



TOOL TALK

A Publication of the Michigan Tooling Association

From Rob's Roost

by: *Rob Dumont,*
Managing Director



That's Opportunity Knocking!

With the elections coming in November and the certainty of campaigning shifting into high gear very soon, an opportunity for all our members is at hand! Candidates for Congress will invite comment on things that need to be done and clearly the preservation of manufacturing in the United States must be near, if not at, the head of anyone's list.

Seek out chances to speak to current members of Congress in your area as they make their pitch for re-election. Find out what position(s) he or she has taken on legislation pending to assist manufacturing and speak to them forcefully on the issues. You above all, being on the front line of the struggle to stay in business, can deliver the message with impact and reality. Don't miss the chance to help yourself by honestly sharing with people running for office the experiences you're having in business. The reality is they need to know and you are best suited to educate them in this area. Of course you should take the same approach with those who are challenging an incumbent. We need to spread the word and this is the best chance to do it.

The word is getting out in the media both locally and nationally. If you want to review the articles including some from the Detroit Free Press, the Oakland Business Review and Business

Week, visit the MTA website. We are seizing every opportunity to have our position publicized and you can help by speaking out.

The various pieces of legislation before Congress addressing issues critical to our industry are listed on the website as well. H.R. 1498 is the one we have expended most effort on and I am very pleased to say the we now have 172 co-sponsors signed on. That is not too bad for a bill the large multinationals keep telling us has no chance of passing the House. And, we are not yet finished with the effort to add more members as co-sponsors! If you need other information on the effort give us a call here at MTA.

Many thanks to our members who also belong to the National Association of Manufacturers (NAM) and responded to my request last month by submitting the Response Form included with Tool Talk. If you did not do so and you are a NAM member, the form is posted on the Website. Take a look and if you want to be part of the effort lease fax the completed form to us.

On another front, if you are a participant in the MTA Workers' Compensation Fund, please ensure that you are either in attendance at the meeting of the Fund members here at MTA on August 17th next or have sent in your paperwork relative to the mutualization of the Fund. Additional details are available on the MTA website.

The summer has been a scorcher and it won't be long before we again face cold breezes and tougher driving conditions so make the best of what is left of the great weather and enjoy it while you can!

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MTA Calendar of Events — August 2006

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

- 16 MTA Board of Directors meets
- 17 MTA WCF Board of Trustees meets
- 17 MTA WCF Members Meeting
11:30 a.m. in the MTA Training Room

Mark's Remarks

by: Mark Tyler, General Manager
MTA Insurance Agency



Zocor Goes Generic

A generic version of the cholesterol-lowering drug Zocor, called simvastatin, became available on June 26, 2006. As of now, Zocor will no longer be on the Blues' prescription drug formulary. If you or a member on your Blues contract takes Zocor, the pharmacy will give you the generic version unless you or your physician requests the brand-name version.

Generic drugs are a potent weapon in battling prescription drug costs. Generics are approved by the U.S. Food and Drug Administration and are as safe and effective as their brand-name counterparts. Yet, they cost as much as 70 percent less.

Here's why we encourage you to switch to simvastatin:

- **Simvastatin is just as effective** in reducing cholesterol and decreasing the risks of heart disease as brand-name Zocor.
- **Simvastatin is available for the lowest copay.** Your copay will be lowest when you choose generic drugs, and you receive the same quality, safety and effectiveness as with the brand-name products.
- **Your copay may be less.** Depending on your prescription drug plan, your copay might be lower when you choose generic drugs, and you receive the same levels of quality, safety and effectiveness as with the brand-name products.
- **You could avoid additional costs for using a brand-name drug.** If you have a prescription drug plan in which you pay the difference in costs between the brand-name drug and the generic equivalent, your total out-of-pocket cost can add up fast when you request a brand-name drug for which a generic is available.
- **BCN members can save even more** by receiving a 90-day supply of generic Zocor for two copays from their local retail pharmacy.

The Blues have notified physicians, pharmacists and other health care professionals in Michigan about this change in status for brand-name Zocor.

Switching to generic drugs when they're available is one of the ways Blue Cross Blue Shield of Michigan works to keep high-quality care affordable. If you have any questions, please call customer service toll-free at the number on the back of your ID card.

Therapy Re-Evaluations are Payable Services for Most Groups

Physical therapy, occupational therapy and speech language therapy re-evaluations are now payable services for all groups except GM/Delphi, Ford/Visteon and DaimlerChrysler/Siemens.

