



TOOL TALK

A Publication of the Michigan Tooling Association

From Rob's Roost

by: Rob Dumont,
Managing Director



POTHER

(n. literary noise, commotion, fuss)

The deadline, September 12, 2005, for applications for tax abatements under the Recovery Zone legislation is looming and fast approaching! Activity is heated and last minute decisions from various local governments are being pursued. Oddly, to me at least, the certainty and finality of a time limitation or deadline does not seem to impress local government much if at all. One wonders if, in this case, it is seen as an easy out!

The City of Detroit has improperly collected, over the last 3 years, an 18 mill school operating tax. In response to this news the MTA made arrangements with the law firm of Raymond and Prokop, a frequent contributor to Tool Talk and a regular sponsor of our Golf outings, to represent, on a contingency basis, MTA member companies in the City of Detroit seeking a refund of overpaid taxes. We faxed a letter and a Tax Alert to each of our Detroit member companies. One word of caution: **DON'T DELAY** whatever action you choose to take as there are time limitations that will work against you.

I have not heard any complaints on this summer's weather. Autumn is not far off and this pending change of season is a fine time to review your current status on various fronts. Many firms are now or soon will be at the renewal stage of Workers' Compensation coverage. If yours is one of those

you owe it to yourself to consider carefully the offerings of the MTA Workers' Compensation Fund if you are not already on Board. Aside from very competitive pricing, the services offered in loss control and claims handling is unsurpassed.

You might also take this opportunity to review and consider not only the limits of coverage you have in all insurances policies you have in place but their adequacy in terms of coverage and, importantly, exclusions of coverage. It is a truism that if you read only the listings of coverages in your policy, you have only part of the story. The time to get the rest of the story is before there is a claim. The MTA Insurance Agency stands ready to assist you in a variety of areas and can direct you to any expertise not to be found in house.

Visit the MTA website for contact information and much more. (www.mtaonline.com)

Our 401(k) preferred provider, Freedom One Financial Group, will be hosting a seminar "DOING it RIGHT! Meeting Your Fiduciary Responsibilities!" at Oakland Hills Country Club on September 14, 2005. This is a most worthwhile offering if you have a Plan in place. Find out more about taking part, give Freedom One a call, they are listed on the back page of Tool Talk in the Endorsed Service Providers section. Tell them you're a member of MTA.

Finally, give some serious thought to participating in the Michigan YES! Program as featured in my August Tool Talk article. It happens on October 26, 2005 and is a great opportunity for the youth of Michigan and frankly an important event for our industry.

GET INVOLVED!

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MTA Calendar of Events—September '05

All Seminars this month are being held at the MTA Training Center in Farmington Hills unless otherwise noted. See www.mtaonline.com 'Calendar' for more information on any event.

- 12 Deadline for Recovery Zone applications
- 14 Freedom One Seminar at Oakland Hills Country Club "Meeting Your Fiduciary Responsibilities!"
- 15 MTA WCF Board of Trustees meets
- 21 MTA Board of Directors meets

Mark's Remarks

by: Mark Tyler, General Manager
MTA Insurance Agency



Medicare Modernization Act of 2003

The Medicare Modernization Act of 2003, set forth a provision that Medicare will offer a prescription drug coverage program effective January 1, 2006.

This new program may be simple for anyone who does not have employer coverage as a retiree, however it does become unbelievably complicated if you, as an employer, offer coverage for prescription drugs to your retirees. The monthly premium for this coverage is about \$37 per month per retiree. This coverage is optional and, if you are entitled to Part A and enrolled in Part B, you will be eligible to enroll in Medicare Part D, which is the prescription drug program.

Initial open enrollment is November 15, 2005 through May 15, 2006. Subsequent enrollments will be accepted between November 15 and December 31 of each year. A late enrollment penalty for not enrolling in the first six month of eligibility will be 1% of the premium for each month of delayed enrollment. However, this does not apply if you have previous credible coverage.

Effective January 1, 2006, the benefit covers prescription drugs. However, in to order offset some of the "shift" of the cost and administration to the employer, Blue Cross and other carriers will be offering a "Medicare Advantage Plan". This plan covers prescription drug charges for retirees with the option of being reimbursed for a portion of the expense.

