

tmta talk

A Publication of the Tooling, Manufacturing & Technologies Association

From Rob's Roost



Note: Due to time constraints, Rob Dumont's article for this month's edition of TMTA Talk is being guest written by Brian Sullivan, TMTA's Director of Sales, Marketing and Communications.

Legislative Notes

Your Tooling, Manufacturing & Technologies Association is engaged in many legislative efforts on your behalf and you should be aware of what's going on.

In the last mid-term elections many legislators learned the hard lesson that by not voting according to the wishes of their constituents they got run out of office. (A significant number of legislators who were 'unfriendly' to trade reform were defeated by opponents who *are* in favor of fair trade reform.)

Leading into the next general election in 2008, many legislators who observed what happened in the last election are much more likely to be sensitive to their constituents, especially relative to trade reform issues.

There are several pieces of legislation that are in the works in Washington DC at the moment that are critical to you. HR 782, The Fair Currency Act of 2007, is the bill in the House of Representatives to address the Chinese currency manipulation issue; and S 796, the bill in the Senate that addresses the same currency manipulation problem. Passage of these two bills would be of enormous relief to all small and mid-sized manufacturers. Legislators are much more prepared to support these bills this year because trade reform is becoming one of the significant issues leading into the next general election and legislators know that their voting record is being observed and

reported back to the voters at home.

Another piece of legislation that will directly impact you is HR 800, The Employee Free Choice Act of 2007 (EFCA) and TMTA is gathering signatures from you to add to a letter to be delivered to Senators Arlen Specter and Bob Casey urging them to vote against the legislation. All three of these bills can be read in their entirety on our website.

A poll was recently taken asking voters, in general, if they had ever taken the time to contact their elected representatives to tell them how they felt about pending legislative issues that were vital to them and the overwhelming response was 'no'. The reason given was a perceived confusion on how to go about it. Actually, nothing could be simpler. In order to contact your specific Members of Congress all you have to do is go to www.house.gov or www.senate.gov and type in your zip code and you'll automatically be directed to a window where you can write a message to your representatives. It just takes a minute.

Multi-nationals who spend tens of millions of dollars to lobby Congress to enact trade laws that are beneficial to them and hurtful to us could be rendered ineffective if we all proactively and aggressively told our legislators how we want them to vote. Trade reform is possible if we make our legislators reform it.

Recently, Sander Levin, the Chair of the Trade Sub-Committee of the House Ways and Means Committee and Duncan Hunter, ranking member of the House Armed Services Committee and co-sponsor of HR 782, The Fair Currency Act, were in our offices discussing trade reform issues with TMTA members who were able to attend.

We'll continue to invite trade reform friendly legislators to our offices to meet with TMTA members. Your opinions and input are important to them.

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TMTA Calendar of Events—May 2007

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

- 16 TMTA Board of Directors meets
- 17 MTMIC Board of Directors meets
- 28 Memorial Day—TMTA/MTMIC offices closed
- 31 Business Outlook/July Holiday surveys due

Health News

TMTA Insurance Agency

BCBSM/BCN Rate Renewal Certifications Every Other Year



Effective November 2007, BCBSM and BCN will limit Rate Renewal Certification (RRC) requests to every other year. Starting with the 12-month period beginning November 2007, only odd numbered months will go through the RRC process. The following 12 month period the renewals in even numbered months will go through the process. First-year renewing customers will not be required to complete a certification form for their initial renewal period.

In the off months, a limited number of customers will be selected for certification using a pre-determined set of criteria. So there will be a few groups renewing in even numbered months that receive a RRC request. These customers will be notified 180 days before renewal. Customers that failed to respond when required to do so or that provided an incomplete response in a previous year will also be required to submit certification the following year.

Parallel to the changes in the RRC process is a more stringent policy on requiring the Quarterly Wage Detail Reports (QWDR). In order for the certification submission to be considered complete, QWDRs must be signed and unaltered.

BCBSM customers that do not respond at all or that provide incomplete responses will be considered out of compliance and will receive an additional surcharge of 50 percent.

The Blues Adopts Standard Billing Procedures for Maternity Services

Please remind your employees to add newborn babies to their health coverage within 30 days of their birth. This is extremely important as the Blues recently streamlined their billing procedures.

