

tmta talk

A publication of the Tooling, Manufacturing & Technologies Association



FROM ROB'S ROOST
By ROB DUMONT
PRESIDENT & CEO

Be Aware!

The TMTA Annual Golf Outing will again this year be held at Fox Hills in Plymouth, Michigan. We have been able to reduce the cost per attendee this year without any substantial difference in the features of the Outing. You should have received a

Notice about the Outing by now so please send in your registration.

The 111th Congress is expected to introduce bipartisan legislation in the next week or so addressing Currency Misalignment. TMTA has in the last Congress worked quite aggressively on getting co-sponsors for the previous Bill and we will be equally if not more aggressive in the current Congress. I will be spending four full days on the Hill this month working the Michigan delegation in the House of Representatives as well as members from Ohio, Illinois, Pennsylvania, Indiana, Wisconsin and New Jersey to mention some of the target States.



The TMTA website has a MADE IN AMERICA link. There are almost 100 companies throughout the nation who have requested links to their website from the TMTA site. If your company is not one of those (and many member companies are not) please send an e-mail to elaine@thetmta.com and she will hook you up. There is no cost associated and feedback indicates that some companies so linked have received orders as a result. It could work for you too!

We held our Annual Meeting of Members on April 15th, 2009 here at the TMTA. Attendance was about average, there was a lot of good discussion and a light lunch followed. Members in attendance were invited to sign on as signatories to a one page document entitled Fixing America's Economy. I am

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tmta Calendar of Events

May 2009

16	Armed Forces Day
21	MTMIC Board of Directors meets at TMTA offices
25	Memorial Day Federal Holiday TMTA & MTMIC Closed

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



Bridging the Gap Between Dental Hygiene and Overall Health

For decades, dentists and physicians basically treated patients independently of each other. However, in recent years, these professionals are finding that their respective disciplines are somewhat connected. For instance, recent studies show dental hygiene can have a profound impact on a person's overall health.

But don't take our word for it. In the following interview, Dr. Michael Jennings, St. Clair Shores, Michigan dentist and past president of the Michigan Dental Association, discusses the bridge between dental hygiene and overall health.

Question: What developments led to the conclusion that dental hygiene and overall health go hand-in-hand?

Dr. Michael Jennings: It's always been there, but the direct connections weren't made until the past several years. For example, with diabetic patients, we always knew healing in the mouth was more difficult but never really connected it to what was going on in the body. There is also a response in the mouth with high blood pressure and heart patients. In fact, about 90 percent of all systemic diseases produce oral signs and symptoms. So, dentally, your mouth is really one of the gateways to your body, giving us insight to what is going on inside the body.

Q: Can oral hygiene issues affect the rest of the body as well?

MJ: They certainly can. Depending on your overall health, any bacteria present in the mouth can influence other areas of the body. If you have an infection in the mouth, the bacteria can get into your bloodstream and infect your heart. For pregnant women, untreated periodontal gum disease can lead to low birth weight in babies. Pregnant women are susceptible to other conditions, such as gum disease and toxemia. Periodontal disease can also increase the severity of heart disease and other pneumonia-related illnesses. And, if you are a smoker and have a dental implant, your implant's risk of failure is 15 times greater than that of a nonsmoker.

Q: Keeping these things in mind, what would be your advice to a patient?

MJ: I advise all patients to get regular checkups. We know, in dentistry, that the patient who doesn't come in regularly puts off preventive-type care until there's a problem, which usually incurs a cost that is about 10 times as much as the preventive visit. Because we can see the side effects or precursors of health issues in the mouth, we can catch them earlier. It's kind of like a dental wellness program.

Q: What can insurance companies do to foster better collaboration between dental and medical professionals?

MJ: Dental and medical professionals both know there is a connection with oral hygiene and the whole body. What we need now is health care plans that integrate the two regimens resulting in a better health care and wellness type of experience. A health care plan that integrates some form of dental prevention is probably the ultimate solution. I know that not all employers can afford a separate dental plan. If medical plans were designed to include just preventive dental services, it could really save not only a lot of time and suffering for the patients, but could also cut down on some more costly procedures.

Q: Does having a dental plan really help keep medical costs down for employers?

