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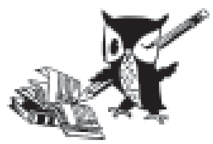
# TOOL TALK

A Publication of the Michigan Tooling Association

## From Rob's Roost

*by: Rob Dumont,*
*Managing Director*



### THIS & THAT

I expect that by the time the December edition of Tool Talk goes to press the MEDC and the Michigan Strategic Fund will have dealt with the current batch of applications for Tool & Die Recovery Zones. In the meantime efforts continue to amend the legislation in various ways including the removal of the cap on the number of employees an applicant may have as well as an increase in the overall number of Recovery Zone designations. The Senate Commerce Committee will be meeting on these issues in the very near future and I will be attending to speak to them. Certainly, as soon as we hear the outcomes of the foregoing we will post them on our website.

Speaking of the website, we are continually adding features and fresh information so, if you haven't visited the site recently, you may find that giving it a look is worthwhile. We hope you do and we appreciate your comments and input.

Elsewhere in this edition you will see information on a possible opportunity to minimize your tax liabilities with the new "Manufacturers' Deduction" also known as the Domestic Production Activities Deduction. Take a look at it and be sure to question your tax advisor on its application to your business. As is the usual case with tax legislation, the new provisions challenge the intellect and may well fall within the group of provisions that require interpretation by someone "with a form of mental illness so rare as to be valuable" aka an accountant or an attorney.

There is much speculation in the media about the domino effect of the Delphi bankruptcy and what will follow should unions decide to strike in the face of the demands being placed upon them for very substantial concessions. The point I would urge is that vigilance needs to be key in your approach to doing business, now more than ever! Be aware of the exposure to collapse of companies both up and down the supply chain and secure yourself as well as possible utilizing the legislation that permits you to place a lien on your work product. It truly is inexpensive insurance (for want of better terminology) and it is there for your benefit, so, use it. If you are uncertain of the procedures, and they are specific, contact an attorney who practices in that particular area of the law. Once you have them down, it is simply a repetitive effort each time thereafter.

Deer hunting season is upon us, if you participate, be careful and good hunting! I expect to spend some time in the bush and, this year as always, I don't anticipate being any real threat to the wildlife.

## DOMESTIC PRODUCTION ACTIVITIES DEDUCTION—New Tax Break for US Mfrs

*by: Deborah L. Burton, CPA, Tax Associate*
*Plante & Moran, PLLC*

**Overview**—The American Jobs Creation Act of 2004 provides a new tax deduction that will benefit a wide range of businesses involved in domestic production activities. Qualified activities include the production of tangible personal property in whole or significant part in the United States (other activities qualify but are beyond the scope of this article).

The deduction applies to tax years beginning after December 31, 2004 and is equal to a statutory percentage (defined below) multiplied by the lesser of: qualified production activities income or taxable income determined before the deduction.

*(continued on page 3)*

## Inside This Issue



## MTA Calendar of Events—November '05

| | |
|---|---|
| 16 | MTA Board of Directors meets |
| 17 | MTA WCF Annual Meeting at the Sterling Inn |
| 24/25 | MTA offices closed for Thanksgiving |

## Mark's Remarks

*by: Mark Tyler, General Manager*
*MTA Insurance Agency*

**BCBSM Eliminating Comp Drug Rate for All Area- and Industry-Rated Groups**

Effective Jan. 1, 2006, renewals and new business BCBSM groups with members who are eligible for, but not enrolled in, Medicare will no longer be assessed the complementary drug rate.

This change may result in a significant overall rate reduction for small groups with a large percentage of Medicare-eligible members age 65 and over who did not enroll in Medicare. Groups that have a smaller percentage of these members will see a less noticeable impact on their rates.

**Impact of Change**

Currently, all members age 65 and over that are eligible for Medicare are charged a higher rate for prescription drugs regardless of whether they are enrolled in Medicare. Starting Jan. 1, 2006, these members will be charged the same rate as all other non-Medicare members.

