



TOOL TALK

A Publication of the Michigan Tooling Association

From Rob's Roost

by: *Rob Dumont,*
Managing Director



DON'T GIVE UP!

MTA members who get workers' compensation coverage through the Michigan Tooling Association Workers' Compensation Fund gave overwhelming approval at the meeting held on August 17th last to the proposal to have the Fund form a mutual insurance company. That approval properly recognizes the hard work and foresight of the Board of Trustees of the Fund in concluding that the best way forward is indeed, mutualization. For our members the mutualization will open up new opportunities to take advantage of the superior 'product' offered by the Fund without the seemingly arbitrary and burdensome input of state regulators that currently prevent some members from availing themselves of that 'product'.

At the State level, efforts, led by Senator Jason Allen and Representative Rick Baxter, are ongoing to make changes to the Recovery Zone legislation. Our legislative assistant in Lansing, Judy Augenstein, together with Bill Carbury of member company **Mol-Son Inc.** of Mattawan, are doing great work not only in monitoring the effort but, in Bill's case, coming up with creative and practical options that address concerns raised by legislators. As developments occur we will post them on the MTA website.

Many thanks to those member companies who, also being members of the National Association of Manufacturers (NAM), responded to our request to join in the effort ongoing in Washington by the Domestic Manufacturing Group (of

which MTA is a member) to bring about changes in the NAM approach to the issue of currency manipulation as practiced by China in particular as well as other Asian countries. The battle continues in a war that must be won! Regardless of the apparent refusal of the Administration to recognize, much less address the issue, every effort is and will continue to be made to make this a political hot potato in advance of the coming elections. To do otherwise is to simply turn one's back on manufacturing in America and concede that sector of our economy to Asia.

Regrettably this appears to be one of those times when reality and necessity must be given preference to and priority over political loyalty. We ought not to fiddle while manufacturing, national security and American jobs simply disappear to the great detriment of all. Certain members of Congress from Michigan "get it" and work toward finding solutions while others, when opportune, pay weak lip service to, and then ignore the problem. I would urge you to assess the position assumed by your representative or candidate(s) and if unfavorable address it with him/her before the election. I would also urge you to be candid with that representative or candidate(s) and make it clear that you have certain expectations and requirements before you offer financial support and, more importantly to them, your vote on Election Day.

Welcome New Members!

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

- ❖ **Precision Tool Inc.** of Vermontville, MI, specializing in designing and building of fixtures and gages; and
- ❖ **Linear Mold & Engineering**, of Livonia, MI, specializing in moldmaking and prototypes.



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MTA Calendar of Events—September 2006

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

- 04 Labor Day—MTA offices closed
- 11 World Trade Attack Remembrance Day
- 20 MTA Board of Directors meets
- 21 MTA WCF Board of Trustees meets

Mark's Remarks

by: Mark Tyler, General Manager
MTA Insurance Agency



BCBSM "Value Partnerships" Program

Blue Cross Blue Shield of Michigan has launched a collaborative program of unprecedented scope by partnering with physician groups and hospitals to enhance health care in the state. Branded "Value Partnerships," the Blues expects the program to improve the quality and efficiency of health care delivered to more than 900,000 patients visiting their primary care or specialist physicians, and more than 100,000 Michigan patients undergoing certain major surgeries or procedures.

As part of that effort, BCBSM, physicians and hospitals have joined to create five collaborative quality initiatives that focus on common major procedures: angioplasty, cardiac/thoracic surgery, general and vascular surgery, bariatric surgery and breast cancer treatment. The initiatives are expected to enhance care for an estimated 100,000 patients who annually undergo these procedures. Physicians, nurses and researchers will examine care in these selected areas, create databases and funnel the research into patient care to improve quality of care and save dollars by reducing complications and ineffective treatments. BCBSM is providing funding to support the use of data registries and help defray data collection costs for hospitals.

