

tmta talk

A publication of the Tooling, Manufacturing & Technologies Association

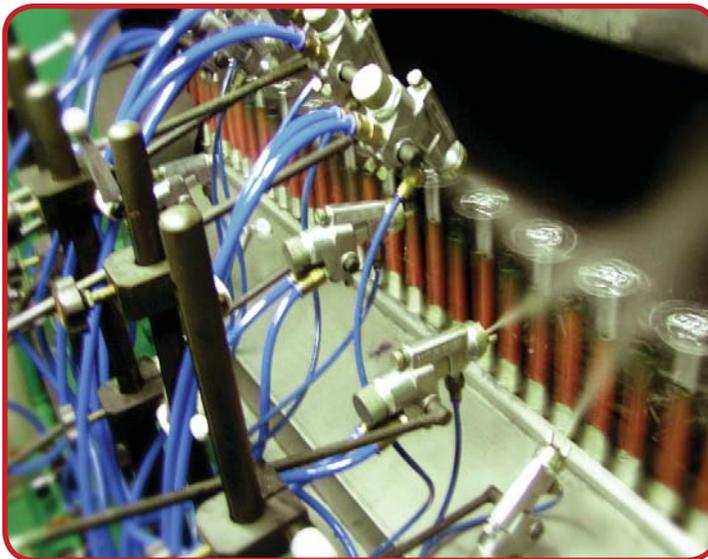


FROM ROB'S ROOST
By ROB DUMONT
PRESIDENT & CEO

Better Late Than....

Wow! Those of you who know me have to admit that it is not often that I will offer that type of exclamation following a workshop on any subject. Truth is, when I attended the Fiduciary Leadership Workshop conducted by Freedom One Financial in Troy in August, I was very impressed with the information provided and I came away with a solid appreciation of the professionalism of the folks at Freedom One who presented the materials in a concise and clearly understandable way.

As you know Freedom One is a TMTA Endorsed Service Provider and I was at the workshop not only to become educated on the materials but also to assess their status as an endorsed provider. Let me say they left absolutely no doubt in my mind as to their very high value to our members. If you get a chance to attend a future workshop don't miss it! You would be well advised to consider their services for your 401(k) Plan administration needs if you are not already a client. TMTA will keep you posted on upcoming events.



I did not journey to Washington during the Congressional Recess for obvious reasons but advocacy will again assume the status of a full court press in the coming days. A meeting has been convened with another Michigan entity interested in improving the lot of manufacturers and together with the Chairman of the TMTA Board of Directors, Herb Trute of **T & W Tool and Die**, a meeting is scheduled during this week to strategize and maximize both efforts and results in DC.

(Rob's Roost continues on Page 7)

Inside This Issue

- Page 2 Health News
Cholesterol Education
E-Prescribing in MI
- Page 3 TMTA Marketplace
Personnel Available
Legislative Update
- Page 4 MTMIC: From the Desk
of Gary Wood
- Page 5 CPI-W/U—Inflation Talk
- Page 6 FYI
Decline in Workers' Deaths
Reported in 2008
EEOC Severance
Agreement Guidance
TMTA Training Center &
Boardroom for Rent
- Page 7 Rob's Roost (continued)
TMTA Endorsed Providers
Welcome New Member
- Page 8 In Memoriam
John Basso
Made in America

tmta
Calendar of Events
September 2009

22	Autumn Equinox
10/12	Columbus Day - Federal Holiday TMTA/MTMIC offices OPEN

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



September is National Cholesterol Education Month

High blood cholesterol affects over 65 million Americans. It is a serious condition that increases your risk for heart disease. Because there are no symptoms, you could have high blood cholesterol and not even know it. Every person over the age of 20 should have his/hers cholesterol levels checked at least once every 5 years.

When there is too much cholesterol (a fat-like substance) in your blood, it builds up in the walls of your arteries. Over time, this buildup causes “hardening of the arteries” so that arteries become narrowed and blood flow to the heart is slowed down or blocked. The blood carries oxygen to the heart and if enough blood and oxygen cannot reach your heart, you may suffer chest pain. If the blood supply to a portion of the heart is completely cut off by a blockage, the result is a heart attack. Lowering cholesterol levels that are too high lessens your risk for developing heart disease and reduces your chances of having a heart attack or dying of heart disease.



The blood test, called a “lipoprotein profile”, is done after a 9-12 hour fast and it will show your cholesterol levels in milligrams per deciliter of blood. It gives information about total cholesterol, low density lipoproteins (LDL or bad cholesterol), high density lipoproteins (HDL or good cholesterol), and triglycerides. Your doctor will interpret your cholesterol numbers based on your other risk factors such as age, gender, family history, race, smoking, high blood pressure, physical inactivity, obesity and diabetes.