BCBSM is making the change as part of its ongoing effort to refine its small groups rating system as provided for by small group market reform.

Beginning January 1, the drug rating factor will be removed for renewing small groups and new business. By second quarter 2006, a new, more appropriate age factor will be assigned to those group members age 65 and older. This factor will then be averaged with age factors for all other group members to calculate group rates. This will result in the higher drug cost for group members 65 and over being averaged over the entire group.

**Rate sheets**

Group rate sheets will be revised to eliminate all entries related to Medicare-eligible members age 65 and over who did not enroll in Medicare. This should result in cleaner looking and easier to understand rate sheets for groups.

For more information, please contact Mark Tyler at the MTA Insurance Agency. His number is 248-489-8505.

**BCBSM Changes The Way It Charges Rx Premium to Medicare Eligibles**

Effective with new business 1/1/06, as well as with each existing BCBSM group's renewal in 2006, BCBSM will change the way it bills Rx premium to active Medicare eligible contracts in groups where BCBSM is primary (according to the Medicare Secondary Payer (MSP) Laws).

For a number of years BCBSM has charged a regular medical premium, and a Complimentary (Comp) Rx premium to all active Medicare eligible contracts that were in BCBSM primary groups. Groups less than 20 in size (Medicare primary due to MSP Laws) will continue to pay a Comp medical and a Comp drug, and will see no change.

This policy change will lower net premium for active Medicare eligibles in groups of more than 20, making it equal to other active employees within the group who are not Medicare eligible.

**Medicare Part "D"**

As we get closer to January 1, those eligible for Medicare, employees and retirees over age 65, will be asked to enroll in Medicare Part "D".

To make sure you have the best, most up-to-date information, as well as talk to someone who can guide you and provide assistance, the Michigan Medicare/Medicaid Assistance Program is at your service. You can reach them directly at 1-800-633-4227, 24 hours a day. You can also access their web site at **www.mymmap.org**.

## Items of interest:

**New Tax Break—Long-term Care Insurance**

There is a new tax break for Long-term Care Insurance. Premiums can now be paid with pre-tax dollars if you have a health-savings account (HSA). An HSA is used with a high-deductible health insurance policy. Employees get a tax deduction for contributions and can withdraw their money tax-free to pay for medical expenses. The deductibility of Long-term Care Insurance (LTC) premium varies with your age, so consult your tax advisor. Also, ask your tax advisor about the ruling allowing self-employed individuals, small businesses, and "S" corporations to deduct the premiums.

**Stantins and Cancer Prevention**

In a recent study, people who had taken statins for at least five years had an almost 50% lower risk of color cancer than those who were not taking statins. Further studies must be done before statins can be recommended solely for cancer prevention. They are not yet FDA-approved for that purpose.

**Alcohol— Look Out!**

Alcohol causes almost as many deaths as smoking or high blood pressure. It is a factor in about 60 diseases, including cancers of the mouth, liver and breast; heart disease; stroke and cirrhosis. It also is a factor in car accidents, drownings, poisonings, self-inflicted injuries and murders.

***Domestic Production Activities Deduction***
***(continued from page 1)***

The deduction is phased in over six years, starting at 3% for taxable years beginning in 2005 and reaching 9% for taxable years beginning in 2010.

| Taxable years beginning in | Statutory percentage is |
|---|---|
| 2005 and 2006 | 3% |
| 2007, 2008, and 2009 | 6% |
| 2010 and beyond | 9% |

The domestic production activities deduction is available to C-corporations and to owners of S-corporations, partnerships, and other pass-through entities. For owners of pass-through entities, the deduction is computed at the partner or shareholder level. The deduction is allowed for both regular and alternative minimum tax calculations.

**Wage Limitation—**The deduction for any taxable year may not exceed 50% of the W-2 wages paid by the taxpayer for the calendar year which ends during that taxable year. For example: in 2005 and 2006, a taxpayer with $500,000 of qualified production activities income must pay at least $30,000 of W-2 wages in order to take the full deduction.

