



TOOL TALK

A Publication of the Michigan Tooling Association

From Rob's Roost

by: Rob Dumont,
Managing Director



ONWARDS...

Last week we held the third presentation of our seminar on Lien Laws and Bankruptcy in the historic Durant-Dort Building in Flint. The seminar was very well attended and we were fortunate, at the conclusion, to have been provided with a most interesting tour of the building. The building is where General Motors was born. If you haven't seen it, it is well worth a visit. We are very grateful to the Flint Area Visitors and Convention Bureau and its President and CEO, Jerry Preston, for their generosity in hosting the event.

I want to apologize for the confusion created when we mailed out incorrect information on the seminar with Tool Talk last month. To ensure accuracy, **we will NOT be repeating the Lien and Bankruptcy seminar on March 22, 2006.** We tried to schedule for that date but, unfortunately, our presenters are committed elsewhere at that time. There remains additional interest among members who have not yet been able to attend the seminar so I am looking to arranging a fourth presentation, as soon as possible. I will keep you informed!

On March 27, 2006 from 9:00 a.m. to 11:00 a.m. MTA will be hosting, in conjunction with the Michigan Manufacturing Technology Center (MMTC), the Michigan Manufacturers Association, the Jackson Area Manufacturers Association and the Jackson Community College Business and Industry Support Center a Lean Information Meeting: **TOOLING & EQUIPMENT INDUSTRY SURVIVAL OF THE FITTEST!** See the brochure included with this mailing of Tool Talk. This is a very worthwhile presentation that visits areas of operations often overlooked or ignored in the application of LEAN methodologies. Plan to attend and get your reservations in early as

space, while not unduly limited, is not unlimited either!

On the seminar scene, effort is currently underway to develop for presentation a series of topics of interest to the members and, as importantly, to 'staff' on subjects frequently encountered in day to day operations. One of the thrusts is that *staying out of difficulty is less expensive and time consuming than getting out of difficulty.* The ability to identify a situation as it arises also affords the opportunity to deal with it appropriately before it becomes a problem.

Your Association's Annual Meeting will be held at MTA on Wednesday, April 19th, 2006. Please plan to attend! In addition to a review of the prior year at the Association, the new Officers and a new Director will formally take office. As plans are completed for the meeting we will post them on the website and, of course, more information will follow in Tool Talk.

Together with your President Herb Trute (**T & W Tool and Die Corp.**), I will be in Washington D.C. in the 3rd week of March to visit with various members of Congress from Michigan and elsewhere. These meetings afford the opportunity to take our concerns directly to the people who make our laws and who have more ready access to people who can influence policy decision makers. If you have a message you would like to have delivered, I will be pleased to carry it. Just contact me by phone, email or, the other kind of mail. This is your Association, we seek and value your input.

I am told there are two types of people in this world: *"...them that's Irish, and them that wish they were!"* Do enjoy St. Patrick's Day on the 17th and by all means be sure there is a designated driver if vehicular transportation is part of the festivity or the aftermath.

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MTA Calendar of Events—March 2006

- 14 MTA & NTMA sponsored dinner presentation: **"Building a Winning Team"**
5:30 pm @ the Club Venetian in Madison Hts.
RSVP Anne Cairns 586-677-5568 / detroitntma@aol.com
- 15 MTA Board of Directors meets
- 15 MTA MSD Data Forms due
- 16 MTA WCF Board of Trustees meets
- 27 MTA & MMTC LEAN Information meeting
"Survival of the Fittest!"
9:00 am - 11:00 am @ MTA offices

Mark's Remarks

by: Mark Tyler, General Manager
MTA Insurance Agency



Now Receive EOBs Online from the Blues:

Effective immediately, eligible BCBSM and BCN local members can sign up to receive their explanation of benefit statements online.

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

The great news for members is that they will be able to access their EOBs online safely and 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 co-payments.

To register for online EOBs, members can go to www.bcbsm.com/eob and follow the instructions. Members who sign up will no longer receive paper EOB statements through the mail, potentially saving the Blues millions of dollars annually on printing, postage and paper expenses. Note that members may reverse their choice at any time.

BCN Boosting Quality With New Chiro Network:

Blue Care Network has changed the way it handles referrals for some chiropractic services.

Members must now receive all spinal manipulation and chiropractic X-ray services from within a newly created network of participating chiropractors OR, as before, from a BCN-contracted doctor of osteopathy. Chiropractic services require a referral from the member's primary care physician.

