



TOOL TALK

A Publication of the Michigan Tooling Association

From Rob's Roost

by: Rob Dumont,
Managing Director



FOR 2005...

Our industry will continue to experience the impact of global "competition" and suffer the vagaries of the "just take the money" syndrome. The organizations we supply have abandoned any concept of Corporate Responsibility to the community, the country or any other entity except the dollar.

So often the observation is made that the issue of quality and its many components is constantly displayed on the marquee of the customer. This is no doubt in compliance with the perceived need for political correctness. In fact the only real factor is contract price. Contract price is not the COST. "Cost" includes legacy related charges. Somehow Purchasing has been able to develop the ability to exclude legacy related charges from the consideration of "price" and convince upper management in the process that Purchasing has done an exceptional job.

At MTA we will focus on getting changes made domestically through political advocacy and any other method available. No effort will be spared in the quest to get Congress up to speed on the realities that are being faced daily by our members. In fact, the realities that are developing for the United States as a nation, if this headlong rush to profit at any cost is not abated. This nation can not tolerate the elimination of its manufacturing base because it simply cannot survive its loss.

Our Association President, Gerald Flannery, has often and

accurately observed that there has historically never been a World Power that was not at one and the same time foremost in manufacturing.

It is leadership in manufacturing that is being created elsewhere in the world by the headlong rush to make a quick dollar with outsourcing.

Certainly there is much work to be done politically and that effort is underway. There is also much to be done by members. One can no longer afford the luxury of assuming that since the methods employed in the past worked well for grandfather and father alike, they ought not to be deviated from. Introspection might well reveal that IT is just not "working" thus IT is broken and should be fixed.

There are many approaches to be examined from available options that may hold the key to creating the changes you need to make to compete globally. After all, the single greatest advantage our membership has is that, as in real estate, the three most important factors are location, location and location! We are here and globally they are elsewhere. Advantage to "we are here". Make use of the advantage.

In the coming year MTA will be hosting courses and seminars that will enlarge on the options you might consider in improving what you have to offer to your domestic customers.

Finally, we invite your input, suggestions, ideas and efforts. Let's put our best forward! Technology is know-how and no place has more of that than the United States. We can prevail with work so let's get the sleeves rolled up and get on with the job.

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MTA Calendar of Events—January '05

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

- 18 MTA & NTMA sponsored dinner presentation
"China Part II: Case Studies of Success and Failure in a Global Economy"
5:30 p.m. @ the Club Venetian, Madison Heights
RSVP Joan Walsh 248-682-7610 or ntmadetroit@aol.com
- 19 MTA Board of Directors meets
- 20 MTA WCF Board of Trustees meets

Mark's Remarks

by: Mark Tyler, General Manager
MTA Insurance Agency



Drivers of Healthcare Costs

The Blue Cross and Blue Shield Association is pleased to provide its third annual Medical Cost Reference Guide—one of the most comprehensive collections of healthcare cost data. The guide was developed to help shed light on a critically important national issue—access to high quality, affordable healthcare.

We believe that there are things we can do now to keep healthcare affordable. But to do so, we must have a clear understanding of what is driving healthcare costs. Empowered with that knowledge, we can work together and share good ideas.

The report highlights the key drivers of healthcare costs, including the following:

- ❖ Outpatient costs are once again the fastest growing component of healthcare costs. Together, inpatient and outpatient hospital expenditures account for over half of the growth in private insurance healthcare spending growth between 2002 and 2003.

- ❖ Rising inpatient hospital costs are being driven primarily by increasing hospital expenses per inpatient stay, which rose 5.4% from 2001 to 2002, to over \$7,000. Rising costs per admission, in turn, are a result in part of greater use of expensive technology, higher labor costs, and hospital consolidation.

- ❖ Pharmaceutical costs are projected to account for 12.2% of all healthcare expenditures in 2005, up from 9.3% in 2000. In 2002, the growth was due almost equally to inflation and increased use, as well as changes in therapeutic mix and the introduction of new drugs, and offset in part by greater use of generic drugs.

