



TOOL TALK

A Publication of the Michigan Tooling Association

From Rob's Roost

by: Rob Dumont,
Managing Director



THE LAST ONE...THIS YEAR!

The State continues to work on the amendments to the Recovery Zone legislation. You may recall that in the October issue of Tool Talk I anticipated that the MEDC would have dealt with the current batch of Recovery Zone applications by the time the December issue was in print. Not so! The results were to be released mid-month and have now been rescheduled to the 21st of December. The rationale being advanced is that by then the amendment that creates 5 additional zones will have been signed into law. My money would be on that proposition but in reality, we will just have to wait and see.

From time to time we receive from one of our 'Endorsed Providers' information that is of particular interest to you our members. Federated Insurance offers a full range of property and casualty coverages with a package specifically designed for tool makers.

Federated is currently focusing on 'Distracted Driving' in their Risk Management program and for very good reason: It is estimated that up to 50% of all vehicle crashes involve distracted drivers and that driver distraction is a factor in 4,000 to 8,000 crashes per day. *That works out to about 3-6 crashes per minute!* You might be surprised, as I was, that the leading cause of death on the job is motor vehicle crashes and, that on the job crashes that result in an injury cost employers more than \$25,000 per occurrence. From my observations and, acknowledging my own personal pet peeve, cell phones are the bane of safe driving, there ought to be a law.....! Let's face it; mankind and motor transport did quite well without the cell

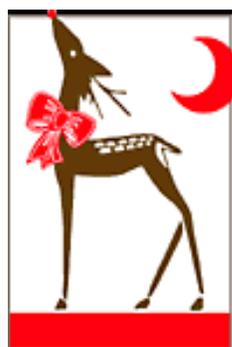
phone for a very long time so, is not the issue one of convenience versus safety and, is it really worth the serious risk of collision?

There is available from Federated a 12 minute DVD on the subject as well as template documentation that you might care to add to your Employee Manual wherein each employee acknowledges that the DVD has been viewed and further commits to an effort to put the recommendations into practice when driving. That is a positive addition to the manual and serves you well from a Workers Compensation and other insurance perspective. See the list of Endorsed Providers on the back page for contact information at Federated.

I hope all had a great Thanksgiving and trust that your Christmas shopping is well under way. Tho' times are tough and things are hard, still enjoy those Christmas cards!

From all of us here at the Michigan Tooling Association to all of you, a very Merry Christmas and all the very best in the New Year.

There is much to be thankful for, not the least of which is our freedom, please join me in praying for those who daily preserve and protect that freedom as well as for those who have done so in the past.



Our Best Wishes for a Safe and Joyous Holiday Season to Each of You and Your Families From Your Staff at MTA:

Robert Dumont, Mark Tyler,
Jerry Morrow, Stella Krupansky,
Elaine Burger-Laskosky,
Mary Box, and Ron Mariutto.

Inside This Issue

- Page 2 Mark's Remarks
- Page 3 Legislative Update / In Memoriam
- Page 4 From the Desk of Gary Wood
- Page 6 Holiday Survey Results / Retirement Plan Limits
- Page 7 Business Trends Survey Results / Comments
- Page 8 FYI / MTA Endorsed Providers List / CPI-U/W

MTA Calendar of Events—December '05

- 15 MTA WCF Board of Trustees meets
- 21 MTA Board of Directors meets
- 23-26 MTA offices closed for Christmas
- 27 MTA offices re-open
- 30 MTA offices closed for New Year's Eve



Mark's Remarks

by: Mark Tyler, General Manager
MTA Insurance Agency



Group-Sponsored Health Plan Continuation Coverage Extended to 24 Months

The maximum period of group-sponsored health plan continuation coverage for Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) has been extended from 18 to 24 months. This applies to covered members and their dependents. To comply with this change, BCBSM has updated its underwriting policy-related USERRA.

The change is a result of the Veterans' Benefits Improvement Act of 2004, which was signed into law in December 2004. USERRA applies to all groups regardless of size and provides reemployment rights, health insurance protection and other benefits to individuals who leave employment to perform military service.

If an individual loses group eligibility as a result of being called to active duty, this becomes a COBRA qualifying event and COBRA must be offered to the employee and dependents for a period of up to 18 months. (24 months for USERRA.)

COBRA may not be terminated because a person is also enrolled in TRICARE (the Department of Defense health care program for members of the uniformed services and their families). COBRA coverage is primary to TRICARE for spouses and dependents of the subscriber called to active duty.

