



TOOL TALK

A Publication of the Michigan Tooling Association

From Rob's Roost

by: Rob Dumont,
Managing Director



Some Is Good, Much Is Scary!

It's Recovery Zone season again! The MEDC has released the current information and Application form for the 2006 round of applications. The deadline for applications this year is 5:00 p.m. on Monday September 18, 2006 or if you are mailing it, it must be postmarked by that date, the 18th of September. The forms and materials from MEDC can be viewed on the MTA website. If you are intending to apply you should be heavily engaged in the process of getting a Resolution from your local Government as well as being part of a collaborative agreement at this point in time.

The Association's Annual Meeting on April 26th last was very well attended in comparison to attendance at the same meeting over the last three years. Unfortunately I had to leave the meeting for a flight to Washington DC just as the luncheon began and thus did not have an opportunity to mingle with representatives of some twenty member companies present.

In Washington I attended a meeting of the Domestic Manufacturing Group made up of members of the National Association of Manufacturers. The DMG is dedicated to influencing Trade Policy by direct contact with Congress and particularly by monitoring the direction the NAM takes on various trade and tax issues. We met with Dorothy B. Coleman, V.P. Tax and Economic Policy with the NAM and found out that it was her view that it is unlikely any tax reform will be addressed on the

Hill in the near future. Significant by its absence was the policy of the NAM to address tax reform. The DMG will make every effort to motivate the NAM to reconsider.

We then met with Clyde Prestowitz, President of the Economic Strategy Institute in Washington DC and formerly counselor to the Secretary of Commerce in the Reagan Administration, where he led many trade negotiations with Japan, China, Latin America and Europe. Prestowitz has authored several books the most recent of which is **THREE BILLION NEW CAPITALISTS**. He kindly gave each attendee a copy and I have read some of it and will continue to read the rest. It is a fascinating and often terrifying read!

From the jacket of the book:

The United States has the world's biggest military by far, the biggest economy, the best universities, and the strongest financial system. The dollar is the world's benchmark currency. Surely, if you could pick any hand to play in the game of world politics, this is the hand you would want. Many leaders believe America will face no serious competition for a least a generation.

In **THREE BILLION NEW CAPITALISTS** Prestowitz explains why this belief is a mirage. He describes the powerful trends whose convergence is rapidly shifting wealth and power to Asia—and why geopolitical clout will follow economic strength. These trends include America's increasingly unsustainable trade deficits and the equally unsustainable buildup of massive dollar reserves in places like Japan and China; the end of America's position as the world's premier place for invention and technological innovation; the role of the Internet in permitting many formerly localized jobs to be done anywhere in the world; and the demographic meltdown of Europe, Japan, Russia and, in later decades, even China.

(Rob's Roost continues on Page 7)

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MTA Calendar of Events — May 2006

Remember to visit the MTA website at www.mtaonline.com for detailed, up-to-date information.

- 17 MTA Board of Directors meets
- 18 MTA WCF Board of Trustees meets
- 29 Memorial Day—MTA offices closed



Mark's Remarks

by: Mark Tyler, General Manager
MTA Insurance Agency



BCN Offers Incentives to Improve Member Health

Blue Care Network is offering two new incentive programs to encourage better member health. The pilot programs encourage diabetic members to obtain checkups and needed tests and women to obtain mammograms.

BCN is offering these incentives to determine whether members are more likely to participate in preventive programs if they are offered a reward. Better disease management decreases emergency room visits and hospitalizations and improves the member's quality of life.

BCN will notify eligible members and the member will decide if he or she wants to participate. The program will start May 1 and entries must be received by BCN's Quality Management department by Dec. 15, 2006.

Diabetes incentive

Members in southeast Michigan who have not yet had their 2006 diabetes tests are eligible for the incentive. To qualify for the reward, members are asked to complete their tests and obtain the signature of their primary care physician for verification. Qualified respondents will receive a \$40 Barnes & Noble gift card. As an added incentive, the first 300 of these respondents will receive a \$50 Barnes & Noble gift card.

Breast cancer incentive

Adult female members in the mid, east and west regions who have not had a 2006 mammogram are eligible for the incentive. To qualify for the reward, these members are asked to complete their mammogram and obtain the signature of their primary care physician or mammography center representative for verification. Qualified respondents will receive a \$25 Barnes & Noble gift card.

BCN will notify eligible members and the member will decide if he or she wants to participate. Members must complete their tests and obtain their primary care physician's signature to verify that the test was completed.