- ❖ Increasing attention is being focused on the growing use and costs associated with diagnostic imaging. The number of MRI scans in the US, for example, is projected to grow from about 300 million scans in 2001 to almost one-half of a billion in 2008.

- ❖ Physician services are the slowest growing component of healthcare costs, although they still make up about one-third of all healthcare spending. In addition, physicians have increased their involvement in ventures such as ambulatory surgery centers and specialty hospitals (Pham et al.2004).

Additional Facts:

- ❖ Health expenditures per person rose 32% between 2000 and 2004 and continue to rise.

- ❖ More than half of the 2003 increase in private insurance spending was driven by outpatient and inpatient hospital cost. Outpatient costs were the single largest contributor to increasing premiums in 2003.

- ❖ Prescription drug expenditures are another major component of healthcare costs. They are projected to comprise a growing portion of total costs over the next decade.

- ❖ The growth in healthcare expenditures continues to outpace the rest of the economy. By 2013, expenditures are expected to double, with an estimated 18% of the domestic economy devoted to healthcare.

- ❖ 5.6% of all hospital discharges in the U.S.—close to 1.9 million—are for uninsured patients.

- ❖ These hospitalizations cost \$9.7 billion to \$11.6 billion, or 5.1% of all hospital inpatient costs.

- ❖ Teaching hospitals account for 23% of the hospitalizations among the uninsured and 33% of the associated costs.

- ❖ Admissions of uninsured patients for “ambulatory care sensitive” conditions like asthma and diabetes — many of which can be prevented through good outpatient care — cost \$1.2 billion to \$1.4 billion in 2001.

- ❖ The increase in the number of physicians over the last three decades has been driven primarily by specialists.

- ❖ Specialist charges average more than twice as much as primary care physician charges, and they are growing at a much faster pace.

- ❖ Patient visits to specialists have increased, especially among older adults.

- ❖ Medical malpractice premiums have also risen dramatically—as much as 30% in some states—having an impact on cost, safety, accessibility and quality of care.

- ❖ Over the past 20 years, there has been a substantial and steady increase in the share of national health expenditures attributed to pharmaceutical costs and total pharmaceutical spending for public and private payers.

- ❖ Three factors drive increases in prescription drug costs: increased utilization, price inflation and higher-cost drugs.

- ❖ Promotional spending, especially direct-to-consumer advertising, has propelled sales for pharmaceutical companies.
- ❖ Increasing research and development budgets will continue to feed expensive new drugs into the market.
- ❖ Pharmaceuticals continue to be the most profitable healthcare industry.
- ❖ The increased use of generic drugs provides an opportunity for slowing the growth in costs.
- ❖ Technology is a major driver of healthcare costs. The federal government estimates that during the 1990s, about 10% to 40% (depending on the year) of the growth in personal healthcare spending was attributable to changes in technology.
- ❖ Technology encompasses a broad range of innovations, from new diagnostic tests using magnetic resonance imaging (MRI) or single photon-computed tomography (SPECT) to new drugs and new surgical procedures or a combination such as drug-eluting stents.
- ❖ New healthcare technology often increases healthcare costs, even when it lowers the unit cost of a service. For example, technology may make procedures less risky and less invasive, which broadens the potential group of patients who are eligible for the procedure.
- ❖ There is growing concern about the rapidly increasing use and costs of diagnostic imaging and ensuring that this valuable technology is used wisely.
- ❖ About 40% of US deaths in 1990 were caused by modifiable behavior.
- ❖ The most prominent contributors to mortality included: tobacco (an estimated 400,000 deaths), diet and activity patterns (300,000), alcohol (100,000), firearms (35,000), sexual behavior (30,000), motor vehicles (25,000), and illicit use of drugs (20,000).
- ❖ Obesity has a large effect on the number of chronic conditions and physical health-related quality of life and is similar to 20-30 years of aging. Smoking and problem drinking have a similar effect to being overweight.