The employer may charge up to 102% of the full premium cost for USERRA continuation coverage unless the employee is called to active duty for less than 31 days; those individuals are only required to pay the applicable employee share of the premium.

If the employee and/or dependents decline COBRA coverage, Group Conversion will be available.

Policy Clarifications

In addition to the change, Underwriting added some clarifications to the "Subscribers Called to Active Military Duty" policy. Those clarifications are:

- USERRA continuation coverage is not in addition to COBRA coverage; it runs concurrent with COBRA. The maximum length of USERRA continuation coverage is 24 months. Once USERRA coverage is exhausted, the individual would not be eligible for COBRA coverage.

- In most cases, upon return to their civilian job, an employee and previously covered dependents who are still eligible for coverage, are entitled to immediate reinstatement of health insurance coverage (as long as the cumulative length of absence by reason of service in the uniformed services does not exceed five years).

In addition, the health plan may not impose a waiting period or exclude pre-existing conditions with the exception of those illnesses and injuries determined by the Secretary of Veterans Affairs to have been incurred in, or aggravated during performance of service in the military.

To qualify for reinstatement of coverage BCBSM requires the following:

- The member must have been covered under a BCBSM contract immediately prior to being called to active duty.
 - The member must reapply for employment within 90 days of discharge. (Some exceptions may apply pursuant to Federal Law). Coverage will be effective as of the date of reemployment.
 - Proof of discharge must be submitted with the application.
- If an Other Than Group (OTG) or One Subscriber Group (OSG) subscriber is called to active military duty and they wish to terminate their BCBSM coverage, premiums will be adjusted in accordance with standard underwriting policy.

If an OTG or OSG member has not fully satisfied applicable waiting periods for pre-existing conditions at the time he or she is called to active duty, the time served during active duty will be applied to the remaining waiting period requirement when they return.

The subscriber should reapply for coverage within 30 days of discharge (some exceptions may apply pursuant to Federal Law). Coverage will be effective as of the application-received date and proof of discharge must be provided with the application.

OTG and OSG subscribers who apply more than 30 days after the date of discharge and who are not subject to exceptions under Federal Law will be subject to a new pre-existing condition waiting period.



Buy-Sell Agreements are an Essential Part of a Successful Business Plan

An essential part of any business plan is a buy-sell agreement. This agreement is a requirement for any business to have a successful transition in a closely held business, especially a family owned business.

This is a formal, legal document that details the process so that the business can continue in the event of an owner's retirement or sudden and unexpected death or disability.

In detail, this document provides for the sale of the owner's interest in the business at a pre-determined price, (or a pre-determined formula to develop a price) to the other owners of the business, other family members, a key employee/executive, or another company.

If the document is structured properly, it will protect the remaining owners and is the best way to avoid conflicts and in many cases, litigation. It becomes a road map for an orderly transfer of ownership for not only the employees, but also the customers and creditors of the business. Without an orderly transition, emotions can take over the process and the loss of both employees and customers can start the downward spiral that ends up in the business closing and the owner's losing the value of his asset in a very short period of time.

This agreement details the value of the owners interest in the business and specifically how the "purchaser" of the business will deal with the terms of payment and transfer of the actual ownership.

Control, stability, and confidence are all issues of importance in keeping a business going and viable. This document protects your asset, just as insurance does.

Executing a buy-sell agreement at retirement is one provision that allows for extensive planning as well as long term cooperation between the current owner and the future owner. Where this document really becomes a requirement for the family and heir's of the current owner, is the untimely death or disability of this owner.

In many cases, the ability to sell the business to fund the living expenses of the heirs can be the most difficult item to cover. Traditionally, life insurance is used on a very cost effective basis to develop a sizable amount, so that the current owner's heirs can be compensated for the value of the asset without crippling the new owner's ability to operate the business.

Term life insurance is currently a very low cost way to provide for a high value of benefit to fund the buy-sell agreement. Don't go without a buy-sell agreement or a way to fund this agreement. Contact your legal counsel to provide you with information on developing an agreement and contact Mark Tyler at the MTA Insurance Agency at 248-489-8505 for a proposal on funding the agreement with term life insurance.

Legislative Update

by: *Judy Augenstein*
Legislative Consultant, Lansing



School buses will be inspected. Private college students will get their grants. Proposed cuts to welfare and Medicaid did not make it into the budget. Overall, many of the most significant cuts proposed by Governor Jennifer Granholm and Republican lawmakers earlier this year ended up being partially or fully restored. It appears that both sides were able to protect the things that seem most important to them.