The Value Partnerships umbrella also covers two programs launched by BCBSM for physicians, and a third program for hospitals that provide incentives to physicians and hospitals for continuing to improve the quality of care. These programs are expected to help an estimated 900,000 Michigan patients receiving care from participating physicians and hospitals.

"Working hand-in-hand with doctors and hospitals to identify the most effective processes and treatments is the key to the success we know Value Partnerships will achieve," says Daniel J. Loepp, Blues president and CEO. "Our commitment to evidence-based medicine ultimately will make everyone successful—the doctor, the patient, the insurer and the provider of health benefits. The bottom line results will be improved quality of care for patients, and significant dollars saved for businesses and individual health care purchasers."

The creation of Value Partnerships was spurred by the success of a partnership by the Blues, hospitals and physicians to improve angioplasty care in the state. Participating hospitals observed dramatic decreases in emergency bypass surgeries, heart attacks, kidney failure and mortality among angioplasty patients, leading to the avoidance of \$8 million in annual health care costs associated with those complications. The angioplasty initiative encouraged creation of the four additional quality initiatives.

Building another partnership, BCBSM launched its first physician incentive program in 2005 with 10 physician groups, encompassing 1,500 physicians in 33 Michigan counties. The program's objective is to encourage physician groups to more effectively and proactively manage patients with chronic illness, especially those with congestive heart failure, coronary heart disease, diabetes and asthma. Groups are rewarded for implementing programs and building the infrastructure they need to provide high quality care, to do so efficiently, and to rigorously measure and monitor care quality.

In addition to improving chronic illness care and encouraging patient participation in care management and shared-decision making, the program rewards participating physicians for marked improvements in their generic drug dispensing rate. During 2005 the generic dispensing rate for participating groups increased by three percentage points, yielding an estimated \$7 million in drug savings. Referral of patients to care management programs increased by 3 percent, and physician groups have undertaken multiple initiatives to improve systems of care.

Medical Network One of Rochester, Mich., is one of the physician groups participating in the incentive program. "We chose to focus our efforts to enhance the quality of care to patients with chronic conditions, and have reached some important milestones," said Al Juocys, D.O., of Country Creek Family Physicians in Medical Network One. "For example, we created a team charged with assessing and supporting chronic illness management, and developed disease registries now used by many primary care physician offices to improve management of patients when they interact with us."

BCBSM is launching a second physician incentive program in 2006 called the Physician Organization Gain Sharing Program, which could double the number of Michigan physician groups and individual physicians participating in BCBSM incentive programs. Physician groups in this program will share in the financial value of savings generated from selected improvements in the efficiency of care. The program will also include a focus on improved efficiency in the use of ancillary services such as laboratory and diagnostic imaging services.

BCBSM also continues to develop its Participating Hospital Agreement Hospital Incentive Program, which has rewarded 88 hospitals for their efforts to improve patient safety, quality of care and community health. As hospitals meet program goals, new goals are set to raise the bar on quality. The program was selected by the Robert Wood Johnson Foundation's Rewarding Results Program to be evaluated for its impact on quality of care. Results show Michigan hospitals receiving incentives under the program had a higher average score on key quality indicators than hospitals nationally, and also higher than Michigan hospitals that did not receive incentives.

Job Losses in the Great Lakes Area

A study was conducted by Howard Wial and Alec Friedhoff and distributed by the Brookings Institution. It examines recent trends in manufacturing employment in 7 states of the Great Lakes manufacturing belt focusing on the 25 largest manufacturing-dependent metropolitan areas in those states from 1995 to 2005. The report frequently provides detailed employment information for two sub periods: 1995-2000 and 2000-2005.

