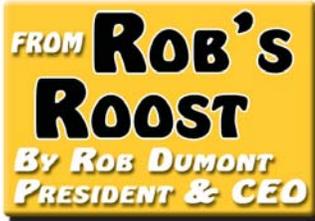


# tmta talk

A publication of the Tooling, Manufacturing & Technologies Association

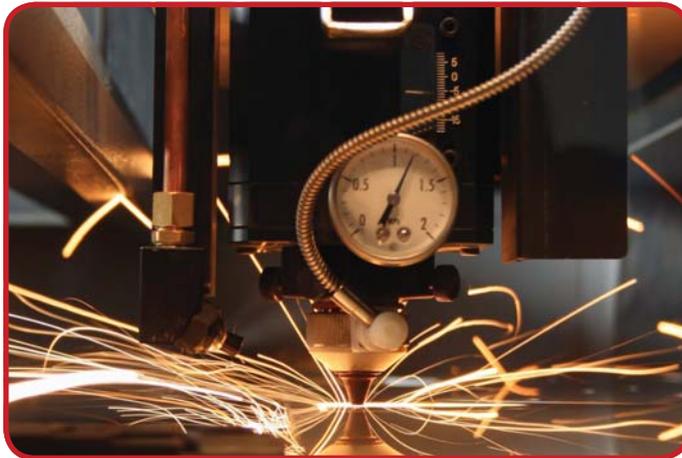


## Summer Winds Down

Our young people are back to school; we know who the Presidential and Vice Presidential candidates are; autumn and deer season are in the wings!

I hope that everyone enjoyed the summer and, if you managed a vacation, that it was at once restful and energizing. There is no need for me to enlarge on why you will need 'energy' during the coming months. The challenges facing every facet of manufacturing are well known to all in that sector of the economy.

One of the value propositions of membership in the TMTA is the availability of Endorsed Service Providers as set out in the pages of the TMTA Talk monthly newsletter. These are organizations that have been vetted by the association to ensure that they are reputable, ethical and serve our members well. In some cases the TMTA benefits with financial support from the provider when a member patronizes that particular organization.



This is one arrangement that permits TMTA to maintain its level of dues (there has not been an increase in dues during my tenure at the association). In other cases we have assurances (that we check when a member patronizes an organization) that the member will, by virtue of membership get a more favorable pricing for services or goods.

The point of my mentioning the Endorsed Service Provider program is that we are working on expanding it. For example discussions are underway relative to providers of roofing services and industrial painting services. In each case the effort is to get preferred pricing for the member (not cash flow for the association).

*(Rob's Roost continues on Page 7)*

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## tmta Calendar of Events September 2008

<b>17</b>	TMTA Board of Directors meets at TMTA offices
<b>18</b>	MTMIC Board of Directors meets at TMTA offices

Visit [www.thetmta.com](http://www.thetmta.com) for detailed, up-to-date information.

## WELCOME NEW TMTA MEMBERS

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

- ❖ **New Century Tool Group**  
located in Wixom, MI, they specialize in machine shop services; and
- ❖ **Globe Tech Mfr Products**  
located in Plymouth, MI, they specialize in tools & dies, fixtures, die details, prototypes and small volume production.

## FYI FOR YOUR INFORMATION

**Do you need a copy of** the BCBSM medical reimbursement claim form? The Ameritas dental enrollment form? The Reliance disability claim form? Do you need a copy of the required Federal Family and Medical Leave Act Poster?

The TMTA has listings for federal and state required posters, insurance forms, COBRA information, tax/social security/mileage limits and even a link to the OSHA chemical information database listed on our website so the information you need now is at your fingertips now.

Visit [www.thetmta.com](http://www.thetmta.com) and go to the 'Information/Networking' tab then select 'Company Forms & Information'. Pass this valuable information on to your staff and bookmark this page for easy, quick access when you need it most.



President Bush has declared the month of September 2008 as National Prostate Cancer Awareness Month and National Ovarian Cancer Awareness Month as an opportunity to underscore commitment in fighting these diseases and to raise public awareness.

### Prostate Cancer Information

Prostate cancer is the second most common type of cancer found in men, and one in six men will develop it during their lifetime. Prostate cancer is the second leading cause of cancer deaths among men in the U.S. (lung cancer is first) and the seventh leading cause of death overall for men in this country. The cause of prostate cancer remains unknown, but early detection can lead to better treatment and increase the chances of survival.