In an effort to eliminate Michigan-specific billing requirements, the Blues is now using standard maternity billing guidelines for Michigan hospitals. Maternity services must now be submitted on two separate facility claims, one for the mother and the services she received, and one for the baby and the services he or she received. Formerly, all maternity delivery and well newborn nursery services were reported on a single facility claim.

Well-baby services are considered part of the maternity care.

The Blues' medical policy definition of maternity services is unchanged and includes labor, delivery and well-baby care. This is not a change in benefits; rather it is a change in billing rules. Cost sharing and payment amounts will not be affected.

How to Pick the Right Drug

You're hit by pharmaceutical advertisements every day—on the radio, in newspapers, in magazines, on television, and even over the internet. There are ads for drugs to help with sleeping, impotence, insomnia, allergies, depression, and arthritis.

Consumer Reports recommends that you ignore drug ads. In 2005, pharmaceutical companies spent \$4.2 billion in direct-to-consumer advertisements. Drug companies spend twice as much on advertising as on research and development, according to a study by the consumer health organization Families USA. The payoff for pharmaceutical companies is worth it. The 50 most heavily advertised drugs had combined sales of 31.1 percent of all retail prescription drug sales in 2000.

Doctors say they often hear from patients who've seen a drug ad and ask for a specific drug they think might work for them. If you ask for a drug you saw advertised, but your doctor refuses to write a prescription for it, don't be offended. Other drugs are usually just as effective, generally cost less (generic) and their risks are better known since they have often been around for years.

Be an informed consumer. Talk with your physician about your condition. Find out what your physician knows about the drug he or she is going to prescribe. Use the web to learn about your condition and your medication. For website information on the best, most cost-effective drugs for a range of conditions, try Consumer Reports at www.bestbuydrugs.org, the U.S. Food and Drug Administration at www.fda.gov or the Blues' generic drug website at www.theunadvertisedbrand.com.

May is National Physical Fitness and Sports Month

President George Bush has proclaimed May 2007 as National Physical Fitness and Sports Month. "I call upon my fellow citizens to participate in athletic activities and make physical fitness a priority in their lives. I also encourage individuals, schools, and communities to celebrate this month with appropriate activities and programs."

Regular physical activity is vital to good health. By maintaining an active lifestyle, citizens can reduce their risk of developing chronic health conditions. Participating in outdoor activities and individual or team sports helps promote physical fitness. These activities also teach young people important life lessons, including teamwork, patience and discipline.

BCN gives these 10 tips to easily fit exercise into your (and your family's) daily routine:

1. Get off the bus early and walk the rest of the way. Or park farther away from your destination to get in more walking distance.
2. Use the stairs instead of the elevator whenever you can.
3. Go for bike rides with your children.
4. Take family walks after dinner.
5. Do your own yard work and gardening.
6. In bad weather, walk around inside the shopping mall a few times.
7. Plan active outings, such as hiking or visiting the zoo, on weekends.
8. Ride a stationary bike or use hand weights as you watch television. Exercising during commercial breaks can add up to as much as 25 minutes per hour.
9. Take the dog (or a neighbor's dog) for a walk.
10. Wash and wax your car.

It's Time for Golf, Food, Prizes & Fun!



The TMTA 72nd Annual Golf Outing & Dinner will be held on Thursday, June 21, 2007 at the Fox Hills Golf Club in Plymouth, Michigan.

Check your mailbox this month for your invitation and reservation form. Or, visit the TMTA website at www.thetmta.com for information, including a downloadable reservation form and map to be posted soon.

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.

Reservations are made on a first-come first-served basis so make sure to return your reservation form ASAP!

Legislative Update

by: *Judy Augenstein,*
Legislative Consultant, Lansing



In an effort to balance the state's budget, House Democrats have sliced \$275 million from state programs. "With Michigan in the midst of an unprecedented fiscal crisis, we have said from the beginning that cuts and reforms would come first in trying to balance the state budget," said House Speaker Andy Dillon (D-Redford Township). "We have gone through the budget with a fine-tooth comb and we have made tough choices. Some of those choices will be painful. They might be unpopular, but we are doing what's necessary to balance our budget and protect vital services like health care and public safety."

