

tmta talk

A publication of the Tooling, Manufacturing & Technologies Association



FROM ROB'S ROOST
By ROB DUMONT
PRESIDENT & CEO

Amazed

I am constantly amazed by the apparently effortless ability government pretends to have to become instantly expert in any manner of business endeavor. The case in point at present has to do with the hasty shenanigans the current administration in Washington is visiting upon General Motors and Chrysler in their quest to stay alive as businesses.

Led by an individual who is devoid of automotive experience and pretty much devoid of any business experience at all; an individual being advised by a collection of similarly qualified phantom experts, we see an administration that chooses to dictate terms without first having any firm plan in hand to deal with, much less resolve, a critical situation of huge importance to literally thousands and thousands of individuals and families in Michigan and, indeed, throughout this country. We are witness, on a daily basis, to the willingness of the administration to utilize Bankruptcy legislation as a **business strategy**, a methodology never intended by the legislature.

At one and the same time, implicit in this exercise of folly, is the reality that either intentionally, or in ignorance, particular sectors of society and the economy are being selected to either survive in some form or other (the form is similarly an unknown) or die financially. I am unable to suggest which of the two, intentional or in ignorance, is to be preferred as neither has merit in my view. None-the-less, the reality is that if part or parts of the automotive industry are selected as "bad" for either GM or Chrysler and as a business strategy they are severed from the "good parts", the supply chain for those "bad" parts will simply be cast aside to die whatever financial death might be in store for it.



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tmta Calendar of Events

April 2009

15	Federal & State Income Taxes are Due
15	TMTA Board of Directors Annual Meeting/Open House at TMTA offices
16	MTMIC Board of Directors meets at TMTA offices

Visit www.thetmta.com for detailed, up-to-date information on all events.



TMTA Association/BCBS Sponsored Health Care Plan

TMTA has an Association Sponsored Group with BCBS. TMTA member companies can join the TMTA/BCBS Association Sponsored Group free-of-charge, whether your BCBS agent is through the TMTA Insurance Agency or not. The two most important advantages to your company's signing up for this free service are the recordkeeping service and the one-on-one customer support TMTA provides.

When your company signs up to be a part of the TMTA Association Group through BCBS, you send all of your enrollment changes directly to TMTA. We can process them much quicker than your sending them to BCBS. Because of our online capabilities, changes are normally completed within 24 hours. You can be confident that your changes have been processed correctly and in a timely manner.

We also have access to your group records so we can assist in answering all of your BCBS questions. We want to support you in the best way possible.

To join, all you need to do is contact your BCBS agent and request the service. You will need a Member In Good Standing letter which can be obtained by calling TMTA, attention Elaine. We will fax it to you within minutes.

In addition, we are able to provide premium agent services such as discussing your health coverage and making changes that better your benefits and/or reduce your costs when you make the TMTA Insurance Agency your BCBS agent of record.

If you have any questions about how TMTA can help with your health needs, please contact Elaine at 248-488-0300, ext. 1309 or e-mail to elaine@thetmta.com.

Heart Attack & Stroke Warning Signs

In the case of either a heart attack or a stroke every second counts. If you have any of the symptoms (not all signs

occur in every attack), immediately call 9-1-1. There are drugs out on the market that can help minimize damages, but they must be given relatively quickly after heart attack or stroke symptoms first appear. Check the time when symptoms first appear and call for medical help. Calling 9-1-1 is almost always the fastest way to get lifesaving treatment. Emergency medical services staff can begin treatment when they arrive—sooner than if someone gets to the hospital by car.

Some heart attacks are sudden and intense—the classic “movie heart attack,” where there is no doubt what is happening. But most heart attacks start slowly and often people aren't sure what's wrong and wait too long before getting help. Here are the signs of a heart attack (although the person may only have some of the symptoms):

- ❖ Chest discomfort—discomfort in the center of the chest that lasts more than a few minutes or that goes away and comes back. It can feel like uncomfortable pressure, squeezing, fullness or pain.
- ❖ Discomfort in other areas of the upper body—pain or discomfort in one or both arms, the back, neck, jaw or stomach.
- ❖ Shortness of breath—with or without chest discomfort.
- ❖ Other signs—including breaking out in a cold sweat, nausea or lightheadedness.