MJ: Absolutely. If we can catch things earlier in a preventive exam, your overall costs will be less than treating an illness at the other end. This just contributes to the rising costs of health care. Basically, your employees will have a system that won't necessarily be dictated by costs, because physicians and dentists can work together on behalf of the patient. If you can catch a serious medical problem early on by picking up on it in a dental exam, or something of that nature, the costs for treating a patient can be decreased tremendously. It's a lot more enjoyable, as a dentist, when you see your patients in good overall health. Something like this is a win-win for all of us.

Q: While you are a dentist, you obviously are an employer as well. How can a health care plan that includes dental help you as an employer?

MJ: It's been the norm for health care costs to go up. As an employer, I purchase medical care for all of my employees, and, like many others, I've been watching it go up every year, even though I have a relatively young and healthy staff. Plans like this give us the opportunity to keep costs down without cutting back on health care. Marrying health care and dental care plans allows us to provide care in a more efficient manner. If we can provide the care in a more timely and efficient manner, it just makes sense. This makes for a much better system.

The Blues have launched Community Blue Plus, a total

wellness plan that incorporates the medical coverage of the industry-leading PPO with limited Blue Dental and Blue Vision coverages.

If your company wants more information on dental plans available through Blue Cross Blue Shield of Michigan, or if you want to know how your company can add dental coverage to your current health plan while saving you money on premium rates at the same time, contact our agent, Dennis Campbell at 248-488-0300.

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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 to TMTA at 248-488-0500 by May 29th.

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

Beginning June 1, 2009, U.S. travelers over the age of 16 returning to the U.S. by land or sea from Canada, Mexico, Bermuda or the Caribbean must have an enhanced driver's license or identification card, U.S. passport, U.S. passport card, enhanced tribal card, U.S. military identification with military travel orders, U.S. Merchant Marine document or Native American tribal photo identification card. Travelers under the age of 16 must present their birth certificate or other proof of U.S. citizenship.

Michigan received federal approval last year to provide Michigan residents with an enhanced driver's license that meet driving, identification and border-crossing needs. (Passports will still be needed for air travel.)

To be eligible you must be a U.S. citizen; a Michigan resident; and you must have no violations, suspension, revocations or denials on your driving record that would prevent you from legally operating a motor vehicle. The cost is \$45 for the first license and \$38 for license renewals.

You must visit a Secretary of State office authorized to issue the enhanced licenses. If you already have a Michigan photo license or photo identification card, you'll

need the following documents to obtain the new card (documents must be originals or certified copies):

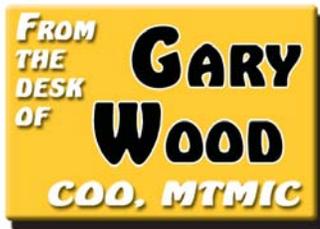
- ❖ Proof of a valid Social Security number in the form of your Social Security card, form W2 or 1099, pay stub containing your name and Social Security number, or a valid U.S. military ID card with photo;
- ❖ Proof of U.S. Citizenship in the form of your original birth certificate; valid, unexpired U.S. passport or passport card; certificate of citizenship; or certificate of naturalization;
- ❖ Proof of identity which can be your Michigan driver's license or ID card; and
- ❖ Proof of Michigan residency which can be your Michigan driver's license or ID card.

Documents are subject to departmental review and approval; therefore, in some cases, approval may not occur in the same day and may require an additional visit. If you have any questions, contact 888-SOS-MICH or visit www.Michigan.gov/SOS.



Governor Jennifer Granholm supports changing the state gasoline tax to raise more money as gas prices rise. Granholm has commented that the state's current 19 cent per gallon tax does not raise enough money to repair Michigan's aging roads. "The roads are the pits. We have no long term funding source to make sure the roads are smooth," she said. The Transportation Funding Task Force that Granholm appointed last year has suggested converting the per gallon gasoline tax to a tax on the wholesale price of gas and raising vehicle registration fees. Granholm supports both. If the change takes effect, motorists would pay more in taxes as the price of gas goes up, but less if the price drops, says Granholm.

