



TMTA TALK

A Publication of the Tooling, Manufacturing & Technologies Association

From Rob's Roost

by: *Rob Dumont,*
President and CEO



Update

We have now completed the third month of our change from a State to a National association. During that time we have gained members in no fewer than 18 states and we look forward to continuing to expand our membership throughout the country.

In Washington D.C. members of the 110th Congress have restarted what has become known as the Manufacturing Caucus. The Caucus is a forum intended to provide information on manufacturing by way of briefings for all members of Congress. The fact is that many members come from areas where there is little manufacturing activity and thus not much in the way of ongoing information as to the woes of manufacturers and the impact that Trade Policy has upon this vital component of the American economy. These are members called upon to vote on manufacturing issues and it is to our benefit to ensure that they are informed and understand the needs of and impact on manufacturers when they do vote.

The Caucus, I am told, currently has about 75 members and the effort is underway to increase those numbers. Representative Don Manzullo (R-16th) of Illinois and Representative Tim Ryan (D-17th) of Ohio are co-chairs of the Caucus. Each of these Representatives is very supportive of the interest of American manufacturers and, of course, Tim Ryan is the co-author of the H.R. 782 the Fair Currency Act which now has 71 co-sponsors.

Proposals have been drafted to amend the Michigan Renais-

sance Zone Act relative to the portions relating to Tool & Die Recovery Zones. In particular there is an effort to remove the employee cap now part of the legislation. Judy Augenstein continues to do very good work for us on this and other efforts in Lansing.

Several of our member companies have contacted us for information and assistance in their efforts to utilize the Recovery Zone provisions and we have been pleased to be able to help. It is never too early to begin the process of an application as it is somewhat complex and certainly time consuming. This is particularly true in terms of approaching and getting a Resolution from your local government, a 'must' in terms of making a successful application.

The Michigan Economic Development Commission (MEDC) has information on its website that is helpful and we have found their staff to be both accommodating and helpful as well. We at the TMTA will be pleased to assist those who contact us.

On March 19th Congressman Sander Levin visited TMTA and met with a number of members who attended. He was interested in hearing the views of the people actually involved in manufacturing and discussed in very general terms a number of Trade issues. The Congressman is the Chairman of the Trade Subcommittee of the House Ways and Means Committee. I have met with him and his staff in Washington and will continue to do so going forward.

The Annual Golf Outing is being planned and from where I sit it looks like it will be another "must attend" event so mark your calendar and set the day aside. More information will follow shortly. This year's event is on Thursday June 21st at Fox Hill's Golden Fox course, the same site as we have used for the past two years. Those who have been there in the past know that they do a grand job for us! Don't miss out!

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TMTA Calendar of Events—April 2007

Remember, visit the TMTA website Calendar at www.thetmta.com for detailed, up-to-date information on all events.

- 16 TMTA Salary & Hourly Wage Survey Data Due
- 18 TMTA 73rd Annual Meeting & Open House
- 19 MTMIC Board of Directors meets
- 24 TMTA & NTMA sponsored dinner meeting:
"Pump Up Your Brand" held at the Club Venetian
RSVP Anne Cairns 586-677-5568 / detroitntma@aol.com



National Walk @ Lunch Day

Blue Cross Blue Shield, along with other companies across the country, is encouraging the public to take part in National Walk @ Lunch Day on Wednesday, April 18, 2007. Studies have shown that walking for 30 minutes, five days a week helps decrease your risk of developing or dying of heart attack, stroke, breast cancer, hypertension and diabetes. Further, it improves the overall health of muscles, bones and joints. It's so simple that you can do it anytime, anywhere—like during your lunch break at work.

National Walk @ Lunch Day is a new national workplace walking program designed to encourage employees to walk on their lunch break. This is an opportunity for Americans to carve time out of their busy work schedules to be active. By walking on your lunch break, exercise can fit into your hectic daily schedule, not compete with it.

The President's Council on Physical Fitness and Sports recommends walking 30 minutes a day or 10,000 steps daily measured by a pedometer. By making simple choices such as taking the stairs, parking several blocks from your destination or parking at the rear of the lot instead of the front, you'll be surprised at how quickly the steps add up.