Women are more likely than men to experience some of the other symptoms rather than the traditional pain in the chest—mainly shortness of breath, nausea/vomiting and back or jaw pain.

These are the warning signs of a stroke:

- ❖ Sudden numbness or weakness in the face, arm or leg, especially on one side of the body;
- ❖ Sudden confusion, trouble speaking or understanding;
- ❖ Sudden trouble seeing in one or both eyes;
- ❖ Sudden trouble walking, dizziness, loss of balance or confusion; and
- ❖ Sudden severe headache with no known cause.

Call 9-1-1 immediately if a person suffers from any of the above symptoms, even if they pass. A transient ischemic attack (TIA) is a “mini-stroke” or “warning stroke” that produces these symptoms but passes quickly. In about half of cases, a stroke will occur within one year of a TIA.

Remember that every second counts!

LEGISLATIVE UPDATE

By JUDY AUGENSTEIN,
LEGISLATIVE CONSULTANT, LANSING

Representative Marty Knollenberg (R-Troy) has reintroduced legislation (HB 4080) that would end lifetime benefits for lawmakers. Knollenberg introduced the same measure last term—it went nowhere. This year could be different. Speaker Andy Dillon (D-Redford Twp.) has called for curtailing lawmaker benefits. “Lifetime benefits for six short years of work is completely out of touch with the realities those we represent are facing,” Knollenberg said. “Citizens of Michigan are worried about supporting their families, keeping their homes and preparing for retirement. These concerns are what the Legislature must focus on, not how to take more money from citizens to pay for a structurally defunct budget.”



Lieutenant Governor John Cherry has been directed by Governor Jennifer Granholm to find ways to further trim the size of state government. The mission for the Lt. Governor is to condense the state’s 18 state departments into eight. One scenario tossed about is combining the Michigan Department of Agriculture, the Department of Environmental Quality and the Department of Natural Resources together into a resource based mega department.

Governor Granholm has recommended turning over Michigan’s wetlands program to the federal government. Granholm has made the recommendation because the program has been underfunded and the prospects for adequate funding look bleak. However, it is doubtful the Legislature will go along with the idea. Both Senator Patty Birkholz, R-Saugatuck, chair of the Senate Natural Resources and Environmental Affairs Committee, and House Great Lakes and Environment Committee Chair Rebekah Warren, D-Ann Arbor, clearly prefer not to repeal it.

A package of bills to amend the Lien Act has been introduced by Republicans and Democrats in the House and the Senate. The House bills were referred to the House Judiciary Committee, chaired by Rep. Mark Mead-

ows, one of the bill sponsors. Representative Meadows has committed to schedule the bills for debate following the legislature spring recess.

Governor Granholm has applauded President Barak Obama and U.S. Secretary Timothy Geithner for the up to \$5 billion the federal government will provide to support ailing auto suppliers. “Michigan suppliers and workers will benefit from the Auto Supplier Support Program and the action will minimize unnecessary job losses as the administration continues to work with the entire auto industry to ensure an orderly restructuring,” Granholm said. “I am confident that the administration will soon present a comprehensive, viability plan for the entire auto industry that outlines actions that will protect jobs in Michigan and help affected workers and businesses.”

(Rob's Roost continued from Page 1)

It is worthy of note that in times when unemployment is running rampant in this country our government is at the forefront of not only suggesting but, in fact, mandating additional and large scale job loss. Noteworthy too is the reality that in the President’s commentary on the Auto Industry on March 30, 2009 nary a mention was made relative to the factual root cause of this virtual catastrophe: the state of American trade policy that permits (some say “promotes”) the off shoring of American jobs and indeed manufacturing itself.

If you are not completely frustrated with your representation in Washington I am at a total loss as to why you are not. It was a former automotive executive who not long ago urged “Throw the bums out!” (Lee Iacocca). That imperative seems increasingly appropriate does it not?

I confess that in this edition I have taken the liberty of ‘venting’. More than before the need is obvious that we must continue to advocate in D.C on behalf of manufacturing. I would invite any of you having the time (I will assume the interest) to join me on one of my ventures so that legislators can have first hand information from those on the front line of manufacturing. If you will do that please let me know and we will schedule to accommodate your and my availability.