The results entitled “Bearing the Brunt: Manufacturing Job Loss in the Great Lakes Region, 1995-2005” was released in July 2006. Their findings were:

- More than 1/3 of the nation’s loss of manufacturing jobs between 2000 and 2005 occurred in 7 Great Lakes states: Illinois, Indiana, Michigan New York, Ohio, Pennsylvania, and Wisconsin. During this time period, the U.S. lost more than 3 million manufacturing jobs. Michigan lost the most.
- Despite these job losses, manufacturing remains a major driver of the nation’s economy and the economy of the Great Lakes region. Because productivity was higher in manufacturing than in other sectors of the economy, in 2004, manufacturing accounted for a higher share of gross state product than its share of employment, both nationwide and in 6 of the 7 states.
- Manufacturing job losses were pervasive in Great Lakes metropolitan areas. All but 1 of the 25 largest manufacturing-dependent metropolitan areas in the Great Lakes region lost manufacturing jobs during the last decade, often at a faster rate than the U.S. as a whole.
- The metropolitan areas in which manufacturing employment peaked between 1995 and 1997 tended to experience more severe manufacturing job losses between 1995 and 2005 than those in which manufacturing peaked later.
- Manufacturing job losses were a major reason for slow overall job growth, and sometimes overall job losses, in Great Lakes metropolitan areas. Employment gains in high-wage advanced service industries were not large enough to offset the loss of manufacturing jobs in most areas.

A combination of trade, health care, and economic and workforce development policies can help to retain and expand employment in high-productivity manufacturing in the U.S.

To read the report in its entirety, visit www.brookings.edu/metro/mei/20060727_manufacturing.pdf.

Legislative Update

by: *Judy Augenstein*

Legislative Consultant, Lansing



Michigan schools are in line for more money, but most local communities will have their state revenue sharing frozen under a budget agreement that has moved through the legislature. Two main budget components are a \$13 billion school aid fund and a \$9.2 billion general fund, which helps pay for state services in several departments, from prisons to health care. The general fund will be 2 percent higher next fiscal year than it is this year. Most departments will get modest budget increases or remain the same. Most communities will get the same amount of money from the state in state revenue sharing, which helps local governments pay for police, fire and other services. Some municipalities, mostly rural townships, might get more money than last year. The overall revenue sharing amount will be about \$1.1 billion.

House Republicans had proposed a \$20 million increase in revenue sharing, but it fell apart during budget negotiations with the Senate and the Governor. Universities, community colleges and K-12 schools come out ahead in the next budget for the first time in a few years. The budget deal provides \$210 more per pupil for K-12 public schools, raising the minimum foundation allowance to \$7,085.

Sponsors of legislation to remove the cap on the Tool and Die Renaissance/Recovery Act plan to introduce the bill and have it passed into law by the end of the “lame duck” session. During the “lame duck” session, everything and anything goes! Legislation can “set” in committee for months and suddenly move through the legislative process. September 1 is the deadline for drafting legislation to be considered yet this year. Rep. Rick Baxter, R-Hanover, and Rep. Tonya Schuitmaker, R-Lawton, remain committed to this issue.

September is National Preparedness Month

National Preparedness Month is designed to increase public awareness about the importance of preparing for emergencies and to encourage individuals and businesses to take action in the event of an emergency. Make an emergency supply kit. Make an emergency communications plan. Be informed about the different types of emergencies and their appropriate responses. Protect both your home and your business. Visit www.ready.gov for the information you will need to survive an emergency and then take the steps necessary to be prepared in the event a catastrophic disaster does occur.

From the Desk of Gary Wood

MTA WCF Administrator



Members Approve Mutual Insurance Company Conversion

The Trustees called for a “Special Meeting” of the members of the Michigan Tooling Association Workers’ Compensation Fund (MTA WCF) on August 17, 2006 for the purpose of voting on the proposed conversion of the MTA WCF to a mutual insurance company. As the title implies, there was an overwhelming vote (205 to 5) by the members which authorized the Trustees to move forward with the formation of a mutual insurance company for the benefit of the MTA WCF members.