Michigan's general fund is facing a \$332 million shortfall for the current fiscal year, which ends on September 30. Next year's budget deficit threatens to reach \$3 billion or more. House Democrats have slashed more than \$275 million from the budget by forcing executive government agencies, such as the Office of the Attorney General, the Legislature and Judiciary, to further cut spending. The plan also will increase revenues for the state by closing tax loopholes for big oil companies. Lawmakers will next focus on reforms to further streamline government spending.

The Senate has proposed cutting funding for immunizations for children from low-income families, Alzheimer's and cancer research, maternity and infant care, nursing home care and day care for children. The Senate plan also cuts 10 percent in revenue-sharing dollars to locals that equates to the loss of more than 600 police and firefighters throughout Michigan. "I refuse to balance the budget on the backs of our most vulnerable citizens—our children and seniors," Dillon said. "Protecting health care, police and fire services, and job creation programs is not negotiable. We have to lead by example and share in the pain. Our plan slashes funding to all branches of government, so we can protect public safety, health care and job creation. We call on people in both parties to support our plan and move Michigan forward."

Senator Randy Richardville, R-Monroe, will be introducing legislation to amend the Tool and Die Renaissance/Recovery Zone Act modeled after suggestions by TMTA member **Molson Inc.** The bill will create a formula for those companies with over 75 employees. Senator Jason Allen, R- Traverse City, has requested a multi-section bill to assist the industry. Rep. Andy Meisner, D-Ferndale, Chair, House Commerce Committee is slated to introduce a bill in the House which will remove the employee cap. The strategy is to get legislation moving in the House and Senate so a compromise will have to be reached somewhere in the middle on the employee cap issue.

From the Desk of Gary Wood

MTMIC, Chief Operating Officer

MTMIC:

In January, MTMIC sent a letter to all policyholders which explained the process and advantages of the conversion to a mutual insurance company. I felt it important to restate that information again so there are no misunderstandings as to the advantages of converting.

Over the last several years the regulatory agency for the old Fund became more conservative in their understanding of the constraints placed on the Fund by our own bylaws. Our bylaws defined members quite strictly as tool and die shops and that industry has shrunk considerably in size. Technology and manufacturing, in general, continue to play a fairly active role in the state and the only way to continue to maintain a level of premium volume, the fund needed to expand to admit members into the group which were being denied under the old constraints. The easy way out would have been to modify the bylaws but after numerous discussion it became apparent to the Trustees that the state would not budge on their interpretation.

Additionally, as a member of a fund you could be *assessed* if the fund did not collect enough money and the claims exceeded the excess insurance purchased by the group. Under a fund, even if you are having a good year and someone else in the group is not, you could still be ordered by the courts to contribute more money to handle their losses. The members are **JOINTLY AND SEVERALLY LIABLE** for all claims in every fund year they were members.

The Trustees of the Fund considered the changes taking place in the industry and considered all options including the option of no longer offering the benefit of a workers' compensation program. The Trustees felt it was imperative to continue a program designed to service the best interests of the members of the TMTA.

After at least three years of review and analysis, the Trustees developed what was considered to be the best alternative for the continuation of a program. The conversion to an insurance company provided what was believed to be the best alternative and closest operationally to the previously offered workers' compensation fund.

The Trustees and the members voted in favor of the conversion and the results have thus far been gratifying.

The insurance company received authority to operate on December 22 at 2:00 p.m. and within the next week 425 insurance policies were re-written through the Manufacturing Technology Mutual Insurance Company (MTMIC).

As a requirement of converting to a mutual insurance company, the Trustees purchased coverage to "buy out" all known claims and incurred-but-not-reported claims of the Fund members—going back to 1976. This coverage not only removes the liability for the open claims but also removes any chance that you would be assessed for the losses of the other members. The result was no contingent liabilities to the members.

Due to the conversion to a mutual insurance company, the MTMIC was permitted to provide a premium discount that was not previously allowed. The majority of the policies, those between \$5,000 and \$100,000, received a 9.5% discount on their premium over \$5,000. Those members with higher premium actually received further discounts.

Those members in the Fund between 2000 and 2005 were eligible to receive a dividend from the MTA WCF which was distributed prior to the end of 2006.