I hope to see many of you at the Annual Meeting of Members here at the TMTA on Wednesday April 15th next at 11:45 a.m. A light lunch will be available and you will have an opportunity to meet and speak with members of the Board of Directors of the Association. Please let us know if you will be in attendance.



“Getting Better All the Time”

MTMIC has again taken the unusual step of attempting to capture more new business by filing rates for additional classifications under the workers' compensation system. In the past few years we recognized that due to automation and overseas production there would be less payroll dollars spent in the shops which we insure.

Since the premium is based on payroll, the Board felt it was imperative that we do something that would permit this organization to continue to provide our unique loss control and claims management services. As a workers' compensation fund, we could not deviate from the “homogeneity” rule imposed by the Bureau of Workers' Disability Compensation. You are all well aware that we converted to a mutual insurance company to facilitate that growth.

Since the conversion in 2007 we have increased our policyholder count by nearly 16% and premium volume nearly 18%. Part of that growth was due to the addition of the members of the Michigan Plastic Processors Association, but a great deal of the volume came from making sales and marketing a full-time profession instead of the part-time effort it had been.

To continue the plan for growth, the staff has been tracking accounts that we were not successful in acquiring and noting the class codes and rates that could affect our success. The Board of Directors approved a rate filing in several classification codes and directed the staff to continue to study our success rates in other classifications where we are being offered the opportunity to provide a quote.

What's the point? We are adapting to a changing world. Not everyone can change their operations but you can seek out new customers in other areas that you have

not explored in the past. We will continue to look for new opportunities and encourage you to continue that search as well.

The mission of MTMIC remains basically unchanged; we have just tried to expand our base to help absorb our overhead costs while continuing to provide the service you expect.

MTMIC Spring Business

Payroll Audit

By now you should have been contacted by the auditing firm to set up an appointment to complete the payroll audit for the 2008 year. By state law we should have the audit complete for all of the 425 policyholders renewing on January 1 no later than 120 days following December 31. That puts the requirement on us to complete this function by April 30.

Every year we get one or more requests to delay the completion of the audit for one reason or another; this is really a very straight forward process which the professional auditors have completed many times before. If you need some guidance or additional information, they will be glad to discuss the situation over the phone before the actual time of the appointment so that you can have the required information completed.

Remember that we are basically charged by the hour so if your information is not ready when the auditor arrives, it is costing you and everybody else we insure money that could be saved by your compliance with the request.

Once your audit is completed, we accumulate the information for completion of our fiscal audit and the actuarial evaluations that we need to have completed. It is all a process and any delays cause the cart to get off the tracks.

The Getting Better Part.....

I write a column with this title every April. Every year for the last three years the topic has been about the worsening climate for the domestic automobile manufacturers; this may be the last year I write about this problem. Next year there might not be a domestically owned manufacturer of vehicles left. It is not that we did not see this coming, how could it have been missed?



Friends, it is not getting better; the failure to move with the customer base has severely hampered our nations' ability to compete with foreign manufacturers. Was it arrogance or short-sightedness that led us to where we are?

By the time TMTA Talk's May deadline occurs we will know if we even have a competitive domestic automotive manufacturing base. It is not too late to look to other sources for your income and don't give up on yourselves. We need to re-invigorate our manufacturing and not be too proud to re-configure our operations to sell what the customer wants, not just make what we want to sell.

What are you doing to make things happen in your facility?

**~Caution should be contagious—
Work Safe~**

Inflation Talk

CPI-W Urban Wage Earners and Clerical Workers

Month	82-84	1967	57-59
Feb	206.708	615.719	716.08*
Jan 2009	205.700	612.719	712.58*
Dec	204.813	610.075	709.51*
Nov	207.296	617.472	718.11*
Oct	212.182	632.025	735.04*
Sept	214.935	640.226	744.58*
August	215.247	641.155	745.66*
July 2008	216.304	644.303	749.32*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
Feb	212.193	635.637	739.23*
Jan 2009	211.143	632.491	735.58*
Dec	210.228	629.751	732.39*
Nov	212.425	636.332	740.04*
Oct	216.573	648.758	754.49*
Sept	218.783	655.376	762.19*
August	219.086	656.284	763.25*
July 2008	219.964	658.915	766.31*

Note: February 2009 CPI-W represents a -0.3% increase from one year ago; CPI-U a 0.2% 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



TMTA will, from time-to-time, feature a member company so that the membership gets to know a little more about each other. This month we are featuring:

American Lasertool, Inc.