BCN Seeks Updated Coordination of Benefits Info

Blue Care Network is intensifying its efforts to obtain accurate Coordination of Benefits information from members,

which will result in cost savings and improved customer satisfaction. Effective immediately, if members don't provide timely and accurate COB information to BCN, their claims may be denied.

If BCN hasn't received an update on a member's other health coverage for more than a year, BCN withholds payment on pending claims and sends a request for updated information to the member. The member has 45 days to respond. If the member provides the information, claims will be processed appropriately. If the member fails to supply the requested information on other carriers, BCN will deny the claim that initiated the inquiry and all future claims for that member.

Members should call BCN Customer Service at 1-800-662-6667 to supply information about any other health coverage. BCN will reprocess any pending claims once the COB information is entered into the system.

If you have any questions or need information on one of our insurance programs, contact Mark Tyler at 1-248-489-8505 or e-mail to mark@mtaonline.com.

FYI

The semi-annual **Business Outlook Survey** and the annual **Fourth of July Survey** are included with this month's Tool Talk. Please complete these surveys and fax them back to MTA at 248-488-0500 as soon as possible. Your input is important so that we may present a well-informed response to you next month.

OSHA has posted a new **handbook** to its website: *Preventing Mold-Related Problems in the Indoor Workplace* offering recommendations to owners, managers and occupants on how to fix mold problems in buildings. Find it at www.osha.gov/Publications/preventing_mold.pdf.

The new **Officers of the MTA Board of Directors** were announced at the MTA Annual Meeting and Open House on April 26, 2006. They are as follows:

President—Herbert Trute, **T&W Tool & Die Corp**;
Vice President—Irvin Swider, **Future Products**;
Treasurer—George Buhaj, **Avon Broach**;
Secretary—Robert Peuterbaugh, **JPT**;
Directors—Leonard Bantleon, **Leonard Machine Tool**;
Charles Barnes, **Paramount Boring & Machine**;
Gerald Flannery;
Richard Heidrich, **Richard Tool & Die Corp**;
Leroy LaJeunesse, **L&L Machine Tool Inc**;
Michael Obloy, **Special Drill & Reamer Co**;
Joseph Padula, **Vicount Industries**; and
Gary Theuerkorn, **Hillside Tool & Die Co**.



MEMBERS IN THE NEWS

Lectra Tool is pleased to announce the retirement of Tom Gubala Sr. and the purchase of Lectra Tool Company by Ed Gehringer and Joe Patrell. Both Ed and Joe have extensive backgrounds in the machining industry. They understand the importance of making this a seamless transition, and look forward to working with and listening to their customers' needs as well as maintaining the service and quality that Lectra Tool provides.

We wish Tom and his wife, Pat, the best of luck in his retirement.

Pete Ebbing, Chairman/CEO of **Detroit Edge Tool Co.** is retiring after 50 years of service to the machine tool industry.

Detroit Edge was a major supplier of industrial knives and associated equipment during both World Wars. As times changed, automobile and aviation industries placed greater demands on machine tool manufacturers. In the early 1960's, Detroit Edge evolved into a new market utilizing the skills of their people while adding and updating their equipment to become one of the industry's major suppliers of selectively hardened and ground precision machine ways. Detroit Edge has become a full service manufacturer in 2006. They take pride in taking on manufacturing jobs that others are not interested in.

The company has been in the Ebbing family for more than 80 years. Four generations have been involved. W.F. Ebbing became president in the early 1920's. He was followed by his sons, Dan and Jack. R.R. (Pete) Ebbing is Dan's eldest son. Two of Pete's six children, sons Ray (president) and John (vice president) along with Jerry Madynski (vice president of sales) now manage the business together with a highly skilled and seasoned staff of employees.

Pete's dedication and vision for the company with over 50 years of service has set the course for the next generation. Pete will continue to serve as a Board Member and consultant to Detroit Edge Tool Co. and he is also an active member of the National Right To Work Committee.

Good luck and thanks go out to Pete in his retirement.

Frimo Inc., of Wixom, has been awarded \$50,000 in training grant money from the state of Michigan. The Economic Development Job Training Fund was created to upgrade the skills of current workers and new hires at 6 southeast Michigan companies. The funding, matched in part by the employer, will underwrite state-of-the-art training in the areas of managerial and information technology skills and process improvement. Frimo Inc. will work with Macomb Community College to train their 90 current employees and 10 new hires.

