



# TOOL TALK

A Publication of the Michigan Tooling Association

## From Rob's Roost

by: Rob Dumont,  
Managing Director



### EXTRA...EXTRA

The Michigan **YES!** (Youth Engineering & Science) Expo 2005 will be held at Ford Field on Wednesday October 26, 2005. Presented by MichiganTech (Michigan Technological University) it will bring together companies and universities from throughout the State to encourage middle and high school students to pursue education and careers in science and engineering.

The setting will be hands on and corporate exhibitors will expose students to exciting science and engineering careers.

Universities will showcase the educational pathways to these careers and demonstrate to students what they will be doing in college as they study science and engineering.

Additional technology-based exhibits and displays will excite and interest youth to consider careers in science and engineering.

The Michigan **YES!** Expo 2005 takes place at a pivotal time in attracting Michigan youth to opportunities in science and engineering education. According to AMERICAN SCIENTIST, "between 1975 and 1999, the US slipped from third to fourteenth place in the proportion of twenty-four year olds holding science and engineering degrees." Furthermore, "be-

tween 1985 and 2000, the number of baccalaureate degrees in science, technology, engineering and math fell by 18.6 percent."

AMERICAN SCIENTIST adds, "There are not going to be enough skilled practitioners, scientists and educators to fill the growing number of occupations in science and engineering."

The Michigan **YES!** Expo 2005 will tackle these problems head-on by promoting and encouraging students in grades eight through twelve to choose exciting and rewarding careers in engineering and the sciences. Increasing the numbers of engineers and scientists is extremely important to the future of our state's industry and economy.

The Michigan **YES!** Expo will be held at Ford Field—on the playing field and along the concourse. Exhibit spaces ranging from basic booths to large atrium and concourse areas are available to sponsoring companies and organizations.

**YES!** Expo 2005 creates a unique opportunity and is a collaboration among state agencies, corporations, universities, youth organizations, professional societies and business development interests.

Last fall, at **YES!** Expo 2004, thirty-seven companies and sixteen universities came together in Ann Arbor to inspire youth to consider education and careers in engineering and the sciences. Students from more than 280 schools attended. Former NASA astronaut Jerry Linenger was among the speakers.

For sponsorship and exhibitor information see the MTA web-site at [www.mtaonline.com](http://www.mtaonline.com).

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### MTA Calendar of Events – August 2005

All seminars this month are being held at the MTA Training Center in Farmington Hills unless otherwise noted. See [www.mtaonline.com](http://www.mtaonline.com) 'Calendar' for more information on any event.

- 17 MTA Board of Directors meets
- 18 MTA WCF Board of Trustees meets



## Mark's Remarks

by: Mark Tyler, General Manager  
MTA Insurance Agency



### Changes in Flexible Spending Accounts

The year-end deadline for flexible spending accounts has been extended by a two-and-one-half-month grace period, according to the Treasury Department and Internal Revenue Service. Any unused plan benefits or contributions remaining during this grace period may be paid or reimbursed to plan participants for qualified benefit expenses incurred. The relief would allow employees with FSAs, which pay for uncovered or reimbursed medical costs and dependent care expenses with pre-tax funds, to ease the annual spending rush prompted by the use-it-or-lose-it deadline, according to a statement from the Treasury Department.

As an employer, keep in mind that this does have a potential to extend your liability within the program. As an example, if an employee does not use their balance in their account, they lose it to the program. This amount could be applied to any accounts that were left in a "negative" position from an employee being reimbursed for expenses, without complete funding and then leaving employment.

In other words, if an employee has \$50 per week taken out for their account starting January 1, and submits a valid claim on February 1 for \$500, they will be reimbursed the full \$500 at that time. If the employee leaves employment shortly after February 1, his account is in a negative position for approximately \$400. As the employer, you are responsible for making sure the plan is financially solvent and would have to make sure the funds were there to cover this deficit.

However, if an employee does not use all of their funds by the end of the period, the positive balance is used to offset the negative balance on the other accounts. Hopefully, this all works to balance out and the employer is not in a negative position in the program.

With this extension, the possibility of an employee leaving nothing in their account is more a possibility. This means that the potential for fewer dollars to be available to off-set any negative balances will be greater than ever.

Keep this in mind when setting the limits of the plan or if you are considering a new plan. These details could be costly to you, if you don't plan ahead. If you would like more information on Flexible Spending Accounts, please contact Mark Tyler at the MTA Insurance Agency. His direct number is 248-489-8505.