The reason for this is that if you do not offer prescription drug coverage to your retirees, they will be covered strictly by the Medicare prescription drug plan. This plan covers prescription drugs as follows:

1. \$250 deductible.
2. 75% / 25% coverage by Medicare up to \$1,500 per individual (individual pays \$500 out-of-pocket).
3. No additional coverage until retiree exceeds \$2,850 out-of-pocket after #1 and #2.
4. Total "out-of-pocket" including the deductible and co-payment will be \$3,600 in a calendar year.
5. After that, Medicare will pay either \$2 generic / \$5 brand **or** 50%, whichever is greater.

If you offer retiree coverage with prescription drugs, you have a couple of options. The options open to employers are as follows:

1. Drop drug coverage.
2. Purchase a Part D wraparound.
3. Purchase a Medicare Advantage (MA) plan.
4. Purchase a Medicare Advantage with drugs (MA-PD) plan.
5. Integrated Prescription Drug Plan (PDP).
6. Apply for a drug subsidy.

If you choose option #6 and your Blue Cross and Blue Shield program also covers prescription drugs for your retirees, you are eligible for reimbursement of a portion of the expense (insured premium) you incur to offer this program through your retiree program in place of the retiree having coverage under the Medicare program.

The subsidy is extremely complicated and requires a considerable investment on the part of the employer.

The employer receives a 28% subsidy of eligible retiree expenses between \$250 and \$5,000 for keeping the drug coverage. The subsidy is tax-free which increases the value. The coverage must be as good as, or better than, Medicare Part D. In order to verify this, the employer must hire an actuary to validate this to Medicare. This service will not be offered by the insurance carrier in order to maintain a non-partial viewpoint of the program.

In order to receive this, you must file an annual application and each year do the following:

1. Identify the Medicare eligible retirees (and spouses) enrolled in the plan.
2. Must prove actuarial equivalence of the retiree drug plan (cost projected to be at least \$1,500-\$2,500 annually).
3. Must provide "credible coverage" notices to Medicare eligible retirees.
4. Must communicate eligibility requirements that stipulate that members who enroll in Part D will forfeit employer drug coverage.
5. The employer can elect to receive monthly, quarterly or annual reimbursement payments.

This program has been reviewed and it is projected that you will most likely have to have coverage on at least 5 retirees in order to cover your expenses in getting a reimbursement. The cost of setting up and complying with the program will not be covered unless you have at least 5 retirees to receive the 28% subsidy.

The Medicare Advantage plans that will be offered by Blue Cross and Blue Shield will be announced on October 1, 2005. The government has mandated that there will be no discussion of the plans that will be available until that date, so details are not available at this time.

We do project that most employers will choose one of three options for their retirees. (Most MTA members have less than 5 retirees):

1. Drop prescription drug coverage altogether.
2. Implement "Blue Advantage" with the retirees enrolling in Part "D"
3. Continue to offer prescription drug coverage as they currently do with a Medicare Advantage plan to coordinate the coverage.

While this may seem confusing, we will continue to gather information to make sure the members of the Michigan Tooling Association have all of the information they will need to make the right choices for their employees.

Remember, this only effects employers that offer retiree coverage, and only those retirees that are over age 65.

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



Updated Endorsed Provider Information

The phone listing for **Office Depot** in the Endorsed Providers List has been updated. Ron Sorey's new phone number is 800-462-1903 ext. 5650.

"Bundled Services" are now available to you from **Custom Telecom**. Get line charge, unlimited local and long distance for one fixed price.

"Voice over IP" is now available. If you have multiple locations, are unable to get high-speed Internet connectivity or need a local T-1, VoIP is your solution. Combine voice, video, and data over a single IP network and increase productivity and performance while lowering overall costs.

Finally, Custom Telecom is now offering PC and Networking Consulting Services.

- Cabled and secure wireless networks
- PC Sales and Service
- Network Sales and Service
- Network File and Print Servers
- Website Design and Publishing
- Evening and weekend appointments

For more information, contact Kathy Schaumburger at Custom Telecom at 866-332-1200.