These procedures will be payable once every 30 days after the first date of treatment for currently allowed PT/OT diagnoses for all groups with PT/OT benefits.

Re-evaluations will count against visit maximums for contracts that have PT/OT/SLT visit limitations. The services will be payable for MD, DO, DPM and IPT providers the same as the initial evaluation.

BCN Centers of Excellence Program

As part of their mission to provide high quality care and services, Blue Care Network has identified two new Centers of Excellence programs, one for low back pain treatment and the other for bariatric surgery. New designations have also been made for the Cardiac Centers of Excellence. The two-year designations are effective Aug. 1, 2006.

The Center of Excellence designation means that the facility has the infrastructure and processes in place to deliver effective outcomes. It also signifies that the facility has demonstrated better outcomes and fewer complications for patients seeking the specialized care the center provides. Fewer complications and faster recoveries help to reduce the cost of treatment.

Low Back Pain Centers of Excellence

BCN had identified 61 facilities as Centers of Excellence for low back pain. Because treatment in a center can help members recover quicker and possibly avoid surgery, BCN physicians are being asked to refer and encourage members to use the centers when they need treatment for back pain.

Bariatric Centers of Excellence

Bariatric surgery is a procedure to aid weight loss. With the increasing number of centers offering this surgery, BCN felt it especially important to identify experienced facilities with a history of successful and safe programs. BCN has selected six facilities offering bariatric surgery. Members must meet certain criteria and the surgery must be performed at a BCN Bariatric Center of Excellence to be eligible for payment. Bariatric surgery also requires prior approval from BCN.

Cardiac Centers of Excellence

BCN participates with BCBSM in designating Cardiac Centers of Excellence. Members and their doctors are encouraged

to select a Cardiac Center of Excellence when they need elective cardiac procedures.

For a complete list of all facilities that have earned a Center of Excellence designation, please visit the BCN website at www.MiBCN.com. There will be an article about the Centers of Excellence in the September *Good Health* member magazine.

If you have questions in regards to any of these changes, please contact Mark Tyler at the MTA Insurance Agency at 248-489-8505.



Members In The News

Alphi Manufacturing Inc. will invest \$4.2 million to expand and upgrade its facility in Jonesville. The project is expected to create up to 177 new jobs, including 120 directly by the company. The expansion is a result of assistance provided by the Michigan Economic Development Corporation (MEDC). A Single Business Tax (SBT) credit valued at \$449,000 over 7 years helped convince the manufacturer and supplier of metal tubular products to choose Michigan over competing sites in Indiana.

Alan Symonds, Alphi's president and co-owner, said the company plans a Phase 1 addition of 18,000 square feet. Over the next 7 years, Alphi will add a total of 30,000 square feet to its single-site facility. Alphi has grown from 80 employees to 180 employees over the past 2 years.

The village of Jonesville has proposed a local tax abatement valued at approximately \$304,000 in support of the expansion. MEDC's president says innovative economic development tools coupled with strong state and local collaboration helped secure this company's expansion project and create area jobs.

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

ADA Celebrates 16 Years

July 25th marked the 16th anniversary of the Americans with Disabilities Act (ADA). Through cutting edge technology, employers can employ and retain talented, productive workers with disabilities. Younger workers are given opportunities and older workers are able to stay in the workforce longer.

To support the goals of President Bush's *New Freedom Initiative*, the US Department of Labor Office of Disability Employment Policy (ODEP) is developing and implementing policies and practices that directly affect people with disabilities in the workforce. They have a redesigned website at www.dol.gov/odep that deals with ADA issues. ODEP also manages the website www.disabilityinfo.gov. Designed for both people with disabilities and employers, this website offers a comprehensive range of information on federal, state and local disability-related resources, programs and policies.

Healthy *Blue* Living

This cartoon says it all.



Cartoon by Dan Saad
As seen in the July 17, 2006 Edition of Crain's Detroit Business



The U.S. Department of Labor has awarded more than \$3.9 million to assist trade affected workers in Michigan. The funding is provided through the Trade Adjustment Assistance (TAA) program. Michigan workers dislocated by trade can take this opportunity to access training and other assistance to prepare for new careers in growing industries. Eligible workers can receive up to 2 years of skills training, income support and other help to find new jobs. The Michigan Bureau of Workforce Programs administers the TAA program. Additional information can be found at www.doleta.gov.