Previously, a member could receive services from any chiropractor if they were able to obtain a referral from his or her PCP. Now, BCN will only pay for services a member receives from within the network of BCN credentialed chiropractors; the current BCN network of osteopathic doctors remains unchanged.

The change, which was effective Jan.1, 2006, applies to all HMO plans as well as the BCN Advantage Medicare plan.

By limiting member access to a network and managing chiropractic services more closely, BCN expects to improve the quality of care members receive while creating cost-saving

opportunities. The limited size of the new network reflects current usage trends among BCN members as well as practice patterns among chiropractors; a large network was deemed unnecessary due to low utilization. However, BCN will continue to monitor access to the network and will add providers where necessary.

A list of participating chiropractors is available on BCN's website or by calling BCN Customer Service at 1-800-662-6667. Letters have been sent to members and providers explaining the change.

Members who are currently receiving services from chiropractors who are not in the new network should immediately contact their primary care physician so they can begin the process of transferring services to a participating chiropractic provider. Care Management will continue to consider spinal manipulation and X-ray services received from out-of-network chiropractors for members who are not within traveling distance of a network provider.

GET ORGANIZED!

There are new tools that can help you organize your medical records and keep track of your health care spending:

- ❖ You can create a free electronic medical record at www.iHealthRecord.org. Enter your medical history, emergency contacts, medications and allergies. If you switch providers, your new doctor can access the information or you can print it, easing the paper trail.
- ❖ Quicken Medical Expense Manager (approx. \$50 for Windows) tells you how much you're spending and on what, so you can figure out which plan may be best for you, (if you have a choice of more than one) and what services you need covered. Use it to determine if expenses qualify for a tax deduction, keep track of bills, note insurer disputes and more.

HIGH-FIBER, LOW-FAT DIET:

A high-fiber, low-fat diet may prevent heartburn. Recent findings show that people who ate four servings of fat were twice as likely to have heartburn than those who ate one serving. Heartburn, which affects about one in five Americans, is caused when stomach acids enter the esophagus. Fat may increase reflux by filling the lower end of the esophagus, thus making it easier to reflux. It also promotes obesity, which is a risk factor for reflux. Fiber may bind to some of the fat, making reflux less harmful. If left untreated, heartburn can lead to ulcers, bleeding in the esophagus and esophageal cancer.

The New Detroit Science Center

A National Academy of Sciences report states that for the cost of one chemist or one engineer in the U.S., a company can hire about five chemists in China or eleven engineers in India. An International Math & Science Study reports that China produced 4 times more BS engineering degrees than the U.S. and Japan produce twice as many. It also reports that U.S. students are being out-performed by other nations in math and science; and the longer they are in school, the further behind they rank.

A poll released by Public Agenda (a public opinion research group that tracks educational trends) reports that only 50% of students in grades 6 to 12 say that understanding sciences and having strong math skills are essential for them to succeed in life after high school. Employers and college professors say huge numbers of high school graduates do not show up with enough skills in these fields.

What can you do to help the children of today to become more excited and interested in math and science? The Detroit Science Center is working to develop labs and exhibits to interest kids in tech careers. The plan is designed to get children excited about engineering and technology careers by building hands-on exhibits and labs in the areas of space, transportation, and medical science and technology. A new astronomy lab was opened last fall. They are even planning a "Fun Factory" that simulates a manufacturing environment with conveyors, robots and real automotive parts. It will illustrate how math and science are applied in the manufacturing of consumer products.

The Science Center currently offers laboratories with hands-on exhibits in the areas of space, life sciences, motion, energy, waves and vibrations, and a learning resource center along with the IMAX Dome theatre and a four-story high planetarium.

Log onto the Detroit Science Center website at www.detroitssciencecenter.org to receive a Buy One, Get One Free coupon for general admission to the center. With over 200 hands-on exhibits and live demonstrations and shows, maybe you can interest one of today's youths to get geeked about math and science!



Legislative Update

by: *Judy Augenstein*

Legislative Consultant, Lansing



Representative Morris Hood III, D-Detroit, has been appointed to the House Appropriations Committee and Rep. Rich Brown, D-Bessemer, became the Democrats' new Vice Chair of Appropriations. Hood is replacing former Rep. Clarence Phillips, who stepped down to become the mayor of Pontiac. Brown is taking over for Rep. Gretchen Whitmer, D-East Lansing, who is running for the 23rd Senate seat replacing Senator Virg Bernero, who became mayor of Lansing.

