

tmta talk

A Publication of the Tooling, Manufacturing & Technologies Association

From Rob's Roost

by: Rob Dumont,
President & CEO



Had Enough?

I borrowed the caption from an article reviewing Lee Iacocca's new book: WHERE HAVE ALL THE LEADERS GONE?

Here's an excerpt:

Am I the only guy in this country who's fed up with what's happening? Where the hell is our outrage? We should be screaming bloody murder. We've got a gang of clueless bozos steering our ship of state right off a cliff, we've got corporate gangsters stealing us blind, and we can't even clean up after a hurricane much less build a hybrid car. But instead of getting mad, everyone sits around and nods their heads when the politicians say, "Stay the course." *Stay the course?* You've got to be kidding. This is *America*, not the damned *Titanic*. I'll give you a sound bite: *Throw the bums out!*

I doubt anyone in America could have said it any better and, fortunately, coming from a well known and highly regarded former captain of industry and corporate leader the statement is at once credible and of high impact.

Throw them out indeed! Actually if one considers the situation carefully and at the same time reviews the facts that have managed to deliver us to this dismal set of circumstances, one might find the suggestion quite attractive and actually viable.

I have repeatedly heard that the people on the Hill have been bought and paid for. Clearly, in the absence of a lot more money than is available to us, we will not be able to counter the influence of multinationals in their quest to ensure that they continue to reap the benefit of the sorry set of trade policies our government has put in place to the great detriment of small and medium manufacturers and the entire middle class in America. That is not to mention the horrendous national debt that has accumulated and is growing daily by some \$2 billion, all of which amounts to a sad legacy visited upon our children and grandchildren and a debt that they will be called upon to satisfy.

A wise and caring gentleman I have come to know and respect as well as work with, Fred Stokes, President of the Coalition for a Prosperous American observed:

"We are buying things we don't need from people we don't know with money we don't have."

There is no question that if we continue on the same course we are currently traveling, the inevitable result will be disastrous.

For the sake of brevity, as well as certainty, let it be known that the economic system will, in the absence of meaningful action, solve the problem. It will do so by ensuring a drop in the value of our dollar (already begun); the price of imports will rise including oil and gas—pain at the pump has started (note that we are now a net food importer, that means we don't produce enough food to feed ourselves—aside from pet food—much of our imported foodstuff is from China and other Asian sources totally lacking in health and safety requirements); our trade deficit will rise (it continues to do just that) and inflation will escalate. Interest rates will rise, asset values will suffer (home prices, real estate values) and wealth will be destroyed.

(Rob's Roost continues on Page 3)

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TMTA Calendar of Events—June 2007

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

- 20 TMTA Board of Directors meets
- 21 MTMIC Board of Directors meets
- 21 TMTA 72nd Annual Golf Outing & Dinner Held at Fox Hills Golf Club in Plymouth

Health News

TMTA Insurance Agency

BCN Case Managers

Did you know that BCN has case managers who are registered nurses who understand all parts of the health care system? Many have training in managing specific diseases and are certified in case management. Case managers can help patients facing unusual medical challenges with things such as coordinating benefits, answering questions, going over care instructions and reminding patients about appointments. They can work with the patient's doctor to create a treatment plan.



For more information, contact BCN Customer Service at 800-662-6667.

Antibiotic Resistance

Antibiotics are medications that are used to kill bacterial infections. Since the 1940's, antibiotics have become widely used to battle many diseases. Unfortunately, antibiotics have become so popular that they are often used inappropriately for illnesses for which they will have no effect. Now, some serious bacterial infections are becoming less responsive to antibiotic treatment as they become resistant to antibiotics.

Antibiotics kill most harmful bacteria, but also kill some 'friendly' bacteria that can actually help fight the harmful bacteria. Consequently, your body provides favorable conditions for any surviving harmful bacteria to evolve, become resistant to the antibiotic and multiply more freely. When this happens, the bacteria have become antibiotic resistant superbugs and can even be passed from person to person.

Using antibiotics for the wrong types of illnesses (such as viral infections), not taking them correctly (such as not finishing all of the medication as prescribed) and taking them too often all contribute to antibiotic resistance.