**Taxable Income Limitation—**Since the base amount used to compute the deduction cannot exceed taxable income, a business must generally be profitable in order to benefit from this new deduction. For a C-corporation with only qualifying receipts, the 2005 calculation is fairly simple: taxable income times 3%. However, a pass-through entity that generates losses is still required to identify its qualified production activities income (or loss), since the deduction is calculated at the owners' level. The owner of multiple pass-through entities must combine his share of the qualified production activities income or loss from each entity in order to calculate the deduction. For an individual, the deduction equals a percentage of net qualified production activities income or adjusted gross income (if lower).

**Putting It Into Perspective—**Assuming no wage limitation, the 2005 and 2006 federal tax benefit of this new deduction for taxpayers in the 35% tax bracket is approximately 1.1% of the lesser of the qualified production activities income or net income (3% x 35% = 1.1%). The value of the benefit increases to approximately 3.2% for tax years beginning after 2009.

**Allocation of Receipts and Expenses Between Qualifying and Non-Qualifying Activities—**The first step in calculating the deduction is to identify which of a taxpayer's gross receipts are qualifying domestic production gross receipts. Next, a taxpayer must deduct from domestic production gross receipts the costs directly allocable to the qualified receipts and a portion of other deductions not directly allocable to the qualified receipts. The allocation of these non-directly allocable costs may be the key to maximizing the taxpayer's benefit from this new deduction.

With limited exceptions, income derived from the performance of services does not qualify for the deduction. Therefore, when a sale of qualified property includes an embedded service element (a service contract or delivery charge, for example), the taxpayer is required to allocate its gross receipts and related costs between the property and the services. However, if less than 5% of the taxpayer's gross receipts are non-qualifying receipts, all of the taxpayer's gross receipts can be considered domestic production gross receipts.

Only one taxpayer can qualify for the deduction with respect to the same property. The taxpayer with the benefits and burdens of ownership of the property is considered the producer of the property. Therefore, while the manufacture and sale of a tool will generate qualifying receipts, income from repair work conducted on a tool owned by the customer will not. In the later example, the taxpayer doing the repairs is performing a service, which is not an activity that qualifies for this deduction.

As you can see, the rules of this new tax deduction are complex, however, taxpayers profiting from U.S. production activities will see a reduction in their tax bill, and that benefit will grow as the full 9% deduction phases in. Consult your tax advisor for help in applying this new law to your business.

*Plante & Moran, PLLC is a certified public accounting and business advisory firm providing clients with financial, human capital, operations, strategy, technology and family wealth management services. You may contact Deborah Burton at 248-375-7827 or e-mail to* ***deborah.burton@plantemoran.com****.*

## In Memoriam

It is with great sadness and regret that we note the passing of William "Bill" R. Ramsey, president of **RTD Manufacturing**, on October 2, 2005.

Born in West Virginia in 1942, Bill was a member of Dexter Gospel Church and loved gardening, fishing, mushroom hunting, his cabin up north and, most of all, his family—they always came first. He is survived by his wife, Donna; six children; and twelve grandchildren.

Bill owned and operated RTD Manufacturing in Jackson and held the title of president for the past 21 years.

Our sincere condolences to his family and friends.

## From the Desk of Gary Wood

*MTA WCF Administrator*

### Beware the Ides of October! Oops, too late.

For those of you that are familiar with the story of Julius Caesar, he was warned by a prophet to "Beware the Ides of March" (the $15^{th}$ is the Ides of the month). It was on that date all of his friends in the government conspired to do him in by stabbing in a little free-for-all outside of the senate. His best buddy Brutus was there to thrust the final dagger that did him in. You have all heard the famous quote "Et tu Brute?" (And you Brutus?)