American Lasertool, Inc. is an industrial service based business, operating in Sterling Heights, Michigan. They are a family owned and operated business since 1995, specializing in laser engraving and marking. Key elements to the success of their business are accurate, reliable, and personal service with competitive pricing. The typical turnaround time for 95% of their customer base is same-day or next-day delivery (with absolutely no additional fees for emergency rush orders).

American Lasertool, Inc. is highly experienced using the latest technologies for a variety of industries including automotive, aerospace, medical, cutting tool, fixtures and gages, and communications. Their capabilities include laser engraving and marking of standard business information such as part numbers, patent numbers, serialization of numbers as well as specialty information such as bar codes and ID matrix codes on virtually all metals. They are able to reproduce company logos with pinpoint accuracy. They perform periphery markings, symbols, and sequential numbering. They are able to mark on circles, curves, and radius with consistent and reliable results. They are capable of marking UID on all government details whether tags or actual parts.

American Lasertool's facility is 2,100 square feet and operates with four ND: YAG laser marking machines that range from 50 to 100 watts. Since laser engraving causes no distortion to the metal being marked, they are able to engrave (surface mark) on a wide variety of delicate parts such as gears for the aerospace and aviation industries, surgical instruments, and biomedical implants. They also cut in and penetrate metal with depths of a few thousandths of an inch up to .025 of an inch deep.

If you're looking for accuracy, reliability, and personal service at competitive pricing, check them out. For additional information about American Lasertool, Inc. and for a free sample marking/engraving, visit their website at www.americanlasertool.com, or phone them at 586-254-5436.



The U.S. Postal Service (USPS) is raising rates effective May 11, 2009. The Postal Accountability and Enhancement Act allows the USPS to adjust postal rates each May. By law, the prices can increase on average no more than the rate of inflation as measured by the Consumer Price Index.

Rising costs and declining mail volume caused the USPS to lose \$2.8 billion last year. They could have cited extraordinary circumstances and asked for larger increases, but officials felt that would only result in a greater decline in mail volume.

The cost of a one-ounce, first-class letter increases 2 cents from .42 to .44. Customers can continue to use the Forever Stamps purchased prior to the 5/11/09 increase even after the price change, so stock up now. The Forever Stamps remain valid in the future regardless of rate hikes.

Rate increases include:

1 st Class 1 oz. Letter	.42	.44
Large Envelopes-1 oz.	.83	.88
Postcard	.27	.28
Certified Mail Fee	2.70	2.80
Return Receipt Signature	2.15	2.30
Priority Mail Flat Rate Envelope	4.80	4.95*
Express Mail-½ oz.	16.50	17.50*

*Shipping rates were raised in January 2009.

For more information on postal rates, visit www.usps.com/prices.

Just a reminder: the US Citizenship & Immigration Service has issued a revised Form I-9, Employment Eligibility Verification, which must be used by all companies starting April 3, 2009. The form can be found on the TMTA website at www.thetmta.com on the homepage under the Information/Networking tab—Company Forms & Information—Misc. Forms.

New IRS withholding tables kicked in on April 1, 2009. One of the provisions of the American Recovery and Reinvestment Act of 2009 was new withholding to employees so they will end up with more take-home pay.

Available for tax years 2009 and 2010, the Obama Administration's "Making Work Pay" tax credit is 6.2 percent of a taxpayer's earned income with a maximum credit of \$800 for a married couple filing a joint return and \$400 for other taxpayers.

Though all eligible taxpayers will need to claim the credit when they file their 2009 income tax return next year, the benefits will generally be spread out over the paychecks they receive beginning April 1, 2009 and continue to the end of the year. The credit begins phasing out for higher income taxpayers—those earning more than \$75,000 each.

The new tax withholding tables and instructions relating to the new tax law can be found on the TMTA website at www.thetmta.com on the homepage under the Information/Networking tab—Company Forms & Information—Misc. Forms.