## Legislation defines "dependent"

In October 2004, the government passed the Working Families Tax Relief Act, (effective January 1, 2005). It established a uniform definition of "dependent" for exemption and income tax purposes. It also impacted health and flexible spending plans and covered dependents. As a result, there may be situations where a dependent's premium could now be considered as taxable income to the employee.

The government definition of a dependent requires that the dependent: 1) is less than 19 years old (or 24 if a full-time student), 2) live with the parent (unless at school) and, 3) receives more than half of their financial support from the parent.

If these conditions are not met, then the premium for coverage of the dependent may be taxable income to the employee. If you are concerned about a covered dependent, an attorney should be contacted to make sure that all appropriate income is accounted for.

## EFFORTS TO SAVE THE TOOL & DIE INDUSTRY

Industry leaders, economic developers and members of the banking community met for Tool or Die: Saving an Industry, a meeting that explored the concept of competition—the challenge of maintaining a competitive edge while establishing collaboration. The event was sponsored by Accu-Mold, Inc. and Southwest Michigan First. The event attracted nearly 60 participants from throughout the Southwest Michigan region. Many of these interested stakeholders will continue to meet to pursue priority issues that impact the tool and die industry in our region. Additional meetings will be scheduled for times to be determined at a later date. The Michigan Manufacturer's Association also has a number of meetings scheduled that will teach companies how to build a coalition. They hosted a session for the Greater Kalamazoo Region in March at M-TEC.

The future of this industry is a topic of critical importance both to the region, the state and to the future of manufacturing in the United States. According to keynote speaker Jay Baron, president and director of manufacturing for the Center for Automotive Research, one of the founding organizations behind the United Tooling Coalition (UTC), "Our region is the center for the tooling industry in North America."

*(Efforts to Save continues on Page 5)*

## From the Editor:

I received this e-mail from one of our members in reference to an article in the April 2005 issue of Tool Talk. The article titled "Is it a stroke" submitted by Mark Tyler, General Manager MTA Insurance Agency.

"Dear Sirs,

A while back, in one of your newsletters, you listed the signs of stroke. In the last 25 years, we had not had any experience with stroke victims. I cut out the list anyway and posted it and a copy in two places in the shop. Two days ago, one of our employees, who is 42 years old, had a stroke. He was standing against the wall next to the sink in the bathroom when one of our people found him. He was insisting that he was OK but needed to rest a few minutes. His speech was slurred, he was having trouble standing and said his mouth was numb. Having seen your list and one from St. Joe's hospital that also listed dizziness, headache, numbness, confusion and slurred speech, it was recognized immediately that he was having a stroke and we called 911. Waterford EMS and an ambulance responded. By the time he got to the hospital, he was completely paralyzed on one side, could barely speak, and his blood pressure had skyrocketed. Today, his wife reports that the clot busting drugs they gave him are working remarkably. He can speak fairly clearly now, he has regained some use of his left arm, can sit up by himself, has feeling in his left side again, has blood pressure near normal and is scheduled to move to a private room from intensive care today.

Without this knowledge of what to look for and the knowledge that he needed to get to a hospital quickly, he may have died or been paralyzed for life. The doctors are encouraged and his prognosis is good. Thanks for the heads up.

Sincerely,

Chuck Julian  
Vice President  
**City Aluminum Foundry Co."**

I think it's worth repeating the main points of the article.

A stroke victim may suffer brain damage when people nearby fail to recognize the symptoms of a stroke.

Now doctors say any bystander can recognize a stroke by asking three simple questions:

Ask the person to smile. Ask him to raise both arms. Ask the person to speak a simple sentence. If he has trouble with any of these tasks, call 911 immediately and describe the symptoms to the dispatcher.

## Legislative Update

by: *Judy Augenstein*  
*Legislative Consultant, Lansing*



Legislative leaders have announced that the legislature will schedule session days for the months of July and August, canceling the traditional summer recess for the second straight year. The focus of the summer session will be to work through the budget. The Senate has rejected the House's 2006 "omnibus bill" (HB 4831) and sent it back to the House. The House has rejected the Senate budget bills and sent them back to the Senate. These procedural moves were done simply to put the bills in a joint conference committee where the final FY 2006 budget will be decided. The House scuttled the traditional method of putting each department or major budget area into its own bill in favor of grouping spending items into one "omnibus bill." The Senate opted to work through the traditional budget process.

