



TOOL TALK

A Publication of the Michigan Tooling Association

From Rob's Roost

by: Rob Dumont,
Managing Director



THE WAY I SEE IT!

The elections are over, the successes and failures are known and, life goes on!

I am cautioned by industry pundits that the second wave will soon be upon us. That "wave" of course is a reference to plant closings the result of offshoring (otherwise known in more sophisticated circles as "free trade"). What is being experienced is not free trade it is purely and simply the intentional exportation of manufacturing for the financial gain of a few at the great expense of and detriment to the many.

The administration continues its efforts to expand the number of countries that trade agreements are in place with. In theory certainly a noble enterprise but in practice another step on the road to eliminating the manufacturing base in the United States. Efforts to stem the tide have had little success thus far. I recall reading the words of Franklin Delano Roosevelt: "As new conditions and problems arise beyond the power of men and women to meet as individuals, it becomes the duty of the Government itself to find new remedies with which to meet them". We are doing all that we can to keep that duty foremost in the minds of our legislators. Perhaps the problem is made the worse by the fact that the very people who can make a big difference have never experienced much in the way of hardship. "He jests at scars that never felt a wound" William Shakespeare from Romeo and Juliet.

It will indeed be interesting to gauge the level of concern with the plight of our industry shown by Congress now that the campaigning is over and our President no longer has the

concern of running for another term. Coupled with the make up of both houses, if there exists any intent to assist, if there is any recognition of the obvious folly of ignoring the extinction of manufacturing, if the basis of our national security is worth preserving then surely not only is the time ripe but the structure is in place to move on the issues.

That does not mean that we simply sit back and wait to see what develops. In fact now is the time to apply as much pressure as possible to keep our concerns in the spotlight for our members of Congress. MTA is doing so and I would urge any of you who have contacts with legislators to sit down with them and serve up a dose of reality. You are uniquely situated to do just that because you are on the front line and can relate first hand experiences and details of the impact your business has had.

We can ill afford the luxury of rest; we must redouble our efforts!

Happy Holidays



Our Very Best Wishes for a Safe and Joyous Holiday Season to Each of You and Your Families From Your Staff at MTA:

Robert Dumont, Mark Tyler, Jerry Morrow, Stella Krupansky, Elaine Burger-Laskosky, Mary Box, and Ron Mariutto.

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MTA Calendar of Events—December

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

- 08 MTA Seminar "Life Insurance Audit" 9:00 a.m. - 11:00 a.m. Registration begins at 8:30 a.m.
- 15 MTA Board of Directors meets
- 16 MTA WCF Board of Trustees meets
- 23/24 MTA offices closed for Christmas
- 27 MTA offices re-open



Mark's Remarks

by: Mark Tyler, General Manager
MTA Insurance Agency



Get Into A Routine, A Health Routine

Seeing a doctor when you're sick is smart. Seeing the same doctor each time is an even better idea. Researchers at the University of Washington School of Medicine claim that it can make a real difference.

In a study of over 42,000 people, the individuals who regularly visited the same health care center were 16% more likely to get a flu shot and 19% more likely to have mammograms than those with no regular site of care.

The individuals who did see the same doctor were more likely to ask questions, especially specific, detailed ones. Patients may be more willing to trust and listen to a familiar doctor's recommendations. It works both ways as doctors who know their patients are more likely aware of what preventative measures are needed than not.

Fast Fact

On a 3-day business trip, a traveler loses 8 hours of sleep and drinks 30% more alcohol than usual.

Break the Winter Blues

Overcast days over the long, long winter can lower your mood-regulating serotonin. This means that you can have more stress and less energy. This can lead to a condition called Seasonal Affective Disorder.

There are things you can do to deal with and "over-come" these feelings. Try these:

1. Go for a walk. A 10-minute brisk walk can elevate mood for up to two hours.
2. Let the sunshine in! Sun can boost serotonin. Sitting by a window also helps. Light bulbs are also available through many mail-order catalogs that have the same UV rays as the sun. While you read a book or the daily newspaper, you can get a hit of sunshine as well.
3. Look to bright colors. Orange triggers cheery feelings. Decorate with orange or other bright colors to stimulate and lift your mood.