Legislative Update

by: *Judy Augenstein*
Legislative Consultant, Lansing



The Legislature continues to work on the 2006 budget, the rewrite of the Single Business Tax, the \$2 billion bonding proposal and changes to the Merit Scholarship. The House scuttled the traditional method of putting each department or major budget area into its own budget bill in favor of grouping spending items into one "omnibus bill." The Senate opted to work through the traditional budget process. A House/Senate Joint Conference Committee will work out the points of difference in the budget efforts.

Work group meetings continue between top administration officials and key legislators to discuss the three competing business tax plans. Governor Jennifer Granholm has proposed a plan to cut the Single Business Tax rate from 1.9 percent to 1.2 percent, provide a 35 percent credit to manufacturers on personal property taxes and add a tax to insurance and financial services industries. House Republicans have called for a 25 percent tax credit to manufacturers on personal property taxes, phasing out the cost of providing health insurance as part of the way SBT owed is determined and making up some of the lost revenue through the elimination of tax loopholes and fund shifts. House Republicans want to reduce the SBT, if state revenues rise from 1.9 to 1.7 percent. The Senate has proposed a plan to phase out the SBT over the next 19 years. The Senate recommends a constitutional amendment to limit the state's spending to the combined rate of inflation and population growth.

The Tool and Die Recovery package continues to await further debate by the Senate Commerce and Labor Committee. The package is designed to assist the ailing tool and die industry. Rob Dumont has testified in the House and the Senate on this important package. Legislators look to MTA as the legislative lead on tool and die issues. The plan is to get the bills signed into law before the end of the year.

TO START THE DAY RIGHT

Have you considered having a power breakfast to start your day off? Breakfast helps you to concentrate and solve problems more easily. It also gives you energy and can help with weight loss and/or maintain a healthy weight. Your children learn by example, and a good breakfast is a good way to set a healthy example for them. Share this meal with the whole family if possible. It's a time for sharing and coordinating the day's activities. Here are some examples of healthy breakfasts: a bowl of whole grain cereal with fresh fruit and low-fat milk; left over meat on whole grain bread or bagel; low fat cottage cheese or yogurt with fruit.

From the Desk of Gary Wood

MTA WCF Administrator



NOTICE: The Assets of the Michigan Tooling Association Workers' Compensation Fund belong to the members! (Aren't they worth protecting?)

This has been an interesting year from the perspective of the Fund. There has not been a significant loss of members but there has been a rather unwelcome trend that needs to be addressed. The actuarial report is in and the result indicates that we must do something to defray the increased costs or there may be a necessary rate increase at the end of the year.

What can a member do?

Be diligent in the handling of claims:

Friday afternoon of last week we had a claim reported from a member where an employee had been admitted to the emergency room nearly 18 hours earlier. What was the injury? The claimant had ignited himself while working in an oxygen enriched environment! We should have known about the claim as soon as it occurred so that we could get a nurse representing the employer and the Fund to the hospital.

Weekly one of the larger Fund members faxes in their claims for the last seven days! If a claim happens on Friday afternoon (post fax time) we do not hear about it until the next Friday.

Work with the loss control personnel to maintain a safe work environment and enhance your corporate safety awareness:

More than several of our members have repetitive claims caused by the same process or procedure in their facility. They know about it and dismiss it as an inherent part of the job. What about fixing it? We offer a program that studies deficiencies in your facilities and recommends how to change those procedures in an attempt to correct them. How many members willingly take us up on this offer?

When you have a claim, work with the MTA WCF to get the injured person back to work:

The most serious claim we had last year involved an overturned vehicle. The claimant was severely injured and will not return to work for some time. The employee was working with us on the injury until someone decided to terminate the health insurance benefits for his family. Now we have an adversarial relationship with the claimant.

The importance of decreasing the claim experience and

severity of the claims cannot be overstated. The future of the Fund relies heavily on our ability to obtain affordable excess coverage. If we do not perform to the established standards the excess carrier could and will increase their charge to us which will force us to increase the charge to the members. If every time you made a sale it cost you more than you made, what would you do?

Please think safety and encourage your management team to make this their first job, everyday.