Most of the Tool and Die Recovery package has passed the House and is being debated by the Senate Commerce Committee. Rob Dumont has presented excellent testimony on the bills in both the House and the Senate.

The package would expand the number of recovery zones from 20 to 35 and would set the minimum number of businesses in a cooperative at 4 with a maximum of 20. The package would change the maximum number of employees required to be in a cooperative from 50 to specify that 50 employees who are actually engaged in the tool and die work of the business. The package also specifies that at least 51 percent of a company's employees must work in the tool and die aspect of the company to enter a collaborative.

The bills would allow a tool and die business to enter into a preexisting agreement with the consent of other businesses that are part of the agreement and with the consent of the Michigan Strategic Fund. The measure would prohibit the MSF from requiring a business seeking qualified tool and die status to create a new collaborative agreement if the business can join an existing agreement with other tool and die businesses. If this bill passes and HB 4483 passes, then companies with over 50 employees would have the opportunity to enter into an existing agreement with the consent of that collaborative agreement. The plan is to get the bills passed and to the Governor as soon as possible.

## Chinese proverb:

**War does not determine who is right,  
war determined who is left!!!**

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## From the Desk of Gary Wood

MTA WCF Administrator



This article is being printed here at my request to inform you of what our insurance company thinks it takes to run a good insurance program.

### INFORMATION YOU NEED TO KNOW TO BUILD A BEST PRACTICE WORKERS' COMP PROGRAM

At Midwest Employers Casualty Company, you will often hear us talking about helping our clients achieve a Best Practice Workers' Compensation Program. As a result of your growing interest and many informational requests, we decided to devote this article to describe what comprises a Best Practice Program and how to initiate its development.

Simply stated, a Best Practice Workers' Compensation Program is one which is designed to protect and maintain the safety and well-being of an organization's employees. When highly trained and experienced employees remain on the job and are not impacted by workplace accidents, productivity is maximized, employee morale increased, and workers' compensation costs are reduced. Whether your company is involved in manufacturing, construction, trucking, or healthcare, best practice performance is becoming essential given today's competitive and financial pressures. Similarly, public sector entities such as cities, counties and school districts are also seeking the improved efficiency and effectiveness afforded by best practice programs.

In helping self-insured achieve Best Practice Programs, we have consistently identified seven components needed for superior program performance. These are:

1. Program coordination
2. Employee Health and Wellness
3. Safety and Loss Prevention
4. Claims Administration
5. Medical Management
6. Return to Work
7. Data Management

When an organization actively manages each of these areas, Best Practice Performance can be achieved and sustained. Let's look at each one of these components in more detail.

**Program Coordination.** The Best Practice Program begins with sound program coordination. At the onset of any program, an organization needs to designate an individual who will assume the role of Workers' Compensation Coordinator. This

person must be highly motivated and results oriented, knowledgeable of workers' compensation issues, esteemed by managers and colleagues and possess powerful communication skills. The Workers' Compensation Coordinator will become responsible for managing both frequency and severity of workers' compensation claims and ultimately the organization's Total Cost of Risk. Those charged with such responsibility perform most effectively when they are truly empowered to influence and make staffing and financial decisions that impact program performance.

**Employee Health and Wellness.** The second component of a Best Practice Program revolves around a strong employee health and wellness plan. Employers have an obligation to ensure that workers' physical abilities are commensurate to the duties they are expected to perform. This process should begin before employees are even hired and continue throughout their employment. Business should also encourage employees to protect and improve their health and well-being since healthy workers are less likely to become injured and more likely to return to work promptly should an injury or illness occur.

**Safety and Loss Prevention.** Preventing accidents in the workplace is one of the most effective ways to control workers' compensation costs and maintain a fully engaged workforce. An organizational culture in which safety is a priority among managers, supervisors and employees is essential to success. The creation of such an environment begins with top management's leadership and commitment to safety. Senior executives must take on a very visible role and support the program through communication, example, and financial support. A well-represented and multi-disciplinary Safety Committee who is empowered to affect change can also play a significant role in accident reduction efforts. All employees should be held accountable for safety and loss prevention at the workplace as a condition of employment.

