

tmta talk

A publication of the Tooling, Manufacturing & Technologies Association



FROM ROB'S ROOST
By ROB DUMONT
PRESIDENT & CEO

Available To You

On the morning of August 20, 2009 TMTA Endorsed Service Provider Freedom One Financial Group will be hosting an exclusive event for Retirement Plan Sponsors. Please see the brochure included with this issue of TMTA Talk. Note that seating is limited for this very valuable 2½ hour event that will provide current up-to-date information you really should have as a plan sponsor.

This is just one example of the value your membership in the TMTA offers in return for your willingness to participate.

Last month I told you about the inception of the new TMTA Property and Casualty Policy now available through the TMTA Insurance arm, the Ralph C. Wilson Agency.

I am pleased to report member interest in that product is increasing! We will soon be introducing Long Term Care Insurance coverage at reduced rates for TMTA members. Expect to hear more in the near future as arrangements are completed. Remember our



TMTA Insurance arm is a full service agency and is staffed by highly trained professionals both in terms of sales and service.

One nice thing about the month of August is that Congress is in recess. Health care is front and center on the Hill and certainly in the media. Local town hall meetings with members of Congress have been raucous to say the least. I've heard part of one of those meetings as recorded by WWJ radio and shouts of "KILL THE BILL" seemed to dominate the particular clip I am referring to. Congressman Dingle suggested that that meeting was a great opportunity "to discuss" the issue. Whether or not that suggestion was 'political'

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tmta Calendar of Events

August 2009

19	TMTA Board of Directors meets at TMTA offices
20	MTMIC Board of Directors meets at TMTA offices
9/7	Labor Day Federal Holiday TMTA/MTMIC offices closed

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

TMTA MARKETPLACE

Personnel Available:

Manager seeks position utilizing extensive experience in the automotive industry including management, negotiations, estimator, mold builder and toolmaker. An accomplished automotive purchaser. Highly regarded for identifying and implementing material cost reduction initiatives. Well respected, dedicated, organized logical thinker with a reputation for following through until a successful conclusion has been met.

Ask for Resume #90801.

Financial Executive seeks position utilizing extensive finance, operational and legal experience. Operational management with IT/Telecommunications supplier and a Tier One supplier of precision machined parts. Experience in other industries, including data expense management, manufacturing, wholesale distribution, investment banking/brokerage and law. Proven ability to improve operations and impact business growth. Strong qualifications in general management, business planning, IT and accounting systems, ERP implementation and staff development. Available for interim projects and is willing to travel.

Ask for Resume #90802.

Engineer/Manager looking for a position utilizing qualifications and experience as a Tooling/Process Engineer, Program Manager, Supply Chain Manager, Plant Manager, Toolmaker and other related disciplines. Familiar with all operations of managing a manufacturing company. Able to identify and solve problems to completion.

Ask for Resume #90803.

TMTA has posted resumes on our website at www.thetmta.com. Click on the Resume Postings icon found at the bottom of our homepage.

RESUME
POSTINGS



Win by Losing

The Blues is committed to health and they believe in supporting healthy lifestyles. That is why BCBSM has created the "Win by Losing" weight loss challenge for group customers. The contest is all about eating well and exercising to lose weight and the Blues is looking forward to helping people take the first steps.



Weight issues lead to many of our most prevalent chronic conditions such as diabetes and heart disease. The Blues has a variety of health and wellness tools to help people get active and be healthy.

Start by visiting www.bcbsm.com/yourhealth to access and download materials from the Win by Losing toolkit. Announce and promote the competition to your employees with the toolkit banners and engage them in a spirited contest for bragging rights. Contest dates are August 31 to November 16, 2009.

Distribute the diet and exercise plans from the toolkit to your employees. Gather and submit your company's weight loss success to BCBSM. Each week BCBSM will highlight the top 10 companies across Michigan with the highest weight loss total at www.bcbsm.com/yourhealth.