The House hopes to introduce a bipartisan alternative energy package that is largely based around promoting E85, which is a fuel that blends 85% ethanol and 15% gasoline. E85 fuel costs less than traditional fuel, burns cleaner than gasoline and is renewable. The package would increase the number of E85 gas stations in Michigan, offer tax incentives for stations who put in E85 equipment, increase diesel standards and create 10 new Renaissance zones for alternative energy production. Ford and GM have been pushing vehicles that use E85 fuel, but in order for the cars to take off, gas stations need to supply the fuel. Putting in E85 equipment is expensive, so the package also includes incentives for businesses to convert the pumps. Those offering E85 pumps would also get a \$.07 discount on the motor fuel tax.

The Legislature is beginning work on the state budget for the Fiscal 2006-07 year. The Governor wants to close "tax loopholes" while the Republican Majority in the House and Senate want to cut state spending. The budget game begins!!

Senator Valde Garcia, R-Howell, has introduced a joint resolution that would allow Senators and House members who are called into military duty to collect all medical health benefits, but their pay be collected by a gubernatorially appointed temporary replacement legislator. Under SJR "J", the governor would make the appointment based on a nomination by the absent member. The temporary member would be of the same party as the absent person, would complete all legislative duties and would receive the correlating salary and benefits. Senator Garcia stated "My concern is that with this war going on, we will eventually have some of those who are in reserves and in office going back and then a district is left without representation." The resolution is modeled after one passed in Texas.

Senator Jason Allen, R- Traverse City, again has indicated his desire and willingness to assist MTA with our effort to fine tune the Renaissance/Recovery Zone Act which was passed in 2003 to assist the struggling tool and die industry.

From the Desk of Gary Wood

MTA WCF Administrator



If you read this you made it through another winter—Not everyone is that fortunate and it is hard to remember that at times.

Not one to easily fall into false exuberance, I am always enthralled and amused by the comments attributed to the elected officials or, those that would like to be.

Not long ago, Michigan's Governor signed the 21st Century Jobs Fund bills which instigates the spending of \$2 billion in the areas of life sciences, alternative energy, advanced manufacturing and homeland security. These are great life long pursuits that will require advanced education and training. I wonder when they are going to start training my 51 year old neighbor that made the unfortunate decision to drop out of high school in grade nine because he could not read?

The Governor also released information on the decreasing cost of Workers' Compensation in Michigan citing the decrease as "a sign of the continually improving business climate in Michigan." The decrease was attributed to a reduced number of work related injury claims. Or, as I like to say, they shipped all of the production jobs to China so there are fewer jobs to get hurt on.

Meanwhile, across the river, the cost of Workers Compensation was increased in the provinces of Ontario and Quebec. The Ontario Workplace Safety & Insurance Board raised the average premium by 3%. The board said the increase was needed because of the program's substantial unfunded liability (\$7.1 billion!). "Ontario employers were disappointed by the decision to raise the premium." I guess it is difficult to face the fact that the government will not subsidize your costs. In Michigan it is a requirement that the workers' compensation program be fully funded at all times.

Well, there goes my allotted three column inches of non-Workers' Compensation Fund related information that I wanted to share.

Fund News:

The Fund has just completed the 30th year of operation and, as such, a few observations are in order; over the last thirty years the Fund has responded to over 134,000 claims paying in excess of \$201 million in benefits while maintaining an overall loss ratio of less than 55%. Meanwhile, the members of the Fund have received dividends totaling nearly \$75 million. These are the reasons the Fund has been successful. From 1996 through 2005 the Fund did not pass any cost increases on to the members. Instead, extensive steps were taken to reduce the cost of the fixed and variable expenses by staff

reductions and intensive contract negotiations with Fund suppliers. In 1996 the cost of the business end of operating the Fund was \$4.4 million, over 27% of the premium was attributed to Third Party Administrator expense, excess insurance and the normal cost of Fund operations. In 2005 the unaudited results are very different with only \$2.75 million (20% of the premium) allocated to those expenses.

The largest single expense of the Fund (aside from claims) has been the cost of the excess insurance required by the state to assure that claims will be paid. In 1996 the cost of excess insurance was nearly 13% of the fund premium (over \$2.1 million) while in 2005 that number has decreased to 9% of the premium (less than \$1.25 million).

In 1996 the second largest fund expense was the Third Party Administrator which accounted for 8.33% of the premium. In 2003 the Trustees took control of the Fund operations and brought that cost in-house; this was a very trying period as the Fund was one of the few that was self administered in the state and we were "paving a lot of new road" in taking on this challenge. The result has been a reduction in staff, a reduction of cost and, hopefully from your standpoint, a more value-driven program.