Legislative Update

by: *Judy Augenstein*

Legislative Consultant, Lansing



Despite several years of cuts in state services, the Michigan Legislature's spending has continued to rise since 2000. State records show the Legislature's budget has gone up 14 percent since 2000. During the same time, the overall state budget rose 11 percent. Michigan legislators are paid better than all others except for California. Legislative salaries have not risen in more than three years; they stand at \$79,650 a year, higher than neighboring states with full time legislatures such as Ohio (\$56,260), Illinois (\$57,619) and Wisconsin (\$45,569).

Governor Jennifer Granholm has signed into law legislation that would increase high school graduation requirements. The legislation requires high school students to take a minimum of 16 credits until 2016 when the minimum increases to 18 credits. The new requirements would start with the graduating class of 2011. The plan requires four credits in math, four credits in English, three credits in science, three credits in social studies, one credit in physical education, one credit in the arts. The plan includes an Algebra II requirement that students can opt out of under certain circumstances. Phased-in foreign language credits are included beginning in 2016.

Governor Granholm has signed legislation that will allow school districts to create an Early Learning Program for kids in grades K-3. The goal is to help identify educational behavioral problems that might prevent kids from doing well in the classroom. The measure targets school districts that have large special education populations and will target kids who are reading below their grade level.

"We are raising the bar for students in Michigan schools", Granholm said, "in order to ensure that our students are prepared to meet these higher expectations, we must make sure that every child gets off to a good start in school—that means strong early childhood development programs and services for children in need."

Efforts continue to increase the employee cap on the Tool and Die Renaissance Recovery Zone Act. The MEDC continues to resist supporting legislation to tinker with the existing law.



Remember to visit the MTA website at www.mtaonline.com for all the up-to-date news and information you need to stay competitive in the tooling industry!

From the Desk of Gary Wood

MTA WCF Administrator



Plans

Here we are looking close at the plans for another summer in Michigan. A couple of weeks and it will be the Memorial Day Holiday and a few weeks after that the Fourth of July will be here. Doesn't it seem a long time to January 1, 2007?

Well friends and members, it isn't that far away. We have been working on the 2007 renewal for over a month now and it is roaring down on us with an alarming rate. Today I received the Actuarial Report that we need to develop the rates and rating programs for January.

Last week we worked on preparing the documentation for the insurance policies we will need to get the renewal quotes to the members in time. To just say we are working in the future would not be accurate; we are also being asked to provide estimates of where we expect the Fund's premium to be as far out as 2009!

(If any of you have the ability to accurately forecast your business plan out to nearly the end of the decade, could I come and speak with you when you get a minute so I can share in your acquired knowledge?)

What's the point? A respected member of the Trustees said to me two years ago that if you don't write a five year plan for your business that spells out your vision, you have adopted a default business plan. That default plan can be summed up by the following:

"We don't necessarily plan on being here in five years!"

Hopefully the future seems a little brighter this year than last and the payrolls we have seen on audits would indicate that last year may have had a good side for some of the members. If the 2005 audit finishes like it is trending, this will be the largest payroll ever recorded for the Fund members—up nearly \$35,000,000 over the prior year.

So it appears that when the going gets tough some of the tough get going however, some of us are not so fortunate. Last January and monthly since then we have received numerous notices of members going out of business or selling off the assets or even selling to out-of-state or out-of-country competitors.

Obviously there is some hidden dynamic that is helping some of the shops while slowly eating away at the rest. It has been my observation that many of those shops that have gone out of business are some of the oldest shops in the group. Maybe there was no one else to run the company when the owner got

old or maybe old ways are hard to change and the future was just too far away for some. Whatever the cause it seems clear that the business climate in Michigan has changed and some have adapted while others have not.

Recently I heard a long time member of the Trustees speak about where the MTA has been and where it is today. This gentleman repeatedly reminds me that he loves the business and is willing to do what it takes to continue the process.

His conversation went back to the early thirties when the MTA was originated and when it became the DTA (Detroit Tooling Association) and when it changed the focus from that of a union negotiating unit to an insurance and benefits provider. He vividly spoke of the change to the MTA (Michigan Tooling Association) and why it was necessary to spread the wings of the organization to encompass other areas of the state.

We developed a five year plan three years ago and have reviewed it annually since. Has it been a true prognostication of where we are? Absolutely not! Has it provided insight to the staff and Trustees on the inner workings of the Group? Absolutely, and that made the exercise worthwhile.