According the World Health Organization, antibiotics could become useless worldwide within ten to twenty years if we do not take steps to use them appropriately. Here are some steps you can take to ensure you are using antibiotics properly:

- Never ask for or take antibiotics for a viral illness. They do not work against viral infections such as those which cause most coughs, colds and flu.
- Not every bacterial infection requires antibiotics. Give your body time to cure the infection on its own if possible.
- If your physician prescribes an antibiotic, ask if it is really necessary.

- Take your antibiotic as prescribed. Take all the medication until it is gone, even if you are feeling better; otherwise, the strongest bacteria can survive which may lead to a relapse and the growth of antibiotic resistant bacteria.
- Do not save medication to self medicate yourself later. Do not take medication prescribed to another person or pass your medication on to someone else. Too low a dose of antibiotics can help resistant bacteria develop and grow.

Stop Smoking

Tobacco use is the leading cause of preventable death in the U.S. It is implicated in a myriad of deadly diseases including cancer, heart disease and emphysema. While tobacco use is a difficult addiction to break, the rewards in a healthier and longer life are many.

If you are trying to quit smoking, remember that many smokers usually try to quit several times before being successful. Most relapses occur within twelve weeks of the attempt to quit. Treat each attempt as a learning experience about what works for you and what doesn't. If you are concerned about your ability to quit on your own, consult your physician for help.

A number of techniques can help you successfully quit, however none of them will work without your commitment to quit. Those who successfully quit are often able to do so because they use several techniques at once. Here are some tips to get you started:

- Get yourself ready and set a target quit date.
- Get support from family, friends and co-workers. You can even go on the internet and find support discussion groups.
- Learn new skills and behaviors to take your mind off smoking and to keep your hands busy.
- If you need additional help, get medication and use it correctly. There are prescription medications such as Wellbutrin or Zyban (designed to reduce cravings) and nicotine replacement therapies which come in both prescription and over-the-counter forms (gums, inhalers, sprays, patches...).
- Be prepared for a relapse or difficulties. Know that everyone slips at times—accept mistakes for what they are and move forward.

Ralph C Wilson Agency

If you have any questions about your health, dental or life insurance needs, please contact Dennis Campbell at the Ralph C Wilson Agency, the insurance arm of the TMTA, at 248-355-1414 ext. 159 or e-mail to dennisc@rcwa.net.

Legislative Update

by: *Judy Augenstein,*
Legislative Consultant, Lansing



The House and Senate agreed on a plan that balances the \$803 million hole in Fiscal Year (FY) 2007 budget without cutting K-12 education funding or cutting Medicaid provider rates by securitizing more tobacco settlement revenue.

The two chambers approved a \$307.6 million budget-balancing bill that prevents the temporary layoffs of 29 state police troopers, doesn't touch revenue sharing to local units of government, but does use \$30 million in unused 21st Century Jobs Fund money. Resolutions were introduced expressing the legislature's intent to securitize \$400 million more in tobacco settlement money. The agreement will take several pieces of legislation to become official.

The deal would appear to be a victory for Senate Majority Leader Mike Bishop, R-Rochester, in that he had vowed that the FY 2007 budget be balanced without a tax increase and the FY 2008 budget be solved separate of '07. It does appear that the deal came with an agreement from Bishop that a tax increase is necessary to solve the '08 budget.

- Universities and community colleges took massive cuts. Universities that received higher increases in '07 took bigger cuts in the bill.
- Arts and Cultural Grants would be cut 38 percent to \$3.6 million.
- The Healthy Michigan Fund would be sliced \$3.164 million, meaning 21 public health programs would be cut by 25 percent or less. Among the programs impacted would be minority health, immunization, Alzheimer's disease, cancer, smoking prevention, Parkinson's disease, diabetes/kidney, family planning, maternal and child health, childhood lead and senior nutrition services.
- Four percent cuts are slated for the legislature (\$6.534 million), judiciary (\$4.1 million) and the governor's office (\$194,000).
- The Department of Natural Resources would be cut \$510,000, the Secretary of State \$757,900 and the Attorney General \$308,000.