I can almost imagine a few of you going "What the heck is he talking about?" In case you did not notice, the 15th of October may have had the effect of the thrust of the final dagger into a few shops around the area that have had an ongoing relationship with Delphi.

The Government decided it was too easy to go bankrupt, so they changed the laws so it became decidedly more difficult to go bankrupt. They gave people almost a year warning that this was about to take place; most of us went on with our lives thinking it was just another bureaucratic check date that meant nothing—unless you were a director of Delphi.

Here was a perfect confluence of timing and opportunity and need which in effect places all suppliers of Delphi in a perplexing conundrum; if Delphi would have gone down earlier, many of the suppliers could have seen the writing on the wall and taken the same opportunity.

What can you do now? While I honestly do not know, I do know that if you have not yet taken steps to protect yourself you had better do it now because, depending on what happens in the end with Delphi, you may be faced with a similar situation closer to your door.

**MTA WCF Trustee Election**

It is that time of the year—ELECTIONS. Thank you, to the long-serving group of Trustees we have been fortunate to have. This is a position that takes a relatively small amount of time but really opens your eyes to the inner-workings of the Workers' Compensation system, both the good and the bad.

Annually three of the nine Trustee seats are open to election and the three highest vote recipients are elected. This year the seats occupied by Bobby Cox (**Acorn Stamping**, Oxford), Gerald Decker (**Precision Boring Co.**, Clinton Township), and Richard Smith (**Wolverine Bronze**, Roseville) are up for election. There is an additional nominee, Michael Fassbender (**Action Mold & Machining, Inc.**, Grand Rapids) from the Fund members. The ballot was mailed on October 19 and is due back by November 10. The results of the election (there might be write-ins) will be available at the Fund's Annual Meeting.

**Fund Annual Meeting**

Won't you please plan to attend the Fund's Annual Meeting on November 17, 2005?

The annual meeting has always been an excellent opportunity to meet the Fund Trustees, the Fund Administrator and other members of the group. The Trustees have considered the significance of having the annual meeting in its historical format and decided to continue the tradition. The Staff of the Fund will be available to answer your questions and there will be a presentation of the annual report by the Fund Administrator.

The meeting is again scheduled to be held at the Sterling Inn on Van Dyke Avenue in Sterling Heights. This is the same location as last year but, if you need a map, call the Fund at 248-488-1172.

This opportunity only comes once a year and the lunch is still free. The speakers have kept the presentation to less than thirty minutes and with that you should be able to get back to your business.

**Service is Our Business**

We just received the results of an independent, yet state required, audit which states "…the MTA WCF is doing an outstanding job of managing MTA's claims." The staff of the claims department, under the guidance of Donna Motley, has again managed to reserve the total open indemnity claims to within .65% of the audited unadjusted reserves. The report continues to state "...the 2005 performance exceeded the performance of all Michigan funds as well as MTA WCF's prior years performance."

We have continued the practice (for Fund members only) of providing the MIOSHA and federally required posters. Currently these posters are temporarily out of print awaiting an expected change in the wording (and an increase in the minimum wage).

The loss control staff continues to distribute the "MTA WCF Safety Database—2004 With Training Updates" CD. This is not a 'for sale' item, but an added value to your membership in the Fund. We are awaiting an updated version of a MIOSHA CD to use in conjunction with the Safety Database which will determine the need to either rewrite or update our current program.

This year I have welcomed numerous comments and unsolicited testimonials from members who have first hand knowledge of the effects of using the programs offered through the loss control department of the MTA WCF. I have also received the wrath of members that have failed to comply with numerous loss control recommendations and have lost their coverage with the MTA WCF as a result of that failure and unfavorable losses that occur when safety is not a priority.

The Trustees have "stood tall" on this matter and have undertaken a review of the members to seek out those that may not have the best interest of their fellow Fund members and their own employees. Some members have received cancellation notices and some have received notices that they will be paying more in the future due to their recent loss records with the Fund.