Legislative Update

by: *Judy Augenstein*
Legislative Consultant, Lansing



The 2005-2006 legislature will see more Democrats and less Republicans as Democrats picked up five House seats election night. The Republicans will hold 58 seats while the Democrats will hold 52 seats (58-52).

Rep. Craig DeRoche, R-Novato will become Speaker of the House in January for the 2005-2006 legislative session. Rep. Scott Hummel, R-DeWitt has been elected by the caucus to serve as Speaker Pro-Tem and Rep. Chris Ward, R-Brighton will serve as Majority Floor Leader. On the Democratic side, Rep. Dianne Byrum, D-Onondaga will continue as Minority Leader and Rep. Mary Waters, D-Detroit was elected by the Democratic caucus to serve as House Minority Floor Leader. Elections for the remaining House Democratic team will be held at a later date.

The new Republican leadership team is young and inexperienced due to term limits. DeRoche, who is just 34, will serve as the second youngest Speaker in Michigan history. DeRoche, a conservative, claims he will bring a business approach to the job. DeRoche has named long time friend Jim Holcomb as his chief of staff. Holcomb has held a variety of positions within state government, most recently majority legal counsel and director of the House Republican Policy Office. As chief of staff, Holcomb will be one of the most powerful staffers in the legislature.

Senate Majority Leader Ken Sikkema, R-Wyoming has commented that the lame duck session will be "unexciting." Majority Leader Sikkema has stated that the Senate will not take up controversial issues such as racinos, term limit changes or any tax restructuring. Speaker Rick Johnson, R-LeRoy has stated that the House is willing to explore all of the fore mentioned issues.

Since state revenues were down in September and October, the 2003-2004 budget year ends with a deficit. Current estimates range between \$110 million and \$140 million. Finding the money to balance the last budget year will put additional strain on the current year budget and the Governor's budget recommendations for 2005-2006.

Senator Nancy Cassis, R-Novato remains committed to her efforts to assist MTA with amending the 2003 Renaissance/Recovery Zone Act. Specifically, to remove the 50 employee cap from the law and to possibly extend the limit on collaborative agreements from 20 to 25. These amendments could be included with other language changes being prepared for the 2005 legislative session.

From the Desk of Gary Wood

MTA WCF Administrator



January Tool Talk

Every time I write for Tool Talk, I review what I did last year to see if anything had any value for updating in the current year. Much to my surprise I did not write an article last year; then I remembered why. In the weeks before deadline, we were too busy quoting new business and trying to help members understand their renewal billing for 2004, there was just no time.

This is not a complaint, but here it is one year later on the Saturday morning before Christmas and I am writing the January 2005 article. Why aren't I busy quoting new accounts? The fact is I just quoted three accounts for the same agent. Two of them we probably will not write and one we should. There are now about 25 new accounts pending for January 1, if we write three or four we will be doing well.

Why can't we write all of them? There are a lot of reasons: they don't meet financial qualifications, we beat their current deal but they have a relationship with their agent (I don't get that one), they have a similar upfront charge to the Fund, and there are others. **They all are good reasons if you overlook why the Fund exists.**

Those of you that took the time to review the renewal billing package found a "report card". This reflected the accumulated return to the individual members during the 2004 year.

One member had standard premium of nearly \$270,000; the Fund discounted the premium by \$58,000 so they netted to about \$210,000 in premium for 2004. During the year they also received dividends of nearly \$55,000; their net cost for the year was about \$155,000. Their premium was reduced by \$115,000; lots of money to most of us.

All of the other reasons that people don't come to the Fund or stay with the Fund should be overshadowed by the simple fact that this organization operates as a profitless entity; after all expenses are paid any remaining funds are returned to the members.

There are no corporate home offices, no golden parachutes, and no unfunded pension plans, none of the stuff you find in corporate America! This is pure and simply a plan that requires members to pay the cost of operating the plan and nothing else.

