 1309
- ❖ **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 |
|-----------|-------|-------|--------|
| Sept 2004 | 185.4 | 552.4 | 642.3* |
| Aug | 185.0 | 551.0 | 640.9* |
| July | 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* |

CPI-U All Urban Consumers

| Month | 82-84 | 1967 | 57-59 |
|-----------|-------|-------|--------|
| Sept 2004 | 189.9 | 568.7 | 661.6* |
| Aug | 189.5 | 567.6 | 660.2* |
| July | 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* |

Note: September 04 CPI-W represents a 2.4% increase from one year ago; CPI-U 2.5% 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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