The Chambers agreed to raid seven various separate pots of state money for another \$167.9 million. The fund includes \$35 million from the county's Convention Facilities Fund, \$30 million from the 21st Century Jobs Fund, \$5.27 million from the Comprehensive Transportation Fund (a Soo Locks Set Aside),

\$70 million from the Refined Petroleum Fund, \$20 million from the Michigan Conservation Corps Endowment Fund, \$7.2 million from the State Campaign Fund and \$450,000 from the other funds managed under the Department of Labor and Economic Growth.

Senator Randy Richardville, R-Monroe, will introduce legislation to amend the Tool and Die Renaissance Recovery Zone Act, modeled after Bill Carbary's, **Mol-son, Inc.**, suggestions which create a formula for those companies with over 75 employees. Bill and I continue to work with the senator on the proposed language. Senator Jason Allen, R- Traverse City, has requested a multi-section tool and die bill to be introduced sometime in the fall. Rep. Andy Meiser, D-Ferndale, Chair, House Commerce Committee, has been requested to introduce legislation which will remove the employee cap from the Renaissance Recovery Zone Act. None of these proposed bills will be addressed until the legislature finds a SBT replacement solution. The SBT expires on December 31, 2007.



Welcome New Members!

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

- ❖ **Moldmaster Engineering Inc.** of
Pittsfield, Massachusetts,
specializing in plastic molding
and mold making.

(Rob's Roost continued from Page 1)

We need to ensure that Trade Promotion Authority (Fast Track) is not renewed for this or future Presidents. Our Constitution vests that authority in Congress and that is where it properly belongs. We need no more of the hair-brained trade deals that have gone a long way toward emasculating our manufacturing base in this country. Indeed, in terms of trade deals, what we should have is a moratorium on all such deals until there has been a complete and thorough review of existing deals so that we can clearly identify the pros and cons and ensure future deals actually address the interests of the American people.

That is not protectionism, it is a healthy type of nationalism! What on earth is objectionable about Americans being concerned about America?

From the Desk of Gary Wood

MTMIC, Chief Operating Officer

New Members:

I would like to take the opportunity on behalf of the Board of Director and Staff to welcome the newest MTMIC policyholders (those that joined since January 1, 2007):

| | |
|--------------------------------------|------------------|
| Northern Tool Sales & Service | Warren |
| Hard Milling Solutions, Inc. | Shelby Township |
| Sequoia Machining & Assembly, Inc. | Livonia |
| Aerostar Manufacturing Co. | Romulus |
| Intra Technical Services, LLC | Westland |
| Wolverine Grinding, Inc. | Ann Arbor |
| JNB Machinery, LLC | Fowlerville |
| Ward Machine Tool | Fowlerville |
| TubeSource Manufacturing, Inc. | Ferndale |
| Ernest Industries Co. | Westland |
| Dunright Trailer Manufacturing, Inc. | Clinton Township |
| Micromatic Screw Products, Inc. | Jackson |
| Advanced Industries, Inc. | Chelsea |
| Hurless Machine Shop | Hastings |

Thank you and welcome to the group. We hope you enjoy the “vigilant claims management and aggressive loss control” services provided by the MTMIC.

If you are not currently a policyholder, you can receive a quote by calling Gary Wood at 248-488-1172, ext. 1316. We can provide a quote (with appropriate information from you) in less than a week. I look forward to hearing from you!

TMTA Golf Outing Sponsorship:

The MTMIC Board is proud to support the TMTA Golf Outing by sponsoring the \$1,000,000 Hole-In-One SHOOT-OUT on Hole #3 at the TMTA golf outing (additional possible prizes in this competition are GENUINE AMERICAN MADE VEHICLES—a Corvette or a Tahoe).

The MTMIC Board is also sponsoring the \$25,000 Hole-In-One competition on Hole #6; every hole-in-one on this hole wins \$25,000!

Two great competitions, provided by the MTMIC!

MTMIC Annual Meeting:

The MTMIC Board has determined that the Annual Meeting of the insurance company will be held on October 18, 2007. This is a change from prior years when the Fund held the meetings during hunting season in November. Please mark your calendars for the luncheon.

