



TOOL TALK

A Publication of the Michigan Tooling Association

From Rob's Roost

by: Rob Dumont,
Managing Director



REPORT ON ACTIVITIES

Planning is under way for the MTA Annual Golf outing, date and location remains a closely guarded secret until such time as they are determined!

In mid February I took part in the National Association of Manufactures' (NAM) annual Washington Fly-In. While the function was somewhat less structured than in previous years, the event was in my view a success. Unfortunately Michigan was not as well represented this year in terms of the number of participants but those who attended made their concerns, positions and suggestions well known to the legislators with whom we visited.

John Engler, the President of NAM, hosted a breakfast before we set off to the "hill" for our visits. The speaker at that function was Senator Rick Santorum (R) of Pennsylvania.

I visited with staff at the office of Rep. Vernon Ehlers (MI 3rd) who regrettably was called away to a Committee meeting at the last moment. I have met Rep. Ehlers before and he is a supporter of manufacturing generally and our industry in particular.

Rep. John Conyers Jr. (MI 14th) was a gracious host, asked a lot of questions and invited us to "keep in touch". Frankly, he was not well versed with issues related to our industry. That is all the more reason to actually take up his invitation and to "keep in touch". I will be in Washington again in April and plan to schedule a follow up meeting with him.

We had a small luncheon gathering with Senators Carl Levin and Debbie Stabenow. Both made it clear that jobs in Michigan is at the top of the list of priorities and neither had anything positive to say about our trade policies.

The afternoon was spent in visits with Rep. Thaddeus McCotter (MI 11th) who was, of all the legislators I visited, most aware and sensitive to the issues and at the same time the one least likely to rationalize questionable trade policies. He committed to continuing his efforts to do what he could to deliver our messages to the White House.

From the Kalamazoo area I met, for the first time, with Rep. Fred Upton (MI 6th). He was very well versed on the majority of the issues and is a staunch supporter of manufacturing. I look forward to meeting with him again as he is in his tenth term and clearly knows his way around the hill.

Rep. Mike Rogers (MI 8th) and I had a very nice private, unscheduled meeting in the downtown area. He was tied up in committee all day and was unable to schedule a meeting with us. I was awaiting transportation (taxi) and he had just arrived in the area and came over to speak with me. Mike is a great asset to us in our efforts and assured me of his continuing interest in our causes and his support.

On a different front, we have been getting calls from members concerned with what to do when customers (e.g. Towers Automotive) seek bankruptcy protection. The short answer is that there isn't a short answer. In response to this need we have arranged to hold a Seminar on how to handle this type of situation. You can expect to get more details soon on where and when the Seminar will be held. Presently it looks like mid March is the likely time. We will get the information out to you very shortly.

Inside This Issue

- Page 2 Mark's Remarks
- Page 3 More Mark's Remarks / FYI—Tax Tips
- Page 4 From the Desk of Gary Wood
- Page 5 On the Lighter Side / MTA Website
- Page 6 Law Talk
- Page 7 In Memoriam
- Page 8 Law Talk continued / MTA Endorsed Service Providers List / CPI Figures

MTA Calendar of Events—March 2005

- 09 MTA & NTMA sponsored dinner presentation
"Leadership in Manufacturing: Reasserting America's Competitive Advantage"
5:30 pm @ the Club Venetian, Madison Heights
RSVP Anne Cairns 586-677-5568 or detroitntma@aol.com
- 16 MTA Board of Directors meets
- 17 MTA WCF Board of Trustees meets

Mark's Remarks

by: Mark Tyler, General Manager
MTA Insurance Agency



H.S.A. CLARIFICATION:

- ❖ Combined medical/drug deductible

According to a clarification from the U.S. Treasury Department, all H.S.A.—qualified high-deductible health plans that have prescription drug *coverage must include a combined medical/drug deductible or eliminate their drug coverage, effective January 1, 2006.*

This means that your drug card co-pay will not be used until the ENTIRE deductible for the plan is exhausted. Accordingly if you have a \$2,000 deductible with a \$15/\$30 drug card, the \$2,000 must be used up entirely before you could use the drug card. All prescription drug costs and other medical costs would be applied toward the \$2,000.

Please keep this in mind when reviewing and considering an H.S.A. program.



Blue Cross Blue Shield & BCN Termination Dates—Clarification of Actual Coverage Termination Dates

As a reminder, please be advised that BCBS terminates members the day following the date listed as “Last Date of Coverage” on the *Enrollment Change of Status Form* (ECOS); i.e. the termination date.