My favorite member story about safety in the workplace involves an actual shop where the employees refused to consistently wear safety glasses. The owner finally had enough and instituted a rule:

The first time you get caught without your eye protection you are sent home from work without pay; so is your supervisor. The second infraction costs you three days without pay and it costs your supervisor the same amount. The third time you get caught, you and the supervisor get to share a ride to the unemployment office. Does it work?

We have seen a significant decrease in eye injuries at the facility and the loss control staff has never seen employees without safety glasses since then.

The Trustees are strongly focusing on enforcement of safety standards and protecting members that have good loss records. There are plenty of reasons to reward good performers and make poor performers aware of their shortcomings. The Fund is run with your money; you should do everything in your power to protect it.

MTA WCF Annual Meeting Notice

The Trustees announce the Annual Meeting of the Fund will be held on November 17, 2005. The meeting will include lunch and be held at the Best Western Sterling Inn at 34911 Van Dyke Avenue, Sterling Heights, MI 48312 beginning at 11:45 a.m.

IN MEMORIAM

It is with much sadness that we report on the death of C. Patrick Kenney on July 25, 2005. He fought the good fight against cancer.

Mr. Kenney was president and owner of **Precision Spindle Service Company** for many years. He is survived by his wife, three children and two grandchildren.

Precision Spindle is now owned by David Marshick and William Foy.

Federated Web Site Adds Features for Clients

Federated Insurance recently updated its web site in order to better serve its clients, prospects, and association partners. Clients can now conveniently download certain forms, order safety signs and brochures, and access other risk management materials through a secured shopping cart area. The site's redesigned format offers easier navigation and more information about Federated's products and services for all visitors.

Improvements in the web site now allow clients and visitors to:

- ❖ Quickly locate the Federated representative serving their area.
- ❖ Request or download risk management materials through a secured area of the site (clients only).
- ❖ Find detailed information on property and casualty insurance programs by industry.
- ❖ Access information about our relationships with affinity groups and trade associations.
- ❖ Learn more about career opportunities with Federated.
- ❖ Quickly search for specific topics.

Clients should watch for information with their billing statements about accessing the secured area of the site. Once they have registered a username and password, they may request or download materials at no charge. Only insured commercial property and casualty clients may access the secured area.

Additional functionality to support group health clients and members will be introduced in the near future. In the meantime, Federated will continue to develop its web site to better accommodate all visitors.

Your association encourages you to check out the new features available on Federated's web site at: www.federatedinsurance.com.



The World's Easiest Exercise

Walking can add years to your life and life to your years. And it couldn't be easier. You don't need to join a health club, wear special equipment or go into training to reap the rewards.

Walking conditions your heart and lungs and raises your body's ability to use oxygen more efficiently. Fact: In one study, women who walked briskly (3-4 miles per hour) at least three hours a week cut their risk of heart attack and stroke by more than half.

Walking helps beat other health problems, too. It reduces your risk of some forms of cancer and osteoporosis. It fights the battle of the bulge, taking off fat and building muscle. Walking can even help people with diabetes reduce or eliminate their need for medication.

Walking can burn about as many calories per mile as jogging does. But it delivers only about a quarter of the jolt, so it's much easier on your joints and muscles.

Walking is easy on your mind, too, since it lessens stress and lightens depression. Beginning walkers usually report that they feel better, sleep better and that their mental outlook improves.

Best of all, walking has the lowest dropout rate of any form of exercise. So you're more likely to stick with it and get all these benefits and more, like better digestion, improved regulation and lower blood pressure.

There's Nothing To It

Just put on a sturdy, comfortable pair of shoes and go. Smart moves: Walk to the store for the Sunday paper...park a few blocks from work or get off the bus or train one stop early and walk from there...use stairs instead of elevators or escalators...on bad weather days walk in a mall or on a gym treadmill...

How fast should you go? That's easy, too. Just use the "talk test." Move at a steady clip that makes your heart beat faster and causes you to breathe more deeply—but doesn't leave you too breathless to carry on a conversation. You'll do yourself a world of good.

It is a great conditioner, stress reliever and joint saver and you're the winner.

Welcome New Members!

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

- ❖ **Micron Precision Machining** of Saginaw, MI, specializing in the manufacturing of automotive prototypes for Delphi, Sg. Tech., and Wright K Technologies.