How do you check out the Hospital you are about to enter??

Qualitycheck.org is a web site that offers a rating system for over 3,300 hospitals nationwide. They are rated on how they treat common, treatable conditions. Heart attack, pneumonia, and pregnancy are all on the list.

The Joint Commission on Accreditation of Healthcare Organizations is the sponsor of this site.



MTA Announces Two New Endorsed Providers


Effective immediately, we endorse Office Depot for your office supply needs: pens, folders, files, computer software and the list goes on. The partnership between MTA and Office Depot can cut your costs by as much as 50 percent. Office Depot makes ordering easy for MTA members with next day delivery and monthly reports to help monitor your expenses. Just request the order form and receive your New Account Pack and start saving on all your office supply needs. Contact Ron Sorey at Office Depot at 800-578-9675 ext. 5721 for more information.


MTA also welcomes Total Energy Company. Total Energy Company is a national utility bill auditing company specializing in electric and natural gas utility bills. Their purpose is to help reduce your utility costs. The process is quite simple. You submit copies of your utility bills. If TEC finds billing errors, they will advise you and make arrangement for a refund to be sent to you. TEC will then invoice you for half of the recovered amount. If they find no errors, you owe nothing. Contact Gary Haga at TEC at 269-639-7402 for more information.

Welcome New Members!

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



 **J & S Industries** of Livonia, Michigan, specializing in die patterns; and

 **Orbitform** of Jackson, Michigan, automotive, furniture and automated assembly machine builders.

Legislative Update

by: *Judy Augenstein*
Legislative Consultant, Lansing



Speaker Rick Johnson, R-LeRoy, has announced that he is willing to look at any legislation during the lame duck session that would help business and create more jobs. Governor Jennifer Granholm wants to begin discussions on restructuring the Single Business Tax during the lame duck session. The State Treasurer has been studying the state's tax structure for nearly a year with an eye toward making recommendations to restructure the current Single Business Tax and possibly expand the sales tax to certain services.

Senate Majority Leader Ken Sikkema, R-Wyoming, wants to link tax restructuring to the wholesale revamping of state government, an idea taken from a book titled "The Price of Government". The book breaks down the traditional silo-based approach to government and looks, instead, at efficiency and results. Majority Leader Sikkema says he will not talk taxes without government restructuring. The Senate Majority Leader does not expect to completely overhaul government during the lame duck session, but to start a dialog on some of the bigger spending items like the \$3 billion Medicaid program.

Both Speaker Rick Johnson and Senate Majority Leader Ken Sikkema are willing to look at a proposal that would ask voters to lengthen legislative term limits. One proposal being discussed is extending a legislative term to 12 years, meaning a legislator could serve either all 12 years in the House, all 12 years in the Senate or a combination of the two.

The Senate Technology and Energy Committee opted to hold off on moving a portion of the electric choice package, choosing to wait until November to see if the Public Service Commission releases a decision on DTE Energy's rate case in the mean time. Senator Bruce Patterson, R-Canton, committee chair, has substituted the flagship bill in the package, SB 1331. The substitute follows the same vein as the original bill, that electricity customers should not be allowed to switch back and forth between alternative energy suppliers when times are good and market prices are low, but find shelter in DTE's regulated rates when times are bad and market prices are high. Senator Nancy Cassis, R-Novi, committee member, told the committee that of her top concerns regarding electric service, price is at the top. Work will continue on the bills during the lame duck session.

Senator Cassis has requested priority legislation tailored to remove the 50 employee cap from the Renaissance/Recovery Zone Act. In order to be useful, the bill will have to receive legislative action and be signed into law by December 31.

2005 First/Second Quarter Business Trends Survey Results

Many thanks to the 127 member companies that took the time to respond to the latest Business Trends Outlook survey that was sent with last month's issue of **Tool Talk**. The figures in the brackets are the responses from the survey done six months ago.