Computer System:

The MTMIC Board authorized the upgrade of the computer system used for claims management, tracking, and loss control activity. An additional bonus is that soon we will have available a policy issuance system to enhance that service to the policyholders. This advance is long overdue and is truly state of the art. Please be understanding if there are a few wobbles here and there; it has been a long time since we upgraded the system (the old system copyright was 1984!)

MTMIC Newsletter:

We have just begun a small MTMIC based newsletter for the exclusive use of the policyholders. Look for news that applies only to the policyholder in with the monthly bill. If there are any questions, please call.

Some questions that have come to mind:

Why can't the domestic manufacturers sell cars?

It is hard to find an advertisement for an American car that does not show only the employee pricing. Here's an idea that seems to work well for the foreign based automotive companies: **Sell cars to people that don't work for you!** Employee discount plans are generally available to their employees; they just don't make the normal consumer feel stupid or cheated because they don't qualify.

Why do some people think that the domestic manufacturers cannot make vehicles as good as the foreign competition?

This year Toyota and the luxury Lexus brand had an unprecedented quality issue which resulted in 3.5 million vehicles being recalled from 1998 through 2003 (after a class action lawsuit). Those vehicles had a tendency for the engines to suffer catastrophic failure even if the owner followed the manufacturer's recommended maintenance specifications. The story was buried on Section A, page 11, in your “Hometown Newspaper”.

Again on May 31, 2007, the Detroit News reported on page 1 that the new Toyota Tundra V8 (Toyota's new secret weapon) has taken on the family tradition and is sometimes guilty of catastrophic engine failures after a very short time. Toyota is quick to blame their American based camshaft supplier. Does anybody remember endurance testing?

Why do people think foreign cars are cheaper to own?

My friend loves BMWs and thinks they are the finest cars built. He drives them over 200,000 miles with no problems. Once a month BMW brings him a loaner and they take his car away for a day at the spa. One day I ask his secretary about that great maintenance program; she told me it cost over \$550

a month and sometimes a lot more. Like most American car owners, I spend a lot less than that on a monthly maintenance schedule. How far would my Chevy go if I spent that much?

Try to support local business, it may not be popular but it is important to Michigan's economy.

MONTHLY REMINDER: REPORT CLAIMS IN A TIMELY MANNER.

Flag Day

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one Nation under God, indivisible, with liberty and justice for all.



June 14th is Flag Day. The American Legion has been promoting flag etiquette since its founding in 1919. In 1942 the Flag Code was established by Congress. It stipulates that as the symbol of a living country, the flag is considered in itself a living thing and should be properly displayed and cared for.

Here are some rules for displaying the Flag:

- Raise the flag briskly; lower it slowly and ceremoniously.
- When the flag is to be flown at half-staff, it should be first hoisted to the peak for an instant and then lowered to the half-staff position. It should be again raised to the peak before it is lowered for the day.
- Never allow the flag to touch the ground or floor.
- Do not fly the flag in bad weather unless it is an all-weather flag.
- The flag can only be flown at night if properly illuminated; otherwise, it should only be flown from sunrise to sunset.
- The flag should always be allowed to fall free and never carried flat or horizontally.
- When the flag is displayed on a car, the staff should be fixed firmly to the chassis or clamped to the right fender.
- The flag should never be used for any advertising purpose, displayed on items intended to be discarded after temporary use, displayed on costumes or athletic uniforms or have anything attached to or placed on it.
- The flag should never be dipped to any person or thing and is flown upside down only as a distress signal.

Freedom One as Co-Fiduciary

A Registered Investment Adviser (RIA) is a person or firm who gives advice about investing in securities. Advisers, like Freedom One, who manage more than \$25 million, must register with the Securities Exchange Commission (SEC).

A relationship with an RIA gives you a “legal right” to trust the advice you receive. Under the Investment Advisers Act of 1940, advisers like Freedom One are held to a ‘fiduciary standard’ and by law must act solely in the best interest of their clients and fully disclose any conflicts of interest.