**Claims Administration.** Claims costs represent such a significant portion of an organization's total cost of risk that an employer must take an active role in the claims administration process. One of the most immediate ways to impact claims costs is to communicate and ensure all workplace incidents are reported immediately. The sooner a claim is reported to the third party administrator, the sooner the adjuster can begin the claims management process. Industry studies have shown the more time that elapses between the time an accident occurs and the time it is reported to the claims administrator, the more costly the claims are. Secondly, employers need to maintain an active role in monitoring the services provided by the third party administrator. Service expectations need to be clearly defined and communicated, and performance needs to be measured and monitored on an ongoing basis. Clearly, the ability to exercise greater control over the claims administration process is one of self-insurance's greatest advantages.

**Medical Management.** Workers' compensation medical costs are spiraling out of control. Medical treatment and accompanying medical expenses must be monitored and managed aggressively. Control of this process starts by fostering an environment of trust where workers believe their employer will do everything possible to provide prompt, quality medical care. Communication with the injured employees should take place on an ongoing basis throughout the recovery process. Among some of the more effective techniques being employed in managing workers' compensation medical costs today are: preferred provider organizations, designated physicians and clinics that specialize in treating industrial injuries, independent medical evaluations, medical case management, medical bill review, and pharmaceutical management.

**Return to Work Program.** No Best Practice Program is complete without the development and implementation of an aggressive Return to Work Program. Since the goal is to get injured workers back to their pre-injury job, the Return to Work Program should provide transitional duty. Transitional duty allows the injured employee to come back to work with the restrictions give by the treating physician and then transitions the individual back into the original job as restrictions are lessened. The most successful return to work programs have the support of top management as well as middle managers and front-line employees. New hires should be oriented to the program and all employees should receive on-going communication regarding the employers' philosophy, structure, benefits, and responsibilities. Treating physicians and IME doctors also need to be aware of the employer's willingness to create modified and alternative duties to accommodate return to work restrictions.

**Data Management.** Tracking, rending, and analyzing data is necessary to determine where, why, and what types of injuries are occurring. This level of information, in turn allows employers to develop and implement cost management strategies aimed at achieving the greatest and most immediate impact on programs results. Benchmarking data also allows an employer to measure how they are doing compared to established goals and objectives. One of the most valuable aspects of a Best Practice Program is the ability to share information reports and summaries with those responsible for managing various aspects of the workers' compensation program. The result is noticeably improved decision making capabilities. At Midwest Employers Casualty Company, we recognize the importance of helping our clients achieve a Best Practice Workers' Compensation Program. As a result we have developed a Best Practice Series based on the components detailed above. Midwest Employers Casualty Company is pleased to announce that we will be offering on-going Webinars exclusively to our existing clients and agents to assist them in developing their own Best Practice Workers' Compensation Programs. In addition, we will facilitate on-line meeting so that

our clients can network with others in their industry to share best practice strategies and results. Discover the Midwest Employers difference....the only excess carrier working directly with its clients to formulate best practices in workers' compensation. Whether you're starting from scratch or just need to fine tune your current program, Midwest Employers Casualty Company is there for you. To learn more about their Webinar Series or how to join their online meetings, contact Darrell Toenjes at Midwest Employers Casualty Company at 1-877-WRK-COMP or by email at [dtoenjes@mwecc.com](mailto:dtoenjes@mwecc.com).

*This article written by Darrel Toenjes for May 2005 Midwest Employers Casualty Company Bulletin.*

**(Efforts to Save continued from Page 3)**

Michigan accounts for 24 percent of the nation's tooling industry and 7 percent of Michigan's manufacturing industry. Of the nearly 200,000 lost manufacturing jobs in Michigan since 1998, an estimated 34,000 have been in this industry. The National Tooling & Machining Association estimates 30 percent of the country's toolmakers have shut their doors since 2000 and many left are barely hanging on.

"Coalition members band together to achieve competitive advantages that none of us could achieve alone," said David Martin, president of Accu-Mold, an inaugural member of UTC. "It gives us purchasing power and enables us to establish standardized processes that make us more competitive on a global scale."

As a group, a coalition has extensive capabilities for engineering, prototype development, tooling construction, and it can leverage cooperative bidding advantages. Martin said the competitive nature of small firms can actually be a significant advantage when competing for bids on large projects. "Overlapping capabilities among coalition firms enables us to provide capacity as a group that we couldn't begin to achieve on our own," he said.