1. Describe your company's operation:

Tools & Dies	11%	(09%)
Special Machinery	8%	(09%)
Precision Machining	34%	(31%)
Molds/Die Cast Dies	2%	(1%)
Metal Stamping/Fabrications	11%	(15%)
Prototypes	7%	(07%)
Cutting Tools	10%	(10%)
Others	16%	(18%)

2. How is your business now?

Excellent	3%	(5%)
Very good	20%	(18%)
Good	35%	(27%)
Fair	34%	(37%)
Bad	7%	(10%)
Very bad	0%	(3%)

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

Increase substantially	4%	(5%)
Increase moderately	46%	(46%)
Remain the same	40%	(41%)
Decrease moderately	10%	(8%)
Decrease substantially	0%	(0%)

4. Current average workweek:

Hours per week	45.7	(45)
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5. Current employment:

Hourly:	35.9	(35)
Salariated:	6.9	(9)

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

	Up	Same	Down
Quoting activity	50% (54%)	37% (30%)	13% (17%)
Shipments	52% (54%)	31% (21%)	17% (25%)
Order backlog	38% (35%)	40% (35%)	24% (30%)
Profits	37% (36%)	30% (31%)	32% (33%)
Employment	32% (24%)	49% (47%)	19% (28%)

See Member Comments on page 7

From the Desk of Gary Wood

MTA WCF Administrator



Workers' Comp Fund 29th Annual Meeting

The 29th Annual Meeting of the MTA WCF was held on November 18, 2004 at the Sterling Inn in Sterling Heights, Michigan. The buffet lunch began at noon and was followed by the business meeting.

Election of Trustees

The Administrator announced the results of the Trustee election concluded on November 15th. Those elected to new three-year terms included: Jack Accardo (term exp. 04) of **Tishken Products Co.**; Kurt Heuser (term exp. 04) of **Bokum Tool Co.**; and Tim Zink (term exp. 04) of **Metro Machine Works**. Special thanks was given to Michael Fassbender of **Action Mold** in Grand Rapids for participating as a candidate in this year's election.

Financial Report

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

As of October 31, 2004:

Gross premiums for the life of the fund equal
\$375,500,000.
Claims paid equal \$184,000,000.
\$51,000,000 in assets.
Over \$68,600,000 has been returned to the members.
Over \$22,000,000 remains in an unappropriated surplus
account waiting for the appropriate time to be
returned.

In the last three years:

	2001	2002	2003
Premium:	\$11,084,000	\$10,963,280	\$12,126,465
Claims Paid:	\$7,698,571	\$7,393,466	\$8,947,173

The projected 2005 premium including new members is \$13,100,000.

Excess Insurance

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

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

Safety

The Trustees have taken the appropriate steps to professionally staff this department with Bill Hoke, Chris Demeter and Ray Duff providing state-wide consultative services. Every member has received loss control visits and written reports including suggestions for improvement and notification of imminent dangers and hazards.

The "Safety Database With Training Updates" CD was shown on a projection screen before the meeting and during lunch. This interactive training aid has been widely accepted by the members and received an outstanding review from the excess carrier during their last audit of Fund operations.

Safety Posters are again available to members of the Fund. They are not being distributed en masse due to the cost of production and distribution, but are available from your loss control consultant.

Claims

The Fund has five staff members reviewing over 2200 claims on a yearly basis and servicing over 485 members. With nearly 400 active indemnity claims and over 600 open medical claims at any given time, the efficient processing of claims is a process which requires cooperation from the members. The biggest issues working against the efficient dispatch of claims were reported to be the late reporting of claims, the lack of claim investigation and failure to correct situations that caused the claim.

The challenge of managing inflationary medical costs is impacting the ability of the adjusters to settle claims at the previous levels. This year there was extreme negotiation involved with the excess carrier in an attempt to refrain from increasing the members' rates. Members were requested to do all that they can to help control medical costs by reporting claims in a timely manner and to not authorize treatment without contacting the claim staff.

Once again, an independent claim auditor granted an "outstanding" evaluation of the work of this department.

The medical bill review process for savings through the fee scheduling will be moving to another third party provider over the month of December. Projected savings are expected to increase to over 40% of billed medical expense (if you pay these yourself you pay the full price).

Premium Calculation

The Fund has again obtained approval to operate with *no increase in rates for 2005*. THIS DOES NOT MEAN YOUR COSTS WILL NOT CHANGE.