If you have a health condition or have not done any regular physical activity for a long time, talk with your doctor before starting any new exercise program. Start out slow. Choose comfortable, supportive shoes such as running, walking or cross-training shoes. If you are going for a longer walk, warm-up with stretching exercises and include a cool-down period to reduce stress on your heart and muscles. Maintain a brisk pace—you should still be able to talk while walking. Practice correct posture: head upright, arms bent at the elbow and swinging as you stride. Drink plenty of water before, during and after walking to cool working muscles and keep your body hydrated.

So, join in with companies across the country in promoting wellness by walking April 18th.

BCBSM Ranks High in J.D. Power and Associates Study

In a recent news release, J.D. Power and Associates reported the results of a study ranking Blue Cross Blue Shield of Michigan's (BCBSM) overall health plan satisfaction second highest in the entire Midwest region.

BCBSM members rated them higher for provider choice, coverage and benefits, and provider of better health-related

information and communications. The ranking is based on factors such as: claims processing, customer service, coverage and benefits, insurance statements, approval processes, information and communications, and choice of doctors, hospitals and pharmacies.

J.D. Power and Associates is a global marketing information firm that conducts independent consumer surveys of product and service quality, customer satisfaction and buyer behavior.

BCBS to Enhance Pharmacy Services This Summer

Prescription drug costs have been steadily increasing since 1995 and now account for a least 10% of all health care spending in the U.S. In fact, prescriptions are the fastest growing component of health care costs.

The Blues plans to debut new initiatives to their pharmacy products this summer that will deliver enhanced pharmacy value for customers. Moving toward the role of a pharmacy benefit manager is in line with the Blues' goal to provide the highest therapeutic value at the lowest possible cost to customers.

Some of the highlights include a plan that encourages the use of prescribing higher dosages once a day as opposed to using a lower dose of the same drug multiple times a day. Another strategy is designed to guide members toward generic prescription drug use as opposed to the more costly brand-name alternative, with both being equal in strength and producing the same effect. BCBS will promote using over-the-counter equivalents whenever possible. Yet another built-in feature will help the Blues identify potential drug misuses and excessive use of prescribed medicines that usually are the result of poorly coordinated care, drug abuse and prescription fraud.

The overall plan will be rolled out in three phases in as many years so that disruption to customers, group members and physicians is minimized. Kevin Seitz, executive vice president of Health Care Value Enhancement for BCBSM says "our enhanced pharmacy product will not compromise quality of care and should save more than \$70 million in the first year and more than \$235 million over the first three years for our group customers and their members...We're moving in a direction that shows we have drug benefits that meet our customers' needs without sacrificing quality of care."

New Mammogram Information

The American Cancer Society still recommends women begin getting yearly mammograms when they turn 40 and further recommends an annual MRI for high-risk women, even though a physician's group just released differing guidelines.

In the U.S. during 2007, an estimated 178,500 new cases of

invasive breast cancer are expected to occur among women and an estimated 2,000 new cases in men. An estimated 41,000 breast cancer deaths are expected in 2007.

The size of a breast cancer and how far it has spread are the most important factors in predicting the prognosis. Finding breast cancer as early as possible improves the likelihood that treatment will be successful.

Mammograms are breast x-rays that can often find tumors when they are small, before they can be felt by hand. On average, mammography will detect about 80-90% of breast cancers without symptoms. All suspicious lumps should be biopsied for a definitive diagnosis. Widespread use of mammography is largely responsible for the 24% drop in the breast cancer death rate from 1989 to 2003.

Computer-aided mammography detection systems use computer programs to analyze x-ray images, flagging suspicious areas for radiologists to scrutinize. The FDA approved the first system in 1998.

A recent study of 222,135 women and 429,345 mammograms at 43 centers in Colorado, New Hampshire and Washington state between 1998 and 2002 shows that expensive mammography systems should undergo more scrutiny. The study found that computer-aided detection systems did not help radiologists find more tumors and significantly increased the number of false alarms. The researchers estimated that for every additional woman who received a breast cancer diagnosis, 156 had unnecessary additional tests and 14 had unnecessary biopsies.