Research has shown that men with the following risk factors are more likely than others to develop prostate cancer:

- Age—Age is the main risk factor. The disease is rare in men younger than 45 and the chance of getting it goes up sharply as a man gets older. In the U.S., most men with prostate cancer are older than 65.
- Family History—A man with a father, brother or son who has had prostate cancer is two to three times more likely to develop the disease himself.
- Race—Prostate cancer is more common in African American men than in white men and less common in Asian, Hispanic and Native American men.
- Certain Prostate Changes—Men with cells called prostatic intraepithelial neoplasia may be at increased risk.
- Diet—Some studies suggest men who eat a diet high in animal fat and meat or low in fruits and vegetables may be at increased risk.

A man with prostate cancer may not have any symptoms. For men who do have symptoms, they include:

- Urinary problems:
  - not being able to urinate;
  - having a hard time starting or stopping the urine flow;
  - needing to urinate often, especially at night;
  - weak flow of urine;
  - urine flow that starts and stops; or
  - pain or burning during urination;
- Difficulty having an erection;
- Blood in the urine or semen; and
- Frequent pain in the lower back, hips or upper thighs.

Most often these symptoms are not due to cancer, but any man with these

symptoms should tell his doctor so that problems can be diagnosed and treated as early as possible.

Currently, there is no scientific consensus on effective strategies to reduce the risk of prostate cancer. Additionally, there is no agreement on the effectiveness of screening or that the potential benefits outweigh the risks. Screening has not been proven to save lives, but screening might save lives. There is some harm associated with screening. For example, there is a chance a man will be diagnosed with a disease that may lead to unnecessary treatment.

The American Cancer Society recommends that men at high risk for prostate cancer be given the option of screening beginning at age 45. The principal public health approach is to support informed decision making about screening. This is a process carried out between a patient and his health care professional in the clinical setting where both parties share information and the patient understands the nature and risks of prostate cancer; the risks, benefits and alternatives to screening; participates in decision making at a level he desires; and makes a decision consistent with his preferences and values, or defers the decision to a later time.

### Ovarian Cancer Information

Ovarian cancer is the eighth most common cancer and the fifth leading cause of cancer deaths in women. Each year thousands of American women are diagnosed with ovarian cancer.

There are several risk factors that increase a woman's risk of developing ovarian cancer including:

- Age—About 90 percent of women who get ovarian cancer are older than 40 with the greatest number being age 55 or older, after menopause;
- Family History—Having a close family member (mother, sister, aunt, grandmother, daughter) on either your mother's or father's side that has had ovarian cancer increases your chances of developing the disease;
- Having had breast, uterine or colorectal cancer;
- Having a mutation in the BRCA1 or BRCA2 gene (which also raises breast cancer risk);
- Having never giving birth or have had trouble getting pregnant;
- Having used fertility drugs for longer than one year;
- Being obese;
- Using estrogen therapy after menopause;
- Having endometriosis (a condition where tissue from

- the lining of the uterus grows elsewhere in your body); or
- Having an Eastern European (Ashkenazi) Jewish background.

Factors that may lower a woman's risk of developing ovarian cancer include having used birth control pills for more than five years; having had a tubal ligation (tubes tied), both ovaries removed or a hysterectomy (an operation in which the uterus and sometimes the cervix is removed); or having given birth.

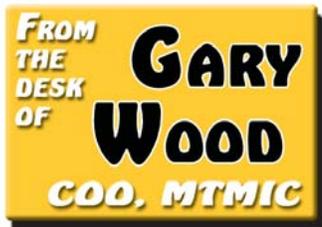
For years it was known as the "silent" cancer because it rarely produced any symptoms and many women didn't find out they had it until the cancer was very advanced. Recently, studies have identified specific signs that may be associated with the disease. Symptoms include:

- Bloating, when the area below your stomach swells or feels full;
- Pain in the pelvic or abdominal region (the area below your stomach and between your hip bones);
- Back pain;
- Feeling tired all the time;
- Difficulty eating or feeling full quickly;
- A change in bathroom habits, especially urinary symptoms (urgency or frequency);
- Upset stomach or heartburn; and
- Discharge from your vagina that is not normal for you.

These symptoms are more likely to persist in women with ovarian cancer than women in the general population; however, they are not unique to ovarian cancer. Women who have these symptoms for two weeks or longer should see their health provider as soon as possible.