The Following is the letter which accompanied the December invoice. This information along with a report card on savings should explain the process.

FUND RENEWAL INFORMATION

November 24, 2004

The moment you open this envelope you will notice there is a lot of information. Much of this new information is an attempt to explain to you the operation of the Fund.

Dividend:

Many of you qualify for a dividend that is enclosed with this billing; consider this dividend a part of the premium billing as it replaces the discounts and credits you have received in the past. (See the 'Fund Report Card' for more detail.)

Fund Report Card:

This year the Trustees directed the staff to produce a tangible record of the benefit for each member of being affiliated with the Fund. The "Fund Report Card" is a document which reflects actual discounts and dividends received by your company while participating as a member during 2004.

The Trustees have also requested permission to distribute an additional \$4,000,000 in surplus assets to the members as a dividend in 2005. This benefit of membership should also be considered as an integral part of the billing and included when evaluating costs.

Premium Calculation:

The Fund has again obtained approval to operate with **no increase in rates for the 2005 year** (there has not been a change in the payroll rates since before I started here in 1998). This does not mean you will pay exactly what you paid last year or in 1998 but the information contained in this letter will help you understand the charges.

The Fund requested a projection of payrolls from each member. Those members that responded were billed according to their estimates. Those members that did not respond were billed according to the results of their 2003 annual audit.

Your experience modification was developed from the losses and payrolls that were developed by your company.

Each billing contains a complete description of the calculation of your annual premium, an estimate of the required payments, and a payment schedule.

Premium Payment:

The 25% deposit payment for 2005 is due on December 7, 2004.

The second payment for 2005 is due on January 10, 2005. Payments continue monthly until the final payment that is due in November 2005.

There is an initial billing included in this mailing for the 25% deposit premium.

Employee Census:

Every member of the Fund must again report on the number of employees per location per shift. The required report is enclosed with the billing for 2005.

Please return the form to the Fund with your deposit premium payment.

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

If you have any questions on the billing or attachments, please call either Glenda Moyle (ext. 1315) or Gary Wood (ext. 1316).

Sincerely,

Gary Wood
Fund Administrator

What has changed this year?

Rates have remained unchanged for the 8th year.

Nearly \$6.5 million in excess funds and interest earnings have been approved and distributed to your company.

The investment strategy has been enhanced by the selection of Morgan Stanley to administer the investment program through the Soloman Brothers.

The Fund selected a new local broker for the placement of the excess coverage required by the state.

The excess carrier completed a bench-marking study to review the claims performance of the group. The Fund's costs per claim were lower than a national control group and projected ultimate losses trailed behind the national average.

I believe the reason for these accomplishments are that the operation of the Fund is our only business and the staff is dedicated to the operation of the group as an economical alternative to commercial insurance.

I hope you have all been happy with the services you have received from the Fund and trust that you will let me know if you are not.

HOLIDAYS NOTES

The Fund offices will be closed on December 24 and 31, 2004. The office will be staffed on December 27, 28, 29 and 30, 2004 and will resume normal operations on Monday, January 3, 2005.

My special thanks and acknowledgment of the Trustees efforts over the year and the dedication of the Fund staff to a successful operation. Thank you all:

Glenda Moyle	Accounting
Donna Motley	Claim Manager
Cynthia Jackson	Indemnity Claim Adjuster
Marci Merath	Technical Assistant
Linda Murphy	Indemnity Claim Adjuster
Bill Hoke	Loss Control Coordinator
Chris Demeter	Loss Control Consultant
Ray Duff	Loss Control Consultant

Happy Holidays!



On the Road with Bill Hoke

MTA WCF Loss Control Coordinator



You Can Put Lipstick On A Pig But At The End Of The Day You Still Have A Pig!