With Chrysler and General Motors executives under the gun to turn their companies around, Senate Majority Leader Mike Bishop, R-Rochester, has established a work group on the auto industry. No Democrats have been added to the work group. The five-member Senate Auto Industry Action Team will explore how to best support Michigan's auto industry and its suppliers and includes Bishop; Senator Randy Richardville, R-Monroe; Senator Alan Cropsey, R-DeWitt; Senator Jason Allen, R-Traverse City; and Senator Bill Hardiman, R-Kentwood.



The MTMIC has nearly completed the audit cycle of the policyholders with the common January 1 renewal date. With few exceptions, all audited policies have either been billed for additional premium or return premium checks will soon be in the mail.

You will recall that workers' compensation premium is initially based on the payroll of employees in various classifications which apply to the business. With payroll being the common denominator and considering that much of the 2008 was a downward financial spiral, I am frankly amazed at the resiliency of the policyholder base. We added many new policyholders during the year but unfortunately some of our policyholders either did not survive the turmoil or strongly restructured their operations. Yet, amazingly, our final audited premium is nearly unchanged from our annual estimate made in late 2007.

I am both heartened and saddened by this outcome. Many good companies are surviving but many good companies have slid into oblivion due largely to no fault of their own. Who would have known the economy would have contracted at the rate it did for that extended period of time.

PAYMENT PLANS

Over the last few years the MTMIC has changed the payment options to assist policyholder in their cash flow. We now offer:

- Credit card payments;
- Full payment;
- Ten equal payments; and
- Twelve equal payments
(only if you choose to adopt our ACH payment plan).

This year the Board has elected to permit policyholders to change their payroll estimates to reflect the current payroll situation at their facility. If you need to make any changes to your payment status, please notify us as soon as practical to avoid large due or payable amounts after audit.

This year several companies owe large audit premiums and we simply cannot afford to act as a loan facility. We do have a provision for charging a penalty for severe underestimates but we have been fortunate in that we have not had to invoke the rule in many years.

E-MAIL

Last year we attempted to establish an e-mail database for all policyholders but we received very few responses. We still maintain the data and if you wish to add your "point of contact" to the information we maintain, please contact our Sales and Marketing Department with the information.

MIOSHA Alliance

Several years ago we established a MIOSHA Alliance that has proven to be a beneficial program for policyholders that have enrolled. Basically the Alliance assists you in maintaining or obtaining MIOSHA compliance in a non-confrontational manner. You get an opportunity to correct your MIOSHA problems while avoiding the annoying and costly fines. Of course, you still have to fix the problems

or you still get the fine but the Alliance allows you to work with MIOSHA rather than against it.



TOP 25 MIOSHA Violations

Annually MIOSHA updates the list of the 25 top safety and health violations. Here are the top 25 from October 2007 through September 30, 2008:

1. Design Safety Standards for Electrical Systems
2. Hazard Communication—Right to Know
3. General Provisions
4. Personal Protective Equipment
5. Powered Industrial Trucks
6. Control of Hazardous Energy Sources
7. Guards for Power Transmission
8. Floor & Wall Openings, Stairways & Skylights
9. Welding and Cutting
10. Fire Exit Violations
11. Recordkeeping
12. Abrasive Wheels
13. Electrical Safety
14. Respiratory Protection

15. Metalworking Machinery
16. Portable Fire Extinguishers
17. Mechanical Power Presses
18. Overhead and Gantry Cranes
19. Conveyors
20. Woodworking Machinery
21. Confined Space
22. Medical Services and First Aid
23. Slings
24. Powered Ground Keeping Equipment
25. Asbestos for General Industry

The loss control staff of the MTMIC can assist policyholders in resolving questions or issues with any of these or other loss control situations.

Summer Holidays

In Michigan the summer comes and goes before we are ready. This year MTMIC will celebrate the summer holidays of Memorial Day (Monday, May 25), the Fourth of July Holiday (Friday, July 3) and Labor Day (Monday, September 7).

~Have an extremely safe and enjoyable summer~



Burkard Industries Inc. of Clinton Township, MI was named one of "Michigan's 50 Companies to Watch" by judges from the banking, economic development, entrepreneurship development and venture capital communities. Companies were chosen that represent the small businesses that are essential to the diversification and transformation of the state's economy. Governor Granholm said, "We can't forget that small businesses represent 95 percent of Michigan's employers, and they are the backbone of our economy."