While a lot of work remains to be completed before the official authorization by the state agencies (Workers’ Compensation Agency and the Office of Financial and Insurance Services), the staff and Trustees anticipate that the conversion will occur on January 1, 2007.

There is a name change which will accompany the conversion to an insurance company; the organization will no longer be known as the Michigan Tooling Association Workers’ Compensation Fund. The name chosen for the new entity is “**Manufacturing Technology Mutual Insurance Company.**” There was considerable deliberation over the name change. The Manufacturing Technology Mutual Insurance Company name was chosen to reflect not only who we are, but who we have been, and who we will be in the future.

The Manufacturing Technology Mutual Insurance Company expects to retain and maintain a very close working relationship with the Michigan Tooling Association (MTA). In my conversation earlier today with the MTA’s Executive Director, Rob Dumont, we again exchanged the thought process that the members of the Fund are enriched by membership in the MTA and the MTA is enhanced by the opportunity to offer a specific workers’ compensation insurance plan to its members. This is truly an opportunity to develop participation in both organizations.

The MTA WCF has been a cornerstone of the development of the MTA over the last thirty years; this is a legacy that we take seriously as we prepare for the impending strengthening of Michigan’s economy (no, I am not crazy; someone, somewhere, has to notice the value of underutilized industry in an under priced environment when they go shopping for facilities).

The expected growth will probably not be resulting from growth within the Michigan based automotive industry and we needed to develop a growth position as classical tool and

die shops continue to become harder to find in the Michigan landscape. Many of the MTA members have broadened their horizons and looked to fabricating, assembly, technology, finishing, etc. to maintain their business operation and we have to change with them.

The MTA has over 300 members that for various reasons have not become members of the MTA WCF. Now the door may be open for them and many others like them to obtain the various services which were only available to members of the MTA WCF and will be available through the Manufacturing Technology Mutual Insurance Company.

That brings up a good point; many of the Fund members have been brought up on the idea that conventional insurance companies do not/will not/cannot watch over your best interests because they have stockholders to support and a corporate agenda which may not include your best interests. The Manufacturing Technology Mutual Insurance Company **will not be a stock company**, the owners will be the policyholders and you as an owner have every right to demand the best performance at a reasonable cost for the product you buy.

In short, we are going to maintain the same standards and level of protection following conversion to an insurance company that you found available to you as a Fund member.

Trustee Election

Shortly, the nine Trustees will be converting to be the initial board of the Manufacturing Technology Mutual Insurance Company. Annually the members elect three individuals in the fall of the year to become Trustees for the following year. The same thing will occur this year.

It is almost certain that at least one of the seats considered for election will be filled by a new person elected from among the Fund membership. Please provide to me a letter of interest in the position if you would like to be nominated as a potential board member of the insurance company.

MTA WCF Annual Meeting Notice

The Trustees announce that the “regular” Annual Meeting of the Fund will be held on November 16, 2006 as required by the Fund bylaws. The meeting will again be held at the Best Western Sterling Inn at 34911 Van Dyke Avenue, Sterling Heights, MI 48312 beginning at 11:45 a.m. (directly following the Trustees meeting on the same day).

A working class hero is something to be.

—John Lennon



NAICS

The North American Industry Classification System (NAICS, pronounced 'Nakes') was developed jointly by the U.S., Canada, and Mexico to provide new comparability in statistics about business activity across North America. It replaced the U.S. Standard Industrial Classification (SIC) system in 1997. NAICS, developed using a production-oriented conceptual framework, groups establishments into industries based on the activity in which they are primarily engaged. Establishments that do similar things in similar ways are classified together.