MRIs use magnets and radio waves instead of x-rays to produce very detailed, cross-sectional images of the breast. Breast MRIs require dedicated breast equipment, not the machines designed for head, chest or abdominal MRI scanning. It is also important that the MRI facility is capable of performing an MRI-guided breast biopsy at the time of the exam if anything abnormal is found. If MRI is used, it should be in addition to, not instead of, a screening mammogram because while it is a more sensitive test, it cannot detect calcifications—one of the earliest signs of breast cancer.

Proponents of aggressive screening argue that routine mammograms and MRIs for those at high risk help reduce the death toll by catching tumors at their earlier, most treatable stage. Critics question whether aggressive screening is too expensive and produces too many false alarms, causing unnecessary repeat exams, biopsies and treatment, as well as anxiety, pain and, for some, disfigurement.

Another study showed that in women newly diagnosed with cancer in one breast, an MRI can find the disease in the opposite breast more effectively than standard mammography or clinical examination. As many as 10% of women with breast

cancer develop a new tumor in the opposite breast, even though nothing is found when they are checked with mammograms and physical exams at the time of their original diagnosis. Finding these cancers earlier could help women make treatment decisions and might spare them from extra rounds of surgery and chemotherapy later.

An annual MRI combined with an annual mammogram is advised for high-risk women. This high-risk group includes women who have had chest radiation between ages 10 and 30; have a genetic mutation (BRCA1 or BRCA2) making them more susceptible to breast cancer; have a first-degree relative (parent, sibling, child) with one of the key mutated genes (BRCA1 or BRCA2); have a lifetime risk of breast cancer score of 20-25% or greater based on several accepted risk assessment tools that look at family history and other factors; or have Li-Fraumeni syndrome, Cowden syndrome, or Bannayan-Riley-Ruvalcaba syndrome or may have one of these syndromes based on history in a first-degree relative.

The National Breast and Cervical Cancer Early Detection Program (NBCCEDP) provides breast and cervical cancer early detection testing to women without health insurance for free or at a very low cost.

For more information about breast cancer and screening/testing procedures, visit the American Cancer Society at www.cancer.org or the CDC at www.cdc.gov/cancer.

Time For the TMTA 72nd Annual Golf Outing & Dinner



The TMTA 72nd Annual Golf Outing & Dinner will be held at the Fox Hills Golf Club in Plymouth, Michigan on Thursday, June 21, 2007. The event includes a continental breakfast during registration; a day of scramble style golfing with a shotgun start, lunch on the turn, beer and sodas on the course, and an open bar in the clubhouse; followed by our traditional evening of hors d'oeuvres, dinner and prizes galore.

This is an opportunity for our members to spend time together as well as to bring their customers for a wonderful day of golf, food, and prizes.

If you are interested in becoming one of our event sponsors which includes discount tickets and your company name displayed at a hole, contact Ron at 248-488-0300 ext 1306 or e-mail to ron@thetmta.com.

We look forward to seeing you in June!



On the Road with Bill Hoke

MTMIC Loss Control Coordinator

How to get in trouble without even trying!

Believe it or not, but school is almost out again and any day now I will start getting calls from employers with questions about youth employment. It has been almost a year since I did the interview and article with the shop owner who, out of the goodness of her heart, hired a student and the reward she ended up with was being a convicted felon.

Right now there is a young man or woman probably putting your company on their list of places to go and see if they can find some summer employment. The purpose of this article is not to discourage you from offering employment and helping out these young people, but to alert you to your rights and responsibilities under the laws of this state. If you think you know everything about hiring a young person, take the following quiz. If you don't score 100%, you need to contact the state before you put that help wanted sign in the window.



1. Can I hire a youth to mow my lawn?
2. Can a youth employee operate a cash register?
3. Can a youth employee work in an establishment that serves alcohol?
4. Can a youth employee work an eight hour shift?
5. Can an emancipated youth operate machinery?
6. Can a youth employee apply fertilizer to the lawn?
7. Can a youth employee clean up sawdust in a sawmill?
8. Can a youth employee deliver pizza?
9. Can a youth employee work an early shift (before 6am) or a late shift (after 10:30 pm)?
10. Can a youth employee perform in a theatre production and be paid?