*Author: Staff Writer Source: Mitechnews.Com*



Remember to visit the MTA website at [www.mtaonline.com](http://www.mtaonline.com) for all the up-to-date news and information you need to stay competitive in the tooling industry!



## MEMBERS IN THE NEWS

A new 4-page, 4-color brochure describing the **Columbia Marking Tools, Inc.** UID/Matrix 2DTM (Patent Pending) marking system is now available from Columbia Marking Tools, Inc., 27430 Luckino Drive, Chesterfield Township, MI 48047.

The brochure describes the components that make up the dot-scribe 2D marking system including the CNC marking head, controller, software, and vision verification system. Columbia Marking Tools is a certified vision integrator for Cognex ID Products. The brochure also illustrates several recent applications of marking systems for 2D Matrix codes.

Columbia Marking Tools is a leading designer and manufacturer of metal and plastic marking equipment, including; stamps, roll marking dies, roll marking and impact marking machines, fully programmable peen/scribe UID/Matrix 2D marking systems, numbering heads and special marking machines.

### **New Columbia ILM In-Line Dot Peen Marking System Marks Parts As They Are Moving**

Metal processing operations with running speeds up to 9.8 inches per second benefit from on-the-fly marking capability that can replace more costly inkjet marking systems. The desire to utilize the benefits and flexibility of dot peen marking technology in metal processing operations like those used to produce tubes, bars, plate, sheet metal and extruded parts has, up until now, been limited or non-existent. Columbia Marking Tools, in concert with joint-venture partner Richter Machine, have recently introduced new dot peen marking technology that provides a solution. The new marking system is called the ILM, or In-Line-Marker.

The basic machine design features the highly-accurate and durable air-operated Richter dot peen marking head equipped with either seven or nine marking styli positioned in-line but slightly off set and pulsed on-command from the system controller. The head is fixed and the work passes underneath on either an in-process transfer mechanism or conveyor where the work is in a consistent orientation or plane with the marking head. The computer control system determines when and where the dot impressions are placed to produce text, serial numbers, logos or dates and time. Characters may be italicized or rotated. With an optional software upgrade, Matrix-2D codes can be marked as well.

Standard ILM units can produce marks at a line speed of up to 3.93-inches per second. Optional units can handle line speeds up to 9.84-inches per second. Standard character font size is 0.21-inches (5.5 mm), but other sizes are possible by skewing the head and programming the spacing of the text.

### **New Facility First Year Anniversary**

To celebrate their first year anniversary in their new Chesterfield Twp. facility, Columbia Marking Tools Inc. invited employees and friends along with their families to join in a pig roast on July 12th. A fun time was had by all!



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

## A WASHINGTON SECRET: TRADE ADJUSTMENT ASSISTANCE

A very well kept secret in the federal government is the Trade Adjustment Assistance (TAA) program. TAA is part of the Economic Development Administration of the Department of Commerce. It was created to help domestic manufacturers hurt by foreign competition. TAA works with manufacturers to assist them to successfully compete against import competition.

TAA for firms provides for 50/50 cost sharing of projects designed to improve competitiveness. The assistance is applied toward the cost of consultants, engineers or other outside professionals engaged on behalf of a company to implement specific projects, such as market research to find new customers, lean programs to reduce costs, design and product development support, and IT upgrades. Assistance may be spread over several projects and firms may take up to three years to implement projects.

In each company a comprehensive business analysis is incorporated into a customized plan that identifies its strengths and weaknesses, puts them into the context of the specific market situation and suggests a turnaround strategy. Firms play an active role in the plan's development and are assisted by highly professional project managers from a TAA Center. TAA project managers also assist firms in the selection of outside professionals to implement projects such as lean manufacturing, cost accounting, employee training, market research, quality certification and product development.

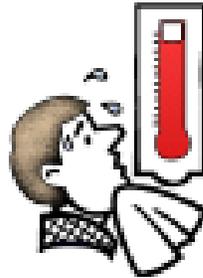
There is no cost to a firm to make an application for TAA and TAA staff prepares and submits the paperwork, keeping the process easy and seamless. TAA for firms is not to be confused with TAA for employees, a program of the Department of Labor that provides assistance to laid-off workers.

To find out if you qualify for TAA contact your regional TAA Center: Great Lakes Trade Adjustment Assistance Center at (734) 998-6213 (Indiana, Michigan, Ohio).



### When It's Hot Outside!

We have had a very hot summer and consideration should be given to heat in the workplace for all employees especially those that are not air conditioned.