We are working on the plan as we speak and with any luck the group will continue to prosper and grow as will all of you that adapt and adopt a plan for the future.

Fund News:

The MTA WCF is happy to announce the addition of Ruth Ohmart to the loss control staff on April 24, 2006. She comes to the MTA WCF with good business experience and an excellent educational background. Ruth will be working in eastern-eastern Michigan territory. Please welcome Ruth to her new position and work with her to improve the safety in your shops.

Fund Results:

Through the end of March there were 456 active members which is down from 491 in March of 2005. (Nearly 20 members were not renewed by the Fund for various reasons).

Premium collections are slightly ahead of last year.

There was one new member in March and five terminated members (four because they closed).

Total claims are down by nearly 150 reported incidents between 2005 and 2006.

The dollar value of claims is down year to date by over 60%.

WORK SAFE AND THINK SAFETY!

On the Road with Bill Hoke

MTA WCF Loss Control Coordinator



Be Careful!?

Meet Nan E. She is a quiet, soft spoken woman, owns her own successful business, and is happily married. A short while back I received a phone call from a lady introducing herself and explaining that she got my name from an associate and understood that I wrote articles for the MTA Newsletter. She went on to explain the series of events that resulted in the phone call.

She is not unlike most of you shop owners and operators and her story starts out as the all American success story. Her husband owns a shop that was incorporated in 1995 and they specialized in prototype and short run plastic production jobs. The employees were basically family members. As the business grew, more and more family found themselves working in the shop. They were very hard working and like the great American success story, prosperity comes to those who put the effort forth.

The shop grew every day with more business coming in than they could handle, and they had run out of family members available to do the work. They received a large order for some parts and to fill the gap my contact decided to share the prosperity. So she called the local high school and expressed an interest in a co-op student who was interested in the industry and was looking for part-time employment. Soon the phone was ringing with interested students seeking a part-time job.

Interested students were invited to fill out an application, were interviewed and given a tour of the shop to determine if they were really interested. Soon a candidate was selected and he began working in the shop.

All was well, work continued to come in and everyone lived happily ever after! Well, not quite. Our student, who was 17 at the time and would be 18 the next month, was running a trimming operation on a mechanical press when something went wrong. Nan, like many shop owners, had no idea work permits were required for anyone under 18 and that 17 year olds could not perform hazardous jobs. The result of this would have a profound effect on everyone's lives for a long time. The press cycled while he had his hands in the point of operation and he was seriously injured. At the time of the injury Nan was only a few feet away. She was faced with providing emergency first aide while waiting for the EMT's to arrive; it was probably one of the longest waits of her life.

As a result of this incident, her company was visited by MiO-SHA and she received citations for an allegedly inadequately guarded press. She was also prosecuted by the Michigan Department of Labor for having a youth employee working at her

establishment with no work permit and for allowing him to work on power equipment. As a result of this she has pled "No Contest" to those charges, each of which by the way carries one year in prison and a five hundred dollar fine. In her plea agreement with the state she has been placed on probation, while agreeing never to violate the youth employment rules again and never being found with a "willful violation" at her place of business. She must also complete several other required activities including telling her story to other potential youth employers to help inform employers of the requirements and helping to protect other youth from possible injury.

Although I am reporting this story to you, I must tell you that I lack the skills to convey to you the pain I saw in her eyes as she recounted the ordeal and the regret that is written on her face when she talks about the accident and the injuries that happened to this young man. Time will not necessarily heal either's wounds. She has volunteered to speak at safety presentations and has told her story to other groups in an effort to prevent a repeat of this unfortunate accident.

The long range implications for her family business are not certain at this point. She also spoke of how, as an employer, she assumed that other people were watching what was going on. For example, she assumed that since she made contact with the school that they would inform her of any requirements regarding hiring practices, work conditions or equipment requirements. She also assumed that her insurance carrier and her agent would keep her informed of any requirements. Unfortunately she was wrong.

The message that she is spreading is this, protect yourself and the wellbeing of any youth employee. **If you don't know the rules, it is your responsibility to become aware of those rules and to follow them.** As a result of this meeting, I made contact with the **Department of Labor & Economic Growth Wage and Hour Division. They have a web site at www.michigan.gov/wagehour or you can phone them at (517) 322-1825.** I found them to be very helpful and willing to spend the time required to answer all of my questions. Believe me this is the route you want to travel before you ever consider hiring a youth employee. I must tell you that having reviewed some of the information, I found that I was totally wrong on the rules and regulations pertaining to the employment of youth.