From the Desk of Gary Wood

MTA WCF Administrator



By now those of you in the Fund have been advised (repeatedly) that the Trustees are entertaining the opportunity to move forward to the next level by converting the Worker's Compensation Fund to a mutual insurance company (the legal structure of which closely resembles the operation of a self insured group fund). When you received the informational packet and ballot, I hope you took the time to read it as all of the information pertinent to the transfer was carefully detailed to answer your questions.

The conversion, when approved, will take place at the normal renewal of the Fund, January 1, 2007. There has been a lot of planning, discussion and old-fashioned work involved with this transfer. Nothing has been taken lightly from the consideration of the advantages to the members to the selection of legal representation with the proven track record to get it done (two previous successful conversions). This is all being done to assist the members by providing a broader opportunity not always available through a self-insured group.

It is also being done as a plan to promote the survival of the Fund. The State has recently required that the MTA WCF only admit members that are tool shops. In the face of that industry-wide decline, diversification became an operating necessity.

While the new insurance company will surely specialize in tool shops, it will also be open to plastics, manufacturing, design shops, technological endeavors and wherever the future of manufacturing leads. It is not the end of the Fund but the beginning of a new opportunity for the members of the MTA and prospects in related manufacturing disciplines.

Special Meeting; August 17, 2006

As previously announced, the Trustees have called for a special meeting of the Fund to consider the question of the conversion and vote on the future of the group. If you have sent your ballot, your vote will be counted at the meeting. If you plan on attending the meeting, please advise the staff by faxing in your reservation (248-488-1980).

The meeting will be held in the training room at the offices of the Michigan Tooling Association, 28237 Orchard Lake Road, Farmington Hills, MI at 11:30 a.m. A deli lunch will be served for those in attendance. We, the Trustees and staff of the MTA WCF as well as the staff of the MTA, look forward to meeting with you at that time.

MIOSHA Alliance

Recently the Trustees entered into an Alliance with MIOSHA to provide training and education to participants as they

enrolled in the program. I think the MTA WCF members have proven to be a welcome surprise to MIOSHA as in a very short period of time participation has grown to 29 members. There are still a lot of members that have not taken advantage of the Alliance offering, but there is still time to get on board as the Alliance agreement runs through January 2009.

Be aware: this is not a "Free Pass", if you have compliance issues, you have to fix them! You just don't have to fix them after you already paid a \$50,000 fine. This is really an opportunity to take care of yourself and your staff without the fear of retribution. You might as well be MIOSHA compliant if you are going to be in business in Michigan.

Dividends

If you were going to get one this year you should have it by now. We will check into the "items not cleared" file in a couple of months to make sure all of the checks got to the right places. I know you were looking for them.

Fund Operations

At the end of June, 2006 there were 449 members in the Fund; this number is down from last year's total at the end of June, but that is largely due to the re-underwriting of the members that were not upholding the safety standards demanded by the group. We are doing an additional review this year but hope that we will not be forced to take the stern action required as the result of last year's review.

Part of the good news from last year's review was that there has been a fairly dramatic decrease in the severity of reported claims. The number of claims has also decreased but the members and their employees are thankfully enjoying a safety awareness period that is showing demonstrable results. At this time last year, over 250 more claims had been reported than have been reported thus far in 2006. Nice Job!

Loss Control continues to focus on the frequency of claims as directed by the Trustees at last year's planning session. The severity of claims is still extremely important, but the frequency is generally accepted to be the one area that will control exposure at each member's facility. There is a statistic I have seen that, for every ten medical-only claims, there is one lost time injury and, if you can control the number of medical-only claims, then you should have a corresponding lesser number of lost time injuries.

By the end of June 2006, nearly 250 members had been visited by the loss control staff (compared to 433 visits last year). It should be noted that the three person staff had been down to two people for nearly four months as we sought a suitable replacement for the position.

The 2006 Actuarial Review has been completed and the actuaries have again found the Fund to be operating within generally accepted standards for Casualty Insurance Groups.

The 2005 Financial Audit has likewise been completed and the results again show the Fund to be operating to the standards required by the State of Michigan and within Generally Accepted Accounting Principals.