There is no simple and reliable way to test for ovarian cancer in women who do not have symptoms. There has been some research and attempts to develop a blood test, but none of these tests have been proven to be accurate, effective or to save lives. If you notice changes in your body that are not normal for you and could be a sign of ovarian cancer, talk to your doctor about them as soon as possible.

Remember, early detection is the best way to help doctors diagnose cancer before it has a chance to spread making treatment more effective and increasing the chances for survival. For more information on either of these or any other type of cancer, call 1-800-4-CANCER or go to the website, [www.cancer.gov](http://www.cancer.gov).



## DIRECTOR ELECTION

It is already time for another election of the Board of Directors!

At the August 21 Board Meeting the Nominating Committee announced the slate of prospective officers for the three available three-year terms on the Board of Directors of the Manufacturing Technology Mutual Insurance Company. Two of those on the slate are seeking re-election to the position while the other two are well known members of the manufacturing community.

Those running for office include incumbents Bobby Cox and Gerald (Jerry) Decker; Dennis Haller and Charles Seitz round out the ballot. I would like to thank Richard Smith of **Wolverine Bronze** for his many years of service on the Board of both the MTM and the former MTA Workers' Compensation Fund. Richard is not running for re-election during this voting cycle due to his many responsibilities at his family business. We have promised to nominate him again if he finds the time available to serve on the Board in the future.

Bobby Cox is the President of **Acorn Stamping**, 600 S. Glaspie St., Oxford, MI 48371. Bobby has served on the Board for several contiguous terms starting in June of 2001. Mr. Cox is currently the Vice Chairperson of the Board.

Jerry Decker is the President of **Precision Boring**, 24400 Maplehurst, Clinton Township, MI 48036. Jerry is a former Chairman of the Board of the MTA Workers' Compensation Fund and has served on the two boards since July, 1995.

Dennis Haller is the President of **Haller International Technologies, Inc.**, 609 St. Jean, Detroit, MI 48214.

Charles Seitz is Vice President of **Steel Master Transfer**, 2171 Xcelsior, Oxford, MI 48371.

The ballots for the election will be mailed on September 2, 2008 and voters will have until September 15 to return their ballots. The newly elected Directors for the 2008 through 2010 term will be announced at the Annual Meeting which will be held on October 18, 2007 at the Red Run Golf Club in Royal Oak.

## GROWTH OF MTM

Last year in September, the Board of Directors announced the addition of Megan Brown to the staff of the MTMIC in the newly formed position of "Director of Sales and Marketing". Megan enthusiastically pursued the job and developed, with the assistance of the MTMIC staff, the website and marketing materials for the then nearly new insurance company.

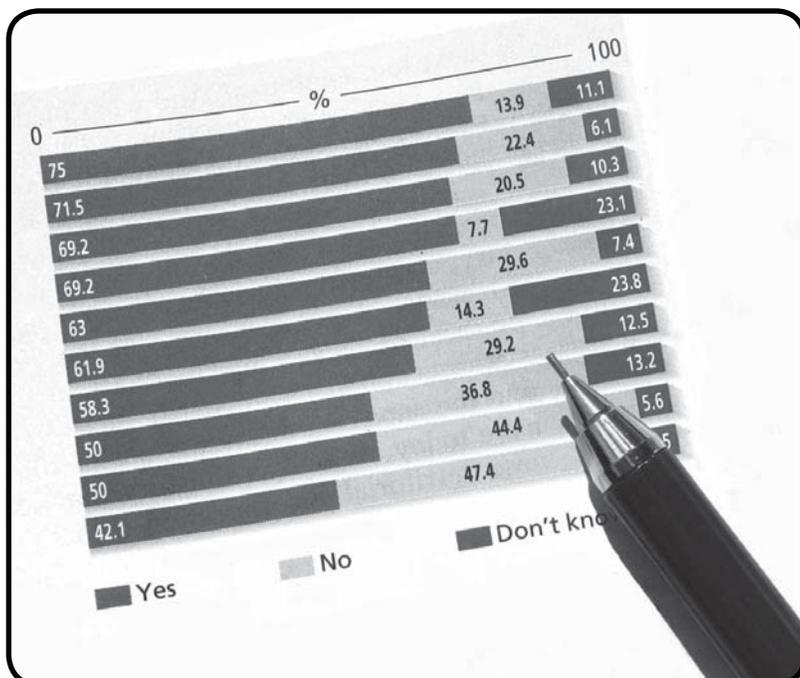
After a year we are all pleased to announce that the growth experienced during her first year has exceeded our expectations and provided for a broader based operation which benefits all of the policyholders both new and renewal as the increased premium has permitted us to provide programs and maintain staffing in a tenuous economic period.