Like your businesses the Fund has faced the challenge of increased costs in a time when we would have hoped they would go the other way. The Trustees responded by doing everything possible to keep the group viable and efficient. Some of the long time members have not been so fortunate over the same period and the "former member" file is nearly as big as the "current member" file in our archive room. Like all of you in your shops, the Trustees are continuing their vigilant watch over the Fund's operations to maintain the value of a program which has served the MTA members for many years.

New Staff:

The loss control department is pleased to announce the addition of Pam Heer as the loss control consultant for the northern section of the southeastern Michigan area. Pam is a graduate of Oakland University with a degree in Occupational Health and Safety. Recent experience at DaimlerChrysler and Super Steel Treating have honed her talents and qualified her for this important position with the Fund. Please welcome her to your shop if she calls.

St Patrick's Day:

I always like to include a story about St. Patty's day, but most of the jokes involve drinking; so here is my story anyway:

Officer O'Shaughnessy stopped a weaving vehicle on a side street in Dublin. The



driver, Sean O'Malley, seemed shocked and relieved when the Officer told him Mrs. O'Malley had fallen out the passenger's door when he made a turn two kilometers back.

"Thank God" said Sean, "I thought I'd gone deaf in my left ear."

On the Road with Bill Hoke

MTA WCF Loss Control Coordinator



By now I am sure everyone in the country has seen or at least heard of the most popular show on television "American Idol". Using some of their ideas I think I have found a way to employ some of our many unemployed persons in Michigan. After all, if we wait for the politicians to do something we are all in trouble.

I propose a contest where we go around the state and have recruitment auditions for the title of "American Idle". Our winner would be one of the many displaced, formerly employed persons who make up this state. To qualify, our ideal candidate must have been displaced and watched as his/her job was sent overseas, or they were downsized due to cost factors, or they were simply not needed anymore. I am sure most of you know several good candidates for this contest; they are tool makers, engineers, IT persons, salespersons and the list goes on and on.

Of course the person who has been displaced more than once would stand a better chance of winning the title and I personally know several people who qualify in this department. Maybe our idea will catch on and we can even get a prime time slot on television. I don't want to mess up the schedule or compete with "My Name is Earl", but I am sure there is room for us.

Each week our prospective superstars could come out on stage and entertain us. If they can't sing or dance, they could wear cool signs around their necks with catchy sayings like "Will Work for Food" and at the end of the show our celebrity judges will vote off the person least qualified. I figure we could use some of our politicians as judges as they really don't do much anyway and it would give them some exposure to the real people they represent. Anyway, I digress; at the end of the season we would have our winner the "American Idle" who could proudly say that he or she hasn't done anything to deserve this honor.

If you look at the industries that have left our shores over the past years you will find we have a rich pool of candidates. Remember when Michigan was the furniture capital of the world? Remember when American was the textile capital of the world? Remember when "Made in America" meant something? Maybe it's time we started to fight back! I, for one, am declaring war on any country that attempts to take away my or any other American's job! My battle plan is simple but effective; number one, I am taking pride in my job and am going to do it better than any other person in any other country can do it. Secondly, I am actively buying "American". In other words I am actively looking for labels that say "Made in America" and even if they are more expensive, I am buying them. If we all supported each other and insisted on products and services provided by our fellow countrymen, maybe we would not be in the situation we are today.

I have an acquaintance that walks, talks and breaths UAW and he insist that the only car worth buying is made in this country. However, when I go to his home his TV is from China, his clothing is from Pakistan, his food is imported from South America and yet he wants the people displaced by his buying patterns to support the good old UAW. Well now is the time and Michigan is the place to start taking care of our own. If the powers in Lansing and Washington are so sure no one wants the jobs that have gone overseas, maybe its time we outsource our government. After all, I am sure we could find some third world want-to-be that would lie to us while spending our tax dollars recklessly at a far lower rate than our current leaders are willing to accept.

At any rate, we will be making our tour of the state and holding try outs for our show; I hope I don't see you there!



Spring!

Don't forget that spring officially arrives on Monday, March 20th.

Spring is when you feel like whistling even with a shoe full of slush.

—Doug Larson

All through the long winter, I dream of my garden. On the first day of spring, I dig my fingers deep into the soft earth. I can feel its energy, and my spirits soar.