Burkard Industries is family owned and has been in business since 1934. They have been in the powder coating business since 1988 and their new best in class E-Coat line was launched in the summer of 2003. For more information, visit their website at www.burkardind.com.

GlobalTranz

TMTA's newest endorsed service provider, GlobalTranz, has secured discount pricing with over 50 freight providers for all your shipping needs.

Members can sign up, free-of-charge, to utilize GlobalTranz's online freight program where you can enter product and shipping information and immediately receive a list of multiple freight carrier options showing shipping details and costs. You can then select the carrier that best suits your individual needs at the time. It's as easy as 1-2-3.

To start using this program, contact Chad Hill at 1-866-275-1407, ext. 130.

Inflation Talk

CPI-W Urban Wage Earners and Clerical Workers

Month	82-84	1967	57-59
Mar	207.218	617.239	717.84*
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 2008	215.247	641.155	745.66*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
Mar	212.709	637.182	741.03*
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 2008	219.086	656.284	763.25*

Note: March 2009 CPI-W represents a -0.9% increase from one year ago; CPI-U a -0.4% increase.

* Base Year 1957-59 is no longer released. BLS has issued the following conversion factors from the 82-84 year:

CPI-W — .2886674 CPI-U — .2870447

Car Cloning—Stealing Your Car’s Identity

“Car cloning” or “VIN cloning” uses a vehicle identification number (VIN) from a legally registered car to mask the identity of a stolen one. It’s the vehicle equivalent of identity theft. In March, the FBI broke up a car-cloning ring that spanned 20 states and 3 countries and cost consumers, auto insurance companies and other victims an estimated \$25 million. Authorities say there are tens of thousands of cloned vehicles on the road today and the majority of their owners are not even aware they are driving a stolen vehicle.

Here’s how it works: It starts with a stolen vehicle, most often a luxury car or fully-loaded SUV. Criminals steal the registration plates from another vehicle of the same make, model and color and put them on the stolen vehicle thus making a “clone” of the original vehicle. Another way is to remove the stolen vehicle’s VIN and replace it with a legitimate number from a vehicle of the same make, model and color from a different state. Criminals will cruise parking lots or dealerships to find legitimate VIN numbers they can use. Thieves can then alter existing, or create new, ownership documents and register the stolen vehicle. Since the vehicle is now legally registered and not reported stolen, it can be sold to an unsuspecting victim and it is nearly untraceable.

Cloned vehicles tend to come to light only when it’s too late and by then there could be several victims of the crime. If you buy a cloned vehicle and its true pedigree is discovered, the car will be confiscated and you’ll still be responsible for any outstanding loans not to mention the money you have already paid for the vehicle. If your vehicle is the victim of car cloning, you could be accused of a variety of offenses from parking tickets or accidents to serious criminal activity like organized crime or terrorist activities. You could spend a great deal of time and money trying to prove that it isn’t really you or your car that police are after.

There are steps being taken to prevent these crimes in the future. The Department of Justice has developed the National Motor Vehicle Title Information System which is an electronic system connecting state Department of Motor Vehicles with one another. The database will spit out a hit showing a VIN is already in use. A recent law mandates that it is operational in all 50 states by some time next year.

But don’t wait. Here are some tips to avoid car cloning:

- ❖ Secure license plates with clutch-head screws

to make them harder to remove or purchase anti-theft plates that break when someone tries to remove them rendering them useless.

- ❖ Report stolen plates to the police immediately and get a crime reference number from them. File the number as the police report may help if you are accused of a crime later on.
- ❖ If you receive a fine, bill or ticket from somewhere where you have not been, challenge it and inform the police immediately. Many people just prefer not to struggle and think it is easier to pay than to call the police and explain the situation.
- ❖ Lower your risk by always locking your car, parking in well-lit areas and using alarms and other crime deterrents.
- ❖ When purchasing a vehicle, get a copy of the car’s vehicle history report from an independent source such as Carfax. Pay close attention to where and when the vehicle was registered. Registrations in multiple states over a short time should raise a red flag. Analyze the ownership pattern for any new or late model vehicle with no lien holder.
- ❖ Ask the seller to provide the title, service receipts, and any other documents for the vehicle. Closely examine each document to make sure the VIN and names all match and that the spelling is the same on each document.
- ❖ Check if the mileage readings on all documents are consistent with the current odometer display. Check out the VIN plate on the dashboard for any evidence of tampering (scratches, etc.).
- ❖ Have the vehicle inspected by a trusted, professional mechanic prior to purchase. Check with your insurer to see if you’re covered for title and VIN fraud.
- ❖ Try to know who you are purchasing your vehicle from. Be careful about buying a vehicle from individuals running an ad in a newspaper or on an internet site or where the vehicle is located in a parking lot and the seller meets you there.
- ❖ Most importantly, trust your instincts: If the deal sounds too good to be true, it probably is!