The 2005-06 general fund budget is almost \$9 billion, up about 3.6% from this year. The \$12.8 billion school aid budget is up 2.3%. Governor Granholm stated that the budget protects education and preserves a safety net for the poor. Public schools will get an extra \$175 per student as Granholm proposed, but not the additional \$50 she wanted for each high school student.

Senator Jason Allen, R- Traverse City continues to negotiate with the MEDC on the "tooling bills". Senator Allen wants to increase the 50 employee cap and increase the number of collaborative agreements allowed under the Renaissance/Recovery Act passed in 2003. It is the intention of Senator Allen to complete action on these bills by the end of this year.

The legislature broke for the deer hunting/Thanksgiving recess from November 9-29.

In Memoriam

Max Sonnevil was an owner of our member company **MOL-SON Inc.** and former owner of a plastics company.

Mr. Sonnevil passed away suddenly, Tuesday October 25, 2005 at Bronson Methodist Hospital, following a twenty-year battle with leukemia. He was born February 18, 1947 in Kalamazoo. Max Sonnevil was married to Terry Heistand in Portage. He was the co-owner of Mol-Son Inc. and former co-owner of Engineered Plastic Components (EPC) both in Mattawan. He was an avid outdoorsman and he loved racing.

Surviving are his wife; two children; five grandchildren; his mother; and three sisters.

From the Desk of Gary Wood

MTA WCF Administrator



SPECIAL NOTICE!!!

The Fund has terminated seventeen members over the last several months. These former members were found to be detrimental to the continued success of the Fund due to their inefficient handling of workers' injuries, the number/value of their workers' compensation injuries or uncooperativeness with loss control efforts to provide assistance in developing safety programs.

Each Fund member shares in the cumulative losses of the Fund; if a member either has excessive losses or does nothing to control their employees' exposure to injury, they must be reviewed as to the benefit of their inclusion of a successful group. It is the Trustee's fiduciary responsibility to watch over the success of the program and act decisively when action is necessary.

If you would like to discuss any aspect of the operation of the Fund, please contact me.

Workers' Comp Fund 30th Annual Meeting

The 30th Annual Meeting of the MTA WCF was held on November 17, 2005 at the Sterling Inn in Sterling Heights, Michigan. The buffet lunch began at noon and was followed by the business meeting.

Election of Trustees

The Administrator announced the results of the Trustee election concluded on November 11th. Those elected to new three-year terms included: Bobby Cox (term exp. 08) of **Acorn Stamping**; Gerald Decker (term exp. 08) of **Precision Bor-ing**; and Richard Smith (term exp. 08) of **Wolverine Bronze**. Special thanks was given to Michael Fassbender of **Action Mold** in Grand Rapids for participating as a candidate in this year's election.

Mission Statement

The Trustees determined that the MTA Workers Compensation Fund required a formal business plan to succeed with the future challenges addressing the tooling industry. The result of that is a mission statement and extensive goal setting for the staff and participants in the Fund. Here is the mission statement developed by the Trustees:

The Fund will, on behalf of its members, aggressively pursue control of the workers' compensation environment by diligent fiduciary responsibility, strict pursuit of all permitted legal remedies, vigilant claims management and aggressive loss control measures.

Financial Report

The Fund remains in excellent financial condition and is recognized as being one of the largest and most financially secure organizations of its type.

As of October 31, 2005:

Gross premiums for the life of the fund equal
\$390,000,000.

Claims paid equal \$194,645,000.

\$48,000,000 in assets.

Over \$72,000,000 has been returned to the members.

Over \$21,000,000 remains in an unappropriated surplus account waiting for the appropriate time to be returned.

In the last three years:

	<u>2002</u>	<u>2003</u>	<u>2004</u>
Premium:	\$10,963,280	\$12,126,465	\$13,322,504
Claims Paid:	\$7,686,625	\$8,810,681	\$9,772,743

The projected 2005 premium including new members is \$13,500,000.

Excess Insurance

The Fund purchases excess insurance for both the aggregate and specific losses. The Fund provides coverage through an A+ rated carrier.

Safety

The Trustees have taken the appropriate steps to professionally staff this department with Bill Hoke, Chris Demeter and Ray Duff providing state-wide consultative services. Every member has received loss control visits and written reports including suggestions for improvement and notification of imminent dangers and hazards.