Since I started this article I have had several members call with questions regarding this very issue. I appreciate that you have such faith in me, but please take our advice and call or visit online the Department of Labor & Economic Growth Wage and Hour Division. They will help you by providing the right information pertaining to your particular situation. Do not necessarily trust the guidance counselor at your local high school; the odds are that he/she is not an expert in labor laws. Don't make the same mistake that my contact made and subject yourself and some unfortunate youth by ending up in front of a judge.

MI State Police Online Aggressive Driving Reporting System

The Michigan State Police has launched an online website to report Aggressive Driving/Road Rage incidents. The website provides a way to identify and help correct the factors that lead to aggressive driving on a particular road. Police **will not** be using the website to track down aggressive drivers, but to pinpoint trouble areas where problems occur, why they are happening and what they can do to fix them.

Poorly set speed limits, inadequate road design, confusing road signs, and misaimed traffic signals can annoy usually safe drivers. For example, if the speed is set too low, some drivers will exceed the limit while others will obey it, sometimes causing aggressive passing and lane changes. This could be a sign that the speed limit in this area needs to be raised.

If reports on the website show many incidents in the same area, police plan to review the location and find out what can improve the situation. Most often, that will mean road engineering changes, not a ticketing blitz.

To report dangerous behavior on the road, complete the form at www.michigan.gov/roadrage. Remember, if you wish to make a specific complaint against another driver, you must contact the appropriate local law enforcement agency with detailed information and be willing and able to testify in court should an arrest be made.



In Memoriam

It is with deep regret that we note the passing of George L. Wilson, owner and operator of **Proto-Dynamics Manufacturing** on April 10, 2006 at the age of 76. He was predeceased by his wife and daughter and is survived by 3 children, 4 grandchildren, and 2 great-grandchildren. He was an avid motorcyclist and a collector of vintage motorcycles.

Mr. Wilson served as President of the MTA Board of Directors from 1987-88 and was an active member of MTA through the years.

Our sincere condolences go out to his family and friends.

Set Driving Expectations

by: *Federated Insurance*

Driving instructors estimate that a driver makes 200 decisions for every mile of driving.

A University of North Carolina study released by AAA showed that drivers were distracted 16% of the time they were driving. That's almost 10 minutes of every hour on the road! And a recent National Highway Traffic Safety Administration (NHTSA) survey found that nearly 75% of drivers reported using their phones while driving, and an estimated 60% of cell phone use takes place behind the wheel.

How can you help prevent accidents caused by distracted driving?

Set expectations for your employees by implementing a company policy regarding distracted driving. Communicate that your company policy requires employees not to engage in activities that cause distractions, including but not limited to:

- Using a cell phone
- Using a computer or electronic handheld device
- Adjusting the controls of a CD player or radio
- Searching for items in the vehicle such as CDs or coins
- Eating or drinking
- Reading maps or other printed material

Driver Behavior Is Cause In Most Truck Crashes

Drivers of large trucks and other vehicles involved in truck crashes are 10 times more likely to be the cause of the crash than other factors, such as weather, road conditions, and vehicle performance according to a new study released by the Federal Motor Carrier Safety Administration (FMCSA).

The study was commissioned to review the causes of, and contributing factors to, crashes involving commercial motor vehicles. While previous data focused on specific crashes and/or individual causes of crashes, this study was the first nationwide examination of all pre-crash factors.

The study, conducted with the help of the National Highway Traffic Safety Administration, investigated a national sample of fatal and injury crashes between April 2001 and December 2003. The total sample of 967 crashes included 1,127 large trucks, 959 non-truck motor vehicles, 251 fatalities, and 1,408 injuries. Action or inaction by the driver of either the truck or other vehicle was the critical reason for 88% of the crashes. The most common associated factors recorded were driver factors such as legal drug use, traveling too fast for conditions, unfamiliarity with the roadway, following too closely or making false assumptions about another driver's actions, fatigue,

overcompensation, distractions inside or outside the vehicle, and feeling under pressure from motor carriers. The most common vehicle associated factor was brake problems (30%). Traffic flow interruption (previous crash, work zone, rush hour congestion, etc.) and requirements that the driver stop before the crash were prevalent roadway factors.

For a copy of the report, visit www.fmcsa.dot.gov.

Michigan Manufacturing Week

Each year, the Governor makes a Proclamation to recognize Michigan's heritage as a manufacturing state. This year, Governor Granholm has proclaimed the week of May 7, 2006 as Michigan Manufacturing Week.