Even if your company does not want to participate in the contest, your employees can visit the BCBSM website and take the BlueHealthConnection® Succeed™ health assessment. By completing the Health Assessment questionnaire, the employee will receive a lifestyle score—a summary of his/her health behaviors and a tailored action plan with what he/she's doing well and what he/she can do better. Detailed recipes and exercises are included and you can still distribute the Meal Plan and Daily Food Checklist to aid those who want to lose weight.

For more information, contact Patti Hoerner at 248-448-7752 or e-mail to winbylosing@bcbsm.com.

National Immunization Awareness Month

Did you know that the immunizations your preteen received as a young child can wear off over time and may need to be repeated? Did you know that adults should receive vaccines at different ages throughout their lifetime? August is National Immunization Awareness Month.

Check out the CDC website for tons of information including immunization schedules for children, teens and adults; school and law requirements; vaccine side effects and safety; and much more at www.cdc.gov/vaccines.

Tai Chi for Better Health

Tai Chi, often described as “meditation in motion”, combines movements and breathing techniques to strengthen the body, help the mind relax and balance the flow of “life force” or chi.

It is a noncompetitive, self-paced system of gentle physical exercises and stretching. Each posture flows into the next without pausing. There are various forms of tai chi. Some involve weight shifting and building muscle, but most are low impact putting minimal stress on muscles and joints making it ideal for older adults or persons with functional limitations.

When performed for 20-60 minutes several times a week, over time tai chi can improve your health. Tai chi addresses the key components of fitness—muscle strength, flexibility, balance and to a lesser degree, aerobic conditioning. Research has found that doing tai chi can ease anxiety and depression; improve balance and coordination; increase flexibility; improve muscle strength and definition; and increase energy, stamina, agility, and self-esteem.

Health issues include improving sleep quality; slowing bone loss in women after menopause; lowering blood pressure; improving cardiovascular fitness; relieving chronic pain; relieving arthritis; and improving movement in persons with Parkinson's disease and after strokes.

A study in the journal *Medicine and Science in Sports and Exercise* compared the muscle strength and balance of people in their 60s and 70s who practiced tai chi with their peers who did not. Those who practiced tai chi for a minimum of 1-1/2 hours a week had stronger knees and better balance.

If you are considering trying tai chi, look for a class in

your area. Because of the complexity of the moves, it may be easier to learn from a class than on your own. Contact your local senior center, YMCA, health club, or community education center.

The Arthritis Foundation (www.arthritis.org; 800-283-7800) can tell you whether its tai chi program is offered in your area.

FMLA Clarification

The Department of Labor (DOL) released the Wage and Hour Opinion Letter (FMLA 2009-1-A) clarifying how much advance notice employees must provide when requesting leave under the Family and Medical Leave Act (FMLA). The letter (dated January 6, 2009 but not released until May 5, 2009) clarifies that when it is not possible for an employee to give 30 days advance notice of the need for leave, the employee must comply with the employer's internal policies and procedures for requesting leave, as long as it is practicable to do so.

In the new opinion letter, which applies equally to both foreseeable and unforeseeable leave, the DOL also expressly rescinds FMLA-101, meaning employees are no longer automatically entitled to two business days before having to provide notice of their need for FMLA leave. Instead, the new opinion letter confirms that the amended regulations require that where an employer's usual and customary notice and procedural requirements for requesting leave are consistent with what is practicable given the particular circumstances of the employee's need for leave, the employer's notice requirements can be enforced. (Employees are required to provide 30 days' notice for any leave that is foreseeable.)

Therefore, in the absence of unusual circumstances, if an employee fails to comply with the employer's usual and customary procedures for reporting an absence, the employee is subject to whatever discipline the employer's rules provide for such a failure even when the absence is otherwise protected by the FMLA, and the employer may delay FMLA coverage until the employee complies with the employer's rules.

Employers should, however, be mindful that, particularly with respect to unforeseeable leave, a court may view the individual facts and circumstances leniently in favor of the employee when determining what kind of notice was “practicable”. Employers should make sure that their call-in procedures are realistic, reasonable and understandable for all employees.