Remember the following when terminating members from your BCBSM & BCN insurance coverage: **when reporting a termination date, you should always list the subscriber/dependent's last day of coverage—even if the form you are using says “effective date”.**

Some companies are reporting changes on forms other than the most up-to-date Enrollment/Change of Status Form (ECOS). The ECOS form states that the termination reporting date is the "Last Date of Coverage". From now on, the date you list as a termination date for all BCBS coverages will be the last day of coverage. So, for example, if you list a termination date of 2/1/05, BCBS will process the termination for 2/2/05 and the member will have coverage through 12:00 midnight on 2/1/05.

If you need the most up-to-date ECOS form, visit www.bcbsm.com. Click on forms—member forms—new enrollment/change of status form or contact Elaine at MTA.

Blue Cross Blue Shield Participation Rule Phase-In for Reform Groups 1-10 Eligible Members

The second year of Small Group Reform begins with 4/1/05 renewal dates. The fact that groups are moving into their second year brings up a number of items that need to be recognized.

The End of Participation Rule Phase-In for Reform Groups 1-10 Eligible

The participation guideline chart below shows the participation requirements for reform groups. The participation requirement for groups of 1-10 eligible for year one was 75% for the first year, yet for year two it is increase to 100%. This means that groups that passed rate renewal certification in year one with between 1-10 eligible , 75% or more participation but not 100% participation, will be notified that they must meet the participation guidelines or face cancellation.

Participation Requirements for Reform Groups

Total Eligible	1st year Transition	New Business and 2nd year Renewal
1-10	75%	100%
11-25	75%	75%
26-50	50%	50%

Remember, BCBS uses the Small Group Reform legislation language “those seeking coverage” in calculating their participation for reform groups. “Those seeking coverage” has been defined as employees electing to take employer sponsored coverage. (From any employer—even through their spouse). Most groups with 1-10 eligible that had 75% participation last year, thus passing the participation test, are likely to have had 100% participation and therefore will also pass this year’s test.

Case Characteristic Factor

You may notice at the bottom of your rate renewal sheet, a CCF number. This is called the Case Characteristic Factor. A Case Characteristic Factor (CCF) is a deviation (a plus or minus) from the base rate of the employer’s group for a specific product in a specific geographic area. It does not represent the increase or decrease from last year’s premium. This number reflects a combination of factors of age, gender, and location of group.

Beginning with the second year of reform rating, age factors are changing. Factors for younger groups are getting lower, and factors for older groups are getting higher. There are still limits on increases for older groups to mitigate the impact of higher factors. These changes are expected to increase BCBS’s competitiveness in the younger group marketplace.

Rate Renewal Certification (RRC)

BCBS will continue to send RRCs to all groups to determine if they should prepare renewals as reform or non-reform groups, as well as to determine participation, eligibility, etc. Groups that do not respond will continue to be categorized as non-reform and the highest participation factor of 15% will be applied (a 5% size factor will also be included if the group has less than 10 contracts enrolled).

More Mark's Remarks



MTA Dental Program Renewal—2005

The Michigan Tooling Association's Dental Program renews on April 1, 2005. This will be the end of our fourth full year with Assurant Benefits (formally known as Fortis Benefits) as the carrier.

Our objective to bring to our members an exclusive program that offers a high level of benefits with the most competitive cost structure continues to be our focus.

Feedback from our program continues to be fantastic. Customer service has never had a higher rating than what we've seen on this program. Providing value in your membership with the MTA while holding down the cost over the general marketplace for your dental program continues to be a success.

In the general marketplace, competitive dental programs experience a 15 to 22% rate increase overall. ***That's correct, 15 to 22%!!*** Last year the MTA increased this program by only 8.5% while the marketplace went up over 15%.

This year, the gap widens even more substantially between the MTA program and the general marketplace. Our increase, effective April 1, 2005, will be 9.8%. This is almost half of what the average dental program is experiencing this year.

Trending of claims is the calculation of how much the dentists' are increasing their fees. This year, trend is projected to be 12.3%. The MTA program proves again that there is strength in numbers.

For our members who are participating in this program, we continue to thank you for your support and loyalty to our program. We only ask you to spread the word to other MTA members you may know who may not be participating in this program. Let them know what they are missing!

If you have any questions, please contact Mark Tyler, at the MTA Insurance Agency. His number is 248-489-8505.