The American Heart Association endorses the following guidelines for the detection of high cholesterol:

Total Cholesterol Levels

Less than 200 mg/dL	Desirable level
200-239 mg/dL	Borderline high
240 mg/dL and higher	High blood cholesterol

Persons with total cholesterol levels above 240 mg/dL have twice the risk of heart disease as persons with levels less than 200 mg/dL.

LDL (bad) Cholesterol Levels (the lower the better)

Less than 100 mg/dL	Optimal
100-129 mg/dL	Near or above optimal
130-159 mg/dL	Borderline high
160-189 mg/dL	High
190 mg/dL or higher	Very high

HDL (good) Cholesterol Levels (the higher the better)

M-Less than 40 mg/dL	Low level – a major risk factor for heart disease
F-Less than 50 mg/dL	
60 mg/dL or higher	High level – considered protective against heart disease

To raise HDL levels, avoid tobacco smoke, maintain a healthy weight and get at least 30-60 minutes of physical activity more days than not.

Triglycerides Levels (a type of fat in the body)

Less than 150 mg/dL	Normal
150-199 mg/dL	Borderline high
200-499 mg/dL	High
500 mg/dL and higher	Very high

A high triglyceride level combined with low HDL or high LDL seems to speed up atherosclerosis (the buildup of fatty deposits in artery walls) increasing the risk for heart attack and stroke.

On the whole, Americans should reduce the amount of saturated fat, trans fat, cholesterol and total fat in their diets. Sometimes medication or lifestyle changes are required to keep cholesterol levels in check. Visit your healthcare provider to create an individual action plan based on your test results and your personal risk factors.

Michigan Third in Nation for E-Prescribing
Hundreds of physician practices in Michigan have

teamed with BCBSM to help Michigan rank third in the nation for e-prescribing.

In the BCBSM e-prescribing program, doctors electronically send prescription information directly to pharmacists through a secure web portal. Partnering doctors get access to BCBSM's full-featured stand-alone e-prescribing management system, free hardware, help with installation and web access for 2 years.

The benefits of e-prescribing are becoming increasingly recognized throughout the health care world. E-prescribing physicians can view patient records and confirm medications and dosages listed on formularies. A physician can know what medications have been prescribed for a patient by other doctors preventing potentially dangerous drug interactions and duplicate medications.

E-prescribing also reduces medical errors due to legibility problems, reduces pharmacy staff time, and avoids paper waste.

TMTA MARKETPLACE

Personnel Available:

Shipping/Receiving Supervisor looking to secure a lead role in shipping where demonstrated logistics and planning skills can be used to improve productivity and increase profitability. Experienced in all aspects of route sales, introducing new product lines and expanding client base.

Ask for **Resume #90901.**

TMTA posts resumes on our website at www.thetmta.com. Click on the Resume Postings icon (as pictured to the right) found at the bottom of our homepage.



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

LEGISLATIVE UPDATE

By **JUDY AUGENSTEIN,**
LEGISLATIVE CONSULTANT, LANSING

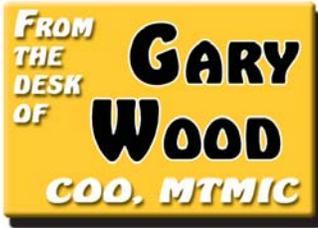
Negotiations to address a growing deficit in the 2009-2010 budget continue as the House and Senate continue to disagree on how to resolve the problem. Senate Republicans passed a budget that was largely dependent on \$1.2 billion in cuts to balance the budget and spreading stimulus dollars and budget cuts over the next two budget years. House Democrats and Governor Jennifer Granholm propose to use most of the stimulus dollars to get through 2010 with fewer cuts in spending. Granholm is also considering raising new revenue by closing so-called "business loopholes" and raising some fees in an effort to address the budget shortfall. The debate continues.



Speaker Andy Dillon, D-Redford Twp., has named Rep. Pam Byrnes, D-Chelsea, chair of a special bipartisan House Committee on Public Employee Health Care Reform. "It's painfully clear that business as usual is not working in Michigan and that making long lasting reforms is the only way to turn our state around," said Dillon. "We can and must tackle our problems head on and make real, structural reforms to our state government. This committee will help shape the best public health care reform possible to help address this structural deficit and to make sure we are using tax dollars efficiently and helping us keep teachers in the classroom and police and firefighters on the streets."