The MTMIC policyholders annually elect three Directors to the Board for three year terms. This year the three seats open for election are currently occupied by:

- Robert Easterbrook
(**East-Lind Heat Treat**, Madison Heights, MI);
- Bradley Lawton
(**Star Cutter Co.**, Farmington, MI); and
- Doug Mack
(**Grosse Tool & Machine Co.**, Warren, MI).

Directors may be re-elected to serve additional terms and all three incumbents will be on the ballot.

The Directors guide the operation of the MTMIC and set direction for the future development and growth of the program. Their duties include (but are not limited to):

- Directing the Executive Staff;
- Authorizing Rate Filings;
- Establishing Investment Policy;
- Approving Reinsurance Agreements; and
- Reviewing Accounting Results.

If you are interested, please submit your name for nomination before August 17, 2009 as the ballot will be sent to the policyholders in late August (contact Gary Wood at 248-488-1172, ext. 1316 or gary.wood@mtmic.com for further information on the position).

How MTMIC Supports Your Association

If you are a member of the TMTA and you are not taking advantage of the endorsed programs sponsored by your Association (MTMIC being one of those) maybe it is time to reevaluate that situation.

The MTMIC has been affiliated with the TMTA since before either entity had their current names. It has been a mutually beneficial relationship since 1976. The tool & die world has changed a lot since 1976 and both entities have gone through several evaluations and recasting of

the purpose of the organizations as the methods of doing business have changed.

The MTMIC supports the TMTA in several ways. MTMIC rents office space from TMTA (currently renting nearly 25 % of the available space at their office). We also support the Association in other ways which contribute to the reduction of the overall cost to the members of TMTA and, in part, resulting in the ability of the TMTA to maintain their dues structure unchanged for many years.

But, what if your brother-in-law is your agent—how do you keep everyone happy? If you have an affiliation with your agent that you are extremely comfortable with there is still a way! Let us know who your agent is and we will quote through their agency to get your business. We pay a competitive commission rate and we want to earn your business! Either contact us yourself or have your agent contact Megan Brown, Director of Sales and Marketing (megan.brown@mtmic.com or 248-444-9513). We are excited about the future of the MTMIC and hope that any

of you that are not currently involved will take the step to becoming a policyholder.



Renewal Questionnaire

Soon policyholders on a calendar year policy will be receiving a renewal questionnaire. We use responses from this form to develop renewal quotes and to obtain the most favorable results from the reinsurance provider. Yes, we really do need your information.

Questions will include:

- Company Name:
- Company Locations: (List all locations)
- Employees: per location/per shift
- Do you have an airplane or a boat you use in your business?
- Have there been significant changes in your operations?
- Have you modified or moved your facility locations?
- Did you have a significant increase/decrease in employment?
- Do you have written safety programs?
- Do you require pre-employment physicals including drug screening?
- Do you perform random drug testing?
- Do you have an employee training program?

Do you license all fork lift and crane operators?
 Estimate premium for the renewal (all payroll is
 subject to audit).

Depending on your responses, additional information
 may be requested to update our database. In today's
 insurance world it is extremely important to have the best
 information to get the best terms and conditions on your
 renewal policy.

MTMIC Status Report

Policyholders: At the end of June, 2009, there were 501
 policyholders insured by MTMIC. Prior to this, the best
 year ever experienced by MTMIC or MTA WCF was 491
 policyholders.

Claims: At the end of June there were 419 open claims
 from 2006 through 2009 with 166 indemnity cases and
 253 medical only. The average loss ratio is 57.86% for all
 four years.

Loss Control: The staff has completed 494 policyholder
 visits to date versus 409 at this time in the 2008 year.

Fee Schedule: The fee schedule process reduced the
 medical bills for all claims by 62% for the month. If you
 have any doubt about the cost effectiveness of this pro-
 gram, the amount saved was \$541,000.

***~Call your loss control consultant to
 help you develop a safety committee~***



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

- ❖ **Moebius Technologies** located in Lansing, MI;
 they specialize in manufacturing, engineering
 solutions, design, development, machining
 and production; visit their website at
www.moebius technologies.com and
- ❖ **O'Neill Metal Forming Inc.** located in
 Commerce Twp, MI; they specialize in
 prototype sheet metal.