(Rob's Roost continued from Page 1)

very pleased to report that as a result the effort got nine more signatories. This effort is revenue neutral, no one will be contacting you looking for funds and constitutes a very helpful indication to members of Congress of the depth of concern and the call to action among manufacturers, businesses and individuals. If you would like to see the document and consider signing on (I hope you will) visit www.fixingamericaseconomy.org where you can view the list of some 56 National, State and Local organizations, 189 Producers and Service Providers and 85 Individuals who are signatories. The list continues to grow and the numbers are very important and helpful.

There is a growing awareness among Americans of the importance of KEEPING IT MADE IN AMERICA, and the need to BUY AMERICAN. Trite though it may seem, the reality is that people are losing jobs daily throughout the country because others keep buying foreign. The simple truth is that every dollar spent on imported goods can not be spent on things MADE IN AMERICA. By the way, don't be fooled into thinking you don't have choices; you do and you should exercise that choice for the good of this nation.

There is abundant truth in the suggestion that if you are not part of the solution, you are part of the problem. This problem will not go away by simply ignoring it and, you ignore it at your own peril and that of your neighbors as well.

**LET'S ALL WORK TO KEEP IT MADE IN AMERICA.
YOUR FUTURE DEPENDS ON IT.**

Be a TMTA Golf Sponsor



Have your company's name displayed on a placard at a golf hole during one of the longest running golfing events in Michigan, the TMTA 74th Annual Golf Outing & Dinner. You'll also receive a discount on ticket prices to the event and recognition for your company as an event sponsor in an upcoming issue of TMTA Talk with a circulation of over 1,000 issues.

Become an event sponsor for the TMTA Golf Outing & Dinner today, find the Golf Sponsorship application on our website at www.thetmta.com or contact Ron at 248-488-0300 ext 1306 / e-mail ron@thetmta.com

We look forward to hearing from you!

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.



"Seeing I had already hit you once,
was I correct in yelling EIGHT?"

Welcome 2009 TMTA Board of Directors

The 2009 TMTA Board of Directors was announced at TMTA's Annual Meeting and Open House last month. They are as follows:

Chairman – Herbert Trute,
T&W Tool & Die Corp.;
Vice Chairman – Irvin Swider,
Future Products;
Treasurer – George Buhaj,
Avon Broach & Production;
Secretary – Robert Peuterbaugh,
JPT-Joint Production Tech.;
Directors – Leonard Bantleon,
Leonard Machine Tool;
Charles Barnes,
Paramount Boring;
Bruce Cain,
XCEL Mold & Machine;
John Ebbing,
Detroit Edge Tool Co.;
Michael Obloy,
Special Drill & Reamer;
Joseph Padula,
Vicount Industries;
Peter Rosenkrands,
A.B. Heller, Inc.;
Gary Theuerkorn,
Hillside Tool; and
Lucas Wright,
Hackett Brass Foundry.

We wish to thank the departing Director, Dennis Haller of **Haller International Tech.**, for his past service to the Board.

The TMTA 74th Annual Golf Outing & Dinner Event is Being Held 6/25/09

Members and guests are invited to attend the TMTA 74th Annual Golf Outing & Dinner being 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 (and an opportunity to win vehicles or cash in the Hole-In-One contests); 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.

Forms and information are being mailed out as we speak. You can also find the information on the TMTA website at www.thetmta.com.

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

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TMTA TALK is a publication of the
Tooling, Manufacturing & Technologies Association

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TMTA TALK is distributed free to all TMTA members.

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Deadline for submission of news, articles, letters, cartoons
and Marketplace items is the 15th of each month.

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