



# TOOL TALK

A Publication of the Michigan Tooling Association

## From Rob's Roost

by: *Rob Dumont,*  
*Managing Director*



## ANOTHER DAY IN A NEW YEAR

We continue our efforts to improve the MTA website with components that add value to your membership in the Association. In recognition that it is both an expensive and time consuming venture to find staff, we have begun to post information on individuals who are seeking employment. You can access information on such individuals by visiting the 'Members Only' section of the website. Two observations are appropriate here, first; listings are in the 'Members Only' section to ensure that third parties who are not members of MTA do not have the advantage of the postings, and, second; we do not list job openings so that members are not subjected to the loss of an employee(s) through our site. Hopefully this new component will grow into a useful tool for our members.

If you have equipment that you want to sell or are looking for equipment to buy send us the details and we will create another option on the site. Currently there is no fee for such listings and unless we run into some unforeseen costs, I anticipate that there will be no change in that policy.

On another front, I have had conversations concerning the products offered by the MTA Insurance Agency as well as the MTA Workers' Compensation Fund. Certainly each entity must be competitive in terms of product offerings and the cost(s) of those products or it is reasonable to anticipate that members will place their business elsewhere. That is as it should be.

A word of caution is in order however. Be aware that most offerings, regardless of the source will be similarly priced so, if you find a product that is just too good to turn down in terms of cost, you might reasonably expect a 'BUMP' when the contract is next renewed. That 'BUMP' will very likely compare unfavorably with what you would have had had you not switched and quite possibly the 'BUMP' will relieve you of the short term savings you realized by making the switch. There are those out there who practice in the field of 'Buying the Business', with the intention to get their original investment back next time around. Neither the MTA Agency nor the MTA Workers' Compensation Fund engages in these practices although each has seen members fall victim to them.

The results of the recent election to fill four vacancies on the MTA Board of Directors have now been tallied. Incumbents George Buhaj (**Avon Broach & Production Co.**), Herb Trute (**T & W Tool & Die Corp.**) and Irvin Swider (**Future Products Tool Corp.**) were re-elected while Joe Padula (**Vicount Industries Inc.**) is a newcomer to the Board. All offices are effective the Annual Meeting of the Association in April of 2006. We thank all our members who stood for election and were willing to serve the Association in this important and worthwhile role.

We anticipate another seminar on the Tooling Lien Act & Bankruptcy legislation in the near future—date, location and time will soon appear on our website.

The brain is a wonderful organ. It starts working the moment you get up in the morning and does not stop until you get into the office.

—Robert Frost

## Inside This Issue

- Page 2 **Mark's Remarks**
- Page 3 **In Memoriam / Legislative Update**
- Page 4 **From the Desk of Gary Wood**
- Page 5 **Tax Information / Quotes on Work**
- Page 6 **Members In the News / Litigation Abuse**
- Page 7 **FYI / Welcome New Members**
- Page 8 **Personnel / MTA Endorsed Providers List / CPI-U/W**

## MTA Calendar of Events—January 2006

Remember to visit the Calendar on the MTA website at [www.mtaonline.com](http://www.mtaonline.com) for details and up-to-date information.

- 17 MTA & NTMA sponsored dinner presentation  
**"Profit Enhancement Strategies for Tool & Die Mfg"**  
5:30 pm @ the Club Venetian in Madison Hts  
RSVP Anne Cairns 586-677-5568 / [detroitntma@aol.com](mailto:detroitntma@aol.com)
- 18 MTA Board of Directors meets
- 19 MTA WCF Board of Trustees meets

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## Mark's Remarks

by: Mark Tyler, General Manager  
MTA Insurance Agency



### Update on Dependent Law Riders

Earlier this year, we advised you that BCBSM would be filing new membership riders to allow groups to comply with the new Working Families Tax Relief Act. Upon further review, the BCBSM Office of the General Counsel has determined that all of our groups are able to comply with WFTRA's provisions by using their existing riders.

Groups with our existing certificates and the family continuation, dependent continuation or sponsored dependent riders remain in compliance with the federal law that redefined the eligibility standard for dependent child status for federal tax purposes.

The Working Families Tax Relief Act, signed into law by President Bush in October 2004, modified the definition of "dependent" for income tax purposes.