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 promi-
 nently 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.

Inflation Talk

CPI-W Urban Wage Earners and Clerical Workers

Month	82-84	1967	57-59
June	210.972	628.422	730.85*
May	208.774	621.875	723.23*
Apr	207.925	619.344	720.29*
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*

CPI-U All Urban Consumers

Month	82-84	1967	57-59
June	215.693	646.121	751.43*
May	213.856	640.616	745.03*
Apr	213.240	638.771	742.88*
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*

**Note: June 2009 CPI-W represents a -2.0%
 increase from one year ago; CPI-U a
 -1.4% 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

LEGISLATIVE UPDATE

By JUDY AUGENSTEIN,
LEGISLATIVE CONSULTANT, LANSING

The 110 member Michigan House was sworn into office in January. Forty-six members were new because of the Michigan term limit law. Forty-four of the House seats were open in last year's election because the incumbents were term limited. Michigan's term limit law restricts House members to three terms of two years, or six years total. The 38 members of the Michigan Senate are limited to two terms of four years, or eight years total. Senate seats were not up for election last year. Both the House and Senate will be up for election in 2010.



In November of 1992 Michigan voters approved an amendment to the state constitution to limit the number of terms a person may serve in various public offices. These lifetime limits affected officeholders sworn into office on or after January 1, 1993.

Term limits:

- 1) Limited to two terms are governor, lieutenant governor, secretary of state, attorney general, and state senators (terms of office are 4 years).
- 2) Limited to three terms are state representatives (term of office is 2 years).
- 3) Terms served need not be consecutive, and if less than half a term is served in an office, it does not count toward the limitation.

Proponents reason that term limits would:

- 1) Bring new ideas and new people to state government.
- 2) Cause politicians to do what is right rather than what is popular.
- 3) Control interest groups influence.
- 4) Keep politicians more in touch with the citizenry.

Opponents reason that term limits would:

- 1) Undermine their ultimate right to keep or oust a public official.

- 2) Disrupt an electoral system that was working.
- 3) Cause legislative districts to lose the clout of longevity. Senior members of a legislature, without term limits, frequently chair committees and exert great influence over legislation and appropriations.

Supporters believe that people too often treat public office as a career rather than a service because salaries and benefits became too attractive and that a class of permanent politicians evolved. They believe that officeholder turnover freshens politics, giving new people a chance to serve and new policy ideas to take hold. They contend incumbents routinely were re-elected because they enjoyed high name recognition and typically could raise campaign funds more easily than challengers and frequently robbed elections of serious competition.

Opponents contend that the complexity of legislation and public policy requires considerable experience and professionalism. It is naive to think that someone who has no government experience can be effective.

Large well financed special interests have gained undue influence. Institutional memory and knowledge about policy and process is gone. Opponents argue that term limits violate democracy's basic premise that voters have the ultimate power to select who represents them. By forcing certain incumbents off the ballot, term limits deprive voters of their right to choose. The best way to get the attention of unresponsive politicians is to vote them out of office, not deny them the right to face voters.

I have lobbied for over thirty years and oppose term limits. I am still in disbelief as to the impact term limits has had on the legislative process. In my view, term limits has deteriorated the political climate and created excessive partisanship. There is a huge lack of trust between Republicans and Democrats because of the lack of time they have to network with each other. Many are more concerned about winning elections and politics than serving the people and making sound public policy. Because of the term limit law, posturing for higher office has become the norm. There are many times when there is more intent on fixing blame and media spin rather than fixing policy. I do not think it was the intent of the framers of term limits that a "citizens government" would be legislators posturing for higher office and being faced with constant campaign challenges. Many well intended legislators have been elected to the Legislature only to be ousted by the time they learn the process, gain respect and trust. Term limits has brought many talented people to office that have not had the time or opportunity to do their best work or to complete their agenda of work.

(Rob's Roost continued from Page 1)

I will leave to others to opine on. There is in my view much truth in the statement (of unknown source): "If you think health care is expensive now, just wait until it is free".