If you are one of the companies that has been charged additional premium due to your loss record, I encourage you to contact your loss control representatives and work with them to make sure you receive the full benefit of your MTA WCF participation. If you don't seek their help, you are not getting everything you paid for (and likely won't get elsewhere).

**The 2006 Renewal**

Those of you that have been in the Fund for awhile are used to the drill; we collect premium estimates and send to you a renewal premium notice which spells out the total premium, the experience modification and any discounts that might apply to your business. The deposit premium is due by December 9 and if we do not have the premium in hand, we send to you a twenty day cancellation notice as required by the state.

Shortly, you will have your renewal pricing; remember to consider all of the benefits that come as a part of your coverage with the Michigan Tooling Association Workers' Compensation Fund.

**Holidays are Here!**

Have a great Thanksgiving; the Fund offices will be closed on Thursday, November 24 and Friday, November 25 in observance of the holiday. We hope you continue to find many things to be thankful for in your daily lives.

We always welcome your input; give us a call with any comments or suggestions at 248-488-1172!

## FYI

**Ballots to elect directors to the MTA Board of Directors** will be mailed out to all members this month. Don't forget to send yours in asap. The election results will be announced in an upcoming issue of **Tool Talk**.

**Two regular surveys are enclosed** with this issue. One is the annual **Christmas/New Year's Holiday Schedule** and the second is the **First/Second Quarter Business Trends Survey**. Please take a few minutes to complete and fax them back to MTA by Friday, November 18th.

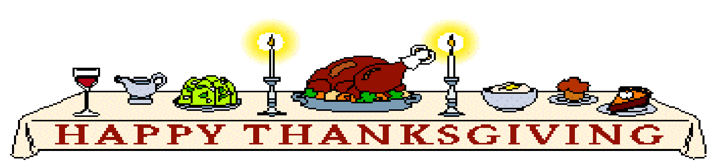
## Legislative Update

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

Senate Joint Resolution "F" has been introduced by Senator Michael Switalski, D-Roseville. The measure proposes to amend the state constitution by modifying term limits for House members only. Currently, House members may serve no more than three terms, for a total of six years. SJR "F" allows four 2-year terms. Senators may serve no more than two terms, for a total of eight years. The governor, attorney general and secretary of state are limited to two terms. An unintended consequence of term limits has been a fierce drive to raise money in preparation of elections. Before term limits, lawmakers running for re-election generally did not have to raise much money to stay in office. Another issue, particularly in the House, is the short period of time a legislator with little experience has before being elected to a leadership position. The inexperienced legislative staff has more difficulty wrestling with various complex issues.