MEMBERS IN THE NEWS

Pioneer Foundry Company, Inc. celebrates its 100th year of operation in 2005. Bob Lefere, company president, states: "It is a testament to members of the Pioneer Foundry Team, past and present, that made a commitment to excellence and continuous improvement for 100 years."

Located in Jackson, Pioneer Foundry is a job shop "Specializing in Service". They produce Meehanite and gray iron castings for the machine tool, gage, metal pattern, and fixture industries—utilizing wood and styrofoam patterns.

Manor Industries, "The Replacement Parts Experts" as they have come to be known in the stamping industry, have moved their operations to Clinton Township, Michigan after more than 55 years in the same location.

By combining resources with their sister company, **Precision Boring Company**, Manor has also been able to expand the services it provides. According to company owner Jerry Decker, the move will benefit both Manor and Precision clients with a shared machining facility equipped with lathes, VTLs, CNC turning centers, boring mills, jigmills, CNC machining centers, gear cutters and herringbone gear-cutters, OD/ID/jig and surface grinders and a complete inspection department, including CNC CMM.

An ISO 9001:2000 Registered Firm, Manor Industries offers a complete line of over 50,000 catalogued replacement parts, stocks over 1,000 castings, press parts and patterns, and can reverse engineer an OEM alternative part from a worn or broken part, in addition to their machining and repair services.

For more information on Manor Industries, visit www.manorindustries.com or call (586) 463-4604 ext. 101.

Gestamp US HardTech, formerly **SSAB US HardTech**, received the SHARP Award from the Michigan Occupational Safety and Health Administration (MIOSHA) on August 12, 2005. The Michigan Safety and Health Achievement Recognition Program (SHARP) Award recognizes employers with an exemplary safety and health management system.

In addition, HardTech will also received the Ergonomic Innovation Award from MIOSHA for efforts to load material automatically. The improved production process greatly reduced worker strain by eliminating repetitive lifting, gripping,

bending and twisting when workers move the material.

During a ceremony, MIOSHA officials presented the Mason plant with the third SHARP Plaque awarded in Michigan. Acceptance into the SHARP Program is recognition that a company has achieved safety and health excellence far beyond their peers.

As an automotive stamping facility with a specialized press hardening process, HardTech represents a high-hazard industry. The Mason plant will produce and deliver over 14 million parts in 2005 to the "Big Three" and BMW across North America.

HardTech is particularly proud of their employees for this outstanding achievement. Management and employees worked together as a team to implement safety and health practices that protect all workers.

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.

Michigan economy is flat, but outlook is promising

Michigan's unemployment rate nudged up to 7% in July from 6.8% in June, despite a continuing national recovery and auto company incentives to prod new-vehicle sales.

But Michigan's flat economy also produced higher than expected tax revenue for state government, which economists said could stave off some budget cuts. State economists predicted tax revenues this year would be \$69 million higher than they calculated in May, and \$68 million higher next fiscal year.

Although the extra money is a drop in the state's \$40-billion budget, it could prevent the closure of state prisons in Newberry and Baldwin, as well as a \$13-million cut in state aid to universities.

The new state estimates suggest the economy is leveling off after two years of constantly plunging tax revenues. It was the second consecutive forecast of higher than expected revenues.

"These are minor, positive adjustments," House Fiscal Agency director Mitch Bean said. "They're small adjustments, and they're going in the right direction."

Still, Michigan continues to have one of the highest unemployment rates in the nation. The national unemployment rate is 5%.

Temporary layoffs in Michigan auto plants and elsewhere were one reason for the increase, said Rick Waclawek, director of the state Bureau of Labor Market Information and Strategic Initiatives. "This year, these layoffs were slightly larger than normal," Waclawek said.

July saw job losses in manufacturing, construction, transportation and utilities.

Two-thirds of the statewide job losses occurred in the hard-hit manufacturing sector.

One bright spot was a gain in professional and business services during the past month, a sector that's among the fastest growing nationally.

Dana Johnson, chief economist for Comerica Inc., said the month-to-month variations in the rate are less important than the general lethargy in Michigan's economy. "There's no clear pattern of job growth yet," he said.