TAX TIPS

SOLDIERS GET PROTECTION FROM IRS

As a member of the military, you are eligible for an interest free extension to pay your income taxes because of service in Kosovo and other locations that may have seriously impaired your ability to pay or file a return. The extension lasts for the initial period of service plus six months. This covers a soldier's spouse as well, regardless of whether they file joint or separate returns. The extension only applies to federal income taxes. Individuals serving in combat zones as support for the US Armed Forces, such as Red Cross workers, are also entitled to the extension.

STANDARD MILEAGE RATE

The standard mileage rate for business use is 40.5 cents per mile for 2005.

HOME OWNERSHIP

Owning a house is one of the best things you can do to reduce your taxes. Congress would like to see most Americans own homes, and that is why you can deduct many home related expenses, including yearly mortgage interest, points, and real estate taxes.

BENEFITS OF A ROTH IRA

Consider these benefits of a Roth IRA: Earnings are nontaxable when withdrawn, provided you meet the holding period requirements (generally five years). With the Roth IRA, unlike the traditional IRA's, the IRS does not require you to take a distribution from the Roth when you reach the age of 70 ½. Contributions can be withdrawn at anytime without tax consequences. Roth IRA's are not without some restrictions, however. As with traditional IRA's, distributions of earnings are taxable and subject to a 10 percent penalty if taken out prematurely. Contributions to a Roth IRA are never deductible.



Happy St. Patrick's Day

From the Desk of Gary Wood

MTA WCF Administrator



This issue of Tool Talk contains an article which is being reprinted with the authority of the writer and the editor of “Michigan Workers’ Comp Reporter”. Those of you that regularly read “Tool Talk” know that you usually get an original document from this contributor; the following article however, is important enough that you should have the opportunity to read it as presented in the original source.

Thank you.

Gary Wood

Workers’ Comp Fraud: A Tough Call

Companies spend untold time, dollars, and effort to put in place the correct policies and procedures for hiring workers. In this day and age of complicated employment law requirements and potential corporate liability, which ranges from workers’ compensation injuries to sexual harassment to promotion policies, human resource officers are under constant pressure to identify all possible contingencies. That’s one major purpose behind the many employee handbooks that are written—so that there’s a clear understanding between employers and employees on everything from job descriptions to vacation policies to health care and retirement benefits to dress codes.

Another major human resource responsibility is the hiring process. HR officers spend hours reviewing and evaluating the history of job applicants in the hopes of catching any possible problems in their backgrounds and previous work experiences. Even with all that effort and the most detailed, legal hiring negotiations, choosing an employee often comes down to a judgment call that’s fundamentally based on trust. The work relationship between an employer and employee is largely a social contract; the employer agrees to provide X in exchange for the employee doing Y. As long as that social contract is kept intact, the work environment generally remains harmonious, which is to the long-term benefit of both the company and the employee.

Breaking the Contract

If you talk to successful employers, for the most part, they rate having a strong relationship with their employees as one of the major reasons for their success. Most of the time, if there are situations outside the normal course of business such as an employee needing a specific day off or a few hours to make a doctor visit, they’re easily handled.

That changes, however, when it comes to problems that involve questions of company liability, such as workers’ comp

injuries. Even then, however, most situations can be smoothly addressed using normal procedures. For example, the overwhelming majority (85%) of workers’ comp claims are medical-only claims. In those claims, injured workers may require some immediate medical attention but are usually back at their jobs within a few days. It’s the other 15 percent of workers’ comp claims that require employers to take additional steps to protect their interests.

It’s important to note that most employees sustaining more severe injuries are likely to want to get back to work. For most employees, the workplace is where their friends are, and it’s one of the primary places where they participate in the life of their community. That’s why it’s important for employers to stay involved in a claim by calling and visiting an injured employee. By giving that additional attention, the employee knows the employer cares. It also substantially reduces the chances of a claim becoming adversarial. Some claims, however, have a dark side. In those cases, a worker purposely takes advantage of the employer and the workers’ comp system to unlawfully collect benefits.

Is the Worker a Good Employee?