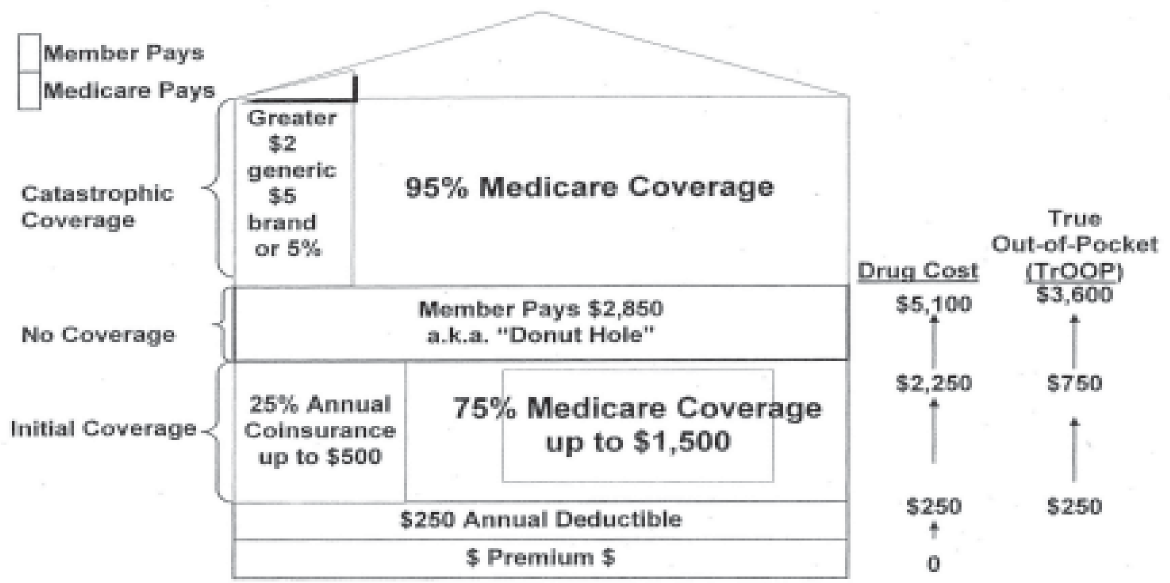
Governor Jennifer Granholm and Republican leaders have reached agreement on a 2005-06 budget. Public schools and universities will get modest increases in funding and high school students will continue to get Michigan Merit Award scholarships. The state also will preserve a grant program for private college students that Granholm tried to eliminate. The state will not cut people off welfare after four years, a measure pushed by Republicans. The budget agreement calls for about $9 billion in spending in the state general fund and $12.8 billion for public schools. Three state police posts will close, and the privately run youth prison at Baldwin will most likely shut down. The Department of Labor and Economic Growth will face a significant reduction, a reflection of lawmakers' dissatisfaction with the agency's success in strengthening the economy. House Republicans lost their effort to end welfare assistance for recipients who had received aid for more than four years. That would have dropped about 15,000 families from the rolls on January 1. Instead, the state will conduct an extensive survey of Medicaid and welfare rolls to determine who needs aid the most and who could be cut. The state will also create a pilot program in a handful of areas to help welfare recipients get jobs.

Now that the budget process is complete, maybe the legislature can get on to other business.



**For more information on the following, please contact Mark Tyler at the MTA Ins Agency at 248-489-8505.**

# Medicare Part D Drug Coverage




### Order of Payment for Medicare and Group Health Plans Applied to Part D

| If the Entitled Individual ... | Condition | Pays First | Pays Second | Employer Eligible to Apply for RDS* |
|---|---|---|---|---|
| • Is aged 65 or older AND covered by a group health plan due to employment and/or coverage by a group health plan of a working spouse of any age and<br>• Has enrolled in a Medicare Part D plan | The employer has 20 or more employees | Group Health Plan | Medicare Part D | No |
| | The employer has fewer than 20 employees** | Medicare Part D | Group Health Plan | No |
| • Has an employer group health plan after your retire and is aged 65 or older and<br>• Has enrolled in a Medicare Part D plan | | Medicare Part D | Retiree Coverage | No |
| • Is disabled and covered by a large group health plan from their work, or from a family member who is working and<br>• Has enrolled in a Medicare Part D Plan | The Employer has 100 or more employees | Large Group Health Plan | Medicare Part D | No |
| | The employer has fewer than 100 employees*** | Medicare Part D | Group Health Plan | No |
| • Is aged 65 or older AND covered by a group health plan due to employment and/or coverage by a group health plan of a working spouse of any age and<br>• Has not enrolled in a Medicare Part D plan or opted out of the groups' Medicare Part D plan | The employer has 20 or more employees | Group Health Plan | None | No |
| | The employer has fewer than 20 employees** | Group Health Plan | None | No |

| If the Entitled Individual ... | Condition | Pays First | Pays Second | Employer Eligible to Apply for RDS* |
|---|---|---|---|---|
| • Has an employer group health plan after your retire and are aged 65 or older and<br>• Has not enrolled in a Medicare Part D plan or opted out of the groups' Medicare Part D plan | | Retiree Coverage | None | Yes |
| • Disabled and covered by a large group health plan from your work, or from a family member who is working and<br>• Has not enrolled in a Medicare Part D plan or opted out of the groups' Medicare Part D plan | The Employer has 100 or more employees | Large Group Health Plan | None | Yes |
| | The employer has fewer than 100 employees*** | Large Group Health Plan | None | Yes |

*Retiree Drug Subsidy

** or, if it is part of a multi-employer plan where one employer has 20 or more employees, if the plan has requested an exemption that is approved by Medicare.