NAICS uses a six digit hierarchical coding system to classify all economic activity into twenty industry sectors allowing greater coding flexibility than the four digit structure of the SIC. There is no central government agency with the duty of assigning NAICS codes and there is no official way to change a company's code. Various Federal government agencies, trade associations, and regulation boards maintain their own lists of business establishments and assign codes based on their own needs. Codes are usually assigned based on information that the establishment provided on administrative, survey or census reports to the agency. For example, the U.S. Census Bureau assigns a company a NAICS code based on information provided when that company applies for an Employer Identification Number. Different agencies can assign different codes or even more than one code for an establishment. If you believe your establishment's NAICS code is incorrect, you should contact the agency that has assigned the code that you believe is incorrect. For example, if you feel the code included on a form from OSHA is incorrect, you should contact the Department of Labor, not the U.S. Census Bureau.

NAICS will be reviewed every five years for potential revisions so that the classification system can keep pace with the changing economy. Reviews will be conducted in years ending in a '2' or a '7'. A complete list of 2002 NAICS hierarchy including codes and titles can be viewed on the U.S. Census website at www.census.gov/epcd/naics02/naicod02.htm. You can also visit the MTA website for frequently asked question on NAICS at www.mtaonline.com.



Register and Vote This Election!

As it nears election time, MTA would like to remind our members how important it is to vote. One of the greatest strengths of America is that all citizens have a right to be heard through the voting booth. Many an election has been won or lost by a handful of votes.

The state is voting on some very important positions this

year including the Governor and Michigan House and Senate seats. The election will be held on 11/7/06 and there is still time to register to vote, if you haven't already.

To register, you must be a U.S. citizen, at least 18 years of age by election day and a Michigan resident. You can register by mail; at your city, county or township clerk's office; or at any Secretary of State branch office. You must register at least 30 days before the election (by 10/10/06).

Visit the Michigan Voter Information Center at www.michigan.gov/sos/0,1607,7-127-1633-49313--,00.html for additional information. Most any question you may have in regards to voting in Michigan can be answered here. By inputting your name and zip code or driver's license number, you can check to make sure you are registered to vote and obtain a map to your voting precinct. You can request an absentee ballot online. You can find information in regards to military personnel or voting outside the U.S. You can even find out what voting equipment your city uses and view a video on how to properly cast your ballot so you will be prepared in advance of entering the voting station.

Voting is an important civic duty forming the very heart of our democratic system. Voting gives you the power to change your community and country for the better. Please remember to vote this year and remind all of your employees to vote also!

"Governmentium"

A major research institution has recently announced the discovery of the heaviest element yet known to science. The new element has been named "Governmentium." Governmentium has 1 neutron, 12 assistant neutrons, 75 deputy neutrons, and 11 assistant deputy neutrons, giving it an atomic mass of 312. These particles are held together by forces called morons, which are surrounded by vast quantities of Lepton-like particles called peons.

Since Governmentium has no electrons, it is inert. However, it can be detected, as it impedes every reaction with which it comes into contact. A minute amount of Governmentium causes 1 reaction to take over 4 days to complete, when it would normally take less than a second.

Governmentium has a normal 1/2-life of 4 years; it does not decay, but instead undergoes a reorganization in which a portion of the assistant neutrons and deputy neutrons exchange places. In fact, Governmentium's mass will actually increase over time, since each reorganization will cause more morons to become Neutrons, forming isodopes.

This characteristic of moron-promotion leads some scientists to believe that Governmentium is formed whenever morons reach a certain quantity in concentration. This hypothetical quantity is referred to as "Critical Morass!"

When catalyzed with money, Governmentium becomes Administratium—an element which radiates just as much energy, since it has 1/2 as many peons but twice as many morons.

Pension Protection Act of 2006

On August 17, 2006, President Bush signed the Pension Protection Act of 2006 (PPA) into law. The massive tax law is aimed at strengthening pension funds and providing a multitude of other tax changes with the bulk of the changes designed to force employers to shore up their pension plans.