The new IRS definition of "dependent" acknowledges two status categories: "qualifying child" and "qualifying relative." A "qualifying child" is considered a dependent until the end of the year he or she turns 18 or, if a full time student, the end of the year he or she turns 23. A "qualifying relative" is a new status category established by WFTRA, and applies to a full-time student until the end of the year he or she turns 24. The qualifying relative status can be extended if the dependent meets specific criteria that are similar to those contained in BCBSM's sponsored dependent rider.

The language in our current dependent riders extends coverage until the age of 19 (25 if a dependent is a full-time student) which does not create a problem under the new IRS definitions. In most cases, if an individual meets the BCBSM dependent requirements, he or she will also meet the requirements under the new IRS definitions.

If the criteria for either of these status categories are met, the benefit plan will usually not be counted as taxable income to the employee. It is important to note that even if the dependent does not meet either of the new tax definitions, the employer can still provide coverage, but the market value of the benefits will be considered taxable income to the employee.

BCBSM's certificates and dependent continuation riders remain compliant with the law. Employers keeping their current FC, DC or SD riders in place preserve their ability to make the following business decisions:

- Terminate dependent benefits at the age specified in the tax legislation (18/23).

- Terminate dependent benefits at the age specified in existing BCBSM riders (19/25) with possible tax liability for the employee.
- Continue coverage indefinitely for "special situation" dependents, who meet criteria for either "permanently disabled" or "qualifying relative" status (under terms of our SD rider).

It is important to remember that the WFTRA law deals with tax issues and not with benefit issues. These tax issues concern the employer and employee and do not involve BCBSM. While BCBSM makes various riders available to groups, they do not dictate how the employer makes use of those riders to implement their own business decisions.

All decisions regarding WFTRA compliance are up to the employer. This means that the employer will decide:

- The age after which benefits will no longer be provided to dependents.
- The monthly premium contributions (if any) to be made by employees for continuation of dependent coverage.
- Procedures for withholding and reporting of taxes due on the value of dependent benefits, if and when applicable.

Note that the decision any individual employer makes in regard to the termination dates for dependent coverage generally will not be reflected in their *Your Benefit Guide*, unless those stipulations have previously been included in an approved ASC Benefit Modification. Groups without ASC modifications should make certain that this eligibility information is reflected in their Summary Plan Description.

### Online EOBs Now Available for All Eligible Michigan Subscribers

Effective immediately, eligible Blue Cross Blue Shield of Michigan and Blue Care Network Michigan subscribers can now sign up to receive their explanation of benefit statements online.

Online EOBs make it more convenient for BCBSM and BCN subscribers to do business, as well as to help organize and reference benefit and cost-sharing information more easily than with paper statements.

The great news for subscribers is that they will be able to access their EOBs online securely from any personal computer at any time to track the following:

- Their health care services;

- Benefit payment histories; and
- Status of their deductibles and copayments.

To register for online EOBs, subscribers can go to [www.bcbsm.com/eob](http://www.bcbsm.com/eob) and follow the instructions. Subscribers who sign up will no longer receive paper EOB statements through the mail, potentially saving BCBSM millions of dollars annually on printing, postage and paper expenses.

Recently, the Blues conducted a pilot in which more than 1,000 Blues employees signed up to receive their EOBs online. Feedback received during the pilot was instrumental in finalizing the rollout to subscribers.

Additional exciting enhancements for customers and members, including the introduction of a full suite of web-enhanced services for members, will be launched in 2006 as part of the Simplify the Blues initiative. Details will be forthcoming.

### Items of interest:

#### HOPE FOR MIGRAINE SUFFERS

Migraines account for more sick days than just about any single medical issue after the common cold. New research shows that there may be new uses for “old” drugs to help with migraines.

Topamax, an epilepsy treatment for many years, was recently approved to treat extreme headaches. More than 90% of patients get through a course of Topamax treatment with only minor side effects, such as tingling in fingers and toes and weight loss. More serious side effects, including memory and speech problems, are rare.

Also in the future, PREGABALIN (Lyrica), approved to treat peripheral neuropathy, may prove useful for migraines. It is now available in the US but must go through further studies before it will be approved for headache use. Some doctors may prescribe this or other medicines for off-label use by migraine patients.

#### FOOD FACTS

Tea—One cup of black tea has enough fluoride to help prevent tooth decay—and green tea has twice as much. Green tea is also richer in flavonoids and antioxidants.