The changes that took place were designed to benefit the policyholders and seem to have done so. The continued success of the plan relies on the Board's efficient management of the group and the results of the losses of the policyholders.

MTMIC Business:

Cost Savings:

In 2005, the MTA WCF reviewed many of the members with unfavorable loss ratios and declined to continue to provide coverage to those accounts. Certain members were costing the rest of the members money by not aggressively pursuing a resolution to their claims situations. Many more members were reviewed in the process but were not eliminated due to the circumstances surrounding their losses and the attitude of the owner/management toward resolving the claims and the loss control issues. That review has paid off.

Claims:

As a result of the activities of the claim department, the overall loss ratio not including incurred-but-not-reported claims of the MTMIC dropped for the 2006 year to 31% as opposed to the comparable periods in the prior year of 45%.

As a cost savings measure, the MTMIC has determined that quarterly loss reports will only be distributed to members that go on record as requesting them. The information will still be available through specific request or from your loss control consultant.

Payroll Audit:

The payroll audit for the 2006 year is continuing on schedule and should be completed by the Board meeting on May 17.

Loss Control:

We are proud of the quality and extent of the service you receive from the MTMIC loss control staff. A prior policyholder recently contacted our staff to obtain loss control services because they were not getting what they needed from their new “low cost” insurer; sometimes lost service is the hidden cost of short-term savings.

Did you know that outside training by contractors for Fork Lift and Crane licensing alone could cost as much as \$500 per employee? This and many other training and consultative services are available to you as a benefit of our coverage; call your loss control representative!

MIOSHA Alliance:

Please contact your loss control representative if the CET division contacts you directly for an inspection. The Alliance provides an opportunity to have your loss control representative on hand while the inspector is on your premises.

In conclusion:

A respected member of the MTMIC Board said to me three years ago that if you don’t write a five year plan for your business that spells out your vision, you have adopted a default business plan. That default plan can be summed up by the following:

“We don’t necessarily plan on being here in five years!”

The MTMIC has adopted a plan and has worked hard to continue this group as a cost effective alternative for worker’s compensation coverage. Your continued participation is welcomed and appreciated.

Work hard and be safe!

May is Electrical Safety Month

Working with electricity can be dangerous—not only for engineers, linemen and electricians, but also for those that work indirectly with electricity including office workers and salespersons.

Workplace hazards can be avoided by making certain those who work on and around electricity understand basic electrical safety guidelines. OSHA has resource information on potential electrical hazards and how to prevent them on its Electrical Safety and Health Topics webpage at www.osha.gov/SLTC/electrical/index.html. You can also find tips for both the workplace and home at www.electrical-safety.org.

Remember, never perform electrical work that you are not qualified for and consult licensed contractors when dealing with electricity on the job site.

U.S. Department of Labor elaws

The U.S. Department of Labor’s Wage and Hour Division has unveiled a new elaws advisor—The Fair Labor Standards Act (FLSA) Overtime Calculator—to help employers and workers understand and calculate overtime pay.

This new tool is a practical and helpful compliance assistance tool that provides examples of how FLSA overtime should be completed under some, but not all, scenarios. Because it is an educational tool, the advisor also provides links to definitions and detailed information on overtime pay requirements.

The Overtime Calculator joins a suite of FLSA advisors (all available at www.dol.gov/elaws):

The Coverage and Employment Status Advisor helps identify which workers are employees covered by the FLSA.

The Hours Worked Advisor provides information to determine which hours spent in work-related activities are considered FLSA “hours worked” and therefore must be paid.

The Overtime Security Advisor helps determine which employees are exempt from the FLSA minimum wage and overtime pay requirements under the Part 541 overtime regulations.

The Child Labor Rules Advisor answers questions about the FLSA’s youth employment provisions, including at what age young people can work and the jobs they can perform.

The Section 14(c) Advisor helps explain the special minimum wage requirements for workers with disabilities.

Have an enjoyable Memorial Day and please take the time to observe a National Moment of Remembrance at 3 pm to pay your respects to those who died protecting and preserving the freedoms we enjoy.



God bless the Flag and its loyal defenders,
While its broad folds o’er the battle-field wave,
Till the dim star-wealth rekindle its splendors,
Washed from its strains in the blood of the brave!