The Work Opportunity Tax Credit has been expanded to include 2 new groups: unemployed veterans and disconnected youth. The credit is designed to provide an incentive to hire persons from certain disadvantaged groups that have a particularly high unemployment rate.

In general, an employer may claim a credit equal to 40 percent of the first \$6,000 of qualified wages paid during an employee's first year of employment. The employee must work at least 400 hours, or the credit is reduced by 75 percent. If an employee performs less than 120 hours of service, no credit is available.

The credit is claimed on Form 5884, Work Opportunity Credit. Any business expense deduction for such wages must be reduced by the amount of credit, as reflected on Form 5884. Currently the credit applies to wages of employees hired before September 1, 2011.

Unemployed veterans are individuals discharged or released from active duty from the Armed Forces during 2008, 2009, or 2010 and received unemployment compensation for more than 4 weeks during the year before being hired. Unconnected youths are individuals between the ages of 16 and 25 who have not been regularly employed or attended school in the past 6 months.

The prior groups eligible for the credit are:

Families receiving cash welfare benefits for at least nine months;

Veterans who are members of families receiving assistance or food stamps;

- Designated-community residents;
- Vocational rehabilitation referrals certified to have a physical or mental disability;
- Qualified summer youth employees aged 16 or 17 on the hiring date who live in an empowerment zone or enterprise community, perform services during a 90-day period between May 1 and September 15, and who have not previously worked for the employer;
- Ex-felons hired not more than one year after the later of their conviction or release from prison, who are members of low-income families;
- Individuals aged 18 to 24 who are in families that have been receiving food stamps for six months;
- Supplemental Security Income (SSI) beneficiaries; and
- Long-term family assistance recipients (formerly welfare-to-work individuals).

DEADLINES:

Both the **TMTA 2009 Annual Hourly Wage Survey and the 2009 Annual Salary Wage Survey were mailed out to all member companies** in mid-March. Your company's completed data must be returned to TMTA no later than Monday, April 20, 2009. As always, only those member companies who participate in the surveys will be entitled to receive the respective survey results.

AND

TMTA members once again have an opportunity to receive a free benchmarking report from the Performance Benchmarking Service group. By completing and returning a questionnaire downloaded from the TMTA website by April 10th, members will receive their free, confidential, customized report in May 2009.

If you have any questions, contact Ron at (248) 488-0300, ext. 1306 or e-mail to ron@thetmta.com or visit the TMTA website at www.thetmta.com.



TMTA has posted resumes on our website at www.thetmta.com. Resumes can be found at the bottom of our homepage by clicking on the Resume Postings icon.

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

Schena Roofing & Sheet Metal Co., Inc.
(commercial/industrial roofing contractor)

Provider contact:
586-949-4777

GlobalTranz - CarrierRate.com
(freight discount program)

Provider contact:
Chad Hill 866-275-1407 ext. 130

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.



Mark Your Calendars for the TMTA 74th Annual Golf Outing & Dinner Event

The TMTA 74th Annual Golf Outing & Dinner will be held at the Fox Hills Golf Club in Plymouth, Michigan on Thursday, June 25, 2009. 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!

This is an opportunity for our members to spend some quality time together as well as to treat their customers to 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's name displayed at a hole), contact Ron at 248-488-0300, ext. 1306 or e-mail to ron@thetmta.com.

Check your mail in the near future for your invitation and reservation form or check the TMTA website at www.thetmta.com for the most up-to-date forms and information to be posted soon.

**Plan to join us again this year at
the longest running annual golf
event in Michigan!**



TMTA 75th Annual Meeting & Open House

The 75th TMTA Annual Meeting & Open House will be held on Wednesday, April 15, 2009, at the Association's offices in Farmington Hills.

The Annual Meeting will begin at 11:45 a.m. and will be followed by a light luncheon. TMTA members will have an opportunity to meet the TMTA Board of Directors, ask questions and provide input to the Association.

The event is free and open to all members of the Tooling, Manufacturing & Technologies Association. A map and reservation form for the event can be found on our website at www.thetmta.com or contact Ron at 248-488-0300, ext. 1306.

We look forward to seeing you there!

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