Under the law, when considering whether to hire an employee, an employer can’t discriminate against a worker for filing a workers’ comp claim. And any time a worker suffers an injury, the employer must contact its insurer and treat the injury as legitimate regardless of the circumstances. While it’s up to an employer’s insurance company to investigate a claim, there are several steps employers can take to help the process. Specific to the employee’s work history, the following information should be taken into consideration:

- ❖ Has the claimant been a stable employee or missed a large number of days, often for seemingly no proper reason? Has he been uncooperative in the workplace and violated any employee rules?
- ❖ Does he routinely have arguments with his supervisor?
- ❖ Is his job seasonal, and was a claim filed shortly before the job ended? Does he work in construction or another industry where his employment ends with the completion of the work?
- ❖ Is he in line to be laid off or formally disciplined, or is the near the end of his probationary period?



When It Comes to Injuries, Where There's Smoke There May Be Fire

Information about the conditions surrounding the injury is also important. Some factors to keep in mind are the following:

- ❖ Was the claimant injured in the presence of any witnesses?
- ❖ Did the accident happen in her normal work area and during regular work periods? Was the injury caused by an activity outside her normal job duties?
- ❖ Was the accident reported Monday morning, suggesting that the injury may have happened over the weekend and may not be job-related?
- ❖ Did the first notice of the injury to the employer come from the employee, or did it come from a medical clinic or attorney?
- ❖ Did physicians find no sound basis for the disability or why the employee cannot return to work?

Article reprinted from the Michigan Workers' Comp Reporter; James Edward Wyszynski, Jr., Editor; M.Lee Smith Co. publisher.

On The Lighter Side

- ❖ Can an alcoholic claim alcohol as a medical expense? After all, it does cure tremors and shakes, right?
- ❖ Can race car drivers deduct speeding tickets on their income tax forms?
- ❖ Do you think a fair tax structure is one that allows everybody to cheat evenly?
- ❖ Do you think people should pay taxes on what they think they're worth?
- ❖ Have you ever wondered why people refuse to share their age until they get an extra deduction on their tax return?
- ❖ How come we never hear of a government tax auditor being audited?
- ❖ Isn't it really disheartening to know that all the taxes you've paid over your lifetime are spent by your government in less than a second?
- ❖ Isn't the only difference between tax avoidance and evasion about 10 years?

- ❖ Revenue Canada only allows entertainment expenses if it is for business. If it's business, then it's not entertainment. Are they trying to tell us something?
- ❖ Sure the wages of sin is death, but don't you think that by the time taxes are taken out it's just sort of a tired run-down feeling?
- ❖ When trying to calculate your adjusted gross income for tax purposes, why is it that no matter how you adjust it, it's still gross?
- ❖ When you do a good deed, should you get a receipt just in case heaven is like the IRS?
- ❖ Why do civic governments spend our tax dollars filling in potholes, and then spend even more putting speed bumps on the roads they just fixed in order to slow traffic down? If the objective is to slow traffic down, why don't they just leave the potholes?
- ❖ Why do they call it a tax return if they have no intention of returning any of it?
- ❖ Why does a slight tax increase cost you two hundred dollars and a substantial tax cut only save you thirty cents?
- ❖ Why does it take more brainpower to fill out the income tax forms than it does to earn the income in the first place?
- ❖ Why is it that when you get a pay raise it's just large enough to increase your taxes yet small enough to have no effect on your take home pay?

Why haven't you visited the newly designed MTA website at WWW.MTAONLINE.COM ?

**If you haven't been on the MTA website in awhile,
you need to check it out NOW !!**

It has been redesigned and has many new features that can help your company from the membership benefits overview page (which lets your company know what benefits are available to you as a member) to the discussion forum (where you can chat with others in the tooling industry). The site is updated every day, so you should visit often.

Please take the time to search the site at www.mtaonline.com.

by: Paul V. McCord, Esq.
Raymond & Prokop, P.C.



TAKING CONTROL OF YOUR PROPERTY TAXES

Many businesses view their property tax assessments as a fixed cost of doing business. Property taxes, however, can be a potential source of savings. Big-box retailers such as Wal-Mart thrive in an industry characterized by low margins. Companies such as Wal-Mart are successful, in part, because they look inward and find innovative ways to take costs out of the supply chain, such as actively managing their property tax situation.

According to the Council on State Taxation (COST), in Washington, DC, U.S. companies shell out more in property taxes than any other type of state or local tax.

Federal corporate income taxes have steadily declined over the years, both as to the amount paid by companies, and in the percentage of total federal government revenues they represent. At the state level, since 1999, Michigan's Single Business Tax has fallen dramatically as a percentage of state and local revenues.