As September approaches and our youth contemplate a return to school, I will be preparing for more meetings in Washington in the ongoing effort to improve the plight of manufacturers in America.

The Alliance for American Manufacturing has just released a most informative and well researched book: Manufacturing A Better Future For America. Edited by Richard McCormack (Manufacturing & Technology News) it is a compilation of a number of papers by various experts. If you want the facts, the real low down on why we are in the mess we are in, this book will deliver. It is at once readable and informative; it will surprise many and shock some and can be acquired at Amazon online. The Alliance for American Manufacturing is to be congratulated for this fine effort and everyone touched by manufacturing in America (and who isn't) owes them a debt of gratitude.

New ADA Website

In conjunction with the 19th anniversary of the Americans with Disabilities Act (ADA), the U.S. Department of Labor has renamed and re-launched the ADA website.

Available as www.disability.gov, the site offers comprehensive information about programs and services to better serve more than 50 million Americans with disabilities, their family members, veterans, employers, educators, caregivers and anyone interested in disability-related information.

The new website integrates content from 22 federal agencies and is managed by the Dept. of Labor. The site is organized into 10 subject areas: benefits, civil rights, community life, education, emergency preparedness, employment, health, housing, technology and transportation.

By selecting a category, visitors are directed to useful information on federal and state government programs and services, news and events, grants and funding opportunities, and more. It contains thousands of links to reliable information from its federal agency partners as well as educational institutions, nonprofit organizations and state and local governments.

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 some of its Endorsed Providers when you, as a member, patronize them. This is one way we are able to maintain the level of dues.

**For more information about
the TMTA, our advocacy,
events and benefits, visit us at
www.thetmta.com**



Minimum Wage Changes

On July 24, 2009, the federal government raised the minimum hourly wage rate to \$7.25 per hour. While the Michigan minimum hourly wage rate remains at \$7.40 per hour, most workers are not affected by the federal change.

Michigan's minimum wage law covers employers employing 2 or more workers that are 16 years of age or older. The Michigan Minimum Wage Law of 1964 allows workers age 16-17 to be paid 85% of the minimum hourly wage rate or currently \$7.25 per hour for Michigan.

IRS To Tax Cell Phones As 'Fringe Benefit'

Company-issued cell phones are technically considered a taxable fringe benefit, although the rules are rarely enforced. But that may soon change if the IRS has its way.

Under a 1989 law, workers who use company-provided cell phones for personal calls are supposed to count the value of those calls as income and then pay taxes on that income. However, employers and their employees have long ignored the rule.

The IRS proposes a crackdown on existing laws that classify employer-issued cell phones as a taxable benefit. Legally, employers are expected to keep detailed records of calls made by employees in order to show how much of the use is personal and how much is business related. Few companies keep such records for phone calls and almost none have records to classify text messages or mobile e-mails.

The IRS is considering the following proposals:

- ❖ Minimal Personal Use Method:

- A. The entire amount of an employee's use of the employer-provided cell phone would be deemed to be for business purposes if the employee also had his/her own personal cell phone and could provide records showing the personal cell phone use during working hours OR
- B. An as-yet-unspecified minimal amount of personal use would be disregarded in determining the amount of personal use of an employer-provided cell phone.

- ❖ Safe Harbor Method

The employer could treat a cell phone issued to an employee as used 75% for business and 25% for personal use.

- ❖ Statistical Sampling Method

The employer could use an approved statistical sampling method to determine the percentage of personal use.

The IRS is open to other suggested methods and is requesting comments from the public. Comments should be submitted by mail or hand delivery to:

Internal Revenue Service
Attn: CC:PA:LPD:PR
(Notice 2009-46), Room 5203
Ben Franklin Station
Washington, DC 20044

Or e-mail your comments to: Notice.comments@irs.counsel.treas.gov and include "Notice 2009-46" on the subject line.

The logo for 'tmta talk' features the letters 'tmta' in a bold, lowercase, sans-serif font with a red-to-black gradient. The word 'talk' is in a similar font but is solid black.

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