If your company was one of those that took advantage of the opportunities offered through Manufacturing Technology Mutual Insurance Company during the last year, thank you for considering the MTM as your insurance alternative for workers' compensation.

Megan exclusively markets the MTMIC directly and through independent agents; she can be reached at [Megan.Brown@mtmic.com](mailto:Megan.Brown@mtmic.com) or 248-488-1172, ext. 1006 or 248-444-9513.

## RENEWAL QUESTIONNAIRE AND PAYROLL ESTIMATES

We are nearing the time when we will need input for the upcoming renewal for the MTM policyholders with a



January 1 effective date. This year we will be requesting additional information including details on whether you have airplanes, boats, additional locations, dba's or an additional named insured.

The MTMIC just completed the first underwriting and claim audit from the insurance company which re-insures our coverage. There were practically no questions, but there was the comment that we need to provide updated information on our policyholders on a more frequent basis. We have attempted to include the type of information we must report on the renewal questionnaire.

### I LIKE STATISTICS

Many years ago I decided I did not like mathematics but really liked statistics. It seems in mathematics there is a lot of reference to theory but in statistics the numbers mean something substantive. It is a lot more interesting to me to deal with something that is based on something that is real, in the sense you can count it.

Recently I have found some numbers that I found interesting that may be both theoretical and substantive. These numbers were reported by various sources which I will divulge if you are interested. Here are some of the facts:

In 2006 medical costs made up 59% of the total cost of workers' compensation. In 2016 those costs will account for 70% of the total cost of workers' compensation.

The American Medical Association reports that extremely obese people file twice as many workers' compensation claims. Obese workers have 13 times more lost work days than "healthy weight" workers (I do not know what that means since I am considered obese by medical standards). Indemnity costs are reported to be 11 time higher for the most obese workers than for the "healthy weight" workers

U.S. workplace fatalities in 2007 were at the lowest level in 15 years; 5,499 people died. Falls and homicides were the two prevalent causes of workplace fatalities in 2007. MTM data does not reflect this to be true for our policyholders.

The fatality rate for workers over 65 is triple that of workers 35 to 44 years old. Forty-one percent of Americans are over 50 years old—the highest recorded percentage in history. Eighty percent of congress persons are over 50. Half of those voting in 2006 were over 50. People over 55 own 77 percent of all financial assets in the United States. In three years the over-50 population

will surpass 100,000,000. The average life expectancy today is 78, it was 47 in 1900.

AARP rated Ann Arbor, Michigan as the number one healthiest place to live in the United States.

### **MATERIAL HANDLING IS OUR MOST FREQUENT CAUSE OF INJURY**



## **Inflation Talk**

### **CPI-W Urban Wage Earners and Clerical Workers**

Month	82-84	1967	57-59
<b>July 2008</b>	<b>216.304</b>	<b>644.303</b>	<b>749.32*</b>
June	215.223	641.082	745.57*
May	212.788	633.830	737.14*
Apr	210.698	627.606	729.90*
Mar	209.147	622.985	724.53*
Feb	207.254	617.345	717.97*
Jan	206.744	615.828	716.20*
Dec 2007	205.777	612.948	712.85*

### **CPI-U All Urban Consumers**

Month	82-84	1967	57-59
<b>July 2008</b>	<b>219.964</b>	<b>658.915</b>	<b>766.31*</b>
June	218.815	655.474	762.30*
May	216.632	648.933	754.70*
Apr	214.823	643.515	748.40*
Mar	213.528	639.636	743.88*
Feb	211.693	634.139	737.49*
Jan	211.080	632.301	735.36*
Dec 2007	210.036	629.174	731.72*

**Note: July 2008 CPI-W represents a 6.2% increase from one year ago; CPI-U a 5.6% 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

# LEGISLATIVE UPDATE

By JUDY AUGENSTEIN,  
LEGISLATIVE CONSULTANT, LANSING

The Bureau of Elections has released its proposed 100-word explanation for the voluminous Reform Michigan Government Now (RMGN) ballot proposal by including several, but not all of the constitutional changes the proposal would make. Elections officials led with the “no-reason absentee” voting requirement and buried the legislative salary cuts as part of the 12 lines it spent on the 12-page constitutional amendment.

But the elections officials were not able to include a provision that encourages juries that are representative of a particular community. It also didn't include the provision that eliminates the requirement that a person be specifically impacted by environmental damage in order to sue.