RIA fees are typically paid directly by the client (usually from plan assets) and based on the dollar value of assets managed, or services provided, rather than the specific investment sold, as with brokers or insurance agents. As a ‘Revenue Neutral’ provider, RIAs such as Freedom One retain no rebates or 12b-1 fees and any revenue received is automatically credited to your plan assets. Consultants who receive compensation from third parties (i.e.: commissions, trailers or 12b-1 fees) cannot act as fiduciaries under ERISA because this compensation could be considered a prohibited transaction.

As an RIA, Freedom One is able to provide unbiased investment selection and act as co-fiduciary to your plan. Unlike brokers or insurance agents who are paid directly from the investment products they sell, Freedom One has no affiliation with any of the money managers they select, nor does their compensation vary based on those recommendations.

Buying a 401(k) plan from an individual who is not an SEC registered investment adviser is like buying a car without a warranty. When your investments are no longer operating as they are expected to, your investment adviser is there to make changes to get your plan back to running as it should.

Freedom One contractually accepts the role as co-fiduciary to your plan, and in doing so, reduces your personal liability and legal exposure. In choosing a Freedom One 401(k) plan, you can rest assured their goals and objectives are aligned with yours. Their commitment is to do everything they can to meet your fiduciary duties, reduces your legal and financial exposure and provide a high-quality retirement plan for your participants.

You can view an adviser's most recent SEC registration online by visiting the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov and choosing ‘Investment Adviser Search’ from the options. Type in your current or proposed 401(k) plan company to see if they are an SEC Registered Investment Adviser.

Freedom One is TMTA's endorsed provider of retirement benefits. For more information on what Freedom One can do for your company's plan, contact Leslie Goodwin at 248-620-8100.

2007 Third/Fourth Quarter Business Trends Survey Results

Many thanks to the 91 member companies that took the time to respond to the latest Business Trends Outlook Survey. The figures in the brackets are the responses from the survey done six months ago.

1. Describe your company's operation (no 6-month figures due to expanded categories beginning with this survey):

| | |
|------------------------------|-----|
| Die or Molds | 07% |
| Jigs, Fixtures or Gages | 05% |
| Engineering or Technology | 01% |
| Stamping, Forging or Casting | 03% |
| Manufacturing | 20% |
| Machining | 19% |
| Tools | 14% |
| Special Machines | 07% |
| Assemblies | 00% |
| Fabrications | 09% |
| Prototypes | 02% |
| Others | 13% |

2. How is your business now?

| | | |
|-----------|-----|-------|
| Excellent | 03% | (04%) |
| Very good | 14% | (15%) |
| Good | 38% | (37%) |
| Fair | 38% | (28%) |
| Bad | 05% | (13%) |
| Very bad | 02% | (04%) |

3. Over the next six months, your company's business will:

| | | |
|------------------------|-----|-------|
| Increase substantially | 05% | (05%) |
| Increase moderately | 33% | (41%) |
| Remain the same | 49% | (44%) |
| Decrease moderately | 10% | (09%) |
| Decrease substantially | 03% | (02%) |

4. Current average work week:

| | | |
|----------------|------|--------|
| Hours per week | 44.9 | (43.8) |
|----------------|------|--------|

5. Current employment:

| | | |
|-----------|------|--------|
| Hourly: | 25.4 | (34.6) |
| Salaried: | 06.8 | (07.4) |

6. Compare to one year ago your current level of business:

| | | <u>Up</u> | <u>Same</u> | <u>Down</u> | | |
|------------------|-----|-----------|-------------|-------------|-----|-------|
| Quoting activity | 33% | (34%) | 43% | (41%) | 24% | (25%) |
| Shipments | 26% | (32%) | 41% | (33%) | 33% | (35%) |
| Order backlog | 28% | (22%) | 35% | (33%) | 37% | (44%) |
| Profits | 20% | (24%) | 41% | (31%) | 39% | (44%) |
| Employment | 28% | (23%) | 42% | (46%) | 30% | (31%) |

Business Trends Survey — Comments From Our Members

*"...the country worships
the "Price God"..."*

The end may be near. (tools)

Very competitive! (manufacturing)

Mtl cost out of control. Getting paid biggest problem.
(steel plate fabrication)

Have lost jobs to China. (stamping)

Looks a little better or is the light at the end of the tunnel
a freight train coming? (fabrication)