If you don't know the answers you can begin to understand the complexity of this issue. If you are thinking about hiring a youth for the summer, please contact the **Department of Labor & Economic Growth Wage and Hour Division**. They have a website at www.michigan.gov/wagehour or you can phone them at (517) 322-1825.

Answers:

1. It depends on the age of the youth along with other variables. For example: is the mower a riding mower or walk behind? What is the horsepower of the mower?
2. Again, there is no clear answer. If it involves the sale of alcohol, no. If there is no supervision, no. What is the age of the employee and what time is it?
3. Again, the answer depends on the age of the youth, the time of day and if the gross sales of food are at least 50% of the establishment's income.
4. Again, it depends. What is the job, what is the age and are there breaks involved in that eight hour shift?
5. Yes, they are not covered by the act.
6. Again, it depends. If the fertilizer is a controlled substance it would be considered a hazardous material.
7. No. Youth employees are not allowed to work in sawmills or lumbering operations.
8. No.
9. No, unless certain exemptions apply such as agricultural work.
10. Yes.

If you have any questions, please contact your loss control consultant at MTMIC at 248-488-1172 or Bill Hoke at 231-734-2082 or 231-250-1977 or e-mail to bhoke@voyager.net.

Responding to a Workplace Accident

by: *Chris Demeter*

Loss Control Consultant, MTMIC

You are the supervisor on duty when an employee rushes in and tells you there has been a bad accident and another employee has been injured. What should you do? There is a definite process that should be followed and it helps to think about the steps before you are actually called to action.

- Take control at the scene and try to restore order.
- Assure first aid and call for emergency services. Provide immediate care if you are qualified to do so; have someone else call for help.
- Control potential secondary accidents. This includes denying access to people who do not need to be on the scene. If there has been a spill, for example,

you do not want other employees wandering through and slipping on something.

- Identify people and conditions at the scene. The people are potential witnesses to what happened. Have someone else take down their names and get written statements from them after everything is under control. If you are alone at the scene, try to at least look around and notice who is there.
- Preserve physical evidence. Secure the scene and, again, control access. You do not want evidence being altered or removed.
- If you have a camera, take many pictures.

Once the immediate emergency is stabilized, these additional steps should be taken:

- Evaluate how bad the loss is, how bad it could have been, and whether additional investigation resources are needed.
- Make appropriate notifications. Be sure owners and upper management are notified; they should not learn about the accident from the newspaper. Also, contact families, any necessary regulatory agencies, and your insurance companies.

Other Tips:

- An initial accident investigation report should be completed and sent to all supervisors within 24-hours of the accident. A follow-up report that includes recommended action should be undertaken within 48-hours and completed within 30-days.

Finally, it is a good idea to have a written procedure in place and be followed in case of an accident and to train employees and supervisors in the procedure.

If you have any questions, please contact your loss control consultant at MTMIC at 248-488-1172 or contact Chris Demeter at 517-230-0937 or e-mail at cdemeter@tc3net.com.

And Spring arose on the garden fair,
Like the Spirit of Love felt everywhere;
And each flower and herb on Earth's dark breast
rose from the dreams of its wintry rest.

~Percy Bysshe Shelley



Legislative Update

by: *Judy Augenstein,*
Legislative Consultant, Lansing



House Democrats have announced efforts to cut the state budget by beginning with their own benefits package. The planned cuts include an end to lifetime health care benefits for lawmakers who serve in office for at least five years and a requirement that they kick-in co-pays for their health care benefits of \$10-\$15 a month. Democrats will also end payments for out of state travel and order legislative staff reductions along with other cuts in administrative costs. The planned staff reductions will be across the board for both Democrats and Republicans.

The Republican led Senate has voted down the Governor's proposed 2% sales tax on services, SB 307. Similar legislation implementing the proposed services tax is still pending in the House, HB 4368.

The Senate has approved Governor Jennifer Granholm's \$344 million dollar Executive Order, a plan nearly identical to the budget cutting E.O. rejected in February. Senate Republicans have pushed through their budget balancing plan that cuts schools by \$34 per student and makes \$225 million in cuts to community health, revenue sharing and economic development.