Banning an illegal alien from voting, the staggering of senate terms and the changes to the Mackinac Bridge Authority also didn't make the cut. The Bureau is required to submit a 100-word explanation of the plan for the ballot so voters know what they're voting on. The following is the Bureau's proposal which has been rejected by the Michigan Court of Appeals and now moves on to the Michigan Supreme Court for approval:

## **A Proposal to Amend the State Constitution to Alter the Legislative, Executive and Judicial Branches of State Government**

The proposed constitutional amendment would:

- Require no-reason absentee voting.
- Limit election officials' support of candidates.
- Create separate Office of Elections to supervise elections.
- Create direct initiation of laws by petition.
- Reduce number of Senate and House districts.
- Establish bipartisan commission and standards for creating legislative districts; prohibit state court review of districts.
- Prohibit former elected officials from lobbying for 2 years.
- Reduce salaries, limit retirement benefits and disclose personal finances of legislative, executive and judicial officials.
- Disclose Legislature's financial records.
- Limit state departments to 18; cap boards/commissions.
- Reduce size of Supreme Court and Appeals Court; add circuit judges.

- Transfer discipline of judges to new commission.

The Bureau of Elections also released its proposed wording for the other two ballot proposals. For the medical marijuana proposal, the wording is:

## **Legislative Initiative to Permit the Use and Cultivation of Marijuana for Specified Medical Conditions**

The proposed law would:

- Permit use of marijuana by registered patients with debilitating medical conditions including cancer, glaucoma, HIV, hepatitis C, epilepsy and MS.
- Permit registered individuals to grow marijuana for qualifying patients in an enclosed, locked facility.
- Require Department of Community Health to establish a registry system for patients qualified to use marijuana and individuals qualified to grow marijuana.
- Require Department of Community Health to establish a procedure for considering the expansion of medical conditions which can be treated with medical marijuana.
- Permit unregistered patients and primary caregivers to assert medical reasons for using marijuana as a defense to any prosecution involving marijuana.

For the stem cell ballot question, the wording is:

## **Proposal to Amend the State Constitution to Permit Human Embryo and Human Embryonic Stem Cell Research in Michigan**

The proposed constitutional amendment would:

- Allow use of human embryos for any research permitted under federal law if the embryos:
  - are created for fertility treatment purposes;
  - are not suitable for implantation or are in excess of clinical needs;
  - would be discarded unless used for research; and
  - were donated by the person seeking fertility treatment.
- Provide that stem cells cannot be taken from human embryos more than 14 days after cell division begins.
- Prohibit any person from selling or purchasing human embryos for stem cell research, therapies or cures.
- Prohibit state laws that prevent, restrict or discourage stem cell research, therapies or cures.

*(Rob's Roost continued from Page 1)*

I would also invite you, as a member, to make a suggestion(s) as to what other services or goods you would like to see included in these efforts. Collectively we do have some clout!

Arrangements are not yet concluded on the scheduling of the Lien & Bankruptcy seminar mentioned in TMTA Talk in August but odds are we will be scheduling for an October date. We are, as well getting close to having an excellent guest speaker on matters of a National Trade Policy. I am confident (but haven't yet cinched the arrangements) that that event will take place on the evening of October 6, 2008; time and location to be worked out. Please hold that date.

I will again be in D.C. this month to meet with representatives of each of the Presidential campaigns to discuss the need for and provisions of a National Trade Policy. It is the absence of such a Policy that is acting as a catalyst in the demise of American manufacturing.

Trade agreements for the sake of trade agreements do nothing for American manufacturers or their workers. It still amazes me that members of Congress offer proposed improvements in labor standards in a foreign country as a justification for a trade agreement that actually promotes off-shoring and the loss of the manufacturing base in the United States.

It is my understanding that members of Congress are elected to advance the best interests of people in America. During this election cycle and the Presidential election, you have a current opportunity to remind those seeking office that the status quo is unacceptable and that Trade Policy must be addressed. If your candidate won't commit to working in your best interests (regardless of Party) you might want to consider seriously whether that individual deserves your vote.

## Be A TMTA Website Sponsor

Promote your company while showing your support for the TMTA by becoming a **TMTA website sponsor**. For a 3, 6 or 12 month sponsorship, you can have your company's logo with a link to your own website prominently displayed on the TMTA homepage. In addition, a separate 'TMTA web sponsors page' will detail what your company is all about.