However, even with the limitations of Michigan's Proposal A, taxes on business property remain one of the largest of all nonfederal taxes Michigan companies pay. Meanwhile, with Michigan's budget deficits, especially in the State's School Aid Fund, and difficult financial position, the State is aggressively pursuing sources of revenue. Recent legislation has increased funding for personal property tax enforcement.

Property Depreciation

Generally, property taxes are based on the principle that the amount of tax paid should depend on the value of the property. A companion principle, established in the state constitution, is that all property should be valued and assessed uniformly.

Industrial property assessments are based on original cost less "typical" "depreciation."

"Depreciation" is a concept that attempts to measure the actual loss in value (or worth) of a property from all causes, including those resulting from physical deterioration, functional obsolescence, and economic obsolescence.

The depreciation rates that assessors use take a certain amount of physical deterioration into account. However, if, in your business, assets tend to wear out rapidly, this "excess" physical depreciation is not typically reflected in the general

depreciation tables used by assessors. Functional obsolescence is another form of depreciation that results in loss in value due to factors inherent in the property itself and due to changes in design, or process, resulting in inadequacy, over capacity, excess construction, lack of functional utility, or excess opening costs. Again, a certain amount of functional obsolescence is usually taken into account by property assessors, but not all available obsolescence is considered. Economic obsolescence on the other hand is a form of depreciation caused by unfavorable external conditions such as the economics of the industry, availability of financing, loss of material and labor sources, passage of new legislation, and changes in ordinances. Economic obsolescence is generally not reflected in the assessor's depreciation methodology.

Common mistakes

Assessors have a fair amount of data on income, vacancy rates, expenses and sales data on which to base estimates of value for non-industrial commercial properties using the income approach. But an assessor's valuation can be too high if the market data relied upon is derived from properties that differ substantially from the taxpayer's in size, age, location, governmental restrictions or other factors that affect net income to be capitalized or the appropriate capitalization rate. An assessment may be revised if the assessor is unaware of relevant facts, such as a remediation order for a contaminated property.

An assessor also may have erroneously relied upon data derived from non-arms' length transactions. For example, a buyer may pay a premium for the last parcel for an assemblage or because time is running out to complete a 1031 exchange. Or the assessor may erroneously assume that the "lease" payment in a sale of a business in the form of a sale-leaseback represents market rent.

Reducing taxes, getting refunds

Proactive taxpayers have several options for reducing property taxes. They can approach the assessor informally to negotiate an appropriate valuation. But if an assessor is not responsive, taxpayers may file an appeal first with the Board of Review in early March and then with the Michigan Tax Tribunal by June 30 with a protest listing the reasons why the assessment is too high.

In any appeal process, taxpayers have a heavy burden. They must first demonstrate the errors in the assessor's valuation by "clear and convincing evidence" and then prove the correct valuation. Many property owners have sufficient command of valuation principles and the relevant market data to do this on their own, but most benefit from hiring an appraiser to both critique the assessment and provide an opinion of value.

(Law Talk continued on page 8)

IN MEMORIAM

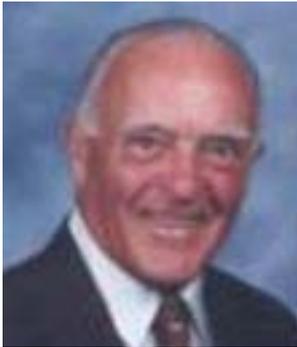
Arthur John LeMire, 79, of Troy, died Tuesday, February 15, 2005, at his home. He was born June 1, 1925, in Detroit.

Mr. LeMire joined the U.S. Army-Air Corps in 1943 during World War II. Upon his discharge he was hired as a toolmaker by Kasper Manufacturing Co., which was owned by Tony Kasper. The company, then located on Van Dyke in Detroit, moved to Madison Heights in 1966. Mr. LeMire eventually bought the business, which builds precision boring and turning machines primarily for the automotive industry.

Mr. LeMire was a long-standing member of the Society of Manufacturing Engineers, Bruce Post of Veterans of Foreign Wars, and Red Run Golf Club, Royal Oak.

Mr. LeMire and his wife, Betty, lived in East Detroit 31 years, raising three children there. Surviving are his wife, Betty; children: Richard, Michael, and Carole Helmut; grandchildren: Terri, Tony, Don, Taara, Jennifer, Jeff, Matt, Renee, Christina, and Angela; 15 great-grandchildren; and sister, Stella Marie Carrier of Quebec, Canada.