The PPA strengthens the federal pension insurance system by:

- * Requires companies that under-fund their pension plans to pay additional premiums;
- * Extends a requirement that companies that terminate their pensions provide extra funding for the pension insurance system;
- * Requires that companies measure the obligations of their pension plans more accurately;
- * Closes loopholes that allow under-funded plans to skip pension payments;
- * Raises caps on the amount that employers can put into their pension plans, so they can add more money during good times and build a cushion that can keep their pension solvent in lean times; and
- * Prevents companies with under-funded pension plans from digging the hole deeper by promising extra benefits to their workers without paying for those promises up front.

The PPA also contains provisions to help American workers who save for retirement through defined contribution plans by:

- * Removes barriers that prevent companies from automatically enrolling their employees in defined contribution plans;
- * Ensures that workers have more information about the performance of their accounts;
- * Provides greater access to professional advice about investing for retirement;
- * Gives workers greater control over how their accounts are invested; and
- * Makes permanent the higher contribution limits for IRAs and 401(k)s that were passed in 2001, enabling more workers to build larger retirement nest eggs.

Many pensions are under-funded, which means that promised pension benefits could potentially exceed the funds available, leaving pensions strapped for cash. The PPA requires most pension plans to become fully funded over a 7-year period starting in 2008. To achieve full pension funding, the new law allows employers to deduct the cost of making additional contributions to fund the pension, allows a higher limit on the

amount of employer contributions that are deductible, provides strict funding guidelines, and imposes a 10% excise tax on companies that fail to correct their funding deficiencies.

For IRAs, 401(k)s, and defined contribution plans, the PPA provides or extends over 70 tax benefits. Employers are now allowed to automatically enroll their employees into a 401(k) retirement plan with default contribution levels. Employees will need to opt-out of the plan if they don't want to participate.

Military personnel who are called to active duty can now take a penalty-free early withdrawal from their 401(k) or IRA if they are called to active duty after September 11, 2001 and before December 31, 2007. The IRS will allow these individuals to re-deposit the withdrawal up to 2 years after the end of their active duty period and thereby avoid paying income tax on the withdrawal.

The PPA instructs the Treasury to issue rules within 180 days of enactment that make it easier to take hardship withdrawals from 401(k) plans and extends the rules to any person who is listed as a beneficiary. Non-spouse beneficiaries are allowed to roll over assets inherited from a qualified retirement plan into an IRA thus avoiding tax on the rollover until assets are withdrawn.

The new law eliminates the EGTRRA year 2010 sunset provision and makes these provisions permanent now. This includes higher dollar amounts for IRA contributions; higher dollar limits on defined contribution plans including elective deferrals; increases in the annual benefit limit under defined benefit plans; catch-up contribution provisions; faster vesting of employer matching contributions; greater portability for 401(b) and 457 plans; higher deductible amounts for employer contributions; enhanced rollover rules (including allowing a direct rollover from a 401(k) to a Roth IRA); ESOP enhancements; and modifications to the top-heavy nondiscrimination and coverage rules.

The PPA also includes waiver of excise tax on nondeductible contributions for household workers; notification of reduction in plan benefits; rollovers of after-tax annuity amounts to qualified plans; enhanced catch-up rules for IRAs when employers become bankrupt; use of annuity contracts for long-term care; combined use of defined benefit and 401(k) plans for small employers; reporting simplification; indexed income limits for IRAs and Saver's Credit; and reinvestment of ESOP dividends.

The PPA toughens the tax laws for charitable donations. The law requires taxpayers to be able to show receipts from the charity, a cancelled check or a credit card statement to prove donations made. Non-cash donations such as cars, clothing and household goods must be in "good condition," although the law does not define what "good condition" is. Taxpayers can

donate money to charities directly from their IRA account up to \$100,000 per year. The distributions will be tax-free and avoid the penalty on early withdrawals. (Since the distribution will not be included in taxable income, taxpayers will not be able to claim a tax deduction for these contributions.)

The Pension Protection Act of 2006 contains a lot of information—it is over 900 pages long! You should contact your pension advisor for detailed information pertinent to your retirement plan.