Parsley—To boost flavor and nutrition in salads, consider parsley. Just one ounce provides 43% of the Recommended Dietary Allowance for vitamin C and 18% of the RDA for iron in men (12% in women)—plus 1 mg of beta-carotene.

## In Memoriam

It is with deep regret that we note the passing of Adele Theuerkorn, wife of the late Gay Theuerkorn and mother of Gary Theuerkorn, owner of **Hillside Tool & Die Co.** Mrs. Theuerkorn passed away on December 4, 2005. She leaves behind 5 children, 10 grandchildren, and 7 great-grandchildren.

Memorials may be sent to either the Alzheimers Association or Lighthouse Hospice, both located in Southfield.

Our sincere condolences to her family and friends.

## Legislative Update

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



Governor Jennifer Granholm has signed into law two of the bills in the “tooling package”. HB 4818 increases the employee cap from 50 to 75 employees for tool and die companies applying for a tax break under the Renaissance Recovery Zone Act. HB 4817 allows local governments that have a Tool and Die Renaissance Recovery Zone to revoke the 15 year tax breaks at 5 year intervals if the company is not living up to their end of the deal.

The Governor has also signed legislation into law intended to provide tax relief and keep manufacturing jobs in the state. The bills give manufacturers a 15% refundable personal property tax credit, a 100% personal property tax credit for businesses moving to or expanding in Michigan and adjusts the sales apportionment factor to 95% by 2008. The bills also give tax cuts to Delphi and Visteon plants.

The Michigan Economic Development Corporation has announced that 11 tool and die coalitions have been approved for tax free Tool and Die Renaissance Recovery Zone designations. The zones allow companies to operate free from state and local taxes for up to 15 years to help them compete in a global economy. Unfortunately, the Blue Water Coalition, which consists of 9 MTA member companies, was the only one of the 16 applicants that was not granted a designation and will not become a Recovery Zone.

We will continue to work with Senator Jason Allen, R-Traverse City, and Rep. Rick Baxter, R-Hanover, to improve the 2003 Tool and Die Renaissance Recovery Zone Act so that it is more useful to MTA members.

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## From the Desk of Gary Wood

MTA WCF Administrator



### Will Those of You That Liked 2005 Let Me Know Why?

I cannot remember one time in my life that so many events strung together in an ongoing cacophony of disaster as we saw in the last year! Mother Nature was taking the world to task in a seemingly endless series of events which could not be controlled by mankind or the government (even discounting what the mayor of New Orleans has to say).

What is the reason for this ongoing threat to humanity from Tsunamis to the Chicken Flu with Hurricanes thrown in for good measure? Maybe we just see and hear too much information and are overwhelmed with the grief of others so that we begin to think that Chicken Little was an optimist.

What if the answer to a happier existence is as simple as not listening to the popular press making news? The problems would still be there, but you would not see them in living color four times between 6 and 7 p.m. It is all about grabbing headlines and ratings from the other news stations.

When I was growing up in Waterford, we did not have early warning systems for snow storms and we got along all right. Mr. Smith, the head of maintenance at the bus garage, decided on his way to work if it was too slippery to take a chance on ditching a bus; and he called WPON radio in Pontiac (that's right, we did not have a television) and they announced it every fifteen minutes for three hours and we all went about business.

Now you have storm team coverage 48 hours in advance of the first flake and we spend two days buying batteries and snow shovels! Folks, a snow storm is not that bad; we just need to learn to cope again!

I am going to sound like an old geezer when you read this, but I assure you that less than fifty years ago we got along just fine and we were leading the world in manufacturing and technological pursuits. Now the Big Three is soon to become the Domestic Six and who knows what the world will be like in another fifty years.

But I am sure of one thing: the people of the world will all be involved in a society that is international in nature; there will be room for the Mom and Pop shops, but to go large you will have to go global. With all of the information technology available right now you should be on board, or get used to talking to yourself because nobody is coming to see you if you are not out there to be seen. Maybe your next customer will be in India; what difference does it make where you sell your product as long as you sell it?

If you learn to cope with what is going on you likely can have a successful existence, but you cannot sit around longing for the good old days and watching that existence slip away in the past—no matter how good the past was.