Other stuff that you might find interesting:

The Fund has payroll in two classes that require significant driving as part of the normal performance of the duties. Driver

and Outside salespersons constitute about \$41.6 million in covered payroll (that's over 6% of the Fund's total covered payroll). The reason that matters is that during the recent holiday season I have noted that many drivers have lost contact with the basics of driving. Last Friday night, for example, on my twenty mile commute (that normally takes over an hour on a good day) I closely avoided six accidents as the result of people just not understanding the basic rules of the road.

Here are some statistics from "What Every Driver Must Know" as published by the State of Michigan:

- ❖ Over 140,000 are injured and more than 1,500 die in Michigan due to traffic crashes (that's more than we lost in the war zone of Iraq in a year).
- ❖ Traffic crashes are the leading cause of death in 1 to 24 year olds.
- ❖ Nationally over 40% of fatal crashes involve alcohol.

I could go on but you get the point.

Here are a few rules I like:

- ❖ Most accidents occur at intersections; when you approach an intersection with no traffic signal, **the driver on the right has the right of way.**
 - ❖ An intersection where you have a yield sign means that **you have to stop if there is cross traffic.**
 - ❖ **You must yield for funeral processions.**
 - ❖ **You must stop before entering a roadway from an alley, driveway, or private road.**
 - ❖ **Passing is prohibited when you must cross a solid yellow line or when there is a no passing sign.**
 - ❖ **Traffic on freeways has the right of way, so they don't have to let you in front of them.**
 - ❖ **When changing lanes on a freeway, signal your intention before moving into the proper lane.**
 - ❖ A "No turn on Red" sign means, what?
 - ❖ A "Lane Ends Merge Left" (or Right) means you have to get over, but the cars already in the lane you have to go to have the right of way.
 - ❖ **You must dim your bright headlights 500 feet from an oncoming vehicle.**
-

Now, why do I like these rules? These are rules I see dozens of drivers break every morning and night on my commute. I know I see the same drivers every day and that might explain part of it, but, on a recent trip to Texas, I witnessed the same irrational and dangerous driving skills exhibited in that fine state as well.

I would like to give these drivers the benefit of doubt that they really do know the rules of the road but that only leaves the other conclusion: **they don't care whether they cause you inconvenience or injury as a result of their carelessness.**

Nope; I'll go with ignorance of the rules because I choose not to believe there are that many people driving around out there that just don't care about those around them and with them.

So if you find yourself guilty of driving infractions remember about 6% of the people in the Fund are on the road for work and could be injured or killed as a result of any oversight of the rules. This statistic doesn't even begin to measure the driving exposure of commuting to work on a daily basis.

Going 20 miles per hour over the speed limit is not by itself likely to hurt anyone. The problem becomes apparent when another driver, not expecting you to be driving 55 in a 35 zone, turns in front of your car. Be safe, we are all responsible for caution and having our vehicles under control.

Some things to think about:

In 2004 India exceeded China for the first time in the purchase of new vehicles. What does that mean to us? I thought China was the hot market according to GM.

Since English is regularly used in India (as opposed to China for example) will it be long before anything we do that does not require face-to-face transactions be conducted in India? Just think how many stock brokers, accountants, publishing company employees, analysts, consultants etc. will be asking the same question many former tool and die makers are asking: "would you like to super-size that order?"

Let's all have a great year! If you are reading this you are still alive and that should be something to be happy about.



In Memoriam

Markus Schmidt, 76, of Grosse Pointe Shores, died Sunday, Nov. 28, 2004, in his home.

Mr. Schmidt, born September 13, 1928, was a mechanical engineer and founded **Atlas Tool Inc.** in Roseville in 1962. The company is a leading supplier of automotive tools and does machining work for the aerospace industry, including NASA.

He served in the U.S. Army from 1953-55 and was involved in the development of defense missile systems. He was a member of Our Lady Star of the Sea parish, the Engineering Society of Detroit, the Lochmoor Club and the Detroit Athletic Club.