Public employee unions oppose changes to the current process. The first meeting of the committee and unions met recently in Lansing. Some described the meeting as educational and not confrontational.

Proposed amendments to the "Lien Act", HB 4356, 4357, 4358, 4359, 4492, SB 344 and SB 345 continue awaiting legislative action. GM and Ford Motor initially opposed the bills, but have promised to prepare language changes to make them more acceptable to the car makers. Primary sponsors of the package, Rep. Kim Meltzer, R-Clinton Township, and Rep. Mark Meadows, D-East Lansing, continue to promise to move the bills forward at the appropriate time.



MTMIC Status Report

Policyholders: At the end of August, 2009 there were 508 policyholders insured by MTMIC, this is up from 434 (+17%) at the same time in 2008. Premium collected has increased 18% year to year.

Claims: At the end of August there were 435 open claims from 2006 through 2009 with 158 indemnity cases and 280 medical only. The average loss ratio is 56.93% for all four years.

Loss Control: The staff has completed 562 policyholder visits to date versus 472 at this time in the 2008 year.

Fee Schedule: The fee schedule process reduced the medical bills for all claims by 65.6% for the month; the amount saved was \$285,000. In the last twelve months the average reduction for fee scheduling was 60.21%.

The MTMIC policyholders annually elect three Directors to the Board for three year terms. This year the nominees for the position were:

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

At the time of this writing the ballots have been mailed but the votes have not been counted so a decision has not been announced. It is the intention of the Board to acknowledge the results at the September Board Meeting and publicly announce the information at the MTMIC Annual Meeting on October 15, 2009.

The MTMIC Annual Meeting

At the risk of being completely redundant, please mark your calendar to attend the Annual Meeting which will again be held at the Red Run Golf Club, 2036 Rochester Road, Royal Oak, MI 48073 (248-548-7500) on October 15, 2009. Registration for the meeting will begin at 11:30 a.m. with lunch at noon. Policyholders will be required to pre-register and invitations were mailed to qualified persons the week of September 14, 2009.

This is the regular meeting of the policyholders and is held in accordance with the requirements in the bylaws of the organization.

Renewal Questionnaire

Policyholders on an annual renewal date were mailed a renewal questionnaire the week of September 14, 2009. We use responses from this form to develop renewal quotes and to obtain the most favorable results from the reinsurance provider. We have already been asked by the reinsurance broker for the information, so your rapid response will be appreciated.

Depending on your individual responses to the questionnaire, additional information may be required to update our database. It is extremely important to have the best information to get the best terms and conditions on your renewal policy.

The Business of Running an Insurance Company

The reality of running an insurance company is, that, once in a while you have to reevaluate your customer base and determine if a particular customer is carrying their weight in the area of claims and loss control. Several years ago the Board took a bold step and reevaluated the book of business and made the decision that some companies were historically costing more than they were contributing to the policyholder base. At that time, there were eighteen companies terminated for their lack of commitment to the tenets of safety.



We strive to have an injury-free workplace and the MTMIC is not the place to be if you are unconcerned about worker safety. Even if you don't care about the cost of the workers' compensation injuries, there should at least be some concern over the ramifications of conducting an unsafe workplace.

Again this year there has been a review of the current book of business underwritten by the MTMIC.

Some of the policyholders have shown to have a less than favorable safety culture, which has resulted in either a proven loss ratio in excess of any profitability over the last five years and/or a decided tendency to have an un-

controllable loss exposure that could ultimately result in unacceptable levels of claims. Those policyholders have been advised that they will either not be renewed or have received a specific request to replace their coverage as soon as possible as we cannot continue to insure them.

The rates and factors we are using as an insurance company have been, in effect, largely unchanged over the last 12 years and are among the lowest rates available in the State of Michigan for many of our hallmark classifications. These rates have been permitted to remain nearly unchanged largely due to the cooperation of the policyholders over the years in maintaining safe workplaces and controlling the injuries frequently found in the industrial environment.

Those companies that are unable to provide the safe work environment and safety culture could, in effect, cost the rest of the policyholder money as they could eventually cause the rates we use to increase. The companies that were chosen have not demonstrated the activities and structure required to maintain a competitively priced program for the rest of the policyholders.

Companies that have conversely undertaken the necessary safety initiatives will continue to receive the favorable rates they have enjoyed over the years as policyholders of MTMIC.

There are at least two other categories of policyholders that should be noted: those that have made some attempts to enforce a safe work environment and those that have just been extremely lucky. The loss control staff has taken the initiative to strongly reinforce the need for a safety culture with the former and have begun meetings to detail what needs to be done to comply with MIOSHA rules and obtain a favorable safety record.