I should have been a cowboy because I like the flair and the colorful language that I heard when spending part of my vacation working on a cattle ranch in Montana this year. I was working on an irrigation pump with another ranch hand. We didn't have all of the parts we needed to do the job right, so we cobbled it together for a temporary fix and the cowboy said "You can put lipstick on a pig but at the end of the day you still have a pig." Now what does this have to do with industrial safety? Probably nothing, but I again like sayings like this. Now, as one of my favorites Paul Harvey says, the rest of the story—

We in loss control visit every member of the Michigan Tooling Association's Workers Compensation Fund and one of the things that we have been asking since I started doing this job is "Do you have the required safety programs?" You know what I am talking about, the Hazard Communication, Lock Out, Personal Protective Equipment, Fire Emergency Plan, and so on. Now many people will answer us honestly and will say no, I didn't know we had to have these; or we are ISO or QS certified and meet all of their requirements. Great, but that doesn't do it! To begin with, these written programs have been required for over 30 years so this is not a new rule or requirement. Secondly, meeting the qualifications of ISO or QS is great, but meeting their requirements does not meet the requirements of MiOSHA.

Each employer must, by law, develop, implement and maintain all required programs. For each of you this will include at a minimum of Hazard Communication, Hazardous Energy Control Procedures, Personal Protective Equipment, Fire Emergency Plan and probably a licensing procedure for your lift truck. But the requirements don't stop there. You may need, depending on your particular circumstances, crane operators training and licensing, respiratory protection program, bloodborne pathogens program, confined space entry, press safety, die setting procedures and the list goes on.

Now when I say a program that is developed, implemented and maintained, what do I mean? Well, to start, a program must be in writing and it must be implemented. This means that you have provided training and information to your employees as well as any needed equipment. It must also be maintained, which means that it is not something you do once and then forget about. Every time you hire a new employee, you must provide training. Every time there is a change in the

workplace that affects the program, changes must be made and additional training must be completed. In fact, some programs such as fork lift and overhead cranes requires licensing of operators at a minimum of every three years, while programs such as respiratory protection and hearing conservation require annual medical monitoring and training.

Now the big question is—how you do start with this process if you haven't already? First, you will need to do an assessment of your operations and determine what programs you require. Next, you will need to develop the written programs or procedures. If you have been visited recently by one of our friendly, helpful loss control consultants, you have hopefully been given the Michigan Tooling Association Worker's Compensation Fund's Safety Database on CD. On that disc, you will find all of the required programs that you need. These are complete programs including training materials, licenses where applicable, and forms needed for doing assessments. If you open any one of the programs, you will notice that there are large, bold XXX's. You need to delete out the XXX's and fill in the applicable information. Now you have the written program, next you have to implement the program. You do this by meeting with your employees and providing needed information and training. When you look at the safety database, you will see a section called C.A.T. This is the Computer Assisted Training section, which should have been explained to you by your loss control consultant. You can use the computer to provide training for your employees. The documentation testing is also included with these programs. If you need to train the entire shop, you can also call upon your consultant and he will be more than happy to assist you with completing that training.

Now you must maintain the program, which means you are doing those things that you say you are doing: i.e. retraining as necessary—whenever you hire a new employee and if conditions change in the shop that will require new or updated information for your employees.

I will close this article by telling you this: just having a written program does not constitute meeting the requirements of the law. In fact, the MiOSHA compliance people are quick to identify companies where they have the written program but don't follow their own rules. It's like owning a bible—it doesn't mean you are going to heaven, but it does contain all the instructions you will need to get there.

In fact, if you think about it, a program that is not followed is like putting lipstick on a pig, at the end of the day you still have a pig!



Comments from our Members

"I should have joined the circus..."

"...A march on Washington is long overdue..."

We are very optimistically hopeful. (tool & dies)

Seems as though things maybe finally starting to turn around for the best. (tool & dies)

We are finally starting to see light at the end of the tunnel, but very unsure for the future. (precision machining)

Nose to the grindstone. (mold/die cast dies)

Basic nickel, chromium and molybdenum alloy prices are being driven by the insatiable appetite of our Chinese "friends". This upward pressure reflect increased selling prices of our products—results in lost business to our Chinese "friends" because of their low wage structures and minimal (if any) safety and environmental costs. (stainless steel foundry)

Struggling to keep up with the demand. An unbelievable contrast from 12 months ago. After four tough years—still gun shy about the future. (steel service center)