Members In The News

Gestamp US Hardtech Inc. plans to invest \$74 million to expand its operations in Mason, including the manufacture of a new line of safety products. Assistance offered through the Michigan Economic Development Corporation (MEDC) helped convince the company to choose Michigan over a competing site in Alabama. The MEDC approved a Single Business Tax credit valued at more than \$2.5 million over 15 years and the city of Mason has proposed a 12-year tax abatement valued at \$7.8 million to support the project.

Gestamp US Hardtech Inc. develops, manufactures and markets safety and structural components for the automotive industry. They currently have over 170 employees at their Mason facility. This project will create 348 new jobs, including 150 directly by the company.

Company president Sten Sjobert says, "Our company has been in Michigan since 1997 and found the state and local level cooperation excellent. We are happy about this outcome and are looking forward to continue the growth in Michigan. The level of skills from our workforce has provided for the continuous development of our company and enabled the next step we are now taking."

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.



Recovery Zone News: Just a reminder that the deadline for applying for a Recovery Zone is September 18, 2006. A Recovery Zone application can be printed from the MTA website at www.mtaonline.com.

Free OSHA Fire Manual: OSHA is offering a free manual that explains how fire service operations can be influenced by different building features. It is intended to help increase the safety of building occupants and emergency responders.

Things such as poorly located fire hydrants, inaccessible fire department connections, confusing zone information, unmarked valves or improperly designed standpipes are examples of features that can slow fire service operations and can dramatically affect an operation and its outcome.

Persons not associated with these operations do not typically know the particular needs and requirements of the fire service. This manual discusses how the fire service interacts with different building features and it suggests methods for streamlining such interactions. While much information in the manual is written in regards to building design, it will give others a basic understanding of how the fire service operates during an emergency and allow them to look at how their own facility can institute changes to help during an emergency. When an incident can be mitigated faster and potential exposure lessened, employees and emergency responders will be afforded greater protection from fire incidents.

The manual can be found at www.osha.gov/Publications/fire_features3256.pdf.

State Fixes Minimum Wage Loophole: When the state lawmakers agreed to raise the state's minimum wage from \$5.15 to \$6.95 per hour effective October 1, they inadvertently created a minimum wage loophole. A quirk in the law would require overtime pay for 12 types of workers who are currently ineligible under federal law, including commission salespeople, truck drivers, mechanics, domestic caregivers and others. Over 1,500 businesses, and their employees, complained that the law would cost them wages and/or jobs.

Under a deal between legislative leaders and Governor Granholm on Wednesday, August 30, thousands of workers will remain ineligible for overtime pay. The deal, however, will allow overtime for some daycare workers and in-home health care employees who were exempt under the federal law. Employees under the age of 18 will receive a minimum wage of \$5.90 per hour. Employers can also pay a 'training wage' of \$4.25 for the first 90 days of employment. In return, Michigan's working poor will get a state income tax credit averaging \$440 per family beginning in 2008 and \$880 per family in 2009.



Nation of Survivors

In the bright September morning without warning to us all,
A few thousand lives were shattered and we watched two buildings fall.
And a billion souls felt empty, and the flags at half-mast fly
In the memory of the innocent which didn't have to die.

We've lost brothers, sisters, cousins. We've lost family and friends.
But we've made the choice not to forget their lives and tragic ends.
Though we've had our share of troubles we have put them all aside
As a nation grieves we find ourselves defending them with pride.

We're a nation of survivors, with one heart we share a tear
But we live to serve the memory, not giving in to fear.
Though they try to take security with the things they've done and said
All their acts of inhumanity bring unity instead.
So we stand here as a family. One heart, one soul, one voice.
We are challenged by this moment, and united here by choice.

--by Jack Foshee Jr.



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
July 2006	199.2	593.2	690.1*
June	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*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
July 2006	203.5	609.6	709.0*
June	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*

Note: July 2006 CPI-W represents a 4.3% increase from one year ago; CPI-U a 4.1% 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

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