We feel more positive about future work now than we have
over the last 6 years. (fabrication)

We will open a plant in Mexico this year to follow our
customers (Whirlpool, Black & Decker, Bosch).
(stamping)

Softening. (steel distributor)

We are very fortunate. (manufacturing)

"Everything is a Commodity." The country worships the
"Price God." Differentiation of products do not
matter. Race to the bottom. Customers are ignorant
compared to the 70's, 80's, 90's. (tools)

40% decline in sales volume! (tools)

Profits down due to raw material increases delayed as being
accepted by the customer. (machining)

Profits: What profits! (manufacturing)

Laid off 15 workers in Jan 2007—not able to call any back
to work. (dies/molds)

Our business is holding up as we are non automotive and
95% of our customers are out of state.
(manufacturing)

Monthly projection: Can not predict—work month to
month. (prototypes)





Members In The News

Dowding Machining LLC, a new venture of **Dowding Industries Inc.**, will invest \$7.1 million to build a new manufacturing facility adjacent to the Dowding Industries operations in Eaton Rapids. The project will create 358 new jobs, including 200 directly by the company. Assistance offered through the Michigan Economic Development Corporation helped convince the company to choose Michigan over a competing site in Iowa.

Dowding Industries is a precision short to medium run manufacturer of progressive die stampings, metal fabrications and welded assemblies. Dowding also specializes in the custom laser cutting, prototyping, machining, and component part double disk grinding processes. The company currently employs approximately 220 at its facility in Eaton Rapids and approximately 20 at its facility in Hiawatha, Iowa. Its newest venture, Dowding Machining, will focus on machining transmission housings, components and platforms used in the assembly of wind turbines.

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.



In an effort to get **TMTA Talk** to you as quickly as possible and in keeping with 'being green', we are now offering to send TMTA Talk to you via e-mail. If you would like to take advantage of the new electronic edition of TMTA Talk, fill out the form enclosed in this month's edition and fax it back to us at 248-488-0500 or contact Ron at 248-488-0300 ext. 1306 or e-mail to ron@thetmta.com.

Just a reminder: the **TMTA Training Room is available** for rent. It has seating and table room for 60 persons. It has a speaker system, 2 dry eraser boards and an overhead projector. TMTA will provide coffee and tea and can arrange for lunch at your request. If you are interested, please contact Jerry Morrow at 248-488-0300 ext. 1302 or e-mail to jerry@thetmta.com for rates and availability.

There is still time to **be a Golf Sponsor** for the TMTA 72nd Annual Golf Outing and Dinner. You can have your company's name prominently displayed on a placard at one of the golf holes or on the driving range or on a beverage cart or on the hor d'oeuvres table for everyone to see. You'll also receive a discount on tickets to the event and company recognition in an upcoming issue of TMTA Talk.

Become an event sponsor for the TMTA Golf Outing & Dinner today. Print a sponsor form from our website at www.thetmta.com or contact Ron at 248-488-0300 ext. 1306 or e-mail to ron@thetmta.com.

We look forward to hearing from you!

Remember, if you have any **questions about your health, dental or life insurance, contact Dennis Campbell** at the Ralph C Wilson Agency at 248-355-1414 ext. 159.

Dennis is a senior benefits consultant and the agent for the TMTA Insurance Program. He stands ready to assist with any health, dental or life insurance need your company may have.

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 and post your message today!

TMTA's 72nd Annual Golf Outing & Dinner



Attend the TMTA 72nd Annual Golf Outing and Dinner at the Fox Hills Golf Club on June 21, 2007, and you will have the chance to win a 2007 Tahoe, a 2007 Corvette, or \$1,000,000.00 in our hole-in-one shoot-out contest.

The outing features a day of shot-gun, scramble-style golfing; lunch on the turn; open bar in the clubhouse and beer & sodas on the course; a buffet style dinner with a premium open bar and prizes galore!

Tickets are \$180 per person for golfers, \$85 for dinner only. Visit our website at www.thetmta.com for details and reservation forms. Tee and table assignments are made on a first-come, first-served basis, so fax yours to our office today.

We look forward to seeing you there!