#### The Fund, the Fund:

Well, we got through another renewal. The Fund, for those of you that pay attention to the details, has obtained the mandatory excess insurance from another source for 2006.

The cost drivers of drug inflation, medical inflation, increased average weekly wage, and a few ugly claims in 2004 forced the Fund to raise the rates charged the members by 5%. This was the first rate increase since before I started working for the Fund in 1998. Many of the members had an additional increase due to the impact of the 2004 year on their individual experience modifications.

Some members protested the increase and the effect their claims had on their costs; the result comes from the member's experience. If there were no claims we might not have had an increase.

There were claims in the 2004 year; there were more claims than the excess carrier expected and they may be paying for those claims. Insurance companies do not forget and they remembered our group's experience in 2004. Here is an equation used in Insurance School:

Higher than expected claims = Higher premium at renewal

The moral of this story is, if you do not like higher premiums, do what you can to control the claims.

One bit of good news and it is a true story:

The Fund staff spent a lot of time in 2005 looking at the claims situation and the acceptability of loss control recommendations at the members' facilities as a result of the 2004 year. One of our very well respected loss control people went out on a limb and did not recommend that a certain member be cancelled because they appeared to be trying hard to control their losses even though they were having horrendous results.

Shortly before the renewal, the loss control person met with the owner for the first time (in lieu of his staff) to discuss the possible return to work of previously injured employees and how this could result in a lessening of the expense to that member. Since the claims were far more than the premium paid, the rest of the members would benefit as well by controlling this cost.

The owner responded by telling loss control "that is not going to happen—it is your problem, you are the insurance company".

What's the good news? They quit the Fund!

Try to make a difference and have a safe and happy 2006!

## TAX INFORMATION

### The IRS Offers These Tax Tips

You can avoid headaches at tax time by keeping track of your receipts and other records throughout the year. Good record-keeping will help you remember the various transactions you made during the year, which in turn may make filing your return a less taxing experience.

Records help you document the deductions you've claimed on your return. You'll need this documentation should the IRS select your return for examination. Normally, tax records should be kept for three years, but some documents—such as records relating to a home purchase or sale, stock transactions, IRA and business or rental property—should be kept longer.

In most cases, the IRS does not require you to keep records in any special manner. Generally speaking, however, you should keep any and all documents that may have an impact on your federal tax return:

- Bills;
- Credit card and other receipts;
- Invoices;
- Mileage logs;
- Canceled, imaged or substitute checks or any other proof of payment; and
- Any other records to support deductions or credits you claim on your return.

Good record-keeping throughout the year saves you time and effort at tax time when organizing and completing your return. If you hire a paid professional to complete your return, the records you have kept will assist the preparer in quickly and accurately completing your return.

For more information on what kinds of records to keep, see IRS Publication 552, Recordkeeping for Individuals, which is available on [www.irs.gov](http://www.irs.gov) or by calling 1-800-TAX-FORM (1-800-829-3676).

When a married couple files separate returns and one spouse itemizes deductions, the other spouse must also itemize and cannot claim the standard deduction. Non-residents, aliens, dual-status aliens and individuals who file returns for less than 12 months cannot itemize deductions.

## IRS & Treasury Provide Guidance to Hybrid Manufacturers

The IRS and Treasury have provided guidance on a process that manufacturers can use to certify the amount of credit the purchaser of a hybrid or lean burn vehicle can claim. Taxpayers who are purchasing these vehicles will be able to rely on the manufacturer's certification when they claim the credit on their tax return.

The tax credit for hybrid vehicles, which was enacted by the Energy Policy Act of 2005, may be as much as \$3,400 for those who purchase the most fuel-efficient vehicles. Hybrid vehicles have drive trains powered by both an internal combustion engine and a rechargeable battery. Many currently available hybrid vehicles will qualify for the tax credit. The guidance also provides a similar certification process for advanced lean burn technology vehicles.

Since taxpayers may claim the full amount of the allowable credit only up to the end of the first calendar quarter after the quarter in which the manufacturer records its sale of the 60,000<sup>th</sup> hybrid and advanced lean burn technology motor vehicle, consumers seeking the credit may want to buy early in the year.

The Energy Policy Act also provides tax credits for motor vehicles that are not covered by the above guidance. The other vehicles eligible for credits are fuel cell vehicles, alternative fuel vehicles, and hybrid heavy trucks. The IRS will issue guidance providing certification procedures for these vehicles in the near future.