An upcoming initiative will be aimed at those that have been lucky; if they don't have claims they may not know what to do. We are in the process of establishing a simple set of instructions to be kept on hand if and when a claim occurs. If you don't have claims and it is just luck, your luck could run out and we want to be available to complete our job when that occurs.

Safety Posters

The safety posters we provide change from time to time and there are several changes currently pending. When these changes occur through the year, we attempt to keep you current by offering notices which update our annual posters. These updates are available either through your loss control representative or (soon) will be posted on our website (www.MTMIC.com).

Updated Safety Posters will be available after the first of the year when all of the contemplated changes have been solidified.

Interesting Statistics

Workers' compensation injuries on a national basis contribute to roughly 3% of the total medical cost in the United States.

The average cost of the final year of a person's life has been reported to be over 60% of the total medical costs incurred in their lifetime.

~ARE YOU AWARE OF YOUR MOST FREQUENT CAUSE OF INJURY?~

Inflation Talk

CPI-W	Urban Wage Earners and Clerical Workers		
Month	82-84	1967	57-59
July	210.526	627.093	729.30*
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*

CPI-U	All Urban Consumers		
Month	82-84	1967	57-59
July	215.351	645.096	750.24*
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*

Note: July 2009 CPI-W represents a -2.7% increase from one year ago; CPI-U a -2.1% 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

F Y I FOR YOUR INFORMATION

Decline in Worker Deaths in 2008

The Bureau of Labor Statistics (BLS) data shows a decline in worker deaths in 2008. While the results are preliminary, the BLS says a total of 5,071 fatal work injuries were recorded in the U.S. in 2008, down from 5,657 in 2007. These figures represent the smallest annual preliminary total since BLS first conducted its first Census of Fatal Occupational Injuries (CFOI) program in 1992.

Fatal workplace falls, which had risen to a series high in 2007, declined by 20% in 2008. Workplace suicides were up 28%, but workplace homicides declined by 18%. The number and rate of fatal work injuries among 16 to 17 year-old workers were higher in 2008. Fatalities in manufacturing went up from 400 in 2007 to 404 in 2008. The occupation groups with higher numbers of fatalities were farming, fishing and forestry (up 6%) and management occupations (up 2%).

According to the BLS, economic factors may have played a role in the fatality decrease. Average hours worked at the national level fell by 1% in 2008, and some industries that historically accounted for a significant share of fatalities, such as construction, experienced larger declines in employment or hours worked.

Also, budget constraints at some governmental agencies may have delayed the receipt and processing of documents that are used by the BLS state partners to classify and code CFOI cases.

Companies that invest consistently in safety realize positive bottom line results, reduced absenteeism, lower turnover rates, higher productivity, increased employee morale and have a more positive brand image. While the decrease in the numbers represents a change in the right direction, it does not lessen the need for strong enforcement to ensure that safety is a top priority in every workplace. As illnesses, injuries and fatalities decline, so too, does health care and workers' compensation costs.

EEOC Severance Agreement Guidance

The Equal Employment Opportunity Commission (EEOC) recently released a document that some are calling "How to Sue Your Employer."

The document, officially titled "Understanding Waivers of Discrimination Claims in Employee Severance Agreements," is intended to provide guidance to employees who receive a severance agreement and who need guidance on whether they have valid grounds for a lawsuit against an employer.

The EEOC says it issued the guidance following a spike in age discrimination complaints and the increased use of severance agreements because of the current wave of layoffs.

The EEOC guidance does not change the existing laws regarding waiver provisions. The guidance is intended to answer questions that an employee may have about being offered a severance agreement in exchange for a waiver of actual or potential discrimination claims.

The guidance:

- Provides basic information about severance agreements;
- Explains when a waiver is valid;
- Addresses waivers of age discrimination claims that must comply with provisions of the Older Workers Benefit Protection Act;
- Includes a checklist with tips on what an employee should do before signing a waiver in a severance agreement; and
- Includes a sample release waiver agreement for use by employers.

Although addressed to employees, this EEOC guidance would be helpful to any employer thinking about or currently asking an employee to sign a waiver of claims as part of a severance agreement.

You can view the guidance at www.eeoc.gov/policy/docs/qanda_severance-agreements.html.

TMTA Training Center & Boardroom For Rent

The TMTA Training Center has seating and table room for 60-70 people along with a speaker system, 2 dry eraser boards and an overhead projector. The Boardroom can accommodate 15-20 people. TMTA will provide coffee and tea, and can arrange for lunch at your request.