—Helen Hayes



Saving Manufacturing Jobs in the US

by: *Jim Zawacki, Tooling Manager*
GR Spring & Stamping, Inc. of Grand Rapids
Member of MTA

Not many causes have such a large implication for the United States as the loss of manufacturing jobs! From January 2000 through September 2005, the U.S. has lost 3,043,000 manufacturing jobs per the U.S. Bureau of Labor Statistics. Add to these lost jobs the multiplier effect of 3.5 to 1 that manufacturing has and the real loss of jobs is around 13.5 million.

Many of these job losses are because major U.S. corporations have set-up manufacturing plants in Ultra Low Cost Countries (ULCC), because they cannot afford the cost of doing business in the U.S. Our government has to recognize the need for a strong industrial policy. Instead we as a country, are stuck with “rear-view mirror economics” Free Trade, which has given a great advantage to ULCCs.

Our policies have allowed every major U.S. corporation to move jobs to ULCCs, and then ship their products back to the U.S. These U.S. corporations represent over 50 percent of our unfavorable balance of trade. Estimates are that we could lose another 10,000,000 jobs in the next 10 years. The consequences to our country are severe. Are we going to concede to ULCCs, what used to be our strong manufacturing base? What could ever replace the benefit of good manufacturing jobs to our country?

Manufacturing has lost its sex appeal to our young in schools, and it is thought of as the four “D’s”: Dark, Dirty, Dingy, and Dead-end. The reality of modern manufacturing is just the opposite, with lots of opportunity for a skilled, educated workforce that continues to improve their skills. Many closed or bankrupt companies do not necessarily represent the good companies that are trying to get LEAN and survive against the infiltration of foreign products to our shores. Many in Washington think this is akin to when agriculture was more than 50 percent of the workforce, before the 1950’s. Many politicians think something else will come along to replace manufacturing but WHAT and WHEN?

The Department of Agriculture has 20 times the budget of the Department of Commerce and also has a Cabinet position, reporting to the President of the U.S. Agriculture represents less than 2 percent of the workforce, and about half of these workers are part-time with no benefits; and agriculture represents less than 5 percent of the U.S. Gross Domestic Product (GDP).

Manufacturing represents almost 14 percent of the workforce and combined with the multiplier effect represents over 35 percent of the U.S. GDP. Manufacturing provides

good paying jobs with benefits, like health care, that are not found in most of the other segments of our economy.

Why is Agriculture protected by our government, especially when they talk of Free Trade? Could it be that this is a 1940’s or 1950’s policy, which was never corrected, and American consumers end up paying more for agricultural products? Protection for one segment and not caring about the largest tax-paying segment in our economy does not make sense, but what do we expect from D.C.?

We cannot keep expecting higher wages and benefits without increased productivity, or lean practices, if we want to compete and survive against world competition. So as we lose more good paying manufacturing jobs what will happen? More crime, more drugs, higher social cost; reduction in the numbers in the middle class with more of them moving into the poverty level, less tax base which could have volumes of books written related to the subject, plus the extra tax burden and social implications.

Manufacturing needs the government to recognize this problem of lost manufacturing jobs, and prevent it from getting worse by providing positive incentives to invest and hire workers in the U.S., enforce WTO trade policy; and educate the American public about what is going on in the world related to cost and world competition.

Our country needs to know we are in the biggest war in our history, the TRADE WAR and the loss of manufacturing jobs will affect all our lives. If our citizens are not able to feed their families, we will have much more civil unrest. A massive education program has to be initiated to make our citizens aware of what is going on in the world, and all segments of our economy have to learn and implement lean practices with a PASSION—which includes our school system, which is letting us down by not producing World Class students. If we ever expect to compete in the world economy, our school systems have to be reformed. We cannot afford to lose any more jobs! “Remember the Shop Floor!”



Welcome New Members!

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

- ❖ **Pioneer Steel Corporation** of Detroit, Michigan, specializing in die sets, machining and assembly.



Don't forget that your **Membership Services Directory data sheets** are due by March 15th. Remember, the Member Services Directory is an invaluable way to publicize the services, processes and capabilities of your company to others. Don't miss out on this great opportunity. Return your data sheet today.

MTA and the National Tooling & Manufacturing Association (NTMA) are holding the dinner presentation, **"Building a Winning Team"** on Tuesday, March 14th. The speaker will be Mike Mittler, NTMA Chairman of the Board; co-founder and president of Mittler Bros. Machine & Tool located in Wright City, Missouri; and owner of MB Motorsports, a race team competing in the NASCAR Craftsman Truck Series. Mr. Mittler will talk about the current status and direction of the NTMA, along with "Building a Winning Team"—why you should consider teams for your business and examples of winning teams.