## Quotes On Work

The trouble with unemployment is that the minute you wake up in the morning you're on the job.

—Slappy White

Doing nothing is very hard to do...you never know when you're finished.

—Leslie Nielsen

A good rule of thumb is if you've made it to thirty-five and your job still requires you to wear a name tag, you've made a serious vocational error.

—Dennis Miller

The easiest job in the world has to be coroner. Surgery on dead people. What's the worst thing that could happen? If everything went wrong, maybe you'd get a pulse

—Dennis Miller



## MEMBERS IN THE NEWS

**Lunar Industries, Inc.** of Clinton Township is proud to announce that, as part of the Eastern Michigan Tool & Die Collaborative, they have been approved by the Michigan Strategic Fund Board for designation as a Recovery Zone for 15 years. Congratulations.

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**Columbia Marking Tools** of Chestfield Township has expanded its bottle marking line to include both roll and peen marking technologies. For over twenty years, Columbia Marking Tools has been designing and building special production roll marking machines for commercial metal bottles and cylinders that range from 14 to 81 inches in length and from 3 to 8-1/2 inches in diameter. Now they have applied their Richter UniGrav programmable peen marking technology to the same type of bottle marking machine design, giving them more capability for bottles and cylinders with thinner walls, lighter weights and softer materials.

Columbia Marking Tools is one of North America's leading suppliers of steel stamps. They also design and manufacture other metal and plastic marking equipment including roll marking dies, roll marking and impact marking machines, peen markers, numbering heads and special marking machines.

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**Moeller Manufacturing Company** of Plymouth, a leading designer and manufacturer of standard and special die components, has introduced a new mechanical stripper design called the True-Strip™. The True-Strip is a precision-machined device that is compact, convenient, interchangeable, fits directly onto industrial standard retainers with one screw and complies with all NAAMS specifications. The die-spring activated mechanical stripper for punches now provides the highest performing and most versatile stripping unit in the metal forming industry.

The True-Strip is currently available in seven inch and metric, heavy-duty, ball-lock shank diameters. CAD data and solid models are available for download at [www.moellerpunch.com](http://www.moellerpunch.com). Custom designs are available upon request.

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

## Litigation Abuse Drags Small Company Into Fire Suit

Fires are usually tragic. Unfortunately, sometimes the legal system makes the aftermath even more of a tragedy than it needs to be. Use of the “whipsaw” tactic—where lawyers get one company to settle in the hope that others will feel more compelled to do so, only tends to spread the misfortune even more.

A fire in a high-rise had a lot that went wrong. Afterward, however, the company that had anything to do with trying to put the fire out ended up being sued, even if the company nor its equipment had no true liability for what went wrong.

One small manufacturer of fire hose nozzles, for instance, was named in the high-rise lawsuit because of “failure to warn.” Its alleged failure? To warn that the fire hose nozzle will not work without water. Due to a defective generator that failed to start when the electricity was turned off, the standpipe pump could not apply the pressure needed to send water through the nozzle, rendering it ineffective. No water, no nozzle.

Early on, more liable defendants settled. And, of course, juries would not be told about the others settling. With each successive settlement, the legal concept of joint-and-several liability was making the small manufacturer potentially more and more liable if a jury found against it and any remaining defendants despite its lack of liability. The opposing counsel made an offer to settle at \$3.9 million (\$100,000 below the company's insurance coverage of \$4 million), which the company felt forced to accept although it probably should not have been in court in the first place.

In the end, a large company that also had no true liability, but that did have the financial means to stare down the plaintiffs' lawyers, dare them to take it to court. The suit was dropped one day before trial. But not before the whipsaw tactic had been successfully used to force small companies with no liability to settle.

All of the non-labile companies that were sued were forced to expend time and money that could have been put to use much more productively.





On January 17, 2006, MTA joins with the National Tooling & Machining Association to present the dinner meeting “**Profit Enhancement Strategies for Tool & Die Manufacturers**”. The meeting, hosted by UHY Advisors, will feature Al Aceves and Ravi Nayar discussing issues such as cost management, process and systems support, management reporting, and minimizing tax liabilities through the issuance of state and local incentives.