Our sincere condolences go out to his family and friends.



IN MEMORIAM

Joseph W. Lanzen, 90, of Pleasant Ridge and Singer Island, FL, died Saturday January 29, 2005. He was born August 20 1914 in Mansfield, Ohio to Andrew and Susan Lanzen.

Mr. Lanzen was an engineer, entrepreneur, business owner and avid golfer. He graduated from Mansfield High School at age 16. He worked for a year in a steel mill before serving in the US Marine Corps. for six years. He remained in the Marine Reserves until honorably discharged in 1955.

Following the war, Mr. Lanzen worked several years at Metro Engineering as Vice President. He formed his own firm, Lanzen Fabricating in 1960 in Roseville. He served as President of the company for 40 years and was its CEO at the time of his death.

Mr. Lanzen was an avid golfer and lifetime member of Plum Hollow Golf Club in Southfield. He was active in the Michigan Seniors Golf Association.

He is survived by his wife of 63 years, Dorothy; children: Carroll Thomson, Sherry Arnold, Laurie Harris and Terry Lanzen; grandchildren: Debbie Spencer, Bryan Young, Emily Arnold, Jessica Jacobs, Kate Boyd, Joseph Harris, Catherine Harris, Kendra Lanzen and Tessa Lanzen; great-grandchildren: Samantha, Ashley and Jordan Young and Gabriel Jacobs; siblings: Helen Hazlett and Lee Lanzen.

Memorials in Mr. Lanzen's name may be made to the Injured Marine Semper Fi Fund, 825 College Blvd. Suite 102, PMB 609 Oceanside, CA 92057 or to the Beaumont Hospice Fund, 3601 W. 13 Mile, Royal Oak, MI 48073.

Our sincere condolences go out to his family and friends.

IN MEMORIAM

George Foley, 69, of Troy passed away Tuesday, February 1, 2005.

Mr. Foley, born May 22, 1935 was the owner of Martin Tool & Machine in Roseville, MI. He served in the US Army and was an avid car enthusiast. He belonged to several car clubs such as the Buick Club of America, the Packard Club of Michigan, the No Name Car Club and the Classic Car Club of Michigan.

He is survived by his wife, Joann; son, Kevin; daughter, Jennifer; sister, Florence (Bob) Westerfield; and grandchildren, Jake and Monica.

Our sincere condolences go out to his family and friends.



Tax Incentives

Another method to reduce your property taxes is to apply for one of the many tax incentives offered either by the state or your city. One common example is the Industrial Facilities Tax Exemptions. If you are planning on adding new equipment into your existing plant, rehabilitating your plant or building a new plant, this abatement reduces both real and personal tax liability by 50 percent for new facilities and 100 percent for the new value of a rehabilitation of existing property. Industrial Facilities Tax Exemptions are granted by your local city council for qualifying industries, and can last up to 12 years.

As can be seen from this short discussion, property taxes don't have to be a fixed cost of doing business. Managing your property tax situation and taking advantage of the various property tax incentives offered by state and local governments can be a potential source of savings that falls straight to your bottom line.

Paul V. McCord is an attorney at Raymond & Prokop, P.C. where he represents clients in both federal and state tax business matters. He can be reached at (248) 357-3010 or via e-mail at pmccord@raypro.com. The contents of this article are intended as general information and not legal advice. You are urged to consult with your lawyer concerning your individual situation.



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
Jan 2005	186.3	554.9	645.4*
Dec	186.0	554.2	644.3*
Nov	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*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
Jan 2005	190.7	571.2	664.4*
Dec	190.3	570.1	663.0*
Nov	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*

Note: January 2005 CPI-W represents a 3.0% increase from one year ago; CPI-U 3.0% increase.

* Base Year 1957-59 is no longer released. BLS has issued the following conversion factors from the 82-84 year:

CPI-W—.2886674 CPI-U—.2870447

TOOL TALK®

A Publication of the Michigan Tooling Association

P.O. Box 9151 Phone (248) 488-0300
Farmington Hills, MI 48333 Fax (248) 488-0500

Managing Director — Robert Dumont
Copy Editor — Mary Box
Layout / Design — Elaine Burger-Laskosky

TOOL TALK is distributed free to all MTA members.

Copyright © 2003 Michigan Tooling Association All Rights Reserved

Deadline for submission of news, articles, letters, cartoons and Marketplace items is the 15th of each month.

Send to MTA—Attention: **ToolTalk** Editor.