If manufacturing wants to beat the cheap labor rates of Asian and Mexico, take a page out of Europe's book—specifically Germany. They have much higher labor costs than the US. Currently they are training the work force to use automation anywhere they can. Once the machine costs are paid for the labor is free. Automate everything!! (special machinery)

We are in the process of adding 27,000 square feet to accommodate the increased volume of orders. (precision machining)

We just booked a large order from General Motors, which accounts for the spike. (gauging)

Tooling backlog is down, stamping backlog is up. Quoting activity is up, but hasn't been released on a lot of new jobs. (tool and dies)

Steel vendors are out of control with surcharges and pricing due to issues at steel mills. Industries won't survive if costs continue to be out of control. (metal stamping/fabrication)

Seems like a never-ending cycle. Up one month, down the next. (plastics molding)

I should have joined the circus when I was young. I'd still be broke, but I would have fun. (special machining)

The economy is improving for special machines. (special machinery)

Moving to a new and larger facility. (precision machining)

Profits would be nice. (metal stamping/fabrication)

Had a good year. (gauges & fixtures)

It's a very difficult market. Hopefully it will stabilize so that we can plan with confidence. (fabrication—steel)

Fiscal year end 9/30/04 was a great improvement over last year. Sales about the same, but net profit up substantially. Key-passing along all raw material increases. New orders booked or promised for 2005 project at least a 10% increase in sales for next year. (metal stamping/fabrication)

God Bless George Bush. (precision machining)

We are hiring 2-4 more people now. (metal stamping/fabrication)

With the current demands required from the automotive sector combined with no security or returns, we can no longer afford to work with them. The days of a "business relationship" are long gone. (precision machining)

It's good now, but I'm not sure about first quarter 2005. (precision machining)

Overseas markets have made a large impact on our business. If changes aren't made to level the playing field, we can only expect business to weaken. (molds/dies cast dies)

I've been circling "FAIR" and remain at the same level far too long. (prototypes)

Still slow. Rollercoaster. No fun. (cutting tools)

More customers are moving operations to China. Price is all that matters. Many customers have and continue to spend money on equipment that simply is incapable of the intent. Millions of dollars are wasted in order to save money. Makes little sense but it does help justify to some the flight to China. (cutting tools)

We are still waiting for a plan to reduce off shoring of jobs. Health care is a major obstacle to being competitive. Bad debts are also a serious problem. (precision machining)

We are being sold out by the "bonus happy" greed of middle and upper level management of the auto industry. A march on Washington is long overdue. If we delay any longer, we will lose our manufacturing base that has kept this country secure for 100 years. (molds/die cast dies)

Small bubble of activity in first six months of 2004 gave way to almost no new activity in last half. Steel and other material costs, as well as utility costs, squeezed any profits from our jobs. (tools & dies)

There still isn't enough volume for all of us to stay in business and make a profit. There's really no benefit to being an owner any more. (machining)



Christmas/New Year's Holiday Survey Results

Our sincere thanks to the 76 companies that responded to the holiday survey. The average number of paid days off is 3.51. We hope the results will be useful to your business.

		Open	½ Open ½ Closed	Closed Paid	Closed Unpaid
12/23	Thurs	72.0%	10.7%	17.3%	0.0%
12/24	Fri	10.5%	7.9%	81.6%	0.0%
12/27	Mon	46.1%	0.0%	48.7%	5.3%
12/28	Tues	63.5%	0.0%	27.0%	9.5%
12/29	Wed	66.2%	0.0%	24.3%	9.5%
12/30	Thurs	56.2%	0.0%	34.2%	8.2%
12/31	Fri	8.1%	5.7%	82.4%	4.1%
1/3	Mon	82.9%	0.0%	17.1%	0.0%



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
- ❖ **Office Depot** (office supplies)
Provider contact: Ron Sorey 800-578-9675 ext. 5721
- ❖ **Total Energy Company** (energy auditor)
Provider contact: Gary Haga 269-639-7402

Inflation Talk

CPI-W Urban Wage Earners and Clerical Workers

Month	82-84	1967	57-59
Oct 2004	186.5	555.7	646.1*
Sept	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*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
Oct 2004	190.9	571.9	665.1*
Sept	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*

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