Social hour starts at 5:30 pm with dinner at 6:30 pm followed by the presentation. RSVP to Anne Cairnes from the NTMA at 5/86-677-556/8 or to [detroitntma@aol.com](mailto:detroitntma@aol.com).

We look forward to seeing you there.

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The **US Postal Service** has raised its rates effective January 9, 2006. First class mail will get a two cent increase to thirty-nine cents, which is a 5% hike. Other rate increases include:

	Old Rate	New Rate
1st Class Mail	\$0.37	\$0.39
Postcard	\$0.23	\$0.24
Priority Mail	\$3.85	\$4.05
Express Mail	\$13.65	\$14.40
Parcel Post, 2 lb.	\$4.14	\$4.36
Certified Mail	\$2.30	\$2.40

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The Internal Revenue Service has issued the **2006 optional standard mileage rates** used to calculate the deductible costs of operating an automobile for business, charitable, medical or moving purposes. Beginning Jan. 1, 2006, the standard mileage rates for the use of a car (including vans, pickups or panel trucks) will be:

- 44.5 cents/mile for business miles driven;
- 18 cents/mile driven for medical or moving purposes; and
- 14 cents/mile driven in service of charitable organizations, other than activities related to Hurricane Katrina relief.

The new rate for business miles compares to a rate of 40.5 cents per mile for the first eight months of 2005. In September, the IRS made a special one-time adjustment for the last four months of 2005, raising the rate for business miles to 48.5 cents per mile in response to a sharp increase in gas prices, which topped \$3 a gallon.

The **employee W-2 add-on for group term life insurance** remains the same. The Internal Revenue Service regulations state that the cost of any employer provided group term life insurance in excess of \$50,000 is taxable income to the employee covered.

The IRS has published the chart below to figure the amount to add to each employee’s Form W-2:

Age at the end of taxable year	Cost per \$1,000 of insurance per month
Under 25	\$0.05
25-29	\$0.06
30-34	\$0.08
35-39	\$0.09
40-44	\$0.10
45-49	\$0.15
50-54	\$0.23
55-59	\$0.43
60-64	\$0.66
65-69	\$1.27
70 & Above	\$2.06

To illustrate, take for example an employee who has \$75,000 of group term life from January to June and \$125,000 from July to December. The employee is age 60 at December 31, 2004.

$\$75,000 - \$50,000 / 1,000 * .66 * 6 \text{ months}$	\$ 99.00
$\$125,000 - \$50,000 / 1,000 * .66 * 6 \text{ months}$	<u>\$297.00</u>
<i>Total to add to W-2 wages</i>	<i>\$396.00</i>

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The **Social Security wage base maximum earnings** taxable for 2006 is \$ 94,200.00. For information on other tax, pension, and business related limits, see the “Administrative Links” button on the homepage of our website, [www.mtaonline.com](http://www.mtaonline.com).

## Welcome New Members!

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

- ❖ **Northwest Tool & Machine, Inc.** of Jackson, Michigan; and
- ❖ **North Shore Manufacturing Corp.** of Coloma, Michigan, specializing in the manufacture of zinc and aluminum castings and assemblies.



## THE MARKETPLACE



### Personnel Available:

**Director of operations** seeks position with a progressive, growing and quality focused organization that will challenge and utilize his skills, experience and education. Background includes full P&L responsibilities, new product development, long-term strategic planning, budgeting, inventory management, M&A activities, and equipment purchasing. **Ask for Resume 06-01.**

**Human resources manager** seeks position that will utilize knowledge and past experience. Background includes ability to successfully collaborate with multiple groups, comprehensive awareness of labor laws and benefits administration, and hands-on operation experience in information technology, hospitality and educational industries. **Ask for Resume 06-02.**

## 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
<b>Nov 2005</b>	<b>193.4</b>	<b>576.1</b>	<b>670.0*</b>
Oct	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*

### CPI-U All Urban Consumers

Month	82-84	1967	57-59
<b>Nov 2005</b>	<b>197.6</b>	<b>592.0</b>	<b>688.4*</b>
Oct	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*

**Note: November 2005 CPI-W represents a 3.5% increase from one year ago; CPI-U a 3.5% increase.**

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

CPI-W—.2886674 CPI-U—.2870447

## TOOL TALK®

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Send to MTA—Attention: **Tool Talk** Editor.