—From: *God Save the Flag*, Oliver Wendell Holmes



The **2007 TMTA Board of Directors** were announced at the TMTA Annual Meeting and Open House on April 18, 2007. They are as follows:

- Chairman – Herb Trute, **T&W Tool & Die Corp.**;
- Vice Chairman – Irvin Swider, **Future Products**;
- Treasurer – George Buhaj, **Avon Broach**;
- Secretary – Robert Peuterbaugh, **JPT**;
- Directors – Leonard Bantleon, **Leonard Machine Tool**;
Charles Barnes, **Paramount Boring & Machine**;
Richard Heidrich, **Richard Tool & Die Corp.**;
Leroy LaJeunesse, **L&L Machine Tool Inc.**;
Michael Obloy, **Special Drill & Reamer Co.**;
Joseph Padula, **Vicount Industries**;
Peter Rosenkrands, **A.B. Heller, Inc.**; and
Gary Theuerkorn, **Hillside Tool & Die Co.**

The TMTA is gathering signatures from our members to add to a letter to be delivered to Senators Arlen Specter and Bob Casey urging them to vote against EFCA (Employee Free Choice Act – H.R. 800).

EFCA would overturn more than 70 years of well-established labor law, it would eliminate workers' rights to secret-ballot elections when certifying union representation and it would clear the way for the federal government to set binding contract terms on companies and their employees (with no rights to an appeal) if they could not reach an agreement on a first contract within 120 days.

We encourage you to join us and make a stand in opposing EFCA. If you would like your signature to be included on the letter to Senators Specter and Casey, e-mail your name, title, company name and number of employees to TMTA at elaine@thetmta.com.

For more information on our efforts, EFCA and H.R. 800, visit our website at www.thetmta.com.

OOPS! Correction: In last month's Welcome New Members article, by the slip of a finger we listed **Dillon Manufacturing's** location as Fort Smith, Arizona (AZ) when they are really located in Fort Smith, Arkansas (AR). We apologize for any inconvenience this may have caused.

The semi-annual **Business Outlook Survey** and the annual **Fourth of July Survey** are included with this month's TMTA Talk. Please complete these surveys and fax them back to TMTA at 248-488-0500 as soon as possible.

Your input is important so that we may present a well-informed response to you in next month's TMTA Talk.

Don't forget that **Michigan's Minimum Wage Law** requires changes effective July 1, 2007. The state's basic minimum wage increases from \$6.95 to \$7.15 per hour. Youth sub-minimum wage (those under 18 years of age) increases from \$5.91 to \$6.08 per hour. For more information on Michigan's minimum wage rules, contact the Michigan Department of Labor & Economic Growth, Wage & Hour Division at 517-335-0400 or visit their website at www.michigan.gov/wagehour.



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!

Be A Golf Event Sponsor!



How much would pay to have your company's name prominently displayed on a placard at one of the golf holes at the TMTA 72nd Annual Golf Outing for everyone to see?

Don't answer yet because we'll also throw in a discount on ticket prices to the event.

How much would you pay for this amazing offer now?

But WAIT, there's more...you'll also receive recognition for your company as an event sponsor in an upcoming issue of TMTA Talk with a circulation of over 1,000 issues.

NOW are you interested?

Become an event sponsor for the TMTA Golf Outing & Dinner today, contact Ron at 248-488-0300 ext 1306 or e-mail to ron@thetmta.com.

We look forward to hearing from you!

In The News

The Tooling, Manufacturing & Technologies Association has been in the news lately. Also, we are always looking for newsworthy articles of interest to our membership to post on our website at www.thetmta.com. We have posted several articles from Cutting Tool Engineering, Manufacturing Business Technology, Stamping Journal, and Manufacturing and Technology News on our website under 'Press Room' – 'Industry Articles.' We encourage you to check these out.

The following is an excerpt from the testimony of John Johnston before the U.S. Senate. We feel what he has to say is of the utmost importance to our industry and well worth reading. His testimony can be read in it's entirety on our website at www.thetmta.com.

"...thank you for the opportunity to testify on the vital question "Is 'Free Trade' Working?" The short answer is "no"..."