We continue to lobby for legislation to amend the Renaissance Recovery Zone Act. At the request of TMTA, the Speaker of the House, Andy Dillon, D-Redford Township, and Senate Majority Leader Mike Bishop have agreed to craft a "tool and die" legislative fix. Unfortunately this issue and others are on the "side burner" while the legislature continues to struggle with a SBT replacement solution and Michigan's budget mess. Stay tuned!

Welcome New Members!

We would like to take this opportunity to welcome the following new members to the Tooling, Manufacturing & Technologies Association:

- ❖ **Dillon Manufacturing Company** of Fort Smith, AZ, specializing in metal stamping, fabrication and die repair; and
- ❖ **Nucor Corporation** of Charlotte, NC, specializing in steel making.





www.thetmta.com

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

Labor Department Targets 401(k) Plan Fee Disclosure

By: *Freedom One Financial Group*

After completing over a hundred 401(k) check-ups, it has been Freedom One's experience that the vast majority of 401(k) service providers do not disclose fees in a manner consistent with DOL expectations.

ERISA regulations require a plan fiduciary to ensure the plan is adhering to DOL requirements and to know:

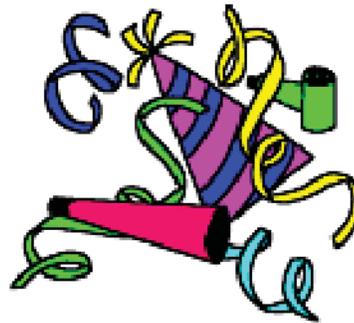
- the exact amount of fees being paid,
- to whom the fees are being paid; and
- how much compensation is being paid to each party involved.

Are you aware of your plan's expenses and how your service provider is compensated?

As a TMTA member, you have complimentary access to Freedom One to answer this question for you. TMTA members are offered a no-obligation 401(k) check-up; a comprehensive report that clearly defines the exact fees being charged to your company, and analyzes the success of your current retirement plan.

Freedom One is Michigan's largest full-service 401(k) provider. They serve as a co-fiduciary to hundreds of companies and oversee more than \$2.2 billion in retirement plan assets. **Since 1988, clients of Freedom One have rewarded their service excellence with nearly 100% client retention.** Freedom One Retirement Services has been the TMTA's endorsed 401(k) provider since 2002.

Request your 401(k) Check-Up at www.freedomonefinancial.com, or call Lesley Goodwin at 248-620-8100, ext. 1130.



TMTA 73rd Annual Meeting and Open House

The 73rd TMTA Annual Meeting and Open House will be held on Wednesday, April 18, 2007 at the Association's offices in Farmington Hills.

The Annual Meeting will begin at 11:45 a.m. and will be followed by a luncheon. Members will have the opportunity to meet the TMTA Board of Directors as well as to ask them questions and to let them know what you think of the changes at the Association.

The event is free and open to all members of the Tooling, Manufacturing & Technologies Association. We look forward to seeing you there.

If you need a reservation form or a map to the event, please visit our website at www.thetmta.com or contact Ron at 248-488-0300 ext. 1306.



Congressman Sander Levin discussed a number of issues with member companies on his visit to TMTA on March 19, 2007.



The **U.S. Postal Service (USPS) is raising rates** effective May 14, 2007, citing increasing costs for fuel and employee health care among the justifying factors. The cost of a one-ounce first-class letter increases two cents from .39 to .41, a penny less than the increase the post office had sought. In addition, the rate changes scale back the price of heavier letters with a two-ounce first-class letter rate decreasing five cents from .63 to .58.

The USPS has also approved the “Forever Stamp”. This stamp will always be valued at the one-ounce first-class letter rate anytime in the future—regardless of price changes. In other words, when rates increase in the future, Forever stamps already in your possession are automatically good for the new rates, although additional Forever stamps would have to be purchased at the newly increased price. The Forever stamp goes on sale April 12, 2007 for \$.41 and will be good...forever.

Other increases include:

Item	Old	New
1 st Class 1 oz. Letter	.39	.41
Postcard	.24	.26
Priority Mail Flat Rate Envelope	4.05	4.60
Express Mail, ½ oz.	14.40	16.25
Parcel Post, 2 lb.	4.36	5.67
Certified Mail Fee	2.40	2.65
Return Receipt Signature	1.85	2.15

The **TMTA 2007 Annual Hourly Wage Survey** and the **TMTA 2007 Annual Salary Wage Survey** were mailed out to all member companies on March 15, 2007. Your company’s data must be returned to TMTA no later than Monday, April 16, 2007.