Hydration experts from NIOSH, ACGIH and OSHA recommend drinking every 15 to 20 minutes—not just during rest breaks—to stay sufficiently hydrated and maintain a safe core body temperature. This puts less strain on the cardiovascular system and can lead to fewer heat-related illnesses and injuries.

Other tips for keeping workers hydrated and healthy:

- ❖ Drink before, during and after physical labor to replace body fluid lost in sweating.

- ❖ Anticipate conditions that will increase the need for water, including high temperature, humidity, protective clothing and difficulty of work.

- ❖ Keep in mind that by the time you are thirsty, you are already about 2 percent dehydrated. Once you are dehydrated, it's difficult to make up for that lost hydration.

- ❖ Drink 5 to 7 ounces of fluids every 15 to 20 minutes to ensure proper hydration.

- ❖ Keep individual containers of cool, clean water within easy reach at all times. NIOSH recommends prohibiting communal drinking containers in workplace settings, and ACGIH recommends placing water close enough to workers so they can reach it without abandoning the work area.

- ❖ Drink cool water, which is absorbed more quickly by the body than warm or very cold fluids. NIOSH and ACGIH recommend drinking water of 50 to 59 degrees.

- ❖ Try carbohydrate/electrolyte drinks to help avoid heat cramps that can occur up to several hours after working.

- ❖ Avoid coffee, tea or soda, which act as diuretics, further depleting the body of fluid. Never drink alcohol while working.

- ❖ Even sedentary workers should drink eight 8-ounce servings of water every day.

When workers are properly hydrated, they are healthier, safer and more productive, no matter what the weather or working conditions.

## Welcome New Members!

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

- ❖ **Praet Tool & Engineering, Inc.** of Macomb, MI, specializing in the designing, engineering and manufacturing of special machines and fixtures.



## Little Known Social Security Facts

The first three digits designate the geographical area where they were originally assigned. Generally, the lowest numbers are assigned from the East Coast region, while the highest numbers are assigned from the West Coast region. The remaining digits are randomly assigned throughout the rest of the country. If you are curious, you can look up geographical assignments at [www.ssa.gov/foia/stateweb.html](http://www.ssa.gov/foia/stateweb.html).

The term 'FICA' taxes originated from the Federal Insurance Contribution Act. That Act is the legal basis on which Social Security taxes are collected.

Have you ever wondered whom was the first person to receive Social Security benefits? His name is Ernest Ackerman and he received 17 cents in January 1937 as a lump sum payout. The first person to received monthly benefits was Ida Fuller from Ludlow, Vermont.



## 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

**MTA receives a benefit from its Preferred Providers when you, as a member, patronize them. This is one way we are able to maintain the level of dues.**

## Inflation Talk

### CPI-W Urban Wage Earners and Clerical Workers

| Month            | 82-84        | 1967         | 57-59         |
|------------------|--------------|--------------|---------------|
| <b>June 2005</b> | <b>190.1</b> | <b>566.2</b> | <b>658.5*</b> |
| May              | 190.0        | 566.0        | 658.2*        |
| April            | 190.2        | 566.4        | 658.9*        |
| Mar              | 188.6        | 561.9        | 653.4*        |
| Feb              | 187.3        | 557.9        | 648.8*        |
| Jan              | 186.3        | 554.9        | 645.4*        |
| Dec              | 186.0        | 554.2        | 644.3*        |
| Nov              | 186.8        | 556.3        | 647.1*        |

### CPI-U All Urban Consumers

| Month            | 82-84        | 1967         | 57-59         |
|------------------|--------------|--------------|---------------|
| <b>June 2005</b> | <b>194.5</b> | <b>582.6</b> | <b>677.6*</b> |
| May              | 194.4        | 582.4        | 677.3*        |
| April            | 194.6        | 582.9        | 677.9*        |
| Mar              | 193.3        | 579.0        | 673.4*        |
| Feb              | 191.8        | 574.5        | 668.2*        |
| Jan              | 190.7        | 571.2        | 664.4*        |
| Dec              | 190.3        | 570.1        | 663.0*        |
| Nov              | 191.0        | 572.2        | 665.4*        |

**Note: June 2005 CPI-W represents a 2.6% increase from one year ago; CPI-U 2.5% increase.**

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

CPI-W—.2886674 CPI-U—.2870447

## TOOL TALK®

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