"I also keep hearing and reading that I shouldn't be concerned about the loss of U.S. manufacturing jobs because it's a sign of soaring productivity. I don't see any correlation between productivity gains and the loss of factories and jobs. Some of our best-run companies are now starting to disappear.

And as a businessman, I find myself wondering exactly who is going to buy most of the products that the world's factories keep turning out, if not the American consumer? Unless we keep going deeper into debt, how can we as a nation keep up the pace if high-paying manufacturing jobs keep getting replaced by much lower-paying service jobs?

Are the American customers for the products I help make really going to be replaced by Chinese or Indian customers – on anything close to a one-for-one basis? And if so, with trade deficits continually rising at this point, how long is this going to take?"

"...foreign governments intervene in trade flows all the time, in countless ways. They erect tariff and non-tariff barriers to protect their own industries. They heavily subsidize producers on their home soil, including the Value-Added Tax rebates on exports that have grown in recent decades as tariffs have been cut. They manipulate their exchange rates. They steal intellectual property. And they dump product in our market at below the cost of production in their home market.

What's most important to understand, however, is that our trade problems are not limited to one high-

profile sector – like steel. And they aren't limited to one problem country – like China. Increasingly, these practices represent the way business is done all around the world, throughout the manufacturing sector, with one major exception – the United States. And what our trade policy has done for way too long has been to open our market wide to producers enjoying these advantages – which of course include multinational companies that produce overseas – and then tell our domestic firms, which manufacture and create economic benefit here: "You're on your own. Lots of luck."

Second, recent Presidents and their trade negotiators keep picking the wrong target countries to sign trade deals with, at least from the standpoint of strengthening manufacturing at home. Just think of the countries and regions that have dominated U.S. trade diplomacy for nearly 20 years – where we've signed the most deals. Mexico. China. The Caribbean Basin. Central America. Sub-Saharan Africa. Jordan. And more recently Panama, Columbia, and Peru. Even the current Doha Round of world trade talks aims explicitly at delivering most of the benefits of expanded, freed-up trade to developing countries."

"...when American multinational companies look at the People's Republic, they don't mainly see a billion potential new customers. They see a billion potential new workers. And by extension, the main markets that the U.S. multinationals want to export product to are not abroad. They're at home."

"...Congress should:

- Swiftly pass the Ryan-Hunter currency manipulation bill...
- Address the unfair advantage caused by the rebate of VAT taxes by over 150 of our trading partners...
- Institute major legislation to begin to reduce the trade deficit..."



Welcome New Members!

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

- ❖ **Dumbarton Tool, Inc.** of Cadillac, MI, specializing in carbide and PCD diamond cutting tools.



Members In The News

Governor Jennifer Granholm announced Economic Development Job Training (EDJT) grants to upgrade the skills of 2,180 workers to 36 companies across southeast Michigan. TMTA member company **CBS Boring & Machine** in Fraser is included in those companies to receive grant money.

CBS Boring has 59 current employees and 10 new hires. They specialize in the manufacture of power-train components including engine blocks, cylinder heads and transmission housings for the automotive, heavy duty diesel truck, agricultural and defense industries. CBS Boring was founded in 1967 and currently operates 5 manufacturing plants located in 3 states.

The funding is provided by the Michigan Economic Development Corporation (MEDC) as part of the Manufacturing Competitiveness Program, an initiative to encourage collaboration between regional employers. Employees will gain cutting-edge training in advanced automotive and manufacturing applications as defined by each company's products and needs. Strengthening Michigan's workforce is part of the plan to make Michigan a global economic powerhouse in the 21st century.



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.

Inflation Talk

CPI-W Urban Wage Earners and Clerical Workers

Month	82-84	1967	57-59
March 2007	200.612	597.561	694.96*
Feb	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*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
March 2007	205.352	615.145	715.40*
Feb	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*

Note: March 2007 CPI-W represents a 2.7% increase from one year ago; CPI-U a 2.84% 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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P.O. Box 9151 Phone (248) 488-0300
Farmington Hills, MI 48333 Fax (248) 488-0500

President and CEO — Robert J. Dumont
Copy Editor, Layout / Design — Elaine F. Burger-Laskosky

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Send/Fax to TMTA—Attention: TMTA Talk Editor.