The Trustees' annual day-long planning session will be held on September 21, 2006. This is the meeting where the staff is evaluated and the overall three year plan is analyzed. Over my last eight years, this session has migrated from a reporting and discussion session to a pointed consideration of the future of the group with specific goals and measureables. It has been a valuable tool in the operation of the Fund.

The long-range plans of the Trustees will be detailed in a later issue of *Tool Talk*.

Parting Thoughts:

1) Just recently GM was forced by one of their largest shareholders to meet with Nissan and Renault about selling/exchanging stock to get the advantage of the brightest and best minds in the automotive industry to shape up the General.

Who recalls that Renault has never successfully manufactured or marketed a vehicle in the U.S. and Nissan itself nearly went into extinction a few years ago when their marketing department took an ill-advised detour from a hopeful beginning as Datsun.

More recently, General Motors announced a \$1.2 billion profit for the quarter without the advantage of the overseas' team brain trust. You have to be enthused that there is at least some good financial news for the company that directly or indirectly impacts the majority of the members of the MTA.

2) A few years ago I questioned why the Big Three had to build plants in other countries to save money when the foreign manufacturers could make money building their vehicles here at our high labor rates. Nobody ever told me why, so the question has endured.

I recently heard this answer: the U.S. government, by tax codes and incentives, actually encourages the construction of offshore facilities for manufacturing. If that is true; what are they (we) thinking?

3) It might make immediate dollar and cents to go offshore but when you look at the legacy costs of welfare and other government assistance programs, how can that be good? The remaining employers spend more in taxes supporting a new unproductive class of citizens while we have the added bonus of losing the capacity to produce hard goods and the related ability to protect ourselves from foreign powers. We need to re-learn "Survival of the Fittest".

Think safety, be safe!

Heat

With the hot summer months upon us and our recent extreme hot spell, we thought it was worth reprinting the signs and symptoms of heat stress, exhaustion, and stroke.



Protect Yourself Heat Stress



When the body is unable to cool itself by sweating, several heat-induced illnesses such as heat stress or heat exhaustion and the more severe heat stroke can occur, and can result in death.

Factors Leading to Heat Stress

High temperature and humidity; direct sun or heat; limited air movement; physical exertion; poor physical condition; some medicines; and inadequate tolerance for hot workplaces.

Symptoms of Heat Exhaustion

- Headaches, dizziness, lightheadedness or fainting.
- Weakness and moist skin.
- Mood changes such as irritability or confusion.
- Upset stomach or vomiting.

Symptoms of Heat Stroke

- Dry, hot skin with no sweating.
- Mental confusion or losing consciousness.
- Seizures or convulsions.

Preventing Heat Stress

- Know signs/symptoms of heat-related illnesses; monitor yourself and coworkers.
- Block out direct sun or other heat sources.
- Use cooling fans/air-conditioning; rest regularly.
- Drink lots of water; about 1 cup every 15 minutes.
- Wear lightweight, light colored, loose-fitting clothes.
- Avoid alcohol, caffeinated drinks, or heavy meals.

What to Do for Heat-Related Illness

- Call 911 (or local emergency number) at once.

While waiting for help to arrive:

- Move the worker to a cool, shaded area.
- Loosen or remove heavy clothing.
- Provide cool drinking water.
- Fan and mist the person with water.

For more complete information:

OSHA Occupational
Safety and Health
Administration
U.S. Department of Labor
www.osha.gov (800) 321-OSHA

OSHA 3154-07R-06

Counterfeiting and Piracy

Due to the increased access to technology and other resources, counterfeiting and piracy, once viewed as ‘victimless’ crimes, have grown in recent years to endanger every product that is created. What started out as fake sunglasses, purses and watches now includes dangerous and unlicensed medicines, substandard batteries, bootleg CD and DVDs, faulty computer chips and computer software, golf clubs, inkjet cartridges, windshields, auto parts, foodstuffs, clothes and virtually anything else that can be manufactured, traded, imported or sold.

Counterfeit goods aren’t just being sold on street corners. By infiltrating supply chains, counterfeit and pirated goods are making their way into legitimate retail outlets. It’s almost guaranteed that in the last month you unknowingly bought counterfeit or pirated goods. The FDA estimates that 10 percent of all prescription drugs are counterfeit. The FAA estimates 2 percent of airplane parts installed each year are counterfeit. Thirty-five percent of all software currently installed on computers is fake.