The "Safety Data Base with Training Updates" CD continues to be available and the new MIOSHA Education and Training CD will be available from the state. Both of these aids were developed to assist you with developing a conspicuous and effective safety training program.

Claims

The Fund has five staff members reviewing over 2400 claims on a yearly basis and servicing over 480 members. With nearly 300 active indemnity claims and over 700 open medical claims at any given time, the efficient processing of claims is a process which requires cooperation from the members.

The biggest issues working against the efficient dispatch of claims were reported to be the late reporting of claims, the lack of claim investigation and failure to correct situations that caused the claim, and a newly emerging malingering and fraudulent claims problem. Members were requested to do all

that they can to help control medical costs by reporting claims in a timely manner and to not authorize treatment without contacting the claim staff.

Once again an independent claim auditor granted an “outstanding” evaluation of the work of this department.

The medical bill review process through the fee scheduling, utilization review and PPO has provided average savings of over 55% of billed medical expense (if you pay these yourself you pay the full price). The cost of medical still continues to be the majority of the costs associated with the coverage.

Premium Calculation

There is going to be a rate increase for 2006. The Fund cannot continue to pay the medical costs associated with the program without adjusting the rates for the medical inflation. The Trustees have negotiated a 5% average rate increase.

THIS DOES NOT MEAN YOUR COSTS WILL CHANGE BY EXACTLY 5%. There are many factors affecting your costs, the rates are only a part of the equation.

The following is the letter which accompanied the December invoice. This information should help explain the process.

FUND RENEWAL INFORMATION

EVERYTHING in this envelope has a direct impact on your renewal billing.

November 21, 2005

Premium Calculation:

The history of the Fund has been renowned for no rate increases (since 1997). The members have received that benefit through some very tough economic times and a huge medical cost inflationary spiral; unfortunately the time that we can ignore the spiral of costs has passed.

The Fund's costs for 2004 have been exceedingly high due to the number and serious nature of several claims in that year. As a partial result of that, attempts to maintain the cost to the members on an even basis has been extremely challenging this year and in the end, not attainable.

The Fund has obtained approval to operate with only a 5% increase in rates for the 2006 year. This does not necessarily mean that you will pay exactly 5% more than you paid last year.

The Fund requested a projection of payrolls from each member. Those members that did not respond were billed according to the results of their 2004 annual audit with an inflationary factor.

Some members were previously advised that their costs would increase more than the average due to their claims volume and frequency. This is reflected to every extent possible in the calculation of the experience modification. Your experience modification was developed from the losses and payrolls that were developed by your company.

Premium Payment:

The 25% deposit payment for 2006 is due on December 7, 2005.

The second payment for 2006 is due on January 10, 2006. Payments continue monthly until the final payment that is due in November 2006. Each billing contains a complete description of the calculation of your annual premium, an estimate of the required payments, and a payment schedule.

Employee Census:

Every member of the Fund must again report on the number of employees per location per shift. The required report is enclosed with the billing for 2006.

Please return the form to the Fund with your deposit premium payment.

Dividends:

You have all learned to expect dividends from the Fund. Due to the loss situation in 2004 there will not be a return of premium from that year. There will be a return of interest wherever allowed by the state. The members that were members in the years with excess premium will receive a share of the approved amount. The state has not approved the dividend at this time; you will receive further communications on this matter as soon as we have the available approvals.

The Trustees have requested \$2,000,000 in excess premium and all available interest from all years to be distributed to the members which qualify under the state authorization.

The Trustees have taken care to make this renewal procedure reflective of their continued efforts to help control your workers' compensation cost. Your continued participation in the Workers' Compensation Fund and efforts to reduce losses will ensure that the Fund serves your needs well into the future.

If you have any questions on the billing or attachments, please call either Glenda Moyle (ext. 1315) or Gary Wood (ext. 1316).

Sincerely,

Gary Wood
Fund Administrator

Encl.

REMINDER

Have you sent the Employee Census Form and your Payment of 25% of the 2006 Premium? Help save the Fund money by not requiring us to follow up with you on this matter.

What has changed this year?

Nearly \$3.43 million in excess funds and interest earnings have been approved and distributed to member companies.

The investment strategy has been enhanced by the selection of Al Gardner of the Citrin Group to administer the investment program.

The Trustees have endorsed a policy in regard to blood alcohol content. Basically, if you are not legal to be operating a truck under a CDL license, you should not be working with the equipment found in the normal shop. Your drug policy and alcohol policy go hand-in-hand in fighting against the causes of claims in the workplace.