He is survived by his wife of 49 years, Elizabeth; son, Mark; daughter, Linda Selwa; brother, Hans M. Lettang; and grandchildren, Nicholas, Matthew and Katherine.

A funeral Mass was celebrated at Our Lady Star of the Sea, Grosse Pointe Woods on Dec. 2, 2004.

Our sincere condolences to his family and friends.

CHANGES....

The only thing in life that is constant is *change*. Many will have noted that Tool Talk has a new editor in the person of Mary Box. Mary replaces **Pat Hoover** who, after 23 years of service, has left the Association. Certainly we wish Pat every success in her future endeavors.

Elaine Laskosky has assumed the duties related to the Blues' record keeping and changes here at MTA and thus far the transition has gone exceedingly well. Elaine is capable and enthusiastic and we are confident that the change will continue to be seamless.

MEMBERS IN THE NEWS



Engineered Machined Products is experiencing double digit annual growth and has reached \$300 million in annual sales across their five facilities. Three of the facilities are located in Escanaba. Automation investment is the critical factor in Engineered Machined Products growth. They have grown from 65 employees in 1991 to more than 700 employees today.

Engineered Machined Products' strategy to invest heavily in advanced high volume automation has made them very competitive in the diesel and automotive parts production market.

Engineered Machined Products has partnered with Michigan Economic Development Corporation, the City of Escanaba and the Delta County Economic Development Alliance, which has help make them an innovated company. Engineered Machined Products was named the "Michigan Manufacturer of the Year" in 2001. EMP and their employees have made a significant impact on the Upper Peninsular.

The above news was found in the Nov/Dec issue of "MICHIGAN BUSINESS REPORT".

Hallmark Tool & Gage Co., Inc. of Wixom, MI, a manufacturer of gages, fixtures, machine tools and precision machining, and it affiliates (HTG Fabrications & Assemblies,

LLC and Hallmark Precision EDM, LLC) have relocated to a new and larger facility in Wixom. The new plant location is at 51200 Pontiac Trail and is 21,760 sq. ft. with 6 acres of land giving the company the ability to expand in the future.

Hallmark Tool & Gage Co. services many customers in a variety of fields from the military, automotive, aircraft, and industrial machine tool builders throughout the United States. Our products can be found in use all over the world in countries in the Middle East, Asia, Europe and South & Central America and we are ISO 9001: 2000 Registered. The products and services we perform contribute to the manufacturing of many different products and in the defense of our country.

The company is coming up on its 25 year anniversary in April of 2005 and is looking forward to the continuing growth it has enjoyed over the past 25 years.



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



**Explore The Newly
Designed MTA
Website at
www.mtaonline.com**



We have been promising a new MTA website to you and we are proud to announce that it went live on 12/20/04. If you haven't checked out the site in awhile, you will definitely want to do so now. Just go to www.mtaonline.com to see what it's all about.

Take a look at the "Membership Benefits" page to make sure your company is taking advantage of all the savings programs the Association has to offer you as a member. Look up past issues of Tool Talk. Print a copy of the latest Auto Program Dealers List and the application form too. Check the Calendar

page to see what events are taking place. Network with others member companies by participating in the Discussion Forum. And much, much more...

And don't forget, you can be an MTA Website Sponsor with your company logo and even a link to your company's webpage right on MTA's site for all to see. Just click on the Sponsorship Ad button for information and to print an application.

Not a member of MTA—check out the "About MTA" pages. Then click on the MTA Application button, fill in your company's information, print it off, and mail it to us today!

This is designed to be an interactive website with constant updates, so you will want to bookmark it to visit often.

Please let us know about any ideas you have for topics of interest to the membership. After all, it is your website and we want to make sure you get the most from it. We look forward to hearing from you.



The response to our new service provider Office Depot has been very good. Ron Sorey is requesting that if you are tax exempt, please put your tax ID number on the signed form. Also, note that Office Depot's system will not accept Post Office box number for addresses. They need a physical address.