The cost of counterfeiting and piracy go beyond the economic losses to include threats to consumer safety, loss of American jobs, and financing terrorism through illegal profits.

Economic losses include direct and indirect costs to both businesses and government. The FBI estimates that U.S. companies lose between \$200 to \$250 billion a year in sales. The manufacturing industry loses an estimated \$12 to \$16 billion each year and the numbers are growing. In addition to lost sales, there are also lost tax revenues—lost sales tax, lost excise tax and lost income tax. According to the New York City Comptroller, his city alone loses \$1 billion annually in tax revenue.

The Commerce Department says that the auto industry in the U.S. could hire 200,000 additional workers if the sale of counterfeit auto parts were eliminated. Nationwide, more than 750,000 American jobs across all sectors have been lost due to counterfeiting.

From exploding cell phone batteries to fake prescription medications to brake linings made of compressed grass, sawdust or cardboard, American consumers are in danger from counterfeit goods. And when an accident occurs because of fakes, there is no legal recourse and little chance of recovery.

Some profits from counterfeiting and piracy are helping to fund terrorists. According to Interpol, recently seized Al-Qaeda training manuals recommend the sale of fake goods as a financing source. The 1993 World Trade Center bombing was partially financed through the sale of counterfeit goods, particularly fake Nike tee-shirts sold from a store on Broadway.

According to the U.S. Customs Service, China accounted for more than 66 percent of all counterfeit goods seized by them at ports of entry into the U.S. in 2004. The International Chamber of Commerce says approximately 5-7 percent of world trade is in counterfeit goods.

What is being done? The U.S. Chamber of Commerce has launched a multi-million dollar initiative to thwart the growing threat of counterfeiting and piracy and to protect public health and safety, defend the rights of business, and establish fair competition throughout the global marketplace. To achieve their objective, the U.S. Chamber is implementing a 3 part strategy:

1. Education—Educating businesses, media and lawmakers on the growing economic threat of counterfeiting and piracy in the U.S.;
2. Enforcement—Securing the supply chain by toughening existing laws and increasing detection and enforcement efforts; and
3. Country-Specific Initiatives—Beginning in China and Brazil and expanding to Korea, India, Russia and Africa to strengthen global protection and enforcement by utilizing coalition development, data collection, advocacy, capacity building, and education programs to stem the growth of the problem.

The "United States Trade Enforcement Act" (S-1421 and HR 3283) address some of these issues. These may be read in their entirety on the MTA website at www.mtaonline.com.

For more information on putting a stop to counterfeiting and piracy, visit the U.S. Chamber of Commerce websites at www.uschamber.com/ncf or www.stopfakes.gov.

Legislative Update

by: *Judy Augenstein*
Legislative Consultant, Lansing



Are tax cuts good for the state or do they hurt the state? A recently released statewide survey indicates that 58 percent of those surveyed responded that tax cuts are not working while 35 percent of those surveyed believe they are working. The survey asked a 600 person sample with a 4 percent margin of error, if they wanted minimal state services such as police and fire protection, moderate services including funding for higher education and job training, or a high level of services including health care insurance for the needy. Forty-two percent of those surveyed embraced a high level of services and another 42 percent wanted a moderate amount of programs and services. Twelve percent favored a minimal amount of services. Survey

respondents were read two statements with one claiming tax cuts were good for the state and another suggesting it was hurting the state. Fifty-six percent called tax and spending cuts a “bad thing overall” while 35 percent felt the cuts were a “good thing overall.”

The pool asked if cutting taxes would create more jobs and economic opportunity. Thirty-seven percent agreed with that statement while 48 percent disagreed. With Michigan ranked 29th in the nation on the level of state and local tax rates, the survey asked if taxes should be cut, raised or left alone. Twenty-four percent of the sample want more cuts while 61 percent favor leaving the rates where they are. Ten percent called for higher taxes.

Joint House-Senate conference committees are completing their work on the 2006-07 budget. The scope of work for a conference committee is to work out the points of difference between a House passed budget bill and a Senate passed budget bill. The legislature will meet at least one day a week for the remainder of the summer to address urgent issues.

SBT repeal scheduled for Aug. 9

Speaker Craig DeRoche and Senate Majority Leader Ken Sikkema today announced that the state Legislature will vote to approve the repeal of the Single Business Tax.

The statewide ballot initiative to repeal the tax was approved by the Board of Canvassers. By approving the proposal, the SBT would be eliminated at the end of 2007, ending what is recognized as the worst business-tax structure in America.