East Lansing economist Patrick Anderson was even more critical of the state's economic performance, saying it's "in serious straits" compared to the rest of the country.

And he said despite a monthly gain in professional and business services jobs, the state has lost 4,000 of those jobs over the past year, a sign, he said, that the state's tax structure remains too high to attract highly trained professionals.

Anderson said he was troubled that the healthiest job growth over the past year includes jobs in public education.

"It is an unsustainable dynamic. We cannot add government jobs while we subtract them from the private sector," he said.

Liz Boyd, spokeswoman for Gov. Jennifer Granholm, said the new unemployment figures are no surprise.

"It's essentially the same pattern we have seen over the last year," Boyd said. "We know we have to diversify and reshape Michigan's economy. That is why the governor has outlined a comprehensive economic plan to accomplish that."

One odd development is that despite auto sales spurred by sales incentives, tax revenues from new vehicle sales in Michigan were down 10% in the first half of this fiscal year, compared with the same period last year.

Bean guessed Wednesday that the reason for the decline is that car buyers have been buying smaller, less-expensive cars, though he had no hard evidence to support the theory.

Also, giving auto employee discounts to all buyers might have had less impact in Michigan because so many car buyers are auto company workers who already receive the discount.

Detroit Traffic Rules

Now that the Woodward Cruise is over, here are some rules we should have known.

*Forget the traffic rules you learned elsewhere. Detroit has its own version of traffic rules. Hold on and pray! First you must learn to pronounce the city name. It's Di-troit, NOT DEE-troit. If you pronounce it DEE-troit then we will assume you are from Toledo and here for the Country Music Hoe-down.

*The morning rush hour is from 6:00 a.m. to 10:00 a.m. The evening rush hour is from 3:00 p.m. to 7:00 p.m. Friday's rush hour starts Thursday morning. Weekends are open game.

*If you actually stop at a yellow light, you will be rear ended, and possibly shot. If you're first off the starting line when the light turns green, count to five before going. This will avoid getting in the way of cross traffic who just ran their yellow light to keep from getting shot.

*Schoenherr can ONLY be pronounced by a native of the metro Detroit area. That goes for Gratiot too.

*Construction and renovation on I-94, I-96, I-75 and I-275 is a way of life, just deal with it.

*If someone actually has their turn signal on, it is probably a factory defect or they are "out of towners".

*All old men with white hair wearing a hat have total right-of-way.

*The minimum acceptable speed on I-696 is 85 mph regardless of the posted speeds. Anything less is considered down-right SISSY.

*Oh, don't even think of allowing more than one car length between cars!

*Never stare at the driver of the car with the bumper sticker that says, "Keep honking, I'm reloading".

*If you are in the left lane and only going 70 in a 60 mph zone, people are not waving because they are so friendly in Detroit. I would suggest you duck.

*I-275 & I-696 is our daily version of NASCAR.

*It's not M-10, it's "the Lodge".

*That's not a lake, it's a pothole.

*If someone tells you it's on Outer Drive, you better hope you have a map.

*The Michigan left turn is simple. If you want to turn left, go a 1/4 of a mile past your turn, get to the left, then make a left, then another left, then make a right. NOW you have gone left.

Mark Tyler, MTA Insurance Agency



When you need information at your fingertips or just have a few extra minutes to surf the web, go to the MTA website at www.mtaonline.com.

Copies of *reservation forms*, *seminar information*, and *maps* are kept up-to-date on the homepage and archived for your convenience.

The *Calendar* page shows events of interest for months in advance. You can even request to have your own event added to the calendar for everyone to share.

Need to find a specific service or product, try the *MTA Members* directory search. You can search the MTA membership by company name, information, or service provided.

And don't forget to check out the *Discussion Forum* where you can share ideas and thoughts with others in the Association and the industry.

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 800-462-1903 ext. 5650
- ❖ **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
July 2005	191.0	568.8	661.7*
June	190.1	566.2	658.5*
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*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
July 2005	195.4	585.2	680.7*
June	194.5	582.6	677.6*
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*

Note: July 2005 CPI-W represents a 3.3% increase from one year ago; CPI-U 3.2% increase.

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

CPI-W—.2886674 CPI-U—.2870447

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