Employee W-2 Add-On For Group Term Life Insurance

Internal Revenue Service regulations state that the cost of any employer provided Group Term Life Insurance in excess of \$50,000 is taxable income to the employee covered. The IRS has published the chart below to figure the amount to add to each employee's Form W-2:

Age at the end of taxable year	Cost per \$1,000 of insurance per month
Under 25	\$0.05
25-29	\$0.06
30-34	\$0.08
35-39	\$0.09
40-44	\$0.10
45-49	\$0.15
50-54	\$0.23
55-59	\$0.43
60-64	\$0.66
65-69	\$1.27
70 & Above	\$2.06

To illustrate, take for example an employee who has \$75,000 of group term life from January to June and \$125,000 from July to December. The employee is age 60 at December 31, 2004.

$\$75,000 - \$50,000 / 1,000 * .66 * 6 \text{ months}$	\$ 99.00
$\$125,000 - \$50,000 / 1,000 * .66 * 6 \text{ months}$	\$297.00
Total to add to W-2 wages	\$396.00

The Social Security wage base maximum earnings taxable for 2005 is \$ 90,000.00.

The business mileage rate for 2005 is 40.5 cents per mile. According to the IRS, the 3 cent increase over 2004 rates was the largest one-year rise ever, primarily due to higher prices for vehicles and fuel during the year ending in September.

Companies Urged to Combat 'Presenteeism' During Flu Season

Nearly 40% of employers are reporting that employees work while sick, possibly exposing coworkers to illness and potentially slowing production.

Millions of Americans could be at increased risk of catching the flu this season as a result of an unexpected shortfall in the availability of the flu vaccination and the rising threat posed by employees coming to work sick.

Presenteeism is when employees come to work when they are ill. Presenteeism a problem for employers not only because of employees' lowered productivity, but issues of contagion to an otherwise healthy workforce.

This tip from Centers for Disease Control and Prevention's (CDC) "Good Health Guide": "stay home when you are sick.", can keep a workforce healthy; therefore, preventing an interruption in productivity.

Some traditional absence control and sick day policies may inadvertently encourage employee presenteeism. Organizations that adhere to traditional sick day policies, and take disciplinary action to enforce them, may be making it difficult for employees to do the right thing. According to the CCH survey, disciplinary action is the single most common absence control program, used by 91% of organizations surveyed.

Some employees can offset the risk of a poor health year if their employer allows them to carry over the sick days that they didn't use in healthier years. The CCH survey found, however, that employers are cutting back on this option. The number of employers allowing employees to carry over sick time from one year to the next has dropped from 51% in 2000 to 37% in 2004, according to CCH.

Here are some steps employers can take to help ensure a healthier workplace and minimize flu season disruptions:

- ❖ Foster a healthy environment.
- ❖ Set a good example. Managers should be urged not to show up at the workplace with the flu as employees may otherwise simply view the message to stay home as lip service.
- ❖ Set guidelines and make them visible to employees.
- ❖ Review absence control policies to ensure they are not counterproductive.
- ❖ Post helpful tips on how to avoid spreading germs.
- ❖ Work with your employees and facilities group to keep common areas clean.
- ❖ Recognize helpful employees. Consider bonuses, rewards or some other type of recognition for employees who step in to help do extra work for ill colleagues.

THE MARKETPLACE



POSITION AVAILABLE:

Need full charge Office Manager/Controller for a 60 year old production stamping and tool & die manufacturing company. Experience should include complete accounting, financial reporting, various payroll and tax returns, and a strong computer background. Peachtree or Quicken experience is helpful, but not necessary.

Contact Mary Box at MTA, 248-488-0300 x1300, and ask for Resume #J05-A

Welcome New Members!



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

- ❖ **Fori Automation, Inc.** of Shelby Twp, assembly test systems for automotive demo's.

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
Nov 2004	186.8	556.3	647.1*
Oct	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
Nov 2004	191.0	572.2	665.4*
Oct	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*

Note: November 2004 CPI-W represents a 3.7% increase from one year ago; CPI-U 3.5% 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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