For more information, contact Elaine at 248-488-0300, ext 1309 or e-mail to [elaine@thetmta.com](mailto:elaine@thetmta.com).



## TMTA Endorsed Service Providers

### **Manufacturing Technology Mutual Insurance Company (MTMIC)**

(workers' compensation program)

Provider contact:

Gary Wood 248-488-1172 ext. 1316

### **Reliance Standard/Ameritas**

(life/dental insurance programs)

TMTA contacts:

Dennis Campbell 248-488-0300 ext. 1313

Stella Krupansky 248-488-0300 ext. 1310

### **Blue Cross Blue Shield/BCN**

(health insurance program)

TMTA contacts:

Dennis Campbell 248-488-0300 ext. 1313

Elaine Burger-Laskosky 248-488-0300 ext. 1309

### **Federated Insurance**

(property & casualty insurance program)

Provider contact:

John Medo 800-428-4143

### **Freedom One Financial Group**

(401(k) retirement program)

Provider contact:

Lesley Goodwin 248-620-8100

### **John M. Packer & Associates**

(unemployment cost control program)

Provider contact:

Nathan Wiest 800-482-2971

### **Custom Telecom**

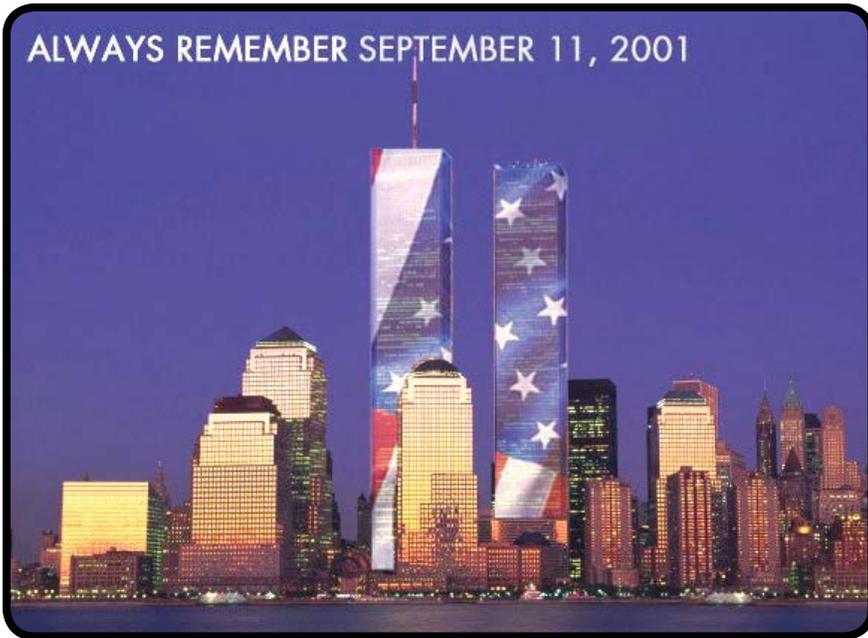
(phone/communications programs)

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.**

ALWAYS REMEMBER SEPTEMBER 11, 2001



That I'm proud to be an American,  
where at least I know I'm free.  
And I won't forget the men who died,  
who gave that right to me.

*-Lee Greenwood*

**God Bless All Those Who Lost  
Their Lives on 9/11/01 and  
Those Who Survived...**

## Register and Vote This Election!

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

The election will be held on 11/4/08 and there is still time to register to vote, if you haven't already. To register, you must be a U.S. citizen, at least 18 years of age by Election Day and a Michigan resident. You can register by mail; at your city, county or township clerk's office; or at any Secretary of State branch office. You must register at least 30 days before the election (by 10/6/08),

Remember, you must re-register to vote whenever you move to a new city or township. Also, under a recent court ruling, every Michigan voter who offers to vote in the polls must show picture identification or sign an affidavit attesting that he or she is not in possession of picture identification.

Visit the Michigan Voter Information Center at <http://www.michigan.gov/sos/0,1607,7-127-1633---,00.html> for additional information. Most any question you may have in regards to voting in Michigan can be answered here. You can request an absentee ballot online. By inputting your name and zip code or driver's license number, you can check to make sure you are registered to vote and obtain a map to your voting precinct. You can find

information in regards to military personnel or voting outside the U.S. You can even find out what voting equipment your city uses and view a video on how to properly cast your ballot so you will be prepared in advance as to your method of voting.

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

**tmta talk**

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