TMTA members receive discounted rates. For more information, contact Tom Wilson at 248-488-0300 ext. 1308 or e-mail to tom@thetmta.com.

(Rob's Roost continued from Page 1)

The Heat Treating Society and the American Gear Manufacturers Association held a Conference and Exposition recently in Indianapolis Indiana. I met with a number of exhibitors, and to a one, each expressed deep concern for the state of the industry and prospects going forward. At the risk of being an apostle of the obvious, the impact of our sad trade policies (more accurately the complete lack of a trade policy) is hitting every segment of manufacturing.

I applaud the Administration for taking a stand on the importation of tires from China and imposing a duty to countervail the inappropriate conduct of those manufacturers who export tires to the United States at prices that are clearly heavily subsidized. Such conduct can not and should not go unchallenged by our Government and the Administration. It will be interesting to see how the scenario plays out.

Do consider the TMTA Insurance Agency and its offerings through the Ralph C. Wilson Agency. We have a new Property and Casualty product specific to TMTA member companies and in due course with your participation it will be paying a dividend to members that take part.

Finally, a word about "WHY" this edition of TMTA Talk is quite late! Ron Mariutto, a key player on the TMTA staff (and our printing guru) was suddenly subjected to eye surgery. Understandably after not one but two such procedures he was away from his desk and while we take on many challenges here at TMTA, we did not, in his absence, have the courage to tackle not only the printing effort but the sorting and mailing as well.

Welcome back Ron: we wish you a full and speedy recovery!



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

- ❖ **Electronic Design & Packaging Co.** located in Livonia, MI; they specialize in complete design, prototype, manufacturing and testing services; visit their website at www.edcompany.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

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.

In Memoriam



It is with deep sadness and regret that we note the passing of **John Basso** on September 3, 2009 at the age of 86. Mr. Basso was founder and CEO of **Superior Cam, Inc.** of Madison Heights; **Bespro Pattern, Inc.** of Sterling Heights; **Midland Design Service, Inc.** of Madison Heights; and **American Tooling Center, Inc.** of Grass Lake. Beloved husband of the late Mary; father of John (Sonia) and Linda (Steve) Garrisi; and proud grandfather of 6.

A native of Giais, Italy, Mr. Basso immigrated to West Virginia by himself at the age of fifteen. He went to school for 3 years, worked in the coal mines for 3 years and then moved to Detroit, where he became a toolmaker at a local plaster-mold company. He managed Imperial Design and Manufacturing from 1957 until 1975 when he founded the Diversified Tooling Group which includes Superior Cam (1975), Bespro Pattern (1988), American Tooling Center (1992) and Midland Design (2000). These companies evolved into an international full-service tool and die organization, and Mr. Basso was productively involved in the business until his death.

Mr. Basso was a long time member of the Venetian Club of Mutual Aid, St. John Vianney Catholic Church in Shelby Township and San Francesco Community Church in Clinton Township. Mr. Basso was proud of his heritage and received several recognition awards throughout his lifetime for contributions to the Italian business community including being featured in the documentary "Our Italian Story."

Mr. Basso will be greatly missed by his family, friends, employees, business associates and the community. Donations can be made in his name to the Make-A-Wish Foundation of Michigan at 230 Huron View Blvd., Ann Arbor, MI 48103.

Our sincere condolences to his family and friends.



TMTA is staunch on *Buying American* and, as such, we have created an area on our website where we feature companies who manufacture in America.

The **Made In America** web page has grown to become the second most viewed page on our website. Companies are listed alphabetically and there is a 'search' feature if you are looking for a particular service or item. TMTA strongly encourages you to patronize the companies listed.

Company listings are free-of-charge. By adding your company to our list, you get your company name out there and attract new business at no cost to your company. This is another way your Association is working for you.

If you would like to add your company to our list, contact Elaine at 248-488-0300, extension 1309 or e-mail your company's information to elaine@thetmta.com and we will make sure you are included.

Access the **Made In America** page by clicking on the icon (identical to the image above) located on our website home page at www.thetmta.com.

tmta talk

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

P.O. Box 9151 Phone (248) 488-0300
Farmington Hills, MI 48333 Fax (248) 488-0500
www.thetmta.com

President and CEO — Robert J. Dumont
Copy Editor, Layout/Design — Elaine F. Burger-Laskosky

TMTA TALK is distributed free to all TMTA members.
Copyright © 2009 Tooling, Mfg. & Tech. Assoc. All Rights Reserved

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.