Social hour starts at 5:30 p.m. followed by dinner and the presentation. It will be held at the Club Venetian in Madison Heights. To RSVP, contact Anne Cairns at 586-677-5568 or e-mail Anne at detroitntma@aol.com.

There is a LEAN informational meeting entitled **"Survival of the Fittest!"** being held on March 27th at the Association offices from 9:00 a.m. to 11:00 a.m. The meeting is being presented by the Michigan Manufacturing Technology Center (MMTC) in association with MTA, MMA, JAMA, and JCC.

Most companies do not really know what LEAN methods are or how to achieve them. Manufacturing, tooling and equipment companies are often under the misconception that LEAN methods do not apply to their kind of businesses, but they do. As LEAN methods and approaches are adopted, they can increase your company's capacity and capability. Attend this important event to learn how the LEAN method can help your company.

THE EVENT IS FREE AND OPEN TO ALL INTERESTED COMPANIES! (This also includes companies that are not currently MTA members.)

Please visit the Calendar at www.mtaonline.com for more information and a reservation form.

The **MTA 2006 Annual Hourly Wage Survey and the Annual Salary Wage Survey** have been mailed out to all member companies. Your company's data must be **returned to MTA no later than Monday, April 17, 2006.**

As always, only those member companies participating in the surveys will be entitled to receive the respective survey results.

If you have any questions on either of the surveys or do not receive yours, contact Ron at 248-488-0300, ext. 1306.

Promote your company while showing your support for the MTA by becoming a **website sponsor**. For a 3, 6, or 12 month sponsorship, you can have your company's logo with a link to your own website displayed prominently on the MTA homepage. Also, the MTA web sponsors page will detail what your company is all about. For more information, visit our website at www.mtaonline.com.

The **MTA 71st Annual Golf Outing** is coming Thursday, June 22, 2006 at the Fox Hills Golf Club in Plymouth. Check your mail and MTA's website in the future for upcoming details.

THE MARKETPLACE



Building for Sale:

Building for sale near I-696 and Groesbeck.

- ❖ Building size: 35,000 sq. feet;
- ❖ Lot size: 3.5 acres;
- ❖ High bays; heavy cranes;
- ❖ Extremely well maintained.

Contact: David Theuerkorn at (586) 778-8320 ext. 201

In Memoriam

It is with deep regret that we note the passing of George E. Blake, founder of **North Tool & Manufacturing Company** and former owner of **Jefferson Iron Works, Inc.**, on February 8, 2006 from complications after suffering a stroke. He was 88. He is survived by 6 children, 20 grandchildren, and 10 great-grandchildren.

North Tool & Mfg. Co. has been a member of the Association since 1978.

Memorial contributions may be made in his name to the Wayne County Regional Library for the Blind & Handicapped located at 30555 Michigan Ave., Westland, MI 48186, phone 734-727-7300.

Our sincere condolences go out to his family and friends.

MTA Discussion Forum

The least used feature of the MTA website may be its most important. The Discussion Forum. (The button for this is listed on the left hand navigation bar.)

This forum was created to encourage and assist MTA members (and others) in the sharing of information and the exchange of ideas. This networking opportunity could increase support among the members and the tooling industry as a whole.

Companies can communicate with each other about almost anything. You could talk with other companies about forming or joining an existing collaborative agreement. You could post details about a project your company is doing to let others know it is available. You could ask for advice from fellow industry members. You could post a request for a particular service or part you need.

But there is one catch. You have to use it! This can be a powerful tool for you, so take advantage of it. Log on to www.mtaonline.com and post your message today!



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
- ❖ **John M. Packer & Associates** (unemployment)
Provider contact: Nathan Wiest 800-482-2971
- ❖ **Custom Telecom** (phone/communications)
Provider contact: Kathy Schaumburger 866-332-1200

MTA receives a benefit from its Endorsed 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
Jan 2006	194.0	577.7	672.1*
Dec 2005	192.5	573.3	666.9*
Nov	193.4	576.1	670.0*
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*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
Jan 2006	198.3	593.9	690.8*
Dec 2005	196.8	589.4	685.6*
Nov	197.6	592.0	688.4*
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*

Note: January 2006 CPI-W represents a 4.1% increase from one year ago; CPI-U a 4.0% 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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Deadline for submission of news, articles, letters, cartoons and Marketplace items is the 15th of each month.

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