The excess carrier completed a bench-marking study to review the claims performance of the group. The Fund's costs per claim were lower than a national control group and projected ultimate losses trailed behind the national average.

I believe the reason for these accomplishments are that the

operation of the Fund is our only business and the staff is dedicated to the operation of the group as an economical alternative to commercial insurance.

I hope you have all been happy with the services you have received from the Fund and trust that you will let me know if you are not.

HOLIDAYS NOTES

The Fund offices will be closed on December 23, 26 and 30, 2005. The office will be staffed on December 27, 28, and 29, 2005 and will resume normal operations on Tuesday, January 3, 2006.

My special thanks and acknowledgment of the Trustees' efforts over the year and the dedication of the Fund staff to a successful operation. Thank you all:



Glenda Moyle	Accounting
Donna Motley	Claim Manager
Kim Davis	Medical Claim Adjuster
Cindy Jackson	Indemnity Claim Adjuster
Marci Merath	Technical Assistant
Linda Murphy	Indemnity Claim Adjuster
Bill Hoke	Loss Control Coordinator
Chris Demeter	Loss Control Consultant
Ray Duff	Loss Control Consultant

Happy Holidays!

Christmas/New Year Survey Results

Our sincere thanks to the 133 companies that responded to the holiday survey. The average number of paid days off is 3.44. We hope the results will be useful to your business.

		<u>Open</u>	<u>½ Open</u> <u>½ Closed</u>	<u>Closed</u> <u>Paid</u>	<u>Closed</u> <u>Unpaid</u>
12/23	Fri	56.4%	15.0%	24.8%	3.8%
12/24	Sat	2.4%	2.4%	17.4%	77.8%
12/25	Sun	0.0%	0.0%	21.4%	78.6%
12/26	Mon	11.9%	0.0%	82.1%	6.0%
12/27	Tues	65.4%	0.0%	29.9%	4.7%
12/28	Wed	68.0%	0.0%	18.7%	13.3%
12/29	Thurs	66.4%	0.0%	24.2%	9.4%
12/30	Fri	41.2%	5.3%	44.3%	9.2%
12/31	Sat	3.2%	3.2%	15.3%	78.3%
1/1	Sun	0.0%	0.0%	18.7%	81.3%
1/2	Mon	41.9%	0.0%	55.8%	2.3%
1/3	Tues	100.0%	0.0%	0.0%	0.0%



2006 Annual Retirement Plan Limits

Each year the IRS releases the cost-of-living dollar limits as they relate to qualified retirement plans. It is important to stay updated with these limits to ensure that your 401(k), profit sharing, or other type of retirement plans are adhering to the IRS requirements. Many payroll systems can be automatically programmed with the annual maximum 401(k) limits for your convenience. If your payroll system allows for this programming, please review the 2006 limits to ensure compliance.

Please note: The Highly Compensated Limit (HCE) of \$100,000 for 2006 is used to determine the HCE status in 2007. An HCE in 2006 is determined by using the 2005 compensation total of \$95,000.

401(k) Pre-Tax Contribution Limit

The maximum amount your employees can defer pre-tax in 401(k) contributions.

2005 — \$14,000
2006 — \$15,000

Annual Compensation Limit

The maximum compensation that can be counted for all compliance testing and contribution allocation purposes.

2005 — \$210,000
2006 — \$220,000

Highly Compensated Employee Limit

The threshold limit for defining who is a Highly Compensated Employee as defined by IRS regulations.

2005 — \$95,000
2006 — \$100,000

Defined Contribution 415 Limit

The maximum dollar amount that an employee can have contributed to all qualified plans in both employee or employer contributions and forfeiture allocations.

2005 — \$42,000
2006 — \$44,000

Catch-Up Contributions

The maximum additional contribution that employees age 50 and over may contribute after reaching the 401(k) annual contribution limit.

2005 — \$4,000
2006 — \$5,000

For additional information, please contact **Freedom One Retirement Services** at 248-620-8077.

Freedom One is the endorsed 401(k) plan provider to the Michigan Tooling Association members.

2006 First/Second Quarter Business Trends Survey Results

Many thanks to the 140 member companies that took the time to respond to the latest Business Trends Outlook survey that was sent with last month's issue of **Tool Talk**. The figures in the brackets are the responses from the survey done six months ago.