“This is a signal to Michigan taxpayers and workers that the GOP wants to reform how our state operates,” said Speaker DeRoche, R-Nov. “Tens of thousands of people put their names on the petition and business groups across the state have come out in strong support of repealing the SBT because they recognize it is a job killer. With the SBT out of the way, the important work can begin to find a better, fairer and job-friendly business tax for Michigan, the important reform we need to turn our economy around.”

Sen. Sikkema said: “We have been nibbling around the edges of this burdensome tax for years and the time has come for fundamental change. Unfortunately, each time we try to make a significant change, the governor vetoes the initiative. It’s very clear that the only way to restructure business taxes in Michigan is to eliminate the SBT and create a pro-growth replacement that will help our economy instead of constantly getting in the way.”

L. Brooks Patterson, Oakland County Executive, said: “It was with the strong leadership of Speaker DeRoche and Senate Majority Leader Sikkema that this action will mean the repeal

of the Single Business Tax. Thanks to our Republican leadership in Lansing, their bold action will eliminate the worst business tax in America and start Michigan on the long overdue road to economic recovery.”

Following a veto by the governor of an attempt by the Legislature to end the SBT, Patterson this spring led a statewide effort to gather signatures in support of repeal. With the House and Senate approving the citizen initiative, it will become law without Gov. Granholm having another opportunity to veto the plan.

Ways to Save on Energy with Less Pollution

With the recent hot spell, air conditioners have been running at top speed and electric bills will be an estimated 20% higher than last month. Here are a few ways you can save on your electric bill and help save the planet as well.

Replace your regular, incandescent bulbs with Energy Star qualified compact fluorescent lights (CFLs). They last 10 times longer (10,000 hours compared with 750) and use 66% less electricity. By replacing a 100-watt regular bulb with a 32-watt CFL, you can save at least \$30 in energy costs over the life of the bulb. In addition to the money you save, you will also save on pollution. According to Energy Star, if every household in the U.S. replaced 1 regular bulb with a CFL bulb, it would prevent enough pollution to equal removing one million cars from the road. Installing dimmer switches and timers on bulbs will further save energy and extend their life.

Unplug your computer when it’s not in use. This will save further than using power-saving sleeper modes which typically reduce energy by 60-80%. Unplug plugs attached to black transformer boxes, such as those on cell phones or digital camera chargers/docks. If they’re plugged into an outlet, they’re sucking up electricity whether they’re charging a device or not.

Replace your top-loading washing machine with an Energy Star-certified front-loading machine. Front-loaders generally use 50% less energy, 33% less water and they clean clothes better. More water is extracted during the spin cycle reducing drying time. Wash full loads for maximum efficiency and use cold water. A front-loading Energy Star certified washing machine saves enough energy annually to light your entire home for 1-1/2 months.

Remember to look for the Energy Star label when buying electrical and energy items. Energy Star is a joint program of the U.S. EPA and the U.S. Department of Energy that helps protect the environment by encouraging energy-efficient choices for families and businesses.

Special MTA WCF Members Only Meeting

For members of the MTA Workers' Compensation Fund only, please be reminded that there is a special meeting being held at on Thursday, August 17, 2006. The meeting will be held at 11:30 a.m. in the training room of the MTA offices located in Farmington Hills. There will be a deli-style lunch served at the meeting.

Visit the MTA website at www.mtaonline.com for further information and/or a map to our office.

If you plan on attending the meeting, please be sure to fax your reservation to the MTA WCF at 248-488-1980.

The purpose of the meeting will be to vote on the proposed conversion of the MTA WCF self-insured group fund to a mutual insurance company. It is important that MTA WCF members vote either by ballot (which were sent to members last month) or by attending the meeting.

If you have any questions, contact Gary Wood at 248-488-1172 ext. 1316.



MTA List of Endorsed Service Providers

- ❖ **Reliance Standard/Ameritas** (life/dental 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
June 2006	198.6	591.7	688.0*
May	198.2	590.5	686.8*
April	197.2	587.3	683.1*
March	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*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
June 2006	202.9	607.8	706.9*
May	202.5	606.5	705.5*
April	201.5	603.5	702.0*
March	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*

Note: June 2006 CPI-W represents a 4.5% increase from one year ago; CPI-U a 4.5% increase.

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

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