In the Proclamation, she states that Michigan has earned respect throughout the nation and around the world, and continues to open new opportunities as a leader in manufacturing processes and technology. The Proclamation further states that manufacturing: accounts for more than \$76 billion of Michigan's Gross State Product; employs the fifth highest number of manufacturing workers in the U.S.; has payrolls totaling more than \$32 billion representing 22% of the state's total payroll; ranks second in the nation for major corporate capital investments at \$6.5 billion; contributes more than \$1.5 billion annually toward educational, cultural, human services and other charity and community-building efforts; is ranked first in the nation in industrial research and development and second in the nation for R&D spending; and exported more than \$35.6 billion of goods to 191 markets worldwide.

Welcome New Members!

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

- ❖ **Trinity Holding Inc.** of Jackson, MI; and
- ❖ **Century Tool and Die, Inc.** of Clarkston, MI, specializing in prototype and short run production.

Golf Time is Here Again!

MTA's 71st Annual Golf Outing & Dinner will be held on Thursday, June 22, 2006 at the Fox Hills Golf Club in Plymouth, Michigan. Check your mailbox this month for your invitation and reservation form. Or visit the MTA website at www.mtaonline.com for information including a downloadable reservation form and map to be posted soon.

As always, there will be lots of golf, prizes, food and fun! Be sure to mail or fax your reservation form in early. Reservations are made on a first-come first-served basis.

(Rob's Roost continued from Page 1)

How will we deal with a world in which the dollar is no longer the dominant currency, the United States is no longer the dominant power, and people in Slovenia, Singapore and Seattle are all competing for the same work on the same terms?

Great question! He does offer some realistic, if sobering, options. I would certainly urge you to read the book and, if you have any sway with your Congress person, get him/her to read it as well.

The MTA in conjunction with the NTMA will be hosting a joint meeting on June 7th, 2006 at which the featured speaker will be addressing Border Tax Adjustments. This proposal for tax reform is gaining support particularly in the manufacturing sector of the economy and for very good reason. Mark your calendar; this is one opportunity you do not want to miss to learn more about why domestic U.S. manufacturers are burdened with a \$14.71 per hour disadvantage versus foreign manufacturers, all courtesy of existing U.S. Tax Code provisions.

See the insert with this issue of Tool Talk and visit the MTA website for information on Border Tax Adjustments.

LIEN/BANKRUPTCY SEMINAR

Should I go, should I send someone, is it worth the time and effort?

At the end of the most recent offering of the above seminar on May 4th I had the following comments from two of our members in attendance:

"It was the most worthwhile seminar I have ever attended!"

and, "This is the second time I have attended this seminar, I had never heard of the Tool Lien Act before MTA sent me information and as a result of the first seminar, my company saved an amount in the seven figures! Thank you!"

We attempt to put on relevant and informative seminars, and if I may observe, this one fits the bill.

MTA wishes to thank Raymond & Prokop, P.C. and, in particular, Lynn Brimer and Dennis Loughlin, for presenting this seminar. Either may be contacted at 248-357-3010 or visit www.raypro.com.



In Memory of our Honored Dead

Memorial Day

We walked among the crosses
 Where our fallen soldiers lay.
 And listened to the bugle
 As TAPS began to play.
 The Chaplin led a prayer
 We stood with heads bowed low.
 And I thought of fallen comrades
 I had known so long ago.
 They came from every city
 Across this fertile land.
 That we might live in freedom
 They lie here 'neath the sand.
 I felt a little guilty
 My sacrifice was small.
 I only lost a little time
 But these men lost their all.
 Now the services are over
 For this Memorial Day.
 To the names upon these crosses
 I just want to say,
 Thanks for what you've given
 No one could ask for more.
 May you rest with God in heaven
 From now through evermore.



--by CW Johnson, May 1975

Inflation Talk

CPI-W Urban Wage Earners and Clerical Workers

Month	82-84	1967	57-59
March 2006	195.3	581.8	676.6*
Feb	194.2	578.6	672.8*
Jan	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*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
March 2006	199.8	598.6	696.1*
Feb	198.7	595.2	692.2*
Jan	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*

Note: March 2006 CPI-W represents a 3.6% increase from one year ago; CPI-U a 3.4% 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



MTA List of Endorsed Service Providers

- ❖ **Assurant Benefits** (formerly Fortis) (life insurance)
 MTA contacts: Mark Tyler 248-89-8505
 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.

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