1. Describe your company's operation:

Tools & Dies	9%	(14%)
Special Machinery	9%	(10%)
Precision Machining	28%	(24%)
Molds/Die Cast Dies	1%	(3%)
Metal Stamping/Fabrications	11%	(12%)
Prototypes	3%	(5%)
Cutting Tools	11%	(10%)
Others	28%	(21%)

2. How is your business now?

Excellent	6%	(10%)
Very good	24%	(17%)
Good	39%	(32%)
Fair	27%	(31%)
Bad	3%	(8%)
Very bad	1%	(2%)

3. Over the next six months, your company's business will:

Increase substantially	4%	(3%)
Increase moderately	47%	(38%)
Remain the same	42%	(50%)
Decrease moderately	5%	(8%)
Decrease substantially	2%	(1%)

4. Current average workweek:

Hours per week	46.6	(46.2)
----------------	------	--------

5. Current employment:

Hourly:	33.1	(33.9)
Salaried:	7.4	(6.8)

6. Compare to one year ago your current level of business:

	<u>Up</u>	<u>Same</u>	<u>Down</u>
Quoting activity	47% (79%)	42% (45%)	11% (24%)
Shipments	56% (67%)	26% (44%)	18% (36%)
Order backlog	42% (56%)	35% (46%)	23% (41%)
Profits	43% (46%)	28% (50%)	29% (50%)
Employment	37% (38%)	47% (74%)	16% (34%)

Comments from our Members

"...hoping our parking brake will hold."

2005 is our best year since 1996. (metal stamping/fabrication)

A level playing field would help. (injection molds/short run)

Business improvement is due to specific automotive programs. In particular, low exposure to Ford & GM. Overall automotive industry health we are neutral on. (tube bending)

Busy but margins are slim. (powder & paint)

Energy costs are starting to trickle through all segments of suppliers/vendors. (castings)

HSS costs still over \$7.00 per lb. (cutting tools)

I sure hope business holds together for a while. (precision machining)

If energy costs/raw material costs stabilized, profits would be up, then we would be increasing capital expenditure. (metal finishing)

It is getting rough in all regards. It could be the worst picture in 39 years. (fixtures)

It is impossible to make a profit at current prices for a full service tool & die. (tools & dies)

It seems like we are parked facing up hill. Hoping our parking brake will hold. (special machinery)

Jan & Feb 05 were terrible, the rest of the year has been much better, we hope it continues. (prototypes)

Let's hope we get paid for all this now. (precision machining)

Need to hire more people but very difficult to find! (metal stamping/fabrication)

Praying the Delphi fallout will be positive in the end. (plastics)

Qualified people are increasingly scarcer. It's very difficult to grow. (precision machining)

Record month in August, mediocre September, slow October—go figure... (steel service center)

Rising concerns over stability of major tier 1's. (cutting tools)

Sales thru 3rd quarter are down 2% from last year. Margins are substantially down from last year. (tools & dies)

Seems like the "old days"—at least this year. (precision machining)

Things are looking up—if the current trend holds 2006 will be the best year in the last 5. (precision machining)

Tier I bankruptcies are going to cause a great interruption in the economic growth in the state of Michigan. (precision machining)

Very uncertain future. (cutting tools)

Where you get your orders and from what industries are keys to a growing business. (cutting tools)

Working more for less, actually. Sales up slightly, margins down significantly. Hard time raising our prices! (molds/die cast dies)

Work has increased. Can't take full advantage due to lack of skilled help available. (precision machining)



MTA members can enjoy low web rates and special offers when making their car reservations online at www.hertz.com. Just remember to use our Association's CDP number 1499349 when making a reservation.

Members can also enjoy discounts at the airport as well as in their neighborhood with Hertz Local Edition. For a complete listing of Hertz Local Edition locations, visit www.hertz.com. Then click on "Locations, Cars & More".

Hertz rents Fords and other fine cars.



visit www.mtaonline.com

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
Oct 2005	195.2	581.5	676.2*
Sept	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*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
Oct 2005	199.2	596.7	694.0*
Sept	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*

Note: October 2005 CPI-W represents a 4.7% increase from one year ago; CPI-U a 4.3% increase.

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

CPI-W—.2886674 CPI-U—.2870447

TOOL TALK®

A Publication of the Michigan Tooling Association

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

Managing Director — Robert Dumont

Copy Editor — Mary Box

Layout / Design — Elaine Burger-Laskosky

TOOLTALK is distributed free to all MTA members.

Copyright © 2005 Michigan Tooling Association All Rights Reserved

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

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