*** and isn't part of a multi-employer plan where any employer has 100 or more employees)

**NOTE:** If the Employer Group Health Plan is primary to Medicare, the group will **NOT** be able to collect the subsidy for that particular individual.

Once a Medicare beneficiary enrolls in a Medicare Part D plan, regardless of the number of employer group health plans that they are covered under, **NO** employer health group plan will be eligible to collect the subsidy for that person.

**Assumption:** If the beneficiary opts out of the groups' Medicare Part D plan, the group will still offer some type of prescription coverage

Enrollment in Part D prohibits subsidy collection for any employer group (either as primary or secondary).

**After Medicare has processed, there needs to be a determination of payment order based on retirement health plan(s). In many situations, there are two retiree employer health group plans. In the final draft published by CMS on 07/01/05 regarding Coordination of Benefits, it states that once the Medicare Secondary Payers laws have been followed, payment order is established based on the Rules for Coordination of Benefits as adopted in the most current National Association of Insurance Commissioners Coordination of Benefits Model regulation. BCBSM currently uses this model to process primary/secondary claims.**

**NOTE: Once a Medicare beneficiary has enrolled in a Medicare Part D plan, no employer group health plan (either as a subscriber or as a dependent) will be eligible to collect the subsidy for that particular individual.**

| If the claimant | Then | Exception |
|---|---|---|
| Is the subscriber on the plan | The claimants plan would be processed first | None |
| Is the dependent on the plan with other coverage where they are the subscriber | The subscriber plan would be processed prior to the plan where they are the dependent | None |
| Is actively employed with coverage and is also a retiree with coverage | The claimants active plan would process first and the claimants retiree plan would process last | None |
| Is a dependent on two different plans, one which is tied to active employment and the other is tied to a retirement plan | The active plan would process first and the retiree plan would process last. | None |
| Participates in multiple plans as an employer, member, subscriber or retiree | The plan that covered the claimant the longest would process first, coverage for the second longest period of time would process second, etc. | None |
| Has COBRA coverage and is covered under another plan as an employee, member, subscriber or retiree | Then the other plan would process first and the COBRA plan would process last | None |

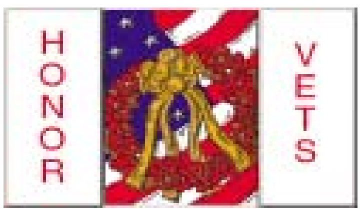
(Please note that there are additional situations involving dependent child, etc. If this level is needed, please see me.)

**For more information on the following, please contact Mark Tyler at the MTA Ins Agency at 248-489-8505.**

# THE MARKETPLACE

### Personnel Available:

**Executive** seeks position utilizing years of experience. His background is primarily in automotive business management with responsibilities including sales, P&L, strategic planning, and marketing. He is particularly effective in increasing profitablility, growing revenues and managing costs; and he is adept at building management teams that value cross-functional working relationships. **Ask for Resume N05-A.**




## 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: Joseph Busby 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 |
|---|---|---|---|
| **Sept 2005** | **195.0** | **580.9** | **675.5*** |
| August | 192.1 | 572.3 | 665.5* |
| July | 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* |

### CPI-U All Urban Consumers

| Month | 82–84 | 1967 | 57–59 |
|---|---|---|---|
| **Sept 2005** | **198.8** | **595.4** | **692.6*** |
| August | 196.4 | 588.2 | 684.2* |
| July | 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* |

**Note: September 2005 CPI-W represents a 5.2% increase from one year ago; CPI-U a 4.7% 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: Tool Talk Editor.**