Remember, as always, only those member companies who participate in the surveys will be entitled to receive the respective survey results.

Please take the time to fill out these important surveys. TMTA has sought to maintain records on wages information since its beginning in 1933. The information we maintain is only as useful as the data we receive from you.

If you have any questions about either of the surveys or did not receive yours, contact Ron at 248-488-0300 ext. 1306 or e-mail to ron@thetmta.com.

As a **TMTA Golf Sponsor** you can join in on one of the longest running annual golf outings in the country. For 72 years TMTA has been providing a day of golf, food and prizes for our membership and their guests. You can be a sponsor of the event with your company name displayed on a placard at one hole and you will also receive a discount off the regular ticket price to the outing. Contact TMTA for details at 248-488-0300.

A reminder to those companies that belong to our **Blue Cross Blue Shield and Blue Care Network programs**: Changes to member accounts must be reported to TMTA within 30 days of the event in order for the change to be properly processed. Both the BCBS and BCN computer systems will only allow changes to be made exactly 30 days retro from the current date. Fax your BCBS and BCN changes to TMTA, attention Elaine, at 248-488-0500 as soon as they occur to ensure prompt processing.

TMTA and the National Tooling & Manufacturing Association (NTMA) are holding the dinner presentation, “Pump Up Your Brand” on Tuesday, April 24, 2007. The speakers will be Mary Scheibel, Scheibel and Halaska and Dave Lange, DME Company. You’ll learn more about industry trends including steps successful toolmakers are taking as they transition to manufacturing organizations with specialized niche expertise.

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

Promote your company and support your Association at the same time by **becoming a TMTA Website Sponsor**. For a 3, 6, or 12 month sponsorship, you can have your company’s logo with a direct link to your own website prominently displayed on the TMTA homepage. Also, the TMTA Web Sponsor page will further detail what your company is all about. For more information, contact Elaine at TMTA at 248-488-0300 ext. 1309 or e-mail to elaine@thetmta.com.

Do you have something to say, but no one to listen? Visit the **TMTA Blog** and voice your opinion. Use the TMTA Blog Button on the homepage of our website at www.thetmta.com.

This can be a very powerful forum for everyone, **but only if you use it**—post your message today!

The Marketplace



Personnel Available:

Communications Professional with exceptional interpersonal and team building skills seeks position utilizing his experience in management, computer technology, customer service and human resources.

Ask for **Resume 07-04**.



"Hey, how come these U.S. Treasury Bills I bought have a picture of the late Japanese Emperor Hirohito on them?"

Inflation Talk

CPI-W Urban Wage Earners and Clerical Workers

Month	82-84	1967	57-59
Feb 2007	198.544	591.403	687.80*
Jan	197.559	588.467	684.38*
Dec 2006	197.2	587.3	683.1*
Nov	196.8	586.1	681.8*
Oct	197.0	586.7	682.5*
Sept	198.4	591.0	687.3*
August	199.6	594.6	691.5*
July	199.2	593.2	690.1*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
Feb 2007	203.499	609.594	708.95*
Jan	202.416	606.348	705.17*
Dec 2006	201.8	604.5	703.0*
Nov	201.5	603.6	702.0*
Oct	201.8	604.6	703.0*
Sept	202.9	607.9	706.9*
August	203.9	610.9	710.3*
July	203.5	609.6	709.0*

Note: February 2007 CPI-W represents a 2.2% increase from one year ago; CPI-U a 2.4% 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



List of Endorsed Service Providers

- ❖ **Reliance Standard/Ameritas** (life/dental insurance)
TMTA contacts: Dennis Campbell 248-355-1414
Stella Krupansky 248-488-0300 ext. 1310
- ❖ **Blue Cross Blue Shield/BCN** (health insurance)
TMTA contacts: Dennis Campbell 248-355-1414
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: Lesley 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

TMTA 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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Deadline for submission of news, articles, letters, cartoons and Marketplace items is the 15th of each month.
Send/Fax to TMTA—Attention: TMTA Talk Editor.